

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN  
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The founder — Central Bank of the Russian Federation  
107016, Moscow, Neglinnaya str., 12  
The Central Bank of the Russian Federation Internet address: <http://www.cbr.ru>  
Telephone: (7-495) 771-41-62, Fax: (7-495) 621-51-91, E-mail: [bbs@cbr.ru](mailto:bbs@cbr.ru)  
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## Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS)

	Release date in January—April 2013 (the period (or date) to which data to be released relate is shown in parentheses)			
	January	February	March	April
<b>Financial sector</b>				
1. Analytical accounts of the banking sector, end of period <sup>1</sup>	31.01.2013 (12.2012)	28.02.2013 (01.2013)	29.03.2013 (02.2013)	30.04.2013 (03.2013)
2. Analytical accounts of the central bank, end of period <sup>1</sup>	14.01.2013 (12.2012)	14.02.2013 (01.2013)	14.03.2013 (02.2013)	12.04.2013 (03.2013)
3. Interest rates of the Bank of Russia				
3.1. Refinancing rate / Overnight credit rate	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.2. Interest rates of the Bank of Russia liquidity providing operations				
3.2.1. Lombard auction rates	as operations carrying out			
3.2.2. Repo rate	the next working day			
3.3. Interest rates of the Bank of Russia liquidity absorbing operations				
3.3.1. Fixed-term deposit rates	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.3.2. Deposit auction rates	as operations carrying out			
3.3.3. Bank of Russia bonds rate	the next working day			
4. Treasury securities market rates	the next working day			
5. Money market rates	the next working day			
6. Financial soundness indicators			29.03.2013 (Q4. 2012)	
7. Stock market: Share Price Index	16.01.2013 (12.2012)	8.02.2013 (01.2013)	11.03.2013 (02.2013)	10.04.2013 (03.2013)
<b>External sector</b>				
8. Balance of Payments, for the reporting quarter, year <sup>2</sup>			29.03.2013 (Q4. 2012)	
9. International Reserves: Official reserves (weekly)	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	<b>14.01.2013</b> <b>(12.2012)</b>	7.02.2013 (01.2013)	7.03.2013 (02.2013)	5.04.2013 (03.2013)
11. Template on international reserves and foreign currency liquidity, end of period	18.01.2013 (12.2012)	20.02.2013 (01.2013)	20.03.2013 (02.2013)	19.04.2013 (03.2013)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	16.01.2013 (11.2012)	11.02.2013 (12.2012)	14.03.2013 (01.2013)	11.04.2013 (02.2013)
13. International investment position, for the reporting year	28.06.2013 (2012)			
14. External Debt of the Russian Federation			29.03.2013 (Q4. 2012)	
15. Exchange Rates	every working day			

<sup>1</sup> Preliminary data publication date.

<sup>2</sup> Advance estimates of quarterly balance of payments' data are usually disseminated on the second business day following the end of the reporting period.

The Central Bank of the Russian Federation disseminates data on the above-mentioned categories on the Bank of Russia Internet website — section IMF Special data dissemination standard (SDDS) (<http://www.cbr.ru/statistics/?Prtid=ssrd>).

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## 8. Summary Methodology .....

The procedure for publication of some table indicators marked with (\*) is in compliance with the IMF Special Data Dissemination Standard (SDDS).

**Symbols and notes:**

— nil

... not available

0,0 and 0,00 non-significant volume

X data are not published

In some cases minor discrepancies between totals and sums of items are due to rounding.

Figures **in bold** are revisions to previously published data.

**The Bulletin of Banking Statistics** on the Internet is available on the Bank of Russia Internet website <http://www.cbr.ru>.



# 1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

## Macroeconomic Indicators<sup>1</sup>

	Gross domestic product (GDP) <sup>2</sup> at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2010	45,172.7	104.3
2011	54,585.6	104.3
<b>2011</b>		
Q1	11,679.9	104.0
Q2	13,038.5	103.4
Q3	14,405.6	105.0
Q4	15,461.7	104.8
<b>2012</b>		
Q1	13,490.6	104.9
Q2	14,571.1	104.0
Q3	15,949.3	102.9
<b>Production and Services Index of the key types of economic activity as % of previous year's relevant period</b>		
		Consumer price index as % of previous December
2010	105.8	106.9 <sup>3</sup>
2011	105.5	108.4 <sup>3</sup>
<b>2011</b>		
Q1	105.6	103.8 <sup>3</sup>
Q2	104.0	101.1 <sup>3</sup>
Q3	106.7	99.7 <sup>3</sup>
Q4	105.6	101.4 <sup>3</sup>
November	105.4	105.6
December	104.4	106.1
<b>2012</b>		
Q1	105.0	101.5 <sup>3</sup>
Q2	103.2	101.7 <sup>3</sup>
Q3	101.6	101.9 <sup>3</sup>
January	105.3	100.5
February	107.1	100.9
March	103.0	101.5
April	102.8	101.8
May	104.4	102.3
June	102.5	103.2
July	102.7	104.5
August	101.9	104.6
September	100.1	105.2
October	100.8	105.6
November	...	106.0

<sup>1</sup> Data source: the Federal State Statistics Service.

<sup>2</sup> Quarterly indicators of GDP — estimates.

<sup>3</sup> As % of previous period.

Table 1.2

Selected Budget Indicators<sup>1</sup>

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds			
	1	2	3		4	5	6	7	8	9	10
			revenues	expenditures							
2010	16,031.9	17,616.6	17,616.6	17,616.6	-1,584.6	8,305.4	10,117.4	-1,812.0	5,175.7	4,849.6	326.1
2011	20,855.4	19,994.6	19,994.6	19,994.6	860.7	11,367.7	10,925.6	442.0	5,819.6	5,387.0	432.6
<b>2011</b>											
Q1	4,392.5	3,575.4	3,575.4	3,575.4	817.0	2,392.8	2,214.7	178.0	1,375.7	1,153.4	222.4
Q2	5,492.6	4,563.3	4,563.3	4,563.3	929.4	2,913.6	2,388.2	525.5	1,432.8	1,347.5	85.2
Q3	5,285.7	4,606.7	4,606.7	4,606.7	679.0	2,906.6	2,363.8	427.4	1,458.2	1,337.9	120.3
Q4	5,684.6	7,249.2	7,249.2	7,249.2	-1,564.7	3,154.7	3,843.5	-688.9	1,552.9	1,548.2	4.7
January—October	17,025.2	14,324.5	14,324.5	14,324.5	2,700.7	9,240.8	7,818.0	1,422.8	4,696.8	4,276.6	420.3
January—November	18,669.8	16,029.0	16,029.0	16,029.0	2,640.8	10,164.8	8,795.3	1,369.4	5,200.3	4,731.6	468.7
January—December	20,855.4	19,994.6	19,994.6	19,994.6	860.7	11,367.7	10,925.6	442.0	5,819.6	5,387.0	432.6
<b>2012</b>											
Q1	5,103.5	4,583.6	4,583.6	4,583.6	519.9	2,966.3	3,036.5	-70.2	1,676.2	1,408.3	268.0
Q2	5,998.0	5,377.6	5,377.6	5,377.6	620.3	3,234.1	2,893.2	340.9	1,827.4	1,672.6	154.7
Q3	5,583.7	5,138.6	5,138.6	5,138.6	445.2	3,185.0	2,784.5	400.5	1,797.9	1,614.0	183.9
January	1,446.4	1,033.1	1,033.1	1,033.1	413.5	1,059.6	1,032.4	27.2	539.7	289.5	250.2
January—February	2,947.4	2,721.5	2,721.5	2,721.5	225.9	1,866.0	2,065.6	-199.7	1,111.9	792.8	319.2
January—March	5,103.5	4,583.6	4,583.6	4,583.6	519.9	2,966.3	3,036.5	-70.2	1,676.2	1,408.3	268.0
January—April	7,115.0	6,478.6	6,478.6	6,478.6	636.5	4,058.7	4,110.0	-51.4	2,311.1	1,943.2	367.9
January—May	9,189.8	8,138.9	8,138.9	8,138.9	1,050.9	5,083.3	4,951.2	132.1	2,897.7	2,511.3	386.4
January—June	11,101.5	9,961.2	9,961.2	9,961.2	1,140.2	6,200.4	5,929.7	270.7	3,503.6	3,080.9	422.7
January—July	13,166.6	11,764.6	11,764.6	11,764.6	1,402.0	7,245.9	6,960.8	285.1	4,163.8	3,604.6	559.3
January—August	15,024.0	13,430.8	13,430.8	13,430.8	1,593.2	8,352.1	7,819.7	532.3	4,741.2	4,138.6	602.6
January—September	16,685.2	15,099.8	15,099.8	15,099.8	1,585.4	9,385.4	8,714.2	671.2	5,301.5	4,694.9	606.6
January—October	18,812.0	17,033.9	17,033.9	17,033.9	1,778.1	10,453.2	9,729.4	723.9	5,860.5	5,226.4	634.1

**Table 1.2 (end)**  
(billions of rubles)

	Consolidated budgets of constituent entities of the Russian Federation			Budgets of regional extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)
1	11	12	13	14	15	16
2010	6,537.3	6,636.9	-99.6	575.1	574.3	0.7
2011	7,644.2	7,679.1	-34.9	904.6	883.7	20.9
<b>2011</b>						
Q1	1,640.1	1,239.7	400.4	168.8	152.6	16.2
Q2	2,077.4	1,769.4	307.9	261.8	251.1	10.7
Q3	1,900.2	1,777.0	123.3	227.0	218.7	8.3
Q4	2,026.5	2,893.0	-866.5	247.0	261.3	-14.3
January—October	6,276.3	5,458.3	818.1	735.8	696.3	39.5
January—November	6,928.5	6,156.7	771.7	819.5	788.6	30.9
January—December	7,644.2	7,679.1	-34.9	904.6	883.7	20.9
<b>2012</b>						
Q1	1,736.0	1,449.2	286.8	239.2	203.9	35.3
Q2	2,163.6	2,047.4	116.2	268.5	257.5	11.0
Q3	1,788.9	1,940.7	-151.7	249.0	238.9	10.1
January	395.5	275.6	119.9	58.6	42.5	16.2
January—February	874.8	801.2	73.6	153.3	120.4	32.9
January—March	1,736.0	1,449.2	286.8	239.2	203.9	35.3
January—April	2,434.4	2,148.3	286.1	324.1	290.0	34.1
January—May	3,278.9	2,794.4	484.5	422.4	373.8	48.6
January—June	3,899.6	3,496.6	403.0	507.7	461.4	46.3
January—July	4,678.0	4,175.9	502.1	588.5	533.0	55.5
January—August	5,213.1	4,817.8	395.3	676.0	613.0	63.1
January—September	5,688.5	5,437.3	251.3	756.7	700.3	56.4
January—October	6,568.9	6,198.5	370.4	840.4	790.6	49.8

<sup>1</sup> Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding<sup>1</sup>

(billions of rubles)

	Sources of federal budget funding ("–" surplus / "+" deficit), total	Including:					of which:		
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	change in federal budget balances			
						Reserve Fund balances	National Wealth Fund balances		
1	2	3	4	5	6	7	8		
2010	1,812.0	1,692.3	621.5	10.5	1,684.8	1,054.6	206.6		
2011	–442.0	–336.9	1,079.7	4.3	–1,639.7	–82.7	–51.2		
<b>2011</b>									
Q1	–178.0	–157.2	284.5	–0.4	–653.5	–19.7	73.0		
Q2	–525.5	–491.6	375.7	0.8	–805.0	1.8	7.5		
Q3	–427.4	–405.4	119.7	–3.4	–860.8	–77.1	–199.3		
Q4	688.9	717.3	299.8	7.3	679.6	12.3	67.6		
January–October	–1,422.8	–1,343.8	1,084.6	–3.9	–2,782.9	–61.2	–16.5		
January–November	–1,369.4	–1,289.5	1,070.6	–4.7	–2,761.3	–72.9	–45.6		
January–December	–442.0	–336.9	1,079.7	4.3	–1,639.7	–82.7	–51.2		
<b>2012</b>									
Q1	70.2	166.1	114.0	3.5	–64.4	–1,015.1	151.7		
Q2	–340.9	–539.7	131.2	0.3	–1,054.8	–158.8	–163.8		
Q3	–400.5	–374.6	32.5	6.1	–256.7	85.3	89.9		
January	–27.2	24.1	–7.3	0.0	–132.0	–1,051.5	100.8		
January–February	199.7	251.6	74.4	0.8	155.2	–995.0	173.2		
January–March	70.2	166.1	114.0	3.5	–64.4	–1,015.1	151.7		
January–April	51.4	291.8	149.4	5.5	–343.8	–1,013.8	157.2		
January–May	–132.1	–233.5	189.4	7.0	–862.5	–1,142.4	22.2		
January–June	–270.7	–373.6	245.2	3.8	–1,119.2	–1,173.9	–12.1		
January–July	–285.1	599.4	172.5	4.4	–992.3	–1,115.6	51.5		
January–August	–532.3	–639.5	255.6	4.5	–1,346.2	–1,141.6	22.6		
January–September	–671.2	–748.2	277.7	9.9	–1,375.9	–1,088.6	77.8		
January–October	–723.9	–799.3	378.9	10.2	–1,638.9	–1,122.6	41.6		

**Table 1.3 (end)**  
(billions of rubles)

	sources of external financing	Including:		
		foreign currency-denominated federal government securities	of which:	
			loans from foreign states, international financial organizations and other international entities	and foreign legal entities
1	9	10	11	
2010	119.7	121.6		-41.9
2011	-105.2	-66.7		-30.9
<b>2011</b>				
Q1	-20.9	-18.1		-8.5
Q2	-33.8	-28.4		-8.9
Q3	-22.0	-20.2		-7.1
Q4	-28.5	0.0		-6.4
January—October	-79.0	-66.7		-26.5
January—November	-80.0	-66.7		-28.7
January—December	-105.2	-66.7		-30.9
<b>2012</b>				
Q1	-96.0	-18.6		-7.7
Q2	198.9	202.0		-6.8
Q3	-25.9	-19.8		-7.7
January	-51.3	0.0		-1.3
January—February	-51.9	0.0		-2.1
January—March	-96.0	-18.6		-7.7
January—April	103.4	183.4		-9.6
January—May	101.4	183.4		-11.7
January—June	102.9	183.4		-14.5
January—July	107.9	183.4		-16.8
January—August	107.2	183.4		-17.6
January—September	77.0	163.6		-22.2
January—October	75.5	163.6		-23.7

<sup>1</sup> Data source: the Federal Treasury of Russia.

Table 1.4

### The Russian Federation Balance of Payments Current Account

(millions of US dollars)

	Export of goods (FOB)			Export of services				Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent <sup>1</sup> receivable	Of which investment income receivable by general government	Current transfers receivable / secondary income receivable	Total current account receipts (8+9+10+12)
	fuel-energy resource	other	export of goods, total (1+2)	transport services	travel	other	total (4+5+6)						
	1	2	3	4	5	6	7	8	9	10	11	12	13
2000	52,835	52,198	105,033	3,555	3,429	2,580	9,565	114,598	500	4,253	2,281	807	120,158
2001	52,135	49,750	101,884	4,654	3,572	3,216	11,441	113,326	624	6,176	2,616	744	120,870
2002	56,264	51,037	107,301	5,487	4,167	3,956	13,611	120,912	704	4,973	2,614	1,352	127,942
2003	73,720	62,209	135,929	6,119	4,502	5,608	16,229	152,158	814	10,243	1,829	2,537	165,752
2004	100,167	83,040	183,207	7,792	5,530	7,272	20,595	203,802	1,206	10,792	1,660	3,467	219,267
2005	148,915	94,883	243,798	9,113	5,870	9,988	24,970	268,768	1,807	15,668	1,650	4,490	290,734
2006	190,761	112,789	303,550	10,081	7,628	13,393	31,102	334,652	1,899	27,858	1,407	6,403	370,812
2007	218,568	135,833	354,401	11,829	9,447	17,980	39,257	393,657	2,613	44,784	1,383	8,423	449,477
2008	310,139	161,464	471,603	15,024	11,842	24,312	51,178	522,782	3,792	57,986	1,241	10,969	595,529
2009	190,709	112,679	303,388	12,369	9,366	19,858	41,594	344,982	3,326	29,858	1,273	8,908	387,074
2010	254,010	146,620	400,630	14,911	8,830	21,239	44,981	445,610	3,619	33,742	1,008	9,953	492,924
2011	341,812	180,199	522,011	16,992	11,398	25,635	54,025	576,036	3,926	38,449	1,067	16,358	634,769
Q1, 2011	76,877	36,359	113,236	3,401	2,021	5,157	10,579	123,815	923	11,742	657	2,787	139,267
Q2, 2011	88,036	45,669	133,705	4,531	2,976	6,403	13,910	147,615	1,039	8,989	180	4,961	162,605
Q3, 2011	82,547	47,821	130,367	4,635	3,634	6,962	15,231	145,599	941	9,261	135	4,088	159,889
Q4, 2011	94,353	50,350	144,703	4,425	2,767	7,112	14,304	159,007	1,023	8,458	95	4,522	173,009
Q1, 2012	90,648	41,119	131,767	3,957	2,174	7,002	13,133	144,900	961	11,974	642	3,367	161,201
Q2, 2012	85,551	46,367	131,918	5,217	3,211	7,988	16,416	148,334	1,003	9,955	177	4,660	163,952

<sup>1</sup> Since first quarter 2012 rent is included.

Table 1.4 (cont.)

## Current Account

	(millions of US dollars)												
	14	15	16	Import of services			18	19	20	21	22	23	24
Import of goods (FOB)	transport services	travel	other	total (15+16+17)	Import of goods and services (14+18)	Compensation of employees payable	Investment income and rent <sup>1</sup> payable	Of which investment income payable by general government	Current transfers payable / secondary income payable	Total current account expenditure (19+20+21+23)			
2000	44,862	2,330	8,848	5,052	16,230	61,091	232	11,257	8,614	738	73,319		
2001	53,764	2,979	9,285	8,308	20,572	74,336	493	10,544	7,155	1,561	86,935		
2002	60,966	2,836	11,283	9,377	23,497	84,463	507	11,753	6,120	2,103	98,826		
2003	76,070	3,103	12,880	11,139	27,122	103,192	958	23,270	5,365	2,922	130,342		
2004	97,382	3,886	15,285	14,117	33,287	130,669	1,464	23,305	5,212	4,317	159,755		
2005	125,434	5,137	17,314	16,294	38,745	164,179	2,940	33,484	4,883	5,528	206,132		
2006	164,281	6,722	18,112	19,882	44,716	208,996	6,067	53,122	3,832	7,940	276,126		
2007	223,486	9,348	21,216	27,581	58,145	281,631	9,931	68,218	2,494	11,929	371,708		
2008	291,861	12,960	23,778	38,730	75,468	367,329	18,149	92,787	2,036	13,734	491,999		
2009	191,803	9,451	20,905	31,073	61,429	253,232	12,193	61,274	1,816	11,770	338,470		
2010	248,634	12,058	26,587	35,038	73,682	322,316	12,131	73,845	2,069	13,552	421,844		
2011	323,831	15,303	32,466	42,203	89,972	413,803	13,387	89,196	2,046	19,549	535,935		
Q1, 2011	65,076	2,867	5,480	8,609	16,956	82,033	2,783	19,817	479	3,835	108,467		
Q2, 2011	83,039	4,025	7,945	10,261	22,232	105,270	3,553	27,071	504	4,820	140,714		
Q3, 2011	85,215	4,261	11,471	10,989	26,721	111,936	3,577	20,989	511	5,550	142,052		
Q4, 2011	90,501	4,150	7,570	12,344	24,064	114,565	3,475	21,318	552	5,344	144,702		
Q1, 2012	72,586	3,355	6,461	10,594	20,410	92,996	3,334	20,262	536	4,185	120,776		
Q2, 2012	81,859	4,164	9,056	11,800	25,019	106,878	3,980	26,880	605	5,007	142,746		

<sup>1</sup> Since first quarter 2012 rent is included.

Table 1.4 (cont.)

## Current Account (Intermediate Balances)

(millions of US dollars)

	Trade balance (3—14)		Balance on service types				Goods and services balance (25+29)	Compensation of employees balance (9—20)	Investment income and rent <sup>1</sup> balance (10—21)	Current transfers balance / secondary income balance (12—23)	Current account balance (30+31+32+33)= (13—24)
	25	26	transport services (4—15)	travel (5—16)	other (6—17)	total balance (26+27+28)					
2000	60,172	1,225	—5,419	—2,471	—6,665	29	53,506	268	—7,004	69	46,839
2001	48,121	1,675	—5,714	—5,092	—9,131	—9,886	38,990	130	—4,368	—817	33,935
2002	46,335	2,651	—7,116	—5,421	—9,886	—10,894	36,449	197	—6,780	—750	29,116
2003	59,860	3,016	—8,378	—5,531	—10,894	—12,693	48,966	—144	—13,027	—385	35,410
2004	85,825	3,906	—9,754	—6,844	—13,775	—13,614	73,133	—258	—12,513	—850	59,512
2005	118,364	3,976	—11,445	—6,306	—18,888	—18,888	104,589	—1,133	—17,816	—1,038	84,602
2006	139,269	3,360	—10,485	—6,489	—24,289	—24,289	125,656	—4,168	—25,265	—1,537	94,686
2007	130,915	2,482	—11,770	—9,600	—19,836	—19,836	112,027	—7,318	—23,434	—3,506	77,768
2008	179,742	2,064	—11,935	—14,418	—28,702	—28,702	155,453	—14,357	—34,801	—2,765	103,530
2009	111,585	2,919	—11,539	—11,215	—19,836	—19,836	91,750	—8,868	—31,416	—2,862	48,605
2010	151,996	2,853	—17,756	—13,798	—28,702	—28,702	123,294	—8,512	—40,103	—3,600	71,080
2011	198,181	1,689	—21,067	—16,568	—35,947	—35,947	162,233	—9,461	—50,747	—3,191	98,834
Q1, 2011	48,160	534	—3,459	—3,451	—6,377	—6,377	41,783	—1,860	—8,076	—1,048	30,800
Q2, 2011	50,666	505	—4,968	—3,858	—8,321	—8,321	42,345	—2,514	—18,081	141	21,891
Q3, 2011	45,153	374	—7,837	—4,027	—11,490	—11,490	33,663	—2,636	—11,729	—1,462	17,836
Q4, 2011	54,202	275	—4,803	—5,232	—9,760	—9,760	44,442	—2,452	—12,861	—823	28,307
Q1, 2012	59,181	602	—4,287	—3,591	—7,277	—7,277	51,904	—2,373	—8,288	—818	40,425
Q2, 2012	50,058	1,053	—5,844	—3,812	—8,603	—8,603	41,456	—2,977	—16,925	—347	21,206

<sup>1</sup> Since first quarter 2012 rent is included.



Table 1.4 (cont.)

**Capital Account (Received) and Financial Account  
(Changes in Liabilities: “—” Decrease / “+” Increase)**

(millions of US dollars)

	Capital transfers received 1	portfolio investment (3+4) 2	General government liabilities							Monetary authorities' liabilities <sup>4</sup>	Banks' liabilities <sup>2</sup>
			of which		loans <sup>2</sup>	arrears <sup>3</sup>	other	total (2+5+6+7) 8			
			securities in rubles 3	securities in foreign currency 4							
2000	11,822	-10,761	-1,447	-9,314	-2,271	409	-2,098	-14,721	0	1,492	
2001	2,147	-2,234	-793	-1,441	-5,668	731	-1,792	-8,963	-1,963	2,708	
2002	7,536	105	-102	207	-9,599	-2,454	9	-11,939	-2,767	3,636	
2003	616	-1,489	-220	-1,269	-3,707	-37	39	-5,194	-265	11,257	
2004	862	3,095	203	2,892	-1,220	-2,869	-1,395	-2,390	259	7,078	
2005	678	-1,914	-228	-1,686	-18,932	190	-502	-21,157	2,821	19,233	
2006	1,023	-840	666	-1,506	-23,880	-3,208	35	-27,893	-7,331	51,154	
2007	1,393	-3,995	-370	-3,625	-2,883	-763	9	-7,632	882	70,910	
2008	1,647	-6,559	-222	-6,336	-1,505	-58	25	-8,097	1,440	8,168	
2009	1,649	4,288	1,180	3,108	-1,259	-595	4	2,438	11,905	-42,120	
2010	1,024	5,470	1,775	3,695	-1,112	-50	-3	4,305	-2,402	17,651	
2011	868	983	2,473	-1,491	-2,140	422	30	-705	-705	7,887	
Q1, 2011	173	694	1,586	-892	-380	0	-1	313	-86	2,775	
Q2, 2011	244	289	326	-37	-787	439	-6	-65	157	6,238	
Q3, 2011	235	-1,024	-260	-764	-271	-18	0	-1,313	-268	-2,900	
Q4, 2011	216	1,024	821	203	-702	0	37	360	-507	1,774	
Q1, 2012	117	978	1,989	-1,011	-333	0	6	651	5	408	
Q2, 2012	19	6,080	154	5,926	-238	0	-32	5,809	192	6,893	

<sup>2</sup> Since the first quarter 2001, transactions of monetary authorities are excluded.

<sup>3</sup> Since the first quarter of 2012, arrears are shown in the respective financial instrument, but not separately.

<sup>4</sup> Since the first quarter 2001, transactions conducted by the Bank of Russia and Ministry of Finance of Russia concerning IMF credit and other liabilities of the Bank of Russia are included. For previous periods the item covers the Bank of Russia's liabilities on IMF credit.

Table 1.4 (cont.)

**Capital Account (Paid) and Financial Account  
(Changes in Assets, Except Reserves: “+” Decrease / “-” Increase)**

(millions of US dollars)

	Other sectors' liabilities						Total liabilities (8+9+10+15)	Capital transfers paid	General government assets				
	direct investment	portfolio investment	loans	other	total (11+12+13+14)	loans			arrears <sup>3</sup>	other	total (18+19+20)		
												11	12
2000	2,475	308	-935	0	1,848	-11,381	-867	5,806	-7,537	115	19	20	21
2001	2,674	746	769	-479	3,709	-4,510	-11,503	302	9,238	559	10,099		
2002	3,170	2,824	8,334	19	14,348	3,277	-19,924	-1,254	16,002	2,242	16,990		
2003	7,455	-425	15,128	-58	22,101	27,898	-1,609	2,306	-2,621	16	-299		
2004	14,760	806	16,180	16	31,762	36,710	-2,486	804	-947	-95	-237		
2005	10,889	961	40,900	-207	52,543	53,440	-13,442	931	11,004	-457	11,478		
2006	27,191	8,580	16,840	-388	52,224	68,154	-832	-4,006	3,012	-358	-1,352		
2007	47,853	5,189	90,800	-63	143,779	207,939	-11,617	-1,594	8,779	39	7,224		
2008	64,927	-16,730	49,354	1,098	98,649	100,161	-1,152	-802	-1,116	-594	-2,513		
2009	30,059	2,076	1,370	648	34,153	6,376	-13,518	-2,092	11,244	1,024	10,176		
2010	37,829	-5,076	-6,298	-1,582	24,873	44,428	-951	493	-487	-954	-947		
2011	47,266	-6,383	21,448	-153	62,178	68,655	-988	-164	-586	-1,761	-2,511		
Q1, 2011	15,263	1,550	-2,477	516	14,852	17,854	-169	88	-561	-49	-523		
Q2, 2011	10,046	-1,015	6,318	4,340	19,689	26,019	-266	309	-93	-2,035	-1,819		
Q3, 2011	9,612	-4,129	7,239	-4,225	8,498	4,017	-297	74	76	576	727		
Q4, 2011	12,345	-2,789	10,368	-785	19,139	20,765	-256	-635	-8	-252	-896		
Q1, 2012	10,577	-1,428	752	-62	9,839	10,902	-4,875	1,820	0	155	1,975		
Q2, 2012	2,465	-4,657	4,038	3,419	5,265	18,159	-3	169	0	-804	-635		

<sup>3</sup> Since the first quarter of 2012, arrears are shown in the respective financial instrument, but not separately.

Table 1.4 (cont.)

### Capital Account (Paid) and Financial Account (Changes in Assets, Except Reserves: “+” Decrease / “-” Increase)

(millions of US dollars)

	Other sectors assets										Total assets (21+22+ 23+30)
	Monetary authorities' assets <sup>5</sup>	Banks' assets <sup>5</sup>	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (24+25+26+ 27+28+29)		
	22	23	24	25	26	27	28	29	30	31	
2000	—	-3,530	-3,390	-1,802	-4,245	-4,834	-650	-1,045	-15,967	-21,113	
2001	-199	-1,438	-2,736	-1,761	475	-5,866	-365	-515	-10,769	-2,307	
2002	671	-1,107	-3,516	-1,961	-1,697	-11,524	-197	-212	-19,107	-2,553	
2003	-556	-952	-9,752	5,449	-4,012	-14,837	165	-1,981	-24,969	-26,776	
2004	-1,268	-3,562	-13,672	-228	-656	-25,030	-110	1,277	-38,420	-43,488	
2005	-5,306	-13,353	-13,616	-899	-7,711	-27,178	1,893	-1,212	-48,723	-55,904	
2006	7,640	-23,638	-23,508	10,109	-626	-19,945	75	-13,839	-47,734	-65,083	
2007	-467	-25,122	-50,694	15,289	-904	-34,497	-282	-23,756	-94,843	-113,208	
2008	-61	-65,114	-55,970	-25,196	-8,141	-39,273	18	-35,585	-164,147	-231,835	
2009	57	11,765	-44,085	4,252	4,701	-27,145	-1,829	4,099	-60,006	-38,009	
2010	-30	-1,785	-50,784	14,169	-63	-30,588	-887	370	-67,782	-70,545	
2011	-7	-32,038	-71,383	3,978	-3,749	-32,268	-1,652	-5,119	-110,192	-144,749	
Q1, 2011	-7	-10,028	-15,570	328	-147	-6,782	-666	-496	-23,334	-33,892	
Q2, 2011	2	-7,943	-20,005	1,800	1,476	-7,780	39	-662	-25,132	-34,892	
Q3, 2011	-2	-5,548	-12,103	1,494	944	-8,407	-255	-1,051	-19,378	-24,202	
Q4, 2011	0	-8,519	-23,705	356	-6,022	-9,298	-769	-2,909	-42,348	-51,763	
Q1, 2012	5	-10,129	-10,272	-2,887	-4,141	-9,779	852	-1,577	-27,804	-35,953	
Q2, 2012	-1	4,700	-13,556	876	-453	-8,058	-1,939	-1,098	-24,227	-20,162	

<sup>5</sup> Monetary authorities' assets other than reserves are recorded separately since the first quarter 2001, previously they were included into the banks' assets.

Table 1.4 (end)

## Capital and Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Balances on financial account items					Financial account balance (except reserve assets) (33+34+35+36)= (16+31)	Net errors and omissions	Change in reserve assets ("-" increase / "+" decrease)
	Capital account balance (1+17)	general government (8+21)	monetary authorities (9+22)	banks (10+23)	other sectors (15+30)			
	32	33	34	35	36	37	38	39
2000	10,955	-16,338	0	-2,038	-14,119	-32,494	-9,290	-16,010
2001	-9,356	1,136	-2,162	1,269	-7,060	-6,817	-9,550	-8,212
2002	-12,388	5,050	-2,096	2,529	-4,759	724	-6,077	-11,375
2003	-993	-5,493	-821	10,305	-2,868	1,122	-9,174	-26,365
2004	-1,624	-2,627	-1,010	3,516	-6,658	-6,779	-5,874	-45,235
2005	-12,764	-9,679	-2,485	5,880	3,820	-2,464	-7,913	-61,461
2006	191	-29,244	309	27,516	4,490	3,071	9,518	-107,466
2007	-10,224	-408	415	45,788	48,936	94,730	-13,347	-148,928
2008	496	-10,609	1,379	-56,946	-65,498	-131,674	-11,277	38,925
2009	-11,869	12,614	11,961	-30,355	-25,853	-31,633	-1,726	-3,377
2010	73	3,357	-2,432	15,866	-42,909	-26,117	-8,285	-36,751
2011	-120	-3,217	-712	-24,151	-48,014	-76,094	-9,990	-12,630
Q1, 2011	3	-210	-93	-7,253	-8,482	-16,038	-4,687	-10,078
Q2, 2011	-22	-1,884	159	-1,705	-5,442	-8,873	-114	-12,882
Q3, 2011	-61	-586	-270	-8,448	-10,880	-20,185	649	1,761
Q4, 2011	-39	-536	-507	-6,745	-23,209	-30,998	-5,839	8,569
Q1, 2012	-4,758	2,626	10	-9,721	-17,966	-25,051	-6,014	-4,602
Q2, 2012	16	5,174	191	11,594	-18,962	-2,003	-4,254	-14,965

Table 1.5

### Net Inflows/Outflows of Capital by Private Sector (Based on the Balance of Payments, Flows Data)

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)	Net inflows/outflows of capital by banks (3+4)	Of which:		Net inflows/outflows of capital by other sectors (6+7+8)		Of which:		
	1	2	3	4	5	6	7	8	"net errors and omissions" of balance of payments
2000	-24.8	-2.0	-3.5	1.5	-22.8	-15.3	1.8	-9.3	
2001	-15.0	1.3	-1.4	2.7	-16.2	-10.4	3.7	-9.5	
2002	-8.1	2.5	-1.1	3.6	-10.6	-18.9	14.3	-6.1	
2003	-1.9	10.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2	
2004	-8.9	3.5	-3.6	7.1	-12.4	-38.3	31.8	-5.9	
2005	-0.1	5.9	-13.4	19.2	-6.0	-50.6	52.5	-7.9	
2006	41.4	27.5	-23.6	51.2	13.9	-47.8	52.2	9.5	
2007	81.7	45.8	-25.1	70.9	35.9	-94.6	143.8	-13.3	
2008	-133.7	-56.9	-65.1	8.2	-76.8	-164.2	98.6	-11.3	
2009	-56.1	-30.4	11.8	-42.1	-25.8	-58.2	34.2	-1.7	
2010	-34.4	15.9	-1.8	17.7	-50.3	-66.9	24.9	-8.3	
2011	-80.5	-24.2	-32.0	7.9	-56.4	-108.5	62.2	-10.0	
Q1, 2011	-19.8	-7.3	-10.0	2.8	-12.5	-22.7	14.9	-4.7	
Q2, 2011	-7.3	-1.7	-7.9	6.2	-5.6	-25.2	19.7	-0.1	
Q3, 2011	-18.4	-8.4	-5.5	-2.9	-10.0	-19.1	8.5	0.6	
Q4, 2011	-35.0	-6.7	-8.5	1.8	-28.3	-41.6	19.1	-5.8	
Q1, 2012	-34.6	-9.7	-10.1	0.4	-24.8	-28.7	9.8	-6.0	
Q2, 2012	-9.7	11.6	4.7	6.9	-21.3	-22.3	5.3	-4.3	

Table 1.6

## External Debt of the Russian Federation

(millions of US dollars)

	31.12.2011	31.03.2012	30.06.2012
<b>Total</b>	545,387	565,274	572,667
<b>General Government</b>	34,688	36,344	41,133
Federal Government	33,573	35,191	40,358
<b>New Russian Debt</b>	31,062	32,781	38,043
Multilateral creditors	2,529	2,358	2,224
<i>IBRD</i>	2,069	1,912	1,799
<i>Other</i>	460	445	425
Other credits	545	463	424
Foreign currency bonds	21,693	20,921	26,745
<i>Eurobonds with 15, 18, 20 and 28-year maturities</i>	6,200	6,049	11,861
<i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i>	15,492	14,872	14,884
Ruble denominated bonds	5,938	8,673	8,320
<i>OFZ</i>	3,325	5,821	5,831
<i>Eurobonds with 18-year maturity</i>	2,613	2,853	2,489
Other	358	365	330
<b>Debt of the former USSR</b>	2,510	2,410	2,315
Paris Club member countries	7	7	6
Debt owed to former socialist countries	1,013	1,033	983
Other official creditors	1,444	1,325	1,280
Other	46	46	46
Local Government	1,116	1,152	775
Loans	527	544	512
Ruble denominated bonds	589	609	262
<b>Monetary Authorities</b>	11,210	11,529	11,232
Currency and deposits	2,499	2,741	2,623
Other (SDR allocation)	8,710	8,788	8,609
<b>Banks</b>	162,833	169,283	175,411
Debt liabilities to direct investors and to direct investment enterprises	641	922	1,279
Loans <sup>1</sup>	541	307	1,793
Deposits <sup>1</sup>	154,769	155,875	161,416
Debt securities	4,472	8,809	8,269
Other	2,410	3,369	2,654
<b>Other sectors</b>	336,656	348,118	344,891
Debt liabilities to direct investors and to direct investment enterprises	84,681	88,259	89,336
Loans	232,995	240,490	235,574
Debt securities	12,271	11,886	9,588
Trade credits	2,418	2,852	2,832
Financial leases	2,357	2,297	2,322
Other	1,934	2,334	5,239

<sup>1</sup> Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.

Table 1.7

### External Debt of the Russian Federation in Domestic and Foreign Currency

(millions of US dollars)

	31.03.2012	30.06.2012
<b>Total</b>	565,274	572,667
Foreign Currency	416,092	432,584
Domestic Currency	149,182	140,083
<b>General Government</b>	36,344	41,133
Foreign Currency	27,061	32,551
Domestic Currency	9,282	8,582
<b>Monetary Authorities</b>	11,529	11,232
Foreign Currency	8,788	8,609
Domestic Currency	2,741	2,623
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	168,361	174,132
Foreign Currency	131,984	139,827
Domestic Currency	36,376	34,305
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	259,859	255,556
Foreign Currency	189,932	189,619
Domestic Currency	69,927	65,937
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	89,181	90,614
Foreign Currency	58,326	61,979
Domestic Currency	30,855	28,636

Table 1.8

### External Debt of the Russian Federation by Financial Instruments and by Maturity

(millions of US dollars)

	31.12.2011	31.03.2012	30.06.2012
<b>Total Liabilities</b>	545,387	565,274	572,667
<b>Short-term</b>	69,237	72,066	79,256
<b>Long-term</b>	476,149	493,208	493,411
<b>General Government</b>	34,688	36,344	41,133
<i>Short-term</i>	430	438	402
Other liabilities	430	438	402
<i>Long-term</i>	34,258	35,906	40,731
Debt securities	28,219	30,204	35,327
Loans	6,039	5,702	5,404
<b>Monetary Authorities</b>	11,210	11,529	11,232
<i>Short-term</i>	2,499	2,741	2,623
Currency and deposits	2,499	2,741	2,623
<i>Long-term</i>	8,710	8,788	8,609
Other liabilities (SDR allocation)	8,710	8,788	8,609
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	162,192	168,361	174,132
<i>Short-term</i>	48,874	49,844	53,011
Debt securities	858	4,992	4,716
Loans <sup>1</sup>	541	307	1,793
Current accounts and deposits <sup>1</sup>	45,614	41,922	44,594
Other liabilities	1,860	2,623	1,908
<i>Long-term</i>	113,318	118,516	121,121
Debt securities	3,614	3,817	3,553
Deposits <sup>1</sup>	109,155	113,954	116,822
Other liabilities	549	746	746
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	251,975	259,859	255,556
<i>Short-term</i>	17,434	19,043	23,220
Loans	13,083	13,856	15,149
Trade credits	2,418	2,852	2,832
Other liabilities	1,934	2,334	5,239
<i>Long-term</i>	234,541	240,817	232,336
Debt securities	12,271	11,886	9,588
Loans	222,270	228,930	222,747
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	85,322	89,181	90,614
Banks	641	922	1,279
Other sectors	84,681	88,259	89,336

<sup>1</sup> Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.



Table 1.9

**International Investment Position of Russia for 2001—2011:  
External Assets and Liabilities at End of Period**

(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
<b>Assets</b>	259,498	288,480	336,825	406,635	516,294	731,341	1,092,182	1,010,694	1,089,512	1,170,966	1,241,395
<b>Direct investment abroad</b>	44,219	62,350	90,873	107,291	146,679	216,474	370,129	205,547	302,542	366,301	362,101
Equity capital and reinvested earnings	42,167	58,358	86,532	100,402	139,046	213,535	355,713	189,379	276,830	318,934	286,649
Other capital	2,053	3,992	4,341	6,888	7,633	2,939	14,416	16,168	25,712	47,367	75,452
<b>Portfolio investment</b>	1,315	2,507	4,383	7,922	17,772	12,268	19,893	24,182	38,116	37,300	44,286
Equity securities other than investment fund shares	105	53	98	129	334	509	4,082	2,698	2,333	3,963	5,240
Monetary authorities	10	11	12	12	0	0	0	0	0	0	0
Banks	1	5	24	33	272	271	2,053	1,512	1,561	2,737	3,812
Other sectors	93	36	62	84	61	238	2,029	1,187	771	1,226	1,429
Investment fund shares	...	...	...	...	...	...	...	118	160	666	625
Other sectors	...	...	...	...	...	...	...	118	160	666	625
Debt securities	1,210	2,455	4,285	7,793	17,438	11,759	15,812	21,365	35,623	32,671	38,421
Bonds and notes	966	2,227	4,024	7,056	16,000	10,421	14,230	19,031	32,860	30,190	34,913
Monetary authorities	0	791	2,330	3,923	10,223	2,992	0	0	2,364	0	0
Banks	342	839	1,531	3,015	5,310	6,374	10,384	13,909	24,558	26,665	28,672
Other sectors	624	597	163	117	467	1,054	3,846	5,122	5,937	3,525	6,242
Money-market instruments	244	227	260	738	1,438	1,338	1,581	2,334	2,763	2,481	3,507
Banks	244	210	251	665	1,382	1,000	417	353	138	325	1,189
Other sectors	0	17	10	72	56	338	1,164	1,982	2,626	2,156	2,318

**Table 1.9 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
<b>Financial derivatives</b>	...	...	55	153	51	222	1,423	5,302	2,240	1,639	5,675
Banks	...	...	55	153	51	222	1,423	5,302	2,222	1,609	5,119
Options	...	...	0	0	2	0	55	432	12	87	904
Forward-type contracts	...	...	55	153	49	222	1,368	4,870	2,210	1,522	4,215
Other sectors	...	...	...	...	...	...	...	...	18	30	556
Options	...	...	...	...	...	...	...	...	0	5	69
Forward-type contracts	...	...	...	...	...	...	...	...	18	25	487
<b>Other investment</b>	177,342	175,830	164,576	166,728	169,553	198,645	221,973	349,383	307,163	286,347	330,684
Trade credits	7,165	5,435	8,338	8,930	16,363	14,839	11,682	18,426	5,002	4,755	7,638
General government	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310	525
Long-term	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310	525
Other sectors	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445	7,112
Short-term	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445	7,112
Loans	22,570	25,351	24,511	23,831	29,007	57,675	93,361	139,752	127,877	136,304	163,343
Monetary authorities	79	142	153	0	0	0	0	0	0	49	47
Long-term	0	47	153	0	0	0	0	0	0	49	47
Short-term	79	94	0	0	0	0	0	0	0	0	0
General government	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670	21,440
Long-term	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670	21,440
Banks	3,050	4,521	5,269	6,660	11,706	22,422	34,312	58,543	54,743	68,236	92,631
Long-term	1,577	1,803	2,339	1,587	4,399	8,120	16,598	24,987	32,759	43,028	57,835
Short-term	1,473	2,718	2,930	5,073	7,306	14,302	17,714	33,556	21,984	25,208	34,796
Other sectors	1,476	1,491	3,134	1,769	3,064	17,018	39,045	60,919	50,860	46,349	49,224
Long-term	1,164	1,005	1,414	1,287	2,634	9,535	24,788	40,195	36,435	31,164	31,965
Short-term	312	486	1,720	482	430	7,483	14,258	20,724	14,426	15,185	17,259

**Table 1.9 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Currency and deposits	63,931	65,009	59,182	61,002	66,274	70,219	67,533	135,644	123,601	96,972	104,880
Cash foreign currency	49,708	52,024	47,503	47,959	49,092	39,747	24,653	53,740	47,579	31,472	28,045
Banks	924	1,189	1,898	2,013	2,406	3,037	2,896	7,445	5,399	4,628	5,162
Other sectors	48,784	50,835	45,605	45,947	46,686	36,710	21,757	46,295	42,181	26,845	22,883
Long-term deposits	358	400	226	727	890	3,311	8,402	10,407	9,243	9,974	13,565
Monetary authorities	2	123	63	50	50	40	30	30	30	30	30
Banks	356	278	163	677	840	3,271	8,372	10,377	9,213	9,944	13,535
Current accounts and short-term deposits	13,865	12,585	11,453	12,316	16,292	27,161	34,477	71,497	66,778	55,526	63,271
Monetary authorities	1,538	1,207	832	701	435	313	35	88	31	11	810
General government	164	120	95	42	475	487	513	561	20	22	22
Banks	11,970	11,013	10,282	11,126	15,025	25,986	32,195	63,122	57,271	44,950	51,248
Other sectors	193	244	244	447	358	375	1,734	7,726	9,457	10,543	11,191
Arrears	78,155	73,945	67,063	67,970	54,877	52,087	43,375	44,610	36,903	36,301	37,611
General government	77,993	73,777	66,886	67,931	54,846	52,044	43,340	44,397	35,373	35,742	36,250
Banks	163	167	177	39	32	43	36	213	1,530	559	1,361
Fictitious transactions	...	...	...	...	...	...	...	...	...	...	...
Indebtedness on supplies according to intergovernmental agreements	3,949	4,168	3,916	3,526	1,633	1,559	1,828	1,812	3,655	4,543	6,194
Other assets	1,572	1,923	1,567	1,468	1,398	2,267	4,195	9,139	10,125	7,472	11,019
Monetary authorities	58	47	47	41	45	46	46	46	46	46	49
Long-term	39	39	39	39	43	43	44	46	46	46	49
Short-term	19	8	9	3	2	2	3	0	0	0	0
General government	264	298	345	637	686	1,052	1,136	1,704	1,862	2,128	3,605
Long-term	251	283	330	586	590	820	893	1,545	1,590	1,894	3,146
Short-term	13	15	16	51	96	232	243	159	272	235	459

**Table 1.9 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
<b>Banks</b>	484	628	1,172	789	661	1,155	2,221	3,636	4,267	3,894	5,772
Long-term	10	9	14	76	28	107	392	1,343	1,446	1,690	1,862
Short-term	474	619	1,158	713	633	1,048	1,828	2,293	2,822	2,204	3,909
Other sectors	767	949	2	1	7	15	792	3,753	3,949	1,403	1,593
Long-term	368	947	0	0	0	0	0	0	0	0	0
Short-term	398	2	2	1	7	15	792	3,753	3,949	1,403	1,593
<b>Reserve assets</b>	36,622	47,793	76,938	124,541	182,240	303,732	478,762	426,281	439,450	479,379	498,649
Monetary gold	4,080	3,739	3,763	3,732	6,349	8,164	12,012	14,533	22,798	35,788	44,697
Special drawing rights	3	1	1	1	6	7	1	1	8,901	8,749	8,729
Reserve position in the Fund	1	2	2	3	196	283	374	1,052	1,927	1,893	4,061
Foreign exchange	32,538	44,051	73,172	120,805	175,690	295,277	466,376	410,695	405,825	432,949	441,162
<b>Liabilities</b>	215,587	251,301	332,901	417,270	547,861	770,134	1,242,781	755,906	986,082	1,154,626	1,103,438
<b>Direct investment in reporting economy</b>	52,919	70,884	96,729	122,295	180,228	265,873	491,052	215,756	378,837	490,560	457,474
Equity capital and reinvested earnings	47,229	64,793	87,349	111,269	167,706	244,349	464,164	183,357	331,695	425,818	370,582
Other capital	5,690	6,091	9,380	11,026	12,522	21,524	26,888	32,398	47,142	64,742	86,891
<b>Portfolio investment</b>	52,317	66,911	93,358	130,822	166,340	265,800	367,546	112,560	217,317	278,295	226,355
Equity securities other than investment fund shares	27,353	35,762	57,982	89,178	118,072	207,133	307,179	83,051	176,865	230,835	175,425
Banks	53	652	1,108	1,927	5,032	13,870	35,800	8,602	22,415	30,433	20,801
Other sectors	27,300	35,110	56,874	87,251	113,040	193,263	271,379	74,449	154,451	200,403	154,624
Investment fund shares	...	...	...	40	225	747	1,732	1,476	1,235	2,011	2,106
Other sectors	...	...	...	40	225	747	1,732	1,476	1,235	2,011	2,106
Debt securities	24,964	31,149	35,376	41,605	48,043	57,919	58,634	28,034	39,217	45,448	48,824
Bonds and notes	23,953	30,086	34,598	40,573	46,856	56,392	56,171	26,478	38,179	44,722	47,941
Monetary authorities	0	0	0	0	0	0	0	0	0	0	0
General government	22,601	27,759	30,131	33,877	33,644	32,575	28,635	16,157	25,710	30,532	32,289
Banks	560	732	440	798	638	1,773	3,599	2,002	3,063	3,581	3,590
Other sectors	793	1,595	4,027	5,898	12,574	22,043	23,937	8,318	9,406	10,609	12,062

**Table 1.9 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Money-market instruments	1,011	1,063	778	1,032	1,188	1,528	2,463	1,556	1,038	726	883
General government	36	28	0	0	0	0	0	0	0	0	0
Banks	975	1,036	778	1,032	1,188	1,528	2,463	1,556	1,038	726	883
<b>Financial derivatives</b>	...	...	31	189	52	178	875	10,396	5,205	2,840	5,905
Banks	...	...	31	189	52	178	875	10,396	5,082	2,814	5,579
Options	...	...	0	0	1	1	66	2,830	1,781	790	363
Forward-type contracts	...	...	31	189	51	177	809	7,566	3,302	2,024	5,216
Other sectors	...	...	...	...	...	...	...	...	123	26	326
Options	...	...	...	...	...	...	...	...	0	0	2
Forward-type contracts	...	...	...	...	...	...	...	...	123	26	325
<b>Other investment</b>	110,352	113,506	142,783	163,964	201,240	238,283	383,309	417,194	384,723	382,931	413,704
Trade credits	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Other sectors	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Short-term	0	0	0	0	0	0	0	0	2,102	2,156	2,418
Loans	89,120	93,795	119,575	146,027	180,313	205,195	334,521	373,751	335,600	325,073	342,558
Monetary authorities	9,514	7,308	7,459	7,503	10,158	2,985	0	0	2,370	0	0
Long-term — IMF credit	7,433	6,481	5,069	3,562	0	0	0	0	0	0	0
Short-term	2,080	826	2,390	3,941	10,158	2,985	0	0	2,370	0	0
General government	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726	5,564
Long-term	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726	5,564
Banks	2,924	5,256	12,946	19,810	34,511	67,757	113,236	124,654	89,343	96,454	101,657
Long-term	1,172	2,706	6,381	11,653	26,350	50,199	89,384	103,398	80,208	81,974	85,018
Short-term	1,752	2,550	6,566	8,157	8,161	17,558	23,853	21,256	9,135	14,480	16,639
Other sectors	17,446	26,189	41,805	59,586	100,054	120,195	209,706	238,880	234,913	220,894	235,337
Long-term	15,218	23,691	37,319	53,313	94,511	109,756	168,934	216,493	219,768	207,060	222,269
Short-term	2,228	2,498	4,486	6,274	5,542	10,439	40,772	22,386	15,145	13,834	13,068

**Table 1.9 (end)**  
(millions of US dollars)

	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010	Position as of 31.12.2011
Currency and deposits	7,471	7,993	11,801	10,700	13,262	28,760	42,591	35,665	33,416	43,009	54,609
Cash national currency	198	199	316	499	572	919	1,863	2,718	3,324	3,265	2,474
Monetary authorities	198	199	316	499	572	919	1,863	2,718	3,324	3,265	2,474
Long-term deposits	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330	22,185
Banks	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330	22,185
Current accounts and short-term deposits	6,744	6,976	10,133	8,623	10,172	18,800	24,987	17,142	15,440	22,414	29,950
Monetary authorities	22	24	32	242	223	23	48	44	40	30	25
General government	1,755	1,787	1,818	283	24	25	26	26	26	27	26
Banks	4,967	5,165	8,283	8,098	9,924	18,752	24,913	17,073	15,374	22,358	29,899
Arrears	13,129	10,890	10,422	6,316	6,463	2,390	1,625	3,335	1,012	523	921
General government	12,393	10,515	10,417	6,312	6,458	2,382	1,621	1,518	324	322	740
Banks	736	375	5	4	5	7	4	2	9	7	3
Other sectors	0	0	0	0	0	0	0	1,815	680	194	179
Other liabilities	633	829	985	921	1,202	1,938	4,572	4,442	12,593	12,170	13,199
Monetary authorities	7	0	0	0	0	0	0	0	8,895	8,740	8,710
Long-term	0	0	0	0	0	0	0	0	8,895	8,740	8,710
of which: Allocations of SDRs	0	0	0	0	0	0	0	0	8,895	8,740	8,710
Short-term	7	0	0	0	0	0	0	0	0	0	0
General government	11	40	37	30	27	30	67	106	112	100	130
Long-term	0	31	25	19	12	6	0	0	0	0	0
Short-term	11	9	12	12	15	23	67	106	112	100	130
Banks	547	711	938	881	1,164	1,894	2,876	3,500	2,237	2,244	2,454
Long-term	82	77	67	125	178	267	478	592	521	621	543
Short-term	465	634	871	756	986	1,627	2,398	2,908	1,715	1,623	1,911
Other sectors	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
Short-term	69	78	11	10	10	15	1,630	836	1,349	1,087	1,904
<b>International Investment Position, net</b>	<b>43,911</b>	<b>37,179</b>	<b>3,924</b>	<b>-10,635</b>	<b>-31,566</b>	<b>-38,793</b>	<b>-150,600</b>	<b>254,788</b>	<b>103,430</b>	<b>16,340</b>	<b>137,956</b>

Table 1.10

## International Investment Position of Russia for 2011

(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:			Position as of 31.12.2011
		transactions	valuation changes	other adjustments	
<b>Assets</b>	1,170,966	157,108	-63,732	-22,948	70,428
<b>Direct investment abroad</b>	366,301	67,431	-78,415	6,785	-4,199
Equity capital and reinvested earnings	318,934	39,535	-77,431	5,612	-32,285
Other capital	47,367	27,896	-984	1,173	28,085
<b>Portfolio investment</b>	37,300	10,566	-1,789	-1,790	6,986
Equity securities other than investment fund shares	3,963	1,519	-63	-180	1,277
Banks	2,737	1,344	-90	-180	1,074
Other sectors	1,226	176	27	0	203
Investment fund shares	666	25	-66	0	-41
Other sectors	666	25	-66	0	-41
Debt securities	32,671	9,022	-1,661	-1,611	5,750
Bonds and notes	30,190	7,968	-1,319	-1,925	4,723
Monetary authorities	0	1	34	-36	0
Banks	26,665	3,989	-1,187	-795	2,006
Other sectors	3,525	3,978	-166	-1,095	2,717
Money-market instruments	2,481	1,054	-342	315	1,026
Banks	325	149	-150	866	865
Other sectors	2,156	905	-192	-551	162

**Table 1.10 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
<b>Financial derivatives</b>	1,639	-16,438	20,474	0	4,036	5,675
Banks	1,609	-14,840	18,350	0	3,510	5,119
Options	87	469	348	0	817	904
Forward-type contracts	1,522	-15,308	18,002	0	2,693	4,215
Other sectors	30	-1,599	2,124	0	525	556
Options	5	37	27	0	64	69
Forward-type contracts	25	-1,635	2,097	0	462	487
<b>Other investment</b>	286,347	82,919	-5,857	-32,726	44,337	330,684
Trade credits	4,755	3,969	-38	-1,049	2,883	7,638
General government	310	220	-4	0	216	525
Long-term	310	220	-4	0	216	525
Other sectors	4,445	3,749	-33	-1,049	2,667	7,112
Short-term	4,445	3,749	-33	-1,049	2,667	7,112
Loans	136,304	31,190	-3,967	-184	27,039	163,343
Monetary authorities	49	0	-3	0	-3	47
Long-term	49	0	-3	0	-3	47
General government	21,670	164	-243	-151	-230	21,440
Long-term	21,670	164	-243	-151	-230	21,440
Banks	68,236	25,680	-1,277	-7	24,396	92,631
Long-term	43,028	15,519	-712	-1	14,807	57,835
Short-term	25,208	10,160	-566	-6	9,588	34,796
Other sectors	46,349	5,346	-2,444	-27	2,875	49,224
Long-term	31,164	2,247	-1,596	150	801	31,965
Short-term	15,185	3,099	-849	-177	2,074	17,259



**Table 1.10 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
Currency and deposits	96,972	9,129	-1,665	443	7,907	104,880
Cash foreign currency	31,472	-3,397	-22	-9	-3,428	28,045
Banks	4,628	581	-38	-9	534	5,162
Other sectors	26,845	-3,978	16	0	-3,962	22,883
Long-term deposits	9,974	3,995	-405	0	3,590	13,565
Monetary authorities	30	0	0	0	0	30
Banks	9,944	3,995	-405	0	3,590	13,535
Current accounts and short-term deposits	55,526	8,530	-1,238	452	7,745	63,271
Monetary authorities	11	3	-1	797	798	810
General government	22	0	0	0	0	22
Banks	44,950	7,879	-1,237	-344	6,298	51,248
Other sectors	10,543	649	0	0	649	11,191
Arrears	36,301	1,371	-7	-54	1,310	37,611
General government	35,742	586	-21	-57	508	36,250
Banks	559	785	14	3	802	1,361
Fictitious transactions	...	32,268	0	-32,268	0	...
Indebtedness on supplies according to intergovernmental agreements	4,543	1,652	-1	0	1,651	6,194
Other assets	7,472	3,341	-179	385	3,547	11,019
Monetary authorities	46	3	0	0	3	49
Long-term	46	3	0	0	3	49
General government	2,128	1,478	-85	84	1,477	3,605
Long-term	1,894	1,254	0	-2	1,252	3,146
Short-term	235	224	-85	85	224	459

**Table 1.10 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
Banks	3,894	1,557	19	302	1,878	5,772
Long-term	1,690	165	-2	9	172	1,862
Short-term	2,204	1,392	21	293	1,705	3,909
Other sectors	1,403	302	-113	0	190	1,593
Short-term	1,403	302	-113	0	190	1,593
<b>Reserve assets</b>	479,379	12,630	1,856	4,783	19,269	498,649
Monetary gold	35,788	0	4,161	4,748	8,909	44,697
Special drawing rights	8,749	7	-27	0	-21	8,729
Reserve position in the Fund	1,893	2,235	-67	0	2,168	4,061
Foreign exchange	432,949	10,389	-2,212	36	8,213	441,162
<b>Liabilities</b>	1,154,626	73,602	-137,654	12,865	-51,188	1,103,438
<b>Direct investment in reporting economy</b>	490,560	56,322	-101,067	11,659	-33,087	457,474
Equity capital and reinvested earnings	425,818	33,214	-98,478	10,029	-55,236	370,582
Other capital	64,742	23,108	-2,589	1,630	22,149	86,891
<b>Portfolio investment</b>	278,295	-5,593	-50,230	3,884	-51,939	226,355
Equity securities other than investment fund shares	230,835	-9,869	-48,779	3,237	-55,410	175,425
Banks	30,433	-2,720	-10,150	3,238	-9,632	20,801
Other sectors	200,403	-7,149	-38,629	0	-45,778	154,624
Investment fund shares	2,011	144	-106	58	95	2,106
Other sectors	2,011	144	-106	58	95	2,106
Debt securities	45,448	4,132	-1,346	589	3,376	48,824
Long-term	44,722	3,933	-1,316	603	3,219	47,941
General government	30,532	2,687	-930	0	1,758	32,289
Banks	3,581	610	-624	23	9	3,590
Other sectors	10,609	636	238	580	1,453	12,062

**Table 1.10 (cont.)**  
(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
Short-term	726	199	-29	-14	156	883
Banks	726	199	-29	-14	156	883
<b>Financial derivatives</b>	2,840	-17,832	20,897	0	3,065	5,905
Banks	2,814	-16,137	18,901	0	2,765	5,579
Options	790	-228	-199	0	-427	363
Forward-type contracts	2,024	-15,908	19,100	0	3,192	5,216
Other sectors	26	-1,696	1,996	0	300	326
Options	0	-80	81	0	2	2
Forward-type contracts	26	-1,616	1,915	0	299	325
<b>Other investment</b>	382,931	40,706	-7,254	-2,678	30,773	413,704
Trade credits	2,156	262	0	0	262	2,418
Other sectors	2,156	262	0	0	262	2,418
Short-term	2,156	262	0	0	262	2,418
Loans	325,073	25,075	-5,187	-2,403	17,484	342,558
Monetary authorities	0	-34	34	0	0	0
Short-term	0	-34	34	0	0	0
General government	7,726	-2,140	32	-54	-2,162	5,564
Long-term	7,726	-2,140	32	-54	-2,162	5,564
Banks	96,454	6,038	-750	-84	5,204	101,657
Long-term	81,974	3,366	-244	-77	3,044	85,018
Short-term	14,480	2,672	-506	-7	2,159	16,639
Other sectors	220,894	21,211	-4,503	-2,265	14,443	235,337
Long-term	207,060	19,324	-3,823	-292	15,209	222,269
Short-term	13,834	1,887	-680	-1,973	-766	13,068

**Table 1.10 (end)**  
(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 31.12.2011
		transactions	valuation changes	other adjustments	total changes	
Currency and deposits	43,009	13,210	-1,579	-31	11,600	54,609
Cash national currency	3,265	-643	-148	0	-791	2,474
Monetary authorities	3,265	-643	-148	0	-791	2,474
Long-term deposits	17,330	5,315	-455	-5	4,855	22,185
Banks	17,330	5,315	-455	-5	4,855	22,185
Current accounts and short-term deposits	22,414	8,538	-975	-26	7,536	29,950
Monetary authorities	30	-25	-4	24	-5	25
General government	27	0	0	0	0	26
Banks	22,358	8,563	-972	-50	7,541	29,899
Arrears	523	646	-10	-237	398	921
General government	322	422	0	-4	418	740
Banks	7	11	0	-15	-4	3
Other sectors	194	213	-9	-218	-15	179
Other liabilities	12,170	1,513	-478	-7	1,029	13,199
Monetary authorities	8,740	-3	-27	0	-30	8,710
Long-term	8,740	-3	-27	0	-30	8,710
of which: Allocations of SDRs	8,740	-3	-27	0	-30	8,710
General government	100	30	0	0	30	130
Short-term	100	30	0	0	30	130
Banks	2,244	364	-147	-7	211	2,454
Long-term	621	-84	8	-2	-78	543
Short-term	1,623	448	-155	-4	288	1,911
Other sectors	1,087	1,122	-305	0	817	1,904
Short-term	1,087	1,122	-305	0	817	1,904
<b>International Investment Position, net</b>	<b>16,340</b>	<b>83,506</b>	<b>73,923</b>	<b>-35,813</b>	<b>121,616</b>	<b>137,956</b>

Table 1.11

## International Investment Position of the Banking Sector of Russia

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:				Position as of 30.06.2012
		transactions	valuation changes	other adjustments	total changes	
<b>Assets</b>	214,982	5,428	8,790	—172	14,047	229,029
<b>Direct investment</b>	6,506	1,349	—74	134	1,410	7,916
Equity and investment fund shares (including reinvestment of earnings)	5,707	1,172	—48	9	1,134	6,840
Direct investor in direct investment enterprises	5,707	1,172	—48	9	1,134	6,840
Direct investment enterprises in direct investor (reverse investment)	0	0	0	0	0	0
Debt instruments	799	177	—26	125	276	1,076
Direct investor in direct investment enterprises	784	145	—25	131	251	1,035
Debt securities	46	183	—8	0	175	221
Loans	686	—47	—15	90	28	714
Other accounts receivable	52	10	—3	41	48	101
Direct investment enterprises in direct investor (reverse investment)	16	32	—1	—6	25	40
Debt securities	0	0	0	0	0	0
Loans	16	31	—1	—6	25	40
Other accounts receivable	0	0	0	0	0	0
<b>Portfolio investment</b>	33,673	—1,351	—391	—11	—1,753	31,920
Equity and investment fund shares	3,812	171	—140	—299	—268	3,543
Debt securities	29,861	—1,521	—251	288	—1,484	28,377
Short-term	1,190	—260	—176	320	—116	1,073
Long-term	28,672	—1,261	—76	—31	—1,368	27,303
<b>Financial derivatives</b>	5,119	—9,554	10,808	0	1,253	6,372
Options	904	534	69	0	603	1,507
Forward-type contracts	4,215	—10,074	10,725	0	651	4,866
<b>Other investment</b>	169,684	14,984	—1,553	—295	13,136	182,820
Foreign currency	5,152	325	—43	—17	265	5,417
Deposits	99,308	12,678	—780	—247	11,650	110,959
Short-term	65,577	12,154	—546	—240	11,369	76,946
Long-term	33,731	524	—235	—7	282	34,013
Loans	59,454	—1,195	—722	310	—1,607	57,847
Short-term	19,847	—1,881	—317	261	—1,938	17,909
Long-term	39,607	686	—405	49	331	39,938
Other accounts receivable	5,770	3,176	—8	—340	2,828	8,598
Short-term	3,908	1,334	91	—303	1,122	5,031
Long-term	1,861	1,842	—99	—37	1,705	3,567

Table 1.11 (end)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:				Position as of 30.06.2012
		transactions	valuation changes	other adjustments	total changes	
<b>Liabilities</b>	216,147	7,301	8,447	353	16,100	232,247
<b>Direct investment</b>	27,575	3,255	-1,084	164	2,335	29,910
Equity (including reinvestment of earnings)	26,934	2,742	-1,062	17	1,697	28,631
Direct investor in direct investment enterprises	26,934	2,740	-1,062	6	1,684	28,618
Direct investment enterprises in direct investor (reverse investment)	0	2	0	11	13	13
Debt instruments	641	513	-22	147	638	1,279
Direct investor in direct investment enterprises	472	298	-13	146	431	903
Debt securities	24	-12	-1	16	4	28
Deposits	444	112	-13	129	228	672
Loans	0	0	0	0	0	0
Other accounts payable	4	198	1	1	199	203
Direct investment enterprises in direct investor (reverse investment)	169	216	-10	1	207	376
Debt securities	0	86	-9	0	77	77
Deposits	151	85	0	0	85	236
Loans	0	53	-2	0	51	51
Other accounts payable	18	-9	2	1	-6	12
<b>Portfolio investment</b>	25,273	5,050	591	477	6,118	31,391
Equity	20,801	1,663	668	-9	2,322	23,122
Debt securities	4,472	3,387	-77	486	3,796	8,269
Short-term	858	3,784	-15	88	3,858	4,716
Long-term	3,614	-397	-61	397	-61	3,553
<b>Financial derivatives</b>	5,579	-10,886	10,390	0	-496	5,083
Options	363	163	-259	0	-97	266
Forward-type contracts	5,216	-11,054	10,657	0	-397	4,819
<b>Other investment</b>	157,720	9,882	-1,450	-289	8,144	165,864
Other equity	0	0	0	0	0	0
Deposits	154,769	8,171	-1,259	-264	6,647	161,416
Short-term	45,614	-238	-633	-148	-1,020	44,594
Long-term	109,155	8,409	-625	-116	7,667	116,822
Loans	541	1,378	-128	1	1,252	1,793
Short-term	541	1,378	-128	1	1,252	1,793
Other accounts payable	2,410	334	-64	-25	244	2,654
Short-term	1,860	106	-58	-1	48	1,908
Long-term	549	227	-6	-24	197	746
<b>International investment position, net</b>	-1,165	-1,872	343	-524	-2,054	-3,219

Table 1.12

## The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)

	(millions of US dollars)														
	Exports (FOB)					Imports (FOB)					Trade balance				
	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with non-CIS countries	with CIS countries			
2010	400,630	132.1	337,970	132.4	62,659	130.2	248,634	129.6	213,315	127.2	35,318	151,996	146.7	124,655	27,341
2011	522,011	130.3	438,186	129.7	83,825	133.8	323,831	130.2	275,277	129.0	48,554	198,181	137.5	162,909	35,271
<b>2011</b>															
Q1	113,236	122.8	93,524	117.4	19,712	157.1	65,076	142.5	54,908	141.1	10,168	48,160	150.6	38,616	9,543
Q2	133,705	137.3	113,466	137.3	20,239	137.2	83,039	142.9	70,465	142.1	12,573	50,666	147.9	43,001	7,665
Q3	130,367	133.7	109,819	134.8	20,549	128.1	85,215	124.7	72,335	123.5	12,880	45,153	131.8	37,483	7,669
Q4	144,703	127.4	121,377	128.8	23,326	120.7	90,501	118.3	77,568	117.1	12,932	54,202	125.6	43,809	10,393
October	46,045	130.4	38,690	131.9	7,355	123.1	29,403	119.2	25,198	118.3	4,205	16,642	124.9	13,492	3,150
November	47,321	133.1	39,931	135.9	7,390	120.2	30,407	122.9	26,229	122.9	4,178	16,914	122.7	13,702	3,212
December	51,338	120.3	42,757	120.5	8,581	119.2	30,691	113.2	26,142	110.9	4,549	20,647	129.0	16,615	4,032
<b>2012</b>															
Q1	131,767	116.4	111,595	119.3	20,172	102.3	72,586	111.5	61,585	112.2	11,001	59,181	108.2	50,010	9,171
Q2	131,918	98.7	111,448	98.2	20,470	101.1	81,859	98.6	70,229	99.7	11,630	50,058	92.5	41,218	8,840
Q3	126,744	97.2	106,314	96.8	20,430	99.4	85,924	100.8	75,023	103.7	10,901	40,820	84.6	31,291	9,529
January	39,737	130.9	34,160	137.3	5,577	102.0	19,219	117.8	16,053	118.5	3,166	20,518	114.8	18,107	2,411
February	45,157	115.1	37,770	115.9	7,387	110.9	24,793	113.6	21,219	115.7	3,574	20,364	102.4	16,551	3,813
March	46,872	107.4	39,665	110.0	7,207	95.1	28,574	106.1	24,313	105.6	4,261	18,298	108.7	15,352	2,946
April	45,119	98.3	38,244	98.0	6,875	100.2	26,796	98.8	22,773	98.6	4,023	18,323	100.0	15,471	2,852
May	45,828	105.0	39,069	105.1	6,759	104.6	28,145	99.9	24,269	101.1	3,876	17,683	93.1	14,800	2,883
June	40,972	92.7	34,136	91.6	6,836	98.9	26,919	97.0	23,188	99.3	3,731	14,053	85.0	10,948	3,105
July	40,645	96.8	34,100	96.0	6,545	101.0	29,594	107.7	25,992	111.9	3,602	11,051	84.6	8,108	2,943
August	42,054	94.4	35,188	92.9	6,866	103.3	29,414	97.5	25,620	99.4	3,794	12,640	86.4	9,568	3,072
September	44,045	100.5	37,026	101.7	7,019	94.6	26,916	97.7	23,411	100.4	3,505	17,129	82.8	13,615	3,514
October	46,052	100.0	39,105	101.1	6,947	94.5	31,553	107.3	27,430	108.9	4,123	14,499	98.0	11,675	2,824

Table 1.13

## International Reserves of the Russian Federation

(millions of US dollars)

	International reserves	Of which:				
		foreign exchange reserves	of which:			gold
			foreign exchange	SDRs	reserve position in IMF	
<b>2009</b>						
31.12	439,450	416,653	405,825	8,901	1,927	22,798
<b>2010</b>						
31.01	436,267	413,514	402,778	8,826	1,911	22,753
28.02	436,775	413,334	402,750	8,700	1,884	23,441
31.03	447,442	423,321	412,834	8,621	1,866	24,120
30.04	461,169	435,565	425,126	8,582	1,858	25,603
31.05	456,434	428,991	418,808	8,371	1,812	27,443
30.06	461,201	432,994	422,778	8,398	1,818	28,206
31.07	475,307	448,043	437,551	8,625	1,867	27,264
31.08	476,266	447,071	436,647	8,568	1,855	29,195
30.09	490,099	458,319	447,567	8,839	1,913	31,780
31.10	497,082	463,767	452,905	8,930	1,932	33,315
30.11	483,063	448,778	438,237	8,666	1,876	34,285
31.12	479,379	443,591	432,948	8,749	1,893	35,788
<b>2011</b>						
31.01	484,158	450,766	439,969	8,876	1,920	33,393
28.02	493,835	458,045	447,175	8,936	1,934	35,790
31.03	502,460	465,455	454,223	9,011	2,221	37,005
30.04	523,950	483,229	471,725	9,217	2,287	40,720
31.05	521,092	480,141	468,072	9,096	2,974	40,950
30.06	524,527	484,015	471,942	9,098	2,974	40,512
31.07	533,905	490,264	477,855	9,095	3,315	43,640
31.08	545,012	496,366	483,885	9,148	3,334	48,645
30.09	516,848	472,496	459,753	8,879	3,864	44,352
31.10	525,557	476,967	464,023	9,019	3,925	48,589
30.11	510,910	462,686	450,027	8,820	3,838	48,224
31.12	498,649	453,952	441,162	8,729	4,061	44,697
<b>2012</b>						
31.01	505,391	456,550	443,627	8,820	4,104	48,841
29.02	513,978	463,810	450,848	8,847	4,116	50,168
31.03	513,491	465,664	452,646	8,808	4,209	47,827
30.04	524,370	476,458	463,088	8,818	4,553	47,912
31.05	510,432	465,128	452,106	8,588	4,434	45,304
30.06	514,317	467,992	454,907	8,630	4,456	46,325
31.07	510,543	461,865	448,858	8,578	4,429	48,678
31.08	514,593	464,857	451,624	8,655	4,578	49,736
30.09	529,893	476,380	462,970	8,770	4,639	53,512
31.10	526,766	475,260	461,863	8,762	4,635	51,505
30.11	528,236	476,241	462,792	8,729	4,720	51,995



Table 1.14

## International Reserves and Foreign Currency Liquidity — Russia

I. Official Reserves and Other Foreign Currency Assets  
(Approximate Market Value)

(millions of US dollars)

	30.11.2012
<b>A. Official reserves</b>	<b>528,235.8</b>
(1) Foreign currency reserves (in convertible foreign currencies)	461,077.2
(a) Securities	416,609.7
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	44,467.5
(i) other national central banks	31,749.1
(ii) banks headquartered in the reporting country	1,725.3
of which: located abroad	1,725.3
(iii) banks headquartered outside the reporting country	10,993.0
of which: located in the reporting country	—
(2) IMF reserve position	4,720.0
(3) SDRs	8,728.7
(4) Gold (is valued at current quotations of the Bank of Russia)	51,995.0
— volume in millions of fine troy ounces	30.2
(5) Other reserve assets (specify)	1,714.9
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	1,714.9
<b>B. Other foreign currency assets (specify)</b>	<b>911.4</b>
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	911.4
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.14 (cont.)

## II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value)

*(millions of US dollars)*

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	−3,227.0	−225.3	−15.4	−2,986.3
— outflows (−), principal	−2,080.2	−131.7	−52.8	−1,895.8
— outflows (−), interest	−2,520.4	−168.4	−192.4	−2,159.7
— inflows (+), principal	833.2	45.4	169.1	618.8
— inflows (+), interest	540.4	29.4	60.7	450.3
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)				
(a) short positions (−)	−2,029.2	−2,029.2	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (−)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (−)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (−)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.14 (cont.)

### III. Contingent Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) Collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) Other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (—)	—	—	—	—
— BIS (—)	—	—	—	—
— IMF (—)	—	—	—	—
— other international organizations (—)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (—)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (—)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—	—	—	—
(a) Short positions	—	—	—	—
(i) Bought puts	—	—	—	—
(ii) Written calls	—	—	—	—
(b) Long positions	—	—	—	—
(i) Bought calls	—	—	—	—
(ii) Written puts	—	—	—	—
PRO MEMORIA: In-the-money options				
(1) At current exchange rate	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(3) —5% (appreciation of 5%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(5) —10% (appreciation of 10%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—

Table 1.14 (end)

## IV. Memo Items

(millions of US dollars)

	30.11.2012
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	—2,823.8
— lent or repoed and included in Section I	—3,930.5
— lent or repoed but not included in Section I	—4,542.5
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	5,649.2
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (—)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed less frequently:	—
(a) currency composition of reserves (by groups of currencies)	—
— currencies in SDR basket <sup>1</sup>	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

<sup>1</sup> Additionally included are gold, SDRs and IMF reserve position.



**Table 1.15 (cont.)**  
(millions of rubles, end of period)

	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011
Claims on other sectors	1,439	1,259	1,252	1,250	924	116,267	168,960	115,454	355,541
Other financial institutions	328	328	328	328	328	114,972	167,589	113,795	353,982
Public nonfinancial organizations	55	39	28	21	9	39	20	0	0
Other nonfinancial organizations	1,056	892	896	902	588	1,255	1,351	1,659	1,559
Households	—	—	—	—	—	—	—	—	—
Monetary base	1,914,312	2,380,324	2,914,243	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114
Currency in circulation	1,224,685	1,669,911	2,195,379	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836
Liabilities to credit institutions	689,627	710,413	718,864	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278
Deposits	689,627	700,664	685,967	957,250	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278
Securities other than shares	—	9,749	32,896	103,073	100,670	12,472	283,708	588,876	0
Other liabilities to credit institutions	—	49	11	33	75	816,038	170,682	686	87
Deposits included in broad money	31,141	35,747	43,015	58,490	75,871	270,404	161,180	142,724	141,282
Transferable deposits	31,137	35,730	42,980	58,482	75,866	170,403	115,479	133,972	119,581
Other financial institutions	1	0	0	0	234	74,795	632	2,860	872
Public nonfinancial organizations	29,693	33,801	41,207	54,830	70,422	89,827	106,831	121,968	109,049
Other nonfinancial organizations	1,443	1,930	1,773	3,652	5,210	5,781	8,016	9,145	9,660
Households	—	—	—	—	—	—	—	—	—
Other deposits	4	17	35	7	5	100,001	45,701	8,752	21,701
Other financial institutions	0	0	0	0	0	100,000	45,700	8,750	21,700
Public nonfinancial organizations	4	16	34	7	5	1	1	1	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	298,234	188,043	210,373	84,156	462,051	1,902,352	2,099,113	2,358,878	3,235,383
Other items (net)	163,163	355,054	251,813	350,467	150,385	243,722	626,520	364,101	293,342
Other liabilities	267,277	461,933	381,169	472,560	376,906	594,905	877,832	692,780	601,110
Other assets	104,114	106,879	129,356	122,093	226,521	351,183	251,312	328,679	307,768



**Table 1.15 (end)**  
(millions of rubles, end of period)

	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012
Claims on other sectors	358,540	361,962	361,377	360,305	359,398	357,677	357,583	357,451	357,060	353,157
Other financial institutions	353,173	356,349	356,054	355,042	354,764	353,764	351,740	351,740	351,740	348,348
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	5,366	5,612	5,323	5,263	4,633	3,913	5,842	5,710	5,319	4,809
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,898,470	7,760,718	7,787,825	7,728,831	7,727,911	8,129,269	8,214,648	8,110,953	8,082,833	8,045,553
Currency in circulation	6,407,739	6,464,419	6,450,769	6,639,749	6,631,860	6,809,652	6,803,360	6,810,819	6,826,818	6,809,382
Liabilities to credit institutions	1,490,730	1,296,298	1,337,056	1,089,082	1,096,051	1,319,616	1,411,288	1,300,133	1,256,016	1,236,171
Deposits	1,490,730	1,296,298	1,337,056	1,089,082	1,096,051	1,319,616	1,411,288	1,300,133	1,256,016	1,236,171
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	24	101	145	4,155	1,735	24	13	14	139	13
Deposits included in broad money	49,636	44,099	43,046	50,387	49,630	43,532	49,327	48,342	41,853	46,765
Transferable deposits	49,633	44,097	43,045	50,135	49,628	43,531	49,326	48,340	41,852	45,263
Other financial institutions	26,375	22,178	19,838	24,536	25,160	23,252	27,081	26,810	22,534	21,699
Public nonfinancial organizations	20,776	19,486	20,841	23,998	22,807	19,195	21,336	20,625	18,419	22,663
Other nonfinancial organizations	2,483	2,433	2,366	1,601	1,661	1,085	909	905	899	901
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	2	1	2	252	1	1	1	1	1	1,502
Other financial institutions	0	0	0	250	0	0	0	0	0	1,500
Public nonfinancial organizations	2	1	1	1	1	0	1	0	0	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	3,235,374	3,235,357	3,235,334	3,240,727	3,240,622	3,240,541	3,240,422	3,240,323	3,240,256	3,240,197
Other items (net)	-281,698	-652,611	-626,245	-550,560	81,737	420,760	188,362	434,977	438,498	421,277
Other liabilities	43,698	-326,733	-311,427	-238,028	398,997	720,663	492,418	751,273	755,054	747,524
Other assets	325,395	325,878	314,818	312,531	317,261	299,903	304,056	316,297	316,556	326,246



Table 1.16

## Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011
Net foreign assets	-112,644	-241,376	-409,670	-1,125,723	-1,840,487	-329,983	918,916	694,147	1,588,546
Claims on nonresidents	609,194	708,181	1,094,334	1,647,089	2,295,664	4,681,844	4,850,175	5,160,596	6,777,164
Foreign currency	55,941	55,857	69,215	80,103	71,938	218,751	163,244	141,010	166,215
Deposits	323,462	339,604	459,015	754,378	1,001,168	2,158,783	2,036,286	1,694,042	3,256,172
Securities other than shares	48,985	104,683	189,222	193,503	261,250	407,514	738,960	821,199	984,303
Loans	168,652	192,748	339,610	579,249	847,687	1,725,757	1,723,542	2,123,030	1,949,414
Other	12,153	15,289	37,272	39,855	113,621	171,039	188,143	381,315	421,059
Liabilities to nonresidents	721,838	949,557	1,504,004	2,772,812	4,136,151	5,011,827	3,931,259	4,466,449	5,188,618
Deposits	276,991	272,242	359,304	741,731	1,005,296	981,546	932,605	1,239,080	5,032,901
Securities other than shares	35,881	50,763	52,557	86,914	151,394	97,431	86,045	83,649	110,763
Loans	372,321	557,483	996,683	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561	17,593
Other	36,644	69,068	95,460	135,704	179,182	211,347	137,345	132,159	27,361
Claims on central bank	768,915	847,231	905,993	1,339,591	1,817,772	2,593,250	2,599,142	3,127,501	2,705,576
Currency	77,646	135,156	186,139	276,909	416,326	577,251	584,869	722,405	957,281
Deposits	691,269	702,325	686,957	959,608	1,300,776	2,003,527	1,730,564	1,816,221	1,748,295
Securities other than shares	—	9,749	32,896	103,073	100,670	12,472	283,708	588,876	—
Net claims on general government	651,474	615,248	478,816	476,259	560,411	-82,355	484,215	753,920	941,122
Claims on federal government	648,099	629,057	518,685	585,061	624,942	534,387	878,463	1,375,350	2,074,567
Securities	461,310	470,820	513,028	576,433	616,037	513,178	851,623	1,357,046	2,050,460
Other claims	186,789	158,237	5,658	8,628	8,905	21,209	26,840	18,304	24,108
Claims on state and local government	99,094	133,817	153,542	195,480	243,843	353,490	501,769	583,797	614,145
Securities	48,536	79,136	88,239	100,869	123,985	195,906	268,983	318,204	245,991
Other claims	50,557	54,681	65,304	94,610	119,857	157,584	232,786	265,593	368,153
Liabilities to federal government	39,643	34,996	29,157	38,280	26,859	698,120	666,202	881,610	1,378,476
Deposits	29,447	29,344	25,354	32,861	20,858	684,005	652,528	864,067	1,360,004
Other liabilities	10,196	5,652	3,803	5,419	6,001	14,114	13,675	17,543	18,472

**Table 1.16 (cont.)**  
(millions of rubles, end of period)

	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011
Liabilities to state and local government									
Deposits	56,075	112,629	164,255	266,002	281,515	272,112	229,815	323,617	369,114
Other liabilities	—	—	—	—	—	—	—	—	—
Claims on other sectors	2,997,019	4,373,803	5,888,198	8,759,215	13,077,518	17,829,032	18,246,901	20,671,447	26,265,263
Other financial institutions	48,483	67,407	93,179	209,546	226,679	383,369	396,790	535,195	823,514
Public nonfinancial organizations	143,773	166,884	194,062	221,888	289,312	294,771	287,007	299,299	376,648
Other nonfinancial organizations	2,502,393	3,518,977	4,421,227	6,259,271	9,316,503	12,770,637	13,630,498	15,311,113	19,009,659
Households	302,369	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441
Liabilities to central bank	200,868	181,102	28,953	44,349	50,696	3,867,893	1,906,408	583,470	1,477,655
Deposits included in broad money	2,776,082	3,718,237	5,161,124	7,283,068	10,458,007	12,211,463	14,896,568	18,585,686	22,674,786
Transferable deposits	986,959	1,260,986	1,786,376	2,720,512	3,792,135	3,688,211	4,172,108	5,663,143	6,799,293
Other financial institutions	74,869	99,466	143,956	187,668	250,588	231,936	233,840	314,188	392,732
Public nonfinancial organizations	85,893	96,932	127,591	148,906	221,930	313,440	354,705	404,223	464,448
Other nonfinancial organizations	621,086	812,001	1,133,417	1,755,405	2,395,462	2,236,475	2,449,767	3,302,289	3,772,397
Households	205,111	252,587	381,413	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715
Other deposits	1,789,123	2,457,251	3,374,747	4,562,556	6,665,873	8,523,253	10,724,460	12,922,543	15,875,493
Other financial institutions	30,798	80,400	107,612	127,283	225,418	406,945	535,734	560,054	867,932
Public nonfinancial organizations	59,344	57,952	67,152	79,502	85,347	94,551	180,181	202,930	203,604
Other nonfinancial organizations	357,498	558,389	787,014	1,139,329	2,065,187	2,968,659	3,600,220	3,893,532	5,013,124
Households	1,341,483	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833
Deposits excluded from broad money	30,081	35,790	30,760	21,396	40,518	307,041	336,399	289,021	533,344
Securities other than shares excluded from broad money	509,582	482,889	527,397	723,735	701,375	657,165	617,860	643,084	806,521
Shares and other equity	650,153	839,910	1,163,412	1,574,641	2,739,898	3,255,824	4,120,309	4,609,814	5,186,304
Other items (net)	137,997	336,978	—48,308	—197,846	—375,280	—289,441	371,629	535,941	821,897
Other liabilities	473,478	719,344	592,301	748,349	929,287	1,603,035	2,738,922	3,074,626	3,755,547
Other assets	340,876	378,839	604,337	863,546	1,212,092	1,728,472	2,100,301	2,262,842	2,608,041
Consolidation adjustment	5,395	—3,527	—36,272	—82,649	—92,476	—164,005	—266,993	—275,844	—325,609

**Table 1.16 (cont.)**  
(millions of rubles, end of period)

	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012
Net foreign assets	1,800,109	1,830,717	1,808,547	1,789,539	1,762,716	1,535,333	1,618,139	1,377,675	1,502,517	1,627,377
Claims on nonresidents	6,828,370	6,649,761	6,706,864	6,817,207	7,202,149	7,217,140	7,409,532	7,270,171	7,249,500	7,609,998
Foreign currency	160,071	148,423	161,856	161,455	175,631	178,065	163,175	167,527	179,709	189,520
Deposits	3,340,475	3,262,144	3,394,492	3,452,164	3,621,840	3,706,483	3,854,602	3,734,621	3,610,896	3,850,474
Securities other than shares	928,663	880,911	860,671	869,102	931,798	924,011	922,347	944,809	1,009,009	985,497
Loans	1,999,885	1,952,990	1,875,353	1,907,215	2,000,956	1,932,325	2,009,545	1,946,995	1,882,492	2,007,393
Other	399,276	405,293	414,493	427,270	471,924	476,256	459,863	476,218	567,394	577,113
Liabilities to nonresidents	5,028,261	4,819,043	4,898,317	5,027,667	5,439,433	5,681,807	5,791,393	5,892,497	5,746,983	5,982,621
Deposits	4,767,019	4,571,776	4,646,715	4,775,319	5,164,598	5,360,825	5,473,985	5,572,502	5,431,297	5,660,799
Securities other than shares	222,123	211,724	222,703	222,983	241,910	236,175	230,395	228,713	223,093	221,648
Loans	16,663	15,981	9,152	9,405	10,172	59,548	60,805	61,899	60,331	62,880
Other	22,455	19,563	19,748	19,960	22,753	25,258	26,209	29,382	32,262	37,294
Claims on central bank	2,227,526	2,047,574	2,083,617	1,901,297	1,873,523	2,125,940	2,238,852	2,127,401	2,108,004	2,107,770
Currency	737,002	751,403	746,452	808,288	775,486	805,794	827,068	830,770	857,587	878,108
Deposits	1,490,523	1,296,171	1,337,165	1,093,010	1,098,036	1,320,146	1,411,784	1,296,630	1,250,417	1,229,662
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	1,136,093	1,317,541	1,337,480	1,321,519	1,195,887	1,343,463	1,236,854	854,650	725,617	626,965
Claims on federal government	2,047,661	2,054,141	2,086,858	2,111,538	2,162,906	2,221,237	2,203,582	2,127,208	2,091,281	2,090,006
Securities	2,023,580	2,029,827	2,062,221	2,088,232	2,141,053	2,199,495	2,167,625	2,094,930	2,061,055	2,064,294
Other claims	24,081	24,314	24,637	23,307	21,854	21,742	35,957	32,277	30,226	25,712
Claims on state and local government	600,801	605,890	603,612	584,336	563,562	559,292	557,794	555,729	550,975	552,790
Securities	242,010	242,981	232,419	237,943	244,506	222,675	220,922	228,688	210,509	217,809
Other claims	358,791	362,909	371,193	346,393	319,056	336,617	336,872	327,040	340,465	334,981
Liabilities to federal government	1,072,691	906,689	847,475	855,572	838,132	848,794	900,662	1,185,699	1,356,843	1,448,929
Deposits	1,050,269	878,062	827,079	837,060	817,238	829,521	879,556	1,165,573	1,335,508	1,426,674
Other liabilities	22,422	28,627	20,396	18,513	20,893	19,273	21,106	20,127	21,334	22,255

**Table 1.16 (end)**  
(millions of rubles, end of period)

	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012	Sep, 2012	Oct, 2012
Liabilities to state and local government	439,678	435,801	505,515	518,783	692,449	588,272	623,860	642,587	559,796	566,903
Deposits	439,678	435,801	505,515	518,783	692,449	588,272	623,860	642,587	559,796	566,903
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	26,094,313	26,173,285	26,809,452	27,528,475	28,278,259	28,764,273	29,209,449	29,869,180	30,170,872	30,828,256
Other financial institutions	782,606	804,011	882,360	929,832	926,165	989,334	1,045,744	1,031,406	1,061,762	1,081,207
Public nonfinancial organizations	367,494	352,837	369,108	375,007	380,651	390,134	398,421	401,972	402,502	409,908
Other nonfinancial organizations	18,860,755	18,809,297	19,130,497	19,555,701	20,041,324	20,231,718	20,413,212	20,825,580	20,901,815	21,310,041
Households	6,083,457	6,207,140	6,427,486	6,667,934	6,930,119	7,153,088	7,352,072	7,610,222	7,804,792	8,027,099
Liabilities to central bank	1,635,048	1,528,473	1,740,715	2,109,357	1,969,572	2,527,255	2,854,897	2,681,166	2,691,034	2,860,787
Deposits included in broad money	22,273,369	22,327,280	22,598,425	22,622,419	23,139,696	23,293,450	23,241,910	23,381,631	23,501,010	23,829,235
Transferable deposits	6,580,823	6,528,464	6,525,883	6,349,167	6,447,683	6,573,867	6,445,259	6,265,391	6,363,919	6,328,702
Other financial institutions	407,413	374,600	434,406	344,345	357,494	389,356	339,768	316,102	358,948	329,773
Public nonfinancial organizations	414,803	433,993	468,862	465,856	457,586	438,088	402,189	403,960	434,664	411,980
Other nonfinancial organizations	3,845,167	3,755,123	3,668,871	3,484,151	3,598,338	3,550,939	3,554,604	3,388,701	3,429,535	3,523,012
Households	1,913,440	1,964,748	1,953,744	2,054,815	2,034,266	2,195,484	2,148,699	2,156,628	2,140,771	2,063,937
Other deposits	15,692,546	15,798,816	16,072,541	16,273,252	16,692,013	16,719,583	16,796,650	17,116,240	17,137,092	17,500,533
Other financial institutions	874,030	941,471	985,411	1,031,023	1,046,783	1,015,310	1,073,390	1,144,647	1,142,125	1,147,888
Public nonfinancial organizations	179,463	185,870	184,561	154,529	151,432	158,240	162,353	178,572	203,832	193,125
Other nonfinancial organizations	4,818,925	4,749,712	4,787,432	4,821,024	4,975,718	4,888,038	4,870,543	4,920,482	4,902,049	5,078,916
Households	9,820,128	9,921,763	10,115,137	10,266,677	10,518,080	10,657,995	10,690,365	10,872,540	10,889,086	11,080,604
Deposits excluded from broad money	552,330	541,193	543,566	558,556	561,713	584,630	764,931	570,854	598,326	578,803
Securities other than shares excluded from broad money	669,717	820,384	925,603	919,506	942,209	994,623	976,105	1,047,348	1,077,952	1,164,945
Shares and other equity	5,307,591	5,419,506	5,445,902	5,416,665	5,374,805	5,494,429	5,574,234	5,676,395	5,739,420	5,813,089
Other items (net)	819,986	732,283	784,885	914,327	1,122,390	874,622	891,217	871,511	899,268	943,508
Other liabilities	3,789,936	3,759,570	3,814,952	3,977,318	4,281,943	4,231,966	4,240,370	4,222,750	4,268,659	4,246,305
Other assets	2,712,022	2,797,978	2,750,107	2,794,880	2,859,842	2,997,433	3,050,242	3,078,817	3,113,649	3,090,038
Consolidation adjustment	-257,928	-229,309	-279,960	-268,111	-299,712	-359,911	-298,911	-272,422	-255,742	-212,758

Table 1.17

## Banking System Survey

(millions of rubles, end of period)

	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011
Net foreign assets	2,057,815	3,154,177	4,846,332	6,881,938	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930
Claims on nonresidents	3,000,291	4,318,662	6,649,147	9,733,962	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791
Liabilities to nonresidents	942,476	1,164,485	1,802,815	2,852,024	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861
Domestic claims	3,681,579	4,368,648	4,498,006	5,795,598	7,951,912	10,078,161	13,241,822	17,468,220	22,155,581
Net claims on general government	683,122	-6,414	-1,391,445	-2,964,867	-5,126,530	-7,867,138	-5,174,038	-3,318,681	-4,465,223
Claims on federal government	1,125,794	1,055,713	794,817	832,145	979,456	887,765	1,235,654	1,722,664	2,407,434
Claims on state and local government	99,094	133,817	153,542	195,480	243,843	354,836	503,173	584,219	614,552
Liabilities to federal government	441,919	997,852	2,048,886	3,500,102	5,722,912	8,405,327	6,261,232	4,832,879	6,547,485
Liabilities to state and local government	99,847	198,092	290,917	492,390	626,917	704,411	651,633	792,686	939,723
Claims on other sectors	2,998,458	4,375,061	5,889,450	8,760,465	13,078,442	17,945,299	18,415,861	20,786,901	26,620,804
Other financial institutions	48,810	67,735	93,507	209,874	227,007	498,341	564,379	648,990	1,177,496
Public nonfinancial organizations	143,829	166,923	194,090	221,908	289,320	294,811	287,027	299,299	376,649
Other nonfinancial organizations	2,503,449	3,519,869	4,422,124	6,260,173	9,317,091	12,771,892	13,631,849	15,312,772	19,011,218
Households	302,369	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441

**Table 1.17 (cont.)**  
(millions of rubles, end of period)

	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011
Broad money liabilities	3,954,262	5,288,740	7,213,379	10,126,732	14,236,116	16,276,697	19,095,800	23,791,156	28,754,623
Currency outside banking system	1,147,039	1,534,755	2,009,240	2,785,174	3,702,237	3,794,829	4,038,051	5,062,746	5,938,555
Transferable deposits	1,018,096	1,296,717	1,829,357	2,778,994	3,868,001	3,858,613	4,287,587	5,797,116	6,918,873
Other financial institutions	74,869	99,466	143,956	187,668	250,822	306,731	284,472	317,047	393,604
Public nonfinancial organizations	115,587	130,733	168,798	203,736	292,353	403,267	461,535	526,191	573,497
Other nonfinancial organizations	622,529	813,930	1,135,190	1,759,058	2,400,672	2,242,256	2,457,783	3,311,434	3,782,057
Households	205,111	252,587	381,413	628,533	924,154	906,359	1,133,796	1,642,443	2,169,715
Other deposits	1,789,127	2,457,268	3,374,782	4,562,564	6,665,878	8,623,254	10,770,161	12,931,295	15,897,194
Other financial institutions	30,798	80,400	107,612	127,283	225,418	506,945	581,434	568,804	889,632
Public nonfinancial organizations	59,348	57,968	67,186	79,509	85,352	94,552	180,182	202,931	203,604
Other nonfinancial organizations	357,499	558,390	787,014	1,139,329	2,065,188	2,968,660	3,600,220	3,893,533	5,013,125
Households	1,341,483	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833
Deposits excluded from broad money	30,081	35,790	30,760	21,396	40,518	307,041	336,399	289,021	533,344
Securities other than shares excluded from broad money	509,582	482,889	527,397	723,735	701,375	657,165	617,860	643,084	806,521
Shares and other equity	948,387	1,027,953	1,373,785	1,658,797	3,201,948	5,158,176	6,219,422	6,968,692	8,421,687
Other items (net)	297,082	687,453	199,017	146,876	-315,195	-123,049	915,016	817,465	1,031,336
Other liabilities	740,755	1,181,277	973,471	1,220,908	1,306,194	2,197,940	3,616,755	3,767,406	4,356,657
Other assets	444,990	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809
Consolidation adjustment	1,317	-8,106	-40,760	-88,393	-182,776	-241,335	-350,126	-358,420	-409,512

**Table 1.17 (cont.)**  
(millions of rubles, end of period)

	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012
Net foreign assets	16,910,094	16,482,996	16,615,141	16,986,449	18,032,057	18,175,062	17,856,795
Claims on nonresidents	22,204,444	21,559,244	21,772,521	22,275,299	23,751,043	24,142,582	23,925,617
Liabilities to nonresidents	5,294,350	5,076,248	5,157,380	5,288,851	5,718,986	5,967,520	6,068,823
Domestic claims	21,303,219	21,613,813	21,955,695	21,933,264	22,252,865	22,691,638	22,962,311
Net claims on general government	-5,149,634	-4,921,434	-5,215,134	-5,955,516	-6,384,792	-6,430,312	-6,604,721
Claims on federal government	2,368,691	2,381,428	2,417,191	2,444,035	2,512,044	2,569,935	2,549,789
Claims on state and local government	601,210	606,305	604,027	584,740	563,970	559,700	558,205
Liabilities to federal government	6,930,583	6,726,939	6,844,290	7,517,238	7,793,253	8,022,411	8,027,417
Liabilities to state and local government	1,188,952	1,182,227	1,392,062	1,467,052	1,667,553	1,537,536	1,685,299
Claims on other sectors	26,452,852	26,535,247	27,170,829	27,888,780	28,637,657	29,121,950	29,567,032
Other financial institutions	1,135,779	1,160,361	1,238,415	1,284,874	1,280,930	1,343,098	1,397,484
Public nonfinancial organizations	367,495	352,837	369,109	375,008	380,652	390,134	398,421
Other nonfinancial organizations	18,866,122	18,814,909	19,135,820	19,560,963	20,045,957	20,235,630	20,419,054
Households	6,083,457	6,207,140	6,427,486	6,667,934	6,930,119	7,153,088	7,352,072

Table 1.17 (cont.)

(millions of rubles, end of period)

	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012
Broad money liabilities	27,993,742	28,084,395	28,345,788	28,504,268	29,045,700	29,340,841	29,267,529
Currency outside banking system	5,670,737	5,713,016	5,704,317	5,831,462	5,856,374	6,003,858	5,976,292
Transferable deposits	6,630,457	6,572,561	6,568,928	6,399,302	6,497,312	6,617,398	6,494,585
Other financial institutions	433,788	396,779	454,244	368,880	382,654	412,608	366,848
Public nonfinancial organizations	435,579	453,479	489,703	489,854	480,393	457,283	423,524
Other nonfinancial organizations	3,847,650	3,757,556	3,671,237	3,485,752	3,599,999	3,552,024	3,555,513
Households	1,913,440	1,964,748	1,953,744	2,054,815	2,034,266	2,195,484	2,148,699
Other deposits	15,692,548	15,798,817	16,072,543	16,273,504	16,692,014	16,719,585	16,796,652
Other financial institutions	874,030	941,471	985,411	1,031,273	1,046,783	1,015,310	1,073,390
Public nonfinancial organizations	179,464	185,871	184,562	154,530	151,433	158,241	162,353
Other nonfinancial organizations	4,818,926	4,749,713	4,787,433	4,821,025	4,975,719	4,888,039	4,870,544
Households	9,820,128	9,921,763	10,115,137	10,266,677	10,518,080	10,657,995	10,690,365
Deposits excluded from broad money	552,330	541,193	543,566	558,556	561,713	584,630	764,931
Securities other than shares excluded from broad money	669,717	820,384	925,603	919,506	942,209	994,623	976,105
Shares and other equity	8,542,965	8,654,863	8,681,236	8,657,392	8,615,427	8,734,970	8,814,655
Other items (net)	454,559	-4,025	74,642	279,992	1,119,873	1,211,635	995,899
Other liabilities	3,833,634	3,432,837	3,503,525	3,739,290	4,680,941	4,952,629	4,732,788
Other assets	3,037,417	3,123,856	3,064,925	3,107,411	3,177,102	3,297,335	3,354,298
Consolidation adjustment	-341,657	-313,006	-363,958	-351,887	-383,966	-443,659	-382,591



**Table 1.17 (cont.)**  
(millions of rubles, end of period)

	Aug, 2012			Sep, 2012			Oct, 2012		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Net foreign assets	-17,044	17,935,948	17,918,904	-68,028	17,893,807	17,825,779	7,198	18,047,482	18,054,680
Claims on nonresidents	1,320,057	22,772,121	24,092,178	1,280,905	22,567,021	23,847,926	1,358,394	22,956,879	24,315,273
Liabilities to nonresidents	1,337,100	4,836,174	6,173,274	1,348,933	4,673,214	6,022,147	1,351,196	4,909,397	6,260,593
Domestic claims	23,311,763	-59,074	23,252,689	23,734,651	-122,620	23,612,031	23,918,395	-72,105	23,846,290
Net claims on general government	-2,817,891	-4,156,051	-6,973,941	-2,866,717	-4,049,183	-6,915,901	-3,233,569	-4,101,554	-7,335,123
Claims on federal government	2,136,926	339,816	2,476,741	2,124,998	311,903	2,436,901	2,121,741	312,213	2,433,954
Claims on state and local government	556,045	99	556,144	551,377	13	551,390	553,183	12	553,196
Liabilities to federal government	3,909,468	4,495,087	8,404,555	4,088,215	4,360,258	8,448,473	4,273,893	4,412,923	8,686,816
Liabilities to state and local government	1,601,393	878	1,602,271	1,454,878	840	1,455,718	1,634,600	857	1,635,457
Claims on other sectors	26,129,654	4,096,976	30,226,630	26,601,368	3,926,564	30,527,932	27,151,964	4,029,449	31,181,413
Other financial institutions	1,178,695	204,452	1,383,147	1,215,245	198,258	1,413,502	1,228,590	200,965	1,429,555
Public nonfinancial organizations	347,041	54,932	401,972	349,255	53,247	402,503	355,113	54,795	409,909
Other nonfinancial organizations	17,275,220	3,556,069	20,831,289	17,499,597	3,407,538	20,907,134	17,810,154	3,504,697	21,314,851
Households	7,328,698	281,524	7,610,222	7,537,271	267,521	7,804,792	7,758,107	268,992	8,027,099

**Table 1.17 (end)**  
(millions of rubles, end of period)

	Aug. 2012			Sep. 2012			Oct. 2012		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Broad money liabilities	X	X	29,410,022	X	X	29,512,094	X	X	29,807,275
Money Supply (National Definition)	24,573,512	X	X	24,657,454	X	X	24,739,169	X	X
Currency outside banking system	5,980,049	—	5,980,049	5,969,230	—	5,969,230	5,931,275	—	5,931,275
Transferable deposits	6,313,731	—	6,313,731	6,405,770	—	6,405,770	6,373,965	—	6,373,965
Other financial institutions	342,913	—	342,913	381,482	—	381,482	351,472	—	351,472
Public nonfinancial organizations	424,585	—	424,585	453,084	—	453,084	434,644	—	434,644
Other nonfinancial organizations	3,389,606	—	3,389,606	3,430,435	—	3,430,435	3,523,913	—	3,523,913
Households	2,156,628	—	2,156,628	2,140,771	—	2,140,771	2,063,937	—	2,063,937
Other deposits	12,279,731	4,836,510	17,116,242	12,282,453	4,854,640	17,137,093	12,433,929	5,068,106	17,502,035
Other financial institutions	1,053,569	91,077	1,144,647	1,057,351	84,774	1,142,125	1,055,174	94,214	1,149,388
Public nonfinancial organizations	122,988	55,584	178,573	160,406	43,427	203,833	138,473	54,654	193,127
Other nonfinancial organizations	2,628,804	2,291,678	4,920,482	2,535,332	2,366,717	4,902,049	2,583,128	2,495,789	5,078,917
Households	8,474,369	2,398,171	10,872,540	8,529,363	2,359,722	10,889,086	8,657,154	2,423,450	11,080,604
Deposits excluded from broad money	457,188	113,666	570,854	473,373	124,953	598,326	458,067	120,736	578,803
Securities other than shares excluded from broad money	725,379	321,969	1,047,348	772,665	305,287	1,077,952	854,663	310,281	1,164,945
Shares and other equity	8,916,718	0	8,916,718	8,979,676	0	8,979,676	9,053,286	0	9,053,286
Other items (net)	1,226,652	0	1,226,652	1,269,762	0	1,269,762	1,296,662	0	1,296,662
Other liabilities	4,974,023	0	4,974,023	5,023,713	0	5,023,713	4,993,828	0	4,993,828
Other assets	3,395,113	0	3,395,113	3,430,205	0	3,430,205	3,416,284	0	3,416,284
Consolidation adjustment	—352,258	0	—352,258	—323,746	0	—323,746	—280,883	0	—280,883

Table 1.18

### Money Supply (National Definition)

	Cash (M0 Monetary Aggregate)		Transferable Deposits	including:		Monetary aggregate M1 (1+2)	Other deposits	including:	
	1	2		households	3			households	7
<b>2010</b>									
31.12	5,062.7	5,797.1	1,642.4	4,154.7	10,859.9	9,152.0	6,410.9	2,741.1	
<b>2011</b>									
31.01	4,890.7	5,574.7	1,470.0	4,104.8	10,405.4	8,902.3	6,504.9	2,397.3	
28.02	4,898.0	5,650.0	1,520.2	4,129.8	10,548.0	8,988.7	6,631.4	2,357.3	
31.03	4,918.2	5,571.2	1,523.7	4,047.4	10,489.4	9,299.3	6,735.7	2,563.6	
30.04	5,071.3	5,435.6	1,641.5	3,794.1	10,506.9	9,513.9	6,830.9	2,682.9	
31.05	5,079.8	5,492.6	1,625.1	3,867.4	10,572.4	9,588.5	6,903.2	2,685.3	
30.06	5,192.2	5,769.2	1,772.8	3,996.4	10,961.4	9,760.5	6,985.5	2,775.0	
31.07	5,306.6	5,656.1	1,804.6	3,851.5	10,962.6	9,865.4	7,086.7	2,778.8	
31.08	5,343.0	5,755.1	1,763.5	3,991.6	11,098.1	9,963.8	7,149.7	2,814.1	
30.09	5,420.4	5,938.8	1,782.7	4,156.0	11,359.1	10,121.3	7,177.7	2,943.6	
31.10	5,420.1	5,710.7	1,763.8	3,947.0	11,130.9	10,235.8	7,216.0	3,019.9	
30.11	5,475.2	5,878.9	1,774.1	4,104.8	11,354.1	10,565.9	7,347.5	3,218.4	
31.12	5,938.6	6,918.9	2,169.7	4,749.2	12,857.4	11,625.7	7,684.7	3,941.0	
<b>2012</b>									
31.01	5,670.7	6,630.5	1,913.4	4,717.0	12,301.2	11,316.4	7,776.3	3,540.1	
28.02	5,713.0	6,572.6	1,964.7	4,607.8	12,285.6	11,505.5	7,891.7	3,613.9	
31.03	5,704.3	6,568.9	1,953.7	4,615.2	12,273.2	11,702.0	8,010.7	3,691.4	
30.04	5,831.5	6,399.3	2,054.8	4,344.5	12,230.8	11,931.5	8,154.7	3,776.9	
31.05	5,856.4	6,497.3	2,034.3	4,463.1	12,353.7	12,012.2	8,241.1	3,771.1	
30.06	6,003.9	6,617.4	2,195.5	4,421.9	12,621.3	12,057.9	8,332.7	3,725.2	
31.07	5,976.3	6,494.6	2,148.7	4,345.9	12,470.9	12,093.5	8,380.4	3,713.1	
31.08	5,980.0	6,313.7	2,156.6	4,157.1	12,293.8	12,279.7	8,474.4	3,805.4	
30.09	5,969.2	6,405.8	2,140.8	4,265.0	12,375.0	12,282.5	8,529.4	3,753.1	
31.10	5,931.3	6,374.0	2,063.9	4,310.0	12,305.2	12,433.9	8,657.2	3,776.8	
30.11	5,975.4	6,484.1	2,148.2	4,335.8	12,459.4	12,621.2	8,798.3	3,822.8	

Table 1.18 (end)

	M2 Money supply (5+6) 9	Money supply growth rates, %			
		to previous month 10	to beginning of the year 11	to month of year ago	
				11	12
<b>2010</b>					
31.12	20,011.9	9.6	—	—	31.1
<b>2011</b>					
31.01	19,307.7	-3.5	-3.5	-3.5	29.5
28.02	19,536.7	1.2	-2.4	-2.4	28.2
31.03	19,788.7	1.3	-1.1	-1.1	26.5
30.04	20,020.8	1.2	0.0	0.0	24.4
31.05	20,160.9	0.7	0.7	0.7	22.4
30.06	20,721.9	2.8	3.5	3.5	22.6
31.07	20,828.1	0.5	4.1	4.1	22.1
31.08	21,061.9	1.1	5.2	5.2	20.8
30.09	21,480.4	2.0	7.3	7.3	21.4
31.10	21,366.7	-0.5	6.8	6.8	19.7
30.11	21,920.0	2.6	9.5	9.5	20.0
31.12	24,483.1	11.7	—	—	22.3
<b>2012</b>					
31.01	23,617.6	-3.5	-3.5	-3.5	22.3
28.02	23,791.1	0.7	-2.8	-2.8	21.8
31.03	23,975.3	0.8	-2.1	-2.1	21.2
30.04	24,162.3	0.8	-1.3	-1.3	20.7
31.05	24,365.9	0.8	-0.5	-0.5	20.9
30.06	24,679.2	1.3	0.8	0.8	19.1
31.07	24,564.3	-0.5	0.3	0.3	17.9
31.08	24,573.5	0.0	0.4	0.4	16.7
30.09	24,657.5	0.3	0.7	0.7	14.8
31.10	24,739.2	0.3	1.0	1.0	15.8
30.11	25,080.6	1.4	2.4	2.4	14.4

Table 1.19

## Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2001	928.3	623.5	144.5	156.6	3.7	—	
31.12.2002	1,232.6	813.9	169.7	201.1	47.4	—	
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	—	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	—	
<b>2012</b>							
31.01	7,898.5	6,407.7	724.9	390.1	375.7	—	
29.02	7,760.7	6,464.4	702.2	393.9	200.2	—	
31.03	7,787.8	6,450.8	812.5	385.2	139.3	—	
30.04	7,728.8	6,639.7	620.0	382.7	86.4	—	
31.05	7,727.9	6,631.9	595.7	388.1	112.2	—	
30.06	8,129.3	6,809.7	790.7	393.1	135.8	—	
31.07	8,214.6	6,803.4	874.8	403.2	133.3	—	
31.08	8,111.0	6,810.8	724.3	407.1	168.7	—	
30.09	8,082.8	6,826.8	753.7	411.5	90.8	—	
31.10	8,045.6	6,809.4	720.9	413.9	101.3	—	
30.11	8,257.0	6,871.8	827.4	419.5	138.3	—	

<sup>1</sup> At market value.

**Table 1.19 (end)**  
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
<b>2012</b>							
2.11	8,031.5	6,831.0	706.2	413.9	80.2	—	
6.11	8,039.4	6,887.8	636.0	413.9	101.6	—	
7.11	8,053.0	6,887.3	659.5	413.9	92.2	—	
8.11	8,158.3	6,874.3	750.8	413.9	119.3	—	
9.11	8,154.4	6,871.1	739.0	413.9	130.3	—	
12.11	8,098.9	6,899.5	674.9	413.9	110.6	—	
13.11	8,147.2	6,908.9	718.8	413.9	105.5	—	
14.11	8,151.2	6,898.5	732.5	413.9	106.2	—	
15.11	8,170.6	6,907.3	741.2	413.9	108.3	—	
16.11	8,186.3	6,929.7	733.6	411.4	111.6	—	
19.11	8,306.9	6,963.6	825.7	413.4	104.3	—	
20.11	8,317.7	6,980.2	808.1	419.5	109.9	—	
21.11	8,311.4	6,962.3	815.6	419.5	113.9	—	
22.11	8,189.6	6,950.2	708.0	419.5	111.8	—	
23.11	8,197.7	6,947.0	714.8	419.5	116.4	—	
26.11	8,230.8	6,955.6	735.7	419.5	119.9	—	
27.11	8,199.4	6,944.6	735.5	419.5	99.7	—	
28.11	8,135.0	6,904.7	709.9	419.5	100.9	—	
29.11	8,132.2	6,867.3	741.3	419.5	104.0	—	
30.11	8,171.1	6,867.9	793.7	419.5	90.0	—	

<sup>1</sup> At market value.

Table 1.20

**Other Financial Institutions Survey  
(Data Covered Insurance Companies and Private Pension Funds)**

*(millions of rubles, end of period)*

	Q4, 2007	Q4, 2008	Q4, 2009	Q4, 2010	Q4, 2011	Q2, 2012	Q3, 2012
Net foreign assets	8,350	20,025	25,067	36,630	62,317	75,346	83,578
Claims on nonresidents	29,912	38,645	48,041	62,561	103,961	116,056	124,451
Foreign currency	13	597	2,514	1,132	617	394	909
Deposits	1,477	2,039	3,549	4,904	2,570	2,628	8,507
Securities other than shares	6,885	8,660	5,070	11,728	33,006	39,537	36,106
Loans	400	813	240	247	4,007	5,739	3,954
Other	21,137	26,537	36,668	44,549	63,760	67,758	74,975
Liabilities to nonresidents	21,562	18,620	22,974	25,931	41,644	40,710	40,873
Loans	393	680	1,066	1,706	11,293	9,317	5,561
Other	21,169	17,941	21,908	24,225	30,351	31,393	35,312
Claims on banking system	466,684	491,690	551,709	601,905	757,937	832,710	893,629
Currency	20,293	16,873	14,667	12,870	17,544	14,598	13,132
Other	446,391	474,816	537,042	589,035	740,393	818,111	880,496
Net claims on general government	51,976	43,752	63,441	77,158	69,243	107,788	127,025
Claims on general government	57,734	50,374	71,084	82,122	121,992	138,410	157,436
Liabilities to general government	5,758	6,621	7,643	4,964	52,749	30,621	30,410
Claims on other sectors	599,549	595,475	709,477	809,216	944,467	1,048,091	1,046,956
Other financial institutions	258,462	334,091	363,542	364,005	446,670	579,786	563,421
Nonfinancial organizations	339,200	258,181	344,857	441,884	495,620	466,263	481,469
Households	1,888	3,203	1,078	3,327	2,177	2,042	2,066
Securities other than shares	5,586	5,875	4,458	18,331	571	517	468
Loans	8,817	11,784	22,310	24,503	25,473	25,829	32,512
Of which: credit institutions	5,059	4,690	17,633	18,878	16,974	16,516	12,260
Insurance technical reserves	755,640	871,576	984,611	1,164,948	1,501,840	1,734,321	1,798,188
Net equity of households in life insurance reserves	23,732	30,561	34,669	41,935	55,493	56,760	57,645
Net equity of households in pension funds	401,796	456,061	567,681	713,506	1,020,117	1,204,876	1,259,501
Prepaid premiums/reserves against outstanding claims	330,112	384,955	382,261	409,507	426,230	472,684	481,042
Of which: credit institutions	10,480	6,436	5,027	6,006	10,966	9,998	11,047
Shares and other equity	306,429	287,714	345,577	359,862	384,043	399,729	429,528
Other items (net)	50,087	-26,008	-7,262	-42,734	-77,963	-96,460	-109,507

Table 1.21

**Financial Sector Survey**  
**(Data Covered Banking System, Insurance Companies and Private Pension Funds)**

(millions of rubles, end of period)

	Q4, 2007	Q4, 2008	Q4, 2009	Q4, 2010	Q4, 2011	Q2, 2012	Q3, 2012
Net foreign assets	9,921,200	12,217,894	13,967,741	15,077,828	17,454,247	18,250,408	17,909,357
Claims on nonresidents	14,080,102	17,249,620	18,263,783	19,837,327	22,965,752	24,258,638	23,972,377
Liabilities to nonresidents	4,158,902	5,031,726	4,296,042	4,759,499	5,511,505	6,008,230	6,063,020
Domestic claims	8,598,377	10,712,698	13,997,108	18,335,717	23,152,316	23,831,002	24,773,753
Net claims on general government	-5,074,555	-7,823,385	-5,110,597	-3,241,523	-4,395,980	-6,322,523	-6,788,875
Claims on general government	1,281,032	1,292,975	1,809,911	2,389,005	3,143,977	3,268,045	3,145,726
Liabilities to general government	6,355,587	9,116,360	6,920,508	5,630,528	7,539,958	9,590,568	9,934,601
Claims on other sectors	13,672,932	18,536,083	19,107,705	21,577,240	27,548,297	30,153,525	31,562,628
Other financial institutions (except insurance companies and private pension funds)	480,409	827,742	910,288	994,117	1,607,192	1,906,368	1,964,664
Nonfinancial organizations	9,945,611	13,324,884	14,263,733	16,053,956	19,883,487	21,092,027	21,791,107
Households	3,246,912	4,383,457	3,933,683	4,529,167	6,057,618	7,155,130	7,806,858
Currency outside financial sector	3,681,944	3,777,956	4,023,385	5,049,876	5,921,011	5,989,260	5,956,098
Deposits	10,325,900	12,487,846	15,006,967	18,585,803	22,787,774	23,286,220	23,463,383
Of which: other financial institutions (except insurance companies and private pension funds)	228,114	585,411	584,464	538,851	1,054,496	1,123,601	1,175,813
Securities other than shares	583,256	525,121	513,984	555,379	671,985	852,654	921,958
Loans	3,758	7,094	4,677	5,625	8,499	9,313	20,252
Insurance technical reserves	745,160	865,140	979,585	1,158,941	1,490,874	1,724,323	1,787,141
Shares and other equity	3,508,377	5,445,890	6,565,000	7,328,554	8,805,730	9,134,699	9,409,204
Other items (net)	-328,818	-178,457	871,253	729,366	920,690	1,084,940	1,125,074



## 2. MAIN INDICATORS AND INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

Table 2.1

## The Bank of Russia Balance Sheet

(millions of rubles)

	2012											
	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12
1. Precious metals	1,527,545	1,582,647	1,557,563	1,498,520	1,501,332	1,566,871	1,614,793	1,652,520	1,712,093	1,750,925	1,722,358	1,720,775
2. Funds placed with nonresidents and securities issued by nonresidents	14,245,276	13,508,940	13,115,133	13,301,752	13,644,947	14,702,339	14,964,490	14,524,676	14,816,010	14,650,242	14,741,829	14,575,726
3. Credits and deposits	1,663,280	1,816,845	1,707,359	1,923,823	2,285,877	2,144,114	2,697,293	3,021,444	2,847,885	2,855,398	3,031,940	3,404,592
4. Securities	426,150	414,271	424,306	427,353	429,536	446,325	445,884	443,352	446,717	432,286	447,157	453,625
of which:												
— Russian government securities	332,738	320,932	327,177	330,209	332,399	349,059	348,596	346,097	349,439	345,489	360,984	367,469
5. Claims on IMF	602,627	574,564	549,861	557,391	570,361	616,275	624,497	608,828	618,605	604,886	609,795	601,930
6. Other assets	97,857	669,918	1,042,950	1,028,532	1,005,737	200,569	126,731	337,568	206,814	445,072	322,300	464,095
of which:												
— fixed assets <sup>1</sup>	75,429	X	X	X	X	X	X	X	X	X	X	X
— advance payments on profit tax	167	—	—	—	—	—	—	—	—	—	—	—
Total assets	18,562,735	18,567,185	18,397,172	18,737,371	19,437,790	19,676,493	20,473,688	20,588,388	20,648,124	20,738,809	20,875,379	21,220,743
1. Cash in circulation	6,896,064	6,407,968	6,464,652	6,451,006	6,639,992	6,632,108	6,809,902	6,803,611	6,811,074	6,827,073	6,809,641	6,872,025
2. Funds in accounts with the Bank of Russia	7,742,221	8,245,307	8,056,827	8,436,577	8,922,840	9,162,409	9,635,604	9,812,549	9,813,304	9,659,707	9,840,715	10,131,702
of which:												
— Russian government funds	4,443,546	4,911,003	4,798,485	5,051,036	5,619,384	5,877,035	6,131,430	5,978,428	6,013,483	5,960,178	6,058,796	6,196,688
— funds of resident credit institutions	1,748,402	1,491,285	1,297,071	1,337,771	1,093,931	1,098,141	1,320,234	1,411,816	1,300,623	1,256,846	1,236,951	1,387,225
3. Float	36,217	30,659	34,268	36,216	56,069	31,251	28,229	38,078	23,776	37,566	29,541	22,297
4. Bank of Russia bonds	—	—	—	—	—	—	—	—	—	—	—	—
5. Liabilities to IMF	472,335	459,321	438,436	433,185	435,610	456,764	476,819	470,064	468,087	465,773	460,613	458,185
5. Other liabilities	158,612	188,556	167,632	145,053	142,552	153,339	282,593	223,664	291,560	508,434	494,672	496,396
6. Capital	3,235,383	3,235,374	3,235,357	3,235,334	3,240,727	3,240,622	3,240,541	3,240,422	3,240,323	3,240,256	3,240,197	3,240,138
7. Profit of a fiscal year	21,903	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	18,562,735	18,567,185	18,397,172	18,737,371	19,437,790	19,676,493	20,473,688	20,588,388	20,648,124	20,738,809	20,875,379	21,220,743

The Bank of Russia balance sheet structure is approved by the Board of Directors of the Central Bank of the Russian Federation.

Last changes in methodology of data compilation for the Bank of Russia balance sheet see the "Summary Methodology" table 2.1.

<sup>1</sup> Since January 1, 2010 data on the fixed assets as a part of other assets are published once a year for January 1st in the Annual report of the Bank of Russia.

Table 2.2

## Refinancing Rate

Period	%
24.07.1998 — 9.06.1999	60.00
10.06.1999 — 23.01.2000	55.00
24.01.2000 — 6.03.2000	45.00
7.03.2000 — 20.03.2000	38.00
21.03.2000 — 9.07.2000	33.00
10.07.2000 — 3.11.2000	28.00
4.11.2000 — 8.04.2002	25.00
9.04.2002 — 6.08.2002	23.00
7.08.2002 — 16.02.2003	21.00
17.02.2003 — 20.06.2003	18.00
21.06.2003 — 14.01.2004	16.00
15.01.2004 — 14.06.2004	14.00
15.06.2004 — 25.12.2005	13.00
26.12.2005 — 25.06.2006	12.00
26.06.2006 — 22.10.2006	11.50
23.10.2006 — 28.01.2007	11.00
29.01.2007 — 18.06.2007	10.50
19.06.2007 — 3.02.2008	10.00
4.02.2008 — 28.04.2008	10.25
29.04.2008 — 9.06.2008	10.50
10.06.2008 — 13.07.2008	10.75
14.07.2008 — 11.11.2008	11.00
12.11.2008 — 30.11.2008	12.00
1.12.2008 — 23.04.2009	13.00
24.04.2009 — 13.05.2009	12.50
14.05.2009 — 4.06.2009	12.00
5.06.2009 — 12.07.2009	11.50
13.07.2009 — 9.08.2009	11.00
10.08.2009 — 14.09.2009	10.75
15.09.2009 — 29.09.2009	10.50
30.09.2009 — 29.10.2009	10.00
30.10.2009 — 24.11.2009	9.50
25.11.2009 — 27.12.2009	9.00
28.12.2009 — 23.02.2010	8.75
24.02.2010 — 28.03.2010	8.50
29.03.2010 — 29.04.2010	8.25
30.04.2010 — 31.05.2010	8.00
1.06.2010 — 27.02.2011	7.75
28.02.2011 — 2.05.2011	8.00
3.05.2011 — 25.12.2011	8.25
26.12.2011 — 13.09.2012	8.00
14.09.2012 —	8.25

Table 2.3

## Required Reserves Ratios

Date	For funds borrowed from nonresident banks <sup>1</sup>	On individual deposits in rubles in Sberbank	For funds borrowed from individuals in rubles		For funds borrowed from legal entities in foreign currency	For funds borrowed from legal entities in rubles	For funds borrowed from individuals in foreign currency
			Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
1.12.1998 — 18.03.1999	—	—	5.0		5.0	—	—
19.03.1999 — 9.06.1999	—	—	5.0	—	7.0	—	—
10.06.1999 — 31.12.1999	—	—	5.5	—	8.5	—	—
1.01.2000 — 31.03.2004	—	—	7.0	—	10.0	—	—
1.04.2004 — 14.06.2004	—	—	7.0	—	9.0	—	—
15.06.2004 — 7.07.2004	—	—	7.0		—	—	—
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency				
8.07.2004 — 31.07.2004	—	—	3.5	—	—	—	—
1.08.2004 — 30.09.2006	2.0	—	3.5	—	—	—	—
1.10.2006 — 30.06.2007	—	—	3.5		—	—	—
1.07.2007 — 10.10.2007	4.5	—	4.0	—	4.5	—	—
11.10.2007 — 14.01.2008	3.5	—	3.0	—	3.5	—	—
15.01.2008 — 29.02.2008	4.5	—	4.0	—	4.5	—	—
1.03.2008 — 30.06.2008	5.5	—	4.5	—	5.0	—	—
1.07.2008 — 31.08.2008	7.0	—	5.0	—	5.5	—	—
1.09.2008 — 17.09.2008	8.5	—	5.5	—	6.0	—	—
18.09.2008 — 14.10.2008	4.5	—	1.5	—	2.0	—	—

<sup>1</sup> The indicated category of liabilities has not been taken into account. The required reserve ratio has not been established.

Table 2.3 (end)  
(percent)

	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
15.10.2008 — 30.04.2009		0.5				
1.05.2009 — 31.05.2009		1.0				
1.06.2009 — 30.06.2009		1.5				
1.07.2009 — 31.07.2009		2.0				
1.08.2009 — 31.10.2009		2.5				
	Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
1.11.2009 — 31.01.2011		2.5				
1.02.2011 — 28.02.2011	3.5					3.0
1.03.2011 — 31.03.2011	4.5					3.5
1.04.2011 —	5.5					4.0

Table 2.4

### Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities

Period of validity	Scaling Factor
1.11.2009 —	0.2

Table 2.5

### Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia<sup>1</sup>

The period of averaging	Volume, billions of rubles
<b>2011</b>	
10.01.2011 — 10.02.2011	246.0
10.02.2011 — 10.03.2011	250.6
10.03.2011 — 10.04.2011	304.0
10.04.2011 — 10.05.2011	362.5
10.05.2011 — 10.06.2011	418.1
10.06.2011 — 10.07.2011	430.4
10.07.2011 — 10.08.2011	437.4
10.08.2011 — 10.09.2011	446.7
10.09.2011 — 10.10.2011	455.0
10.10.2011 — 10.11.2011	469.2
10.11.2011 — 10.12.2011	486.2
10.12.2011 — 10.01.2012	501.7
<b>2012</b>	
10.01.2012 — 10.02.2012	518.1
10.02.2012 — 10.03.2012	526.7
10.03.2012 — 10.04.2012	512.9
10.04.2012 — 10.05.2012	508.1
10.05.2012 — 10.06.2012	517.3
10.06.2012 — 10.07.2012	526.4
10.07.2012 — 10.08.2012	543.1
10.08.2012 — 10.09.2012	540.6
10.09.2012 — 10.10.2012	549.2
10.10.2012 — 10.11.2012	554.3
10.11.2012 — 10.12.2012	563.3
10.12.2012 — 10.01.2013	569.5

<sup>1</sup> The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
1.08.2004 — 30.09.2006	0.20	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2004 —	1.00	settlement nonbanking credit institutions and settlement centres on the organised securities market
1.10.2006 — 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2007 — 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.03.2008 — 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.07.2008 — 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.09.2008 — 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.10.2008 —	0.60	credit institutions except settlement nonbanking credit institutions, settlement centres of the organised securities market and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
1.01.2012 —	1.00	nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations

Table 2.6

## Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week	Spot-week	Spot-1 month
2.06.2003 — 5.03.2006	—	0.50	0.50	0.50	1.00	1.00	—
6.03.2006 — 9.04.2006	—	1.00	1.00	1.00	1.50	1.50	—
10.04.2006 — 6.08.2006	—	1.50	1.50	1.50	2.00	2.00	—
7.08.2006 — 10.12.2006	—	2.00	2.00	2.00	2.50	2.50	—
11.12.2006 — 1.04.2007	—	2.25	2.25	2.25	2.75	2.75	—
2.04.2007 — 13.08.2007	—	2.50	2.50	2.50	3.00	3.00	—
14.08.2007 — 3.02.2008	—	2.75	2.75	2.75	3.25	3.25	—
4.02.2008 — 28.04.2008	—	3.00	3.00	3.00	3.50	3.50	—
29.04.2008 — 9.06.2008	—	3.25	3.25	3.25	3.75	3.75	—
10.06.2008 — 13.07.2008	—	3.50	3.50	3.50	4.00	4.00	—
14.07.2008 — 14.10.2008	—	3.75	3.75	3.75	4.25	4.25	—
15.10.2008 — 23.10.2008	—	4.25	4.25	4.25	4.75	4.75	—
24.10.2008 — 11.11.2008	—	4.75	4.75	4.75	5.25	5.25	—
12.11.2008 — 30.11.2008	—	5.75	5.75	5.75	6.25	6.25	—
1.12.2008 — 9.02.2009	—	6.75	6.75	6.75	7.25	7.25	—
10.02.2009 — 23.04.2009	—	7.75	7.75	7.75	8.25	8.25	—
24.04.2009 — 13.05.2009	—	7.25	7.25	7.25	7.75	7.75	—
14.05.2009 — 4.06.2009	—	6.75	6.75	6.75	7.25	7.25	—
5.06.2009 — 12.07.2009	—	6.25	6.25	6.25	6.75	6.75	—
13.07.2009 — 9.08.2009	—	5.75	5.75	5.75	6.25	6.25	—
10.08.2009 — 14.09.2009	—	5.50	5.50	5.50	6.00	6.00	—
15.09.2009 — 29.09.2009	—	5.25	5.25	5.25	5.75	5.75	—
30.09.2009 — 29.10.2009	—	4.75	4.75	4.75	5.25	5.25	—
30.10.2009 — 24.11.2009	—	4.25	4.25	4.25	4.75	4.75	—
25.11.2009 — 27.12.2009	—	3.75	3.75	3.75	4.25	4.25	—
28.12.2009 — 23.02.2010	—	3.50	3.50	3.50	4.00	4.00	—
24.02.2010 — 28.03.2010	—	3.25	3.25	3.25	3.75	3.75	—
29.03.2010 — 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	—
30.04.2010 — 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	—
1.06.2010 — 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	—
27.12.2010 — 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	—
28.02.2011 — 2.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	—
3.05.2011 — 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	—
31.05.2011 — 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	—
15.09.2011 — 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	—
26.12.2011 — 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00 <sup>1</sup>
14.09.2012 — 10.12.2012	4.25	4.25	4.25	4.25	4.25	4.25	4.25
11.12.2012 —	4.50	4.50	4.50	4.50	4.50	4.50	4.50

<sup>1</sup> Since Q3, 2012 operations are conducted.

Table 2.7

## Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate, %		
	for the term of 1 day	for the term of 7 days <sup>1</sup>	for the term of 30 days <sup>2</sup>
5.06.2009 — 12.07.2009	10.50	10.50	10.50
13.07.2009 — 9.08.2009	10.00	10.00	10.00
10.08.2009 — 14.09.2009	9.75	9.75	9.75
15.09.2009 — 29.09.2009	9.50	9.50	9.50
30.09.2009 — 29.10.2009	9.00	9.00	9.00
30.10.2009 — 24.11.2009	8.50	8.50	8.50
25.11.2009 — 27.12.2009	8.00	8.00	8.00
28.12.2009 — 23.02.2010	7.75	7.75	7.75
24.02.2010 — 28.03.2010	7.50	7.50	7.50
29.03.2010 — 29.04.2010	7.25	7.25	7.25
30.04.2010 — 31.05.2010	7.00	7.00	7.00
1.06.2010 — 14.09.2011	6.75	6.75	6.75
15.09.2011 — 25.12.2011	6.50	6.50	6.50
26.12.2011 — 13.09.2012	6.25	6.25	6.25
14.09.2012 —	6.50	6.50	6.50

<sup>1</sup> Since April 17, 2012 operations are suspended.

<sup>2</sup> Since February 10, 2011 operations are suspended.

Table 2.8

## Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees

(% p.a.)

Period of validity	Fixed-term rate on the loans secured by						
	gold for the term			assets and guarantees for the term			
	up to 90 days	from 90 to 180 days	from 181 to 365 days	up to 90 days	from 91 to 180 days	from 181 to 365 days <sup>1</sup>	
1.06.2010 — 27.02.2011	—	—	—	6.75	7.25	7.75	7.75
28.02.2011 — 2.05.2011	—	—	—	7.00	7.50	8.00	8.00
3.05.2011 — 14.09.2011	7.00 <sup>2</sup>	—	—	7.25	7.75	8.25	8.25
15.09.2011 — 31.10.2011	6.75	—	—	7.00	7.50	8.25	8.25
1.11.2011 — 25.12.2011	6.75	7.25	—	7.00	7.50	8.25	8.25
26.12.2011 — 1.04.2012	6.75	7.25	—	7.00	7.50	8.00	8.00
2.04.2012 — 13.09.2012	6.75	7.25	7.75	7.00	7.50	8.00	8.00
14.09.2012 —	7.00	7.50	8.00	7.25	7.75	8.25	8.25

<sup>1</sup> Since April 30, 2010 to April 1, 2012 operations are suspended.

<sup>2</sup> This interest rate operated in a period from August 29 till September 14, 2011.



Table 2.9

## Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans						Overnight loans						
	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	of which: in the Moscow region	extended loans, millions of rubles		number of credit institutions (branches)		of which: in the Moscow region	number of the Bank of Russia territorial branches	
	total	of which: in the Moscow region	total	of which: in the Moscow region			total	of which: in the Moscow region	total	of which: in the Moscow region			
<b>2012</b>													
1.11	330,363.04	290,360.94	225	83	50	37.84	12.00	3	2	2	2	2	
2.11	266,074.11	233,546.95	243	86	55	50.71	22.92	4	2	2	3	3	
6.11	240,433.82	206,656.05	263	105	60	160.38	160.38	2	2	2	1	1	
7.11	246,233.99	206,517.36	223	93	47	—	—	—	—	—	—	—	
8.11	207,793.82	175,122.55	264	97	60	14.77	11.94	2	1	1	2	2	
9.11	287,413.36	242,956.38	271	109	58	263.01	263.01	4	4	4	1	1	
12.11	204,632.04	161,926.32	248	92	58	29.49	9.56	2	1	1	2	2	
13.11	240,402.61	203,483.15	246	93	58	401.99	399.89	4	3	3	2	2	
14.11	238,448.05	192,958.82	279	105	64	52.59	52.59	3	3	3	1	1	
15.11	260,118.35	206,489.87	279	96	61	22.87	—	1	—	—	1	1	
16.11	168,006.54	128,772.51	262	101	60	—	—	—	—	—	—	—	
19.11	186,801.29	141,324.48	265	93	56	330.05	329.90	2	1	1	2	2	
20.11	220,380.38	166,446.14	262	94	58	20.05	1.14	2	1	1	2	2	
21.11	220,668.81	173,583.00	268	105	61	5.31	3.72	2	1	1	2	2	
22.11	160,824.98	119,962.97	246	91	56	524.73	509.46	3	2	2	2	2	
23.11	237,693.63	183,004.70	267	94	55	284.38	283.17	3	1	1	3	3	
26.11	275,868.69	229,201.77	267	108	56	814.14	805.07	3	2	2	2	2	
27.11	213,939.78	167,630.24	236	92	53	—	—	—	—	—	—	—	
28.11	270,720.24	230,706.13	256	97	56	11,096.06	11,096.06	3	3	3	1	1	
29.11	217,138.26	172,430.05	244	89	55	1,982.37	1,982.37	2	2	2	1	1	
30.11	276,582.50	235,099.27	254	97	55	2,738.08	2,738.08	1	1	1	1	1	

**Table 2.10**  
**Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation**  
**(Except for Intraday and Overnight Loans)**

1	Lombard loans														average weighted rate, % p.a.		
	total amount of loans, millions of rubles		of which:											number of announced/valid lombard loan auctions			
			on fixed-term rate			on auction											
	on 1 day	on 7 days <sup>1</sup>	on 30 days <sup>2</sup>	on 1 week	on 3 months	on 6 months <sup>3</sup>	on 12 months <sup>4</sup>	on 1 week	on 3 months	on 6 months <sup>3</sup>	on 12 months <sup>4</sup>	on 1 week	on 3 months	on 6 months <sup>3</sup>		on 12 months <sup>4</sup>	
2	3	4	5	6	7	8	9	10	11	12	13	14					
<b>2011</b>																	
September	13,606.50	2,035.00	7,997.00	—	3,574.50	—	—	—	—	—	—	—	4/4	1/0	—	—	6.20
October	22,675.64	3,190.00	10,742.00	—	5,104.00	3,639.64	—	—	—	—	—	—	4/4	1/1	—	—	6.60
November	24,095.10	1,578.00	12,404.50	—	9,122.00	990.60	—	—	—	—	—	—	5/5	1/1	—	—	6.29
December	23,259.00	4,325.00	9,874.00	—	9,060.00	—	—	—	—	—	—	—	4/4	1/0	—	—	5.92
<b>2012</b>																	
January	8,062.70	671.20	3,525.00	—	3,866.50	—	—	—	—	—	—	—	4/4	1/0	—	—	5.77
February	11,705.20	700.00	3,155.00	—	7,393.00	457.20	—	—	—	—	—	—	4/4	1/1	—	—	6.02
March	15,307.10	3,566.10	1,820.00	—	9,921.00	—	—	—	—	—	—	—	4/4	1/0	—	—	5.50
April	14,494.60	2,425.80	334.10	—	11,234.70	450.00	—	50.00	—	—	—	—	5/5	1/1	1/1	—	6.09
May	24,652.22	4,965.00	—	—	19,312.22	375.00	—	—	—	—	—	—	4/4	1/1	—	—	5.69
June	20,145.65	4,755.00	—	—	13,825.80	1,564.85	—	—	—	—	—	—	4/4	1/1	—	—	6.20
July	13,152.80	2,350.50	—	—	9,292.30	1,510.00	—	—	—	—	—	—	5/5	1/1	—	—	6.36
August	16,991.90	1,497.70	—	—	15,163.20	331.00	—	—	—	—	—	—	4/4	1/1	—	—	5.65
September	14,689.90	706.00	—	—	13,690.00	293.90	—	—	—	—	—	—	4/4	1/1	—	—	5.79
October	21,436.00	5,397.00	—	—	15,724.00	315.00	—	—	—	—	—	—	5/5	1/1	—	—	5.91
November	21,723.20	7,936.00	—	—	13,787.20	—	—	—	—	—	—	—	4/4	1/0	—	—	5.61

Table 2.10 (end)

1	Collateralized loans												
	by assets and guarantees						by gold						
	total amount of loans, millions of rubles	of which for the term:			average weighted rate, % p.a.	total amount of loans, millions of rubles	of which for the term:				average weighted rate, % p.a.		
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days			from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 days to 365 days			
15	16	17	18	19	20	21	22	23	24	25	26		
<b>2011</b>													
September	1,103.38	94.06	329.32	680.00	—	—	7.79	—	—	—	—	—	—
October	81,587.00	50.00	81,537.00	—	—	—	7.00	—	—	—	—	—	—
November	22,408.00	528.00	1,086.00	19,394.00	1,400.00	19.00	7.55	—	19.00	—	—	—	6.75
December	320,582.80	3,557.40	57,064.50	259,960.90	—	—	7.45	—	—	—	—	—	—
<b>2012</b>													
January	238,842.20	—	114,734.30	124,107.90	—	1.00	7.35	1.00	—	—	—	—	6.75
February	21,776.00	—	551.00	21,225.00	—	—	7.49	—	—	—	—	—	—
March	48,117.08	517.00	31,714.38	15,885.70	—	200.00	7.25	—	200.00	—	—	—	6.75
April	11,963.85	19.00	1,781.00	4,577.55	5,586.30	655.00	7.81	5.00	650.00	—	—	—	6.75
May	46,226.90	50.00	3,655.00	32,690.80	9,831.10	298.00	7.67	—	165.00	133.00	—	—	7.06
June	377,234.01	609.45	111,673.50	139,129.47	125,821.59	19.00	7.73	—	19.00	—	—	—	6.75
July	93,681.45	231.00	14,798.60	77,371.90	1,279.95	280.00	7.47	—	108.00	172.00	—	—	7.13
August	183,328.17	286.00	17,383.45	87,963.33	77,695.39	40.00	7.79	—	40.00	—	—	—	6.75
September	124,046.95	186.40	85,920.80	8,616.85	29,322.90	133.00	7.67	—	73.00	60.00	—	—	7.06
October	102,443.98	414.10	14,792.90	84,403.90	2,833.08	76.00	7.74	—	76.00	—	—	—	7.00
November	93,197.53	58.00	89,467.50	613.23	3,058.80	272.00	7.36	—	72.00	—	200.00	—	7.92

<sup>1</sup> Since April 17, 2012 operations are suspended.

<sup>2</sup> Since February 10, 2011 operations are suspended.

<sup>3</sup> Since October 1, 2010 operations are suspended.

<sup>4</sup> Since April 30, 2010 to April 1, 2012 operations are suspended.

<sup>5</sup> Since February 10, 2011 to October 31, 2011 operations are suspended.

<sup>6</sup> Since April 30, 2010 to April 1, 2012 operations are suspended, except for the loans extended in accordance with the Bank of Russia Order No. OD-561, dated August 11, 2009.

Table 2.11

## Average Weighted Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates			On all deposit operations attracted on fixed-term rates			On deposit operations attracted on auction rates			On all deposit operations attracted on auction rates		On all deposit operations
	by maturity			on fixed-term rates			by maturity			on auction rates		
	demand deposit	one day	one week <sup>1</sup>	tom - one month <sup>2</sup>	one week <sup>3</sup>	one month <sup>4</sup>	three months <sup>5</sup>	one month <sup>4</sup>	one month <sup>4</sup>	three months <sup>5</sup>	three months <sup>5</sup>	
<b>2011</b>												
September	3.61	3.61	3.64	—	—	3.61	—	3.63	—	—	3.63	3.61
October	3.75	3.75	3.75	—	—	3.75	—	3.79	—	—	3.79	3.75
November	3.75	3.75	3.75	—	—	3.75	—	3.78	—	—	3.78	3.75
December	3.85	3.89	3.87	—	—	3.89	—	3.81	—	—	3.81	3.89
<b>2012</b>												
January	4.00	4.00	4.00	—	—	4.00	—	3.94	—	—	3.94	4.00
February	4.00	4.00	4.00	—	—	4.00	—	4.04	—	—	4.04	4.00
March	4.00	4.00	4.00	—	—	4.00	—	4.03	—	—	4.03	4.00
April	4.00	4.00	4.00	—	—	4.00	—	4.03	—	—	4.03	4.00
May	4.00	4.00	4.00	—	—	4.00	—	4.03	—	—	4.00	4.00
June	4.00	4.00	—	—	—	4.00	—	4.02	—	—	4.02	4.00
July	4.00	4.00	—	4.00	—	4.00	—	—	—	—	—	4.00
August	4.00	4.00	—	4.00	—	4.00	—	—	—	—	—	4.00
September	4.17	4.11	—	4.15	—	4.12	—	—	—	—	—	4.12
October	4.25	4.25	—	4.25	—	4.25	—	—	—	—	—	4.25
November	4.25	4.25	—	4.25	—	4.25	—	—	—	—	—	4.25

<sup>1</sup> Since April 17, 2012 operations are suspended.

<sup>2</sup> Since Q3, 2012 operations are conducted.

<sup>3</sup> The Bank of Russia made a resolve on conducting the operations since April 10, 2012.

<sup>4</sup> Since Q3, 2012 operations are suspended.

<sup>5</sup> Since January 1, 2011 operations are suspended.

Table 2.12

## Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of ruble	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds							
				fixed-term interest rates			auction interest rates				
				demand deposits	one day	one week <sup>1</sup>	tom-one month <sup>2</sup>	one week <sup>3</sup>	one month <sup>4</sup>	three months <sup>5</sup>	
<b>2011</b>											
September	313	58	3,931,929.74	2.18	96.20	1.13	—	—	—	0.49	—
October	284	57	2,658,331.02	2.07	96.08	1.30	—	—	—	0.55	—
November	266	53	2,280,926.18	2.58	95.92	0.92	—	—	—	0.59	—
December	292	56	2,918,138.78	3.32	95.18	0.79	—	—	—	0.71	—
<b>2012</b>											
January	306	54	2,977,565.90	1.97	96.56	1.00	—	—	—	0.47	—
February	306	55	6,864,951.77	1.04	98.31	0.45	—	—	—	0.20	—
March	265	51	2,101,398.01	3.55	94.44	0.83	—	—	—	1.18	—
April	250	48	1,640,776.78	4.75	93.89	0.45	—	—	—	0.91	—
May	215	48	1,239,646.94	5.16	94.06	—	—	—	—	0.78	—
June	216	50	1,155,839.93	7.30	91.57	—	—	—	—	1.13	—
July	196	44	1,483,583.78	5.60	93.87	—	0.53	—	—	—	—
August	221	46	2,296,227.48	3.46	96.08	—	0.46	—	—	—	—
September	239	45	1,380,475.63	4.67	94.65	—	0.68	—	—	—	—
October	185	45	1,333,934.28	5.29	93.96	—	0.75	—	—	—	—
November	195	47	1,677,816.81	4.02	95.17	—	0.81	—	—	—	—

<sup>1</sup> Since April 17, 2012 operations are suspended.

<sup>2</sup> Since Q3, 2012 operations are conducted.

<sup>3</sup> The Bank of Russia made a resolve on conducting the operations since April 10, 2012.

<sup>4</sup> Since Q3, 2012 operations are suspended.

<sup>5</sup> Since January 1, 2011 operations are suspended.

Table 2.13

## Main Characteristics of the Bank of Russia Deposit Auctions

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Average weighted rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
<b>2012</b>									
1.03	One month	35	25	4.34	4.00	5.50	4.05	4.03	2.47
7.03	One month	39	25	11.66	4.00	5.50	4.05	4.02	6.07
15.03	One month	46	28	13.05	4.00	5.50	4.05	4.03	6.93
22.03	One month	33	21	9.59	4.00	5.50	4.05	4.03	5.03
29.03	One month	30	20	7.92	4.00	5.50	4.05	4.04	4.26
5.04	One month	32	25	10.14	4.00	5.50	4.05	4.03	5.32
12.04	One month	38	25	11.04	4.00	5.50	4.05	4.02	5.98
19.04	One month	28	20	3.48	4.00	5.50	4.05	4.03	1.98
26.04	One month	19	15	2.68	4.00	5.50	4.05	4.03	1.57
3.05	One month	29	19	5.87	4.00	5.50	4.05	4.03	3.15
10.05	One month	30	22	5.02	4.00	5.50	4.05	4.02	2.81
17.05	One month	27	18	3.46	4.00	5.50	4.05	4.03	2.05
24.05	One month	23	17	3.15	4.00	5.50	4.05	4.04	1.83
31.05	One month	35	24	6.73	4.00	5.50	4.05	4.02	3.57
7.06	One month	32	22	3.99	4.00	5.50	4.05	4.02	2.10
14.06	One month	26	17	3.18	4.00	5.50	4.05	4.02	1.79
21.06	One month	23	18	3.17	4.00	5.50	4.05	4.03	1.64
28.06	One month	31	21	7.12	4.00	5.50	4.05	4.03	3.93

Table 2.14

## REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
<b>2012</b>				
1.11	329,568.89	1	5.59	1,537,311.45
2.11	263,103.93	4	5.57	1,470,846.49
6.11	216,238.64	1	5.58	1,423,981.20
7.11	1,256,015.65	6	5.55	1,430,131.30
8.11	188,198.08	1	5.55	1,400,975.19
9.11	88,443.27	3	5.77	1,301,220.39
12.11	122,080.33	1	5.67	1,334,857.44
13.11	120,419.50	1	5.70	1,333,196.61
14.11	1,249,832.09	6	5.56	1,423,947.75
15.11	246,278.05	1	5.64	1,487,638.14
16.11	336,413.70	3	5.56	1,577,773.79
19.11	327,270.80	1	5.55	1,568,630.89
20.11	358,782.29	1	5.55	1,600,142.38
21.11	1,419,385.04	9	5.59	1,543,630.24
22.11	151,574.90	1	5.62	1,544,761.69
23.11	198,635.94	3	5.57	1,591,822.73
26.11	417,897.43	1	5.54	1,811,084.22
27.11	383,707.72	1	5.55	1,776,894.51
28.11	1,654,009.44	5	5.53	1,824,558.22
29.11	523,793.76	1	5.53	1,893,588.20
30.11	514,714.25	3	5.53	1,884,508.69

Table 2.15

## Main Characteristics of the Bank of Russia Bond (OBR) Auctions

Date	Term to redemption, days	Redemption date	Issue number	Amount on offer at par, millions of rubles	Average weighted rate, % p.a.	Cut-off rate, % p.a.	Volume of demand at market value, millions of rubles	Funds obtained, millions of rubles	Redemption volume, millions of rubles	Average weighted issue price, as % of nominal price	Issue cut-off price, as % of nominal price
13.01.2011	92	15.04.2011	4-17-21BR1-0	500,000.00	3.38	3.50	8,674.48	3,726.23	3,757.66	99.16	99.13
20.01.2011	85	15.04.2011	4-17-21BR1-0	25,000.00	3.48	3.50	1,808.19	1,098.31	1,107.12	99.20	99.20
3.02.2011	71	15.04.2011	4-17-21BR1-0	10,000.00	3.50	3.50	3,501.44	3,481.69	3,505.03	99.33	99.33
17.02.2011	57	15.04.2011	4-17-21BR1-0	25,000.00	3.30	3.30	30,478.23	8,299.40	8,341.43	99.50	99.50
10.03.2011	36	15.04.2011	4-17-21BR1-0	25,000.00	3.26	3.27	26,018.05	19,937.65	20,000.00	99.69	99.69
14.03.2011	95	17.06.2011	4-18-21BR1-1	750,000.00	3.59	3.60	414,119.58	350,361.46	353,600.68	99.08	99.08
24.03.2011	85	17.06.2011	4-18-21BR1-1	20,000.00	3.50	3.50	40,029.42	15,710.05	15,836.73	99.20	99.20
31.03.2011	78	17.06.2011	4-18-21BR1-1	25,000.00	3.47	3.50	27,846.19	24,138.63	24,315.19	99.27	99.27
7.04.2011	71	17.06.2011	4-18-21BR1-1	35,000.00	3.44	3.45	39,497.15	32,087.37	32,299.07	99.34	99.34
14.04.2011	64	17.06.2011	4-18-21BR1-1	20,000.00	3.40	3.40	40,106.50	17,443.40	17,545.70	99.42	99.42
21.04.2011	57	17.06.2011	4-18-21BR1-1	5,000.00	3.40	3.40	11,916.40	2,127.31	2,138.41	99.48	99.48
28.04.2011	50	17.06.2011	4-18-21BR1-1	15,000.00	3.37	3.40	10,452.61	9,954.90	10,000.00	99.55	99.55
12.05.2011	92	12.08.2011	4-19-21BR1-1	750,000.00	3.60	3.60	13,531.64	5,654.69	5,705.40	99.11	99.11
19.05.2011	85	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	654.28	257.66	259.80	99.18	99.18
26.05.2011	78	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	646.45	249.61	251.50	99.25	99.25
2.06.2011	71	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.65	2,418.85	1,018.91	1,025.95	99.31	99.30
9.06.2011	64	12.08.2011	4-19-21BR1-1	5,000.00	3.65	3.65	1,813.74	1,018.95	1,025.36	99.37	99.37
16.06.2011	57	12.08.2011	4-19-21BR1-1	10,000.00	3.65	3.65	21,634.10	8,799.45	8,848.69	99.44	99.44
23.06.2011	50	12.08.2011	4-19-21BR1-1	5,000.00	3.64	3.64	4,681.11	1,257.66	1,263.80	99.51	99.51
30.06.2011	43	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	2,096.74	880.93	884.58	99.59	99.59
7.07.2011	36	12.08.2011	4-19-21BR1-1	15,000.00	3.59	3.59	10,194.82	9,965.67	10,000.00	99.66	99.66
14.07.2011	92	14.10.2011	4-20-21BR1-1	500,000.00	3.69	3.69	47,395.30	4,149.17	4,187.34	99.09	99.09
28.07.2011	78	14.10.2011	4-20-21BR1-1	5,000.00	3.60	3.60	32.33	32.32	32.57	99.25	99.25
11.08.2011	64	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	9,640.54	3,169.91	3,189.34	99.39	99.39
18.08.2011	57	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	2,845.90	2,772.00	2,787.10	99.46	99.46
1.09.2011	43	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	120.01	120.00	120.49	99.59	99.59



Table 2.16

## Main Indicators of the Bank of Russia Bond (OBR) Market

Date	Nominal value, millions of rubles	Market value, millions of rubles	Turnover at par value, millions of rubles	Turnover at market value, millions of rubles	Portfolio indicator, % p.a.	Portfolio duration, days	The ratio of turnover at par value, %	Debt, millions of rubles
<b>2011</b>								
3.10	10,316.82	10,301.86	—	—	3.79	11	—	10,243.39
4.10	10,316.82	10,301.86	—	—	3.79	10	—	10,243.39
5.10	10,316.82	10,301.86	—	—	3.79	9	—	10,243.39
6.10	10,316.82	10,301.86	—	—	3.79	8	—	10,243.39
7.10	10,316.82	10,301.86	—	—	3.79	7	—	10,243.39
10.10	10,316.82	10,301.86	—	—	3.79	4	—	10,243.39
11.10	10,316.82	10,301.86	—	—	3.79	3	—	10,243.39
12.10	10,316.82	10,301.86	—	—	3.79	2	—	10,243.39
13.10	10,316.82	10,301.86	—	—	3.79	1	—	10,243.39

Table 2.17

## Official Exchange Rate of US Dollar Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2011</b>															
January	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.6252	30.3988	30.0926	29.9540
February	29.8018	29.6548	29.4219	29.3489	29.4136	29.4136	29.4136	29.3689	29.2550	29.3010	29.3535	29.3200	29.3200	29.3200	29.2583
March	28.9028	28.7569	28.6277	28.3228	28.1880	28.1717	28.1717	28.1717	28.1717	28.2945	28.4356	28.6317	28.6317	28.6317	28.6640
April	28.5162	28.3684	28.3684	28.3684	28.2277	28.3113	28.2164	28.2286	28.1211	28.1211	28.1211	27.9758	28.1456	28.1145	28.1886
May	27.5022	27.5022	27.5022	27.3348	27.3675	27.2625	27.6635	27.6635	27.6635	27.6635	27.6645	27.6288	27.9472	27.8497	27.8497
June	27.9805	27.9682	28.0419	27.8751	27.8751	27.8751	27.7752	27.7814	27.6847	27.7033	27.7907	27.7907	27.7907	27.7907	27.8984
July	27.8726	27.8536	27.8536	27.8536	27.8037	27.8622	27.8907	27.9853	27.8880	27.8880	27.8880	28.0839	28.3842	28.2557	28.0610
August	27.6796	27.5204	27.8154	27.8996	27.8432	28.3382	28.3382	28.3382	28.5210	29.4166	29.3065	29.4170	29.4452	29.4452	29.4452
September	28.9278	28.8911	29.0604	29.0604	29.0604	29.3436	29.6107	29.4905	29.5015	29.6904	29.6904	29.6904	30.3034	30.1872	30.3643
October	32.1100	32.1100	32.1100	32.5890	32.6799	32.6374	32.5085	32.2005	32.2005	32.2005	32.0096	31.4270	31.4151	31.2014	30.9905
November	30.1245	30.6448	30.6830	30.8438	30.8438	30.8438	30.8438	30.5694	30.5014	30.1033	30.8454	30.5282	30.5282	30.5282	30.2921
December	31.4001	30.8486	30.8099	30.8099	30.8099	30.9068	31.1026	31.1527	31.2308	31.5691	31.5691	31.5691	31.4134	31.6704	31.7655
<b>2012</b>															
January	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	32.1961	31.8729	31.6886	31.6807	31.5830	31.5830
February	30.3131	30.4067	30.1855	30.2385	30.2385	30.2385	30.2324	30.0871	29.6930	29.6795	29.8923	29.8923	29.8923	29.8873	30.0868
March	29.0253	29.2889	29.2960	29.2960	29.2960	29.2892	29.4508	29.6621	29.6621	29.6621	29.6621	29.5406	29.6666	29.5091	29.5125
April	29.3282	29.3282	29.3479	29.2944	29.4285	29.4303	29.4606	29.4606	29.4606	29.6358	29.6359	29.8033	29.5690	29.4711	29.4711
May	29.3627	29.3627	29.3708	29.4630	29.5937	29.8075	29.8075	29.8075	29.8075	29.8075	30.1891	30.2306	30.1793	30.1793	30.2652
June	32.9173	33.7384	33.7384	33.7384	34.0395	33.2001	32.7889	32.1922	32.7358	32.5862	32.5862	32.5862	32.5862	32.7331	32.5766
July	32.8169	32.8169	32.5287	32.4789	32.2065	32.4727	32.6240	32.6240	32.6240	32.9907	32.9754	32.8282	32.7177	32.6590	32.6590
August	32.2058	32.3322	32.4563	32.5361	32.5361	32.5361	31.9451	31.6644	31.6907	31.4807	31.8974	31.8974	31.8974	31.8707	31.7739
September	32.5669	32.5669	32.5669	32.4171	32.1995	32.4608	32.1998	32.0142	32.0142	32.0142	31.7221	31.7768	31.4780	31.3992	30.8181
October	30.9169	31.2538	31.1350	31.1944	31.1210	30.9744	30.9744	30.9744	31.0777	31.0994	31.2017	31.1667	30.9738	30.9738	30.9738
November	31.3743	31.3666	31.3817	31.3817	31.3817	31.3817	31.5195	31.3033	31.5146	31.4962	31.4962	31.4962	31.6053	31.7164	31.7267

(rubles/US dollar)

**Table 2.17 (end)**  
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2011</b>																
January	29.9540	29.9540	30.0534	29.8881	29.8252	29.9147	30.0109	30.0109	30.0109	29.8516	29.7948	29.7768	29.6738	29.6684	29.6684	29.6684
February	29.2850	29.2735	29.2447	29.2585	29.2585	29.2585	29.1549	29.2859	29.2859	29.1611	28.9405	28.9405	28.9405	—	—	—
March	28.7263	28.6582	28.7422	28.4763	28.4763	28.4763	28.1561	28.2700	28.2700	28.4015	28.2237	28.2237	28.2237	28.4110	28.3436	28.4290
April	28.2212	28.2212	28.2212	28.1636	28.4213	28.1457	27.9398	27.9396	27.9396	27.9396	27.9924	27.8964	27.7144	27.4977	27.5022	—
May	27.8497	28.1220	28.1177	28.0466	27.9608	27.9145	27.9145	27.9145	28.3418	28.4370	28.4794	28.2280	28.1166	28.1166	28.1166	28.0685
June	27.8957	28.1900	28.1778	28.1778	28.1778	28.1783	28.0118	27.8960	28.0568	28.1655	28.1655	28.1655	28.3478	28.2352	28.0758	—
July	28.1277	28.1277	28.1277	28.1775	28.1505	28.0466	27.9080	27.7169	27.7169	27.7169	27.7413	27.5460	27.4439	27.5907	27.6796	27.6796
August	28.8576	28.7032	28.7207	28.9115	29.2709	29.2709	29.2555	28.9547	28.9037	28.9037	28.8825	28.8717	28.8717	28.8717	28.7108	28.8569
September	30.5042	30.5328	30.5328	30.5328	30.8680	31.4960	31.4122	31.9106	32.1083	32.1083	32.1083	32.4619	32.2201	31.8180	31.8751	—
October	30.9905	30.9905	30.7370	30.9694	30.9257	31.3788	31.3361	31.3361	31.3361	30.8255	30.4971	30.5732	30.2421	29.8977	29.8977	29.8977
November	30.6600	30.8417	30.7337	30.9190	30.9190	30.9190	30.9693	31.0612	31.2133	31.4365	31.5788	31.5788	31.5788	31.4117	31.3216	—
December	31.8957	31.7701	31.7701	31.7701	32.0323	32.0519	31.7645	31.5634	31.2575	31.2575	31.2575	31.2266	31.0847	31.5633	32.0197	32.1961
<b>2012</b>																
January	31.5830	31.9344	31.5445	31.5428	31.4777	31.2879	31.2879	31.2879	31.3325	30.8752	30.6670	30.3600	30.3626	30.3626	30.3626	30.3647
February	29.9440	30.2098	29.9982	29.9982	29.9982	29.7805	29.7796	29.7692	29.7692	29.4490	29.4490	29.4490	29.1264	28.9503	—	—
March	29.5822	29.3578	29.3578	29.3578	29.2224	29.1652	29.2079	29.2447	29.4038	29.4038	29.4038	29.2311	28.9468	29.0845	29.2853	29.3282
April	29.4711	29.7614	29.6368	29.4978	29.5122	29.5214	29.5214	29.5214	29.4880	29.4549	29.2962	29.2770	29.4234	29.3627	29.3627	—
May	30.3299	30.9758	30.9417	31.3921	31.3921	31.3921	31.1582	31.0644	31.3803	31.6247	31.7572	31.7572	31.7572	31.8270	32.0860	32.4509
June	32.3945	32.3945	32.3945	32.1315	32.5315	32.5166	32.9054	33.5191	33.5191	33.5191	33.1693	33.1732	32.8384	32.9412	32.8169	—
July	32.6590	32.6208	32.4955	32.4041	32.0764	31.9509	31.9509	31.9509	32.3760	32.6324	32.9657	32.6224	32.2131	32.2131	32.2131	32.1881
August	31.8532	31.9011	31.8469	31.8469	31.8469	32.0165	31.9606	31.8056	31.6830	31.8099	31.8099	31.8099	31.8703	32.0183	32.0942	32.2934
September	30.8181	30.8181	30.5867	30.8795	30.8634	31.5758	31.1667	31.1667	31.1667	31.2513	31.1608	31.2221	31.1951	30.9169	30.9169	—
October	31.0791	30.9493	30.7964	30.7195	30.7823	30.7823	30.7823	30.9084	31.1171	31.3039	31.2499	31.4780	31.4780	31.4780	31.4373	31.5252
November	31.6919	31.7184	31.7184	31.7184	31.6677	31.4263	31.4218	31.1525	31.1325	31.1325	31.1325	31.0201	30.9410	31.1408	31.0565	—

Table 2.18

## Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2011</b>															
January	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	39.6076	39.5154	39.4815	40.1264
February	40.5811	40.7368	40.7258	40.5279	40.0819	40.0819	40.0819	39.9593	39.8892	39.9871	40.1350	39.7667	39.7667	39.7667	39.6040
March	39.8136	39.7219	39.3974	39.2752	39.3476	39.4038	39.4038	39.4038	39.4038	39.3039	39.3151	39.5375	39.5375	39.5375	39.9347
April	40.3875	40.1980	40.1980	40.1980	40.1624	40.1652	40.2789	40.3528	40.4859	40.4859	40.4859	40.4390	40.5268	40.7604	40.8791
May	40.8078	40.8078	40.8078	40.5211	40.5751	40.5421	40.2974	40.2974	40.2974	40.2974	39.8657	39.7827	39.6934	39.7137	39.7137
June	40.2444	40.3497	40.3074	40.3436	40.3436	40.3436	40.6879	40.6581	40.6273	40.5244	40.2298	40.2298	40.2298	40.2298	40.2825
July	40.4153	40.4824	40.4824	40.4824	40.4155	40.3110	40.2435	40.0917	40.0193	40.0193	40.0193	39.8033	39.5051	39.5919	39.8214
August	39.5182	39.6431	39.5173	39.5923	39.8158	39.9625	39.9625	39.9625	40.9590	41.9039	42.0285	41.9075	41.7768	41.7768	41.7768
September	41.7631	41.4732	41.3762	41.3762	41.3762	41.4830	41.6771	41.4902	41.5175	41.2786	41.2786	41.2786	41.0914	41.2267	41.3531
October	43.4191	43.4191	43.4191	43.4411	43.1571	43.4632	43.3728	43.2614	43.2614	43.2614	43.1425	42.8601	42.8785	43.0236	42.7328
November	42.1833	42.2469	42.1431	42.2128	42.2128	42.2128	42.2128	42.0727	41.9394	41.5998	41.6937	41.5886	41.5886	41.5886	41.6638
December	41.7559	41.5068	41.4824	41.4824	41.4824	41.4707	41.5842	41.8661	41.8711	42.0153	42.0153	42.0153	41.9023	41.7891	41.4127
<b>2012</b>															
January	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	41.6714	40.7591	40.4061	40.2852	40.6189	40.6189
February	39.9678	39.6777	39.7664	39.7425	39.7425	39.7425	39.5137	39.4592	39.4115	39.4767	39.6282	39.6282	39.6282	39.6037	39.5431
March	39.1029	39.0714	38.9490	38.9490	38.9490	38.6530	38.8721	38.9938	38.9938	38.9938	38.9938	38.7691	38.8543	38.8517	38.4843
April	39.1707	39.1707	39.1677	39.0846	38.8368	38.7097	38.5138	38.5138	38.5138	38.7192	38.8349	39.0781	38.8507	38.8134	38.8134
May	38.9203	38.9203	38.8223	38.7350	38.9157	39.0001	39.0001	39.0001	39.0001	39.0001	39.1160	39.0458	38.9826	38.9826	39.0088
June	40.8076	41.6804	41.6804	41.6804	42.2464	41.5068	40.9501	40.4205	40.9067	40.7914	40.7914	40.7914	40.7914	40.9426	40.9390
July	41.3230	41.3230	41.0642	40.9332	40.5512	40.6850	40.3885	40.3885	40.3885	40.5522	40.5367	40.2638	40.0072	39.8277	39.8277
August	39.5101	39.8236	39.7525	39.6745	39.6745	39.6745	39.5353	39.2322	39.2299	38.9511	39.1923	39.1923	39.1923	39.1468	39.2916
September	40.7249	40.7249	40.7249	40.7580	40.6197	40.6669	40.6297	40.4820	40.4820	40.4820	40.5694	40.6203	40.5090	40.5678	40.1868
October	39.9786	40.1455	40.1673	40.2096	40.2581	40.2822	40.2822	40.2822	40.3389	40.3577	40.1347	40.0679	40.0832	40.0832	40.0832
November	40.6548	40.6323	40.4918	40.4918	40.4918	40.4918	40.3134	40.2748	40.2189	40.2238	40.2238	40.2238	40.2146	40.2323	40.3500

(rubles/euro)

Table 2.18 (end)  
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2011</b>																
January	40.1264	40.1264	39.9680	39.9066	40.1895	40.2113	40.5807	40.5807	40.5807	40.5807	40.5624	40.7027	40.6205	40.6487	40.6487	40.6487
February	39.4703	39.6802	39.6821	39.7682	39.7682	39.7682	39.6795	39.6795	39.6795	40.0294	40.0073	40.0073	40.0073	—	—	—
March	39.9813	40.0728	40.1097	40.0633	40.0633	40.0633	40.0858	40.0858	40.0642	39.9495	40.0156	40.0156	40.0156	39.9288	40.0325	40.0223
April	40.8304	40.8304	40.8304	40.4739	40.4407	40.5523	40.8117	40.7443	40.7443	40.7443	40.7933	40.5837	40.6681	40.8121	40.8078	—
May	39.7137	39.6830	39.8512	40.0113	39.8889	39.9652	39.9652	39.9652	39.8117	39.9938	39.9566	40.0217	40.0802	40.0802	40.0802	40.0594
June	40.1280	39.8184	39.8913	39.8913	39.8913	40.0470	40.2277	40.1814	40.0791	40.1189	40.1189	40.1189	40.0923	40.3029	40.3870	—
July	39.7388	39.7388	39.7388	39.5894	39.7316	39.7280	39.8415	39.9484	39.9484	39.9484	39.8365	39.9389	39.7937	39.5982	39.5182	39.5182
August	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.2895	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.8749	41.7455	41.8396
September	41.8792	42.2482	42.2482	42.2482	42.2058	42.9164	43.0127	43.2421	43.3655	43.3655	43.3655	43.4535	43.6357	43.2216	43.3979	—
October	42.7328	42.7328	42.6169	42.5551	42.7084	42.9858	43.1373	43.1373	43.1373	42.9153	42.4001	42.5457	42.3571	42.3830	42.3830	42.3830
November	41.6884	41.4605	41.4997	41.7035	41.7035	41.7035	41.8612	41.9109	42.0256	42.0337	42.0251	42.0251	42.0251	41.7744	41.8457	—
December	41.4389	41.3933	41.3933	41.3933	41.6868	41.7059	41.6718	41.2250	40.8848	40.8848	40.8848	40.7632	40.6339	41.2280	41.4079	41.6714
<b>2012</b>																
January	40.6189	40.3842	40.1688	40.2612	40.4772	40.5867	40.5867	40.5867	40.4064	40.1872	39.9499	39.8384	39.7841	39.7841	39.7841	39.9691
February	39.4572	39.3181	39.3846	39.3846	39.3846	39.3311	39.5235	39.4114	39.4114	39.3645	39.3645	39.3645	39.1517	38.9121	—	—
March	38.5781	38.4117	38.4117	38.4117	38.4801	38.6001	38.7589	38.7258	38.8189	38.8189	38.8189	38.7429	38.6266	38.7696	39.0402	39.1707
April	38.8134	38.7374	38.8509	38.6716	38.7230	38.8118	38.8118	38.8118	38.8386	38.7950	38.6593	38.7393	38.7477	38.9203	38.9203	—
May	38.9830	39.3300	39.3919	39.7518	39.7518	39.7518	39.8077	39.7376	39.7651	39.7681	39.8426	39.8426	39.8426	40.1179	40.2423	40.4598
June	40.9078	40.9078	40.9078	40.8231	41.0060	41.2441	41.7208	42.0464	42.0464	42.0464	41.4981	41.4964	41.0217	41.1963	41.3230	—
July	39.8277	39.8985	39.9240	39.8020	39.4219	39.1686	39.1686	39.1686	39.1620	39.5374	39.8390	39.6362	39.6028	39.6028	39.6028	39.5527
August	39.2846	39.1395	39.3660	39.3660	39.3660	39.5468	39.5449	39.6202	39.7527	39.9087	39.9087	39.9087	39.8379	39.9748	40.2846	40.5250
September	40.1868	40.1868	40.1481	40.4367	40.3416	40.9570	40.4918	40.4918	40.4918	40.4548	40.2099	40.1735	40.2074	39.9786	39.9786	—
October	40.1355	40.1970	40.3525	40.2640	40.2140	40.2140	40.2140	40.3416	40.5798	40.6544	40.6311	40.6948	40.6948	40.6948	40.6233	40.7148
November	40.3818	40.4759	40.4759	40.4759	40.4207	40.2037	40.0785	40.0278	40.1360	40.1360	40.1360	40.1989	40.1893	40.2339	40.2057	—

Table 2.19

## Official Exchange Rate: Rubles per US Dollar (as of end of month)

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.2050	0.2540	0.3980	0.4470	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	

Table 2.20

## Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.4	1.58	1.71	1.79	1.87	1.95	2.02	2.11	2.31	2.97	3.14	3.37
1995	3.79	4.22	4.71	5.01	5.08	4.77	4.53	4.41	4.47	4.5	4.54	4.62
1996	4.68	4.76	4.83	4.9	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.6	5.65	5.7	5.75	5.77	5.78	5.79	5.81	5.85	5.87	5.9	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.69	31.81	31.84
2003	31.82	31.70	31.45	31.21	30.92	30.48	30.36	30.35	30.60	30.16	29.81	29.44
2004	28.92	28.52	28.53	28.68	28.99	29.03	29.08	29.21	29.22	29.08	28.58	27.92
2005	27.94	27.97	27.62	27.82	27.92	28.50	28.69	28.48	28.36	28.55	28.76	28.81
2006	28.41	28.20	27.88	27.57	27.06	26.98	26.92	26.77	26.74	26.86	26.62	26.29
2007	26.47	26.34	26.11	25.84	25.82	25.93	25.56	25.63	25.34	24.89	24.47	24.57
2008	24.50	24.53	23.76	23.51	23.73	23.64	23.35	24.13	25.28	26.35	27.31	28.13
2009	31.47	35.76	34.67	33.56	32.06	31.03	31.52	31.63	30.81	29.47	28.98	29.94
2010	29.94	30.19	29.56	29.20	30.35	31.17	30.68	30.34	30.84	30.32	30.97	30.85
2011	30.08	29.29	28.43	28.10	27.87	27.98	27.90	28.77	30.49	31.35	30.86	31.45
2012	31.51	29.88	29.37	29.47	30.65	32.91	32.50	31.97	31.52	31.09	31.41	

Table 2.21

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2012</b>				
1.11	1,732.96	32.26	1,579.63	615.31
2.11	1,737.83	32.55	1,586.31	620.20
3.11	1,723.53	32.95	1,568.91	613.44
7.11	1,714.38	31.32	1,568.70	621.20
8.11	1,741.62	31.60	1,573.04	622.98
9.11	1,737.67	32.56	1,561.37	617.05
10.11	1,754.63	32.10	1,584.76	623.78
13.11	1,763.75	32.68	1,592.28	618.83
14.11	1,758.74	33.27	1,609.09	625.08
15.11	1,759.05	33.23	1,625.94	655.88
16.11	1,756.10	33.09	1,603.78	647.01
17.11	1,743.81	33.21	1,588.80	636.34
20.11	1,754.51	32.86	1,589.32	640.41
21.11	1,752.00	33.01	1,590.34	647.65
22.11	1,744.42	33.53	1,587.08	643.52
23.11	1,732.48	33.06	1,583.49	650.02
24.11	1,736.37	33.32	1,582.47	654.61
27.11	1,742.56	33.32	1,600.70	657.23
28.11	1,738.12	33.90	1,610.54	665.50
29.11	1,743.09	34.09	1,605.92	659.79
30.11	1,721.89	33.80	1,613.56	676.98



### 3. FINANCIAL MARKETS

#### 3.1. Interbank Credit Market

Table 3.1.1

#### Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)

(% p.a. for ruble credits)

	Moscow Interbank Bid Rates (MIBID)										Moscow Interbank Offered Rates (MIBOR)													
	term of credit																							
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
<b>2011</b>																								
January	2.48	2.75	3.18	3.81	4.50	5.49	3.09	3.43	4.14	4.74	5.45	6.76	2.48	2.75	3.18	3.81	4.50	5.49	3.09	3.43	4.14	4.74	5.45	6.76
February	2.48	2.73	3.12	3.74	4.50	5.49	3.09	3.39	4.07	4.69	5.46	6.71	2.48	2.73	3.12	3.74	4.50	5.49	3.09	3.39	4.07	4.69	5.46	6.71
March	2.77	2.86	3.13	3.69	4.41	5.32	3.34	3.51	4.07	4.65	5.34	6.54	2.77	2.86	3.13	3.69	4.41	5.32	3.34	3.51	4.07	4.65	5.34	6.54
April	2.80	2.85	3.05	3.48	4.04	4.82	3.35	3.47	3.90	4.39	5.07	6.10	2.80	2.85	3.05	3.48	4.04	4.82	3.35	3.47	3.90	4.39	5.07	6.10
May	3.22	3.24	3.38	3.69	4.17	4.79	3.87	3.96	4.22	4.53	5.04	6.13	3.22	3.24	3.38	3.69	4.17	4.79	3.87	3.96	4.22	4.53	5.04	6.13
June	3.34	3.43	3.57	3.84	4.22	4.80	3.98	4.12	4.39	4.70	5.18	6.13	3.34	3.43	3.57	3.84	4.22	4.80	3.98	4.12	4.39	4.70	5.18	6.13
July	3.39	3.46	3.62	3.90	4.26	4.82	3.97	4.09	4.42	4.72	5.21	6.14	3.39	3.46	3.62	3.90	4.26	4.82	3.97	4.09	4.42	4.72	5.21	6.14
August	3.57	3.63	3.82	4.16	4.48	5.00	4.19	4.30	4.63	5.01	5.48	6.35	3.57	3.63	3.82	4.16	4.48	5.00	4.19	4.30	4.63	5.01	5.48	6.35
September	3.93	4.05	4.35	4.75	5.05	5.53	4.61	4.82	5.22	5.65	6.00	6.96	3.93	4.05	4.35	4.75	5.05	5.53	4.61	4.82	5.22	5.65	6.00	6.96
October	4.47	4.69	5.20	5.80	6.14	6.54	5.16	5.45	6.04	6.65	7.01	7.88	4.47	4.69	5.20	5.80	6.14	6.54	5.16	5.45	6.04	6.65	7.01	7.88
November	4.61	4.89	5.41	6.00	6.34	6.70	5.35	5.66	6.28	6.96	7.28	8.11	4.61	4.89	5.41	6.00	6.34	6.70	5.35	5.66	6.28	6.96	7.28	8.11
December	4.93	5.16	5.62	6.22	6.58	6.90	5.69	5.97	6.53	7.21	7.53	8.37	4.93	5.16	5.62	6.22	6.58	6.90	5.69	5.97	6.53	7.21	7.53	8.37
<b>2012</b>																								
January	4.36	4.63	5.31	6.08	6.53	6.92	5.12	5.46	6.28	7.20	7.59	8.51	4.36	4.63	5.31	6.08	6.53	6.92	5.12	5.46	6.28	7.20	7.59	8.51
February	4.09	4.41	5.13	6.04	6.65	7.14	4.76	5.19	6.09	7.11	7.56	8.46	4.09	4.41	5.13	6.04	6.65	7.14	4.76	5.19	6.09	7.11	7.56	8.46
March	4.53	4.72	5.24	6.05	6.62	7.12	5.25	5.51	6.15	7.04	7.45	8.29	4.53	4.72	5.24	6.05	6.62	7.12	5.25	5.51	6.15	7.04	7.45	8.29
April	4.77	4.96	5.38	6.08	6.68	7.13	5.52	5.75	6.26	7.08	7.50	8.23	4.77	4.96	5.38	6.08	6.68	7.13	5.52	5.75	6.26	7.08	7.50	8.23
May	5.18	5.33	5.70	6.25	6.82	7.25	5.93	6.12	6.57	7.19	7.63	8.29	5.18	5.33	5.70	6.25	6.82	7.25	5.93	6.12	6.57	7.19	7.63	8.29
June	5.21	5.43	5.96	6.48	6.93	7.40	5.99	6.24	6.75	7.38	7.73	8.42	5.21	5.43	5.96	6.48	6.93	7.40	5.99	6.24	6.75	7.38	7.73	8.42
July	5.18	5.43	5.97	6.58	6.94	7.44	5.90	6.23	6.79	7.44	7.78	8.55	5.18	5.43	5.97	6.58	6.94	7.44	5.90	6.23	6.79	7.44	7.78	8.55
August	5.09	5.37	5.92	6.55	6.93	7.43	5.79	6.17	6.79	7.44	7.78	8.58	5.09	5.37	5.92	6.55	6.93	7.43	5.79	6.17	6.79	7.44	7.78	8.58
September	5.01	5.26	5.86	6.55	6.97	7.43	5.71	6.03	6.71	7.44	7.84	8.56	5.01	5.26	5.86	6.55	6.97	7.43	5.71	6.03	6.71	7.44	7.84	8.56
October	5.50	5.65	6.01	6.63	7.02	7.44	6.21	6.41	6.89	7.51	7.87	8.51	5.50	5.65	6.01	6.63	7.02	7.44	6.21	6.41	6.89	7.51	7.87	8.51
November	5.61	5.76	6.19	6.78	7.16	7.51	6.32	6.51	6.99	7.62	8.01	8.52	5.61	5.76	6.19	6.78	7.16	7.51	6.32	6.51	6.99	7.62	8.01	8.52

Table 3.1.2

## Monthly Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)

(% p.a. for ruble credits)

	Moscow Interbank Actual Credit Rates (MIACR)										Moscow Interbank Actual Credit Rates (MIACR-IG)										Moscow Interbank Actual Credit Rates (MIACR-B)									
	term of credit										term of credit										term of credit									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
<b>2011</b>																														
January	2.71	3.58	4.16	4.76	5.70	7.27	2.52	3.00	3.23	4.56	4.86	—	2.75	4.37	6.25	6.65	—	—	—	—	—	—	—	—						
February	2.82	3.16	4.50	5.51	5.43	6.99	2.60	2.86	3.32	4.00	—	—	2.93	3.25	3.45	6.38	—	—	—	—	—	—	—	—						
March	3.08	3.51	4.25	4.54	5.31	6.17	2.89	3.11	—	3.62	4.66	5.32	3.22	3.37	3.54	5.40	6.06	—	—	—	—	—	—	—						
April	3.22	3.78	4.48	4.68	5.24	7.76	3.13	3.14	—	3.85	—	5.43	3.29	3.43	3.71	6.23	—	—	—	—	—	—	—	—						
May	3.73	4.21	4.78	4.55	4.75	6.61	3.63	3.80	3.75	3.86	3.90	5.50	3.86	4.16	4.29	4.95	7.20	6.01	—	—	—	—	—	—						
June	3.71	4.10	4.82	4.79	4.79	6.96	3.59	3.76	4.00	4.07	4.39	5.15	3.85	4.06	4.41	5.61	5.00	—	—	—	—	—	—	—						
July	3.85	4.27	4.81	4.89	4.74	6.14	3.73	3.72	3.83	4.49	4.36	5.20	3.98	4.22	4.50	5.67	6.50	—	—	—	—	—	—	—						
August	3.94	4.74	4.72	5.28	4.96	6.13	3.79	3.74	4.50	4.39	4.83	5.78	4.17	4.59	4.57	5.43	5.50	—	—	—	—	—	—	—						
September	4.43	5.03	5.43	5.89	5.78	6.29	4.34	5.06	4.75	5.25	5.17	6.72	4.69	4.77	5.93	6.60	—	—	—	—	—	—	—	—						
October	4.93	5.84	6.06	6.97	7.63	7.59	4.83	4.85	5.76	6.13	7.29	8.40	5.18	5.71	6.18	6.35	—	—	—	—	—	—	—	—						
November	5.05	5.93	6.41	7.02	7.52	8.43	4.95	5.38	6.31	7.09	7.34	—	5.29	5.63	6.41	6.71	8.70	12.00	—	—	—	—	—	—						
December	5.41	6.17	6.91	7.76	7.98	8.68	5.32	5.77	6.73	7.51	8.10	8.13	5.68	6.21	7.12	7.65	—	—	—	—	—	—	—	—						
<b>2012</b>																														
January	4.84	5.78	6.48	7.33	8.17	9.45	4.81	5.01	6.23	6.79	7.35	9.72	4.97	5.10	6.79	8.09	8.91	—	—	—	—	—	—	—						
February	4.41	4.97	5.93	7.51	8.48	9.54	4.33	4.47	6.36	7.65	—	9.16	4.55	4.96	6.70	7.98	8.70	12.00	—	—	—	—	—	—						
March	5.12	5.71	6.06	6.60	7.08	8.05	4.98	4.83	5.12	6.09	6.09	6.50	5.36	5.82	6.23	7.75	8.43	—	—	—	—	—	—	—						
April	5.34	5.71	6.54	7.53	7.51	9.15	5.19	5.43	6.00	6.96	7.01	8.55	5.60	5.63	6.62	7.94	—	—	—	—	—	—	—	—						
May	5.80	6.11	6.31	7.08	7.54	8.61	5.64	5.89	6.40	6.62	6.92	8.54	6.00	6.19	7.50	7.18	9.25	—	—	—	—	—	—	—						
June	5.77	6.44	6.77	7.24	8.93	8.83	5.64	6.14	6.56	6.85	8.00	8.61	6.01	6.89	7.00	8.30	8.90	8.00	—	—	—	—	—	—						
July	5.61	6.23	6.69	7.32	8.08	8.74	5.49	5.77	6.74	7.06	7.49	8.94	5.86	6.66	7.09	7.79	—	—	—	—	—	—	—	—						
August	5.33	6.02	6.52	7.09	7.77	8.93	5.23	5.70	6.71	6.91	7.33	8.72	5.60	6.33	6.92	7.31	7.75	9.70	—	—	—	—	—	—						
September	5.53	5.89	6.22	6.85	8.27	7.90	5.42	5.58	6.51	7.03	7.53	—	5.73	6.67	7.95	7.63	9.29	9.50	—	—	—	—	—	—						
October	6.10	6.59	6.83	7.50	7.86	9.10	6.00	5.91	6.42	7.00	7.69	8.78	6.28	6.76	7.28	8.06	10.00	10.00	—	—	—	—	—	—						
November	6.12	6.63	6.75	7.00	7.57	10.25	6.02	6.32	6.34	7.43	6.65	8.10	6.24	6.70	7.41	8.60	8.55	—	—	—	—	—	—	—						

Table 3.1.3

### Daily Moscow Interbank Bid Rates (MIBID) and Daily Moscow Interbank Offered Rates (MIBOR)

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)											Moscow Interbank Offered Rates (MIBOR)												
	Term of credit											Term of credit												
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year						
<b>2012</b>																								
1.11	5.74	5.85	6.17	6.76	7.12	7.47	6.49	6.61	7.02	7.63	7.99	8.51	5.74	5.85	6.17	6.76	7.12	7.47	6.49	6.61	7.02	7.63	7.99	8.51
2.11	5.67	5.82	6.17	6.78	7.13	7.48	6.40	6.57	7.03	7.64	8.00	8.52	5.67	5.82	6.17	6.78	7.13	7.48	6.40	6.57	7.03	7.64	8.00	8.52
6.11	5.59	5.73	6.18	6.75	7.13	7.49	6.34	6.50	7.01	7.63	8.01	8.53	5.59	5.73	6.18	6.75	7.13	7.49	6.34	6.50	7.01	7.63	8.01	8.53
7.11	5.61	5.77	6.16	6.76	7.14	7.49	6.33	6.53	6.98	7.65	8.01	8.58	5.61	5.77	6.16	6.76	7.14	7.49	6.33	6.53	6.98	7.65	8.01	8.58
8.11.	5.50	5.71	6.15	6.76	7.14	7.50	6.22	6.49	6.97	7.61	8.01	8.58	5.50	5.71	6.15	6.76	7.14	7.50	6.22	6.49	6.97	7.61	8.01	8.58
09.11	5.39	5.61	6.09	6.75	7.13	7.44	6.06	6.37	6.93	7.63	7.99	8.55	5.39	5.61	6.09	6.75	7.13	7.44	6.06	6.37	6.93	7.63	7.99	8.55
12.11	5.39	5.59	6.10	6.76	7.18	7.47	6.10	6.27	6.93	7.62	8.04	8.58	5.39	5.59	6.10	6.76	7.18	7.47	6.10	6.27	6.93	7.62	8.04	8.58
13.11	5.48	5.62	6.11	6.75	7.13	7.47	6.19	6.39	6.94	7.63	8.03	8.54	5.48	5.62	6.11	6.75	7.13	7.47	6.19	6.39	6.94	7.63	8.03	8.54
14.11	5.55	5.67	6.13	6.81	7.14	7.50	6.24	6.43	6.95	7.63	8.01	8.56	5.55	5.67	6.13	6.81	7.14	7.50	6.24	6.43	6.95	7.63	8.01	8.56
15.11	5.68	5.80	6.24	6.79	7.13	7.49	6.42	6.55	7.03	7.62	7.95	8.48	5.68	5.80	6.24	6.79	7.13	7.49	6.42	6.55	7.03	7.62	7.95	8.48
16.11	5.69	5.84	6.25	6.83	7.23	7.52	6.43	6.56	7.01	7.66	8.04	8.49	5.69	5.84	6.25	6.83	7.23	7.52	6.43	6.56	7.01	7.66	8.04	8.49
19.11	5.67	5.84	6.24	6.76	7.18	7.52	6.37	6.53	7.00	7.60	8.04	8.43	5.67	5.84	6.24	6.76	7.18	7.52	6.37	6.53	7.00	7.60	8.04	8.43
20.11	5.67	5.79	6.25	6.83	7.22	7.57	6.32	6.54	7.01	7.66	8.04	8.55	5.67	5.79	6.25	6.83	7.22	7.57	6.32	6.54	7.01	7.66	8.04	8.55
21.11	5.59	5.80	6.24	6.77	7.17	7.51	6.32	6.54	7.00	7.61	8.00	8.48	5.59	5.80	6.24	6.77	7.17	7.51	6.32	6.54	7.00	7.61	8.00	8.48
22.11	5.60	5.77	6.22	6.83	7.21	7.57	6.25	6.52	7.00	7.63	8.04	8.54	5.60	5.77	6.22	6.83	7.21	7.57	6.25	6.52	7.00	7.63	8.04	8.54
23.11	5.55	5.76	6.21	6.77	7.17	7.52	6.22	6.49	6.97	7.60	8.01	8.47	5.55	5.76	6.21	6.77	7.17	7.52	6.22	6.49	6.97	7.60	8.01	8.47
26.11	5.58	5.75	6.21	6.79	7.20	7.57	6.26	6.47	7.00	7.61	8.02	8.52	5.58	5.75	6.21	6.79	7.20	7.57	6.26	6.47	7.00	7.61	8.02	8.52
27.11	5.70	5.79	6.22	6.77	7.16	7.51	6.38	6.54	6.98	7.61	8.01	8.49	5.70	5.79	6.22	6.77	7.16	7.51	6.38	6.54	6.98	7.61	8.01	8.49
28.11	5.68	5.77	6.24	6.81	7.17	7.46	6.41	6.53	7.02	7.63	8.00	8.48	5.68	5.77	6.24	6.81	7.17	7.46	6.41	6.53	7.02	7.63	8.00	8.48
29.11	5.77	5.82	6.24	6.80	7.17	7.51	6.44	6.58	7.01	7.63	8.01	8.48	5.77	5.82	6.24	6.80	7.17	7.51	6.44	6.58	7.01	7.63	8.01	8.48
30.11	5.74	5.87	6.23	6.78	7.11	7.59	6.44	6.61	7.02	7.58	7.97	8.52	5.74	5.87	6.23	6.78	7.11	7.59	6.44	6.61	7.02	7.58	7.97	8.52

Table 3.1.4

## Daily Moscow Interbank Actual Credit Rate (MIACR, MIACR-IG, MIACR-B)

(% p.a. for ruble credits)

Date	Moscow Interbank Actual Credit Rates (MIACR)						Moscow Interbank Actual Credit Rates (MIACR-IG)						Moscow Interbank Actual Credit Rates (MIACR-B)					
	Term of credit						Term of credit						Term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
<b>2012</b>																		
1.11	6.29	6.76	7.50	8.12	3.00	—	6.18	—	—	7.50	3.00	—	6.43	6.85	7.50	—	—	—
2.11	6.01	6.71	7.59	7.04	—	—	5.89	6.50	—	—	—	—	6.08	6.37	7.57	—	—	—
6.11	6.10	6.58	5.87	8.19	7.59	—	6.05	—	—	—	7.60	—	6.10	—	—	—	—	—
7.11	5.86	6.50	6.28	6.94	—	8.70	5.79	6.25	6.28	7.25	—	—	5.98	6.53	6.85	—	—	—
8.11.	5.58	5.93	6.02	7.75	7.50	—	5.45	—	6.02	—	7.50	—	5.60	—	—	—	—	—
09.11	5.61	5.66	5.50	7.78	—	—	5.59	—	—	—	—	—	5.68	5.80	—	—	—	—
12.11	5.95	6.18	7.40	6.50	9.00	8.10	5.87	—	—	—	—	8.10	6.06	—	—	—	—	—
13.11	6.15	6.75	6.03	7.50	—	11.37	6.17	—	6.03	—	—	—	6.20	—	—	—	—	—
14.11	6.43	6.50	—	6.50	7.40	—	6.43	—	—	—	—	—	6.58	6.75	—	—	—	—
15.11	6.31	7.29	6.99	7.36	9.35	—	6.16	—	6.99	7.34	—	—	6.41	—	—	—	8.55	—
16.11	6.23	7.11	4.52	7.55	9.00	—	6.05	—	—	7.55	—	—	6.20	—	—	—	—	—
19.11	6.18	6.77	7.50	7.00	7.75	—	5.92	—	—	—	—	—	6.29	6.98	—	—	—	—
20.11	6.09	6.66	7.64	7.87	7.50	—	5.84	—	6.50	—	7.50	—	6.17	—	8.12	8.60	—	—
21.11	5.86	6.33	6.23	6.35	—	11.80	5.78	6.16	6.23	—	—	—	6.09	6.28	—	—	—	—
22.11	5.88	6.00	8.87	7.41	7.65	11.84	5.80	6.00	—	7.65	7.65	—	6.11	—	—	8.60	—	—
23.11	5.96	6.98	5.07	6.50	—	11.91	5.84	—	—	—	—	—	6.02	6.60	6.75	—	—	—
26.11	6.34	7.16	6.25	7.44	—	—	6.23	—	—	7.44	—	—	6.56	7.25	—	—	—	—
27.11	6.43	6.93	8.00	—	—	8.05	6.32	6.50	—	—	—	—	6.67	7.25	—	—	—	—
28.11	6.48	6.50	—	7.26	—	—	6.39	6.50	—	7.27	—	—	6.60	—	—	—	—	—
29.11	6.29	6.84	7.91	7.50	—	—	6.18	—	—	—	—	—	6.46	7.00	—	—	—	—
30.11	6.46	7.05	7.15	1.50	—	—	6.39	—	—	—	—	—	6.70	—	7.65	—	—	—

Table 3.1.5

## Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations

(millions of rubles)

	Russian rouble (RUB)			US dollar (USD)			Euro (EUR)			Others					
	deposit operations	REPO		deposit operations	REPO		deposit operations	REPO		deposit operations	REPO				
	among residents	among non-residents		among residents	among non-residents		among residents	among non-residents		among residents	among non-residents				
<b>2011</b>															
January	170,791	149,513	132	46,338	288,603	841	3,298	6,194	220,299	0	306	0	3,112	0	0
February	180,280	170,567	215	38,975	279,606	946	3,331	7,610	269,744	0	215	0	3,377	0	0
March	166,102	177,217	57	69,431	286,915	916	2,804	9,001	274,346	0	189	0	5,046	0	0
April	188,254	162,438	53	77,190	235,071	532	1,191	8,386	229,209	1	212	0	4,618	0	0
May	207,144	178,010	420	47,330	223,174	418	1,359	6,696	338,964	0	91	8	2,991	0	0
June	182,532	169,441	218	39,405	326,162	6,008	1,082	8,130	352,014	0	0	15	3,194	0	0
July	192,696	159,353	203	35,973	219,726	2,987	403	12,021	294,918	0	22	4	2,772	0	0
August	231,666	185,099	325	54,123	227,098	508	584	8,294	248,835	14	24	3	2,099	0	0
September	280,601	181,451	179	67,198	266,808	729	2,677	6,018	237,614	17	0	4	1,565	0	0
October	331,657	120,493	162	47,568	247,243	498	4,438	13,405	215,849	17	52	12	3,537	0	13
November	332,666	93,626	277	44,902	270,893	445	3,477	25,073	253,922	14	0	6	3,744	1	0
December	364,024	119,924	27	64,793	294,711	1,572	2,829	36,107	278,086	0	1	4	5,932	0	0
<b>2012</b>															
January	345,829	111,137	52	43,308	273,638	1,232	2,196	14,400	238,502	0	380	17	4,839	0	0
February	279,864	165,271	124	44,284	317,938	685	533	22,981	351,908	0	402	9	6,069	0	0
March	275,771	140,456	38	49,383	348,218	715	2,332	19,380	318,919	0	0	91	5,181	77	0
April	<b>254,411</b>	<b>117,170</b>	0	<b>53,147</b>	<b>373,868</b>	572	3,024	<b>12,698</b>	<b>280,541</b>	0	3	3	3,868	121	0
May	<b>244,853</b>	<b>99,811</b>	1	<b>49,189</b>	<b>404,355</b>	1,291	4,020	<b>9,938</b>	<b>283,464</b>	44	0	7	4,443	22	0
June	<b>279,893</b>	95,704	690	<b>46,502</b>	<b>468,655</b>	630	3,309	<b>7,062</b>	<b>278,339</b>	20	0	5	4,361	0	0
July	<b>291,478</b>	93,280	230	72,005	507,041	1,093	1,951	<b>8,510</b>	<b>188,388</b>	10	3	9	4,478	0	0
August	<b>290,091</b>	<b>88,068</b>	<b>330</b>	<b>80,453</b>	<b>521,499</b>	498	937	<b>10,586</b>	<b>100,225</b>	10	0	7	4,181	0	0
September	<b>270,414</b>	<b>110,944</b>	568	<b>93,000</b>	<b>525,222</b>	<b>1,163</b>	1,612	<b>13,206</b>	<b>87,484</b>	0	0	5	<b>4,533</b>	0	0
October	<b>259,434</b>	<b>114,899</b>	1,458	<b>81,793</b>	<b>552,742</b>	<b>314</b>	<b>1,695</b>	<b>9,986</b>	<b>73,624</b>	0	0	13	<b>4,837</b>	0	0
November	291,320	109,994	2,910	53,380	665,557	227	1,485	17,778	93,907	11	0	5	5,465	0	0

Table 3.1.6

## Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity

(millions of rubles)

	November, 2012																							
	Russian rouble (RUB)						US dollar (USD)						Euro (EUR)						Others					
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			deposit operations			REPO		
	among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents				
Overnight	270,322	98,412	40,776	2,256	629	7,589	556,545	0	57	10,185	91,231	0	0	0	4,915	0	0	0	0	0	0			
1 week <sup>1</sup>	6,115	7,041	7,006	629	187	7,589	50,566	187	1,262	4,333	1,668	11	0	256	5	0	0	0	0	0	0			
2 weeks <sup>1</sup>	4,533	14	316	0	24	109	2,736	24	45	257	291	0	0	107	0	0	0	0	0	0	0			
1 month <sup>2</sup>	3,041	841	145	0	0	192	2,300	0	8	116	239	0	0	7	0	0	0	0	0	0	0			
2 months <sup>2</sup>	581	105	70	0	0	168	501	0	45	19	0	0	0	0	0	0	0	0	0	0	0			
3 months <sup>3</sup>	2,242	113	31	0	0	83	1,147	0	0	1	37	0	0	2	0	0	0	0	0	0	0			
6 months <sup>3</sup>	822	289	0	0	0	555	199	0	0	1	35	0	0	0	0	0	0	0	0	0	0			
over 6 months	270	1,112	1	0	5	43	7,392	5	65	0	75	0	0	68	0	0	0	0	0	0	0			
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	3,394	2,067	716	26	12	3,291	44,170	12	4	2,864	332	0	0	111	0	0	0	0	0	0	0			

<sup>1</sup> Standard term +/- 2 calendar days.<sup>2</sup> Standard term +/- 5 calendar days.<sup>3</sup> Standard term +/- 10 calendar days.

## 3.2. Exchange Market

Table 3.2.1

### Trade at Interbank Currency Exchange

	US dollar				Euro	
	average weighted dollar/ruble rate		trading volume, millions of US dollars		average weighted euro/ruble rate	trading volume, millions of euros
	UTS		UTS		UTS	UTS
	today <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
<b>2011</b>						
January	29.9704	29.9801	16,959.2	48,304.0	40.2168	5,120.0
February	29.2639	29.2744	18,392.6	61,852.1	39.9226	6,906.5
March	28.4540	28.4621	25,459.3	84,800.6	39.8183	7,949.8
April	28.0294	28.0127	23,372.9	74,311.4	40.5905	6,631.7
May	27.9431	27.9221	22,782.2	86,548.6	40.0166	7,255.0
June	27.9973	27.9913	24,559.9	74,511.4	40.2504	7,922.4
July	27.9185	27.9333	23,508.4	83,188.5	39.8506	9,254.5
August	28.7957	28.8367	31,895.8	121,920.4	41.1981	8,350.1
September	30.8725	30.8548	33,792.9	128,851.4	42.3566	9,260.8
October	31.1668	31.2751	34,008.2	120,104.5	42.8860	7,999.7
November	30.8860	30.8816	31,855.8	122,465.5	41.8322	8,699.2
December	31.5337	31.5029	38,111.1	111,655.8	41.4680	9,754.0
<b>2012</b>						
January	31.0510	31.1380	25,259.4	89,201.8	40.2452	8,110.0
February	29.7843	29.7947	30,139.2	104,478.3	39.4266	8,879.1
March	29.3402	29.3516	34,209.0	107,904.2	38.7391	12,717.2
April	29.4940	29.5007	31,210.6	102,176.8	38.8170	9,334.4
May	31.0476	31.2003	31,554.3	109,955.1	39.6116	10,794.1
June	32.8989	32.8942	36,033.4	124,459.3	41.2311	9,586.9
July	32.5063	32.5061	34,621.3	125,883.3	39.9419	11,816.5
August	31.9597	31.9708	32,685.5	117,601.4	39.6277	11,651.0
September	31.3404	31.3719	37,587.5	120,558.6	40.4275	9,968.4
October	31.1062	31.1147	36,342.1	117,143.9	40.3552	9,930.3
November	31.3425	31.3502	30,091.4	99,398.3	40.2346	9,893.9

<sup>1</sup> Settlement time not later than the transaction day.

<sup>2</sup> Settlement time not later than the business day following the transaction day.

Abbreviations used in this Table:

UTS — Uniform Trade Session.

Table 3.2.2

### Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2011</b>														
January	44,093	30,437	41,165	14,309	1,040	376	403	247	120	1	1	0	48	40
February	46,536	31,431	43,399	14,843	1,655	498	514	325	161	1	2	0	85	158
March	50,251	34,334	46,300	15,754	1,818	853	673	321	170	1	2	0	88	188
April	51,556	35,178	47,957	16,784	1,046	838	721	295	107	5	1	1	81	97
May	55,581	39,489	51,863	16,956	1,036	656	523	354	108	4	2	0	63	109
June	54,625	35,572	51,300	19,157	1,167	871	549	299	130	3	17	0	22	163
July	52,951	36,576	49,289	17,013	1,116	717	514	326	132	2	9	0	34	174
August	56,264	40,431	52,791	16,130	1,101	496	945	384	114	3	6	1	52	73
September	63,390	47,461	59,956	16,716	1,098	387	564	280	128	3	25	6	45	110
October	62,589	45,081	58,565	17,203	1,115	511	668	1,712	169	5	3	1	31	116
November	59,279	42,880	54,774	17,360	1,156	388	687	1,103	114	4	1	1	17	72
December	55,703	41,318	51,273	16,375	824	253	511	726	64	3	2	2	10	46
<b>2012</b>														
January	45,856	33,819	42,028	13,770	768	307	486	333	62	2	2	0	16	119
February	55,469	41,519	51,201	15,345	1,065	562	735	211	63	2	3	0	12	220
March	61,315	47,317	56,130	16,427	1,066	462	756	182	63	3	3	0	23	200
April	56,060	43,113	51,344	14,768	1,211	532	789	186	61	2	3	0	33	79
May	55,344	42,371	50,730	14,863	924	587	661	317	93	3	2	0	19	116
June	57,893	45,052	53,176	14,915	833	688	706	185	58	4	2	3	35	129
July	57,661	44,409	52,850	15,252	996	681	549	372	76	6	1	0	29	100
August	58,435	46,458	54,002	13,687	831	547	692	379	127	5	1	0	39	100
September	63,061	50,402	58,261	14,197	1,327	624	719	284	129	5	2	0	86	84
October	56,457	44,540	52,049	13,313	1,037	643	622	386	140	21	2	0	87	74
November	55,829	44,212	50,710	13,700	765	755	871	347	135	6	5	1	81	70



Table 3.2.3

### Total Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2011</b>														
January	1,657	831	1,605	704	46	8	56	45	3	—	0	6	0	11
February	1,427	790	1,337	547	70	71	27	8	1	—	0	2	2	3
March	1,808	903	1,730	669	63	182	49	8	2	—	—	2	4	5
April	2,295	1,228	2,175	600	303	110	105	51	4	—	0	—	3	8
May	2,616	1,489	2,499	995	81	53	78	17	4	—	1	1	0	11
June	1,808	1,129	1,727	545	47	22	105	5	0	—	1	1	0	30
July	1,574	833	1,452	578	38	86	113	37	4	—	1	—	0	7
August	2,204	1,357	2,078	703	104	23	100	4	0	—	—	3	4	23
September	2,294	1,572	2,140	624	55	69	42	63	2	—	0	3	1	15
October	2,199	1,590	2,064	587	21	13	41	0	59	—	0	—	6	14
November	1,682	1,107	1,541	630	25	22	21	0	1	—	—	1	6	7
December	2,627	1,577	2,435	916	105	32	95	74	2	—	0	3	3	9
<b>2012</b>														
January	1,802	1,177	1,736	546	23	25	46	32	2	5	—	0	5	8
February	1,828	1,171	1,727	602	15	31	80	5	1	4	0	—	4	17
March	1,745	1,153	1,631	507	19	57	86	8	1	3	0	0	5	20
April	1,675	1,123	1,469	479	92	43	76	33	2	6	0	—	5	23
May	1,890	1,370	1,755	490	64	18	50	3	2	3	0	0	2	22
June	1,722	1,230	1,583	425	94	17	40	7	11	3	0	0	7	25
July	1,517	982	1,411	431	25	44	103	4	0	2	—	5	8	19
August	1,491	985	1,408	421	59	13	46	19	2	7	—	—	8	13
September	1,880	1,440	1,782	310	18	55	68	49	0	16	—	0	9	14
October	1,550	1,240	1,465	250	19	14	56	10	1	18	—	—	13	15
November	1,679	1,301	1,500	415	11	25	57	5	0	23	0	0	8	13

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	2	Of which:						7	8
		3	4	5	6	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts <sup>2</sup>		
	Total foreign currency receipts <sup>1</sup>	banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)				
2007	143,025.92	12,815.34	37,906.96	42,489.84	33,550.86	10,727.36	5,535.58		
2008	173,078.94	43,998.11	36,812.97	31,825.52	42,128.06	13,410.12	4,904.16		
2009	136,196.76	14,766.16	27,823.13	35,373.83	46,141.20	8,763.99	3,328.45		
2010	116,493.28	5,644.58	25,766.38	33,983.30	38,805.06	9,747.13	2,546.83		
2011	129,923.39	10,815.90	29,603.35	33,876.37	42,413.03	10,271.40	2,787.17		
<b>2012</b>									
January	9,075.00	1,051.93	2,140.81	2,036.77	3,079.23	541.57	224.69		
February	11,851.82	1,191.37	2,918.94	2,686.80	4,111.04	674.51	269.18		
March	12,956.78	2,092.30	3,056.51	2,414.91	4,303.66	784.13	305.28		
April	12,503.85	871.67	2,632.56	2,739.18	5,170.09	804.38	285.97		
May	11,397.82	1,008.35	2,423.58	3,046.14	3,747.13	887.20	285.42		
June	11,550.03	1,063.24	2,345.82	3,315.84	3,719.60	847.15	258.39		
July	13,061.75	2,158.90	2,995.03	2,498.19	3,963.25	1,102.30	344.09		
August	12,931.08	2,383.92	2,785.31	2,296.48	3,993.18	1,132.03	340.18		
September	12,031.11	2,073.62	2,411.57	2,467.40	3,718.11	1,048.95	311.46		
October	12,655.07	963.15	2,981.73	3,131.76	4,194.17	1,082.05	302.21		

**Table 3.2.4 (end)**  
(millions of US dollars)

1	9	Of which:								15	16
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses <sup>2</sup>	Foreign cash balances at end of reporting period			
2007	143,229.29	20,629.81	43,113.55	45,789.00	25,832.14	1,653.29	6,211.51	2,903.40			
2008	168,458.14	11,751.73	36,811.72	79,344.75	31,869.82	1,756.67	6,923.46	7,117.00			
2009	138,190.24	18,151.72	27,485.41	50,316.95	35,239.16	1,530.63	5,466.38	5,531.98			
2010	117,003.78	14,992.70	25,493.95	39,455.94	30,679.23	2,118.71	4,263.48	4,605.49			
2011	129,318.89	7,014.89	29,675.57	51,833.11	33,673.81	3,280.97	3,833.16	5,232.69			
<b>2012</b>											
January	9,009.29	382.87	2,176.08	3,529.65	2,442.51	204.06	274.13	5,228.53			
February	12,047.21	367.05	2,894.25	5,303.11	2,977.38	230.69	274.74	5,080.74			
March	12,548.89	320.86	3,102.55	5,497.79	3,121.99	178.02	327.69	5,540.80			
April	12,504.33	631.65	2,964.14	4,341.56	4,059.88	186.51	320.60	5,510.85			
May	11,342.20	717.64	2,413.24	4,686.82	3,038.09	167.27	319.14	5,550.37			
June	11,557.63	604.87	2,479.51	4,784.60	3,173.21	170.43	345.00	5,386.44			
July	13,364.98	322.28	3,056.75	6,361.15	3,101.01	162.52	361.28	5,116.76			
August	12,857.89	237.19	2,810.71	6,321.41	3,029.77	165.87	292.95	5,134.08			
September	11,485.15	193.20	2,430.79	5,490.41	2,917.25	156.69	296.81	5,724.19			
October	12,429.66	551.27	2,986.74	5,130.70	3,226.36	181.82	352.77	6,034.12			

<sup>1</sup> Excluding receipts related to interbranch turnover.

<sup>2</sup> Including receipts from and expenses of legal entities accordingly.

<sup>3</sup> Excluding payments related to interbranch turnover.

Table 3.2.5

## Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	<b>US Dollar</b>								
<b>2011</b>									
January	883	1,481	966.21	1,278.62	29.7968	30.2764	0.48	55.55	68.32
February	1,416	1,340	1,068.18	1,444.14	29.1404	29.5029	0.36	66.54	63.11
March	1,242	1,458	1,246.87	1,762.60	28.2955	28.6757	0.38	61.59	65.60
April	1,313	1,342	1,259.35	1,857.85	27.9118	28.2821	0.37	60.95	65.38
May	1,327	1,211	1,298.09	1,945.29	27.8064	28.1336	0.33	68.36	60.31
June	1,200	1,242	1,312.04	2,041.91	27.8468	28.1990	0.35	62.98	60.08
July	1,379	1,254	1,367.24	2,068.47	27.7781	28.1153	0.34	67.20	56.18
August	1,532	1,392	1,467.21	2,095.51	28.5894	29.0490	0.46	63.69	59.29
September	1,497	1,552	1,419.65	1,952.85	30.4927	31.0648	0.57	66.35	63.99
October	1,434	1,722	1,216.76	1,950.50	31.3227	31.4321	0.11	64.56	69.13
November	1,344	1,676	1,146.52	1,767.82	30.7339	31.0833	0.35	62.18	68.01
December	1,619	1,771	1,202.76	2,006.97	31.3774	31.6908	0.31	52.53	68.71
<b>2012</b>									
January	1,210	1,772	937.69	1,298.84	31.0390	31.3615	0.32	58.53	67.01
February	1,656	2,080	990.75	1,770.58	29.7572	29.9660	0.21	63.61	70.81
March	1,288	1,851	1,150.35	1,921.22	29.1943	29.5764	0.38	64.37	66.27
April	1,567	1,430	1,176.77	1,843.28	29.3318	29.6958	0.36	70.21	62.48
May	1,517	1,536	1,319.57	1,890.66	30.8272	31.1454	0.32	69.45	64.52
June	1,804	1,602	1,293.42	1,866.38	32.7537	33.2043	0.45	72.63	63.71
July	1,264	1,736	1,252.61	2,219.24	32.3372	32.7030	0.37	66.56	62.05
August	1,082	1,842	1,320.55	2,342.46	31.7861	32.1756	0.39	63.89	68.78
September	1,234	1,790	1,262.18	2,201.97	31.2857	31.6392	0.35	64.66	72.30
October	1,576	1,604	1,353.43	2,197.41	30.9847	31.3242	0.34	70.51	70.13

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	<b>Euro</b>								
<b>2011</b>									
January	898	1,354	547.76	466.78	40.1611	40.5201	0.36	43.17	30.51
February	962	1,373	562.95	581.29	39.7949	40.1882	0.39	32.53	35.46
March	1,007	1,314	661.91	702.94	39.6377	40.0257	0.39	37.14	32.92
April	1,006	1,213	708.27	719.10	40.3401	40.7835	0.44	37.94	32.96
May	753	1,250	712.42	836.19	39.8369	40.2405	0.40	30.51	38.26
June	795	1,210	780.43	926.63	40.0582	40.4701	0.41	35.72	38.11
July	749	1,292	817.10	1,040.46	39.7093	40.0958	0.39	31.19	41.55
August	851	1,409	1,007.13	940.23	41.0350	41.5369	0.50	34.88	38.51
September	873	1,245	857.28	945.60	42.1301	42.4557	0.33	32.30	33.95
October	909	1,494	740.34	686.80	42.6547	43.1170	0.46	33.90	28.96
November	985	1,496	681.98	648.90	41.5991	42.0900	0.49	36.66	30.16
December	1,599	1,335	820.63	845.23	41.3112	41.6677	0.36	46.59	28.68
<b>2012</b>									
January	990	1,548	612.17	531.01	40.1005	40.5409	0.44	40.39	30.93
February	1,184	1,599	584.35	672.22	39.2678	39.6553	0.39	35.40	27.35
March	989	1,511	605.31	858.87	38.5457	39.0167	0.47	34.33	31.91
April	921	1,382	618.27	823.41	38.6032	39.0465	0.44	28.52	35.48
May	947	1,310	700.64	901.63	39.2456	39.8196	0.57	29.31	33.54
June	906	1,238	738.74	1,025.14	40.9685	41.5779	0.61	26.06	33.87
July	768	1,492	792.08	1,219.77	39.7859	40.2430	0.46	31.49	36.07
August	706	1,344	868.86	1,109.26	39.4014	39.8266	0.43	34.03	29.43
September	503	1,260	1,250.83	869.65	40.2197	40.7067	0.49	33.55	25.85
October	906	1,398	729.56	768.67	40.1302	40.5823	0.45	28.30	27.70

**Table 3.2.6**  
**Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches**

Operation	Average size of transactions	2011												2012													
		October	November	December	January	February	March	April	May	June	July	August	September	October	October	November	December	January	February	March	April	May	June	July	August	September	October
		<b>up to 250 US dollars</b>																									
Purchase	number of transactions (thousands of units)	73.61	63.41	63.34	82.96	61.46	62.58	58.10	85.23	68.63	98.30	126.04	582.76	83.79	73.61	63.41	63.34	82.96	61.46	62.58	58.10	85.23	68.63	98.30	126.04	582.76	83.79
	value of transactions (millions of US dollars)	12.34	10.04	10.43	15.33	9.80	9.51	9.50	13.43	10.58	17.01	21.83	15.04	13.31	12.34	10.04	10.43	15.33	9.80	9.51	9.50	13.43	10.58	17.01	21.83	15.04	13.31
Sale	number of transactions (thousands of units)	13.51	13.35	23.15	11.03	12.23	14.26	113.08	18.06	25.12	43.80	24.56	17.01	14.00	13.51	13.35	23.15	11.03	12.23	14.26	113.08	18.06	25.12	43.80	24.56	17.01	14.00
	value of transactions (millions of US dollars)	2.89	2.64	3.63	2.06	2.60	3.24	23.32	3.19	4.68	6.88	3.75	3.25	2.51	2.89	2.64	3.63	2.06	2.60	3.24	23.32	3.19	4.68	6.88	3.75	3.25	2.51
<b>from 251 to 500 US dollars</b>																											
Purchase	number of transactions (thousands of units)	280.31	270.19	186.29	257.68	241.62	334.81	326.96	270.07	219.13	505.11	547.24	392.74	329.34	280.31	270.19	186.29	257.68	241.62	334.81	326.96	270.07	219.13	505.11	547.24	392.74	329.34
	value of transactions (millions of US dollars)	106.77	105.47	76.36	98.00	94.63	132.16	132.94	105.09	85.28	204.88	214.56	156.57	130.03	106.77	105.47	76.36	98.00	94.63	132.16	132.94	105.09	85.28	204.88	214.56	156.57	130.03
Sale	number of transactions (thousands of units)	59.45	84.28	60.37	55.17	45.94	43.93	64.35	61.34	58.92	44.15	50.18	53.86	28.91	59.45	84.28	60.37	55.17	45.94	43.93	64.35	61.34	58.92	44.15	50.18	53.86	28.91
	value of transactions (millions of US dollars)	21.67	33.01	25.94	23.35	19.74	18.91	28.83	28.26	25.72	17.52	20.64	22.18	13.06	21.67	33.01	25.94	23.35	19.74	18.91	28.83	28.26	25.72	17.52	20.64	22.18	13.06
<b>from 501 to 2,000 US dollars</b>																											
Purchase	number of transactions (thousands of units)	1,465.29	1,372.42	1,308.77	1,151.10	938.42	1,227.82	1,241.21	1,509.37	1,522.76	1,353.75	1,481.25	1,465.83	1,473.97	1,465.29	1,372.42	1,308.77	1,151.10	938.42	1,227.82	1,241.21	1,509.37	1,522.76	1,353.75	1,481.25	1,465.83	1,473.97
	value of transactions (millions of US dollars)	1,556.22	1,441.11	1,415.52	1,177.34	914.82	1,286.83	1,370.30	1,631.18	1,804.42	1,366.58	1,399.87	1,473.36	1,510.80	1,556.22	1,441.11	1,415.52	1,177.34	914.82	1,286.83	1,370.30	1,631.18	1,804.42	1,366.58	1,399.87	1,473.36	1,510.80
Sale	number of transactions (thousands of units)	1,991.81	1,848.90	2,175.54	1,346.84	1,621.66	2,090.84	2,090.82	2,305.85	2,428.98	2,726.86	2,776.67	2,438.00	2,432.95	1,991.81	1,848.90	2,175.54	1,346.84	1,621.66	2,090.84	2,090.82	2,305.85	2,428.98	2,726.86	2,776.67	2,438.00	2,432.95
	value of transactions (millions of US dollars)	2,474.67	2,366.27	2,805.17	1,718.10	2,135.83	2,712.23	2,474.88	2,757.35	2,983.23	3,327.74	3,485.02	3,002.73	2,952.95	2,474.67	2,366.27	2,805.17	1,718.10	2,135.83	2,712.23	2,474.88	2,757.35	2,983.23	3,327.74	3,485.02	3,002.73	2,952.95
<b>from 2,001 to 5,000 US dollars</b>																											
Purchase	number of transactions (thousands of units)	159.31	133.59	465.40	82.64	341.67	153.03	173.38	174.01	234.45	126.12	98.01	116.76	207.64	159.31	133.59	465.40	82.64	341.67	153.03	173.38	174.01	234.45	126.12	98.01	116.76	207.64
	value of transactions (millions of US dollars)	437.01	367.62	1,266.15	236.17	915.33	416.42	439.71	488.65	661.43	357.52	292.99	344.17	509.24	437.01	367.62	1,266.15	236.17	915.33	416.42	439.71	488.65	661.43	357.52	292.99	344.17	509.24
Sale	number of transactions (thousands of units)	561.79	460.18	600.23	394.96	695.60	605.94	403.32	416.80	425.92	637.03	618.90	562.18	503.33	561.79	460.18	600.23	394.96	695.60	605.94	403.32	416.80	425.92	637.03	618.90	562.18	503.33
	value of transactions (millions of US dollars)	1,540.95	1,339.39	1,717.04	1,143.57	2,004.38	1,774.48	1,124.44	1,177.43	1,154.48	1,796.87	1,772.21	1,592.26	1,465.43	1,540.95	1,339.39	1,717.04	1,143.57	2,004.38	1,774.48	1,124.44	1,177.43	1,154.48	1,796.87	1,772.21	1,592.26	1,465.43
<b>over 5,000 US dollars</b>																											
Purchase	number of transactions (thousands of units)	38.32	41.77	53.16	25.26	38.76	32.74	51.44	56.47	52.26	40.13	27.12	31.33	59.88	38.32	41.77	53.16	25.26	38.76	32.74	51.44	56.47	52.26	40.13	27.12	31.33	59.88
	value of transactions (millions of US dollars)	570.60	586.84	956.22	413.92	643.57	473.92	686.60	680.73	644.43	450.01	298.11	396.92	860.03	570.60	586.84	956.22	413.92	643.57	473.92	686.60	680.73	644.43	450.01	298.11	396.92	860.03
Sale	number of transactions (thousands of units)	75.93	65.25	72.10	62.27	121.59	98.14	67.63	65.36	54.14	109.32	94.67	78.42	66.95	75.93	65.25	72.10	62.27	121.59	98.14	67.63	65.36	54.14	109.32	94.67	78.42	66.95
	value of transactions (millions of US dollars)	777.22	661.99	638.77	547.40	1,034.92	892.91	590.21	592.13	509.67	1,109.66	971.78	786.12	591.80	777.22	661.99	638.77	547.40	1,034.92	892.91	590.21	592.13	509.67	1,109.66	971.78	786.12	591.80

### 3.3. Main Characteristics of the Government Securities Market

Table 3.3.1

#### Main Highlights of Auctions for OFZ Placement

Date	Security code	Days to redemption	Issue volume at par, millions of rubles	Demand volume at par, millions of rubles	Volume placed at par, millions of rubles	Return, millions of rubles	Cut-off price, as % of nominal price	Average weighted price, as % of nominal price	Official yield at average weighted price, % p.a.	Unplaced volume at par, millions of rubles
07.11.2012	SU26209RMFS5	3,542	—	94,818.35	33,405.44	34,803.06	102.01	102.14	7.42	38,422.15
14.11.2012	SU26207RMFS9	5,194	—	20,484.50	9,027.28	9,642.69	104.89	104.94	7.72	25,570.45
21.11.2012	SU26208RMFS7	2,289	—	190,806.45	32,543.66	33,961.43	102.75	102.77	7.07	46,264.75
28.11.2012	SU25080RMFS1	1,603	—	69,701.79	13,498.96	13,953.85	102.65	102.66	6.80	19,988.56

Table 3.3.2

#### Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Security code	Redemption amount, millions of rubles	Marketable volume, millions of rubles	No. of coupon period	Current coupon rate, rubles	Current coupon rate, % p.a.
9.10.2002	2.11.2012	SU26198RMFS0	42,117.40	42,117.40	—	—	—
9.10.2002	2.11.2012	SU26198RMFS0	2,527.04	42,117.40	10	60.00	6.00
18.11.2004	7.11.2012	SU48001RMFS0	1,562.13	24,099.48	8	64.82	6.50
16.02.2005	7.11.2012	SU46017RMFS8	1,296.80	80,000.00	31	16.21	6.50
2.12.2009	28.11.2012	SU25071RMFS0	3,231.20	80,000.00	6	40.39	8.10

Table 3.3.3

## Structure of Bonded Debt (the OFZ Part Thereof)

Date	% of trading volume at par			
	fixed income	permanent income	sinking fund	sinking fund and floating income
<b>2010</b>				
1.01	0.00	48.06	50.30	1.64
1.02	0.00	48.05	50.31	1.64
1.03	0.00	48.65	49.73	1.62
1.04	0.00	49.65	48.73	1.62
1.05	0.00	49.78	48.61	1.62
1.06	0.00	48.30	50.03	1.66
1.07	0.00	50.38	48.02	1.60
1.08	0.00	53.52	44.94	1.53
1.09	0.00	55.42	43.11	1.47
1.10	0.00	59.54	39.10	1.36
1.11	0.00	61.39	37.31	1.30
1.12	0.00	62.33	36.40	1.27
<b>2011</b>				
1.01	0.00	65.16	33.66	1.17
1.02	0.00	65.10	33.72	1.18
1.03	0.00	68.15	30.75	1.10
1.04	0.00	69.56	29.40	1.05
1.05	0.00	70.47	28.51	1.02
1.06	0.00	70.88	28.12	1.00
1.07	0.00	71.80	27.23	0.97
1.08	0.00	72.22	26.83	0.96
1.09	0.00	72.94	26.11	0.95
1.10	0.00	65.00	34.14	0.86
1.11	0.00	65.12	34.02	0.86
1.12	0.00	64.94	34.20	0.86
<b>2012</b>				
1.01	0.00	65.06	34.08	0.86
1.02	0.00	64.97	34.16	0.86
1.03	0.00	66.52	32.65	0.84
1.04	0.00	66.97	32.21	0.83
1.05	0.00	67.37	31.82	0.82
1.06	0.00	67.37	31.82	0.82
1.07	0.00	68.00	31.20	0.80
1.08	0.00	68.51	30.70	0.79
1.09	0.00	68.00	31.19	0.81
1.10	0.00	68.24	30.95	0.81
1.11	0.00	69.03	30.18	0.79
1.12	0.00	69.50	29.73	0.77



Table 3.3.4

## Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %				
	1	2	3	4	5	6	7	8	9	
		permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
<b>2012</b>										
1.11	7.19	—	7.96	8.66	7.42	—	7.44	—	—	
2.11	7.23	—	7.95	8.66	7.20	—	7.20	—	—	
6.11	7.23	—	7.94	8.66	7.18	—	7.14	—	—	
7.11	7.23	—	7.95	8.66	7.40	—	7.53	—	—	
8.11	7.22	—	7.96	8.66	7.48	—	7.73	—	—	
9.11	7.22	—	7.95	8.66	7.37	—	7.24	—	—	
12.11	7.22	—	7.95	8.66	7.47	—	—	—	—	
13.11	7.22	—	7.98	8.66	7.35	—	7.88	—	—	
14.11	7.23	—	7.97	8.66	7.30	—	7.71	—	—	
15.11	7.23	—	7.96	8.66	7.25	—	6.90	—	—	
16.11	7.23	—	7.92	8.66	7.29	—	7.70	—	—	
19.11	7.16	—	7.93	8.66	7.42	—	8.05	—	—	
20.11	7.12	—	7.92	8.66	7.30	—	7.97	—	—	
21.11	7.02	—	7.86	8.66	7.20	—	7.87	—	—	
22.11	6.95	—	7.86	8.66	7.22	—	7.46	—	—	
23.11	6.97	—	7.83	8.66	7.19	—	7.12	—	—	
26.11	6.98	—	7.83	8.66	6.99	—	7.22	—	—	
27.11	6.98	—	7.83	6.60	7.13	—	7.24	6.60	—	
28.11	6.98	—	7.83	6.60	7.09	—	6.91	—	—	
29.11	6.91	—	7.80	6.60	6.87	—	7.71	—	—	
30.11	6.86	—	7.71	6.60	7.03	—	7.52	—	—	

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles				
	10	11	12	13	14	15	16	17	16	17
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
<b>2012</b>										
1.11	0.16	—	0.01	—	2,114,713.96	—	924,484.21	24,099.48	924,484.21	24,099.48
2.11	0.05	—	—	—	2,072,596.55	—	924,484.21	24,099.48	924,484.21	24,099.48
6.11	0.04	—	—	—	2,072,596.55	—	924,484.21	24,099.48	924,484.21	24,099.48
7.11	0.22	—	0.01	—	2,106,002.00	—	924,484.21	24,099.48	924,484.21	24,099.48
8.11	0.14	—	—	—	2,106,002.00	—	924,484.21	24,099.48	924,484.21	24,099.48
9.11	0.10	—	—	—	2,106,002.00	—	924,484.21	24,099.48	924,484.21	24,099.48
12.11	0.08	—	—	—	2,106,002.00	—	924,484.21	24,099.48	924,484.21	24,099.48
13.11	0.06	—	—	—	2,106,002.00	—	924,484.21	24,099.48	924,484.21	24,099.48
14.11	0.09	—	0.01	—	2,115,029.27	—	924,484.21	24,099.48	924,484.21	24,099.48
15.11	0.09	—	—	—	2,115,029.27	—	924,484.21	24,099.48	924,484.21	24,099.48
16.11	0.11	—	—	—	2,115,029.27	—	924,484.21	24,099.48	924,484.21	24,099.48
19.11	0.20	—	0.03	—	2,115,029.27	—	924,484.21	24,099.48	924,484.21	24,099.48
20.11	0.18	—	0.13	—	2,115,029.27	—	924,484.21	24,099.48	924,484.21	24,099.48
21.11	0.13	—	0.11	—	2,147,572.93	—	924,484.21	24,099.48	924,484.21	24,099.48
22.11	0.28	—	0.06	—	2,147,572.93	—	924,484.21	24,099.48	924,484.21	24,099.48
23.11	0.11	—	0.01	—	2,147,572.93	—	924,484.21	24,099.48	924,484.21	24,099.48
26.11	0.06	—	0.04	—	2,147,572.93	—	924,484.21	24,099.48	924,484.21	24,099.48
27.11	0.11	—	—	—	2,147,572.93	—	924,484.21	24,099.48	924,484.21	24,099.48
28.11	0.09	—	0.01	—	2,161,071.89	—	924,484.21	24,099.48	924,484.21	24,099.48
29.11	0.14	—	0.05	—	2,161,071.89	—	924,484.21	24,099.48	924,484.21	24,099.48
30.11	0.10	—	0.04	—	2,161,071.89	—	924,484.21	24,099.48	924,484.21	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles						Duration, years			
	permanent-income federal loan bonds		fixed-income federal loan bonds		federal loan bonds with sinking fund and floating income		22	23	24	25
	18	19	20	21	22	23				
1										
<b>2012</b>										
1.11	2,187,916.60	—	892,743.45	23,948.86	3.23	—	—	6.51	3.34	3.34
2.11	2,141,468.54	—	893,177.01	23,953.20	3.29	—	—	6.51	3.34	3.34
6.11	2,142,561.14	—	894,714.02	23,970.31	3.28	—	—	6.50	3.33	3.33
7.11	2,178,565.59	—	892,802.87	22,412.52	3.34	—	—	6.50	3.56	3.56
8.11	2,179,199.37	—	892,823.34	22,416.38	3.33	—	—	6.50	3.56	3.56
9.11	2,179,873.63	—	893,309.16	22,420.47	3.33	—	—	6.50	3.56	3.56
12.11	2,181,291.04	—	893,838.40	22,432.28	3.32	—	—	6.49	3.55	3.55
13.11	2,181,079.33	—	892,037.36	22,436.38	3.32	—	—	6.49	3.54	3.54
14.11	2,191,178.06	—	892,476.41	22,440.23	3.34	—	—	6.49	3.54	3.54
15.11	2,191,705.44	—	893,192.32	22,444.33	3.34	—	—	6.49	3.54	3.54
16.11	2,192,365.57	—	896,303.41	22,448.19	3.34	—	—	6.49	3.54	3.54
19.11	2,198,329.91	—	896,348.95	22,460.00	3.33	—	—	6.48	3.53	3.53
20.11	2,201,189.70	—	897,032.09	22,464.09	3.34	—	—	6.48	3.53	3.53
21.11	2,242,062.29	—	900,600.28	22,467.95	3.37	—	—	6.49	3.52	3.52
22.11	2,247,226.88	—	900,741.56	22,472.04	3.38	—	—	6.50	3.52	3.52
23.11	2,246,201.69	—	903,173.61	22,475.90	3.37	—	—	6.49	3.52	3.52
26.11	2,247,400.93	—	903,325.70	22,487.71	3.36	—	—	6.49	3.51	3.51
27.11	2,247,569.56	—	903,272.40	23,696.78	3.36	—	—	6.48	3.55	3.55
28.11	2,258,604.47	—	903,578.27	23,700.64	3.37	—	—	6.48	3.55	3.55
29.11	2,263,909.74	—	905,215.53	23,704.73	3.37	—	—	6.49	3.54	3.54
30.11	2,267,223.50	—	910,724.61	23,708.59	3.37	—	—	6.51	3.54	3.54

Table 3.3.5

## Average Weighted Interest Rates on Government Securities Market

(% p.a.)

Date	Government securities on redemption terms		
	short-term, up to 90 days	medium-term, 91 to 364 days	long-term, 365 days and more
<b>2012</b>			
1.11	6.08	6.48	7.63
2.11	6.02	6.08	7.64
6.11	6.09	6.02	7.64
7.11	6.00	6.09	7.64
8.11	6.03	6.08	7.64
9.11	6.16	6.08	7.63
12.11	6.00	6.10	7.63
13.11	6.06	6.08	7.65
14.11	5.99	6.13	7.64
15.11	6.01	6.12	7.64
16.11	6.01	6.19	7.62
19.11	5.99	6.20	7.59
20.11	5.98	6.20	7.56
21.11	5.98	6.19	7.48
22.11	6.00	6.13	7.45
23.11	5.98	6.13	7.44
26.11	5.99	6.11	7.44
27.11	6.01	6.11	7.43
28.11	5.94	6.07	7.43
29.11	5.94	5.97	7.38
30.11	5.93	6.07	7.31

Table 3.4

## Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
<b>2012</b>			
1.11	1,430.91	1,443.50	40.83
2.11	1,440.25	1,444.19	36.76
6.11	1,446.46	1,448.98	28.29
7.11	1,423.36	1,426.94	38.90
8.11	1,407.79	1,410.27	42.85
9.11	1,401.32	1,397.86	34.19
12.11	1,407.90	1,404.26	29.12
13.11	1,373.83	1,363.63	40.99
14.11	1,372.19	1,367.15	38.39
15.11	1,386.25	1,381.58	30.73
16.11	1,383.66	1,376.10	37.33
19.11	1,398.57	1,399.70	25.51
20.11	1,396.39	1,403.59	23.88
21.11	1,405.70	1,420.97	26.38
22.11	1,402.64	1,419.88	22.14
23.11	1,413.15	1,432.24	28.62
26.11	1,403.94	1,426.96	24.67
27.11	1,394.87	1,417.60	27.49
28.11	1,380.94	1,397.38	31.23
29.11	1,388.31	1,420.35	29.77
30.11	1,405.97	1,436.55	54.70

## 4. CREDIT INSTITUTIONS PERFORMANCE

## 4.1. General Description

Table 4.1.1

## Number and Structure of Credit Institutions

	2011					2012							
	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11
1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision — total	1,117	1,112	1,111	1,110	1,110	1,104	1,101	1,102	1,102	1,101	1,098	1,098	1,094
of which:													
— banks	1,055	1,051	1,049	1,047	1,045	1,039	1,037	1,037	1,036	1,034	1,032	1,032	1,028
— nonbanking credit institutions	62	61	62	63	65	65	64	65	66	67	66	66	66
1.1. Registered 100 percent foreign-owned credit institutions	77	77	77	77	79	79	79	76	76	76	75	74	74
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) — total	—	—	1	1	2	1	—	1	1	2	—	1	—
of which:													
— banks	—	—	1	1	2	1	—	1	—	—	—	—	—
— nonbanking credit institutions	—	—	—	—	—	—	—	—	1	2	—	1	—
2. Credit institutions licensed to conduct banking operations — total	982	978	976	974	975	970	967	965	965	963	962	961	958
of which:													
— banks	925	922	919	916	915	910	908	906	905	903	900	900	898
— nonbanking credit institutions	57	56	57	58	60	60	59	59	60	60	62	61	60
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	799	797	795	794	793	790	787	786	786	784	783	784	784
— to conduct operations in foreign currency	665	661	659	657	658	655	653	651	651	648	648	649	648
— credit institutions with general license	273	273	273	273	273	272	271	271	271	271	270	270	270
— to conduct operations with precious metals:													
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses <sup>1</sup>	207	207	207	208	209	210	209	209	209	209	208	209	210



Table 4.1.1 (end)

	2011		2012										
	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11
11. Operational offices of credit institutions — total	4,877	5,360	5,576	5,702	5,867	6,058	6,238	6,412	6,586	6,762	6,939	7,131	7,294
of which Sberbank of Russia	352	545	590	590	592	607	620	629	639	637	648	649	666
12. Mobile banking offices — total	95	100	103	105	105	109	112	112	112	113	114	114	113
of which Sberbank of Russia	91	96	99	101	101	104	107	106	106	107	108	109	108
13. Credit institutions with revoked licences	135	134	134	135	133	133	134	136	136	136	136	136	136
14. Credit institutions subjected to liquidation	130	130	131	130	130	127	128	129	131	131	134	134	130
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) <sup>3</sup>	124	123	123	122	122	121	124	125	127	125	128	126	126
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	2,023	2,028	2,030	2,031	2,033	2,039	2,042	2,042	2,043	2,046	2,049	2,050	2,054
of which:													
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,572	1,574	1,575	1,576	1,578	1,582	1,585	1,585	1,586	1,588	1,589	1,589	1,593
— credit institutions liquidated owing to reorganization	450	453	454	454	454	456	456	456	456	457	459	460	460
of which:													
— credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2
— credit institutions liquidated owing to takeover	448	451	452	452	452	454	454	454	454	455	457	458	458
of which:													
— reorganization into branches of other banks	370	372	373	373	373	375	375	375	375	376	377	377	377
— taken over by other banks (except for reorganized into branches)	78	79	79	79	79	79	79	79	79	79	80	81	81
— credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1

<sup>1</sup> Issued since December, 1996 in accordance with the Bank of Russia Letter No. 367 of December 3, 1996.

<sup>2</sup> These comprise representative offices whose opening abroad was made known to the Bank of Russia.

<sup>3</sup> Excluding interim trustees of credit institutions with accomplished receivership.



Table 4.1.2

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity <sup>1</sup>			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
<b>2005</b>				
31.12	136	81	52	120
<b>2006</b>				
31.03	138 (2)	80 (1)	54 (1)	118 (2)
30.06	144 (2)	82 (1)	59 (1)	120 (2)
30.09	148 (2)	83 (1)	63 (1)	123 (2)
31.12	153 (4)	85 (1)	66 (3)	130 (4)
<b>2007</b>				
31.03	158 (5)	87 (1)	69 (4)	136 (5)
30.06	180 (8)	99 (3)	79 (5)	156 (8)
30.09	190 (8)	101 (3)	87 (5)	164 (8)
31.12	202 (9)	109 (5)	91 (4)	175 (9)
<b>2008</b>				
31.03	206 (8)	110 (4)	94 (4)	179 (8)
30.06	215 (8)	112 (4)	101 (4)	187 (8)
30.09	221 (8)	116 (4)	103 (4)	193 (8)
31.12	221 (8)	116 (4)	103 (4)	193 (8)
<b>2009</b>				
31.03	223 (8)	117 (4)	104 (4)	194 (8)
30.06	228 (16)	117 (9)	110 (7)	193 (16)
30.09	226 (18)	115 (10)	110 (8)	190 (18)
31.12	226 (18)	114 (10)	111 (8)	189 (18)
<b>2010</b>				
31.03	224 (18)	115 (9)	108 (9)	188 (17)
30.06	219 (16)	114 (8)	104 (8)	182 (15)
30.09	222 (17)	116 (8)	105 (9)	185 (16)
31.12	220 (18)	116 (7)	103 (11)	183 (17)
<b>2011</b>				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	219 (18)	116 (7)	102 (11)	186 (18)
30.09	225 (20)	123 (8)	101 (12)	193 (19)
31.12	230 (22)	124 (8)	104 (14)	197 (21)
<b>2012</b>				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)
30.09	239 (27)	133 (13)	104 (14)	210 (26)

<sup>1</sup> Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Table 4.1.3

## Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
<b>2010</b>										
31.12	17	1.7	23	2.3	46	4.5	98	9.7	222	21.9
<b>2011</b>										
31.01	17	1.7	23	2.3	46	4.5	98	9.7	217	21.4
28.02	17	1.7	23	2.3	46	4.6	95	9.4	216	21.4
31.03	17	1.7	23	2.3	46	4.6	93	9.2	212	21.1
30.04	17	1.7	23	2.3	45	4.5	90	9.0	212	21.1
31.05	17	1.7	22	2.2	45	4.5	86	8.6	214	21.3
30.06	17	1.7	22	2.2	44	4.4	83	8.3	212	21.2
31.07	17	1.7	22	2.2	43	4.3	77	7.7	216	21.7
31.08	17	1.7	22	2.2	42	4.2	77	7.8	215	21.7
30.09	17	1.7	22	2.2	42	4.2	73	7.4	212	21.4
31.10	16	1.6	21	2.1	41	4.1	70	7.1	209	21.2
30.11	16	1.6	19	1.9	39	4.0	71	7.2	203	20.7
31.12	15	1.5	18	1.8	41	4.2	62	6.3	199	20.3
<b>2012</b>										
31.01	15	1.5	18	1.8	41	4.2	54	5.5	192	19.7
29.02	15	1.5	18	1.8	41	4.2	49	5.0	187	19.2
31.03	15	1.5	18	1.8	41	4.2	48	4.9	184	18.9
30.04	15	1.5	18	1.9	41	4.2	48	4.9	179	18.5
31.05	15	1.6	18	1.9	41	4.2	47	4.9	178	18.4
30.06	15	1.6	18	1.9	41	4.2	46	4.8	175	18.1
31.07	15	1.6	18	1.9	40	4.1	46	4.8	175	18.1
31.08	15	1.6	18	1.9	41	4.3	46	4.8	172	17.9
30.09	15	1.6	18	1.9	43	4.5	47	4.9	171	17.8
31.10	15	1.6	18	1.9	42	4.4	47	4.9	170	17.7
30.11	15	1.6	17	1.8	43	4.5	47	4.9	168	17.5

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
<b>2010</b>											
31.12	250	24.7	98	9.7	103	10.2	133	13.1	22	2.2	1,012
<b>2011</b>											
31.01	252	24.9	95	9.4	109	10.8	133	13.1	22	2.2	1,012
28.02	250	24.8	96	9.5	110	10.9	134	13.3	23	2.3	1,010
31.03	254	25.2	95	9.4	107	10.6	136	13.5	23	2.3	1,006
30.04	253	25.2	96	9.6	107	10.7	137	13.7	23	2.3	1,003
31.05	255	25.4	94	9.4	109	10.9	138	13.8	23	2.3	1,003
30.06	256	25.6	97	9.7	108	10.8	139	13.9	22	2.2	1,000
31.07	254	25.6	96	9.7	110	11.1	138	13.9	21	2.1	994
31.08	251	25.3	98	9.9	111	11.2	139	14.0	21	2.1	993
30.09	251	25.3	97	9.8	114	11.5	141	14.2	22	2.2	991
31.10	252	25.5	100	10.1	115	11.6	142	14.4	22	2.2	988
30.11	256	26.1	100	10.2	114	11.6	142	14.5	22	2.2	982
31.12	263	26.9	101	10.3	114	11.7	143	14.6	22	2.2	978
<b>2012</b>											
31.01	271	27.8	103	10.6	116	11.9	144	14.8	22	2.3	976
29.02	277	28.4	103	10.6	117	12.0	145	14.9	22	2.3	974
31.03	281	28.8	101	10.4	120	12.3	145	14.9	22	2.3	975
30.04	283	29.2	100	10.3	119	12.3	145	14.9	22	2.3	970
31.05	285	29.5	94	9.7	121	12.5	146	15.1	22	2.3	967
30.06	286	29.6	93	9.6	123	12.7	146	15.1	22	2.3	965
31.07	285	29.5	94	9.7	123	12.7	147	15.2	22	2.3	965
31.08	283	29.4	93	9.7	125	13.0	147	15.3	23	2.4	963
30.09	282	29.3	92	9.6	122	12.7	149	15.5	23	2.4	962
31.10	281	29.2	92	9.6	122	12.7	151	15.7	23	2.4	961
30.11	278	29.0	94	9.8	119	12.4	154	16.1	23	2.4	958

Table 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

		Nonresidents equity <sup>1</sup>											
		up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		total	
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
<b>2008</b>													
31.12	31	14.0	64	29.0	24	10.9	26 (5)	11.8	76 (3)	34.4	221		
<b>2009</b>													
31.03	30	13.5	65	29.1	25	11.2	25 (5)	11.2	78 (3)	35.0	223		
30.06	33	14.5	63	27.6	26	11.4	25 (12)	11.0	81 (4)	35.5	228		
30.09	33	14.6	63	27.9	22	9.7	27 (13)	12.0	81 (5)	35.8	226		
31.12	33	14.6	60	26.5	25	11.1	26 (13)	11.5	82 (5)	36.3	226		
<b>2010</b>													
31.03	34	15.2	56	25.0	27	12.0	26 (13)	11.6	81 (5)	36.2	224		
30.06	36	16.4	51	23.3	27	12.3	24 (9)	11.0	81 (7)	37.0	219		
30.09	34	15.3	54	24.3	26	11.7	28 (10)	12.6	80 (7)	36.0	222		
31.12	34	15.4	50	22.7	25	11.4	31 (12)	14.1	80 (6)	36.4	220		
<b>2011</b>													
31.03	33	15.0	55	25.0	23	10.5	31 (11)	14.1	78 (6)	35.5	220		
30.06	34	15.5	51	23.3	25	11.4	31 (12)	14.2	78 (6)	35.6	219		
30.09	39	17.3	49	21.8	27	12.0	32 (12)	14.3	78 (8)	34.7	225		
31.12	40	17.4	49	21.3	28	12.2	36 (14)	15.7	77 (8)	33.5	230		
<b>2012</b>													
31.03	42	17.9	49	20.9	28	12.0	36 (14)	15.4	79 (9)	33.8	234		
30.06	46	19.5	48	20.3	25	10.6	41 (14)	17.4	76 (9)	32.2	236		
30.09	48	20.1	47	19.7	27	11.3	42 (17)	17.6	75 (10)	31.4	239		

<sup>1</sup> Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Table 4.1.5

## Selected Indicators of Credit Institutions Performance Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.10.2012										Total
	1—5	6—20	21—50	51—200	201—500	501—961					
Number of branches throughout the RF territory, units	678	264	394	630	392	253					2,611
Loans, deposits and other funds extended — total	17,118,542	6,739,927	3,668,235	3,917,144	1,280,905	294,400					33,019,152
of which: overdue debt	756,166	225,200	150,739	137,741	34,018	8,425					1,312,288
of which extended to											
— organizations	11,863,981	3,758,909	1,795,407	2,216,103	855,253	184,131					20,673,785
of which: overdue debt	684,871	123,052	64,143	80,630	22,573	5,322					980,590
— individuals	2,892,612	1,824,509	1,350,724	970,539	276,946	72,159					7,387,490
of which: overdue debt	67,768	102,068	86,513	55,158	11,238	2,991					325,738
— credit institutions	1,908,130	973,415	431,384	599,128	124,995	35,002					4,072,054
of which: overdue debt	3,523	78	83	1,953	206	111					5,955
Investments in government securities and the Bank of Russia bonds	530,450	167,834	122,621	201,051	32,051	5,925					1,059,933
Investments in bills	57,987	78,630	45,184	79,111	57,880	20,100					338,893
Investments in equities and shares of resident organizations other than credit institutions	361,239	74,400	44,209	36,061	14,734	1,874					532,516
Total funds in organizations accounts	2,317,580	1,071,436	565,304	949,116	419,580	142,689					5,465,705
Total budget and extrabudgetary funds in accounts	13,696	11,501	1,465	22,539	147	15					49,364
Deposits of individuals accepted by credit institutions	6,594,081	2,473,557	1,498,309	1,795,324	706,117	129,108					13,196,495
Credit institutions bonds, bills and acceptances	1,055,935	464,393	347,000	247,987	67,433	10,275					2,193,025
Equity capital	2,760,427	1,118,298	650,769	813,104	330,359	132,492					5,805,449
Total assets	23,985,588	9,055,099	5,356,373	6,112,664	2,065,876	520,100					47,095,700

Table 4.1.6

## Financial Performance of Credit Institutions

	Total profit "+"/ loss "-" for the current year, millions of rubles	Profit made by profit- making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions for the current year, millions of rubles	Share of loss-making credit institutions, %	Current-year profit allocation, millions of rubles
<b>2010</b>						
31.12	573,380	595,047	92.0	21,667	8.0	132,079
<b>2011</b>						
31.01	76,767	80,173	80.9	3,406	19.1	6,976
28.02	138,272	143,747	80.4	5,476	19.6	16,910
31.03	214,278	217,131	90.8	2,853	9.2	26,076
30.04	291,067	295,273	84.7	4,205	15.3	57,900
31.05	365,904	370,411	84.7	4,508	15.3	73,565
30.06	444,186	446,414	91.0	2,229	9.0	89,104
31.07	528,509	532,575	87.2	4,066	12.8	108,857
31.08	575,880	580,915	86.9	5,034	13.1	122,897
30.09	624,213	628,901	88.8	4,688	11.2	138,675
31.10	675,956	682,135	88.1	6,179	11.9	143,786
30.11	757,967	764,667	88.5	6,700	11.5	156,431
31.12	848,217	853,842	94.9	5,626	5.1	173,171
<b>2012</b>						
31.01	102,657	108,980	80.7	6,324	19.3	9,523
29.02	182,333	188,127	83.2	5,794	16.8	22,386
31.03	267,865	272,361	90.4	4,497	9.6	36,023
30.04	341,965	348,915	86.9	6,950	13.1	71,148
31.05	416,394	424,549	84.9	8,155	15.1	89,485
30.06	507,011	512,398	90.9	5,387	9.1	106,764
31.07	589,972	598,425	88.3	8,453	11.7	107,534
31.08	677,792	686,823	89.8	9,032	10.2	121,473
30.09	750,074	760,481	92.2	10,408	7.8	136,198
31.10	833,742	848,793	90.7	15,051	9.3	167,309

Table 4.1.7

## Distribution of the Credit Institutions by Own Funds (Capital)

	Own funds (capital) of credit institutions, billions of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 180 millions of rubles		credit institutions with capital from 180 to 300 millions of rubles		credit institutions with capital from 300 to 900 millions of rubles		credit institutions with capital more than 900 millions of rubles	
	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units
<b>2011</b>												
31.12	5,242.1	8	249.7	52	2.2	66.4	302	152.6	297	4,771.1	319	
<b>2012</b>												
31.01	5,276.1	8	243.4	49	1.9	65.3	298	152.8	300	4,812.7	320	
29.02	5,266.6	8	240.9	50	2.1	64.2	291	154.1	302	4,805.3	322	
31.03	5,377.9	8	238.8	51	2.2	64.7	291	149.5	294	4,922.7	330	
30.04	5,395.9	7	236.9	50	2.1	64.4	289	151.3	293	4,941.0	329	
31.05	5,464.6	7	245.0	52	2.3	63.9	286	150.5	290	5,002.9	331	
30.06	5,468.3	7	237.7	51	2.3	62.8	282	148.9	289	5,016.6	336	
31.07	5,572.9	7	235.9	52 <sup>1</sup>	2.2 <sup>1</sup>	62.3	278	149.9	289	5,122.6	337	
31.08	5,685.9	7	225.9	51	2.3	61.4	273	146.3	284	5,250.0	345	
30.09	5,645.6	6	219.2	52	2.3	61.8	272	145.4	282	5,216.8	346	
31.10	5,805.4	6	218.9	50 <sup>1</sup>	-0.5 <sup>1</sup>	62.1	271	142.3	276	5,382.7	352	
Memo: own funds (capital) adequacy ratio as of 31.10.2012, %	13.2	13.3 <sup>2</sup>	32.4	25.4	17.6	13.0						

<sup>1</sup> Including credit institutions with negative own funds (capital) which banking license was revoked or on which the decision on insolvency preventions was taken after the reporting date.

<sup>2</sup> Credit institutions with positive own funds (capital).

Table 4.2.1

## 4.2. Borrowings

## Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals													
	in rubles						in foreign currency							
	total		by maturity:				total		by maturity:					
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years
<b>2010</b>														
31.12	9,818,048	1,540,027	6,381	97,794	248,527	1,006,981	4,381,725	637,101	1,899,512	1,030	17,575	48,782	310,689	1,144,451
<b>2011</b>														
31.01	9,729,658	1,370,749	6,320	103,117	250,833	1,038,465	4,421,128	648,875	1,890,171	987	18,153	46,756	305,787	1,133,454
28.02	9,920,657	1,424,237	14,635	105,923	245,987	1,062,704	4,491,267	675,209	1,900,695	1,379	18,892	43,864	301,467	1,144,655
31.03	10,018,028	1,427,079	11,128	110,534	250,699	1,082,556	4,541,731	703,080	1,891,221	1,239	18,277	43,852	295,396	1,139,216
30.04	10,230,436	1,554,688	13,523	109,164	252,964	1,092,615	4,590,354	738,389	1,878,738	1,219	17,227	42,310	290,933	1,130,150
31.05	10,280,337	1,528,122	9,291	107,296	255,025	1,102,296	4,629,565	765,959	1,882,784	1,055	16,100	42,019	290,480	1,132,463
30.06	10,516,464	1,668,661	15,638	105,157	255,786	1,106,576	4,686,131	786,625	1,891,891	1,065	16,673	40,946	291,442	1,133,125
31.07	10,618,898	1,704,143	10,907	112,445	257,816	1,109,230	4,740,209	823,579	1,860,569	934	14,876	38,642	282,746	1,105,044
31.08	10,720,911	1,652,380	8,677	113,163	254,210	1,118,611	4,774,978	846,475	1,952,417	944	15,805	40,130	293,858	1,163,325
30.09	10,920,215	1,668,807	18,111	101,804	250,743	1,134,066	4,776,990	863,372	2,106,322	1,650	17,342	42,548	314,295	1,249,225
31.10	10,876,079	1,650,656	10,962	106,296	257,927	1,160,752	4,769,839	874,606	2,045,042	1,382	16,882	42,634	303,049	1,199,305
30.11	11,061,372	1,658,151	19,278	98,066	302,745	1,293,066	4,709,732	887,813	2,092,520	1,858	16,787	45,307	308,898	1,227,883
31.12	11,871,363	2,048,765	10,488	122,580	377,427	1,481,102	4,743,348	918,557	2,169,096	2,804	21,846	51,032	322,693	1,270,395
<b>2012</b>														
31.01	11,638,442	1,793,119	9,589	119,900	414,539	1,605,963	4,684,180	906,182	2,104,970	2,214	19,326	51,745	314,878	1,233,451
29.02	11,793,393	1,849,861	33,263	117,859	427,911	1,655,106	4,709,476	909,509	2,090,408	2,942	20,335	52,584	316,539	1,215,504
31.03	11,984,283	1,839,309	21,502	136,864	445,259	1,714,781	4,749,491	908,705	2,168,371	2,068	24,525	55,358	328,863	1,253,374
30.04	12,259,615	1,949,088	34,292	131,978	472,261	1,774,591	4,805,498	915,233	2,176,674	2,596	21,938	55,300	331,964	1,259,369
31.05	12,509,440	1,918,632	21,574	146,974	483,457	1,758,410	4,910,910	923,858	2,345,626	2,267	21,638	59,542	358,448	1,360,426
30.06	12,833,440	2,075,818	40,510	138,847	493,130	1,749,013	5,003,551	937,803	2,394,766	3,289	20,755	60,557	359,332	1,393,004
31.07	12,830,586	2,028,104	24,047	159,422	485,288	1,766,675	5,057,047	931,657	2,378,346	2,491	22,166	60,372	353,360	1,386,977
31.08	13,032,058	2,032,373	17,501	170,066	474,691	1,793,629	5,142,505	934,397	2,466,897	2,302	23,596	62,065	363,916	1,454,088
30.09	13,057,606	2,010,690	38,752	151,190	459,158	1,849,771	5,187,591	932,549	2,427,905	3,313	20,986	60,869	360,822	1,429,471
31.10	13,196,495	1,936,649	23,936	170,186	451,027	1,921,173	5,281,038	919,700	2,492,785	2,489	22,335	61,480	369,259	1,474,689



Таблица 4.2.2

## Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		total		by maturity:							
1	2	3	4	5	6	7	8	9	10	over 3 years	
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		
<b>2010</b>											
31.12	6,035,603	3,541,232	87,875	738,117	557,772	422,075	617,391	755,207	362,795		
<b>2011</b>											
31.01	5,435,863	3,051,402	58,831	421,327	423,783	494,675	571,181	720,196	361,410		
28.02	5,568,293	3,170,616	56,020	387,899	365,536	635,582	618,627	737,349	369,603		
31.03	5,994,012	3,669,098	52,424	570,204	317,288	903,109	695,923	738,107	392,043		
30.04	6,152,351	3,835,593	56,060	511,716	381,436	983,321	731,339	766,907	404,814		
31.05	6,279,173	3,998,254	50,437	485,289	437,945	1,090,001	759,441	765,025	410,115		
30.06	6,535,660	4,305,297	68,081	598,790	403,707	1,241,323	795,111	782,970	415,314		
31.07	6,624,455	4,364,212	54,092	527,956	514,048	1,256,495	795,877	794,477	421,267		
31.08	6,978,891	4,620,389	65,600	577,748	630,510	1,369,034	761,307	787,055	429,135		
30.09	7,963,601	5,347,582	67,391	900,599	935,681	1,192,806	748,612	774,015	728,477		
31.10	7,819,130	5,281,330	56,392	592,601	984,403	1,310,039	838,294	767,722	731,879		
30.11	8,127,781	5,464,386	66,791	900,575	1,027,745	1,133,281	807,052	763,316	765,626		
31.12	8,367,397	5,488,017	77,571	1,113,787	1,002,862	1,030,012	695,732	809,770	758,283		
<b>2012</b>											
31.01	7,524,239	4,863,466	90,042	999,323	630,896	820,780	763,111	797,798	761,515		
29.02	7,325,324	4,768,431	69,449	734,889	675,006	827,653	862,152	823,489	775,793		
31.03	7,446,730	4,857,531	72,452	734,573	704,194	856,836	886,870	823,051	779,555		
30.04	7,797,139	5,001,794	71,800	663,722	784,184	946,881	932,635	822,906	779,667		
31.05	8,252,438	5,197,354	70,130	803,620	689,517	1,075,966	931,307	840,617	786,198		
30.06	8,215,424	5,074,692	68,533	777,528	698,842	956,825	955,348	830,588	787,028		
31.07	8,451,909	5,200,882	73,866	766,141	729,228	1,044,256	911,018	867,538	808,834		
31.08	8,928,520	5,576,566	73,500	766,754	789,767	1,307,348	920,966	902,299	815,932		
30.09	8,916,407	5,623,184	61,468	748,507	710,710	1,445,683	904,036	913,028	839,753		
31.10	9,308,526	5,744,014	72,066	785,068	782,281	1,444,170	847,335	971,586	841,507		

**Table 4.2.2 (end)**  
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	In foreign currency											in rubles	in foreign currency	in rubles	in foreign currency	
	by maturity:															
	total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency	in rubles	in foreign currency				
1	11	12	13	14	15	16	17	18	19	20	21	22				
<b>2010</b>																
31.12	2,494,371	15,190	114,574	156,813	69,246	241,774	836,850	1,059,924	1,832,124	1,922,808	119,596	1,620				
<b>2011</b>																
31.01	2,384,461	14,287	84,027	122,367	66,096	221,310	842,306	1,034,068	1,706,271	1,916,925	115,335	1,845				
28.02	2,397,677	9,895	99,994	52,978	80,016	270,723	851,049	1,033,023	1,883,330	1,851,324	113,152	1,925				
31.03	2,324,915	1,784	84,397	45,657	68,076	257,546	852,497	1,014,957	1,764,034	1,849,194	113,970	1,975				
30.04	2,316,758	1,170	74,634	30,331	87,950	229,115	872,735	1,020,824	1,882,197	1,775,905	105,680	1,595				
31.05	2,280,919	1,267	98,120	32,157	48,683	206,055	862,199	1,032,438	1,886,218	1,801,618	115,442	1,603				
30.06	2,230,363	4,137	87,649	37,343	35,197	196,069	855,699	1,014,270	1,772,098	1,765,278	122,832	1,519				
31.07	2,260,242	4,169	72,029	52,974	48,727	180,252	908,397	993,695	1,916,244	1,861,227	119,568	1,545				
31.08	2,358,502	6,654	61,921	48,070	61,492	190,593	933,256	1,056,517	1,907,664	2,006,493	130,543	1,719				
30.09	2,616,019	2,120	127,180	60,814	59,889	190,633	1,020,404	1,154,979	1,961,343	2,209,003	133,505	1,897				
31.10	2,537,801	2,499	131,573	84,530	73,826	180,429	981,255	1,083,690	1,950,180	2,113,815	133,059	2,082				
30.11	2,663,395	2,452	135,776	87,528	106,801	185,210	1,032,610	1,113,019	2,002,150	2,324,194	136,304	1,852				
31.12	2,879,380	4,668	191,468	115,181	134,053	205,709	1,090,122	1,138,180	2,197,699	2,362,454	144,004	2,018				
<b>2012</b>																
31.01	2,660,773	3,697	141,356	90,409	139,594	193,516	1,037,123	1,055,078	2,251,029	2,248,339	140,984	2,350				
29.02	2,556,893	3,659	121,772	84,377	121,754	173,706	999,055	1,052,570	2,088,725	2,041,238	136,147	2,542				
31.03	2,589,199	4,443	95,810	92,494	119,307	164,383	1,031,967	1,080,795	1,980,729	2,144,172	136,018	2,615				
30.04	2,795,345	3,160	150,080	197,348	101,575	177,677	992,077	1,173,428	1,896,871	2,079,913	128,627	2,569				
31.05	3,055,084	5,470	124,484	105,094	102,075	290,391	1,077,617	1,349,954	1,837,416	2,243,359	138,439	2,131				
30.06	3,140,733	3,333	120,091	85,657	101,079	331,423	1,079,492	1,419,657	1,926,052	2,295,573	145,099	2,293				
31.07	3,251,027	5,306	141,552	222,356	92,773	222,994	1,095,335	1,470,712	2,021,452	2,240,495	145,806	2,370				
31.08	3,351,954	2,164	148,033	155,956	101,448	239,917	1,139,467	1,564,970	2,071,567	2,385,175	150,498	2,462				
30.09	3,293,223	3,298	133,537	117,723	106,111	271,580	1,112,789	1,548,185	2,120,852	2,196,751	157,711	2,448				
31.10	3,564,512	1,170	178,961	139,389	127,436	259,832	1,133,807	1,723,916	2,190,762	2,237,430	155,580	2,417				

**Table 4.2.3**  
**Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles**  
 (% p.a.)

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits																		
	by maturity					by maturity					by maturity					by maturity													
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year									
<b>2011</b>																													
January	1.7	3.3	4.0	5.2	6.3	4.5	5.4	5.6	2.4	3.7	4.9	6.2	2.5	6.3	1.4	4.4	5.2	6.7	7.7	5.8	6.9	7.5	4.5	6.6	8.5	8.2	4.8	8.7	
February	1.9	3.2	4.2	5.5	6.3	4.4	5.3	5.6	2.5	3.6	4.9	6.1	2.6	7.0	1.9	4.0	5.2	6.9	7.7	5.3	6.5	7.7	4.1	6.4	7.4	8.3	4.4	7.6	
March	1.6	3.6	3.9	4.8	6.3	4.2	5.2	5.5	2.7	3.4	3.6	5.7	2.8	6.8	1.3	2.0	5.2	6.8	7.6	5.3	6.4	7.7	4.6	6.1	7.2	8.0	4.8	7.6	
April	1.5	3.2	3.9	4.7	6.1	4.1	5.1	5.6	2.7	3.6	4.3	5.8	2.8	6.9	2.0	5.0	5.2	6.9	7.8	5.5	6.8	7.6	4.8	6.0	7.1	7.8	4.9	7.9	
May	1.2	3.0	3.8	4.9	6.1	4.1	5.1	5.4	3.2	3.6	4.3	5.6	3.2	6.8	1.2	4.5	5.3	6.3	6.7	5.2	6.2	7.3	5.3	6.2	7.1	8.0	5.4	7.4	
June	1.5	3.3	4.0	4.8	6.1	4.2	5.1	5.9	3.2	3.8	4.3	5.8	3.3	7.1	2.3	5.2	5.3	6.4	7.0	5.4	6.4	7.4	5.4	6.7	7.3	7.8	5.5	7.9	
July	1.2	3.1	3.9	4.7	6.0	4.0	5.0	5.9	3.3	3.9	4.3	5.8	3.4	6.7	1.5	4.4	5.3	6.6	6.5	5.3	6.2	7.3	5.2	6.7	7.7	7.9	5.4	8.6	
August	1.2	3.1	3.9	4.8	6.0	4.1	5.1	6.0	3.4	3.9	4.8	5.8	3.5	6.5	1.5	4.1	5.3	6.2	6.5	5.2	6.1	7.6	5.0	6.8	7.3	8.1	5.2	8.4	
September	1.6	3.3	4.0	4.8	6.2	4.0	5.1	6.0	4.0	4.9	5.3	6.5	4.1	6.7	2.3	5.1	6.3	7.1	7.1	5.5	6.4	7.6	5.0	6.8	7.7	8.7	5.2	7.9	
October	1.3	3.1	4.0	5.4	6.6	4.5	5.6	6.4	4.6	6.1	7.1	7.1	4.8	7.2	2.2	4.8	5.8	6.6	7.3	5.8	6.7	7.9	5.2	6.9	7.7	8.4	5.7	8.9	
November	1.7	4.2	4.8	6.6	7.3	5.5	6.6	7.0	4.9	7.0	6.6	8.4	5.1	7.9															
December	1.2	3.8	5.0	6.8	7.7	5.7	6.9	7.4	5.2	7.0	7.3	8.3	5.4	7.9															
<b>2012</b>																													
January	1.4	4.4	5.2	6.7	7.7	5.8	6.9	7.5	4.5	6.6	8.5	8.2	4.8	8.7	1.4	4.4	5.2	6.7	7.7	5.8	6.9	7.5	4.5	6.6	8.5	8.2	4.8	8.7	
February	1.9	4.0	5.2	6.9	7.7	5.3	6.5	7.7	4.1	6.4	7.4	8.3	4.4	7.6	February	1.9	4.0	5.2	6.9	7.7	5.3	6.5	7.7	4.1	6.4	7.4	8.3	4.4	7.6
March	1.3	2.0	5.2	6.8	7.6	5.3	6.4	7.7	4.6	6.1	7.2	8.0	4.8	7.6	March	1.3	2.0	5.2	6.8	7.6	5.3	6.4	7.7	4.6	6.1	7.2	8.0	4.8	7.6
April	2.0	5.0	5.2	6.9	7.8	5.5	6.8	7.6	4.8	6.0	7.1	7.8	4.9	7.9	April	2.0	5.0	5.2	6.9	7.8	5.5	6.8	7.6	4.8	6.0	7.1	7.8	4.9	7.9
May	1.2	4.5	5.3	6.3	6.7	5.2	6.2	7.3	5.3	6.2	7.1	8.0	5.4	7.4	May	1.2	4.5	5.3	6.3	6.7	5.2	6.2	7.3	5.3	6.2	7.1	8.0	5.4	7.4
June	2.3	5.2	5.3	6.4	7.0	5.4	6.4	7.4	5.4	6.7	7.3	7.8	5.5	7.9	June	2.3	5.2	5.3	6.4	7.0	5.4	6.4	7.4	5.4	6.7	7.3	7.8	5.5	7.9
July	1.5	4.4	5.3	6.6	6.5	5.3	6.2	7.3	5.2	6.7	7.7	7.9	5.4	8.6	July	1.5	4.4	5.3	6.6	6.5	5.3	6.2	7.3	5.2	6.7	7.7	7.9	5.4	8.6
August	1.5	4.1	5.3	6.2	6.5	5.2	6.1	7.6	5.0	6.8	7.3	8.1	5.2	8.4	August	1.5	4.1	5.3	6.2	6.5	5.2	6.1	7.6	5.0	6.8	7.3	8.1	5.2	8.4
September	2.3	5.1	5.4	6.3	7.1	5.5	6.4	7.6	5.0	6.8	7.7	8.7	5.2	7.9	September	2.3	5.1	5.4	6.3	7.1	5.5	6.4	7.6	5.0	6.8	7.7	8.7	5.2	7.9
October	2.2	4.8	5.8	6.6	7.3	5.8	6.7	7.9	5.6	6.9	7.7	8.4	5.7	8.9	October	2.2	4.8	5.8	6.6	7.3	5.8	6.7	7.9	5.6	6.9	7.7	8.4	5.7	8.9

Table 4.2.4

### Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency

(% p.a.)

	Average weighted interest rates on individual deposits							Average weighted interest rates on nonfinancial organizations' deposits						
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
<b>in US dollars</b>														
<b>2011</b>														
January	0.4	1.1	2.5	3.1	3.9	2.9	3.4	4.6	0.2	1.5	2.6	3.8	0.3	5.0
February	0.6	1.6	2.4	3.1	4.5	3.1	3.7	4.6	0.2	1.3	1.6	3.2	0.3	4.9
March	1.2	1.9	2.1	3.2	4.1	3.1	3.5	4.4	0.2	1.5	1.9	3.9	0.2	4.4
April	0.5	1.6	1.9	2.7	3.8	2.6	3.1	4.4	0.2	1.4	3.7	3.3	0.3	3.8
May	0.5	1.4	1.7	2.9	3.8	2.6	3.1	4.8	0.2	3.3	2.8	2.8	0.2	3.5
June	0.6	1.6	1.9	3.0	3.6	2.6	3.1	4.5	0.2	0.9	3.2	3.5	0.3	4.6
July	0.5	2.2	1.9	2.7	3.7	2.6	3.1	4.3	0.4	1.1	2.1	4.5	0.5	3.8
August	0.6	2.2	1.9	3.0	3.8	2.6	3.1	4.0	0.6	1.1	2.3	3.6	0.6	3.9
September	0.6	1.2	1.9	2.8	3.8	2.5	3.0	4.2	0.2	1.4	2.2	3.5	0.3	4.4
October	0.8	1.4	2.0	3.3	4.0	2.9	3.4	4.5	0.2	1.8	2.8	3.3	0.4	4.2
November	0.7	1.8	2.0	3.3	4.2	3.0	3.5	4.6	0.4	1.8	3.2	5.5	0.6	5.4
December	0.9	2.3	2.2	3.3	4.1	3.1	3.6	4.9	0.4	2.3	2.5	4.4	0.7	5.7
<b>2012</b>														
January	0.6	1.3	2.2	3.2	4.2	3.1	3.5	4.7	0.3	1.7	3.0	4.2	0.5	5.9
February	0.6	1.6	2.2	3.6	4.2	3.0	3.5	4.8	0.5	1.7	3.1	4.2	0.6	5.8
March	0.6	1.4	2.3	3.1	4.3	3.0	3.5	4.7	0.3	1.8	2.2	3.7	0.5	5.0
April	0.9	1.8	2.3	3.2	4.4	3.2	3.6	4.8	0.3	1.3	2.1	3.3	0.5	5.9
May	0.5	1.3	2.1	3.2	4.1	2.8	3.2	4.3	0.3	1.9	2.7	2.8	0.7	5.9
June	0.8	1.7	2.2	3.0	3.9	2.8	3.2	4.2	0.2	1.2	2.7	3.1	0.4	5.8
July	0.5	1.3	2.2	3.1	4.0	2.9	3.3	4.6	0.2	0.6	2.9	3.1	0.3	5.3
August	0.6	1.4	2.1	3.2	4.0	2.8	3.3	4.3	0.3	2.3	2.8	3.8	0.5	5.9
September	0.9	1.7	2.1	3.1	4.0	2.9	3.3	4.2	0.3	3.1	2.3	3.1	0.5	5.8
October	0.6	1.1	2.1	3.1	4.0	3.0	3.3	4.3	0.2	1.7	2.3	4.1	0.4	5.5

**Table 4.2.4 (end)**  
(% p.a.)

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits							
	Average weighted interest rates on individual deposits					Average weighted interest rates on individual deposits					over 1 year		91 to 180 days		181 days to 1 year		up to 1 year	
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year	up to 1 year	up to 1 year	up to 1 year	up to 1 year
<b>in euros</b>																		
<b>2011</b>																		
January	0.3	1.8	2.2	2.7	3.6	2.8	3.2	4.0	0.3	1.4	2.3	4.1	0.5	3.9				
February	0.5	1.0	1.8	2.8	3.7	2.6	3.1	4.0	0.5	1.2	1.9	3.6	0.5	3.8				
March	0.4	1.5	1.8	2.7	3.9	2.7	3.2	3.9	0.4	1.0	4.0	3.5	0.7	3.8				
April	0.6	1.5	1.7	2.7	3.5	2.6	3.0	3.9	0.8	1.4	2.0	3.5	1.0	3.2				
May	0.3	1.4	1.6	2.8	3.5	2.5	2.9	3.9	0.8	1.2	2.1	4.0	0.9	3.4				
June	0.5	1.6	1.8	2.4	3.5	2.6	3.0	4.2	0.9	2.1	2.0	4.8	0.9	3.4				
July	0.5	1.3	1.7	2.8	3.4	2.5	3.0	4.2	1.0	1.4	3.3	3.7	1.1	3.7				
August	0.5	1.7	1.6	2.9	3.4	2.6	3.0	4.2	0.8	1.6	2.5	3.8	0.8	3.6				
September	0.6	1.6	1.7	2.5	3.6	2.5	3.0	4.2	0.9	1.8	1.4	2.9	1.0	4.2				
October	0.6	1.6	1.8	3.1	3.8	2.9	3.3	4.3	0.7	2.4	2.8	4.4	0.9	4.0				
November	0.6	1.9	1.9	3.2	3.9	2.9	3.4	4.5	0.9	1.8	2.5	3.6	1.0	4.0				
December	0.5	2.3	2.1	2.9	3.9	2.9	3.3	4.5	0.7	1.6	2.2	3.1	0.7	4.6				
<b>2012</b>																		
January	0.7	2.3	2.0	3.2	3.9	3.1	3.5	4.4	1.0	1.8	2.5	2.9	1.1	3.6				
February	0.6	1.9	2.0	3.3	3.9	2.9	3.4	4.3	1.2	1.6	2.3	3.3	1.3	5.5				
March	0.4	1.7	2.0	2.9	4.1	2.8	3.4	4.4	0.9	3.8	3.3	2.3	1.1	4.6				
April	0.8	1.6	1.9	3.0	4.0	2.9	3.3	4.6	0.3	1.2	2.8	2.8	0.4	4.5				
May	0.4	1.4	1.8	2.8	3.6	2.5	3.0	4.0	0.3	1.4	2.4	2.8	0.4	5.1				
June	0.5	1.5	2.0	2.5	3.4	2.4	2.9	3.9	0.3	1.1	1.7	3.7	0.4	3.5				
July	0.4	1.4	2.0	2.6	3.6	2.5	3.0	4.3	0.3	1.3	2.7	4.1	0.4	4.0				
August	0.5	1.6	1.9	2.9	3.5	2.5	3.0	4.0	0.4	3.7	2.1	3.9	0.9	4.6				
September	1.0	1.8	2.1	2.6	3.5	2.7	3.0	4.1	0.2	0.9	1.4	3.8	0.3	4.6				
October	0.7	1.8	2.0	2.8	3.6	2.7	3.1	4.1	0.2	1.0	2.2	3.4	0.4	5.0				

**Table 4.2.5**  
**Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency**  
 (% p.a.)

	By maturity																						
	in rubles							in US dollars							in euros								
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year		
<b>2011</b>																							
January	2.5	2.6	4.1	5.4	6.0	2.6	7.2	0.4	0.4	1.1	3.4	2.5	0.5	3.5	0.8	0.8	2.1	1.3	2.8	0.8	3.7		
February	2.7	2.7	4.4	4.8	5.5	2.7	7.8	0.4	0.4	0.9	1.7	2.2	0.5	3.7	0.8	0.8	2.5	3.9	3.3	0.9	4.6		
March	2.9	2.9	4.2	5.1	5.7	3.0	6.2	0.3	0.3	1.0	3.2	2.5	0.4	3.1	0.7	0.8	2.7	2.5	3.9	0.8	4.4		
April	3.1	3.2	4.6	4.9	4.0	3.2	7.2	0.2	0.3	1.3	2.1	2.9	0.3	4.7	1.0	1.0	3.1	2.5	3.5	1.0	3.1		
May	3.6	3.7	4.6	5.5	6.0	3.7	6.2	0.3	0.3	0.8	1.2	2.3	0.3	6.1	1.0	1.0	3.3	1.9	4.2	1.0	3.2		
June	3.6	3.6	5.0	4.6	6.7	3.6	6.7	0.3	0.3	0.5	1.6	2.5	0.3	3.8	1.0	1.0	1.3	3.4	5.5	1.1	3.4		
July	3.7	3.8	5.9	4.6	5.6	3.8	7.1	0.3	0.3	0.5	1.3	2.8	0.3	4.6	0.9	1.0	1.3	2.2	4.5	1.0	4.8		
August	3.8	3.8	5.3	4.9	5.8	3.9	7.4	0.3	0.3	1.6	1.7	3.0	0.4	2.8	0.8	0.9	1.5	2.0	3.9	1.0	4.5		
September	4.3	4.4	6.2	5.8	6.8	4.4	7.6	0.3	0.3	1.6	1.9	2.4	0.4	3.6	0.9	1.0	3.1	3.1	4.5	1.1	4.9		
October	4.8	4.8	7.2	7.7	8.2	4.9	8.2	0.3	0.4	1.8	2.0	2.2	0.5	2.2	1.0	1.1	1.4	2.5	4.4	1.2	4.1		
November	4.9	4.9	7.0	7.4	9.3	5.0	8.8	0.3	0.3	2.6	1.7	2.7	0.4	3.6	0.7	0.8	1.4	2.6	3.4	0.9	3.3		
December	5.3	5.3	7.6	7.9	9.3	5.4	8.0	0.3	0.3	2.7	2.3	3.4	0.4	4.5	0.5	0.6	1.5	1.6	2.3	0.8	2.6		
<b>2012</b>																							
January	4.6	4.6	7.6	7.9	9.6	4.7	10.1	0.2	0.2	2.4	1.8	3.0	0.3	5.2	0.4	0.4	1.2	1.7	3.2	0.5	3.1		
February	4.3	4.3	7.2	7.3	7.9	4.4	8.4	0.2	0.2	1.4	1.9	3.9	0.3	5.3	0.4	0.5	1.5	3.2	3.5	0.6	3.8		
March	5.0	5.0	6.9	7.1	8.4	5.0	8.0	0.2	0.2	1.3	1.6	3.5	0.3	5.5	0.5	0.4	2.4	2.8	5.0	0.5	3.7		
April	5.1	5.2	7.3	7.2	8.5	5.2	8.3	0.2	0.2	2.8	1.6	2.7	0.3	5.3	0.5	0.5	3.5	1.9	3.4	0.6	5.1		
May	5.6	5.6	7.2	7.1	8.5	5.6	7.9	0.3	0.3	2.3	2.2	2.8	0.4	3.8	0.6	0.6	2.8	2.8	5.7	0.7	4.2		
June	5.6	5.6	7.7	8.1	9.0	5.7	9.8	0.3	0.3	1.6	1.4	3.4	0.4	3.2	0.6	0.7	3.2	1.7	3.1	0.8	3.1		
July	5.4	5.5	7.5	7.5	8.9	5.5	8.5	0.3	0.3	1.6	2.2	2.4	0.3	4.6	0.4	0.4	2.3	2.2	2.7	0.5	2.4		
August	5.2	5.2	7.2	7.6	8.9	5.3	9.6	0.3	0.3	1.6	1.7	2.6	0.3	6.6	0.3	0.4	2.5	3.1	2.5	0.5	6.0		
September	5.3	5.4	7.2	7.8	8.3	5.4	9.0	0.3	0.3	1.6	1.5	2.8	0.3	4.5	0.2	0.3	1.8	2.9	3.9	0.4	2.4		
October	5.9	5.9	7.8	7.5	9.1	5.9	7.9	0.2	0.2	1.6	2.9	2.8	0.3	4.1	0.4	0.3	1.9	0.9	3.0	0.4	2.9		

Table 4.2.6

## Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives

(millions of rubles)

	Savings certificates													
	Deposit certificates					Savings certificates								
	total	of which by maturity:				total	of which by maturity:							
up to 30 days		31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years		over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2010</b>														
31.12	15,384	113	1,586	568	1,337	11,357	6	13,981	1	229	2,592	5,344	4,156	62
<b>2011</b>														
31.01	14,330	2	710	790	1,285	11,361	40	13,752	0	196	2,206	5,283	4,406	62
28.02	13,957	0	646	1,054	1,359	10,654	6	13,689	3	39	2,411	4,955	4,629	76
31.03	13,962	3	368	1,292	1,318	10,729	6	13,593	6	36	2,413	4,601	4,815	77
30.04	13,657	58	444	1,225	1,066	10,717	6	13,957	137	38	2,617	4,207	5,266	77
31.05	13,380	160	109	1,212	1,057	10,703	6	14,014	3	62	2,873	3,902	5,435	108
30.06	13,417	48	97	1,125	976	10,639	408	14,034	0	31	2,977	3,579	5,679	108
31.07	14,309	193	964	1,123	863	10,653	410	13,934	0	1	2,865	3,506	5,810	110
31.08	13,839	12	318	807	743	10,698	410	13,610	1	2	2,636	3,357	5,814	115
30.09	13,151	28	426	584	666	10,775	410	13,068	0	37	2,665	3,224	5,468	115
31.10	12,482	32	117	631	574	10,610	410	12,768	9	6	2,583	3,043	5,488	115
30.11	12,720	22	292	623	627	10,616	410	12,392	61	4	2,317	2,882	5,263	366
31.12	13,396	29	1,028	655	565	10,609	405	11,518	122	20	1,872	2,755	4,944	366
<b>2012</b>														
31.01	12,796	0	463	537	545	10,586	405	11,131	0	4	1,463	2,823	4,939	415
29.02	11,834	0	386	524	596	9,652	405	12,680	11	19	2,106	2,953	5,732	516
31.03	11,553	0	15	493	720	9,435	405	19,744	16	73	4,945	4,323	8,415	618
30.04	11,052	0	199	403	574	9,259	435	33,706	1	115	9,814	7,279	14,560	753
31.05	10,906	0	165	447	580	9,180	405	57,788	15	124	14,789	11,650	28,921	953
30.06	10,683	0	30	417	563	9,145	405	77,522	10	208	18,273	15,630	40,541	1,042
31.07	10,893	0	281	408	606	9,078	405	95,125	12	178	19,851	19,423	52,246	1,206
31.08	11,050	0	126	671	495	9,093	405	113,749	0	172	21,443	23,901	64,192	1,267
30.09	10,710	0	21	695	453	9,014	405	146,412	0	231	22,428	27,721	88,829	3,739
31.10	11,311	0	153	1,033	573	9,008	425	169,962	2	322	23,555	30,783	107,506	3,754

**Table 4.2.6 (end)**  
 (millions of rubles)

	Bonds										Derivatives (at fair value)				
	total	of which by maturity:													
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	16	17	18		19	20	21	22
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
<b>2010</b>															
31.12	537,880	0	0	0	0	6	171,063	366,811							
<b>2011</b>															
31.01	533,586	0	0	0	0	6	170,747	362,834							
28.02	537,932	0	0	1	6	180,121	357,804								
31.03	547,700	0	0	1	6	189,416	358,278								
30.04	573,887	0	0	1	6	214,569	359,075								
31.05	573,277	0	0	1	6	217,869	353,896								
30.06	574,811	0	0	1	6	229,549	345,255								
31.07	609,353	0	0	1	5	222,865	385,537								
31.08	626,436	0	0	0	0	238,742	387,694								
30.09	631,458	0	0	0	0	239,331	392,127								
31.10	601,784	0	0	0	0	230,205	371,579								
30.11	641,590	0	0	0	1,143	250,201	390,246								
31.12	666,720	0	0	0	1,218	272,694	392,807								
<b>2012</b>															
31.01	680,765	0	0	0	1,308	283,864	395,592	100,718							
29.02	729,520	0	0	0	4,761	315,332	409,426	126,742							
31.03	778,638	0	0	0	5,134	350,846	422,658	103,311							
30.04	817,181	0	0	0	8,867	360,587	447,727	101,911							
31.05	821,610	0	0	0	8,879	367,408	445,322	214,356							
30.06	807,200	0	0	1,500	8,920	357,108	439,672	158,932							
31.07	827,695	0	0	1,500	8,920	370,239	447,035	128,651							
31.08	872,144	0	0	1,650	9,224	396,870	464,401	122,138							
30.09	924,676	0	0	2,327	9,848	434,009	478,492	118,953							
31.10	1,061,523	504	0	841	10,050	509,724	540,404	116,445							



Table 4.2.7

## Funds Raised Through Banking Bills from Legal Entities and Individuals

(millions of rubles)

	Ruble-denominated bills, by maturity period						Foreign currency-denominated bills, by maturity period											
	total	of which:					total	of which:										
		at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year		1 to 3 years	over 3 years	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		
<b>2010</b>																		
31.12	670,187	35,418	9,447	32,197	69,828	215,884	266,330	28,927	127,125	7,493	538	3,289	7,277	26,430	71,231	8,954		
<b>2011</b>																		
31.01	651,852	35,518	6,215	22,523	62,530	222,507	261,500	29,244	118,561	5,106	267	1,391	4,922	25,688	70,237	8,755		
28.02	651,356	33,262	6,249	17,514	56,821	225,844	270,478	28,937	144,734	5,431	347	1,583	8,463	30,707	88,013	8,477		
31.03	651,383	33,617	6,635	18,741	42,846	228,384	278,370	28,553	156,216	6,511	456	988	7,109	37,354	93,541	8,406		
30.04	635,908	34,508	6,430	23,291	42,564	227,145	259,856	29,131	173,037	4,938	315	687	6,407	51,324	100,319	7,306		
31.05	636,523	36,156	6,054	21,392	36,313	225,691	270,000	27,317	187,560	6,048	44	699	7,566	63,770	100,709	7,081		
30.06	616,302	38,499	6,501	27,050	30,865	217,232	254,910	30,089	195,621	5,091	899	456	7,814	58,738	115,026	6,316		
31.07	611,452	40,959	6,148	25,838	29,872	214,258	248,993	31,236	202,847	5,300	26	817	6,840	61,625	120,805	6,157		
31.08	564,270	37,175	9,363	19,716	34,359	181,845	236,030	32,379	222,465	6,105	38	771	2,349	81,780	123,508	6,644		
30.09	540,869	34,411	9,384	21,282	37,905	174,845	217,410	32,213	268,566	4,840	70	951	2,659	94,818	156,352	7,623		
31.10	506,480	33,779	5,777	23,566	37,428	164,586	188,144	35,739	248,073	4,622	30	1,557	5,171	87,814	140,285	7,044		
30.11	503,216	29,030	6,215	28,485	49,834	163,744	178,559	35,797	233,667	4,646	6	1,693	5,703	81,466	131,050	7,936		
31.12	583,750	33,931	18,023	61,980	73,338	154,035	170,400	56,616	275,766	4,711	113	2,251	5,582	129,180	125,034	7,694		
<b>2012</b>																		
31.01	598,932	33,198	3,873	56,221	102,765	160,693	166,525	56,996	274,333	4,285	6	2,075	4,359	121,411	133,427	7,629		
29.02	682,087	28,012	4,285	61,380	107,818	248,936	155,333	57,941	351,168	3,719	43,388	16,099	13,685	129,128	137,387	5,930		
31.03	796,898	32,281	18,084	49,972	96,367	361,321	159,923	57,976	369,119	30,869	323	17,096	14,849	158,648	136,582	8,640		
30.04	773,582	33,922	10,934	47,181	71,840	361,312	170,191	58,390	318,163	17,720	6	3,707	14,366	126,708	143,290	11,028		
31.05	746,924	31,810	5,463	38,123	53,881	361,319	175,490	58,990	366,112	2,146	29	2,066	15,581	150,876	182,474	11,264		
30.06	744,185	36,347	13,336	38,457	41,339	354,800	177,619	58,292	362,114	13,081	40	986	5,749	116,431	212,915	11,164		
31.07	711,542	32,209	5,637	40,047	50,757	335,186	168,679	58,013	366,163	12,372	77	1,246	5,037	107,348	227,237	11,068		
31.08	710,855	33,605	6,388	32,514	61,013	330,101	163,740	58,556	384,168	18,067	31	1,596	3,516	98,025	250,117	11,207		
30.09	718,452	29,750	7,084	34,858	73,709	329,534	161,985	57,124	379,142	12,988	514	1,388	3,939	107,649	232,504	10,826		
31.10	731,066	28,354	5,323	41,367	71,918	333,028	170,818	62,774	400,436	13,452	908	4,935	13,179	118,915	236,710	10,551		

## 4.3. Lending

Table 4.3.1

## Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

(millions of rubles)

		Loans, Deposits and Other Funds in rubles											
		of which:											
		total	individuals		organizations								credit institutions
			total	up to 30 days	31 to 90 day	91 to 180 days	of which by maturity:				over 3 years		
1	2	3	4	5	6	7	8	9	10	11			
<b>2010</b>													
31.12	15,600,900	3,725,244	10,773,870	342,729	335,019	499,742	2,117,337	3,156,379	3,679,313	1,101,786			
<b>2011</b>													
31.01	15,563,577	3,733,872	10,856,035	376,301	343,355	519,794	2,123,901	3,139,387	3,705,413	973,669			
28.02	16,010,606	3,773,209	11,082,073	445,448	357,659	539,602	2,156,711	3,204,175	3,723,204	1,155,323			
31.03	16,284,138	3,870,730	11,343,589	450,829	335,881	580,086	2,215,789	3,278,124	3,841,828	1,069,819			
30.04	16,783,227	3,997,228	11,586,598	477,295	326,470	594,626	2,284,784	3,273,122	3,975,043	1,199,401			
31.05	17,018,501	4,127,571	11,699,817	473,924	338,637	620,222	2,326,116	3,300,952	3,961,826	1,191,113			
30.06	17,385,853	4,248,701	11,959,785	488,731	349,023	628,178	2,378,587	3,378,312	4,039,816	1,177,367			
31.07	17,920,748	4,414,797	12,240,918	531,843	396,292	674,928	2,383,242	3,418,173	4,127,442	1,265,033			
31.08	18,319,455	4,568,810	12,464,047	477,692	404,395	714,468	2,391,741	3,501,441	4,237,729	1,286,598			
30.09	19,065,444	4,721,924	12,918,656	509,177	391,748	737,020	2,565,332	3,622,288	4,345,589	1,424,863			
31.10	19,498,670	4,858,875	13,218,514	452,740	382,010	782,734	2,660,804	3,675,077	4,509,716	1,421,281			
30.11	20,190,936	5,010,965	13,660,991	485,479	370,121	816,959	2,706,148	3,849,286	4,670,654	1,518,980			
31.12	20,731,369	5,227,319	13,878,544	448,769	348,759	793,648	2,712,392	3,997,705	4,832,622	1,625,506			
<b>2012</b>													
31.01	20,826,437	5,282,866	13,913,938	433,346	336,652	766,205	2,698,449	4,004,941	4,908,495	1,629,633			
29.02	20,812,440	5,416,658	13,957,254	500,048	338,584	667,641	2,702,501	4,013,157	4,943,793	1,438,188			
31.03	21,241,415	5,616,533	14,308,254	564,448	371,980	649,991	2,782,356	4,070,933	5,065,033	1,316,372			
30.04	21,839,739	5,846,364	14,652,712	626,272	371,817	696,369	2,806,690	4,127,508	5,196,244	1,340,664			
31.05	22,038,323	6,074,092	14,661,223	503,001	402,485	694,088	2,801,737	4,149,451	5,267,905	1,303,008			
30.06	22,635,200	6,280,778	14,916,951	553,142	390,282	702,192	2,825,809	4,276,335	5,349,841	1,437,471			
31.07	23,226,175	6,478,999	15,210,765	534,856	421,967	768,421	2,840,464	4,310,459	5,497,931	1,536,412			
31.08	23,767,537	6,723,149	15,531,757	539,843	402,606	798,539	2,894,205	4,441,786	5,599,138	1,512,631			
30.09	24,199,077	6,913,959	15,850,488	614,135	402,052	835,237	2,754,288	4,698,352	5,691,147	1,434,630			
31.10	24,777,748	7,123,199	16,090,883	594,200	448,739	825,034	2,749,112	4,802,477	5,803,573	1,563,666			

**Table 4.3.1 (end)**  
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency												
		of which:											credit institutions	
		organizations												
		total	individuals	total	of which by maturity:									1 to 3 years
up to 30 days	31 to 90 day				91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years						
1	12	13	14	15	16	17	18	19	20	21				
<b>2010</b>														
31.12	5,936,439	359,577	3,755,988	23,961	125,756	101,572	520,311	987,199	1,891,557	1,819,333				
<b>2011</b>														
31.01	5,925,081	346,147	3,748,016	45,311	130,644	108,554	504,885	954,608	1,900,819	1,829,532				
28.02	5,966,393	329,744	3,589,818	55,988	76,620	99,802	440,768	967,942	1,847,242	2,045,350				
31.03	5,787,404	322,105	3,550,730	35,002	55,497	133,505	440,973	949,200	1,838,807	1,913,232				
30.04	5,774,269	312,744	3,524,891	47,700	62,986	125,436	458,630	933,117	1,810,976	1,935,174				
31.05	6,027,844	314,306	3,713,346	38,265	53,562	135,683	498,795	959,290	1,942,040	1,998,664				
30.06	6,054,801	304,218	3,713,574	43,002	56,712	120,063	522,143	919,328	1,962,042	2,035,466				
31.07	6,012,155	307,038	3,708,633	42,622	62,500	128,202	527,340	890,628	1,963,192	1,994,908				
31.08	6,394,797	318,233	4,010,317	79,594	79,929	146,770	570,277	916,494	2,120,904	2,064,473				
30.09	6,951,943	343,155	4,398,451	91,935	85,484	135,494	640,029	1,012,992	2,324,351	2,208,600				
31.10	6,733,910	317,714	4,275,826	86,586	91,602	127,840	648,648	969,438	2,245,332	2,138,681				
30.11	7,112,558	325,073	4,448,074	38,643	91,563	135,486	700,132	996,043	2,388,186	2,337,625				
31.12	7,180,240	323,565	4,522,372	37,588	81,683	153,050	721,989	1,000,957	2,434,905	2,332,490				
<b>2012</b>														
31.01	6,965,341	299,574	4,302,848	29,473	76,614	166,132	668,497	960,928	2,311,999	2,361,074				
29.02	6,704,586	281,193	4,123,176	56,672	34,213	151,376	636,067	925,530	2,228,008	2,298,414				
31.03	6,892,791	278,608	4,157,028	32,216	65,845	147,734	628,404	924,200	2,255,356	2,455,391				
30.04	7,008,203	272,167	4,241,680	57,172	70,643	148,628	631,301	964,039	2,260,838	2,492,632				
31.05	7,594,316	290,802	4,645,591	56,191	77,757	152,819	709,603	1,039,434	2,491,082	2,656,033				
30.06	7,616,482	291,778	4,688,185	59,964	74,288	151,780	733,349	1,015,265	2,533,866	2,634,870				
31.07	7,497,548	279,748	4,598,400	48,641	90,154	189,520	680,131	991,560	2,483,500	2,617,780				
31.08	7,540,970	275,643	4,702,619	79,116	76,347	229,426	707,991	984,383	2,510,609	2,560,841				
30.09	7,154,781	261,896	4,525,324	76,665	92,698	210,861	690,715	915,243	2,427,158	2,365,733				
31.10	7,357,538	264,291	4,582,902	77,946	94,380	236,396	622,909	958,398	2,480,032	2,508,388				

**Table 4.3.2**  
**Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals**  
 (% p.a.)

	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity						
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
<b>2011</b>												
January	14.0	19.5	31.8	30.4	27.2	17.5	5.9	9.6	10.5	10.4	8.6	11.0
February	14.2	20.7	26.3	28.1	25.0	17.5	5.9	9.3	9.9	10.6	8.7	10.2
March	13.8	15.8	27.6	25.0	23.0	17.6	5.9	9.4	9.8	10.7	8.7	10.6
April	12.6	15.9	26.0	26.6	23.0	17.4	5.5	9.5	10.1	10.4	8.3	10.4
May	12.7	15.2	30.7	25.9	22.6	17.2	5.3	9.3	10.1	10.4	8.0	10.7
June	12.6	15.6	28.2	25.6	22.0	17.1	6.1	8.9	9.8	10.6	8.6	10.5
July	12.6	15.5	27.3	25.9	22.7	17.3	5.4	8.7	9.4	10.3	7.9	10.5
August	12.2	15.4	29.2	26.0	22.9	17.1	5.7	8.6	9.4	10.0	7.9	10.3
September	13.3	15.7	26.6	24.6	23.1	17.0	6.2	8.9	9.2	8.9	8.0	10.1
October	14.0	15.8	28.3	26.3	24.4	17.0	6.7	10.0	9.4	9.8	8.6	9.7
November	13.6	16.4	31.1	27.0	25.2	17.1	7.0	10.4	9.9	10.4	8.8	10.0
December	13.5	15.0	27.9	26.6	24.6	17.1	7.3	10.4	10.4	10.9	9.3	10.7
<b>2012</b>												
January	13.7	15.7	31.9	27.6	25.4	17.7	6.8	10.2	10.8	11.2	8.8	10.6
February	13.9	16.9	28.3	26.3	24.3	17.8	6.4	10.5	11.0	11.6	8.9	11.5
March	13.3	14.6	27.8	26.2	23.9	18.1	6.7	10.4	11.1	11.4	9.2	11.5
April	13.1	16.8	26.7	26.1	24.2	18.5	6.7	10.4	10.4	11.5	9.0	10.9
May	13.7	14.8	29.9	26.8	24.9	18.6	6.8	10.6	10.9	11.5	8.9	11.7
June	13.5	14.7	28.0	26.2	24.3	18.4	7.2	10.7	11.1	11.3	9.3	11.2
July	13.3	16.3	27.6	26.1	24.7	19.0	7.3	10.5	11.2	11.4	9.5	11.1
August	13.2	15.3	27.3	27.0	25.1	19.1	6.8	10.5	11.3	11.3	9.1	10.5
September	12.7	16.6	28.7	27.3	24.7	19.6	6.9	10.8	11.4	10.3	8.9	10.7
October	12.8	17.0	26.9	26.7	24.7	19.7	7.0	10.8	11.3	11.6	9.1	11.3

Table 4.3.3

### Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals

(% p.a.)

	in US dollars										
	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
<b>2011</b>											
January	15.5	11.6	11.8	13.1	12.4	11.3	6.3	6.8	7.0	5.6	6.4
February	10.8	13.6	13.5	12.6	12.2	12.0	5.4	6.6	9.8	6.5	7.3
March	14.4	15.7	12.8	13.7	13.9	11.6	5.9	6.1	8.2	6.4	8.4
April	15.1	14.3	14.9	12.1	13.3	11.5	4.0	7.3	7.1	4.0	7.3
May	11.9	12.8	12.8	12.1	12.4	10.5	4.6	6.1	6.3	3.8	6.9
June	15.3	15.3	11.1	12.2	13.4	11.0	4.8	6.1	7.3	5.6	7.6
July	15.6	12.0	14.3	12.5	13.4	12.2	5.0	5.6	5.8	4.8	7.7
August	13.7	14.7	13.1	13.0	13.7	10.8	3.0	6.2	8.1	4.3	6.8
September	14.2	13.8	12.8	11.2	12.6	10.8	4.7	7.1	8.2	5.1	7.2
October	12.0	14.5	12.9	12.8	13.1	11.2	4.2	6.2	6.8	4.4	7.3
November	11.9	13.7	13.4	9.6	10.7	12.3	5.5	7.8	8.1	6.1	7.3
December	12.7	12.6	14.5	13.1	13.0	12.1	6.2	5.3	7.1	5.5	7.9
<b>2012</b>											
January	12.3	13.7	10.6	13.9	13.1	12.9	6.8	7.3	6.9	6.6	7.3
February	12.3	13.8	10.0	12.4	12.4	11.8	6.4	7.2	7.8	6.7	7.8
March	12.2	15.2	14.0	12.7	13.0	11.7	5.4	5.3	7.2	5.9	8.0
April	12.7	16.1	13.2	11.8	12.6	11.5	5.1	6.0	6.7	3.8	7.4
May	14.4	8.2	12.7	11.5	10.9	11.8	5.1	5.4	7.0	3.9	7.4
June	14.3	9.9	12.5	12.2	11.9	12.1	4.1	6.8	6.9	5.6	8.5
July	14.1	13.1	12.2	12.1	12.7	11.3	5.7	7.6	6.9	5.9	7.7
August	12.3	13.0	11.3	13.2	12.5	11.9	4.5	5.6	7.8	4.1	8.3
September	14.2	16.9	10.0	9.7	11.9	11.5	4.6	6.4	7.0	4.9	8.8
October	10.6	14.2	11.5	12.5	12.0	11.7	7.1	5.7	7.0	5.9	7.9

**Table 4.3.3 (end)**  
(% p.a.)

	On individual loans, by maturity										On nonfinancial organizations' loans, by maturity													
	in euros					in euros					in euros					in euros								
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year						
<b>2011</b>																								
January	12.0	13.0	15.2	13.8	13.7	11.6	7.4	6.2	9.3	10.3	8.1	8.9	12.0	13.0	15.2	13.8	13.7	11.6	7.4	6.2	9.3	10.3	8.1	8.9
February	9.7	10.8	11.6	14.5	12.9	10.7	8.4	6.4	9.5	11.2	8.5	7.1	9.7	10.8	11.6	14.5	12.9	10.7	8.4	6.4	9.5	11.2	8.5	7.1
March	10.5	13.4	14.4	12.1	11.9	13.0	8.3	7.9	7.9	9.0	8.4	9.2	10.5	13.4	14.4	12.1	11.9	13.0	8.3	7.9	7.9	9.0	8.4	9.2
April	11.6	9.9	9.3	14.1	12.2	10.6	6.3	6.4	7.2	9.4	7.3	9.7	11.6	9.9	9.3	14.1	12.2	10.6	6.3	6.4	7.2	9.4	7.3	9.7
May	11.5	14.5	10.5	13.3	12.3	11.1	4.9	6.9	7.3	8.6	6.9	8.3	11.5	14.5	10.5	13.3	12.3	11.1	4.9	6.9	7.3	8.6	6.9	8.3
June	13.0	13.8	10.4	13.4	12.9	10.9	7.5	6.0	6.6	8.2	7.3	8.9	13.0	13.8	10.4	13.4	12.9	10.9	7.5	6.0	6.6	8.2	7.3	8.9
July	10.2	11.0	14.7	9.3	10.3	11.4	4.6	8.0	8.9	8.5	8.2	8.9	10.2	11.0	14.7	9.3	10.3	11.4	4.6	8.0	8.9	8.5	8.2	8.9
August	11.5	14.3	12.4	13.6	12.4	11.2	5.6	7.9	8.3	7.3	7.3	7.2	11.5	14.3	12.4	13.6	12.4	11.2	5.6	7.9	8.3	7.3	7.3	7.2
September	11.1	11.9	13.1	12.9	11.8	13.4	6.4	3.9	9.1	9.0	7.1	7.4	11.1	11.9	13.1	12.9	11.8	13.4	6.4	3.9	9.1	9.0	7.1	7.4
October	11.9	11.7	13.5	11.8	12.0	13.4	9.1	7.5	6.9	6.4	7.6	6.8	11.9	11.7	13.5	11.8	12.0	13.4	9.1	7.5	6.9	6.4	7.6	6.8
November	12.1	12.4	13.0	13.7	12.6	11.9	9.4	10.1	7.3	7.6	8.1	8.2	12.1	12.4	13.0	13.7	12.6	11.9	9.4	10.1	7.3	7.6	8.1	8.2
December	10.4	12.2	11.2	13.1	11.4	11.5	7.0	8.8	5.6	9.5	8.0	9.2	10.4	12.2	11.2	13.1	11.4	11.5	7.0	8.8	5.6	9.5	8.0	9.2
<b>2012</b>																								
January	9.9	11.1	14.4	13.9	11.9	13.4	7.5	7.9	7.5	8.5	7.9	7.4	9.9	11.1	14.4	13.9	11.9	13.4	7.5	7.9	7.5	8.5	7.9	7.4
February	11.2	12.3	10.3	10.3	11.0	13.0	4.3	8.4	5.9	8.9	6.7	7.2	11.2	12.3	10.3	10.3	11.0	13.0	4.3	8.4	5.9	8.9	6.7	7.2
March	11.0	10.1	12.8	11.0	11.0	11.5	7.5	9.4	9.8	8.1	8.8	9.9	11.0	10.1	12.8	11.0	11.0	11.5	7.5	9.4	9.8	8.1	8.8	9.9
April	10.9	14.3	11.2	12.0	11.4	11.3	7.4	8.9	5.7	7.8	7.6	8.7	10.9	14.3	11.2	12.0	11.4	11.3	7.4	8.9	5.7	7.8	7.6	8.7
May	10.3	8.5	11.6	13.1	10.9	10.7	6.7	5.8	7.4	7.8	7.1	7.8	10.3	8.5	11.6	13.1	10.9	10.7	6.7	5.8	7.4	7.8	7.1	7.8
June	9.5	10.6	10.9	12.0	11.0	11.4	11.1	8.4	7.0	9.2	8.5	8.5	9.5	10.6	10.9	12.0	11.0	11.4	11.1	8.4	7.0	9.2	8.5	8.5
July	9.7	15.1	10.6	12.0	10.7	11.8	10.7	6.4	4.7	7.1	6.9	8.2	9.7	15.1	10.6	12.0	10.7	11.8	10.7	6.4	4.7	7.1	6.9	8.2
August	11.2	11.4	11.0	11.1	11.2	12.3	4.9	7.5	5.6	7.5	6.9	7.2	11.2	11.4	11.0	11.1	11.2	12.3	4.9	7.5	5.6	7.5	6.9	7.2
September	9.7	10.6	13.8	13.0	10.9	12.1	8.0	6.1	7.8	7.6	7.4	8.5	9.7	10.6	13.8	13.0	10.9	12.1	8.0	6.1	7.8	7.6	7.4	8.5
October	9.7	12.4	15.3	9.7	9.9	11.6	6.7	8.0	7.0	6.8	7.0	7.7	9.7	12.4	15.3	9.7	9.9	11.6	6.7	8.0	7.0	6.8	7.0	7.7

Table 4.3.4

## Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency

(% p.a.)

	Average weighted interest rates on loans to credit institutions, by maturity																							
	in rubles							in US dollars							in euros									
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year			
<b>2011</b>																								
January	2.6	2.7	4.6	5.8	7.6	2.7	8.8	0.2	0.3	2.2	5.3	4.0	0.3	4.3	0.6	1.8	4.5	7.4	0.6	5.1	0.6	5.1	0.6	5.1
February	2.8	2.8	4.6	4.9	6.7	2.8	11.2	0.2	0.2	1.7	2.5	5.0	0.3	4.5	0.6	2.9	3.3	5.7	0.6	7.0	0.6	7.0	0.6	7.0
March	3.1	3.1	4.5	4.6	5.6	3.1	6.9	0.2	0.2	1.2	5.5	3.6	0.2	5.3	0.5	2.5	4.3	3.0	0.5	6.9	0.5	6.9	0.5	6.9
April	3.2	3.3	4.8	4.9	6.0	3.3	7.6	0.2	0.2	0.9	3.1	5.8	0.2	5.5	0.8	3.0	3.4	2.6	0.8	6.0	0.8	6.0	0.8	6.0
May	3.7	3.8	4.4	5.5	5.8	3.8	6.5	0.2	0.2	1.0	2.7	5.4	0.2	3.2	1.0	1.9	5.8	5.3	1.0	7.1	1.0	7.1	1.0	7.1
June	3.7	3.7	4.9	4.3	6.5	3.7	7.5	0.2	0.2	0.7	5.0	6.5	0.2	5.5	1.0	2.2	3.5	9.6	1.0	8.2	1.0	8.2	1.0	8.2
July	3.8	3.9	5.8	4.6	5.6	4.0	6.6	0.2	0.2	0.9	1.5	4.6	0.2	4.7	0.9	0.8	4.3	3.1	0.9	4.0	0.9	4.0	0.9	4.0
August	4.0	4.0	5.1	4.9	5.6	4.0	7.3	0.2	0.2	0.9	1.4	4.3	0.3	3.7	0.8	1.8	3.9	4.1	0.8	5.1	0.8	5.1	0.8	5.1
September	4.5	4.5	5.8	5.3	7.5	4.6	7.8	0.3	0.3	1.5	1.9	6.0	0.3	2.9	0.8	3.0	4.3	5.2	0.9	5.1	0.9	5.1	0.9	5.1
October	4.9	4.9	6.9	7.3	7.9	5.0	6.9	0.2	0.3	1.7	5.1	2.6	0.3	4.1	0.8	2.3	2.0	4.9	0.8	3.0	0.8	3.0	0.8	3.0
November	5.0	5.1	7.0	7.2	9.0	5.1	10.0	0.2	0.2	2.3	3.0	5.3	0.2	5.1	0.6	2.1	3.9	4.4	0.6	3.3	0.6	3.3	0.6	3.3
December	5.4	5.4	7.4	7.8	8.9	5.5	9.7	0.2	0.3	1.9	4.2	5.6	0.3	7.6	0.4	1.2	3.8	4.0	0.4	6.2	0.4	6.2	0.4	6.2
<b>2012</b>																								
January	4.7	4.7	7.6	7.8	9.4	4.8	7.7	0.2	0.2	1.3	2.7	4.9	0.2	5.4	0.2	1.5	2.0	7.0	0.2	4.7	0.2	4.7	0.2	4.7
February	4.4	4.4	7.3	8.2	8.4	4.5	8.2	0.2	0.2	2.3	2.9	4.3	0.2	4.9	0.2	1.5	5.2	6.4	0.2	5.9	0.2	5.9	0.2	5.9
March	5.1	5.1	6.9	7.4	8.3	5.2	8.3	0.2	0.3	2.2	2.5	4.4	0.3	5.0	0.2	1.4	2.5	5.3	0.2	2.5	0.2	2.5	0.2	2.5
April	5.2	5.3	7.3	7.4	8.7	5.4	8.4	0.2	0.2	1.8	5.8	6.3	0.3	6.5	0.2	1.7	0.9	7.3	0.2	2.4	0.2	2.4	0.2	2.4
May	5.7	5.8	7.2	7.1	8.6	5.8	8.3	0.2	0.3	1.4	2.2	7.3	0.3	7.6	0.2	3.1	0.9	6.7	0.2	3.8	0.2	3.8	0.2	3.8
June	5.7	5.8	7.4	7.8	9.3	5.8	9.0	0.2	0.3	1.7	1.0	4.0	0.3	6.0	0.2	2.9	3.0	5.1	0.2	10.4	0.2	10.4	0.2	10.4
July	5.6	5.6	6.9	7.5	8.8	5.6	10.6	0.2	0.3	1.7	1.4	8.0	0.3	6.5	0.1	2.7	4.1	7.9	0.1	—	0.1	—	0.1	—
August	5.4	5.4	7.2	7.4	9.0	5.4	9.2	0.2	0.2	1.5	1.6	4.0	0.2	4.4	0.1	1.8	3.7	7.5	0.1	8.0	0.1	8.0	0.1	8.0
September	5.4	5.5	7.2	8.1	8.3	5.6	9.4	0.2	0.2	2.6	1.8	5.9	0.2	4.7	0.1	2.7	4.0	6.5	0.1	8.0	0.1	8.0	0.1	8.0
October	6.0	6.0	7.5	7.7	9.2	6.1	10.5	0.2	0.2	2.3	3.4	4.6	0.2	5.1	0.1	2.8	3.0	3.4	0.1	4.4	0.1	4.4	0.1	4.4

Table 4.3.5

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans				Debt				Of which overdue debt					
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals			
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs		
<b>2011</b>														
31.12	5,854,364	552,507	201,380	3,548	3,616,682	410,314	226,776	6,753	304,485	26,609	10,268	512		
<b>2012</b>														
31.01	358,056	30,049	7,950	124	3,658,948	409,823	207,653	6,197	316,211	26,726	9,705	473		
29.02	838,256	74,641	17,161	188	3,712,750	418,732	197,840	5,811	332,008	27,089	9,544	455		
31.03	1,401,726	128,624	33,117	254	3,812,860	434,358	196,624	5,785	355,374	27,021	12,233	460		
30.04	1,953,547	181,852	50,689	557	3,877,865	448,831	193,873	5,759	371,254	26,843	11,964	438		
31.05	2,498,019	236,583	70,610	1,112	3,920,842	460,849	211,984	6,630	379,277	26,953	12,471	493		
30.06	<b>3,086,958</b>	292,536	93,319	1,358	<b>4,008,378</b>	474,206	217,563	6,593	370,612	25,926	12,940	481		
31.07	<b>3,636,783</b>	348,106	99,993	1,561	4,028,249	485,217	206,512	6,313	373,995	25,710	12,559	438		
31.08	<b>4,221,226</b>	406,055	115,747	1,787	4,081,110	497,553	209,721	6,287	383,623	26,332	12,992	464		
30.09	<b>4,799,547</b>	460,009	111,232	1,874	4,148,951	509,948	196,442	5,517	378,207	25,403	12,686	437		
31.10	5,409,934	520,195	129,585	2,082	4,194,344	520,444	205,226	5,277	382,708	26,089	12,876	448		



Table 4.3.6

## Housing Loans Extended by Credit Institutions to Individuals

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended since the beginning of the year	on loans extended over the month	
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
<b>2011</b>											
31.12	587,600	745,971	1,448,522	29,313	174.6	165.7	12.0	11.7			
<b>2012</b>											
31.01	30,405	40,210	1,456,199	29,461	168.9	168.9	11.9	11.9			
29.02	78,800	106,759	1,488,459	29,847	171.2	172.6	12.0	12.0			
31.03	<b>136,432</b>	<b>187,040</b>	<b>1,529,396</b>	<b>28,993</b>	<b>172.8</b>	<b>174.9</b>	<b>12.0</b>	<b>12.1</b>			
30.04	<b>198,396</b>	<b>274,713</b>	<b>1,572,867</b>	<b>29,112</b>	<b>174.2</b>	<b>177.2</b>	<b>12.1</b>	<b>12.2</b>			
31.05	<b>257,988</b>	<b>357,035</b>	<b>1,613,845</b>	<b>29,115</b>	<b>174.7</b>	<b>176.2</b>	<b>12.1</b>	<b>12.2</b>			
30.06	<b>318,370</b>	<b>441,095</b>	<b>1,657,525</b>	<b>29,072</b>	<b>174.9</b>	<b>176.1</b>	<b>12.1</b>	<b>12.3</b>			
31.07	<b>381,329</b>	<b>530,434</b>	<b>1,697,447</b>	<b>29,075</b>	<b>175.1</b>	<b>175.8</b>	<b>12.2</b>	<b>12.2</b>			
31.08	<b>450,744</b>	<b>627,707</b>	<b>1,753,527</b>	<b>29,010</b>	<b>175.6</b>	<b>178.2</b>	<b>12.2</b>	<b>12.3</b>			
30.09	<b>513,129</b>	<b>716,989</b>	<b>1,801,681</b>	<b>28,796</b>	<b>175.4</b>	<b>174.5</b>	<b>12.2</b>	<b>12.4</b>			
31.10	586,324	822,358	1,860,888	28,710	175.4	175.0	12.2	12.5			

Table 4.3.6 (end)

	In foreign currency						average weighted interest rate on loans extended since the beginning of the year, %
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity on loans extended since the beginning of the year, months		
			total	of which overdue debt			
<b>2011</b>							
31.12	3,089	23,630	176,323	22,372	130.8		9.8
<b>2012</b>							
31.01	72	389	163,858	21,399	159.0		9.7
29.02	188	1,602	153,529	21,481	106.2		9.5
31.03	346	2,733	151,198	21,621	124.8		9.8
30.04	525	4,137	141,526	21,200	133.3		9.6
31.05	696	5,798	152,538	23,369	139.3		9.6
30.06	886	8,107	152,507	23,315	133.7		9.8
31.07	1,022	9,797	147,458	22,911	123.0		9.8
31.08	1,162	10,706	145,716	23,078	125.8		9.8
30.09	1,273	12,049	138,128	21,869	121.1		9.8
31.10	1,423	13,749	138,503	22,350	121.0		9.8

Table 4.3.7  
**Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired**

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %					
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month				
<b>2011</b>												
31.12	520,658	697,417	1,314,331	25,946	178.9	170.6	11.9	11.6				56,337
<b>2012</b>												
31.01	28,221	38,547	<b>1,324,592</b>	26,188	172.0	172.0	11.8	11.8				73,069
29.02	<b>73,185</b>	<b>102,204</b>	<b>1,356,506</b>	26,254	174.6	176.1	11.9	11.9				72,788
31.03	<b>126,619</b>	<b>178,821</b>	<b>1,397,223</b>	25,455	<b>176.1</b>	<b>178.1</b>	12.0	12.1				72,027
30.04	<b>184,306</b>	<b>263,422</b>	<b>1,442,648</b>	25,461	<b>177.5</b>	180.5	12.0	12.1				72,579
31.05	<b>239,391</b>	<b>342,711</b>	<b>1,485,271</b>	25,487	<b>177.9</b>	<b>179.0</b>	12.0	12.2				74,354
30.06	<b>294,563</b>	<b>423,056</b>	<b>1,530,729</b>	25,424	178.1	179.3	12.1	12.2				75,288
31.07	<b>352,113</b>	<b>509,177</b>	<b>1,572,654</b>	25,496	178.7	181.6	12.1	12.2				78,371
31.08	<b>416,136</b>	<b>603,023</b>	<b>1,628,563</b>	25,423	179.0	180.4	12.1	12.3				75,712
30.09	<b>474,639</b>	<b>688,941</b>	<b>1,677,607</b>	25,166	178.5	175.3	12.2	12.3				76,617
31.10	543,636	790,320	1,737,777	25,012	178.6	179.0	12.2	12.4				79,973

Table 4.3.7 (end)

		In foreign currency						average weighted interest rate on loans extended since the beginning of the year, %	average weighted maturity on loans extended since the beginning of the year, months	memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		debt on extended loans, millions of rubles		volume of extended loans, millions of rubles	total					
		number of extended loans, units	total		of which overdue debt					
<b>2011</b>										
31.12		2,924	164,651	19,381	19,527	148.4	9.7	21,137		
<b>2012</b>										
31.01		66	152,752	18,591	350	166.8	9.7	32,464		
29.02		176	143,256	18,894	1,308	123.9	9.4	30,091		
31.03		321	140,960	19,016	2,129	151.3	9.7	29,329		
30.04		490	131,514	18,640	3,342	157.3	9.6	31,147		
31.05		647	141,946	20,517	4,672	160.5	9.6	34,173		
30.06		823	142,187	20,443	6,328	154.1	9.6	34,460		
31.07		951	137,728	20,104	7,609	143.4	9.6	32,178		
31.08		1,084	136,164	20,205	8,381	146.2	9.6	32,268		
30.09		<b>1,190</b>	<b>129,204</b>	<b>19,179</b>	<b>9,628</b>	<b>138.6</b>	<b>9.7</b>	<b>30,227</b>		
31.10		1,332	129,639	19,647	10,984	139.5	9.7	29,885		

Table 4.3.8

### Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.10.2012										total
	1—5	6—20	21—50	51—200	201—500	501—961					
Number of credit institutions extended mortgage loans, units	5	15	25	122	247	247	247	247	247	247	661
Number of mortgage loans extended to individuals, units, of which loans extended:	316,344	112,393	29,862	44,100	37,258	37,258	37,258	37,258	37,258	5,011	544,968
in rubles	316,283	112,073	29,715	43,467	37,205	37,205	37,205	37,205	37,205	4,893	543,636
in foreign currency	61	320	147	633	53	53	53	53	53	118	1,332
Volume of mortgage loans extended to individuals, — total, millions of rubles	421,647	176,722	66,202	82,767	45,468	45,468	45,468	45,468	45,468	8,498	801,304
in rubles	421,214	174,456	64,880	77,979	44,028	44,028	44,028	44,028	44,028	7,763	790,320
in foreign currency	433	2,266	1,322	4,788	1,440	1,440	1,440	1,440	1,440	735	10,984
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	1,007,799	444,517	168,093	185,913	50,921	50,921	50,921	50,921	50,921	10,173	1,867,416
in rubles	979,505	399,588	151,173	152,416	46,164	46,164	46,164	46,164	46,164	8,931	1,737,777
in foreign currency	28,294	44,929	16,920	33,497	4,757	4,757	4,757	4,757	4,757	1,242	129,639
of which: overdue, — total	21,522	15,805	3,643	2,743	850	850	850	850	850	96	44,659
in rubles	11,620	8,691	2,337	1,697	598	598	598	598	598	69	25,012
in foreign currency	9,902	7,114	1,306	1,046	252	252	252	252	252	27	19,647
Average weighted maturity, months, of which on loans extended:											
in rubles	187.3	162.0	194.7	177.5	147.8	147.8	147.8	147.8	147.8	126.9	178.6
in foreign currency	218.9	176.6	182.5	124.5	37.7	37.7	37.7	37.7	37.7	198.4	139.5
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.2	12.3	12.0	12.5	11.7	11.7	11.7	11.7	11.7	12.2	12.2
in foreign currency	10.1	9.8	8.7	9.4	11.7	11.7	11.7	11.7	11.7	11.2	9.7
Rights of claim under mortgage loans, — total, millions of rubles	1,044	33,311	15,487	57,681	1,853	1,853	1,853	1,853	1,853	482	109,858
in rubles	1,034	19,300	9,987	47,522	1,811	1,811	1,811	1,811	1,811	319	79,973
in foreign currency	10	14,011	5,500	10,159	42	42	42	42	42	163	29,885

Table 4.3.9

## Investment Portfolio of Credit Institutions and Derivatives

Investments in debt obligations  
of which:

	total	investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments										revaluation of debt obligations
		federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
1	2	3	4	5	6	7	8	9	10	11		
<b>2011</b>												
31.12	4,676,171	1,496,289	—	223,660	408,538	839,389	997,516	746,995	12,627	—48,841		
<b>2012</b>												
31.01	4,617,400	1,377,496	—	227,309	436,717	771,894	1,012,797	807,947	12,747	—29,509		
29.02	4,681,773	1,493,309	—	221,728	468,249	721,501	1,017,919	755,934	12,118	—8,984		
31.03	4,803,930	1,526,547	—	136,942	478,626	712,006	1,035,602	908,718	12,134	—6,645		
30.04	4,903,088	1,270,057	—	98,739	480,582	740,259	963,049	1,345,207	11,635	—6,439		
31.05	4,994,059	1,505,588	—	137,827	446,540	794,408	887,986	1,251,334	10,692	—40,316		
30.06	4,964,910	1,237,424	—	111,547	410,021	743,638	863,200	1,621,072	10,690	—32,682		
31.07	4,968,478	1,113,324	—	65,083	399,580	788,515	626,598	1,970,545	9,991	—5,158		
31.08	4,908,495	1,092,173	—	123,266	414,790	820,429	771,395	1,672,382	9,292	4,768		
30.09	4,993,108	1,054,235	—	129,726	425,584	879,771	882,764	1,600,067	9,234	11,726		
31.10	5,166,219	1,059,933	—	131,050	506,885	864,568	935,503	1,636,642	9,162	22,476		

(millions of rubles)

**Table 4.3.9 (end)**  
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		Derivatives (at fair value)
	total	investment in equities at balance-sheet value (regardless revaluation)					revaluation of equities	total	of which: shares of subsidiaries and associated resident credit institutions	Other equity interest			
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition								
1	12	13	14	15	16	17	18	19	20	21			
<b>2011</b>													
31.12	914,400	10,636	78,394	786,591	53,485	-14,707	387,311	159,307	291,875	...			
<b>2012</b>													
31.01	885,849	8,446	73,890	763,468	43,150	-3,105	385,365	163,335	292,238	122,691			
29.02	881,594	6,835	69,242	755,834	39,114	10,568	405,076	163,978	297,623	149,058			
31.03	873,766	9,737	75,608	759,967	28,960	-506	409,319	163,919	303,021	115,774			
30.04	839,521	9,594	74,034	748,765	30,434	-23,307	423,631	163,926	302,265	114,975			
31.05	945,649	11,285	88,908	770,042	113,150	-37,736	441,557	165,014	307,921	229,743			
30.06	903,558	9,912	90,187	714,663	104,154	-15,359	441,425	165,068	307,216	188,067			
31.07	909,030	10,388	83,950	693,981	130,365	-9,654	435,766	164,893	307,323	169,830			
31.08	901,720	10,002	83,161	769,075	61,937	-22,456	451,423	165,054	314,743	164,987			
30.09	887,635	9,815	85,157	687,165	112,102	-6,603	559,703	175,268	316,478	158,425			
31.10	851,084	8,998	88,864	655,832	119,408	-22,017	566,282	176,095	313,149	157,684			





Table 4.3.11

### Average Weighted Interest Rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity

(% p.a.)

	On bills discounted by credit institutions, issued by										On bills issued by credit institutions					
	nonfinancial organizations					credit institutions										
	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	
<b>2011</b>																
January	15.5	9.8	7.9	10.8	11.3	14.5	5.8	6.9	7.6	7.7	3.6	4.3	7.0	7.2	10.7	
February	10.8	5.8	12.4	11.9	10.4	4.7	5.9	6.7	7.6	7.6	1.7	4.9	6.3	6.2	9.7	
March	8.1	9.9	9.4	10.4	4.5	5.2	6.1	7.4	8.2	8.2	2.3	4.8	5.1	7.1	10.5	
April	16.2	9.7	10.6	12.5	15.2	5.9	6.4	7.4	7.7	8.1	2.2	4.5	5.7	6.9	10.3	
May	15.3	8.8	8.9	10.3	9.9	6.0	7.1	7.3	8.3	7.6	2.7	5.0	6.3	7.4	11.4	
June	12.3	7.7	8.7	9.3	9.4	4.2	6.1	7.6	8.0	7.9	3.0	5.5	6.8	7.7	11.0	
July	11.2	13.2	7.5	9.2	8.9	5.4	6.5	8.0	8.1	8.0	3.1	5.6	6.0	6.7	10.8	
August	13.2	8.4	8.3	8.5	10.8	6.3	7.2	9.5	9.2	9.4	3.1	4.6	6.0	7.4	11.4	
September	13.0	10.0	12.9	9.4	10.8	5.8	8.9	10.0	9.5	8.5	4.0	6.3	6.3	7.2	11.5	
October	15.7	8.7	11.3	10.6	9.2	5.0	8.9	8.5	8.2	7.7	3.5	6.1	6.9	7.9	10.6	
November	22.2	16.9	13.6	10.3	12.6	6.5	9.6	9.8	8.3	5.9	3.9	6.7	7.4	7.8	10.9	
December	13.5	9.2	10.5	4.4	5.8	6.2	8.4	9.3	8.6	9.1	5.0	7.3	7.6	8.5	10.6	
<b>2012</b>																
January	19.8	9.5	12.4	12.4	8.7	21.8	8.5	8.7	8.9	5.2	3.7	7.5	8.3	9.0	11.3	
February	12.5	13.9	13.2	11.5	7.0	4.5	8.8	9.0	9.1	6.6	3.6	7.4	7.9	6.4	11.2	
March	8.6	13.8	14.0	10.7	10.7	5.2	8.0	8.6	8.4	5.5	5.1	6.6	6.8	10.0	11.0	
April	9.6	8.5	12.4	10.5	6.0	7.0	8.0	9.3	8.9	7.4	5.0	6.2	7.1	8.5	11.1	
May	8.0	9.7	12.8	11.7	11.4	5.5	8.5	9.6	8.8	6.4	4.2	6.9	7.0	8.4	11.1	
June	10.5	12.4	12.5	12.4	6.4	6.9	8.2	10.1	9.5	6.7	4.4	6.9	6.6	8.4	10.9	
July	14.9	12.2	13.6	11.4	8.9	6.9	8.8	9.1	9.1	6.4	4.2	7.1	8.0	8.7	11.4	
August	9.4	10.8	13.2	12.8	8.3	6.5	8.5	9.3	9.1	5.0	4.7	7.4	7.9	8.9	11.1	
September	10.6	12.3	13.0	10.0	10.1	7.0	8.6	9.1	9.4	5.6	4.6	7.3	8.0	8.7	11.1	
October	20.7	11.9	11.0	10.3	10.1	7.3	8.6	9.5	9.4	5.6	5.1	7.2	7.8	8.7	11.2	

Table 4.4

## Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities			
	total	of which those with terms:			total	of which those with terms:			total	of which those with terms:			total	of which those with terms:		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2010</b>																
31.12	1,327,199	366,697	294,399	616,342	2,038,922	839,367	452,799	614,979	232,898	21,428	645	624	137,736	10,317	1,989	123,580
<b>2011</b>																
31.01	1,243,637	335,160	209,186	675,506	1,785,225	648,289	377,630	688,589	224,445	14,573	8,075	1,034	148,348	18,415	5,364	116,404
28.02	1,287,707	275,857	235,339	731,482	1,752,247	593,843	289,875	774,338	243,541	22,485	992	6,097	188,146	34,819	3,927	140,658
31.03	1,251,876	246,513	249,147	714,680	1,933,920	623,427	380,163	843,969	235,989	16,625	942	10,286	166,936	19,581	3,839	135,897
30.04	1,321,843	287,618	276,492	742,374	2,016,578	677,322	372,961	867,838	273,159	22,447	1,962	15,732	49,481	9,267	6,428	30,657
31.05	1,514,004	403,750	253,304	824,184	1,946,397	591,492	275,493	983,815	301,093	24,547	3,375	22,140	92,674	45,154	2,123	33,640
30.06	1,540,201	357,891	309,817	852,858	2,386,084	909,667	345,776	1,024,541	298,728	18,571	4,397	32,937	65,360	21,664	11,310	21,275
31.07	1,614,980	354,281	328,548	886,588	2,130,041	610,375	370,832	1,077,183	291,625	18,284	6,179	37,486	80,349	41,772	9,453	20,457
31.08	1,808,734	482,231	337,547	936,655	2,268,391	688,644	322,687	1,157,535	315,336	19,063	10,084	46,774	350,207	26,402	77	317,060
30.09	1,966,387	533,304	617,113	796,460	2,633,769	774,104	550,023	1,232,349	325,237	32,596	27,433	36,321	58,438	17,048	7,538	25,649
31.10	2,151,380	666,587	518,709	943,281	2,954,662	1,025,400	544,268	1,296,911	330,756	53,438	24,081	35,249	86,367	19,186	33,248	25,414
30.11	1,993,877	637,690	380,456	930,456	2,844,896	985,282	409,376	1,370,516	349,993	57,336	31,776	28,896	95,314	56,864	7,708	22,370
31.12	2,216,190	722,707	559,219	910,396	3,096,997	1,111,285	542,702	1,379,143	325,203	36,918	43,913	26,430	46,674	9,557	18,263	15,156
<b>2012</b>																
31.01	1,957,385	554,318	392,064	982,722	2,349,015	679,500	431,081	1,172,586	401,707	60,462	40,623	28,637	76,180	20,250	29,798	20,194
29.02	2,001,411	573,075	341,126	1,041,052	2,451,104	809,371	356,305	1,200,185	410,295	42,576	14,835	33,146	130,383	77,462	9,817	36,480
31.03	2,004,375	436,284	479,617	1,063,327	2,320,708	608,400	477,574	1,176,078	349,836	16,558	16,151	31,077	97,180	38,013	18,141	35,538
30.04	2,160,238	559,651	519,560	1,049,273	2,643,672	729,326	538,788	1,136,164	393,105	14,535	13,030	40,210	96,824	44,664	12,282	35,964
31.05	2,351,378	653,890	467,431	1,169,076	2,734,328	873,060	432,485	1,322,894	400,999	47,423	6,946	42,393	93,728	40,100	12,852	26,324
30.06	2,218,268	512,785	528,115	1,153,922	2,703,148	733,420	486,748	1,392,520	364,852	8,067	8,503	48,902	71,806	29,977	23,090	15,351
31.07	2,177,707	513,770	479,219	1,148,519	2,737,358	713,560	501,005	1,424,828	361,357	11,517	10,915	50,226	114,693	67,883	25,271	14,950
31.08	2,259,303	657,986	426,861	1,160,163	3,291,980	1,230,740	428,313	1,458,665	424,919	89,519	22,133	44,774	109,834	86,895	3,178	16,986
30.09	2,304,331	453,457	522,756	1,296,532	2,801,256	722,035	478,163	1,520,078	350,432	11,399	22,491	51,776	105,709	82,483	3,593	15,167
31.10	2,271,190	438,501	507,553	1,282,807	2,755,467	648,368	399,404	1,644,470	260,459	21,208	15,480	51,871	81,381	51,053	9,137	15,055

**Table 4.4 (cont.)**  
(millions of rubles)

	Liabilities on delivery of rouble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities					
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:					
	total	2 to 30 days	19	20	31 to 90 days	21	22	23	24	25	26	27	28	29	total	2 to 30 days	31 to 90 days	over 91 days
<b>2010</b>																		
31.12	1,245,231	240,508	216,929	565,793	2,149,837	942,048	482,005	600,971	17,332	8,514	3,395	578	295,959	44,310	47,388	202,307		
<b>2011</b>																		
31.01	1,236,383	190,365	183,705	635,710	1,821,586	731,815	395,541	658,591	12,348	7,116	138	519	313,531	73,315	19,687	202,974		
28.02	1,412,823	220,555	230,241	723,041	1,681,064	596,445	294,240	720,831	19,770	6,311	1,211	264	329,266	100,572	4,568	212,850		
31.03	1,421,778	189,511	221,800	761,569	1,847,855	653,969	400,011	755,740	27,918	16,710	1,521	475	259,878	44,682	13,035	180,276		
30.04	1,401,575	251,934	226,426	681,237	1,952,397	663,153	416,830	808,763	32,400	20,260	3,210	1,087	268,965	54,446	20,138	190,809		
31.05	1,473,381	267,141	195,374	745,477	2,088,882	709,085	339,355	963,132	37,264	28,405	236	978	258,036	62,120	7,218	180,281		
30.06	1,519,497	222,904	198,723	833,637	2,481,408	1,015,929	453,531	936,910	49,328	41,623	1,093	222	253,117	36,818	20,077	187,244		
31.07	1,538,428	207,950	222,639	867,649	2,248,223	718,186	482,474	985,021	59,763	47,535	2,221	428	264,386	50,553	13,255	192,862		
31.08	1,898,465	277,127	242,541	1,146,178	2,478,148	828,758	428,374	1,119,785	75,123	63,351	1,056	402	249,968	49,429	381	198,697		
30.09	1,750,010	292,607	368,645	855,538	2,984,836	1,015,257	730,465	1,196,014	61,871	36,958	17,754	484	168,732	28,556	92,896	43,710		
31.10	2,169,620	572,711	398,564	995,406	3,073,865	1,083,014	685,977	1,251,847	88,816	66,936	953	409	141,460	43,982	30,075	54,753		
30.11	1,968,746	476,748	247,775	1,024,471	3,046,208	1,132,592	556,024	1,292,733	110,530	83,293	1,179	235	123,113	52,386	24,767	40,974		
31.12	2,074,661	453,831	377,913	1,023,246	3,429,981	1,351,260	758,602	1,272,761	63,044	55,376	2,707	198	99,948	31,772	27,950	40,067		
<b>2012</b>																		
31.01	1,842,868	237,048	315,086	1,025,440	2,630,858	923,495	537,998	1,134,962	130,455	94,584	946	376	140,773	48,386	31,617	44,189		
29.02	2,001,578	345,801	234,706	1,094,913	2,657,989	975,170	459,595	1,156,655	132,485	96,675	423	378	171,693	71,598	23,160	65,578		
31.03	1,995,610	250,714	345,849	1,106,978	2,543,263	724,118	598,042	1,171,928	87,457	67,470	487	354	142,535	57,024	44,148	32,860		
30.04	2,077,193	312,548	396,547	1,061,381	2,924,315	911,129	635,597	1,177,334	151,438	68,963	1,562	122	135,422	56,545	45,692	25,959		
31.05	2,204,526	392,967	359,137	1,120,768	3,073,332	1,033,383	550,443	1,406,634	136,608	92,438	452	126	168,507	101,347	12,173	36,463		
30.06	2,162,315	350,940	413,005	1,097,601	2,905,337	763,069	608,577	1,486,825	162,329	111,953	1,067	1,344	118,073	59,680	24,596	28,233		
31.07	2,188,714	346,127	427,776	1,127,085	2,885,828	806,402	545,166	1,479,321	163,914	109,898	2,457	2,533	130,223	42,948	37,612	29,359		
31.08	2,352,352	613,167	350,641	1,128,204	3,372,169	1,195,281	514,687	1,499,556	185,667	171,705	684	8,776	146,908	83,321	14,731	39,937		
30.09	2,274,306	423,088	382,420	1,210,926	2,890,927	624,292	626,172	1,609,501	223,503	153,640	4,938	12,142	136,459	67,027	10,721	46,566		
31.10	2,223,731	404,151	300,122	1,332,178	2,836,138	605,424	600,440	1,594,186	162,322	109,201	3,211	17,984	131,146	44,683	25,292	45,682		

**Table 4.4 (end)**  
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	total	of which those with terms:			total	of which those with terms:			total	of which those with terms:			total	of which those with terms:		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
<b>2010</b>	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
31.12	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>2011</b>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.01	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
28.02	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.03	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
30.04	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.05	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
30.06	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.07	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.08	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
30.09	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.10	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
30.11	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.12	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>2012</b>	15,407	416	1,366	13,597	22,594	731	1,336	20,528	19,674	400	1,222	18,044	14,442	732	1,246	12,464
29.02	16,004	446	1,089	14,469	22,145	549	1,111	20,485	20,573	436	965	19,172	14,158	453	1,209	12,495
31.03	16,306	993	1,273	14,014	23,862	1,300	1,398	21,165	22,364	918	1,188	20,256	14,550	1,248	1,109	12,193
30.04	15,822	96	1,973	13,744	24,770	177	1,880	22,713	21,606	46	1,580	19,980	14,296	191	1,726	12,378
31.05	16,421	1,105	1,224	14,090	28,866	1,101	2,060	25,701	21,810	751	1,141	19,906	17,262	1,023	1,565	14,674
30.06	15,752	512	1,212	14,007	27,766	560	1,968	25,227	20,204	502	1,014	18,659	17,460	1,071	1,620	14,764
31.07	18,743	385	691	17,457	27,632	582	632	26,242	24,195	312	574	23,099	15,902	284	652	14,776
31.08	17,739	564	971	16,127	27,228	472	1,066	25,691	23,956	551	969	22,350	15,726	536	1,012	14,172
30.09	17,425	368	1,916	15,085	36,653	384	1,526	34,737	23,764	391	1,717	21,576	25,085	304	1,537	23,245
31.10	20,268	889	1,258	17,795	38,340	882	1,149	36,150	31,164	775	1,015	29,053	26,265	887	1,408	23,810

## 5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM

Table 5.1

## Payments Effected by the Payment System of Russia

	Total payments						Of which payments effected:																									
	billions of rubles		thousands of units		billions of rubles		by the payment system of the Bank of Russia <sup>1</sup>			by private payment systems <sup>2</sup>			by non-bank settlement credit institutions			by credit institutions through correspondent accounts opened with other credit institutions <sup>3</sup>			between various divisions of one credit institution		within one division of a credit institution											
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units											
2010	2,892,501.8	812,153.9	1,058,979.5	653,352.9	1,833,522.3	158,801.0	8,465.7	1,832.1	8,465.7	1,832.1	155,284.0	12,057.0	362,543.0	62,661.4	1,307,229.6	82,250.5	3,205,742.3	1,101,755.2	1,187,607.6	916,153.6	2,018,134.7	185,601.6	8,803.7	3,141.0	173,596.4	12,104.0	409,794.5	78,437.1	1,425,940.1	91,919.5		
<b>2010</b>																																
Q1	601,911.1	185,449.2	216,104.5	151,794.3	385,806.6	33,654.9	1,663.9	379.5	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1	719,909.4	200,122.2	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2		
Q2	719,909.4	200,122.2	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2	751,175.1	199,485.8	273,953.4	159,313.3	477,221.7	40,172.5	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4		
Q3	751,175.1	199,485.8	273,953.4	159,313.3	477,221.7	40,172.5	2,732.9	508.7	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4	819,506.2	227,096.7	306,120.9	180,449.9	513,385.3	46,646.8	2,075.6	519.6	48,868.2	3,483.1	97,537.7	18,257.3	364,903.8	24,386.8		
Q4	819,506.2	227,096.7	306,120.9	180,449.9	513,385.3	46,646.8	2,075.6	519.6	2,075.6	519.6	48,868.2	3,483.1	97,537.7	18,257.3	364,903.8	24,386.8	<b>2011</b>															
Q1	698,096.2	232,323.0	251,069.5	194,094.3	447,026.7	38,228.7	1,722.1	453.4	1,722.1	453.4	42,281.6	2,801.5	89,675.5	16,216.1	313,347.5	18,757.7	804,476.6	251,785.5	299,289.5	206,772.4	505,187.1	45,013.1	2,039.7	938.8	53,424.1	2,971.1	102,879.4	18,952.5	346,843.9	22,150.7		
Q2	804,476.6	251,785.5	299,289.5	206,772.4	505,187.1	45,013.1	2,039.7	938.8	2,039.7	938.8	53,424.1	2,971.1	102,879.4	18,952.5	346,843.9	22,150.7	812,150.3	272,843.3	300,842.2	225,670.5	511,308.1	47,172.8	2,512.6	788.9	50,483.4	3,004.6	104,545.6	20,264.0	353,766.5	23,115.3		
Q3	812,150.3	272,843.3	300,842.2	225,670.5	511,308.1	47,172.8	2,512.6	788.9	2,512.6	788.9	50,483.4	3,004.6	104,545.6	20,264.0	353,766.5	23,115.3	891,019.2	344,803.4	336,406.4	289,616.4	554,612.8	55,187.0	2,529.3	959.9	27,407.3	3,326.8	112,694.0	23,004.5	411,982.2	27,895.8		
Q4	891,019.2	344,803.4	336,406.4	289,616.4	554,612.8	55,187.0	2,529.3	959.9	2,529.3	959.9	27,407.3	3,326.8	112,694.0	23,004.5	411,982.2	27,895.8	<b>2012</b>															
Q1	783,393.6	307,215.6	261,952.1	261,430.3	521,441.5	45,785.3	2,308.6	511.9	2,308.6	511.9	25,366.1	2,623.5	102,163.7	19,628.4	391,603.1	23,021.5	931,270.3	312,785.0	314,078.6	264,433.9	617,191.7	48,351.1	2,709.4	501.1	43,142.2	2,645.0	114,537.7	21,454.9	456,802.4	23,750.1		
Q2	931,270.3	312,785.0	314,078.6	264,433.9	617,191.7	48,351.1	2,709.4	501.1	2,709.4	501.1	43,142.2	2,645.0	114,537.7	21,454.9	456,802.4	23,750.1	953,778.5	351,270.6	320,880.9	301,154.4	632,897.6	50,116.2	2,761.6	769.5	44,480.5	2,672.7	113,898.1	22,078.5	471,757.4	24,595.5		
Q3	953,778.5	351,270.6	320,880.9	301,154.4	632,897.6	50,116.2	2,761.6	769.5	2,761.6	769.5	44,480.5	2,672.7	113,898.1	22,078.5	471,757.4	24,595.5																

<sup>1</sup> This indicator includes the Bank of Russia's payments and also payments of customers other than credit institutions.

<sup>2</sup> Since Q1 2010 this indicator comprises payments by legal entities (other than credit institutions), individuals and own payments of credit institutions. Before 2010 data are also included payments from accounts of customers of credit institutions (branches) and from accounts of credit institutions participating in settlements.

<sup>3</sup> This indicator doesn't include payments effected by settlement non-banking credit institutions.

**Table 5.2**  
**Payments Effected by the Payment System of the Bank of Russia and Private Payment Systems, by Method of Payment**

	The Bank of Russia payment system <sup>1</sup>						Private payment systems <sup>2</sup>					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments		number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
<b>2010</b>												
2010	1,058,979.5	653,352.9	1,058,066.7	652,631.9	912.8	721.0	1,833,522.3	158,801.0	1,123,915.8	138,975.0	709,606.5	19,826.0
2011	1,187,607.6	916,153.6	1,186,895.4	915,813.2	712.2	340.4	2,018,134.7	185,601.6	1,402,461.4	166,077.2	615,673.3	19,524.4
<b>2010</b>												
Q1	216,104.5	151,794.3	215,880.6	151,630.1	223.9	164.2	385,806.6	33,654.9	211,040.0	29,251.0	174,766.6	4,403.9
Q2	262,800.7	161,795.4	262,548.7	161,614.4	252.0	181.0	457,108.7	38,326.8	280,501.2	33,205.2	176,607.5	5,121.6
Q3	273,953.4	159,313.3	273,743.3	159,130.6	210.1	182.7	477,221.7	40,172.5	305,238.5	35,320.2	171,983.2	4,852.3
Q4	306,120.9	180,449.9	305,894.1	180,256.8	226.8	193.1	513,385.3	46,646.8	327,136.1	41,198.6	186,249.2	5,448.2
<b>2011</b>												
Q1	251,069.5	194,094.3	250,923.8	194,029.2	145.7	65.1	447,026.7	38,228.7	307,827.9	33,867.0	139,198.8	4,361.7
Q2	299,289.5	206,772.4	299,114.9	206,703.5	174.6	68.9	505,187.1	45,013.1	355,768.0	39,994.2	149,419.1	5,018.9
Q3	300,842.2	225,670.5	300,659.7	225,573.6	182.5	96.9	511,308.1	47,172.8	361,649.2	42,529.1	149,658.9	4,643.7
Q4	336,406.4	289,616.4	336,197.0	289,506.9	209.4	109.5	554,612.8	55,187.0	377,216.3	49,686.9	177,396.5	5,500.1
<b>2012</b>												
Q1	261,952.1	261,430.3	261,823.2	261,334.8	128.9	95.5	521,441.5	45,785.3	356,427.7	40,782.6	165,013.8	5,002.7
Q2	314,078.6	264,433.9	313,891.4	264,294.7	187.2	139.2	617,191.7	48,351.1	429,633.0	43,658.8	187,558.7	4,692.3
Q3	320,880.9	301,154.4	320,776.3	301,054.2	104.6	100.2	632,897.6	50,116.2	437,801.2	44,712.8	195,096.4	5,403.4

<sup>1</sup> This indicator includes the Bank of Russia's payments and also payments of customers other than credit institutions.

<sup>2</sup> Since Q1 2010 this indicator comprises payments by legal entities (other than credit institutions), individuals and own payments of credit institutions. Before 2010 data are also included payments from accounts of customers of credit institutions (branches) and from accounts of credit institutions participating in settlements.

**Table 5.3**  
**Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia**

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
<b>2009</b>						
31.12	3,327	3,224	800	404	13,930	876
<b>2010</b>						
31.03	3,300	3,208	800	418	13,903	957
30.06	3,267	3,192	799	420	13,041	1,028
30.09	3,249	3,165	757	396	13,240	1,085
31.12	3,137	3,079	698	332	11,417	1,162
<b>2011</b>						
31.03	3,117	3,047	692	289	10,693	1,252
30.06	3,106	3,044	631	237	9,924	1,361
30.09	3,080	3,016	609	232	10,181	1,428
31.12	3,059	2,998	656	199	8,934	1,450
<b>2012</b>						
31.03	3,043	2,983	626	220	6,134	1,583
30.06	2,979	2,928	592	200	5,770	1,667
30.09	2,972	2,914	566	216	6,045	1,709

**Table 5.4**  
**Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia**

(units)

1	The Bank of Russia institutions		Of which members:			Credit institutions	Of which users:						
	2	3	intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system				
4	5	6	7	8	9	10	11	12	13				
<b>2010</b>													
31.03	630	630	628	627	207	1,052	1,052	1,050	315				
30.06	627	627	627	621	230	1,047	1,047	1,047	337				
30.09	623	621	621	608	294	1,042	1,042	1,042	985				
31.12	608	608	608	608	292	1,020	1,020	1,020	967				
<b>2011</b>													
31.03	607	607	607	570	289	1,013	1,013	1,013	969				
30.06	571	570	570	563	287	1,010	1,010	1,010	963				
30.09	563	562	562	543	284	1,002	1,002	1,002	957				
31.12	543	542	542	543	279	990	990	990	946				
<b>2012</b>													
31.03	543	541	542	531	277	983	983	983	940				
30.06	531	530	531	518	274	972	972	972	931				
30.09	519	517	518	518	270	971	971	971	925				



Table 5.4 (end)  
(units)

	Branches of credit institutions <sup>1</sup>	Of which users:			Other customers	Of which users:	
		intraregional electronic settlements	interregional electronic settlements	BESF system		VER, MER	BESF system participants
1	10	11	12	13	14	15	16
<b>2010</b>							
31.03	2,248	2,241	2,237	617	1,375	1,375	80
30.06	2,220	2,215	2,215	675	1,448	1,448	80
30.09	2,207	2,197	2,197	2,062	1,481	1,481	80
31.12	2,117	2,110	2,110	2,003	1,494	1,494	81
<b>2011</b>							
31.03	2,104	2,094	2,094	1,991	1,541	1,541	81
30.06	2,096	2,087	2,087	1,990	1,598	1,598	81
30.09	2,078	2,068	2,070	1,959	1,660	1,660	81
31.12	2,069	2,058	2,061	1,941	1,649	1,649	82
<b>2012</b>							
31.03	2,060	2,052	2,056	1,932	1,803	1,803	83
30.06	2,007	1,996	2,000	1,891	1,867	1,867	83
30.09	2,001	1,987	1,991	1,856	1,925	1,925	84

<sup>1</sup> Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5

## Selected Indicators On Bank Card Transactions

	Individuals						
	the number of bank cards <sup>1</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which:		other transactions, millions of rubles
					payments for goods (works, services), millions of rubles	7	
1	2	3	4	5	6	7	
<b>2010</b>							
2010	144,112	—	12,597,106	10,890,851	1,346,157	360,098	
2011	199,771	—	17,090,080	13,910,679	2,360,302	819,099	
<b>2010</b>							
Q1	128,620	64,341	2,555,974	2,220,878	273,360	61,736	
Q2	133,329	71,597	2,997,609	2,623,065	296,832	77,712	
Q3	137,464	72,283	3,256,663	2,817,723	344,066	94,874	
Q4	144,112	78,665	3,786,860	3,229,185	431,899	125,776	
<b>2011</b>							
Q1	146,464	78,785	3,399,452	2,820,185	453,419	125,848	
Q2	157,122	88,831	4,025,359	3,341,600	511,812	171,947	
Q3	167,223	97,087	4,492,414	3,616,457	646,679	229,278	
Q4	199,771	129,243	5,172,855	4,132,437	748,392	292,026	
<b>2012</b>							
Q1	190,309	123,243	4,811,591	3,742,810	771,536	297,244	
Q2	196,129	122,289	5,639,749	4,390,173	839,185	410,391	
Q3	208,901	135,468	5,913,116	4,550,050	916,704	446,362	

Table 5.5 (end)

		Legal entities						
1	8	the number of bank cards <sup>1</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	10	11	of which:	
							cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles
2010	307	—	—	579,532	173,888	401,734	3,910	
2011	399	—	—	653,234	257,203	381,097	14,934	
<b>2010</b>								
Q1	253	127	67,442	31,068	36,267	107		
Q2	263	138	72,382	38,991	32,968	423		
Q3	268	155	159,885	48,014	110,681	1,190		
Q4	307	162	279,823	55,815	221,818	2,190		
<b>2011</b>								
Q1	318	157	129,985	43,926	83,069	2,990		
Q2	332	184	169,148	58,146	107,522	3,480		
Q3	362	193	197,841	69,545	124,256	4,040		
Q4	399	212	156,260	85,586	66,250	4,424		
<b>2012</b>								
Q1	457	196	89,847	70,477	15,856	3,514		
Q2	450	218	124,420	84,505	35,282	4,633		
Q3	471	221	176,986	100,214	71,665	5,107		

<sup>1</sup> The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

**Table 5.6**  
**Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments**

	Payments effected with use of payment orders and letters of credit				Payments effected with use of payment request and order of collections	
	electronic payments		paper based payments		number of payments, millions of units	value of payments, billions of ruble
	number of payments, millions of units	value of payments, billions of ruble	number of payments, millions of units	value of payments, billions of ruble		
2003	...	...	...	...	1.30	20.4
2004	...	...	...	...	0.20	2.8
2005	...	...	...	...	0.13	2.7
2006	...	...	...	...	0.11	1.3
2007	124.4	35,955.8	10.6	2,704.1	0.10	1.1
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8
2011	174.7	74,679.4	7.0	1,524.3	0.01	3.3

Table 5.7

## Payments Effected by the Payment System of the Bank of Russia by Each Settlement System

	Intraregional electronic settlements		Interregional electronic settlements		BESP system		Paper-based payments using letter of advice	
	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles
1998	109.4	7,557.7	4.1	454.2	—	—	57.3	2,683.8
1999	137.2	13,302.9	9.8	2,143.0	—	—	52.1	5,702.5
2000	181.9	28,166.4	17.2	5,759.8	—	—	45.0	9,031.8
2001	255.8	53,487.6	27.4	9,784.2	—	—	34.0	8,788.4
2002	312.5	62,712.4	38.3	13,632.7	—	—	25.6	5,997.2
2003	361.5	90,303.1	50.3	17,863.7	—	—	14.8	5,757.6
2004	405.2	110,356.1	66.9	25,000.4	—	—	7.6	3,052.0
2005	464.3	153,785.6	86.3	36,112.1	—	—	5.1	4,073.4
2006	573.3	215,644.2	120.5	50,955.5	—	—	2.5	1,074.0
2007	676.9	375,041.4	154.1	69,580.8	—	—	2.8	1,131.0
2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.7	340.3

## 6. REGIONAL SECTION

## 6.1. Institutional Characteristics

Table 6.1.1

## Number of Credit Institutions and Their Branches

(units)

1	30.11.2012			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
RUSSIAN FEDERATION	958	2,486	416	2,070
<b>CENTRAL FEDERAL DISTRICT</b>	<b>564</b>	<b>486</b>	<b>107</b>	<b>379</b>
Belgorod Region	5	14	1	13
Bryansk Region	—	14	—	14
Vladimir Region	3	19	—	19
Voronezh Region	3	33	—	33
Ivanovo Region	6	14	—	14
Kaluga Region	4	13	—	13
Kostroma Region	5	11	—	11
Kursk Region	2	13	—	13
Lipetsk Region	2	13	1	12
Moscow Region	11	75	1	74
Orel Region	1	16	—	16
Ryazan Region	4	14	—	14
Smolensk Region	4	15	6	9
Tambov Region	1	8	—	8
Tver Region	6	22	1	21
Tula Region	5	15	1	14
Yaroslavl Region	7	30	2	28
Moscow	495	147	20	127
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>70</b>	<b>314</b>	<b>9</b>	<b>305</b>
Republic of Karelia	1	15	2	13
Republic of Komi	2	24	2	22
Arkhangelsk Region	2	29	—	29
Nenets Autonomous Area	—	1	—	1
Vologda Region	10	17	4	13
Kaliningrad Region	3	27	1	26
Leningrad Region	5	13	—	13
Murmansk Region	3	16	—	16
Novgorod Region	2	10	—	10
Pskov Region	3	6	—	6
St. Petersburg	39	157	—	157
<b>SOUTH FEDERAL DISTRICT</b>	<b>46</b>	<b>262</b>	<b>17</b>	<b>245</b>
Republic of Adigei (Adigeya)	4	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	86	1	85
Astrakhan Region	5	21	4	17
Volgograd Region	4	44	0	44
Rostov Region	16	102	11	91
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>52</b>	<b>169</b>	<b>85</b>	<b>84</b>
Republic of Daghestan	28	86	70	16
Republic of Ingushetia	2	8	1	7
Kabardino-Balkar Republic	5	13	3	10
Karachai-Cherkess Republic	5	4	—	4

Table 6.1.1 (end)

(units)

1	2	3	4	5
Republic of Northern Ossetia — Alania	5	11	4	7
Republic of Chechnya	—	5	—	5
Stavropol Territory	7	42	7	35
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>106</b>	<b>541</b>	<b>87</b>	<b>454</b>
Republic of Bashkortostan	11	44	—	44
Republic of Mariy-El	2	16	4	12
Republic of Mordovia	4	8	1	7
Republic of Tatarstan (Tatarstan)	23	90	51	39
Udmurt Republic	2	23	—	23
Chuvash Republic — Chuvashya	4	16	—	16
Perm Territory	5	57	—	57
Kirov Region	3	18	—	18
Nizhni Novgorod Region	12	96	6	90
Orenburg Region	8	19	—	19
Penza Region	1	17	—	17
Samara Region	19	62	7	55
Saratov Region	9	55	16	39
Ulyanovsk Region	3	20	2	18
<b>URALS FEDERAL DISTRICT</b>	<b>44</b>	<b>278</b>	<b>81</b>	<b>197</b>
Kurgan Region	3	9	—	9
Sverdlovsk Region	16	91	4	87
Tyumen Region	16	103	39	64
Khanty-Mansiysky Autonomous Area — Yugra	9	29	6	23
Yamalo-Nenetsky Autonomous Area	—	19	—	19
Chelyabinsk Region	9	75	38	37
<b>SIBERIA FEDERAL DISTRICT</b>	<b>53</b>	<b>313</b>	<b>23</b>	<b>290</b>
Republic of Altai	3	6	1	5
Republic of Buryatia	1	12	2	10
Republic of Tyva	1	3	—	3
Republic of Khakassia	2	4	—	4
Altai Territory	7	36	7	29
Zabaykalskiy Territory	—	10	—	10
Krasnoyarsk Territory	5	48	1	47
Irkutsk Region	8	35	4	31
Kemerovo Region	9	29	—	29
Novosibirsk Region	9	73	—	73
Omsk Region	6	33	—	33
Tomsk Region	2	24	8	16
<b>FAR EAST FEDERAL DISTRICT</b>	<b>23</b>	<b>123</b>	<b>7</b>	<b>116</b>
Republic of Sakha (Yakutia)	4	27	—	27
Kamchatka Territory	3	10	3	7
Primorski Territory	6	24	2	22
Khabarovsk Territory	3	30	—	30
Amur Region	2	7	—	7
Magadan Region	—	8	—	8
Sakhalin Region	5	9	2	7
Jewish Autonomous Region	—	4	—	4
Chukotka Autonomous Area	—	4	—	4

Table 6.1.2

## Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	30.11.2012				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	23,142	9,968	2,112	7,294	42,516
<b>CENTRAL FEDERAL DISTRICT</b>	<b>7,032</b>	<b>3,129</b>	<b>301</b>	<b>1,774</b>	<b>12,236</b>
Belgorod Region	160	202	17	127	506
Bryansk Region	106	107	10	93	316
Vladimir Region	219	119	14	98	450
Voronezh Region	327	227	30	148	732
Ivanovo Region	142	36	11	85	274
Kaluga Region	143	54	9	103	309
Kostroma Region	98	26	5	50	179
Kursk Region	126	85	22	99	332
Lipetsk Region	156	94	17	84	351
Moscow Region	1,352	649	39	133	2,173
Orel Region	95	47	11	57	210
Ryazan Region	129	89	14	81	313
Smolensk Region	120	79	5	79	283
Tambov Region	129	136	11	63	339
Tver Region	141	108	14	90	353
Tula Region	190	71	13	126	400
Yaroslavl Region	211	34	11	134	390
Moscow	3,188	966	48	124	4,326
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>2,345</b>	<b>381</b>	<b>325</b>	<b>894</b>	<b>3,945</b>
Republic of Karelia	119	9	16	41	185
Republic of Komi	130	82	15	58	285
Arkhangelsk Region	155	51	21	73	300
Nenets Autonomous Area	4	8	—	1	13
Vologda Region	265	15	36	81	397
Kaliningrad Region	160	29	29	68	286
Leningrad Region	46	21	19	326	412
Murmansk Region	137	9	17	81	244
Novgorod Region	123	2	17	45	187
Pskov Region	114	14	11	52	191
St. Petersburg	1,096	149	144	69	1,458
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,625</b>	<b>565</b>	<b>236</b>	<b>591</b>	<b>4,017</b>
Republic of Adigei (Adigeya)	74	7	3	9	93
Republic of Kalmykia	35	2	1	8	46
Krasnodar Territory	1,158	150	84	268	1,660
Astrakhan Region	119	76	14	61	270
Volgograd Region	289	221	50	135	695
Rostov Region	950	109	84	110	1,253
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>833</b>	<b>102</b>	<b>65</b>	<b>101</b>	<b>1,101</b>
Republic of Daghestan	155	9	10	6	180
Republic of Ingushetia	15	1	—	1	17
Kabardino-Balkar Republic	74	42	4	7	127
Karachai-Cherkess Republic	33	3	3	3	42



Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	55	17	3	9	84
Republic of Chechnya	32	2	1	14	49
Stavropol Territory	469	28	44	61	602
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>4,464</b>	<b>3,630</b>	<b>473</b>	<b>1,517</b>	<b>10,084</b>
Republic of Bashkortostan	720	438	70	174	1,402
Republic of Mariy-El	66	51	10	33	160
Republic of Mordovia	140	129	6	46	321
Republic of Tatarstan (Tatarstan)	684	582	62	200	1,528
Udmurt Republic	197	84	40	96	417
Chuvash Republic — Chuvashya	128	149	28	64	369
Perm Territory	386	245	37	146	814
Kirov Region	198	159	31	74	462
Nizhni Novgorod Region	547	370	51	111	1,079
Orenburg Region	310	347	45	107	809
Penza Region	164	307	14	83	568
Samara Region	480	261	44	174	959
Saratov Region	267	394	20	138	819
Ulyanovsk Region	177	114	15	71	377
<b>URALS FEDERAL DISTRICT</b>	<b>2,091</b>	<b>708</b>	<b>320</b>	<b>634</b>	<b>3,753</b>
Kurgan Region	87	179	16	61	343
Sverdlovsk Region	869	186	67	105	1,227
Tyumen Region	656	205	81	245	1,187
Khanty-Mansiysky Autonomous Area — Yugra	313	94	33	103	543
Yamalo-Nenetsky Autonomous Area	112	31	5	44	192
Chelyabinsk Region	479	138	156	223	996
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,773</b>	<b>1,246</b>	<b>287</b>	<b>1,251</b>	<b>5,557</b>
Republic of Altai	35	5	5	9	54
Republic of Buryatia	158	4	10	101	273
Republic of Tyva	38	2	4	5	49
Republic of Khakassia	90	21	4	69	184
Altai Territory	262	471	30	151	914
Zabaykalskiy Territory	181	7	9	66	263
Krasnoyarsk Territory	529	125	25	222	901
Irkutsk Region	342	63	37	178	620
Kemerovo Region	324	115	40	156	635
Novosibirsk Region	460	152	73	88	773
Omsk Region	198	273	32	115	618
Tomsk Region	156	8	18	91	273
<b>FAR EAST FEDERAL DISTRICT</b>	<b>979</b>	<b>207</b>	<b>105</b>	<b>532</b>	<b>1,823</b>
Republic of Sakha (Yakutia)	127	92	6	90	315
Kamchatka Territory	69	4	4	37	114
Primorski Territory	297	26	52	146	521
Khabarovsk Territory	228	28	25	78	359
Amur Region	126	23	9	79	237
Magadan Region	36	7	3	12	58
Sakhalin Region	65	19	4	64	152
Jewish Autonomous Region	23	2	2	22	49
Chukotka Autonomous Area	8	6	—	4	18

Table 6.1.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
<b>RUSSIAN FEDERATION</b>				
31.12.2011	230 (22)	124 (8)	104 (14)	197 (21)
31.03.2012	234 (23)	127 (9)	105 (14)	201 (22)
30.06.2012	236 (23)	127 (9)	107 (14)	204 (22)
30.09.2012	239 (27)	133 (13)	104 (14)	210 (26)
<b>CENTRAL FEDERAL DISTRICT</b>				
31.12.2011	155 (14)	82 (5)	71 (9)	124 (14)
31.03.2012	159 (15)	86 (6)	71 (9)	127 (15)
30.06.2012	160 (15)	86 (6)	72 (9)	129 (15)
30.09.2012	161 (18)	90 (9)	69 (9)	133 (18)
Moscow and Moscow Region				
31.12.2011	148 (14)	79 (5)	67 (9)	117 (14)
31.03.2012	152 (15)	83 (6)	67 (9)	120 (15)
30.06.2012	153 (15)	83 (6)	68 (9)	122 (15)
30.09.2012	154 (17)	87 (8)	65 (9)	126 (17)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
31.12.2011	20 (1)	13	7 (1)	20 (1)
31.03.2012	20 (1)	13	7 (1)	20 (1)
30.06.2012	20 (1)	13	7 (1)	20 (1)
30.09.2012	21 (2)	14 (1)	7 (1)	21 (2)
<b>SOUTH FEDERAL DISTRICT</b>				
31.12.2011	7	2	5	6
31.03.2012	7	2	5	7
30.06.2012	7	2	5	7
30.09.2012	7	2	5	7
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>				
31.12.2011	—	—	—	—
31.03.2012	—	—	—	—
30.06.2012	—	—	—	—
30.09.2012	—	—	—	—
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
31.12.2011	25 (4)	11 (1)	14 (3)	24 (3)
31.03.2012	25 (4)	11 (1)	14 (3)	24 (3)
30.06.2012	26 (4)	11 (1)	15 (3)	25 (3)
30.09.2012	26 (4)	11 (1)	15 (3)	25 (3)
<b>URALS FEDERAL DISTRICT</b>				
31.12.2011	9 (1)	9 (1)	—	9 (1)
31.03.2012	9 (1)	9 (1)	—	9 (1)
30.06.2012	9 (1)	9 (1)	—	9 (1)
30.09.2012	9 (1)	9 (1)	—	9 (1)
<b>SIBERIA FEDERAL DISTRICT</b>				
31.12.2011	8 (2)	1 (1)	7 (1)	8 (2)
31.03.2012	9 (2)	1 (1)	8 (1)	9 (2)
30.06.2012	9 (2)	1 (1)	8 (1)	9 (2)
30.09.2012	10 (2)	2 (1)	8 (1)	10 (2)
<b>FAR EAST FEDERAL DISTRICT</b>				
31.12.2011	6	6	—	6
31.03.2012	5	5	—	5
30.06.2012	5	5	—	5
30.09.2012	5	5	—	5

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 6.1.4

## Credit Institutions Grouped by Registered Authorized Capital

	30.11.2012											total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more		
1	2	3	4	5	6	7	8	9	10	11	12	
RUSSIAN FEDERATION	15	17	43	47	168	278	94	119	154	23	958	
CENTRAL FEDERAL DISTRICT	4	9	26	25	80	156	49	84	111	20	564	
Belgorod Region	—	—	—	—	1	1	2	1	—	—	5	
Bryansk Region	—	—	—	—	—	—	—	—	—	—	—	
Vladimir Region	—	—	—	—	1	2	—	—	—	—	3	
Voronezh Region	—	—	—	1	1	—	1	—	—	—	3	
Ivanovo Region	—	—	—	—	4	2	—	—	—	—	6	
Kaluga Region	—	—	—	1	1	2	—	—	—	—	4	
Kostroma Region	—	—	—	—	1	2	1	—	1	—	5	
Kursk Region	—	—	1	—	1	—	—	—	—	—	2	
Lipetsk Region	—	—	—	—	—	1	—	1	—	—	2	
Moscow Region	—	1	—	—	1	4	1	2	2	—	11	
Orel Region	—	—	—	—	—	—	1	—	—	—	1	
Ryazan Region	—	—	—	3	—	1	—	—	—	—	4	
Smolensk Region	—	—	—	—	2	—	1	—	1	—	4	
Tambov Region	—	—	—	—	1	—	—	—	—	—	1	
Tver Region	—	—	—	1	3	2	—	—	—	—	6	
Tula Region	—	—	1	—	1	3	—	—	—	—	5	
Yaroslavl Region	—	—	1	2	1	2	—	—	1	—	7	
Moscow	4	8	23	17	61	134	42	80	106	20	495	
NORTH-WEST FEDERAL DISTRICT	3	3	4	7	15	19	3	9	7	—	70	
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
Republic of Komi	—	—	—	2	—	—	—	—	—	—	2	
Arkhangelsk Region	—	—	1	—	—	1	—	—	—	—	2	
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Vologda Region	—	—	1	—	4	3	—	2	—	—	10	
Kaliningrad Region	—	—	—	—	—	2	—	—	1	0	3	

(units)

Table 6.1.4 (cont.)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	1	—	—	3	—	1	—	—	5
Murmansk Region	1	—	—	—	—	1	—	1	—	—	3
Novgorod Region	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	—	2	1	—	—	—	—	3
St. Petersburg	2	2	1	5	8	7	3	5	6	—	39
<b>SOUTH FEDERAL DISTRICT</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>10</b>	<b>19</b>	<b>6</b>	<b>3</b>	<b>1</b>	<b>—</b>	<b>46</b>
Republic of Adigei (Adigeya)	—	—	2	—	—	2	—	—	—	—	4
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	—	4	5	3	1	1	—	15
Astrakhan Region	1	2	—	—	—	1	1	—	—	—	5
Volgograd Region	—	—	—	—	—	4	—	—	—	—	4
Rostov Region	—	—	—	1	4	7	2	2	—	—	16
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>12</b>	<b>25</b>	<b>5</b>	<b>2</b>	<b>—</b>	<b>—</b>	<b>52</b>
Republic of Dagestan	2	1	1	—	6	16	1	1	—	—	28
Republic of Ingushetia	—	—	—	—	—	2	—	—	—	—	2
Kabardino-Balkar Republic	—	—	—	1	2	2	—	—	—	—	5
Karachai-Cherkess Republic	—	—	1	1	1	—	2	—	—	—	5
Republic of Northern Ossetia — Alania	—	—	—	—	1	2	2	—	—	—	5
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	—	2	3	—	1	—	—	7
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>18</b>	<b>31</b>	<b>19</b>	<b>9</b>	<b>20</b>	<b>2</b>	<b>106</b>
Republic of Bashkortostan	—	—	—	—	2	1	5	2	1	—	11
Republic of Mariy-El	—	—	2	—	—	—	—	—	—	—	2
Republic of Mordovia	—	—	—	—	—	1	3	—	—	—	4
Republic of Tatarstan (Tatarstan)	—	1	—	—	2	7	1	3	8	1	23
Udmurt Republic	—	—	—	—	—	1	1	—	—	—	2
Chuvash Republic — Chuvashya	—	—	—	1	1	1	1	—	—	—	4
Perm Territory	1	—	—	—	1	1	—	—	2	—	5
Kirov Region	—	—	—	1	—	—	—	1	1	—	3
Nizhni Novgorod Region	—	—	—	—	4	2	4	—	2	—	12
Orenburg Region	—	—	—	—	3	1	—	2	2	—	8
Penza Region	—	—	—	—	—	1	—	—	—	—	1
Samara Region	—	—	—	—	2	9	2	1	4	1	19
Saratov Region	—	—	—	1	2	4	2	—	—	—	9
Ulyanovsk Region	—	—	—	—	1	2	—	—	—	—	3



Table 6.1.5

## Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
<b>RUSSIAN FEDERATION</b>			
31.07.2012	964	45,090,286.5	43
31.08.2012	963	45,522,488.4	44
30.09.2012	962	45,860,969.1	44
31.10.2012	961	47,095 699.9	44
<b>CENTRAL FEDERAL DISTRICT</b>			
31.07.2012	564	40,139,813.1	24
31.08.2012	565	40,560,157.4	24
30.09.2012	565	40,836,701.0	24
31.10.2012	564	41,964 526.4	24
<b>Moscow and Moscow Region</b>			
31.07.2012	504	39,841,748.0	23
31.08.2012	505	40,253,810.3	23
30.09.2012	505	40,521,153.3	23
31.10.2012	505	41,645 120.0	23
<b>NORTH-WEST FEDERAL DISTRICT</b>			
31.07.2012	70	1,295,192.3	9
31.08.2012	70	1,268,866.6	9
30.09.2012	70	1,299,684.9	10
31.10.2012	70	1,342 750.5	9
<b>SOUTH FEDERAL DISTRICT</b>			
31.07.2012	46	219,496.3	11
31.08.2012	46	222,002.3	11
30.09.2012	46	227,157.1	11
31.10.2012	46	228,393.9	11
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>			
31.07.2012	54	71,875.9	19
31.08.2012	54	74,482.2	18
30.09.2012	54	75,418.2	19
31.10.2012	54	82,117.6	18
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>			
31.07.2012	107	1,365,985.1	29
31.08.2012	105	1,370,469.4	29
30.09.2012	105	1,395,709.2	29
31.10.2012	105	1,403,519.8	28
<b>URALS FEDERAL DISTRICT</b>			
31.07.2012	45	947,551.1	9
31.08.2012	45	957,865.8	9
30.09.2012	45	964,249.3	9
31.10.2012	45	990,782.5	8
<b>SIBERIA FEDERAL DISTRICT</b>			
31.07.2012	53	588,473.2	9
31.08.2012	53	592,670.2	9
30.09.2012	53	600,066.1	9
31.10.2012	53	603,954.2	9
<b>FAR EAST FEDERAL DISTRICT</b>			
31.07.2012	26	461,899.5	6
31.08.2012	25	475,974.5	6
30.09.2012	24	461,983.4	5
31.10.2012	24	479,654.9	5

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves  
within Averaging Period from December 10, 2012 to January 10, 2013  
Grouped by Registered Authorized Capital**

(units)

	Up to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions of rubles and more	Total
1	2	3	4	5	6	7	8
<b>RUSSIAN FEDERATION</b>	21	26	30	106	181	312	676
<b>CENTRAL FEDERAL DISTRICT</b>	8	13	14	40	94	204	373
Belgorod Region	—	—	—	1	1	3	5
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	1	1	—	2
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	—	1	1	—	2
Kaluga Region	—	—	—	1	2	—	3
Kostroma Region	—	—	—	—	1	2	3
Kursk Region	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	1	1	2
Orel Region	—	—	—	—	—	1	1
Ryazan Region	—	—	3	—	1	—	4
Smolensk Region	—	—	—	2	—	1	3
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	—	2	2	—	4
Tula Region	—	1	—	1	3	—	5
Yaroslavl Region	—	1	2	1	1	1	6
Moscow and Moscow Region	8	10	9	28	80	195	330
<b>NORTH-WEST FEDERAL DISTRICT</b>	4	3	6	9	10	16	48
Republic of Karelia	—	—	—	1	—	—	1
Republic of Komi	—	—	2	—	—	—	2
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	—	2	2	2	7
Kaliningrad Region	—	—	—	—	2	1	3
Leningrad Region	—	1	—	—	2	—	3
Murmansk Region	1	—	—	—	1	1	3
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	—	2	1	—	3
St. Petersburg	2	1	4	4	1	12	24
<b>SOUTH FEDERAL DISTRICT</b>	1	3	—	8	13	10	35
Republic of Adigei (Adigeya)	—	2	—	—	2	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	4	3	5	13
Astrakhan Region	1	—	—	—	1	1	3
Volgograd Region	—	—	—	—	4	—	4
Rostov Region	—	—	—	2	3	4	9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	3	1	1	10	14	4	33
Republic of Daghestan	3	—	—	4	6	1	14
Republic of Ingushetia	—	—	—	—	1	—	1
Kabardino-Balkar Republic	—	—	1	2	2	—	5
Karachai-Cherkess Republic	—	1	—	1	—	2	4
Republic of Northern Ossetia — Alania	—	—	—	1	2	1	4
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	2	3	—	5

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>13</b>	<b>26</b>	<b>43</b>	<b>88</b>
Republic of Bashkortostan	—	—	—	2	1	4	7
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	1	3	4
Republic of Tatarstan (Tatarstan)	1	—	—	2	7	12	22
Udmurt Republic	—	—	—	—	1	1	2
Chuvash Republic — Chuvashya	—	—	1	1	1	1	4
Perm Territory	1	—	—	1	1	2	5
Kirov Region	—	—	1	—	—	1	2
Nizhni Novgorod Region	—	—	—	4	1	4	9
Orenburg Region	—	—	—	—	—	4	4
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	1	8	8	17
Saratov Region	—	—	1	2	3	3	9
Ulyanovsk Region	—	—	—	—	1	—	1
<b>URALS FEDERAL DISTRICT</b>	<b>—</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>14</b>	<b>34</b>
Kurgan Region	—	—	—	2	—	—	2
Sverdlovsk Region	—	—	2	3	5	5	15
Tyumen Region	—	1	1	1	3	5	11
Chelyabinsk Region	—	1	—	—	1	4	6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>15</b>	<b>8</b>	<b>15</b>	<b>45</b>
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	—	1	1
Republic of Tyva	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	1	1	2
Altai Territory	—	—	1	3	1	1	6
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	1	1	1	3
Irkutsk Region	—	—	—	4	4	—	8
Kemerovo Region	—	1	1	3	—	2	7
Novosibirsk Region	2	—	—	1	—	6	9
Omsk Region	1	—	—	2	—	3	6
Tomsk Region	—	—	—	1	1	—	2
<b>FAR EAST FEDERAL DISTRICT</b>	<b>—</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>7</b>	<b>6</b>	<b>20</b>
Republic of Sakha (Yakutia)	—	—	—	1	1	2	4
Kamchatka Territory	—	1	1	—	—	1	3
Primorski Territory	—	—	—	2	3	—	5
Khabarovsk Territory	—	—	—	1	1	—	2
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—



Table 6.1.7

## Financial Performance of Credit Institutions

		31.10.2012						
1	2	3	4	5	6	7		
	total profit (+)/loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles		
RUSSIAN FEDERATION	833,742.3	848,793.4	90.7	15,051.1	9.3	167,309.0		
CENTRAL FEDERAL DISTRICT	764,062.3	775,408.6	90.2	11,346.3	9.8	151,185.7		
Belgorod Region	217.0	217.0	100.0	0.0	0.0	44.0		
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0		
Vladimir Region	75.2	75.2	100.0	0.0	0.0	20.6		
Voronezh Region	18.1	18.1	100.0	0.0	0.0	1.3		
Ivanovo Region	185.3	191.6	83.3	6.3	16.7	41.2		
Kaluga Region	564.8	564.8	100.0	0.0	0.0	121.9		
Kostroma Region	3,258.6	3,258.6	100.0	0.0	0.0	844.9		
Kursk Region	301.5	301.5	100.0	0.0	0.0	50.2		
Lipetsk Region	369.5	369.5	100.0	0.0	0.0	79.3		
Moscow Region	1,423.7	1,537.7	90.9	114.0	9.1	250.9		
Orel Region	10.3	10.3	100.0	0.0	0.0	0.0		
Ryazan Region	135.0	147.1	50.0	12.1	50.0	51.4		
Smolensk Region	88.3	104.7	75.0	16.4	25.0	41.5		
Tambov Region	22.7	22.7	100.0	0.0	0.0	5.8		
Tver Region	84.7	151.2	66.7	66.5	33.3	34.8		
Tula Region	216.2	216.2	100.0	0.0	0.0	47.6		
Yaroslavl Region	186.3	186.3	100.0	0.0	0.0	75.2		
Moscow	756,905.2	768,036.2	90.2	11,131.0	9.8	149,475.1		
NORTH-WEST FEDERAL DISTRICT	14,065.4	14,077.8	95.7	12.4	4.3	2,867.4		
Republic of Karelia	18.6	18.6	100.0	0.0	0.0	3.7		
Republic of Komi	169.1	169.1	100.0	0.0	0.0	37.7		
Arkhangelsk Region	6.9	7.0	50.0	0.1	50.0	0.8		
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0		
Vologda Region	620.6	627.3	90.0	6.7	10.0	188.3		
Kaliningrad Region	401.1	401.1	100.0	0.0	0.0	53.6		

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	16.5	16.5	100.0	0.0	0.0	3.3
Murmansk Region	137.2	137.2	100.0	0.0	0.0	24.3
Novgorod Region	80.3	80.3	100.0	0.0	0.0	11.7
Pskov Region	40.6	40.6	100.0	0.0	0.0	13.5
St. Petersburg	12,574.4	12,580.1	97.5	5.6	2.5	2,530.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>3,020.2</b>	<b>3,085.3</b>	<b>87.0</b>	<b>65.1</b>	<b>13.0</b>	<b>736.9</b>
Republic of Adigei (Adigeya)	89.7	89.7	100.0	0.0	0.0	25.1
Republic of Kalmykia	3.8	3.8	100.0	0.0	0.0	2.1
Krasnodar Territory	1,193.0	1,194.6	93.3	1.5	6.7	306.6
Astrakhan Region	57.2	89.1	80.0	31.9	20.0	19.6
Volgograd Region	265.3	283.2	75.0	17.9	25.0	63.0
Rostov Region	1,411.3	1,425.0	81.3	13.8	18.8	320.4
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>-1,751.9</b>	<b>1,365.9</b>	<b>90.7</b>	<b>3,117.8</b>	<b>9.3</b>	<b>364.7</b>
Republic of Dagestan	-2,377.3	645.4	96.7	3,022.6	3.3	213.4
Republic of Ingushetia	45.5	45.5	100.0	0.0	0.0	15.9
Kabardino-Balkar Republic	23.7	100.1	80.0	76.4	20.0	22.6
Karachai-Cherkess Republic	139.0	147.5	80.0	8.5	20.0	30.1
Republic of Northern Ossetia — Alania	107.6	116.0	80.0	8.4	20.0	27.7
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	309.5	311.4	85.7	1.8	14.3	55.1
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>13,490.7</b>	<b>13,757.8</b>	<b>90.4</b>	<b>267.1</b>	<b>9.6</b>	<b>2,858.0</b>
Republic of Bashkortostan	737.8	868.4	72.7	130.6	27.3	160.1
Republic of Mariy-El	25.6	25.6	100.0	0.0	0.0	4.1
Republic of Mordovia	113.6	146.5	75.0	32.9	25.0	30.5
Republic of Tatarstan (Tatarstan)	3,320.8	3,354.3	95.7	33.5	4.3	590.1
Udmurt Republic	212.0	212.0	100.0	0.0	0.0	58.6
Chuvash Republic — Chuvashya	74.4	74.4	100.0	0.0	0.0	21.2
Perm Territory	305.9	305.9	100.0	0.0	0.0	52.9
Kirov Region	346.6	346.6	100.0	0.0	0.0	117.2
Nizhni Novgorod Region	937.4	967.3	90.9	29.8	9.1	232.9
Orenburg Region	393.5	411.5	87.5	18.0	12.5	111.4
Penza Region	34.2	34.2	100.0	0.0	0.0	6.1
Samara Region	5,711.1	5,712.7	94.7	1.6	5.3	1,196.4
Saratov Region	1,256.6	1,256.6	100.0	0.0	0.0	259.7
Ulyanovsk Region	21.1	41.8	33.3	20.7	66.7	16.8

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	19,009.3	19,146.5	88.9	137.2	11.1	3,599.9
Kurgan Region	133.9	133.9	100.0	0.0	0.0	26.4
Sverdlovsk Region	7,253.1	7,264.1	87.5	11.0	12.5	1,616.2
Tyumen Region	9,388.7	9,461.3	87.5	72.6	12.5	1,533.9
Khanty-Mansiysky Autonomous Area — Yugra	7,959.3	8,007.5	88.9	48.2	11.1	1,158.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	2,233.6	2,287.2	88.9	53.6	11.1	423.5
SIBERIA FEDERAL DISTRICT	9,832.7	9,902.9	94.3	70.2	5.7	2,922.0
Republic of Altai	377.7	377.7	100.0	0.0	0.0	70.8
Republic of Buryatia	205.8	205.8	100.0	0.0	0.0	26.9
Republic of Tyva	-7.9	0.0	0.0	7.9	100.0	0.2
Republic of Khakassia	64.2	64.2	100.0	0.0	0.0	15.1
Altai Territory	378.1	386.3	85.7	8.2	14.3	76.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	75.6	75.6	100.0	0.0	0.0	14.8
Irkutsk Region	218.0	218.0	100.0	0.0	0.0	57.6
Kemerovo Region	337.6	337.6	100.0	0.0	0.0	76.9
Novosibirsk Region	7,653.0	7,653.0	100.0	0.0	0.0	2,495.0
Omsk Region	363.5	417.6	83.3	54.0	16.7	55.2
Tomsk Region	167.1	167.1	100.0	0.0	0.0	32.7
FAR EAST FEDERAL DISTRICT	12,013.7	12,048.6	91.7	34.9	8.3	2,774.3
Republic of Sakha (Yakutia)	337.9	337.9	100.0	0.0	0.0	60.0
Kamchatka Territory	323.9	323.9	100.0	0.0	0.0	60.1
Primorski Territory	1,907.5	1,939.8	85.7	32.4	14.3	498.8
Khabarovsk Territory	521.4	521.4	100.0	0.0	0.0	83.7
Amur Region	8,558.7	8,558.7	100.0	0.0	0.0	2,035.4
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	364.3	366.8	80.0	2.5	20.0	36.2
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 6.1.8

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
31.12.2011	40	49	28	36 (14)	77 (8)
31.03.2012	42	49	28	36 (14)	79 (9)
30.06.2012	46	48	25	41 (14)	76 (9)
30.09.2012	48	47	27	42 (17)	75 (10)
CENTRAL FEDERAL DISTRICT					
31.12.2011	23	23	16	23 (7)	70 (7)
31.03.2012	25	25	14	23 (7)	72 (8)
30.06.2012	28	24	14	25 (7)	69 (8)
30.09.2012	28	23	17	25 (9)	68 (9)
Moscow and Moscow Region					
31.12.2011	20	21	16	22 (7)	69 (7)
31.03.2012	22	23	14	22 (7)	71 (8)
30.06.2012	25	22	14	23 (7)	69 (8)
30.09.2012	25	21	17	24 (9)	67 (8)
NORTH-WEST FEDERAL DISTRICT					
31.12.2011	4	7	3	2 (1)	4
31.03.2012	4	7	3	2 (1)	4
30.06.2012	4	7	2	3 (1)	4
30.09.2012	5	7	1	4 (2)	4
SOUTH FEDERAL DISTRICT					
31.12.2011	2	2	—	2	1
31.03.2012	2	1	1	2	1
30.06.2012	2	1	—	3	1
30.09.2012	2	1	—	3	1
NORTH-CAUCASIAN FEDERAL DISTRICT					
31.12.2011	—	—	—	—	—
31.03.2012	—	—	—	—	—
30.06.2012	—	—	—	—	—
30.09.2012	—	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
31.12.2011	4	9	5	5 (3)	2 (1)
31.03.2012	5	8	5	5 (3)	2 (1)
30.06.2012	6	7	5	6 (3)	2 (1)
30.09.2012	6	7	5	6 (3)	2 (1)
URALS FEDERAL DISTRICT					
31.12.2011	4	2	2	1 (1)	—
31.03.2012	4	2	2	1 (1)	—
30.06.2012	4	2	2	1 (1)	—
30.09.2012	4	2	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
31.12.2011	1	4	1	2 (2)	—
31.03.2012	1	4	2	2 (2)	—
30.06.2012	1	5	1	2 (2)	—
30.09.2012	2	5	1	2 (2)	—
FAR EAST FEDERAL DISTRICT					
31.12.2011	2	2	1	1	—
31.03.2012	1	2	1	1	—
30.06.2012	1	2	1	1	—
30.09.2012	1	2	1	1	—

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 6.1.9

**Number of Credit Institutions under the General Agreement with  
the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA),  
Number of Correspondent Accounts Credited by the Bank of Russia (CA)**

*(units)*

1	30.06.2012			30.09.2012		
	AD	GLA <sup>1</sup>	CA <sup>1</sup>	AD	GLA <sup>1</sup>	CA <sup>1</sup>
2	3	4	5	6	7	
RUSSIAN FEDERATION	484	625	1,264	491	633	<b>1,271</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>309</b>	<b>343</b>	<b>565</b>	<b>312</b>	<b>348</b>	<b>576</b>
Belgorod Region	1	2	6	1	2	6
Bryansk Region	—	1	5	—	1	5
Vladimir Region	—	3	9	—	3	8
Voronezh Region	—	1	7	—	1	7
Ivanovo Region	3	3	5	3	3	5
Kaluga Region	—	2	8	—	2	7
Kostroma Region	2	5	9	2	5	9
Kursk Region	—	1	7	—	1	7
Lipetsk Region	1	2	6	1	2	6
Orel Region	—	—	5	—	—	5
Ryazan Region	1	3	6	1	3	6
Smolensk Region	—	3	7	—	3	7
Tambov Region	—	1	5	—	1	5
Tver Region	1	2	7	1	2	8
Tula Region	2	4	9	3	4	9
Yaroslavl Region	—	3	11	—	3	11
Moscow and Moscow Region	298	307	453	300	312	465
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>25</b>	<b>33</b>	<b>84</b>	<b>26</b>	<b>33</b>	<b>85</b>
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	—	1	5	—	1	5
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	6	7	8	6	7	8
Kaliningrad Region	2	3	10	2	3	9
Leningrad Region	—	2	3	—	3	3
Murmansk Region	1	1	4	2	1	4
Novgorod Region	1	1	3	1	1	3
Pskov Region	—	—	2	—	—	2
St. Petersburg	15	17	43	15	16	45
<b>SOUTH FEDERAL DISTRICT</b>	<b>25</b>	<b>34</b>	<b>76</b>	<b>26</b>	<b>35</b>	<b>77</b>
Republic of Adigei (Adigeya)	2	3	4	2	4	5
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	8	15	26	9	15	27
Astrakhan Region	2	2	7	2	2	7
Volgograd Region	4	3	12	4	3	12
Rostov Region	9	9	24	9	9	23
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3</b>	<b>16</b>	<b>30</b>	<b>4</b>	<b>18</b>	<b>30</b>
Republic of Daghestan	—	2	2	—	2	2
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	1	3	6	1	4	6
Karachai-Cherkess Republic	1	3	5	1	4	<b>6</b>
Republic of Northern Ossetia — Alania	—	5	7	—	5	7
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	1	3	10	2	3	9

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>54</b>	<b>94</b>	<b>210</b>	<b>55</b>	<b>94</b>	<b>208</b>
Republic of Bashkortostan	4	11	30	4	12	29
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	4	8	2	4	7
Republic of Tatarstan (Tatarstan)	16	23	29	16	21	27
Udmurt Republic	1	2	7	1	2	7
Chuvash Republic — Chuvashya	1	4	10	1	4	10
Perm Territory	—	4	14	—	5	15
Kirov Region	2	3	6	2	3	6
Nizhni Novgorod Region	6	10	24	6	10	24
Orenburg Region	3	5	12	3	5	12
Penza Region	1	1	8	1	1	8
Samara Region	14	16	33	14	16	32
Saratov Region	4	9	17	5	9	19
Ulyanovsk Region	—	2	8	—	2	8
<b>URALS FEDERAL DISTRICT</b>	<b>30</b>	<b>39</b>	<b>78</b>	<b>30</b>	<b>39</b>	<b>77</b>
Kurgan Region	—	3	6	—	3	6
Sverdlovsk Region	10	15	32	10	15	31
Tyumen Region	12	13	24	12	13	24
Chelyabinsk Region	8	8	16	8	8	16
<b>SIBERIA FEDERAL DISTRICT</b>	<b>20</b>	<b>43</b>	<b>141</b>	<b>21</b>	<b>43</b>	<b>139</b>
Republic of Altai	—	2	4	—	2	4
Republic of Buryatia	1	1	7	1	1	7
Republic of Tyva	1	1	3	1	1	3
Republic of Khakassia	1	2	3	2	2	3
Altai Territory	—	5	13	—	5	12
Zabaykalskiy Territory	—	—	6	—	—	6
Krasnoyarsk Territory	4	4	17	4	4	16
Irkutsk Region	1	7	21	1	7	21
Kemerovo Region	2	6	14	2	6	14
Novosibirsk Region	7	8	28	7	8	27
Omsk Region	1	5	15	1	5	16
Tomsk Region	2	2	10	2	2	10
<b>FAR EAST FEDERAL DISTRICT</b>	<b>18</b>	<b>23</b>	<b>80</b>	<b>17</b>	<b>23</b>	<b>79</b>
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	8	2	3	8
Primorski Territory	7	7	19	7	7	19
Khabarovsk Territory	2	3	16	1	3	16
Amur Region	2	2	9	2	2	8
Magadan Region	—	—	5	—	—	5
Sakhalin Region	1	4	10	1	4	10
Jewish Autonomous Region	—	—	2	—	—	2
Chukotka Autonomous Area	—	—	1	—	—	1

<sup>1</sup> In accordance with the Bank of Russia Regulation No. 236-P, dated August 4, 2003; No. 312-P, dated November 12, 2007.

## 6.2. Foreign Cash Operations

Table 6.2.1

### Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2012				
	June 2	July 3	August 4	September 5	October 6
RUSSIAN FEDERATION	4,675.92	6,258.68	6,253.39	5,410.32	5,023.74
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,233.87</b>	<b>3,107.52</b>	<b>3,045.89</b>	<b>2,577.70</b>	<b>2,321.30</b>
Belgorod Region	11.79	16.48	21.31	15.07	15.78
Bryansk Region	21.21	30.37	33.80	27.33	22.51
Vladimir Region	22.20	27.20	32.08	29.14	23.56
Voronezh Region	48.44	59.53	61.93	47.35	48.39
Ivanovo Region	7.53	8.88	10.10	8.38	8.45
Kaluga Region	25.04	32.66	32.27	28.35	27.49
Kostroma Region	8.27	10.38	12.78	10.72	10.21
Kursk Region	7.96	9.30	8.96	7.77	6.97
Lipetsk Region	9.27	10.60	11.03	8.55	8.99
Moscow Region	104.14	135.71	136.73	115.23	113.51
Orel Region	12.18	15.70	15.23	12.07	9.61
Ryazan Region	16.50	23.91	25.59	20.75	18.64
Smolensk Region	14.60	19.01	21.71	16.67	17.96
Tambov Region	4.70	6.71	6.85	5.35	5.28
Tver Region	16.07	23.53	25.06	20.82	18.58
Tula Region	18.83	28.11	27.76	18.47	17.70
Yaroslavl Region	19.92	26.06	27.13	22.70	18.68
Moscow	1,865.23	2,623.37	2,535.57	2,162.99	1,929.01
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>640.55</b>	<b>831.01</b>	<b>780.79</b>	<b>661.65</b>	<b>621.42</b>
Republic of Karelia	6.30	7.68	7.15	6.04	6.14
Republic of Komi	12.71	13.10	13.16	11.20	10.83
Arkhangelsk Region	12.25	14.17	16.09	14.45	13.96
Nenets Autonomous Area	0.28	0.18	0.10	0.09	0.17
Vologda Region	15.46	21.62	22.37	16.48	18.35
Kaliningrad Region	57.69	91.32	74.33	58.58	53.88
Leningrad Region	164.64	181.14	172.67	159.74	162.93
Murmansk Region	12.76	13.99	12.88	10.99	11.62
Novgorod Region	4.63	5.32	5.69	5.81	4.59
Pskov Region	4.88	6.15	7.07	5.22	4.83
St. Petersburg	349.23	476.53	449.39	373.16	334.29
<b>SOUTH FEDERAL DISTRICT</b>	<b>279.72</b>	<b>370.40</b>	<b>417.25</b>	<b>371.95</b>	<b>357.48</b>
Republic of Adigei (Adigeya)	3.11	3.20	4.04	4.34	3.98
Republic of Kalmykia	1.33	2.19	2.61	1.92	1.68
Krasnodar Territory	132.87	179.00	210.30	182.23	176.55
Astrakhan Region	10.17	10.75	12.17	11.78	9.74
Volgograd Region	32.72	42.42	43.91	39.99	34.11
Rostov Region	99.52	132.83	144.22	131.69	131.42
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>90.80</b>	<b>126.49</b>	<b>154.47</b>	<b>153.96</b>	<b>147.16</b>
Republic of Dagestan	19.42	24.43	38.27	38.76	27.97
Republic of Ingushetia	1.42	2.53	3.87	2.63	2.60
Kabardino-Balkar Republic	8.71	10.27	13.12	10.10	13.00
Karachai-Cherkess Republic	3.49	5.07	5.39	5.37	5.28

**Table 6.2.1 (end)**  
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	9.19	12.03	13.23	11.01	14.20
Republic of Chechnya	1.54	2.29	2.85	3.36	3.60
Stavropol Territory	47.01	69.88	77.75	82.73	80.50
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>434.69</b>	<b>550.57</b>	<b>589.14</b>	<b>511.50</b>	<b>477.10</b>
Republic of Bashkortostan	49.76	66.27	71.61	60.40	53.37
Republic of Mariy-El	4.62	6.38	6.26	4.59	3.59
Republic of Mordovia	3.87	4.40	4.76	4.46	4.36
Republic of Tatarstan (Tatarstan)	66.60	85.47	100.32	87.01	83.38
Udmurt Republic	16.32	20.86	23.14	19.36	15.53
Chuvash Republic — Chuvashya	8.18	10.79	11.45	8.21	6.67
Perm Territory	36.00	45.80	45.38	40.84	36.36
Kirov Region	12.24	15.34	17.75	14.78	13.36
Nizhni Novgorod Region	70.12	88.21	86.44	87.34	71.19
Orenburg Region	22.43	24.53	25.29	21.95	18.60
Penza Region	12.61	17.97	17.76	15.74	14.22
Samara Region	92.61	115.63	126.79	103.21	112.29
Saratov Region	26.96	34.25	35.63	29.76	31.50
Ulyanovsk Region	12.38	14.68	16.57	13.85	12.68
<b>URALS FEDERAL DISTRICT</b>	<b>314.87</b>	<b>377.50</b>	<b>395.03</b>	<b>346.43</b>	<b>342.19</b>
Kurgan Region	4.24	5.24	5.21	5.14	4.82
Sverdlovsk Region	140.73	173.17	183.38	158.87	155.48
Tyumen Region	110.79	126.70	131.01	113.24	118.02
Khanty-Mansiysky Autonomous Area — Yugra	47.26	55.39	56.63	50.51	51.76
Yamalo-Nenetsky Autonomous Area	13.79	15.85	14.07	13.75	14.85
Chelyabinsk Region	59.11	72.39	75.43	69.18	63.88
<b>SIBERIA FEDERAL DISTRICT</b>	<b>378.43</b>	<b>507.15</b>	<b>534.77</b>	<b>480.73</b>	<b>438.51</b>
Republic of Altai	0.76	1.06	1.15	0.86	0.90
Republic of Buryatia	19.14	25.22	30.44	28.39	28.48
Republic of Tyva	0.62	0.74	0.73	0.68	0.57
Republic of Khakassia	5.01	6.93	7.27	7.09	8.00
Altai Territory	19.68	23.55	25.29	24.83	22.26
Zabaykalskiy Territory	21.39	46.57	43.71	40.68	9.93
Krasnoyarsk Territory	59.73	73.40	73.35	67.35	61.90
Irkutsk Region	45.20	60.47	66.06	53.55	54.32
Kemerovo Region	30.57	35.22	36.94	32.69	32.31
Novosibirsk Region	114.93	157.32	169.23	155.40	152.26
Omsk Region	43.37	55.68	58.49	50.33	47.47
Tomsk Region	18.03	20.99	22.11	18.88	20.11
<b>FAR EAST FEDERAL DISTRICT</b>	<b>305.16</b>	<b>388.36</b>	<b>336.67</b>	<b>302.48</b>	<b>321.09</b>
Republic of Sakha (Yakutia)	9.32	12.24	13.40	10.02	12.41
Kamchatka Territory	8.91	10.60	11.33	12.01	14.53
Primorski Territory	164.75	200.45	158.51	142.89	143.88
Khabarovsk Territory	73.28	96.11	89.84	77.25	85.13
Amur Region	30.87	48.65	42.30	40.02	40.96
Magadan Region	4.70	5.42	5.49	5.72	7.30
Sakhalin Region	12.60	13.94	14.45	13.75	16.13
Jewish Autonomous Region	0.49	0.62	1.08	0.52	0.49
Chukotka Autonomous Area	0.23	0.32	0.27	0.28	0.27



Table 6.2.2

### Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2012				
	June	July	August	September	October
2	3	4	5	6	6
RUSSIAN FEDERATION	3,206.14	2,396.25	2,228.03	2,386.78	3,024.02
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,848.44</b>	<b>1,401.51</b>	<b>1,253.99</b>	<b>1,400.38</b>	<b>1,913.41</b>
Belgorod Region	10.18	5.67	5.95	5.51	6.19
Bryansk Region	10.07	6.69	6.53	7.56	9.41
Vladimir Region	15.89	14.61	15.58	17.24	13.07
Voronezh Region	26.48	17.97	19.16	16.72	20.12
Ivanovo Region	3.97	2.74	3.37	3.26	3.65
Kaluga Region	16.26	10.42	10.54	10.37	12.06
Kostroma Region	4.78	2.99	3.06	3.04	3.34
Kursk Region	3.67	2.97	3.16	3.15	3.30
Lipetsk Region	7.17	4.48	4.03	3.86	4.49
Moscow Region	55.18	44.57	44.29	43.48	52.56
Orel Region	6.15	3.70	3.35	3.21	3.45
Ryazan Region	7.94	4.40	5.48	4.93	5.32
Smolensk Region	11.40	8.36	7.53	8.07	8.40
Tambov Region	3.03	2.22	2.09	1.90	2.10
Tver Region	7.41	4.57	5.66	5.34	5.32
Tula Region	10.54	6.88	7.07	5.58	6.81
Yaroslavl Region	12.47	8.09	8.68	7.41	8.07
Moscow	1,635.85	1,250.18	1,098.49	1,249.77	1,745.74
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>421.77</b>	<b>366.45</b>	<b>348.12</b>	<b>361.38</b>	<b>410.07</b>
Republic of Karelia	3.86	2.94	3.06	2.88	3.00
Republic of Komi	4.09	2.72	2.49	2.78	3.03
Arkhangelsk Region	7.15	5.34	5.25	5.59	5.78
Nenets Autonomous Area	0.05	0.01	0.01	0.01	0.02
Vologda Region	7.86	3.77	3.53	3.59	5.03
Kaliningrad Region	46.71	46.11	44.47	36.64	39.08
Leningrad Region	135.79	117.75	109.03	112.52	135.22
Murmansk Region	6.31	3.68	4.18	5.13	4.49
Novgorod Region	2.42	1.91	2.35	2.10	2.33
Pskov Region	3.78	4.11	4.05	3.14	3.83
St. Petersburg	203.80	178.11	169.71	187.02	208.30
<b>SOUTH FEDERAL DISTRICT</b>	<b>166.26</b>	<b>114.89</b>	<b>116.01</b>	<b>112.55</b>	<b>121.30</b>
Republic of Adigei (Adigeya)	2.22	1.51	1.67	1.89	2.00
Republic of Kalmykia	0.73	0.64	0.98	0.52	0.56
Krasnodar Territory	80.38	60.16	59.38	58.73	60.98
Astrakhan Region	11.60	5.50	5.45	4.97	5.74
Volgograd Region	18.62	13.38	12.67	12.35	12.12
Rostov Region	52.72	33.69	35.86	34.09	39.89
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>35.36</b>	<b>22.01</b>	<b>24.37</b>	<b>22.05</b>	<b>23.97</b>
Republic of Daghestan	6.04	4.09	4.04	3.70	4.43
Republic of Ingushetia	0.64	0.11	0.19	0.15	0.10
Kabardino-Balkar Republic	4.32	2.35	2.57	2.53	2.46
Karachai-Cherkess Republic	1.25	0.83	0.87	0.61	0.71

**Table 6.2.2 (end)**  
(millions of US dollars)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	3.79	2.02	2.44	2.00	1.69
Republic of Chechnya	0.51	0.17	0.22	0.81	0.14
Stavropol Territory	18.81	12.45	14.05	12.25	14.45
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>267.58</b>	<b>186.81</b>	<b>178.75</b>	<b>190.23</b>	<b>236.58</b>
Republic of Bashkortostan	22.81	17.03	15.88	17.27	16.75
Republic of Mariy-El	3.33	1.97	2.20	2.14	2.20
Republic of Mordovia	2.73	1.61	1.74	1.98	1.54
Republic of Tatarstan (Tatarstan)	34.04	22.02	24.10	28.85	28.62
Udmurt Republic	6.44	3.82	4.16	3.39	3.95
Chuvash Republic — Chuvashya	5.70	2.98	3.55	3.08	3.14
Perm Territory	15.28	9.78	9.61	10.03	10.92
Kirov Region	5.53	2.83	2.55	3.01	2.94
Nizhni Novgorod Region	47.09	34.72	29.99	35.56	44.19
Orenburg Region	23.58	11.61	9.67	9.00	7.41
Penza Region	6.87	4.87	4.80	4.27	7.78
Samara Region	67.90	57.07	52.87	52.55	84.69
Saratov Region	18.10	11.96	12.85	14.48	17.31
Ulyanovsk Region	8.19	4.54	4.78	4.63	5.15
<b>URALS FEDERAL DISTRICT</b>	<b>147.76</b>	<b>95.36</b>	<b>98.75</b>	<b>105.20</b>	<b>105.98</b>
Kurgan Region	2.22	1.88	2.03	1.77	1.82
Sverdlovsk Region	64.72	48.96	49.82	51.78	54.65
Tyumen Region	37.09	22.88	23.70	29.86	25.61
Khanty-Mansiysky Autonomous Area — Yugra	15.73	7.32	7.73	11.24	9.16
Yamalo-Nenetsky Autonomous Area	3.65	2.21	2.50	3.08	2.51
Chelyabinsk Region	43.73	21.63	23.21	21.80	23.90
<b>SIBERIA FEDERAL DISTRICT</b>	<b>195.08</b>	<b>118.20</b>	<b>123.57</b>	<b>117.99</b>	<b>123.53</b>
Republic of Altai	0.59	0.41	0.48	0.44	0.60
Republic of Buryatia	6.85	4.84	6.14	4.63	5.25
Republic of Tyva	0.23	0.17	0.31	0.38	0.07
Republic of Khakassia	2.16	1.49	1.40	1.41	1.36
Altai Territory	13.94	9.57	9.31	8.85	8.25
Zabaykalskiy Territory	2.11	1.58	1.76	1.43	1.25
Krasnoyarsk Territory	23.44	13.30	13.47	15.13	14.00
Irkutsk Region	19.37	10.82	11.28	11.19	13.11
Kemerovo Region	13.11	7.80	7.62	8.43	8.49
Novosibirsk Region	66.91	42.67	43.93	40.09	43.93
Omsk Region	38.58	19.98	22.43	20.02	21.31
Tomsk Region	7.82	5.58	5.45	6.01	5.91
<b>FAR EAST FEDERAL DISTRICT</b>	<b>123.98</b>	<b>90.85</b>	<b>84.03</b>	<b>76.06</b>	<b>89.02</b>
Republic of Sakha (Yakutia)	2.35	1.68	1.61	1.49	1.45
Kamchatka Territory	3.01	1.64	2.19	2.00	2.17
Primorski Territory	70.89	49.77	45.98	43.89	56.05
Khabarovsk Territory	27.60	20.43	18.03	15.72	17.09
Amur Region	10.45	9.99	10.06	6.80	6.46
Magadan Region	1.08	0.72	0.78	0.69	1.02
Sakhalin Region	8.36	6.50	5.23	5.23	4.61
Jewish Autonomous Region	0.15	0.10	0.10	0.13	0.11
Chukotka Autonomous Area	0.08	0.04	0.05	0.11	0.07

## 6.3. Borrowings

Table 6.3.1

## Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals

(millions of rubles)

	31.10.2012													
	customer funds, total		of which:								deposits of legal entities		individual deposits	
			funds of organizations				deposits of legal entities							
	in rubles	in foreign currency and precious metals	public organizations	non-public organizations	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency		
2	3	4	5	6	7	8	9	10	11					
1														
RUSSIAN FEDERATION	21,386,449	7,637,546	416,036	44,111	3,791,185	810,294	5,279,536	1,989,643	10,697,139	2,488,576				
CENTRAL FEDERAL DISTRICT	12,476,786	6,423,790	280,964	38,999	2,306,113	673,065	4,057,389	1,815,631	4,841,546	1,767,412				
Belgorod Region	123,201	25,645	986	12	17,229	1,247	16,819	9,500	85,682	11,195				
Bryansk Region	60,193	5,508	628	0	6,998	170	3,723	160	47,658	4,437				
Vladimir Region	113,532	14,266	1,450	31	11,807	731	8,035	651	90,278	9,766				
Voronezh Region	203,658	25,645	1,753	5	27,911	861	23,947	5,330	146,660	13,818				
Ivanovo Region	62,830	6,163	101	1	6,431	202	2,327	82	52,549	5,148				
Kaluga Region	85,091	8,627	1,244	18	13,365	887	8,038	564	60,845	5,040				
Kostroma Region	44,670	2,853	207	0	3,797	191	4,378	241	33,378	1,882				
Kursk Region	62,806	5,820	699	86	7,370	320	5,426	792	47,631	3,450				
Lipetsk Region	81,166	7,417	594	0	10,480	1,801	8,077	365	60,865	4,219				
Moscow Region	736,585	82,847	9,278	2,439	142,506	7,917	73,435	9,172	500,336	55,804				
Orel Region	44,029	3,055	623	0	5,137	332	2,216	12	35,116	2,087				
Ryazan Region	79,361	7,682	747	0	10,211	475	5,192	1,384	61,157	4,387				
Smolensk Region	59,681	6,847	921	42	7,473	591	4,141	198	46,139	3,979				
Tambov Region	51,631	3,028	1,023	3	6,129	81	2,444	44	40,976	1,793				
Tver Region	83,241	9,651	1,015	0	11,713	776	5,127	200	63,984	5,363				
Tula Region	110,352	13,725	303	43	12,756	3,248	12,797	703	81,953	7,112				
Yaroslavl Region	123,665	10,386	2,090	4	13,313	474	17,669	403	88,241	8,096				
Moscow	10,351,094	6,184,625	257,302	36,315	1,991,487	652,761	3,853,598	1,785,830	3,298,098	1,619,836				
NORTH-WEST FEDERAL DISTRICT	2,014,229	454,098	30,499	3,009	405,194	55,003	332,402	102,957	1,201,358	261,694				
Republic of Karelia	43,439	3,943	261	14	4,681	257	1,560	24	36,184	3,197				
Republic of Komi	82,306	7,244	227	27	8,649	693	5,038	89	66,890	4,349				

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	104,420	9,773	1,508	14	12,897	1,840	12,106	1,671	75,879	5,096
Nenets Autonomous Area	3,968	134	171	0	383	29	75	0	3,253	50
Vologda Region	91,525	32,218	552	3	14,370	4,014	6,212	19,282	68,575	6,386
Kaliningrad Region	95,738	21,100	1,929	183	18,231	2,433	8,673	1,585	65,015	16,235
Leningrad Region	93,257	10,307	1,027	9	10,943	451	4,036	1,038	76,121	6,812
Murmansk Region	94,773	12,278	1,222	83	9,799	1,741	6,814	1,830	76,116	7,430
Novgorod Region	38,213	4,589	299	0	6,069	1,317	1,972	88	29,099	2,889
Pskov Region	34,499	2,901	282	2	4,864	238	2,308	366	26,532	1,851
St. Petersburg	1,336,059	349,745	23,192	2,674	314,691	42,019	283,683	76,984	680,947	207,449
<b>SOUTH FEDERAL DISTRICT</b>	<b>940,345</b>	<b>100,466</b>	<b>13,390</b>	<b>91</b>	<b>149,772</b>	<b>14,185</b>	<b>70,824</b>	<b>6,496</b>	<b>681,761</b>	<b>66,798</b>
Republic of Adigei (Adigeya)	12,714	643	111	0	1,200	31	545	4	10,451	419
Republic of Kalmykia	6,025	370	92	0	520	2	325	0	4,820	267
Krasnodar Territory	433,519	41,689	5,213	55	83,162	3,861	35,357	3,700	297,367	29,829
Astrakhan Region	52,630	5,056	724	2	5,565	729	4,062	446	40,707	3,039
Volgograd Region	142,082	17,797	1,629	26	19,593	1,405	7,014	930	111,018	12,912
Rostov Region	293,375	34,911	5,621	8	39,732	8,157	23,521	1,416	217,398	20,332
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>261,706</b>	<b>20,820</b>	<b>4,902</b>	<b>5</b>	<b>42,798</b>	<b>1,027</b>	<b>16,061</b>	<b>476</b>	<b>190,497</b>	<b>15,815</b>
Republic of Dagestan	42,047	1,266	1,032	0	8,155	101	2,480	0	29,128	1,056
Republic of Ingushetia	3,943	187	21	0	1,231	2	278	0	2,356	153
Kabardino-Balkar Republic	23,060	1,743	362	0	3,132	18	1,174	11	17,763	1,275
Karachai-Cherkess Republic	10,603	2,779	272	0	1,885	37	565	11	7,541	2,663
Republic of Northern Ossetia — Alania	24,988	1,445	338	2	2,546	63	1,379	0	20,336	1,028
Republic of Chechnya	9,617	144	422	0	4,158	8	499	0	3,680	136
Stavropol Territory	147,448	13,256	2,455	3	21,691	798	9,686	454	109,693	9,504
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2,484,714</b>	<b>263,189</b>	<b>36,724</b>	<b>532</b>	<b>399,225</b>	<b>33,399</b>	<b>400,618</b>	<b>24,375</b>	<b>1,584,357</b>	<b>153,783</b>
Republic of Bashkortostan	324,159	28,038	3,759	23	39,062	1,338	105,988	6,285	171,382	14,978
Republic of Mariy-El	29,391	2,059	279	4	3,503	107	3,048	333	21,983	1,034
Republic of Mordovia	39,633	2,224	659	0	5,137	130	3,276	11	29,690	1,282
Republic of Tatarstan (Tatarstan)	515,386	48,568	10,617	122	99,272	3,156	129,242	2,995	249,807	25,841
Udmurt Republic	93,378	5,920	820	1	20,100	350	8,484	178	62,258	3,935
Chuvash Republic — Chuvashya	66,602	5,899	802	0	10,113	364	5,268	1,594	49,236	2,504
Perm Territory	237,768	37,098	1,519	16	48,399	13,958	30,856	1,995	153,348	16,580
Kirov Region	77,112	4,084	1,573	0	8,354	492	6,996	126	58,281	2,824
Nizhni Novgorod Region	303,050	36,018	7,352	282	50,943	5,138	25,012	1,571	212,870	21,146
Orenburg Region	120,637	9,781	1,611	0	19,084	914	10,520	463	84,906	7,223

**Table 6.3.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	73,131	5,540	893	0	9,702	860	3,888	147	56,924	3,080
Samara Region	366,952	57,021	3,176	53	54,564	4,931	52,882	7,383	250,303	38,593
Saratov Region	158,743	14,362	2,631	28	22,099	824	8,175	1,069	122,715	10,571
Ulyanovsk Region	78,772	6,577	1,033	3	8,893	837	6,983	225	60,654	4,192
<b>URALS FEDERAL DISTRICT</b>	<b>1,325,521</b>	<b>184,399</b>	<b>15,858</b>	<b>850</b>	<b>208,229</b>	<b>15,870</b>	<b>234,454</b>	<b>18,630</b>	<b>839,416</b>	<b>116,925</b>
Kurgan Region	31,607	1,685	202	8	3,898	65	1,272	118	25,208	960
Sverdlovsk Region	467,272	64,317	7,043	72	81,418	7,384	54,036	11,293	314,171	36,839
Tyumen Region	574,233	86,765	3,050	10	81,083	5,691	159,462	1,627	320,598	62,360
Khanty-Mansiysky Autonomous Area — Yugra	263,303	65,931	1,649	1	30,172	2,866	74,669	141	150,967	47,877
Yamalo-Nenetsky Autonomous Area	60,302	4,448	718	0	9,360	1,849	7,141	27	42,016	1,878
Chelyabinsk Region	252,409	31,632	5,563	760	41,830	2,730	19,684	5,592	179,439	16,766
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,240,701</b>	<b>118,168</b>	<b>20,404</b>	<b>540</b>	<b>178,559</b>	<b>9,803</b>	<b>116,642</b>	<b>13,207</b>	<b>898,472</b>	<b>67,634</b>
Republic of Altai	5,966	197	113	0	745	12	432	0	3,929	103
Republic of Buryatia	33,383	4,745	795	0	4,228	812	1,328	73	25,496	1,481
Republic of Tyva	5,294	276	136	0	483	158	321	0	4,140	59
Republic of Khakassia	21,526	1,115	447	0	2,082	5	1,538	174	16,518	728
Altai Territory	113,825	11,122	2,581	16	13,120	407	11,676	2,533	83,724	4,853
Zabaykalskiy Territory	42,154	2,696	435	0	5,090	297	2,869	4	32,579	1,243
Krasnoyarsk Territory	208,987	14,608	7,775	238	33,283	1,570	19,273	258	143,493	9,706
Irkutsk Region	166,918	15,236	1,347	20	24,668	1,498	18,781	712	119,325	8,191
Kemerovo Region	190,612	20,397	1,102	1	23,414	1,450	22,183	2,820	140,337	11,597
Novosibirsk Region	256,754	29,404	3,788	225	46,637	2,343	21,647	5,178	179,934	17,333
Omsk Region	116,895	10,108	1,006	1	13,371	648	9,359	373	90,885	7,370
Tomsk Region	78,987	8,264	879	39	11,438	603	7,235	1,082	58,112	4,970
<b>FAR EAST FEDERAL DISTRICT</b>	<b>642,447</b>	<b>72,616</b>	<b>13,295</b>	<b>85</b>	<b>101,295</b>	<b>7,942</b>	<b>51,146</b>	<b>7,871</b>	<b>459,732</b>	<b>38,515</b>
Republic of Sakha (Yakutia)	74,974	6,105	2,621	2	12,288	309	4,957	69	52,113	1,937
Kamchatka Territory	42,506	4,000	974	11	5,329	486	2,280	333	32,619	2,723
Primorski Territory	196,358	24,110	4,744	44	43,179	3,774	10,597	739	134,414	16,378
Khabarovsk Territory	164,795	14,352	2,607	17	18,579	448	19,960	1,017	120,373	9,975
Amur Region	52,481	3,644	597	1	6,863	208	3,107	15	39,903	1,650
Magadan Region	30,606	6,512	646	10	4,587	442	4,270	17	20,135	1,152
Sakhalin Region	67,083	13,283	724	0	9,432	2,272	5,360	5,680	48,980	4,311
Jewish Autonomous Region	7,180	456	92	0	596	3	202	1	6,071	312
Chukotka Autonomous Area	6,464	154	290	0	442	0	413	0	5,124	77
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>5,140</b>	<b>26,197</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>2,831</b>	<b>13,527</b>	<b>257</b>	<b>4,369</b>

Table 6.3.2

## Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.10.2012			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	9,752.0	1,553.8	34,514.8	3,543.8
<b>CENTRAL FEDERAL DISTRICT</b>	<b>8,388.7</b>	<b>619.6</b>	<b>22,358.9</b>	<b>204.3</b>
Belgorod Region	2.7	0.3	0.0	15.3
Bryansk Region	4.6	0.1	0.6	43.8
Vladimir Region	6.7	0.0	3.4	11.5
Voronezh Region	8.3	0.0	159.8	1.2
Ivanovo Region	9.0	0.0	5.3	1.6
Kaluga Region	24.4	0.0	29.3	9.1
Kostroma Region	7.3	0.0	4.1	0.0
Kursk Region	3.7	0.0	0.0	0.0
Lipetsk Region	2.8	0.0	3.2	9.4
Moscow Region	152.0	0.8	777.5	24.0
Orel Region	0.4	0.0	0.0	0.0
Ryazan Region	13.0	0.6	0.0	8.0
Smolensk Region	3.8	0.0	6.2	6.6
Tambov Region	2.7	0.0	0.0	0.3
Tver Region	5.6	0.7	5.9	0.0
Tula Region	5.4	0.0	0.0	0.9
Yaroslavl Region	8.1	0.0	12.7	0.0
Moscow	8,128.2	617.1	21,350.9	72.6
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>62.3</b>	<b>2.8</b>	<b>3,101.8</b>	<b>43.5</b>
Republic of Karelia	0.6	0.0	0.7	0.8
Republic of Komi	6.1	1.4	8.5	11.3
Arkhangelsk Region	5.6	0.5	7.8	6.2
Nenets Autonomous Area	0.0	0.0	0.4	0.0
Vologda Region	2.4	0.0	18.3	1.2
Kaliningrad Region	3.7	0.0	15.7	0.0
Leningrad Region	16.2	0.0	24.6	6.7
Murmansk Region	3.3	0.2	0.0	0.6
Novgorod Region	4.5	0.0	0.1	5.5
Pskov Region	2.8	0.0	0.0	3.7
St. Petersburg	17.1	0.7	3,026.1	7.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>112.7</b>	<b>22.2</b>	<b>77.3</b>	<b>134.4</b>
Republic of Adigei (Adigeya)	2.1	0.1	0.0	0.0
Republic of Kalmykia	3.4	0.0	5.1	3.7
Krasnodar Territory	41.4	4.6	36.0	104.0
Astrakhan Region	3.8	0.1	0.1	0.0
Volgograd Region	24.0	0.1	0.8	0.3
Rostov Region	38.0	17.3	35.3	26.4
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>361.4</b>	<b>7.4</b>	<b>186.4</b>	<b>530.9</b>
Republic of Daghestan	238.6	0.0	0.0	8.1
Republic of Ingushetia	5.1	0.0	0.0	0.0
Kabardino-Balkar Republic	0.1	0.0	0.0	0.0
Karachai-Cherkess Republic	7.1	0.1	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	3.5
Republic of Chechnya	99.8	5.1	0.0	492.1
Stavropol Territory	10.7	2.2	186.4	27.2

**Table 6.3.2 (end)**  
(millions of rubles)

1	2	3	4	5
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>235.0</b>	<b>834.7</b>	<b>8,250.9</b>	<b>1,988.9</b>
Republic of Bashkortostan	4.2	820.1	49.6	0.6
Republic of Mariy-El	0.6	0.0	1.9	0.0
Republic of Mordovia	3.3	0.0	132.6	0.0
Republic of Tatarstan (Tatarstan)	45.6	5.8	7,791.3	1,889.6
Udmurt Republic	0.8	0.6	26.2	0.0
Chuvash Republic — Chuvashya	3.9	0.0	12.2	12.7
Perm Territory	38.7	3.8	28.4	36.2
Kirov Region	3.9	0.5	25.5	0.0
Nizhni Novgorod Region	87.7	0.0	45.3	20.1
Orenburg Region	20.0	1.9	15.1	24.0
Penza Region	0.9	0.9	26.6	0.0
Samara Region	0.4	0.1	47.4	5.7
Saratov Region	22.7	0.0	2.5	0.0
Ulyanovsk Region	2.3	1.0	46.3	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>309.1</b>	<b>59.6</b>	<b>371.0</b>	<b>188.3</b>
Kurgan Region	6.3	0.0	0.0	4.8
Sverdlovsk Region	18.5	1.9	134.6	56.2
Tyumen Region	260.3	57.6	111.2	81.5
Khanty-Mansiysky Autonomous Area — Yugra	256.0	0.0	27.6	7.3
Yamalo-Nenetsky Autonomous Area	1.8	27.2	50.1	30.0
Chelyabinsk Region	24.0	0.1	125.2	45.8
<b>SIBERIA FEDERAL DISTRICT</b>	<b>168.0</b>	<b>2.1</b>	<b>100.4</b>	<b>167.7</b>
Republic of Altai	3.7	0.0	0.0	3.8
Republic of Buryatia	5.1	0.0	0.1	0.0
Republic of Tyva	25.3	0.1	0.8	3.9
Republic of Khakassia	10.2	0.0	0.4	0.0
Altai Territory	2.7	0.0	0.4	28.2
Zabaykalskiy Territory	44.7	0.4	0.0	15.2
Krasnoyarsk Territory	30.8	0.0	15.6	51.3
Irkutsk Region	10.6	1.4	23.5	11.4
Kemerovo Region	14.0	0.0	0.0	29.8
Novosibirsk Region	7.7	0.1	57.3	5.6
Omsk Region	8.0	0.1	0.1	13.5
Tomsk Region	5.2	0.0	2.2	5.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>114.8</b>	<b>5.4</b>	<b>68.1</b>	<b>285.8</b>
Republic of Sakha (Yakutia)	35.5	1.2	25.7	28.3
Kamchatka Territory	8.5	0.0	1.6	2.5
Primorski Territory	10.0	3.6	8.3	6.3
Khabarovsk Territory	21.1	0.0	11.5	14.7
Amur Region	18.9	0.4	6.1	5.8
Magadan Region	7.1	0.2	2.1	228.0
Sakhalin Region	13.6	0.0	11.8	0.2
Jewish Autonomous Region	0.1	0.0	0.2	0.0
Chukotka Autonomous Area	0.0	0.0	0.8	0.0

Table 6.3.3

## Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.10.2012		
	deposit certificates	savings certificates	bonds
	2	3	4
RUSSIAN FEDERATION	11,311.1	169,962.4	1,061,523.2
<b>CENTRAL FEDERAL DISTRICT</b>	<b>10,430.0</b>	<b>76,072.3</b>	<b>972,740.7</b>
Belgorod Region	0.0	924.2	0.0
Bryansk Region	5.9	1,382.0	0.0
Vladimir Region	52.7	1,351.9	0.0
Voronezh Region	0.0	1,577.4	0.0
Ivanovo Region	0.0	1,263.5	0.0
Kaluga Region	0.0	2,073.6	0.0
Kostroma Region	0.0	943.5	0.0
Kursk Region	0.0	542.2	0.0
Lipetsk Region	0.0	788.0	0.0
Moscow Region	144.6	12,358.8	0.0
Orel Region	0.0	524.3	0.0
Ryazan Region	0.0	2,291.1	0.0
Smolensk Region	0.0	1,473.9	0.0
Tambov Region	0.0	614.8	0.0
Tver Region	0.0	1,555.1	0.0
Tula Region	1.8	1,956.6	0.0
Yaroslavl Region	2.0	2,593.3	0.0
Moscow	10,222.9	41,858.1	972,740.7
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>159.3</b>	<b>17,356.4</b>	<b>13,157.5</b>
Republic of Karelia	0.1	683.7	0.0
Republic of Komi	0.0	1,401.6	0.0
Arkhangelsk Region	7.0	2,339.7	0.0
Nenets Autonomous Area	0.0	113.7	0.0
Vologda Region	34.3	1,903.5	0.0
Kaliningrad Region	0.0	741.7	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	6.4	1,000.0	0.0
Novgorod Region	0.0	456.6	0.0
Pskov Region	0.0	515.9	0.0
St. Petersburg	111.5	8,313.7	13,157.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>60.2</b>	<b>11,019.0</b>	<b>6,227.0</b>
Republic of Adigei (Adigeiya)	0.0	235.6	0.0
Republic of Kalmykia	0.0	83.4	0.0
Krasnodar Territory	58.5	4,358.4	613.0
Astrakhan Region	0.0	631.2	0.0
Volgograd Region	0.0	2,015.3	0.0
Rostov Region	1.7	3,695.1	5,614.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>10.0</b>	<b>3,943.1</b>	<b>38.7</b>
Republic of Daghestan	0.0	242.1	0.0
Republic of Ingushetia	0.0	95.7	0.0
Kabardino-Balkar Republic	0.0	202.9	0.0
Karachai-Cherkess Republic	0.0	107.6	0.0
Republic of Northern Ossetia — Alania	0.0	171.7	38.7
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	10.0	3,123.2	0.0



**Table 6.3.3 (end)**  
(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>507.2</b>	<b>26,441.1</b>	<b>44,040.0</b>
Republic of Bashkortostan	0.0	2,834.3	0.0
Republic of Mariy-El	0.0	576.0	0.0
Republic of Mordovia	0.0	506.7	0.0
Republic of Tatarstan (Tatarstan)	313.5	3,098.0	24,194.9
Udmurt Republic	0.0	1,602.7	0.0
Chuvash Republic — Chuvashya	0.0	1,529.1	0.0
Perm Territory	3.0	3,537.8	0.0
Kirov Region	0.0	1,156.8	0.0
Nizhni Novgorod Region	53.7	4,687.6	0.0
Orenburg Region	0.0	663.7	6.8
Penza Region	0.1	534.4	0.0
Samara Region	99.0	3,892.1	19,838.3
Saratov Region	0.0	1,195.9	0.0
Ulyanovsk Region	37.8	626.2	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>68.8</b>	<b>12,794.6</b>	<b>17,129.3</b>
Kurgan Region	0.0	614.7	0.0
Sverdlovsk Region	68.1	3,837.4	10,129.3
Tyumen Region	0.7	5,033.8	7,000.0
Khanty-Mansiysky Autonomous Area — Yugra	0.7	2,363.5	3,000.0
Yamalo-Nenetsky Autonomous Area	0.0	930.9	0.0
Chelyabinsk Region	0.0	3,308.7	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>74.1</b>	<b>14,728.8</b>	<b>190.0</b>
Republic of Altai	0.0	67.5	0.0
Republic of Buryatia	0.1	274.0	190.0
Republic of Tyva	0.0	117.4	0.0
Republic of Khakassia	24.2	198.8	0.0
Altai Territory	2.5	1,520.4	0.0
Zabaykalskiy Territory	0.0	750.1	0.0
Krasnoyarsk Territory	46.5	2,205.2	0.0
Irkutsk Region	0.4	2,570.1	0.0
Kemerovo Region	0.0	2,842.6	0.0
Novosibirsk Region	0.4	2,033.9	0.0
Omsk Region	0.1	918.9	0.0
Tomsk Region	0.0	1,229.9	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1.7</b>	<b>7,607.1</b>	<b>8,000.0</b>
Republic of Sakha (Yakutia)	0.0	1,287.6	0.0
Kamchatka Territory	1.6	496.7	0.0
Primorski Territory	0.0	2,285.7	0.0
Khabarovsk Territory	0.0	1,130.6	0.0
Amur Region	0.0	544.4	8,000.0
Magadan Region	0.0	890.8	0.0
Sakhalin Region	0.1	697.3	0.0
Jewish Autonomous Region	0.0	108.6	0.0
Chukotka Autonomous Area	0.0	165.5	0.0

Table 6.3.4

### Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills

*(millions of rubles)*

1	31.10.2012	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	731,156.2	400,435.7
<b>CENTRAL FEDERAL DISTRICT</b>	<b>564,723.6</b>	<b>369,695.7</b>
Belgorod Region	1,607.8	134.6
Bryansk Region	43.9	0.0
Vladimir Region	364.8	78.8
Voronezh Region	5,269.3	169.5
Ivanovo Region	110.5	17.0
Kaluga Region	239.5	0.0
Kostroma Region	291.6	0.0
Kursk Region	264.6	0.0
Lipetsk Region	62.8	0.0
Moscow Region	15,468.3	871.1
Orel Region	54.2	9.5
Ryazan Region	183.1	8.4
Smolensk Region	151.7	0.0
Tambov Region	249.7	0.0
Tver Region	182.4	0.0
Tula Region	1,075.4	0.0
Yaroslavl Region	643.9	81.6
Moscow	538,460.1	368,325.3
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>51,783.8</b>	<b>10,554.8</b>
Republic of Karelia	539.2	0.0
Republic of Komi	128.2	0.0
Arkhangelsk Region	191.2	0.0
Nenets Autonomous Area	0.0	0.0
Vologda Region	5,178.3	10.5
Kaliningrad Region	119.8	13.8
Leningrad Region	327.5	0.0
Murmansk Region	25.4	5.3
Novgorod Region	128.5	0.0
Pskov Region	89.8	0.0
St. Petersburg	45,056.0	10,525.3
<b>SOUTH FEDERAL DISTRICT</b>	<b>7,643.6</b>	<b>36.5</b>
Republic of Adigei (Adigeya)	2.0	0.0
Republic of Kalmykia	97.0	0.0
Krasnodar Territory	5,232.1	3.2
Astrakhan Region	83.0	0.0
Volgograd Region	608.4	7.4
Rostov Region	1,621.0	26.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2,338.1</b>	<b>4.9</b>
Republic of Daghestan	293.1	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	186.1	0.0
Karachai-Cherkess Republic	6.2	0.0
Republic of Northern Ossetia — Alania	40.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,812.6	4.9

**Table 6.3.4 (end)**  
(millions of rubles)

1	2	3
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>72,523.7</b>	<b>5,728.0</b>
Republic of Bashkortostan	2,399.2	560.3
Republic of Mariy-El	351.3	0.0
Republic of Mordovia	192.1	0.0
Republic of Tatarstan (Tatarstan)	45,941.4	3,108.5
Udmurt Republic	596.7	537.0
Chuvash Republic — Chuvashya	867.0	4.4
Perm Territory	2,363.1	26.5
Kirov Region	315.7	10.2
Nizhni Novgorod Region	5,696.5	641.0
Orenburg Region	2,634.2	0.6
Penza Region	685.9	0.0
Samara Region	8,962.3	795.3
Saratov Region	1,333.1	3.8
Ulyanovsk Region	185.2	40.5
<b>URALS FEDERAL DISTRICT</b>	<b>16,677.9</b>	<b>569.2</b>
Kurgan Region	171.9	0.0
Sverdlovsk Region	7,849.4	482.5
Tyumen Region	7,105.3	23.1
Khanty-Mansiysky Autonomous Area — Yugra	4,365.0	0.0
Yamalo-Nenetsky Autonomous Area	467.7	0.0
Chelyabinsk Region	1,551.3	63.6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>11,389.7</b>	<b>13,801.9</b>
Republic of Altai	35.6	0.0
Republic of Buryatia	15.6	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	0.0	0.0
Altai Territory	458.9	1.0
Zabaykalskiy Territory	24.8	5.2
Krasnoyarsk Territory	773.2	35.4
Irkutsk Region	556.3	12,069.1
Kemerovo Region	1,311.1	0.0
Novosibirsk Region	5,967.3	22.0
Omsk Region	1,678.1	1,669.2
Tomsk Region	569.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>4,075.8</b>	<b>44.7</b>
Republic of Sakha (Yakutia)	95.7	1.6
Kamchatka Territory	18.5	0.0
Primorski Territory	3,704.6	17.6
Khabarovsk Territory	99.6	16.5
Amur Region	66.9	0.0
Magadan Region	4.9	0.0
Sakhalin Region	85.6	9.0
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	0.0	0.0

## 6.4. Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

		31.10.2012												
		total	of which:									real estate activities	other activities	for settlement finality
1	2		3	4	5	6	7	8	9	10	11			
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods					
RUSSIAN FEDERATION	21,969,169	516,417	370,042	2,741,075	564,712	487,544	1,423,002	1,242,316	5,240,002	1,218,264	3,505,937	5,029,900		
CENTRAL FEDERAL DISTRICT	12,170,271	332,052	229,259	1,095,915	166,209	171,547	670,179	764,203	2,844,298	824,944	2,839,656	2,461,268		
Belgorod Region	171,938	30,193	10	56,922	829	29,074	10,816	3,690	13,483	2,065	5,908	18,958		
Bryansk Region	45,047	0	0	8,349	840	8,722	617	592	8,025	1,153	716	16,033		
Vladimir Region	113,057	58	0	33,657	4,334	3,837	1,855	906	15,279	2,646	30,131	20,354		
Voronezh Region	187,579	30	0	40,055	2,623	23,606	6,345	2,144	59,306	12,347	4,542	36,581		
Ivanovo Region	44,054	8	7	7,035	3,510	822	2,889	636	11,672	2,622	1,508	13,352		
Kaluga Region	70,116	266	0	20,645	2,792	2,748	2,846	750	14,607	5,109	2,414	17,939		
Kostroma Region	38,575	28	0	8,228	1,960	750	1,046	392	13,690	2,136	1,312	9,033		
Kursk Region	127,329	53,462	0	16,692	659	12,976	2,114	928	22,616	1,825	661	15,396		
Lipetsk Region	72,013	26	0	21,319	1,137	8,231	3,517	1,422	19,892	1,938	2,370	12,161		
Moscow Region	1,267,114	874	490	144,404	8,736	6,857	71,245	30,046	350,718	138,098	111,608	404,528		
Orel Region	61,664	0	0	7,394	571	9,567	11,457	3,559	20,018	709	2,494	5,895		
Ryazan Region	64,924	121	70	18,581	875	6,262	4,656	1,159	17,058	1,193	1,867	13,152		
Smolensk Region	62,097	22	11	19,425	1,838	3,897	3,378	1,587	12,928	926	4,441	13,655		
Tambov Region	53,167	0	0	13,302	3,404	15,524	1,461	1,092	9,565	991	667	7,161		
Tver Region	64,093	377	0	22,538	341	4,565	1,930	957	16,452	1,405	1,614	13,914		
Tula Region	182,086	189	0	27,713	27,305	5,730	7,345	1,815	30,050	4,529	30,690	46,720		
Yaroslavl Region	119,645	473	0	24,344	11,417	1,816	3,923	4,126	21,589	3,062	6,616	42,279		
Moscow	9,425,773	245,924	228,671	605,315	93,038	26,564	532,739	708,402	2,187,348	642,190	2,630,097	1,754,156		

(millions of rubles)

**Table 6.4.1 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	2,367,049	7,032	5,357	324,915	72,792	43,483	195,189	256,677	480,307	108,810	165,021	712,823
Republic of Karelia	127,325	965	290	2,338	8,689	589	801	451	5,904	494	2,088	105,006
Republic of Komi	41,152	505	502	1,627	4,548	1,171	3,650	1,461	10,482	1,647	986	15,075
Arkhangelsk Region	101,179	1,017	962	25,997	1,258	889	3,252	1,345	11,962	12,375	11,291	31,793
Nenets Autonomous Area	1,304	0	0	0	18	0	359	30	78	783	9	27
Vologda Region	95,895	5	0	22,672	1,811	5,055	3,634	875	17,777	1,773	2,811	39,482
Kaliningrad Region	89,759	182	0	26,147	4,151	3,938	4,645	3,679	24,326	2,697	5,968	14,026
Leningrad Region	168,616	20	2	22,097	6,438	12,449	49,614	6,536	38,019	3,381	5,560	24,502
Murmansk Region	41,104	181	0	1,772	2,685	685	1,471	1,622	14,375	1,850	4,049	12,414
Novgorod Region	35,879	0	0	11,362	851	4,313	2,112	472	6,662	270	433	9,404
Pskov Region	26,037	34	32	5,430	936	7,199	1,047	1,228	4,923	303	280	4,657
St. Petersburg	1,640,103	4,123	3,569	205,473	41,425	7,196	124,962	239,008	345,876	84,020	131,555	456,465
SOUTH FEDERAL DISTRICT	1,243,708	2,129	1,238	239,278	32,275	70,630	67,428	33,694	403,280	32,615	87,791	274,588
Republic of Adigei (Adigeya)	14,633	127	0	3,066	32	1,761	2,031	314	4,174	220	209	2,699
Republic of Kalmykia	4,598	7	0	87	7	1,852	455	145	669	332	179	865
Krasnodar Territory	623,894	127	1	72,490	22,596	31,309	37,201	26,181	227,184	17,761	77,497	111,548
Astrakhan Region	19,316	41	39	1,979	269	1,545	3,282	462	6,263	1,170	874	3,431
Volgograd Region	140,000	87	85	31,146	1,439	11,108	4,736	2,384	46,584	2,071	2,193	38,252
Rostov Region	441,267	1,740	1,113	130,509	7,932	23,054	19,723	4,208	118,408	11,061	6,839	117,793
NORTH-CAUCASIAN FEDERAL DISTRICT	182,675	1,301	364	28,010	5,798	20,384	17,332	2,610	56,777	4,446	9,424	36,593
Republic of Dagestan	25,849	196	187	3,510	89	864	5,213	65	6,096	1,233	3,194	5,389
Republic of Ingushetia	1,680	0	0	26	0	260	968	11	268	10	137	0
Kabardino-Balkar Republic	12,527	475	0	3,180	7	1,467	1,107	217	3,829	780	417	1,048
Karachai-Cherkess Republic	10,898	85	0	2,881	3	1,826	2,900	163	2,521	208	87	224
Republic of Northern Ossetia — Alania	12,505	491	177	1,598	86	993	1,261	315	3,934	320	1,281	2,226
Republic of Chechnya	1,806	0	0	200	0	69	887	22	485	11	132	0
Stavropol Territory	117,410	54	0	16,615	5,613	14,905	4,997	1,817	39,643	1,884	4,176	27,706
PRIVOLZHSKY FEDERAL DISTRICT	2,559,422	52,853	46,192	566,506	114,074	90,896	156,545	55,273	635,181	114,718	230,606	542,770
Republic of Bashkortostan	304,724	17,500	15,816	65,555	1,178	10,158	21,276	4,872	104,050	9,606	7,988	62,541
Republic of Mariy-El	49,396	7	4	18,854	4,907	4,633	1,429	380	6,710	1,377	644	10,455
Republic of Mordovia	54,241	46	0	17,614	800	7,501	6,364	611	7,434	697	2,478	10,696

Table 6.4.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	459,122	25,962	24,633	108,881	2,461	13,348	33,519	9,344	104,862	39,738	29,918	91,089
Udmurt Republic	85,012	337	223	18,476	390	2,496	3,133	1,100	20,232	3,698	6,668	28,482
Chuvash Republic — Chuvashya	65,273	16	0	11,570	6,650	2,319	5,292	2,005	10,488	2,026	4,108	20,799
Perm Territory	250,421	920	864	83,186	21,114	2,276	8,906	8,236	52,696	8,502	11,294	53,291
Kirov Region	62,897	160	0	13,408	524	4,417	2,323	2,063	19,179	3,089	1,562	16,172
Nizhni Novgorod Region	493,048	307	252	93,440	33,866	7,364	15,506	7,300	121,908	13,411	94,350	105,596
Orenburg Region	100,437	2,164	800	10,388	6,846	9,195	4,884	5,640	23,947	3,687	3,658	30,028
Penza Region	50,768	60	0	10,284	839	6,934	3,337	890	11,877	1,423	1,507	13,617
Samara Region	355,272	3,724	3,452	61,143	29,453	8,206	30,972	9,066	103,142	20,497	46,617	42,452
Saratov Region	155,743	292	148	35,938	4,242	8,562	16,467	2,776	35,358	5,022	6,299	40,787
Ulyanovsk Region	73,068	1,358	0	17,765	804	3,487	3,137	990	13,302	1,945	13,515	16,765
URALS FEDERAL DISTRICT	1,372,687	42,645	35,068	258,701	18,525	27,292	120,788	40,141	313,371	67,081	81,352	402,791
Kurgan Region	30,915	13	0	8,293	1,638	2,546	1,307	519	5,730	427	913	9,529
Sverdlovsk Region	565,098	2,953	446	126,428	6,981	5,557	31,768	14,929	162,591	20,447	32,350	161,094
Tyumen Region	456,000	35,582	34,622	34,421	8,054	7,063	70,046	21,766	84,524	34,857	38,540	121,147
Khanty-Mansiysky Autonomous Area — Yugra	180,018	12,637	12,595	3,233	5,434	696	42,445	16,409	25,130	6,427	19,546	48,061
Yamalo-Nenetsky Autonomous Area	69,926	6,165	5,433	706	470	28	8,624	2,428	18,307	16,548	5,005	11,645
Chelyabinsk Region	320,674	4,097	0	89,559	1,852	12,126	17,667	2,927	60,528	11,350	9,549	111,019
SIBERIA FEDERAL DISTRICT	1,524,814	62,231	49,242	180,389	103,458	53,760	134,581	34,817	356,496	50,620	65,148	483,314
Republic of Altai	17,397	196	103	162	7	427	979	34	8,098	512	249	6,733
Republic of Buryatia	36,925	869	684	10,065	440	1,985	4,030	525	8,261	795	630	9,325
Republic of Tyva	3,214	725	325	89	94	147	330	74	948	260	71	476
Republic of Khakassia	17,276	503	467	1,557	1,236	808	1,145	548	5,061	268	578	5,572
Altai Territory	156,954	690	0	30,322	11,459	12,211	7,380	1,554	39,939	1,810	1,762	49,827
Zabaykalskiy Territory	24,908	940	318	584	3,246	168	1,489	190	8,368	310	932	8,681
Krasnoyarsk Territory	246,393	6,943	5,649	42,342	27,123	8,942	28,146	6,012	52,803	10,248	6,331	57,503
Irkutsk Region	202,025	6,736	5,874	16,514	34,818	3,363	15,796	6,200	44,967	6,123	6,586	60,922
Kemerovo Region	234,025	39,459	31,263	19,913	3,920	4,086	7,295	5,415	54,621	4,174	5,813	89,329
Novosibirsk Region	310,064	973	363	26,989	17,791	9,413	23,376	8,641	81,072	13,819	16,337	111,653
Omsk Region	180,167	1	0	19,309	2,290	8,619	38,699	2,737	34,406	10,282	24,101	39,723
Tomsk Region	95,466	4,196	4,196	12,543	1,034	3,591	5,916	2,887	17,951	2,019	1,758	43,571

**Table 6.4.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	548,543	16,174	3,322	47,361	51,581	9,552	60,960	54,901	150,294	15,030	26,939	115,751
Republic of Sakha (Yakutia)	73,196	5,411	1,903	4,004	18,193	749	5,318	6,142	15,344	2,709	2,893	12,433
Kamchatka Territory	24,720	167	2	985	2,527	538	1,324	870	9,108	660	3,848	4,693
Primorski Territory	231,449	173	24	30,426	10,099	3,203	15,990	40,525	53,926	6,184	8,552	62,371
Khabarovsk Territory	123,813	1,726	20	7,576	10,786	883	21,039	4,291	48,759	4,042	5,957	18,754
Amur Region	40,686	990	550	2,270	4,866	3,367	10,787	334	6,914	735	1,604	8,819
Magadan Region	13,017	6,051	212	636	1,980	384	124	244	1,892	82	833	791
Sakhalin Region	29,444	339	302	1,157	1,575	289	6,035	1,803	7,395	579	3,134	7,138
Jewish Autonomous Region	2,341	21	6	307	22	139	340	53	601	36	77	745
Chukotka Autonomous Area	9,877	1,296	303	0	1,532	0	3	639	6,356	3	41	7

<sup>1</sup> The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.2

### Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

(millions of rubles)

	31.10.2012												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	2,142,627	224,951	104,684	654,881	8,842	16,993	59,974	96,464	400,728	288,599	368,397	22,798	
CENTRAL FEDERAL DISTRICT	1,143,318	72,003	56,665	174,954	7,885	9,526	45,174	38,341	288,750	195,406	296,877	14,402	
Belgorod Region	4,121	1,303	0	1,058	0	359	34	220	1,147	0	0	0	
Bryansk Region	7,632	0	0	309	0	6,922	0	98	283	20	0	0	
Vladimir Region	4,744	42	0	3,387	0	0	0	0	0	0	1,315	0	
Voronezh Region	9,471	0	0	873	0	0	80	7	1,855	3,486	3,170	0	
Ivanovo Region	1,169	0	0	544	0	0	477	0	137	11	0	0	
Kaluga Region	6,283	0	0	249	127	635	468	0	3,582	581	633	8	
Kostroma Region	1,441	0	0	789	0	0	0	0	257	0	395	0	
Kursk Region	383	0	0	160	0	0	0	0	223	0	0	0	
Lipetsk Region	2,012	0	0	1,445	0	40	0	0	510	0	17	0	
Moscow Region	64,867	0	0	12,969	0	478	5,545	3,420	15,996	19,960	4,283	2,216	
Orel Region	5,881	0	0	3,276	0	6	0	0	2,532	0	32	35	
Ryazan Region	460	0	0	153	0	0	10	0	274	0	23	0	
Smolensk Region	12,736	0	0	11,687	0	0	0	231	186	0	632	0	
Tambov Region	1,054	0	0	105	0	126	823	0	0	0	0	0	
Tver Region	2,116	0	0	1,222	44	0	0	246	604	0	0	0	
Tula Region	27,562	0	0	11,227	0	0	0	0	0	0	15,562	773	
Yaroslavl Region	8,713	0	0	8,343	0	0	41	0	160	69	100	0	
Moscow	982,673	70,658	56,665	117,159	7,714	959	37,696	34,119	261,004	171,279	270,715	11,370	



**Table 6.4.2 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>269,537</b>	<b>15,118</b>	<b>15,068</b>	<b>108,100</b>	<b>896</b>	<b>350</b>	<b>7,161</b>	<b>21,278</b>	<b>42,562</b>	<b>28,062</b>	<b>43,762</b>	<b>2,248</b>
Republic of Karelia	4,414	50	0	4,073	0	0	0	0	0	0	291	0
Republic of Komi	4,485	3,818	3,818	178	0	0	0	0	0	0	0	489
Arkhangelsk Region	4,109	0	0	3,881	0	0	13	63	140	0	0	12
Nenets Autonomous Area	13	0	0	0	0	0	13	0	0	0	0	0
Vologda Region	22,115	0	0	15,222	0	90	9	0	43	0	6,256	495
Kaliningrad Region	38,200	10	10	29,870	0	51	37	1,555	5,613	570	387	107
Leningrad Region	9,395	61	61	6,856	0	0	181	127	420	1,725	25	0
Murmansk Region	1,608	0	0	0	0	162	35	0	296	249	866	0
Novgorod Region	19,711	0	0	18,551	0	47	0	0	1,108	0	0	5
Pskov Region	1,748	0	0	1,748	0	0	0	0	0	0	0	0
St. Petersburg	163,752	11,179	11,179	27,721	896	0	6,886	19,533	34,942	25,518	35,937	1,140
<b>SOUTH FEDERAL DISTRICT</b>	<b>82,801</b>	<b>508</b>	<b>406</b>	<b>24,530</b>	<b>0</b>	<b>425</b>	<b>1,797</b>	<b>6,312</b>	<b>29,293</b>	<b>4,069</b>	<b>15,560</b>	<b>307</b>
Republic of Adigei (Adigeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	3	0	0	0	0	0	0	0	3	0	0	0
Krasnodar Territory	56,895	102	0	13,552	0	58	389	2,953	24,716	648	14,170	307
Astrakhan Region	3,275	0	0	0	0	0	809	23	0	1,642	801	0
Volgograd Region	2,427	0	0	1,649	0	217	0	55	506	0	0	0
Rostov Region	20,201	406	406	9,330	0	150	599	3,281	4,067	1,779	589	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>5,864</b>	<b>2,012</b>	<b>0</b>	<b>2,749</b>	<b>0</b>	<b>0</b>	<b>178</b>	<b>90</b>	<b>594</b>	<b>92</b>	<b>149</b>	<b>0</b>
Republic of Dagestan	1,122	0	0	1,057	0	0	0	0	6	59	0	0
Republic of Ingushetia	658	0	0	658	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,477	1,331	0	0	0	0	0	0	146	0	0	0
Karachai-Cherkess Republic	262	0	0	97	0	0	130	35	0	0	0	0
Republic of Northern Ossetia — Alania	862	680	0	33	0	0	0	0	0	0	149	0
Republic of Chechnya	103	0	0	0	0	0	48	55	0	0	0	0
Stavropol Territory	1,380	0	0	905	0	0	0	0	442	33	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>178,753</b>	<b>9,828</b>	<b>0</b>	<b>128,526</b>	<b>0</b>	<b>4,075</b>	<b>1,528</b>	<b>15,525</b>	<b>10,031</b>	<b>6,865</b>	<b>2,356</b>	<b>19</b>
Republic of Bashkortostan	94,719	2,494	0	87,536	0	13	73	798	3,432	274	99	0
Republic of Mariy-El	259	0	0	62	0	0	0	0	8	189	0	0
Republic of Mordovia	524	0	0	512	0	12	0	0	0	0	0	0

**Table 6.4.2 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	18,128	4,116	0	9,673	0	1	9	140	2,694	1,457	25	13
Udmurt Republic	1,139	0	0	0	0	0	0	0	241	0	898	0
Chuvash Republic — Chuvashya	621	0	0	528	0	0	0	0	0	93	0	0
Perm Territory	9,789	0	0	4,544	0	3,263	1,229	0	17	141	595	0
Kirov Region	426	0	0	326	0	0	0	0	100	0	0	0
Nizhni Novgorod Region	15,040	0	0	7,354	0	0	18	3,097	1,101	2,905	559	6
Orenburg Region	5,864	3,182	0	2,647	0	0	0	0	31	0	4	0
Penza Region	1,830	0	0	1,303	0	363	50	0	114	0	0	0
Samara Region	11,696	0	0	7,909	0	0	149	40	1,671	1,776	151	0
Saratov Region	2,636	36	0	1,747	0	423	0	0	375	29	26	0
Ulyanovsk Region	16,082	0	0	4,385	0	0	0	11,450	247	0	0	0
URALS FEDERAL DISTRICT	198,606	1,134	0	117,187	0	42	3,748	13,287	10,255	42,850	4,402	5,701
Kurgan Region	1,161	0	0	1,119	0	42	0	0	0	0	0	0
Sverdlovsk Region	129,377	522	0	72,895	0	0	181	1,790	9,213	42,398	2,370	8
Tyumen Region	39,412	0	0	19,150	0	0	0	11,497	945	95	2,032	5,693
Khanty-Mansiysky Autonomous Area — Yugra	13,513	0	0	124	0	0	0	6,595	0	95	1,018	5,681
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	28,656	612	0	24,023	0	0	3,567	0	97	357	0	0
SIBERIA FEDERAL DISTRICT	182,707	61,571	29,662	94,862	0	1,620	159	1	13,234	10,573	568	119
Republic of Altai	2,337	0	0	1,556	0	0	0	0	685	0	96	0
Republic of Buryatia	353	80	0	5	0	0	0	0	0	268	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	5,328	227	0	5,028	0	1	0	0	70	0	2	0
Altai Territory	1,300	629	0	50	0	16	0	0	37	568	0	0
Zabaykalskiy Territory	1,221	971	0	218	0	0	22	0	0	0	10	0
Krasnoyarsk Territory	79,138	5,850	0	64,738	0	0	0	0	37	8,513	0	0
Irkutsk Region	3,923	632	0	1,434	0	1,458	73	0	322	4	0	0
Kemerovo Region	84,030	52,259	28,773	20,337	0	58	0	0	10,407	514	336	119
Novosibirsk Region	2,840	536	536	1,228	0	87	64	0	527	318	80	0
Omsk Region	1,401	31	0	92	0	0	0	0	894	382	2	0
Tomsk Region	836	354	353	178	0	0	0	1	255	6	42	0

**Table 6.4.2 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	81,041	62,775	2,883	3,975	61	955	229	1,630	6,012	682	4,720	2
Republic of Sakha (Yakutia)	52,055	51,197	0	499	0	0	0	0	0	0	359	0
Kamchatka Territory	2,474	1,668	0	0	0	0	0	0	0	0	806	0
Primorski Territory	5,637	0	0	614	61	0	130	630	2,315	180	1,707	0
Khabarovsk Territory	13,065	3,024	0	2,357	0	955	0	1,000	3,663	502	1,564	0
Amur Region	2,793	2,624	0	147	0	0	0	0	22	0	0	0
Magadan Region	1,171	860	0	232	0	0	0	0	0	0	79	0
Sakhalin Region	3,472	3,031	2,883	126	0	0	99	0	9	0	205	2
Jewish Autonomous Region	284	284	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	90	90	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.3

**Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs,  
by Economic Activities and Fund Use<sup>1</sup>**

31.10.2012

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	real estate activities	other activities			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods					
RUSSIAN FEDERATION	15,783,933	429,793	271,159	2,920,725	721,364	1,198,062	1,457,189	1,125,174	3,479,089	1,999,989	2,228,777	223,771		
CENTRAL FEDERAL DISTRICT	8,028,979	189,078	103,190	864,349	264,043	423,105	778,413	684,597	1,739,455	1,398,696	1,589,326	97,917		
Belgorod Region	228,085	13,815	10	68,424	807	105,071	9,786	4,574	12,621	4,284	7,710	993		
Bryansk Region	44,935	0	0	11,664	1,335	18,076	626	712	8,169	2,424	1,025	904		
Vladimir Region	67,421	88	0	27,102	2,120	13,023	2,005	1,516	12,185	4,355	4,209	818		
Voronezh Region	197,016	21	0	46,992	1,982	49,235	5,017	3,942	38,765	35,921	13,367	1,774		
Ivanovo Region	41,253	91	50	11,080	1,853	2,490	3,707	721	12,200	6,229	2,065	817		
Kaluga Region	79,974	239	0	29,480	4,149	8,961	5,540	1,345	11,748	14,785	2,974	753		
Kostroma Region	32,449	28	0	9,803	102	2,800	1,669	663	12,412	2,634	1,960	378		
Kursk Region	142,058	50,028	0	25,203	713	36,332	6,407	1,685	18,674	1,453	873	690		
Lipetsk Region	99,826	428	0	30,516	403	29,748	4,948	2,089	20,110	4,784	6,232	568		
Moscow Region	787,672	831	424	124,858	25,296	21,547	71,763	26,642	248,855	100,966	154,543	12,371		
Orel Region	71,549	0	0	9,397	303	24,888	18,784	4,209	10,679	1,211	1,799	279		
Ryazan Region	70,811	135	101	20,164	295	20,630	6,908	1,553	14,802	2,469	3,217	638		
Smolensk Region	62,124	133	18	17,944	328	11,789	4,519	2,249	17,567	2,693	4,126	776		
Tambov Region	70,332	2	0	23,236	1,378	31,065	1,397	1,478	7,096	3,391	922	367		
Tver Region	56,208	386	0	20,118	668	13,144	1,989	1,587	13,716	2,019	1,914	667		
Tula Region	97,171	603	0	25,920	11,518	15,599	6,820	2,858	20,118	6,534	5,440	1,761		
Yaroslavl Region	109,870	1,320	0	36,663	14,632	11,825	4,763	2,379	21,410	3,106	11,589	2,183		
Moscow	5,770,225	120,930	102,587	325,791	196,161	6,883	621,765	624,395	1,238,321	1,199,438	1,365,361	71,180		

**Table 6.4.3 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>1,762,059</b>	<b>11,355</b>	<b>1,981</b>	<b>411,132</b>	<b>89,000</b>	<b>106,705</b>	<b>186,333</b>	<b>200,582</b>	<b>358,119</b>	<b>123,438</b>	<b>239,886</b>	<b>35,509</b>
Republic of Karelia	27,375	1,098	290	9,076	3,536	1,292	597	644	5,205	781	2,917	2,229
Republic of Komi	25,619	574	555	4,515	425	1,794	2,409	1,945	9,590	2,686	1,254	427
Arkhangelsk Region	69,232	115	112	35,294	3,074	6,604	2,136	1,017	12,150	3,029	4,662	1,151
Nenets Autonomous Area	1,281	0	0	9	14	0	235	57	120	827	17	2
Vologda Region	105,707	0	0	30,530	1,719	12,793	4,080	1,567	20,377	2,411	30,433	1,797
Kaliningrad Region	99,314	334	0	32,646	4,351	10,572	5,189	6,309	23,003	7,703	8,327	880
Leningrad Region	185,670	7,369	2	54,547	8,926	33,233	33,241	8,489	23,584	4,692	10,413	1,176
Murmansk Region	28,118	335	0	2,042	1,852	1,846	1,376	2,205	10,517	1,615	5,698	632
Novgorod Region	31,782	4	4	9,421	756	12,861	1,294	697	4,984	453	740	572
Pskov Region	35,608	27	26	8,459	327	17,200	1,682	1,293	5,612	365	382	261
St. Petersburg	1,153,634	1,499	992	224,602	64,034	8,512	134,329	176,416	243,095	99,703	175,060	26,384
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,041,682</b>	<b>2,927</b>	<b>1,744</b>	<b>290,347</b>	<b>50,708</b>	<b>179,326</b>	<b>85,790</b>	<b>57,911</b>	<b>246,995</b>	<b>61,520</b>	<b>53,098</b>	<b>13,060</b>
Republic of Adigei (Adigeya)	18,955	129	0	8,530	47	3,668	2,645	241	2,718	390	452	135
Republic of Kalmykia	8,414	7	0	148	31	4,304	399	358	1,787	1,034	303	43
Krasnodar Territory	519,330	889	3	103,266	26,873	100,415	48,762	46,935	125,247	31,388	30,321	5,234
Astrakhan Region	32,440	26	25	2,976	963	3,357	10,316	727	8,040	3,498	2,409	128
Volgograd Region	124,132	6	4	40,767	1,295	18,881	7,383	3,093	35,620	8,628	5,988	2,471
Rostov Region	338,411	1,870	1,712	134,661	21,499	48,701	16,285	6,557	73,582	16,582	13,625	5,049
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>236,949</b>	<b>2,479</b>	<b>403</b>	<b>56,996</b>	<b>4,450</b>	<b>54,803</b>	<b>25,467</b>	<b>5,989</b>	<b>65,131</b>	<b>7,178</b>	<b>12,559</b>	<b>1,897</b>
Republic of Dagestan	29,197	287	163	7,536	86	3,327	4,542	992	8,016	903	3,199	309
Republic of Ingushetia	6,587	50	25	291	0	2,877	1,250	48	1,801	148	122	0
Kabardino-Balkar Republic	33,956	940	38	8,109	62	7,871	1,656	644	11,763	1,464	1,412	35
Karachai-Cherkess Republic	22,201	198	0	8,423	2	5,467	3,015	326	4,158	217	384	11
Republic of Northern Ossetia — Alania	18,778	958	177	5,453	81	2,265	1,425	565	6,145	548	1,151	187
Republic of Chechnya	15,874	0	0	1,322	0	3,346	8,900	168	867	85	1,186	0
Stavropol Territory	110,356	46	0	25,863	4,219	29,651	4,679	3,246	32,379	3,813	5,105	1,355
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2,083,880</b>	<b>72,775</b>	<b>62,645</b>	<b>652,608</b>	<b>98,520</b>	<b>228,729</b>	<b>128,726</b>	<b>67,642</b>	<b>439,336</b>	<b>218,491</b>	<b>151,291</b>	<b>25,762</b>
Republic of Bashkortostan	229,900	51,177	47,952	70,437	3,394	19,087	15,095	3,992	42,715	12,411	8,895	2,697
Republic of Mariy-El	44,262	2	1	20,116	647	10,443	2,162	417	5,630	2,421	1,882	542
Republic of Mordovia	81,153	69	0	31,974	214	21,674	3,844	879	8,173	1,463	12,462	401

**Table 6.4.3 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	421,088	5,954	5,126	134,199	3,447	48,993	30,799	12,504	80,689	66,996	32,440	5,067
Udmurt Republic	66,541	517	287	23,238	300	6,020	2,495	1,270	22,945	5,135	3,193	1,428
Chuvash Republic — Chuvashya	94,118	35	0	10,309	6,102	5,931	4,529	1,882	18,841	38,400	6,993	1,096
Perm Territory	260,603	4,723	4,530	110,006	15,788	7,057	14,020	16,649	55,301	21,265	13,116	2,678
Kirov Region	55,070	86	0	17,926	705	12,960	1,797	2,504	13,855	2,677	1,799	761
Nizhni Novgorod Region	258,604	633	322	81,774	38,500	19,093	10,459	5,649	66,464	16,547	14,980	4,505
Orenburg Region	96,112	3,588	1,530	28,565	2,808	21,623	3,864	5,648	18,385	5,335	4,713	1,583
Penza Region	55,217	66	0	13,462	1,286	18,511	2,256	1,691	11,260	3,945	2,129	611
Samara Region	261,665	1,907	1,691	62,718	15,417	15,821	26,072	10,872	58,179	29,138	39,458	2,083
Saratov Region	104,777	1,384	1,206	28,242	9,663	13,279	8,989	2,115	26,865	7,224	5,436	1,580
Ulyanovsk Region	54,770	2,634	0	19,640	249	8,238	2,345	1,570	10,034	5,535	3,795	730
URALS FEDERAL DISTRICT	1,044,074	34,501	22,669	341,037	47,824	50,001	95,441	37,764	233,064	97,377	85,634	21,431
Kurgan Region	25,317	7	0	7,861	1,314	5,186	1,259	739	6,268	1,044	1,221	418
Sverdlovsk Region	424,274	3,166	172	166,108	16,666	11,492	31,591	18,320	104,120	33,917	30,817	8,077
Tyumen Region	318,415	28,199	22,497	29,129	22,278	9,076	48,437	15,754	74,986	45,952	37,526	7,078
Khanty-Mansiysky Autonomous Area — Yugra	116,819	7,453	7,425	5,199	12,940	1,337	29,874	10,671	19,826	10,472	16,597	2,450
Yamalo-Nenetsky Autonomous Area	73,887	5,672	5,614	1,024	4,228	32	7,377	2,486	30,325	18,086	4,140	517
Chelyabinsk Region	276,068	3,129	0	137,938	7,566	24,247	14,154	2,951	47,691	16,464	16,070	5,858
SIBERIA FEDERAL DISTRICT	1,160,999	98,212	73,611	230,143	103,833	135,813	117,080	45,449	278,296	68,917	60,766	22,490
Republic of Altai	11,125	341	251	503	151	647	883	120	7,077	264	755	384
Republic of Buryatia	42,244	2,869	2,252	18,073	137	4,007	3,383	655	8,938	1,701	1,877	604
Republic of Tyva	3,869	1,084	738	143	53	298	276	179	1,109	312	390	25
Republic of Khakassia	12,763	1,035	821	2,997	817	1,997	710	618	3,331	325	652	281
Altai Territory	131,538	984	0	27,171	5,275	45,256	8,113	3,023	31,784	3,853	3,099	2,980
Zabaykalskiy Territory	16,528	741	6	925	2,451	278	1,160	331	8,091	632	1,604	315
Krasnoyarsk Territory	234,906	5,711	3,936	54,633	49,424	24,060	34,019	7,109	38,438	12,224	6,856	2,432
Irkutsk Region	124,004	3,359	2,785	24,551	15,694	6,377	12,579	7,008	37,371	8,043	6,269	2,753
Kemerovo Region	196,930	76,362	57,325	29,902	2,606	8,255	8,791	8,117	36,902	8,795	13,923	3,277
Novosibirsk Region	215,900	530	302	38,670	23,041	20,418	18,989	14,118	61,426	19,843	13,091	5,774
Omsk Region	107,042	1	0	16,583	2,753	17,218	24,380	1,698	23,431	8,827	9,917	2,234
Tomsk Region	64,150	5,195	5,195	15,994	1,431	7,003	3,797	2,473	20,395	4,098	2,333	1,431

**Table 6.4.3 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	425,311	18,466	4,916	74,111	62,986	19,580	39,939	25,240	118,695	24,372	36,217	5,705
Republic of Sakha (Yakutia)	71,917	6,423	1,718	4,662	14,853	1,376	3,270	7,510	26,492	3,355	3,042	934
Kamchatka Territory	24,783	212	2	1,830	3,987	984	972	1,274	6,274	1,387	7,539	324
Primorski Territory	132,933	385	16	45,756	5,856	5,428	9,793	8,612	35,905	9,136	9,588	2,474
Khabarovsk Territory	111,965	225	0	16,692	24,359	3,018	16,664	5,403	25,709	8,736	10,131	1,028
Amur Region	34,461	2,053	1,630	2,420	8,306	7,380	3,987	463	7,129	725	1,541	457
Magadan Region	14,109	8,286	1,212	738	1,277	414	104	242	2,114	135	725	74
Sakhalin Region	25,067	361	332	1,576	3,222	312	4,792	1,571	8,657	788	3,418	370
Jewish Autonomous Region	3,126	21	6	437	16	668	354	92	1,230	106	158	44
Chukotka Autonomous Area	6,950	500	0	0	1,111	0	3	73	5,184	4	75	0

<sup>1</sup> The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.4

### Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

31.10.2012

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	11	12			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	3,600,510	460,768	269,704	937,313	20,354	53,789	213,127	246,454	450,171	692,623	524,119	1,792		
CENTRAL FEDERAL DISTRICT	2,048,384	179,646	156,597	281,877	16,119	22,664	167,880	83,443	332,527	527,402	435,161	1,665		
Belgorod Region	20,313	12,169	1,758	4,510	0	2,178	32	236	619	568	1	0		
Bryansk Region	11,864	0	0	173	0	11,321	0	95	275	0	0	0		
Vladimir Region	5,407	75	0	4,750	0	56	54	50	51	0	371	0		
Voronezh Region	14,369	0	0	2,080	0	226	968	12	1,314	4,079	5,690	0		
Ivanovo Region	1,276	0	0	609	0	0	477	15	167	8	0	0		
Kaluga Region	8,892	0	0	354	127	3,705	1,516	0	1,220	1,147	823	0		
Kostroma Region	1,979	0	0	669	0	1	0	0	586	0	723	0		
Kursk Region	2,821	0	0	1,243	0	0	322	0	95	1,140	21	0		
Lipetsk Region	4,086	0	0	3,143	0	65	0	0	725	0	153	0		
Moscow Region	189,752	0	0	22,863	67	2,794	18,952	35,874	27,928	54,749	26,449	76		
Orel Region	3,228	0	0	2,278	0	160	0	0	596	0	194	0		
Ryazan Region	4,603	0	0	931	0	410	2,702	0	252	255	53	0		
Smolensk Region	8,546	0	0	7,386	0	0	524	328	216	49	43	0		
Tambov Region	2,753	0	0	1,804	0	126	823	0	0	0	0	0		
Tver Region	7,465	0	0	6,005	20	308	0	246	642	0	244	0		
Tula Region	29,935	2	0	14,066	473	266	0	561	137	2,141	12,289	0		
Yaroslavl Region	17,090	1,655	1,655	14,314	38	67	41	0	241	520	214	0		
Moscow	1,714,005	165,745	153,184	194,699	15,394	980	141,468	46,026	297,463	462,748	387,893	1,589		



**Table 6.4.4 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>458,866</b>	<b>42,877</b>	<b>36,521</b>	<b>151,266</b>	<b>4,048</b>	<b>2,570</b>	<b>26,996</b>	<b>55,405</b>	<b>60,418</b>	<b>65,323</b>	<b>49,861</b>	<b>102</b>
Republic of Karelia	10,452	34	0	9,189	0	3	0	168	121	299	638	0
Republic of Komi	5,669	4,159	4,160	65	0	78	0	246	175	946	0	0
Arkhangelsk Region	17,199	6,545	5,796	9,759	0	0	13	553	329	0	0	0
Nenets Autonomous Area	13	0	0	0	0	0	13	0	0	0	0	0
Vologda Region	34,028	0	0	29,851	0	247	397	0	94	14	3,425	0
Kaliningrad Region	47,468	14	14	32,817	0	480	146	7,615	2,340	3,019	1,031	6
Leningrad Region	31,097	5,629	56	9,966	0	6	181	2,573	603	12,111	28	0
Murmansk Region	17,463	0	0	0	0	333	35	4,590	246	352	11,907	0
Novgorod Region	16,895	0	0	16,392	0	243	0	0	260	0	0	0
Pskov Region	2,508	1,625	1,625	649	0	10	0	7	205	12	0	0
St. Petersburg	276,087	24,870	24,870	42,576	4,048	1,170	26,224	39,653	56,046	48,572	32,832	96
<b>SOUTH FEDERAL DISTRICT</b>	<b>153,810</b>	<b>2,806</b>	<b>2,703</b>	<b>36,541</b>	<b>0</b>	<b>1,000</b>	<b>4,285</b>	<b>76,781</b>	<b>9,416</b>	<b>14,452</b>	<b>8,529</b>	<b>0</b>
Republic of Adigei (Adigeya)	85	0	0	85	0	0	0	0	0	0	0	0
Republic of Kalmykia	539	0	0	0	0	0	0	0	388	151	0	0
Krasnodar Territory	104,235	190	87	11,608	0	584	1,957	70,883	5,309	7,510	6,194	0
Astrakhan Region	3,930	0	0	12	0	0	461	149	8	1,851	1,449	0
Volgograd Region	9,822	0	0	7,814	0	218	1,090	55	515	119	11	0
Rostov Region	35,199	2,616	2,616	17,022	0	198	777	5,694	3,196	4,821	875	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>15,276</b>	<b>4,463</b>	<b>0</b>	<b>8,839</b>	<b>0</b>	<b>524</b>	<b>157</b>	<b>437</b>	<b>564</b>	<b>143</b>	<b>149</b>	<b>0</b>
Republic of Dagestan	2,901	0	0	2,424	0	0	0	363	4	110	0	0
Republic of Ingushetia	1,576	0	0	1,576	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,939	2,836	0	1,003	0	0	0	0	100	0	0	0
Karachai-Cherkess Republic	539	0	0	267	0	110	110	25	27	0	0	0
Republic of Northern Ossetia — Alania	2,020	1,626	0	245	0	0	0	0	0	0	149	0
Republic of Chechnya	97	0	0	0	0	0	47	50	0	0	0	0
Stavropol Territory	4,204	0	0	3,324	0	414	0	0	433	33	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>236,303</b>	<b>36,593</b>	<b>12,911</b>	<b>140,579</b>	<b>130</b>	<b>3,775</b>	<b>5,810</b>	<b>14,037</b>	<b>10,398</b>	<b>17,088</b>	<b>7,868</b>	<b>25</b>
Republic of Bashkortostan	56,807	3,939	1,445	47,146	130	529	1,317	473	1,649	224	1,400	0
Republic of Mariy-El	834	0	0	530	0	245	0	0	59	0	0	0
Republic of Mordovia	1,685	0	0	337	0	0	0	0	176	1,172	0	0

Table 6.4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	54,980	20,300	9,448	16,430	0	42	406	187	3,823	10,876	2,891	25
Udmurt Republic	1,043	0	0	0	0	0	0	0	136	28	879	0
Chuvash Republic — Chuvashya	2,279	0	0	709	0	0	1,387	0	92	91	0	0
Perm Territory	40,097	5,260	0	30,000	0	2,020	2,027	0	68	205	517	0
Kirov Region	1,621	0	0	1,584	0	3	0	0	32	2	0	0
Nizhni Novgorod Region	17,129	0	0	6,025	0	0	98	7,183	1,407	2,012	404	0
Orenburg Region	16,137	5,076	0	10,615	0	0	0	0	444	0	2	0
Penza Region	2,363	0	0	1,731	0	452	50	0	130	0	0	0
Samara Region	15,192	0	0	8,728	0	61	525	43	1,872	2,256	1,707	0
Saratov Region	5,173	2,018	2,018	2,137	0	423	0	4	323	200	68	0
Ulyanovsk Region	20,963	0	0	14,607	0	0	0	6,146	187	23	0	0
URALS FEDERAL DISTRICT	277,973	12,966	12,506	170,596	0	41	6,622	13,683	20,467	46,506	7,092	0
Kurgan Region	1,179	0	0	1,153	0	26	0	0	0	0	0	0
Sverdlovsk Region	157,294	370	0	96,862	0	0	191	1,067	9,097	45,719	3,988	0
Tyumen Region	69,179	12,506	12,506	28,812	0	15	2,152	12,616	9,885	95	3,098	0
Khanty-Mansyisky Autonomous Area — Yugra	14,738	7,413	7,414	126	0	0	5	6,478	0	95	621	0
Yamalo-Nenetsky Autonomous Area	5,421	2,456	2,456	0	0	0	120	0	2,758	0	87	0
Chelyabinsk Region	50,321	90	0	43,769	0	0	4,279	0	1,485	692	6	0
SIBERIA FEDERAL DISTRICT	270,636	94,590	43,250	130,584	0	7,417	1,172	250	11,471	20,336	4,816	0
Republic of Altai	3,894	315	0	1,254	0	0	0	0	1,736	541	48	0
Republic of Buryatia	1,373	165	0	88	0	852	0	0	0	268	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2,937	581	0	2,270	0	2	0	0	70	0	14	0
Altai Territory	4,998	2,204	0	1,491	0	510	0	22	90	558	123	0
Zabaykalskiy Territory	2,963	2,713	0	234	0	0	16	0	0	0	0	0
Krasnoyarsk Territory	101,378	4,343	0	79,951	0	0	7	9	36	16,980	52	0
Irkutsk Region	25,005	1,885	0	16,416	0	5,756	166	195	527	16	44	0
Kemerovo Region	110,091	79,114	40,127	18,981	0	135	0	0	6,755	997	4,109	0
Novosibirsk Region	5,668	1,096	956	1,885	0	161	983	5	901	377	260	0
Omsk Region	8,232	6	0	6,819	0	0	0	12	647	596	152	0
Tomsk Region	4,097	2,169	2,167	1,195	0	0	0	7	709	3	14	0

**Table 6.4.4 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	139,262	86,829	5,216	17,030	57	15,798	205	2,419	4,910	1,371	10,643	0
Republic of Sakha (Yakutia)	65,596	64,284	3,315	955	0	2	0	0	2	0	353	0
Kamchatka Territory	8,934	5,257	0	159	0	91	0	0	0	0	3,427	0
Primorski Territory	11,791	2,719	0	944	57	63	205	1,602	1,433	534	4,234	0
Khabarovsk Territory	41,694	4,227	0	14,643	0	15,643	0	805	3,464	837	2,075	0
Amur Region	6,940	6,801	0	136	0	0	0	0	3	0	0	0
Magadan Region	395	0	0	193	0	0	0	0	1	0	201	0
Sakhalin Region	2,411	2,050	1,901	0	0	0	0	12	7	0	342	0
Jewish Autonomous Region	295	284	0	0	0	0	0	0	0	0	11	0
Chukotka Autonomous Area	1,206	1,206	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.5

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.10.2012														
	volume of extended loans					debt					of which:				
	in rubles					in foreign currency and precious metals					overdue debt				
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	in rubles	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
RUSSIAN FEDERATION	5,409,934	520,195	129,585	2,082	4,194,344	520,444	205,226	5,277	382,708	26,089	12,876	448			
CENTRAL FEDERAL DISTRICT	2,249,152	100,911	95,282	1,270	1,604,374	105,525	119,576	2,338	131,661	3,478	8,702	179			
Belgorod Region	37,526	6,619	529	0	47,552	6,792	552	38	3,854	159	38	38			
Bryansk Region	20,880	6,006	372	107	21,159	6,247	490	73	1,226	194	10	0			
Vladimir Region	34,276	4,966	19	0	37,087	5,835	779	53	1,596	329	54	0			
Voronezh Region	78,516	7,594	3,695	0	84,354	13,385	2,496	3	2,983	300	15	3			
Ivanovo Region	25,650	4,123	141	0	22,561	3,808	182	15	2,681	194	15	15			
Kaluga Region	26,760	4,584	1,354	11	24,774	3,718	4,108	2	1,079	55	0	0			
Kostroma Region	18,438	3,745	357	0	20,051	3,977	1,065	0	1,878	153	81	0			
Kursk Region	38,413	8,554	0	0	37,335	5,168	21	0	3,575	177	0	0			
Lipetsk Region	27,448	3,497	527	0	40,861	3,739	814	7	9,704	78	0	0			
Moscow Region	273,827	10,720	10,889	479	194,711	11,480	18,609	335	14,835	495	621	5			
Orel Region	17,413	3,181	104	0	19,099	3,012	240	0	2,409	52	0	0			
Ryazan Region	34,032	5,890	95	4	35,759	5,485	405	8	2,632	164	29	1			
Smolensk Region	31,297	4,763	424	5	44,164	5,422	178	54	3,121	278	0	0			
Tambov Region	20,830	2,439	0	0	28,931	2,709	0	0	1,469	48	0	0			
Tver Region	23,479	3,225	604	0	18,163	3,611	644	0	905	88	1	0			
Tula Region	47,181	5,607	75	0	43,010	5,374	1,143	18	2,405	167	11	0			
Yaroslavl Region	48,272	5,743	308	4	36,342	4,752	748	30	3,951	304	45	10			
Moscow	1,444,914	9,655	75,789	660	848,461	11,011	87,102	1,702	71,358	243	7,782	107			
NORTH-WEST FEDERAL DISTRICT	620,091	44,014	10,568	152	497,866	34,147	43,509	490	49,053	2,323	1,916	29			
Republic of Karelia	15,934	1,993	19	0	15,294	1,506	1,287	0	4,189	20	344	0			
Republic of Komi	13,299	3,729	0	0	13,362	4,489	324	0	1,718	331	0	0			

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	31,103	6,656	16	4	22,424	4,525	226	5	2,391	180	210	1
Nenets Autonomous Area	341	112	13	0	340	144	13	0	31	1	0	0
Vologda Region	55,570	15,512	250	17	41,349	6,883	1,065	16	9,962	799	29	9
Kaliningrad Region	33,729	3,198	1,414	42	38,233	3,234	5,947	42	7,081	324	275	0
Leningrad Region	49,124	1,904	2,076	7	56,092	2,566	3,085	9	2,697	322	10	2
Murmansk Region	19,876	2,625	1,063	0	18,173	2,695	12,440	0	3,923	131	100	0
Novgorod Region	15,145	1,647	63	0	13,204	1,727	258	0	1,251	76	38	0
Pskov Region	15,611	1,748	24	0	24,309	1,828	133	7	1,722	24	98	0
St. Petersburg	370,700	5,002	5,643	82	255,426	4,694	18,744	411	14,119	116	812	17
<b>SOUTH FEDERAL DISTRICT</b>	<b>419,840</b>	<b>62,247</b>	<b>5,531</b>	<b>122</b>	<b>411,555</b>	<b>65,615</b>	<b>12,785</b>	<b>244</b>	<b>55,581</b>	<b>5,205</b>	<b>221</b>	<b>56</b>
Republic of Adigei (Adigeya)	7,780	858	0	0	12,744	1,472	85	0	3,444	146	48	0
Republic of Kalmykia	3,746	1,842	3	0	5,905	3,470	3	0	544	276	0	0
Krasnodar Territory	186,648	28,642	2,096	94	221,187	27,839	6,727	172	37,997	2,774	83	19
Astrakhan Region	13,456	4,888	376	0	14,673	6,501	471	14	844	238	15	14
Volgograd Region	51,466	7,075	677	0	49,850	8,488	861	4	5,304	894	1	0
Rostov Region	156,744	18,942	2,379	28	107,196	17,845	4,638	54	7,448	877	74	23
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>96,564</b>	<b>20,823</b>	<b>708</b>	<b>116</b>	<b>137,931</b>	<b>29,832</b>	<b>1,967</b>	<b>139</b>	<b>10,406</b>	<b>2,454</b>	<b>190</b>	<b>0</b>
Republic of Dagestan	15,789	3,858	65	65	19,296	4,871	468	106	621	109	0	0
Republic of Ingushetia	1,430	354	0	0	6,367	3,160	0	0	1,605	708	0	0
Kabardino-Balkar Republic	10,555	2,795	146	0	27,835	4,853	665	0	1,397	292	190	0
Karachai-Cherkess Republic	6,810	1,119	31	0	11,354	2,184	247	0	1,751	275	0	0
Republic of Northern Ossetia — Alania	10,680	1,586	33	33	14,027	1,785	33	33	1,388	87	0	0
Republic of Chechnya	1,332	271	103	0	10,624	605	97	0	188	22	0	0
Stavropol Territory	49,968	10,840	330	18	48,428	12,374	457	0	3,456	961	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>842,609</b>	<b>107,189</b>	<b>3,761</b>	<b>115</b>	<b>689,327</b>	<b>108,516</b>	<b>8,722</b>	<b>861</b>	<b>53,677</b>	<b>4,938</b>	<b>724</b>	<b>117</b>
Republic of Bashkortostan	77,651	8,947	607	0	58,954	9,429	1,702	0	5,052	343	4	0
Republic of Mariy-El	13,642	2,404	8	0	14,502	2,599	8	0	1,225	31	0	0
Republic of Mordovia	20,866	2,430	2	0	28,211	3,300	0	0	625	57	0	0
Republic of Tatarstan (Tatarstan)	147,613	12,265	162	1	127,609	14,514	938	192	5,514	665	0	0
Udmurt Republic	29,163	6,844	245	0	23,172	6,495	108	0	5,223	206	0	0
Chuvash Republic — Chuvashya	23,244	5,093	93	0	18,974	4,363	149	17	1,378	99	0	0
Perm Territory	55,910	15,933	17	17	44,404	12,569	312	116	7,636	1,718	42	0
Kirov Region	34,672	6,336	0	0	29,980	5,626	2	2	1,490	227	0	0
Nizhni Novgorod Region	152,998	11,193	467	4	93,090	14,702	1,755	440	4,515	541	254	117
Orenburg Region	49,919	10,813	1	0	48,362	10,063	371	0	2,189	203	0	0

Table 6.4.5 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	29,090	7,913	517	0	29,329	6,912	612	0	3,844	97	0	0
Samara Region	124,525	4,395	1,455	64	102,591	5,007	2,321	71	9,848	280	176	0
Saratov Region	55,895	8,908	187	29	45,246	9,184	267	0	4,012	329	147	0
Ulyanovsk Region	27,421	3,715	0	0	24,903	3,753	177	23	1,126	142	101	0
<b>URALS FEDERAL DISTRICT</b>	<b>428,393</b>	<b>61,413</b>	<b>4,167</b>	<b>12</b>	<b>283,082</b>	<b>60,964</b>	<b>6,216</b>	<b>216</b>	<b>23,377</b>	<b>2,205</b>	<b>673</b>	<b>22</b>
Kurgan Region	13,774	5,351	42	0	14,761	5,107	26	0	851	124	0	0
Sverdlovsk Region	138,948	17,614	1,997	8	88,492	19,736	2,559	206	8,226	972	174	22
Tyumen Region	161,119	21,044	2,039	4	117,176	23,959	2,635	4	6,355	443	460	0
Khanty-Mansiysky Autonomous Area — Yugra	57,459	10,777	391	0	41,857	13,126	396	0	1,612	206	0	0
Yamalo-Nenetsky Autonomous Area	15,701	4,325	0	0	14,987	4,482	120	0	570	142	0	0
Chelyabinsk Region	114,552	17,404	89	0	62,653	12,162	996	6	7,945	666	39	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>547,631</b>	<b>84,943</b>	<b>3,710</b>	<b>180</b>	<b>415,581</b>	<b>76,881</b>	<b>5,068</b>	<b>830</b>	<b>50,568</b>	<b>4,348</b>	<b>206</b>	<b>38</b>
Republic of Altai	4,766	625	0	0	4,800	889	0	0	1,068	47	0	0
Republic of Buryatia	17,732	8,915	74	0	16,519	6,849	36	0	1,832	212	0	0
Republic of Tyva	1,860	993	0	0	1,702	1,133	0	0	45	33	0	0
Republic of Khakassia	12,120	5,036	167	2	7,373	3,156	42	14	409	79	2	0
Altai Territory	76,243	8,308	37	24	82,595	10,855	571	114	21,883	741	67	7
Zabaykalskiy Territory	11,112	6,217	89	10	9,200	4,968	8	8	427	110	0	0
Krasnoyarsk Territory	95,527	15,909	769	2	65,273	11,836	728	54	3,204	811	7	0
Irkutsk Region	53,505	8,290	175	30	39,622	10,263	675	23	3,653	632	15	0
Kemerovo Region	53,313	6,694	424	0	43,038	6,589	858	0	5,448	644	0	0
Novosibirsk Region	126,385	5,717	1,114	0	78,589	5,901	988	138	5,745	177	73	9
Omsk Region	58,649	14,206	247	111	41,386	9,623	921	472	4,775	766	42	22
Tomsk Region	36,419	4,033	614	1	25,484	4,819	241	7	2,079	96	0	0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>205,654</b>	<b>38,655</b>	<b>5,858</b>	<b>115</b>	<b>154,628</b>	<b>38,964</b>	<b>7,383</b>	<b>159</b>	<b>8,385</b>	<b>1,138</b>	<b>244</b>	<b>7</b>
Republic of Sakha (Yakutia)	25,347	6,370	91	0	23,782	7,139	127	6	1,205	174	0	0
Kamchatka Territory	13,896	2,404	0	0	16,722	2,658	2,371	0	754	63	0	0
Primorski Territory	89,456	10,423	2,343	115	45,569	8,969	1,936	134	2,337	228	234	5
Khabarovsk Territory	40,055	7,476	374	0	30,860	7,933	918	19	2,800	288	10	2
Amur Region	14,224	6,122	169	0	13,312	5,456	139	0	416	111	0	0
Magadan Region	6,090	1,536	89	0	6,557	1,678	1	0	123	9	0	0
Sakhalin Region	13,967	2,913	2,792	0	14,341	3,251	1,880	0	293	87	0	0
Jewish Autonomous Region	2,213	1,159	0	0	3,066	1,615	11	0	453	178	0	0
Chukotka Autonomous Area	406	252	0	0	419	265	0	0	4	0	0	0

Table 6.4.6

## Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.10.2012										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		of which:	including overdue debt
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	housing loans		
1	2	3	4	5	6	7	8	9			
RUSSIAN FEDERATION	7,107,933	1,860,888	1,737,777	25,012	256,344	138,503	129,639	19,647			
CENTRAL FEDERAL DISTRICT	1,952,925	485,887	461,898	6,691	190,592	101,896	94,137	16,315			
Belgorod Region	63,289	12,639	10,833	52	500	399	396	47			
Bryansk Region	40,535	9,718	8,924	38	243	181	164	3			
Vladimir Region	59,397	12,895	11,743	117	590	474	466	6			
Voronezh Region	79,368	20,494	18,748	309	828	475	463	73			
Ivanovo Region	30,851	6,937	6,590	49	341	272	269	106			
Kaluga Region	46,644	12,397	11,809	60	1,344	602	547	13			
Kostroma Region	22,562	5,237	4,900	19	118	64	63	0			
Kursk Region	42,494	10,507	9,130	27	333	250	247	16			
Lipetsk Region	40,700	9,352	8,773	35	295	215	210	39			
Moscow Region	446,345	125,131	121,840	1,827	41,510	27,473	25,989	5,684			
Orel Region	24,241	5,599	4,886	37	329	169	168	0			
Ryazan Region	43,630	12,096	11,752	82	737	262	261	19			
Smolensk Region	40,675	12,215	11,574	119	1,029	337	283	9			
Tambov Region	30,854	6,688	5,999	14	214	173	171	2			
Tver Region	51,601	15,662	15,443	393	1,108	705	679	264			
Tula Region	63,069	15,834	15,258	87	798	581	562	30			
Yaroslavl Region	50,344	12,696	12,110	128	536	366	363	61			
Moscow	776,326	179,790	171,586	3,298	139,739	68,898	62,836	9,943			
NORTH-WEST FEDERAL DISTRICT	748,347	200,837	188,598	2,636	33,436	16,436	16,010	1,373			
Republic of Karelia	38,504	9,878	9,361	44	216	162	157	10			
Republic of Komi	54,266	17,714	13,920	41	214	161	160	0			
Arkhangelsk Region	66,294	19,902	18,820	65	337	235	232	34			
Nenets Autonomous Area	4,243	2,294	2,238	1	2	2	2	0			

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	62,357	17,483	16,518	158	419	316	314	41
Kaliningrad Region	40,052	7,542	7,144	217	2,904	770	713	122
Leningrad Region	79,688	20,946	19,943	497	3,366	1,441	1,412	102
Murmansk Region	50,785	8,420	7,963	27	340	228	217	45
Novgorod Region	28,710	6,628	6,169	82	232	166	165	6
Pskov Region	22,688	4,181	3,605	4	130	90	89	17
St. Petersburg	305,003	88,143	85,155	1,501	25,278	12,867	12,551	996
<b>SOUTH FEDERAL DISTRICT</b>	<b>559,691</b>	<b>119,295</b>	<b>109,758</b>	<b>2,113</b>	<b>5,356</b>	<b>3,062</b>	<b>2,943</b>	<b>224</b>
Republic of Adigei (Adigeya)	14,146	2,320	2,138	20	169	136	134	0
Republic of Kalmykia	13,992	2,420	2,242	3	97	74	73	0
Krasnodar Territory	215,009	46,353	42,356	948	2,351	1,279	1,200	128
Astrakhan Region	40,778	7,820	7,174	55	136	102	96	9
Volgograd Region	89,487	22,134	20,804	572	702	477	474	25
Rostov Region	186,279	38,248	35,044	515	1,901	994	966	62
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>204,561</b>	<b>37,371</b>	<b>32,374</b>	<b>734</b>	<b>2,215</b>	<b>1,596</b>	<b>1,507</b>	<b>293</b>
Republic of Dagestan	27,378	3,475	3,059	97	395	197	191	15
Republic of Ingushetia	4,198	269	87	0	7	3	2	0
Kabardino-Balkar Republic	26,390	5,035	3,868	14	291	246	239	94
Karachai-Cherkess Republic	16,208	1,661	1,169	3	78	72	72	11
Republic of Northern Ossetia — Alania	18,820	3,174	2,633	227	223	178	156	40
Republic of Chechnya	8,808	186	183	9	133	92	92	50
Stavropol Territory	102,759	23,571	21,375	384	1,088	808	755	83
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,285,699</b>	<b>349,678</b>	<b>315,243</b>	<b>4,485</b>	<b>11,178</b>	<b>7,244</b>	<b>7,061</b>	<b>736</b>
Republic of Bashkortostan	171,372	43,101	35,846	451	817	522	519	32
Republic of Mariy-El	21,796	6,765	6,375	43	195	136	136	3
Republic of Mordovia	24,978	7,452	6,579	17	274	235	235	32
Republic of Tatarstan (Tatarstan)	176,810	44,538	40,657	268	1,373	1,050	967	21
Udmurt Republic	66,499	21,986	17,900	210	470	361	357	70
Chuvash Republic — Chuvashya	45,476	15,937	15,550	125	494	377	376	35
Perm Territory	148,128	43,543	37,667	1,034	1,178	715	657	96
Kirov Region	46,054	12,888	11,012	76	347	222	220	0
Nizhni Novgorod Region	138,511	39,840	36,338	596	1,468	855	844	121
Orenburg Region	90,426	23,662	22,214	137	462	376	375	26
Penza Region	43,369	10,568	9,154	56	405	249	249	40
Samara Region	164,866	43,793	42,137	1,225	2,486	1,236	1,224	213



**Table 6.4.6 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	89,421	20,895	20,153	187	814	569	567	22
Ulyanovsk Region	57,993	14,710	13,661	60	395	341	335	25
<b>URALS FEDERAL DISTRICT</b>	<b>868,373</b>	<b>284,355</b>	<b>269,335</b>	<b>3,162</b>	<b>3,654</b>	<b>2,413</b>	<b>2,361</b>	<b>186</b>
Kurgan Region	37,143	10,152	9,432	120	93	41	41	0
Sverdlovsk Region	262,160	69,354	66,738	1,023	1,416	999	972	76
Tyumen Region	380,246	154,882	145,785	662	934	564	546	64
Khanty-Mansiysky Autonomous Area — Yugra	184,844	88,505	84,901	227	366	198	190	4
Yamalo-Nenetsky Autonomous Area	61,921	27,144	24,751	35	112	90	90	21
Chelyabinsk Region	188,824	49,967	47,380	1,357	1,211	809	802	46
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,107,629</b>	<b>290,455</b>	<b>271,294</b>	<b>4,749</b>	<b>7,128</b>	<b>4,093</b>	<b>3,940</b>	<b>374</b>
Republic of Altai	9,578	825	792	4	64	0	0	0
Republic of Buryatia	65,331	10,194	9,601	67	142	116	116	3
Republic of Tyva	14,992	3,163	3,078	18	7	2	2	0
Republic of Khakassia	26,742	7,076	6,681	61	68	43	37	0
Altai Territory	101,325	23,596	22,398	447	445	302	297	84
Zabaykalskiy Territory	63,128	13,267	12,566	55	90	44	44	0
Krasnoyarsk Territory	202,480	60,529	56,064	926	947	594	583	46
Irkutsk Region	159,178	43,320	41,294	601	678	444	439	32
Kemerovo Region	145,215	30,747	28,191	851	1,986	626	613	29
Novosibirsk Region	164,854	52,937	49,683	893	1,523	1,138	1,084	125
Omsk Region	90,796	24,278	21,933	616	847	512	469	42
Tomsk Region	64,010	20,523	19,013	210	331	272	256	13
<b>FAR EAST FEDERAL DISTRICT</b>	<b>380,708</b>	<b>93,010</b>	<b>89,277</b>	<b>442</b>	<b>2,785</b>	<b>1,763</b>	<b>1,680</b>	<b>146</b>
Republic of Sakha (Yakutia)	67,345	19,275	18,324	15	151	113	109	0
Kamchatka Territory	19,906	4,220	4,089	2	88	67	67	0
Primorski Territory	93,048	19,258	18,671	147	1,298	858	795	38
Khabarovsk Territory	93,624	24,116	23,703	172	601	481	477	73
Amur Region	50,864	12,632	11,734	74	112	96	90	31
Magadan Region	12,178	2,688	2,512	1	339	23	22	0
Sakhalin Region	33,629	8,327	7,863	28	157	110	105	4
Jewish Autonomous Region	7,574	1,921	1,827	3	32	12	12	0
Chukotka Autonomous Area	2,540	573	554	0	7	3	3	0

Table 6.4.7

## Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals

	31.10.2012									
	including:					of which:				
	volume of consumer loans total, millions of rubles		housing loans			mortgage loans				
1	2	3	4	5	6	7	8	9	10	
RUSSIAN FEDERATION	5,706,576	586,324	822,358	175.4	12.2	543,636	790,320	178.6	12.2	
CENTRAL FEDERAL DISTRICT	1,720,365	121,110	235,225	170.3	12.3	116,318	225,773	173.6	12.3	
Belgorod Region	49,649	5,050	5,530	178.4	12.3	4,485	5,306	181.1	12.2	
Bryansk Region	30,962	4,277	4,615	180.9	12.5	4,098	4,524	181.7	12.5	
Vladimir Region	39,101	4,670	5,675	171.4	12.6	4,540	5,554	173.2	12.6	
Voronezh Region	61,788	7,843	9,345	180.8	12.4	7,472	9,017	181.8	12.4	
Ivanovo Region	24,357	3,368	3,743	167.1	12.6	3,228	3,645	168.1	12.6	
Kaluga Region	34,090	4,016	6,229	183.5	12.2	3,944	6,114	184.8	12.2	
Kostroma Region	18,015	2,932	2,833	159.1	12.5	2,751	2,711	163.1	12.5	
Kursk Region	32,757	4,335	4,610	177.0	12.5	4,067	4,479	178.1	12.4	
Lipetsk Region	33,771	4,275	4,840	183.8	12.5	4,001	4,721	186.9	12.5	
Moscow Region	372,785	23,458	58,920	173.1	12.3	22,832	56,904	176.2	12.3	
Orel Region	19,538	2,478	2,737	173.3	12.4	2,338	2,683	175.0	12.4	
Ryazan Region	30,756	4,312	5,543	179.9	12.3	4,211	5,462	180.8	12.3	
Smolensk Region	30,512	4,408	5,311	190.1	12.3	4,322	5,243	190.9	12.3	
Tambov Region	23,398	2,929	3,320	183.6	12.5	2,726	3,227	185.8	12.5	
Tver Region	37,715	5,275	7,567	185.8	12.4	5,195	7,503	186.4	12.4	
Tula Region	48,108	5,674	7,292	180.4	12.5	5,537	7,189	180.9	12.4	
Yaroslavl Region	42,029	5,410	6,004	159.7	12.3	5,266	5,891	161.0	12.3	
Moscow	791,034	26,400	91,111	161.2	12.1	25,305	85,600	166.0	12.1	
NORTH-WEST FEDERAL DISTRICT	586,156	54,076	89,427	167.2	12.2	51,844	87,601	168.3	12.2	
Republic of Karelia	26,973	2,952	3,910	180.2	12.3	2,760	3,812	182.7	12.3	
Republic of Komi	35,395	5,124	6,973	182.3	12.2	5,053	6,914	183.8	12.2	
Arkhangelsk Region	45,905	6,421	8,014	173.0	12.2	6,110	7,855	175.0	12.2	
Nenets Autonomous Area	2,237	293	594	205.5	11.6	291	594	205.6	11.6	

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	44,763	6,976	7,668	172.9	12.2	6,751	7,549	174.6	12.2
Kaliningrad Region	32,939	2,360	3,437	173.0	11.9	2,210	3,326	174.8	11.9
Leningrad Region	58,410	5,215	9,587	168.6	12.4	4,986	9,395	167.8	12.3
Murmansk Region	40,348	2,766	3,849	161.2	11.9	2,614	3,765	163.1	11.9
Novgorod Region	21,359	2,603	3,043	171.1	12.4	2,503	2,985	170.3	12.4
Pskov Region	17,910	1,847	2,305	162.7	12.3	1,656	2,200	163.5	12.2
St. Petersburg	262,154	17,812	40,641	160.8	12.3	17,201	39,800	162.0	12.3
<b>SOUTH FEDERAL DISTRICT</b>	<b>431,603</b>	<b>38,497</b>	<b>50,967</b>	<b>185.3</b>	<b>12.3</b>	<b>35,467</b>	<b>49,219</b>	<b>188.5</b>	<b>12.1</b>
Republic of Adigei (Adigeya)	9,588	748	906	187.1	12.6	738	898	187.4	12.6
Republic of Kalmykia	9,505	977	1,268	197.2	13.0	913	1,235	199.9	13.0
Krasnodar Territory	161,958	14,876	20,305	185.8	12.4	13,130	19,263	191.1	12.3
Astrakhan Region	31,268	3,061	3,852	193.5	11.6	2,924	3,769	196.0	11.6
Volgograd Region	66,787	7,641	9,431	181.8	12.2	7,563	9,358	182.3	12.2
Rostov Region	152,497	11,194	15,205	183.6	12.2	10,199	14,696	186.4	11.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>156,222</b>	<b>22,998</b>	<b>20,527</b>	<b>165.6</b>	<b>12.5</b>	<b>12,569</b>	<b>16,276</b>	<b>198.5</b>	<b>12.4</b>
Republic of Dagestan	25,241	7,334	4,351	102.4	12.2	994	1,826	213.6	12.1
Republic of Ingushetia	2,233	1,965	854	113.8	14.7	27	57	174.9	12.2
Kabardino-Balkar Republic	20,392	3,378	2,924	165.8	13.0	1,437	2,168	220.9	13.0
Karachai-Cherkess Republic	10,047	568	784	214.5	12.5	564	782	214.2	12.5
Republic of Northern Ossetia — Alania	13,620	1,003	1,428	192.1	12.2	990	1,422	191.6	12.2
Republic of Chechnya	5,998	44	97	155.1	12.0	43	69	183.2	12.7
Stavropol Territory	78,691	8,706	10,089	189.8	12.3	8,514	9,952	190.9	12.3
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,009,691</b>	<b>156,785</b>	<b>158,410</b>	<b>173.7</b>	<b>12.2</b>	<b>144,363</b>	<b>153,088</b>	<b>177.9</b>	<b>12.0</b>
Republic of Bashkortostan	138,812	23,463	20,535	159.5	12.8	18,130	18,614	168.8	12.6
Republic of Mariy-El	15,409	2,608	2,853	177.1	12.2	2,545	2,820	178.0	12.2
Republic of Mordovia	16,277	3,047	3,256	186.0	12.5	2,771	3,119	190.6	12.5
Republic of Tatarstan (Tatarstan)	136,037	26,558	24,198	149.5	12.2	25,617	23,573	151.3	12.2
Udmurt Republic	45,638	10,117	9,254	178.6	12.1	9,659	9,074	190.0	10.6
Chuvash Republic — Chuvashya	32,872	6,658	7,283	181.8	11.9	6,539	7,191	182.5	11.9
Perm Territory	114,147	14,624	16,370	182.6	12.3	14,134	16,110	184.8	12.3
Kirov Region	34,825	9,099	6,736	177.6	12.5	6,687	6,308	186.5	12.3
Nizhni Novgorod Region	108,667	12,974	15,390	172.6	12.1	12,441	15,070	174.6	12.1
Orenburg Region	75,654	9,653	10,943	204.4	10.8	9,006	10,619	208.6	10.7
Penza Region	32,438	4,452	5,019	184.4	11.8	4,203	4,869	187.2	11.8
Samara Region	154,215	17,669	19,511	176.4	12.1	17,342	19,124	178.4	12.1

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	66,636	8,618	9,735	188.3	12.3	8,413	9,605	189.5	12.3
Ulyanovsk Region	38,064	7,245	7,327	172.4	12.2	6,876	6,992	178.4	12.2
URALS FEDERAL DISTRICT	633,570	72,815	108,642	193.0	12.1	68,146	102,959	194.5	12.1
Kurgan Region	27,460	3,865	4,076	221.0	10.3	3,401	3,973	223.5	10.3
Sverdlovsk Region	196,438	19,275	28,486	176.5	12.2	18,919	28,067	177.9	12.2
Tyumen Region	269,490	29,086	54,941	214.2	12.2	25,827	50,144	217.3	12.1
Khanty-Mansiysky Autonomous Area — Yugra	110,502	13,793	28,667	219.3	12.2	12,647	26,467	221.3	12.2
Yamalo-Nenetsky Autonomous Area	40,257	5,059	11,049	227.6	11.8	4,443	9,956	234.1	11.8
Chelyabinsk Region	140,182	20,589	21,139	154.8	12.4	19,999	20,775	156.1	12.3
SIBERIA FEDERAL DISTRICT	866,289	93,836	115,607	176.0	12.4	89,900	112,900	177.3	12.3
Republic of Altai	7,330	318	355	185.6	12.4	265	336	194.3	12.0
Republic of Buryatia	52,130	3,500	4,373	177.9	12.7	3,341	4,262	179.9	12.6
Republic of Tyva	9,487	719	1,244	227.4	13.0	707	1,239	227.9	13.0
Republic of Khakassia	18,724	2,073	2,340	167.0	12.8	2,037	2,323	166.9	12.8
Altai Territory	74,186	10,420	10,501	173.3	12.1	9,933	10,216	175.4	12.1
Zabaykalskiy Territory	43,091	4,072	5,729	180.5	12.7	3,941	5,647	181.5	12.7
Krasnoyarsk Territory	152,405	16,612	22,155	172.7	12.4	16,309	21,875	173.6	12.4
Irkutsk Region	120,460	12,473	16,211	166.8	12.7	12,105	15,894	168.1	12.7
Kemerovo Region	118,214	11,932	12,956	164.9	12.2	11,161	12,524	165.9	12.2
Novosibirsk Region	151,829	15,950	21,421	183.8	12.4	15,119	20,846	185.6	12.4
Omsk Region	68,029	9,628	10,422	188.9	12.1	9,030	9,933	189.8	12.1
Tomsk Region	50,404	6,139	7,900	177.2	11.7	5,952	7,805	178.5	11.7
FAR EAST FEDERAL DISTRICT	302,680	26,207	43,553	172.9	12.3	25,029	42,504	174.6	12.3
Republic of Sakha (Yakutia)	47,279	5,365	8,489	171.4	12.3	4,873	8,143	175.8	12.3
Kamchatka Territory	17,266	1,304	2,224	165.3	12.3	1,192	2,129	170.2	12.2
Primorski Territory	75,964	5,882	9,886	165.2	12.2	5,736	9,735	165.9	12.2
Khabarovsk Territory	79,517	6,614	11,382	176.7	12.2	6,522	11,264	176.9	12.2
Amur Region	38,549	3,685	5,565	181.5	12.6	3,524	5,412	182.2	12.5
Magadan Region	12,909	814	1,294	182.3	12.6	794	1,267	185.8	12.5
Sakhalin Region	23,991	1,781	3,581	172.7	12.2	1,649	3,449	174.6	12.2
Jewish Autonomous Region	5,329	596	806	178.1	12.4	578	788	178.5	12.4
Chukotka Autonomous Area	1,876	166	326	168.7	12.9	161	317	171.7	12.8

Table 6.4.8

## Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals

	31.10.2012										
	volume of consumer loans total, millions of rubles	housing loans					including:				
		number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	of which: mortgage loans
1	2	3	4	5	6	7	8	9	10		
RUSSIAN FEDERATION	122,552	1,423	13,749	121.0	9.8	1,332	10,984	139.5	9.7		
CENTRAL FEDERAL DISTRICT	107,067	813	10,984	108.5	10.1	744	8,416	127.8	10.0		
Belgorod Region	34	6	17	272.1	9.5	6	17	272.1	9.5		
Bryansk Region	56	3	11	286.2	9.5	3	11	286.2	9.5		
Vladimir Region	57	7	26	190.6	9.8	7	26	190.6	9.8		
Voronezh Region	121	6	25	272.8	9.6	6	25	272.8	9.6		
Ivanovo Region	47	4	16	170.1	9.7	4	16	170.1	9.7		
Kaluga Region	178	18	78	259.9	9.7	18	78	259.9	9.7		
Kostroma Region	33	0	0	0.0	0.0	0	0	0.0	0.0		
Kursk Region	83	5	23	226.3	9.0	5	23	226.3	9.0		
Lipetsk Region	50	2	5	275.8	11.7	2	5	275.8	11.7		
Moscow Region	10,640	235	2,059	133.7	9.9	223	1,829	145.3	9.9		
Orel Region	45	4	9	297.6	8.7	4	9	297.6	8.7		
Ryazan Region	328	9	46	200.9	9.6	9	46	200.9	9.6		
Smolensk Region	257	2	5	180.6	10.2	1	5	182.0	10.3		
Tambov Region	29	6	21	237.7	9.9	6	21	237.7	9.9		
Tver Region	166	12	43	220.6	9.6	12	43	220.6	9.6		
Tula Region	109	8	36	214.2	10.0	7	33	217.4	10.0		
Yaroslavl Region	115	4	17	222.5	10.1	4	17	222.5	10.1		
Moscow	94,719	482	8,547	97.0	10.3	427	6,212	116.3	10.1		
NORTH-WEST FEDERAL DISTRICT	8,180	189	1,325	163.1	8.2	181	1,297	165.1	8.2		
Republic of Karelia	35	2	11	116.4	9.8	2	11	116.4	9.8		
Republic of Komi	36	4	26	217.5	7.5	4	26	217.5	7.5		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	59	3	13	161.9	10.3	3	13	161.9	10.3
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	103	1	6	182.0	9.3	1	6	182.0	9.3
Kaliningrad Region	1,154	13	35	159.2	10.9	13	35	154.8	10.9
Leningrad Region	1,053	17	64	123.7	9.7	16	53	147.1	9.7
Murmansk Region	48	3	8	180.8	10.4	3	8	180.8	10.4
Novgorod Region	33	2	4	152.0	9.9	2	4	152.0	9.9
Pskov Region	13	2	8	264.5	10.3	2	8	264.5	10.3
St. Petersburg	5,646	142	1,150	163.7	8.0	135	1,133	164.8	8.0
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,558</b>	<b>83</b>	<b>332</b>	<b>169.4</b>	<b>9.9</b>	<b>77</b>	<b>269</b>	<b>178.4</b>	<b>10.1</b>
Republic of Adigei (Adigeya)	43	3	37	47.2	10.6	3	37	47.2	10.6
Republic of Kalmykia	11	1	4	182.0	9.3	1	4	182.0	9.3
Krasnodar Territory	1,013	46	187	165.9	9.9	41	125	183.5	10.3
Astrakhan Region	13	2	5	160.7	10.8	2	5	160.7	10.8
Volgograd Region	94	8	26	220.8	9.7	7	25	222.8	9.6
Rostov Region	384	23	73	222.5	9.9	23	73	222.5	9.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>496</b>	<b>17</b>	<b>58</b>	<b>234.5</b>	<b>9.7</b>	<b>17</b>	<b>58</b>	<b>234.5</b>	<b>9.7</b>
Republic of Dagestan	96	2	6	197.7	10.5	2	6	197.7	10.5
Republic of Ingushetia	3	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	15	2	9	181.1	9.1	2	9	181.1	9.1
Karachai-Cherkess Republic	14	3	11	290.8	10.8	3	11	290.8	10.8
Republic of Northern Ossetia — Alania	9	2	6	334.2	7.6	2	6	334.2	7.6
Republic of Chechnya	35	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	324	8	26	210.9	9.8	8	26	210.9	9.8
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2,480</b>	<b>111</b>	<b>447</b>	<b>182.3</b>	<b>9.5</b>	<b>109</b>	<b>362</b>	<b>219.5</b>	<b>9.6</b>
Republic of Bashkortostan	114	7	18	206.7	9.8	7	18	206.7	9.8
Republic of Mariy-El	63	2	35	242.5	10.3	2	35	242.5	10.3
Republic of Mordovia	15	4	11	306.8	8.4	4	11	306.8	8.4
Republic of Tatarstan (Tatarstan)	353	9	122	89.3	9.9	7	37	240.0	10.1
Udmurt Republic	36	1	6	242.0	9.5	1	6	242.0	9.5
Chuvash Republic — Chuvashya	31	5	20	243.4	9.4	5	20	243.4	9.4
Perm Territory	107	7	20	206.8	10.1	7	20	206.8	10.1
Kirov Region	38	5	22	214.0	9.0	5	22	214.0	9.0
Nizhni Novgorod Region	235	12	44	196.3	9.5	12	44	196.3	9.5
Orenburg Region	35	2	6	182.0	8.0	2	6	182.0	8.0

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	49	7	30	202.7	9.6	7	30	202.7	9.6
Samara Region	1,211	37	63	209.0	9.2	37	63	209.0	9.2
Saratov Region	145	5	19	211.8	9.7	5	19	211.8	9.7
Ulyanovsk Region	48	8	31	219.2	9.4	8	31	219.2	9.4
<b>URALS FEDERAL DISTRICT</b>	<b>1,365</b>	<b>125</b>	<b>291</b>	<b>144.2</b>	<b>9.2</b>	<b>125</b>	<b>291</b>	<b>144.2</b>	<b>9.2</b>
Kurgan Region	10	1	7	302.1	13.2	1	7	302.1	13.2
Sverdlovsk Region	613	23	50	228.4	9.7	23	50	228.4	9.7
Tyumen Region	383	89	34	245.8	8.9	89	34	245.8	8.9
Khanty-Mansiysky Autonomous Area — Yugra	280	85	21	252.3	8.0	85	21	252.3	8.0
Yamalo-Nenetsky Autonomous Area	41	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	359	12	200	100.4	8.6	12	200	100.4	8.6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>946</b>	<b>42</b>	<b>197</b>	<b>209.0</b>	<b>8.6</b>	<b>39</b>	<b>186</b>	<b>214.4</b>	<b>8.5</b>
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	13	1	3	242.0	9.5	1	3	242.0	9.5
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	23	1	6	302.0	9.8	1	6	302.0	9.8
Altai Territory	63	3	11	215.7	9.5	3	11	215.7	9.5
Zabaykalskiy Territory	6	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	179	8	38	116.2	9.1	6	29	115.0	9.1
Irkutsk Region	69	5	17	262.9	6.9	4	15	282.5	6.6
Kemerovo Region	120	5	58	222.5	8.6	5	58	222.5	8.6
Novosibirsk Region	307	10	36	232.5	8.2	10	36	232.5	8.2
Omsk Region	130	7	21	187.8	9.6	7	21	187.8	9.6
Tomsk Region	36	2	7	306.3	7.6	2	7	306.3	7.6
<b>FAR EAST FEDERAL DISTRICT</b>	<b>460</b>	<b>43</b>	<b>115</b>	<b>176.7</b>	<b>10.6</b>	<b>40</b>	<b>105</b>	<b>187.5</b>	<b>10.5</b>
Republic of Sakha (Yakutia)	31	1	3	188.4	12.0	1	3	188.4	12.0
Kamchatka Territory	12	1	2	182.0	9.0	1	2	182.0	9.0
Primorski Territory	315	35	86	174.8	10.2	33	81	178.7	10.1
Khabarovsk Territory	73	4	16	209.0	12.1	4	16	209.0	12.1
Amur Region	8	1	5	12.0	9.5	0	0	0.0	0.0
Magadan Region	10	1	3	302.1	10.9	1	3	302.1	10.9
Sakhalin Region	6	0	0	0.0	0.0	0	0	0.0	0.0
Jewish Autonomous Region	3	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	2	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.9

## Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	31.10.2012				
	investment in debt obligations		investment in equity securities	equity in subsidiary and associated joint stock companies	other equity
	total	Federal government securities and the Bank of Russia bonds (at balance-sheet value, regardless revaluations)			
1	2	3	4	5	6
RUSSIAN FEDERATION	5,166,208.2	1,059,932.8	851,084.1	566,281.9	313,148.9
<b>CENTRAL FEDERAL DISTRICT</b>	<b>4,708,444.0</b>	<b>993,229.3</b>	<b>760,161.9</b>	<b>560,752.0</b>	<b>307,242.4</b>
Belgorod Region	2,359.1	37.1	7.5	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.2
Vladimir Region	107.7	27.5	32.8	2.2	19.9
Voronezh Region	2.5	2.7	0.0	0.0	7.4
Ivanovo Region	1,049.7	68.2	17.9	0.0	3.5
Kaluga Region	0.0	0.0	11.4	0.0	2.0
Kostroma Region	16,000.6	0.0	0.0	0.0	153.5
Kursk Region	1,364.2	1,023.7	0.0	0.0	5.1
Lipetsk Region	1,987.4	334.2	5.0	0.0	59.6
Moscow Region	10,173.3	890.3	1,071.6	0.0	18.1
Orel Region	0.0	0.0	0.0	0.0	110.4
Ryazan Region	1,105.2	798.1	294.8	0.0	0.0
Smolensk Region	408.7	177.6	91.5	1.7	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	621.2	209.2	19.1	0.0	15.5
Tula Region	475.6	233.9	3.9	0.0	0.0
Yaroslavl Region	12.2	0.0	0.2	0.0	3.8
Moscow	4,672,776.5	989,426.8	758,606.2	560,748.1	306,843.5
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>188,925.6</b>	<b>19,464.6</b>	<b>28,796.3</b>	<b>4,293.5</b>	<b>1,626.6</b>
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,580.6	518.7	51.7	0.0	0.0
Arkhangelsk Region	0.0	0.0	2.2	0.0	0.2
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,854.4	913.2	43.3	1.0	4.9
Kaliningrad Region	3,945.4	131.9	32.2	0.0	495.1
Leningrad Region	869.4	232.2	25.1	0.0	0.0
Murmansk Region	579.0	516.8	0.0	0.0	302.0
Novgorod Region	837.9	331.9	207.1	0.0	0.0
Pskov Region	85.0	0.0	0.0	0.0	0.0
St. Petersburg	179,173.9	16,819.9	28,434.8	4,292.5	824.2
<b>SOUTH FEDERAL DISTRICT</b>	<b>11,171.9</b>	<b>3,137.2</b>	<b>5,877.0</b>	<b>25.2</b>	<b>126.3</b>
Republic of Adigei (Adigeya)	20.2	20.2	1.3	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,465.4	2,336.1	5,379.5	0.0	105.8
Astrakhan Region	741.3	472.2	172.6	5.3	1.6
Volgograd Region	1,096.6	153.1	2.4	0.0	0.0
Rostov Region	1,848.3	155.6	321.3	19.9	18.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2,726.4</b>	<b>228.3</b>	<b>429.9</b>	<b>9.0</b>	<b>6.5</b>
Republic of Daghestan	1,414.3	0.0	275.9	0.0	2.8
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	4.4	0.0	29.8	0.0	3.5
Karachai-Cherkess Republic	0.0	0.0	25.3	0.0	0.0



**Table 6.4.9 (end)**  
(millions of rubles)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	0.0	0.0	96.1	9.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,307.7	228.3	2.9	0.0	0.1
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>95,632.3</b>	<b>12,535.2</b>	<b>36,156.7</b>	<b>1,160.0</b>	<b>1,634.1</b>
Republic of Bashkortostan	7,434.3	2,351.3	1,309.3	0.0	70.7
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	387.7	101.5	39.2	0.0	18.5
Republic of Tatarstan (Tatarstan)	44,599.1	4,415.5	15,658.6	762.6	1,103.8
Udmurt Republic	2,020.2	0.0	18.0	0.0	58.3
Chuvash Republic — Chuvashya	308.7	88.6	205.2	0.0	0.0
Perm Territory	761.0	0.0	4,806.4	0.0	118.3
Kirov Region	3,846.4	15.9	77.6	0.0	1.8
Nizhni Novgorod Region	8,999.0	3,104.1	4,890.9	0.1	71.0
Orenburg Region	5,703.3	19.6	369.7	17.6	41.9
Penza Region	286.3	117.2	0.7	0.0	0.0
Samara Region	20,260.3	2,111.5	8,054.9	379.6	128.3
Saratov Region	1,026.0	210.0	726.2	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.1	0.0	21.3
<b>URALS FEDERAL DISTRICT</b>	<b>109,415.2</b>	<b>21,975.9</b>	<b>16,818.9</b>	<b>0.1</b>	<b>885.0</b>
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	55,799.6	6,310.7	13,290.9	0.1	147.0
Tyumen Region	37,332.7	8,864.8	3,176.9	0.0	642.5
Khanty-Mansiysky Autonomous Area — Yugra	31,343.9	5,009.6	2,842.9	0.0	227.1
Yamalo-Nenetsky Autonomous Area	0.0	0.0	60.6	0.0	0.0
Chelyabinsk Region	16,283.0	6,800.4	351.1	0.0	95.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>17,872.4</b>	<b>4,132.1</b>	<b>1,240.9</b>	<b>0.0</b>	<b>587.1</b>
Republic of Altai	143.2	0.0	0.0	0.0	0.0
Republic of Buryatia	47.8	0.0	650.4	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	14.7	14.8	0.0	0.0	0.0
Altai Territory	39.8	36.9	11.1	0.0	77.2
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	4.2	4.6	2.0	0.0	7.3
Irkutsk Region	127.8	0.0	114.0	0.0	0.1
Kemerovo Region	2,969.0	1,506.4	63.3	0.0	84.7
Novosibirsk Region	11,077.0	2,053.0	394.0	0.0	400.0
Omsk Region	3,139.8	360.5	1.0	0.0	12.6
Tomsk Region	309.4	155.9	5.0	0.0	5.2
<b>FAR EAST FEDERAL DISTRICT</b>	<b>32,020.4</b>	<b>5,230.3</b>	<b>1,602.6</b>	<b>42.1</b>	<b>1,041.0</b>
Republic of Sakha (Yakutia)	1,539.2	279.0	393.8	0.0	33.6
Kamchatka Territory	322.9	101.7	40.9	42.1	18.1
Primorski Territory	19,487.5	3,538.6	182.7	0.0	6.0
Khabarovsk Territory	1,115.8	4.2	455.8	0.0	600.0
Amur Region	9,417.8	1,282.1	7.6	0.0	340.8
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	137.3	24.6	521.7	0.0	42.4
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0

Table 6.4.10

## Discounted Bills

(millions of rubles)

	31.10.2012		
	discounted bills denominated in rubles		discounted bills denominated in foreign currency
	total	of which: bills issued and guaranteed by authorities of constituent entities of RF and local authorities	
1	2	3	4
RUSSIAN FEDERATION	265,307.5	0.0	73,585.5
<b>CENTRAL FEDERAL DISTRICT</b>	<b>212,219.8</b>	<b>0.0</b>	<b>70,382.1</b>
Belgorod Region	2,093.1	0.0	126.6
Bryansk Region	0.0	0.0	0.0
Vladimir Region	108.6	0.0	0.0
Voronezh Region	197.7	0.0	0.0
Ivanovo Region	255.6	0.0	120.8
Kaluga Region	8.5	0.0	0.0
Kostroma Region	158.9	0.0	0.0
Kursk Region	404.0	0.0	0.0
Lipetsk Region	443.5	0.0	0.0
Moscow Region	2,352.3	0.0	257.3
Orel Region	0.0	0.0	0.0
Ryazan Region	0.0	0.0	0.0
Smolensk Region	14.5	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	369.3	0.0	0.0
Yaroslavl Region	92.7	0.0	0.0
Moscow	205,721.2	0.0	69,877.4
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>21,456.7</b>	<b>0.0</b>	<b>1,481.6</b>
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	50.3	0.0	203.9
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	872.3	0.0	0.0
Kaliningrad Region	413.4	0.0	0.0
Leningrad Region	55.3	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	400.9	0.0	0.0
Pskov Region	10.0	0.0	0.0
St. Petersburg	19,654.6	0.0	1,277.7
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,987.1</b>	<b>0.0</b>	<b>222.3</b>
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	1,536.8	0.0	91.4
Astrakhan Region	147.1	0.0	0.0
Volgograd Region	39.9	0.0	130.9
Rostov Region	263.3	0.0	0.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>526.1</b>	<b>0.0</b>	<b>0.0</b>
Republic of Daghestan	258.2	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0
Karachai-Cherkess Republic	46.2	0.0	0.0
Republic of Northern Ossetia — Alania	152.7	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	68.9	0.0	0.0

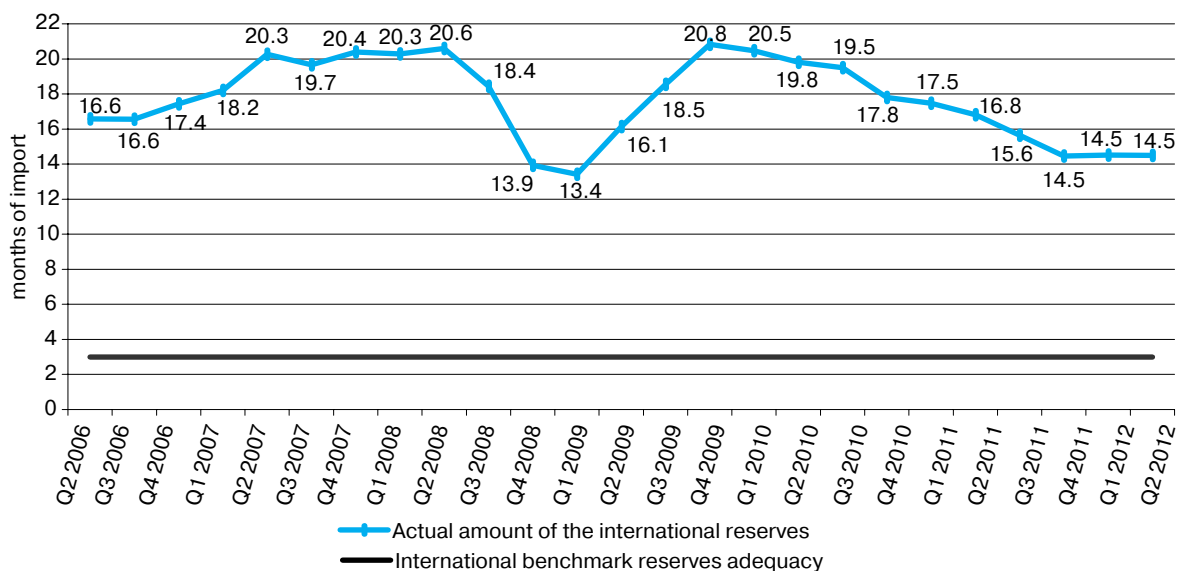
Table 6.4.10 (end)

(millions of rubles)

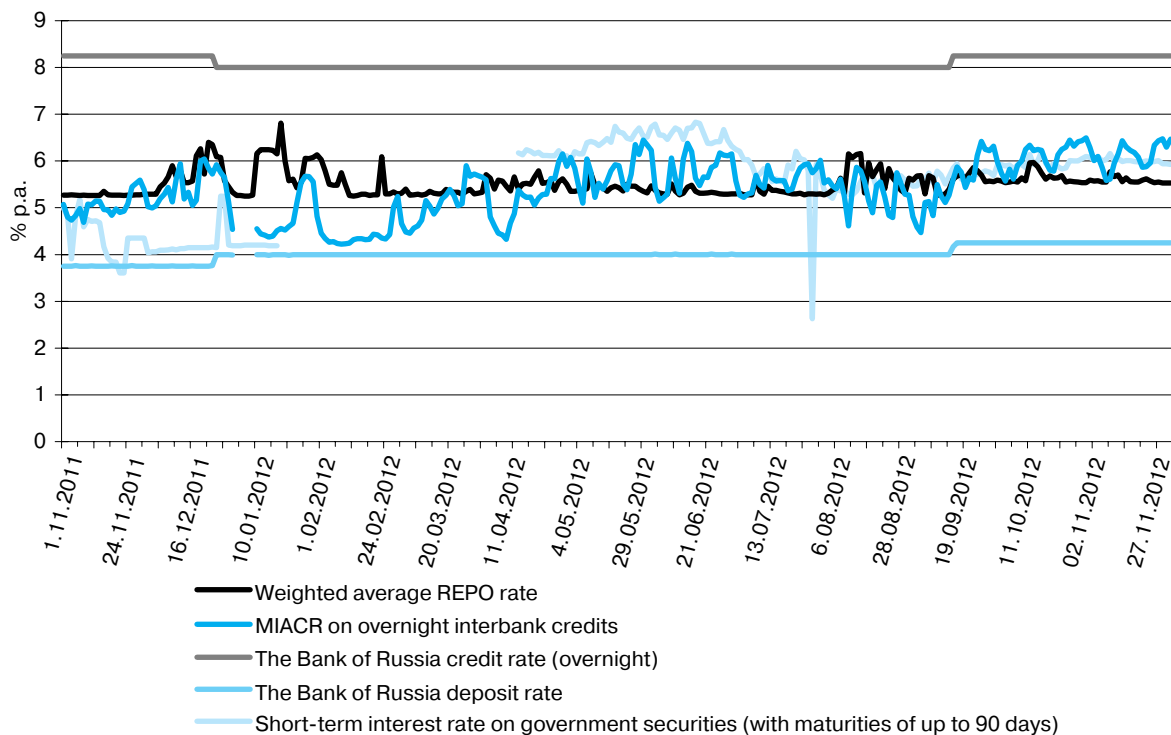
1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>14,774.0</b>	<b>0.0</b>	<b>798.4</b>
Republic of Bashkortostan	740.2	0.0	0.0
Republic of Mariy-El	178.3	0.0	0.0
Republic of Mordovia	69.2	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,148.0	0.0	0.0
Udmurt Republic	338.2	0.0	525.3
Chuvash Republic — Chuvashya	619.0	0.0	0.0
Perm Territory	283.1	0.0	0.0
Kirov Region	23.9	0.0	0.0
Nizhni Novgorod Region	3,419.9	0.0	233.1
Orenburg Region	2,821.5	0.0	40.0
Penza Region	36.3	0.0	0.0
Samara Region	951.8	0.0	0.0
Saratov Region	139.6	0.0	0.0
Ulyanovsk Region	5.1	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>6,971.1</b>	<b>0.0</b>	<b>402.6</b>
Kurgan Region	29.5	0.0	0.0
Sverdlovsk Region	2,218.6	0.0	0.0
Tyumen Region	4,173.8	0.0	201.3
Khanty-Mansiysky Autonomous Area — Yugra	1,909.0	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	549.2	0.0	201.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>6,062.1</b>	<b>0.0</b>	<b>298.5</b>
Republic of Altai	314.6	0.0	0.0
Republic of Buryatia	588.1	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	1.1	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	12.1	0.0	0.0
Irkutsk Region	184.4	0.0	34.1
Kemerovo Region	1,978.6	0.0	0.0
Novosibirsk Region	593.1	0.0	0.0
Omsk Region	2,306.5	0.0	264.4
Tomsk Region	83.8	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1,310.5</b>	<b>0.0</b>	<b>0.0</b>
Republic of Sakha (Yakutia)	1,055.7	0.0	0.0
Kamchatka Territory	51.5	0.0	0.0
Primorski Territory	83.5	0.0	0.0
Khabarovsk Territory	76.9	0.0	0.0
Amur Region	0.0	0.0	0.0
Magadan Region	0.0	0.0	0.0
Sakhalin Region	42.9	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

## 7. CHARTS AND DIAGRAMS

### 7.1. International Reserves Adequacy (International Reserves in Months of Import)<sup>1</sup>

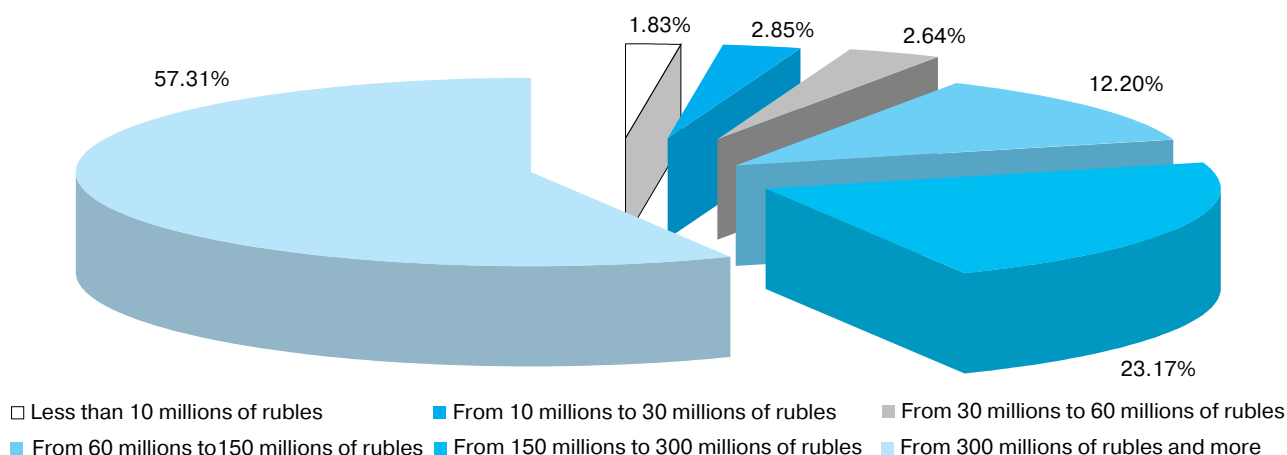


### 7.2. Interest Rates Dynamics in November, 2011 – November, 2012

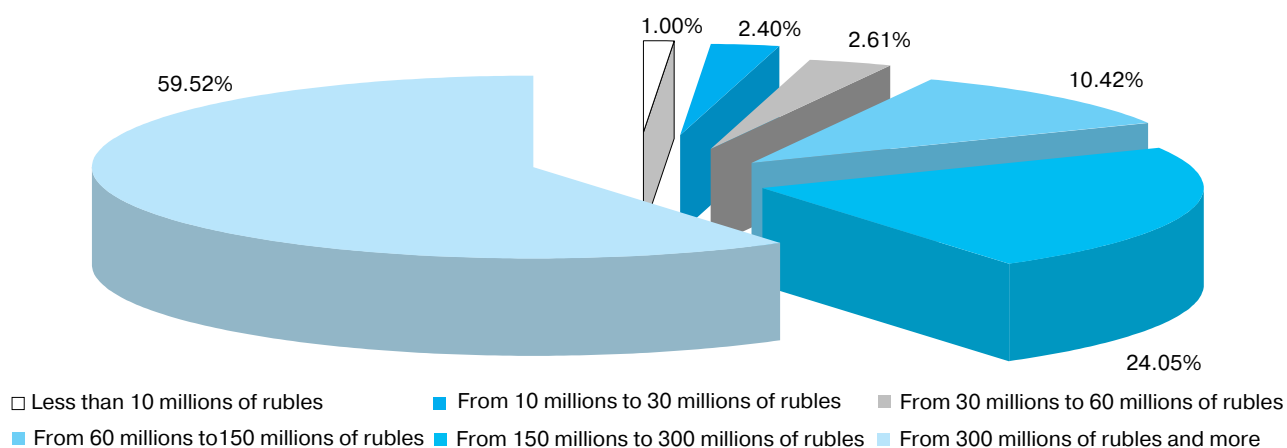


<sup>1</sup> See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

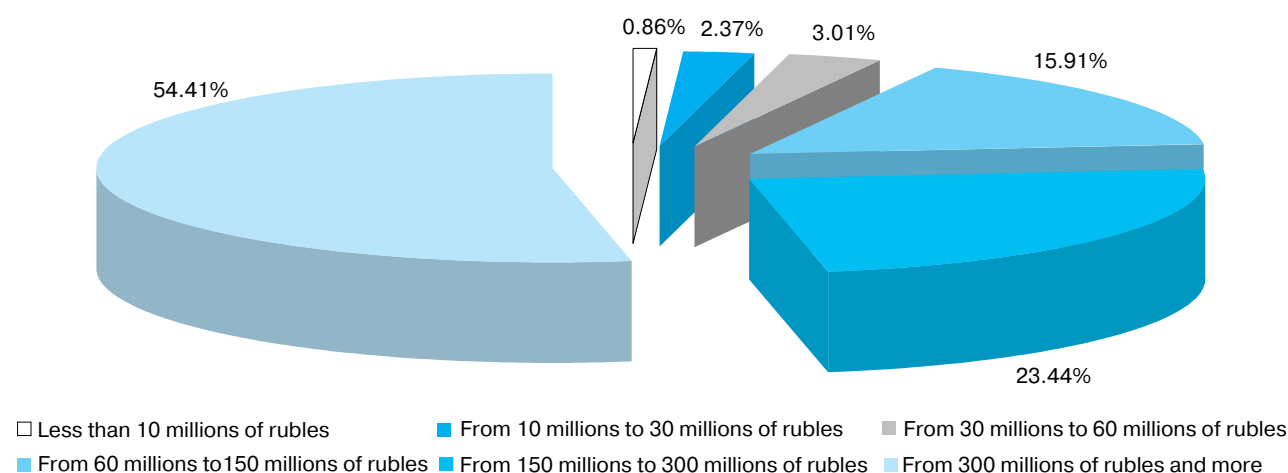
### 7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 30.11.2012



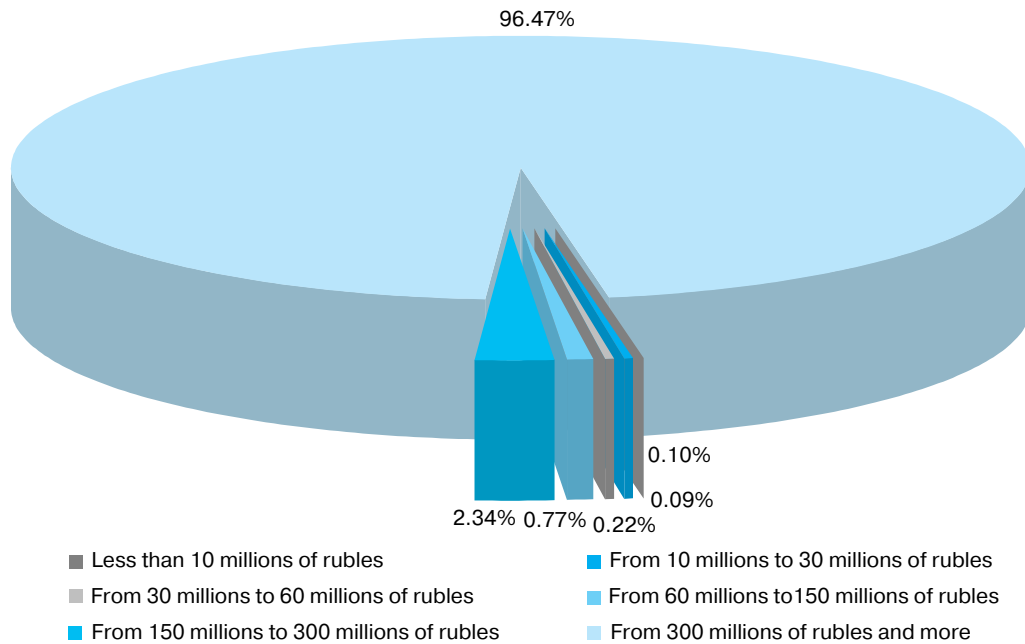
### 7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 30.11.2012



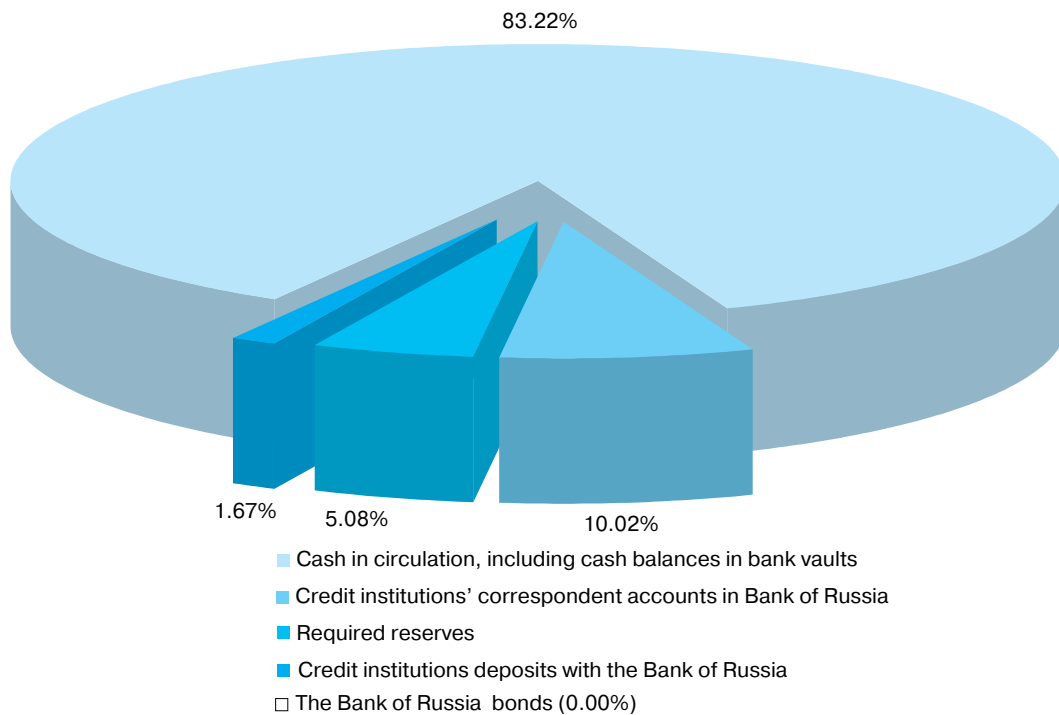
### 7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.11.2012



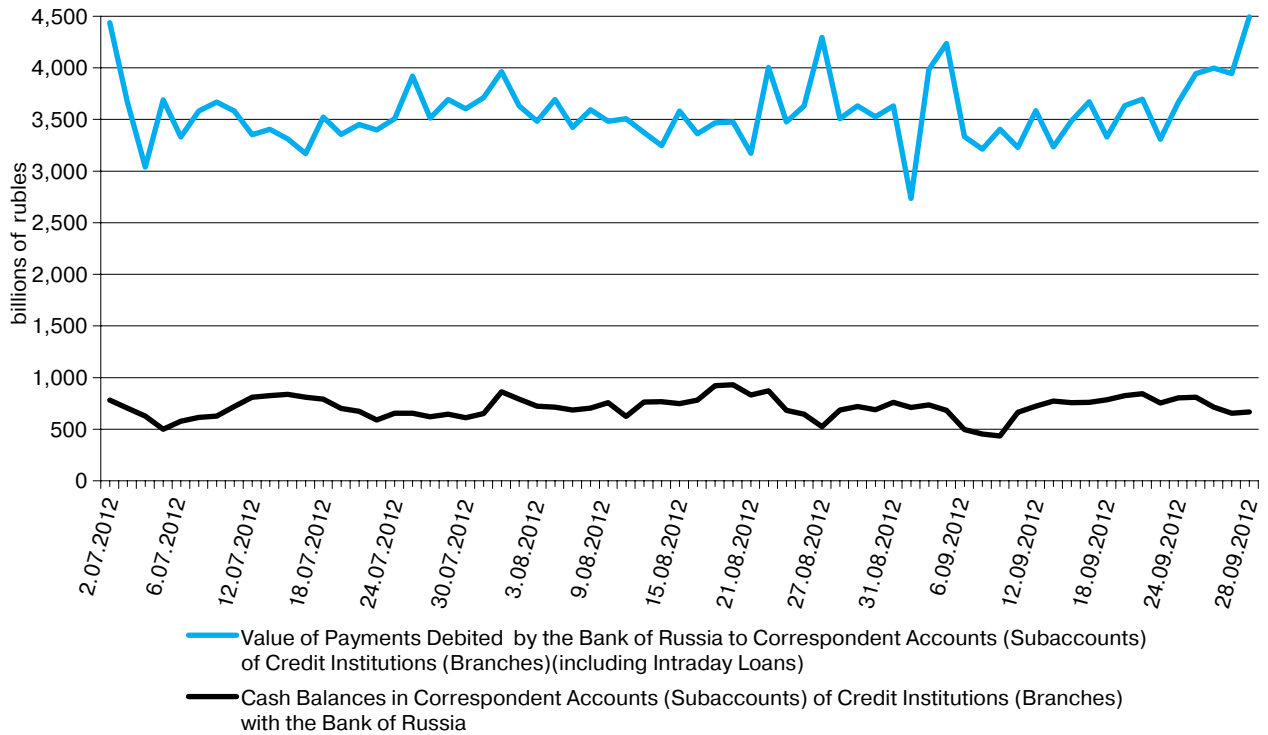
### 7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from December 10, 2012 to January 10, 2013 (Credit Institutions Grouped by Size of Registered Authorized Capital)



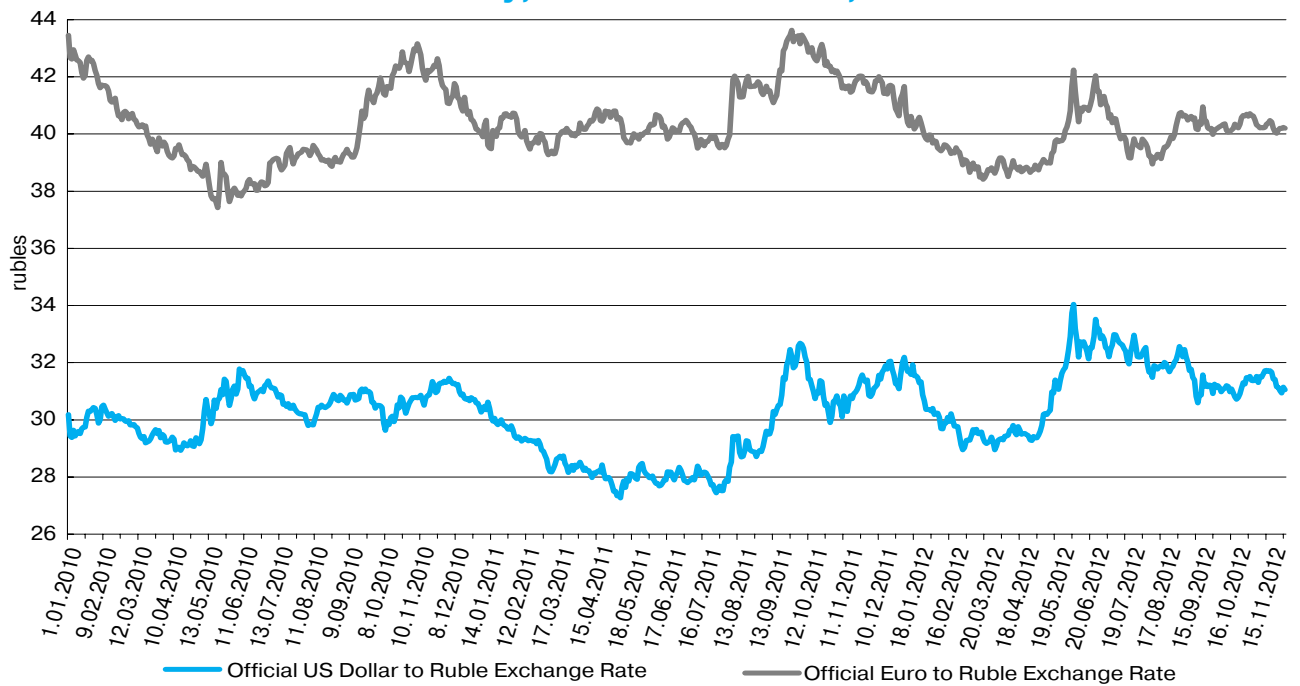
### 7.7. Structure of Broad Monetary Base as of 30.11.2012



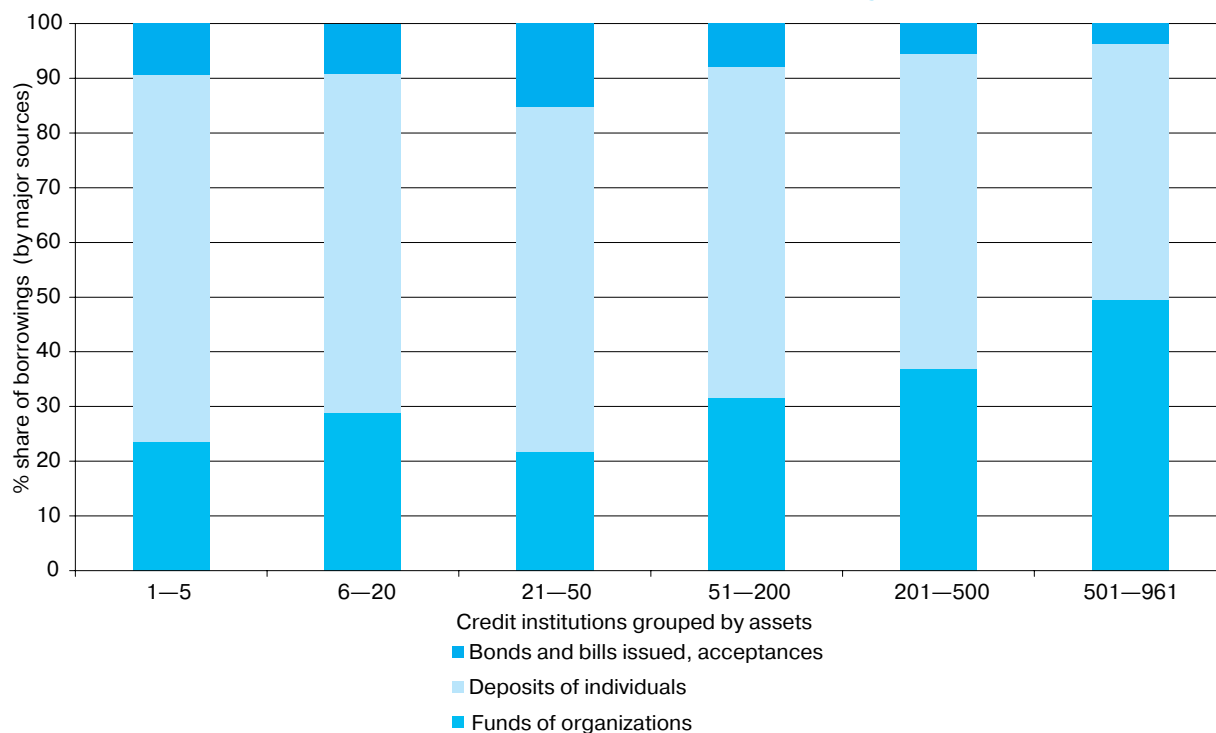
### 7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2012 Q3



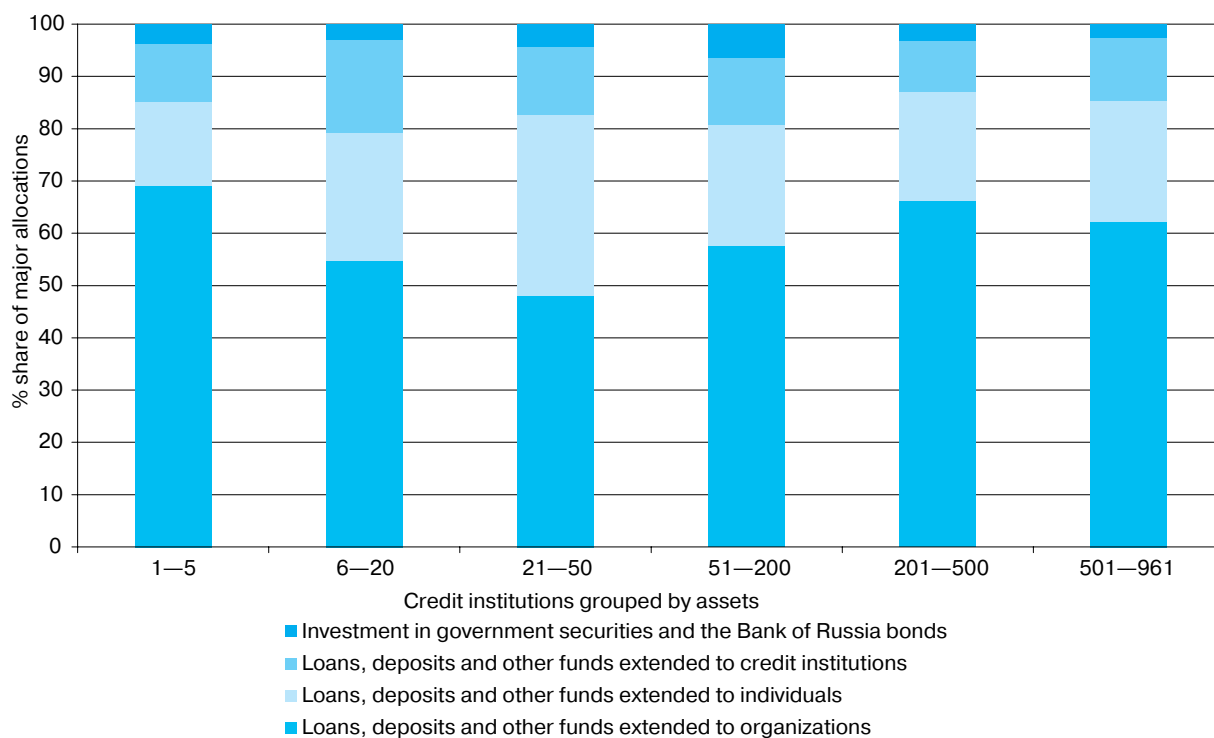
### 7.9. Official Ruble Exchange Rate Dynamics in January, 2010 – November, 2012



### 7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.10.2012 (Based on Credit Institutions Grouped by Assets)



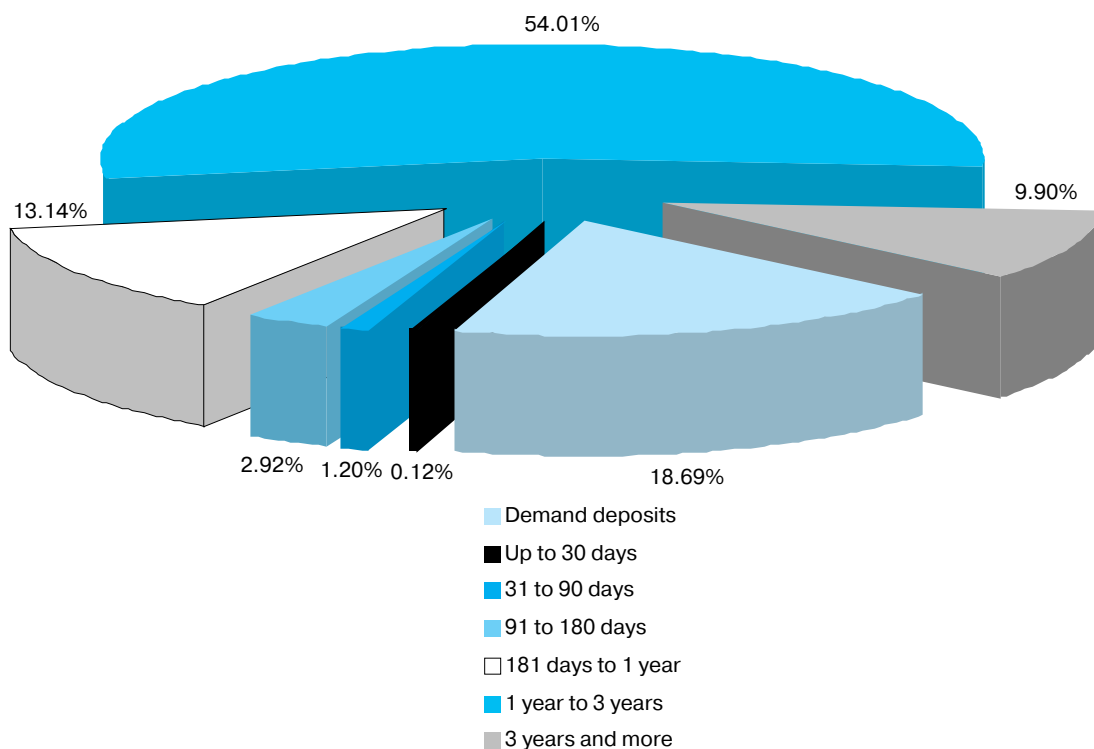
### 7.11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.10.2012 (Based on Credit Institutions Grouped by Assets)



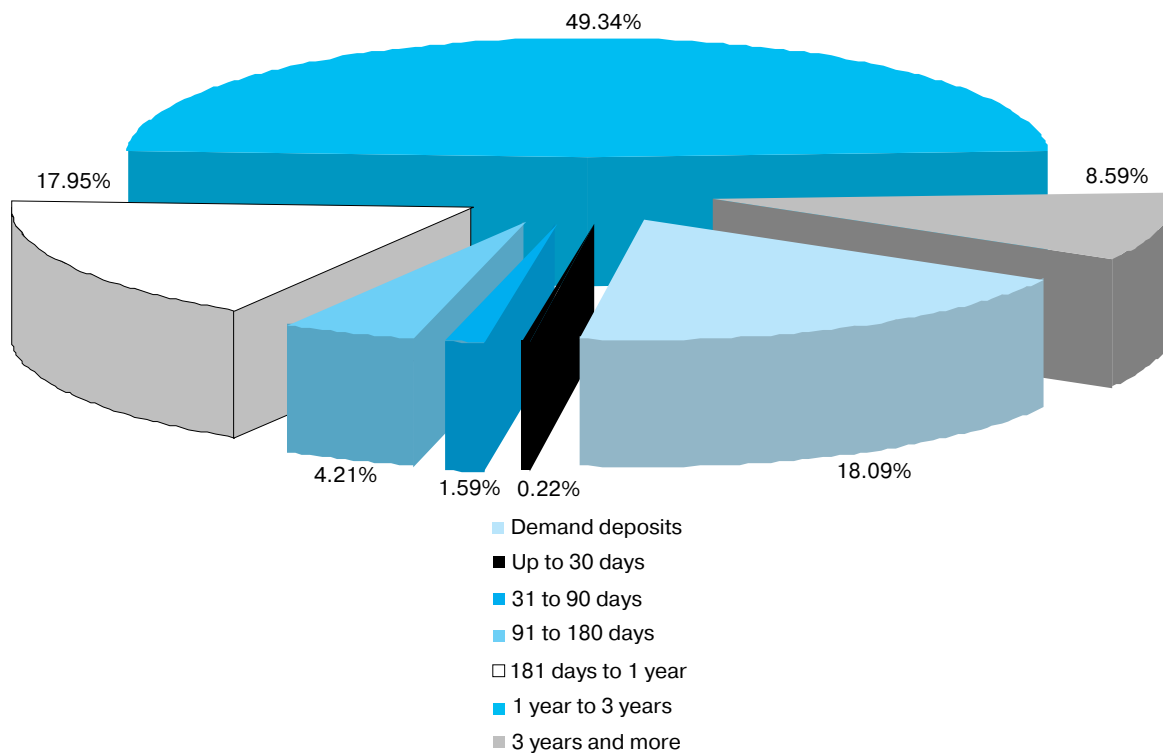


### 7.12. Structure of Individual Deposits Denominated in Rubles

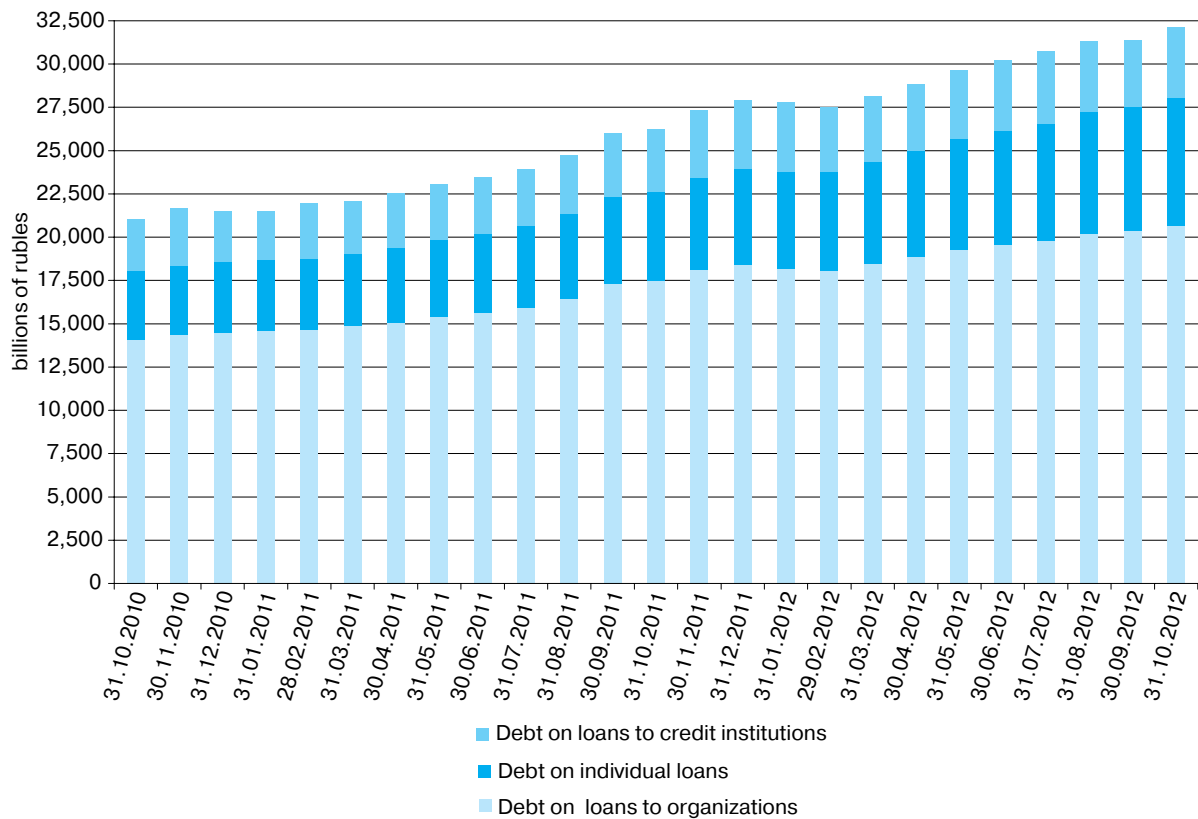
as of 31.10.2011



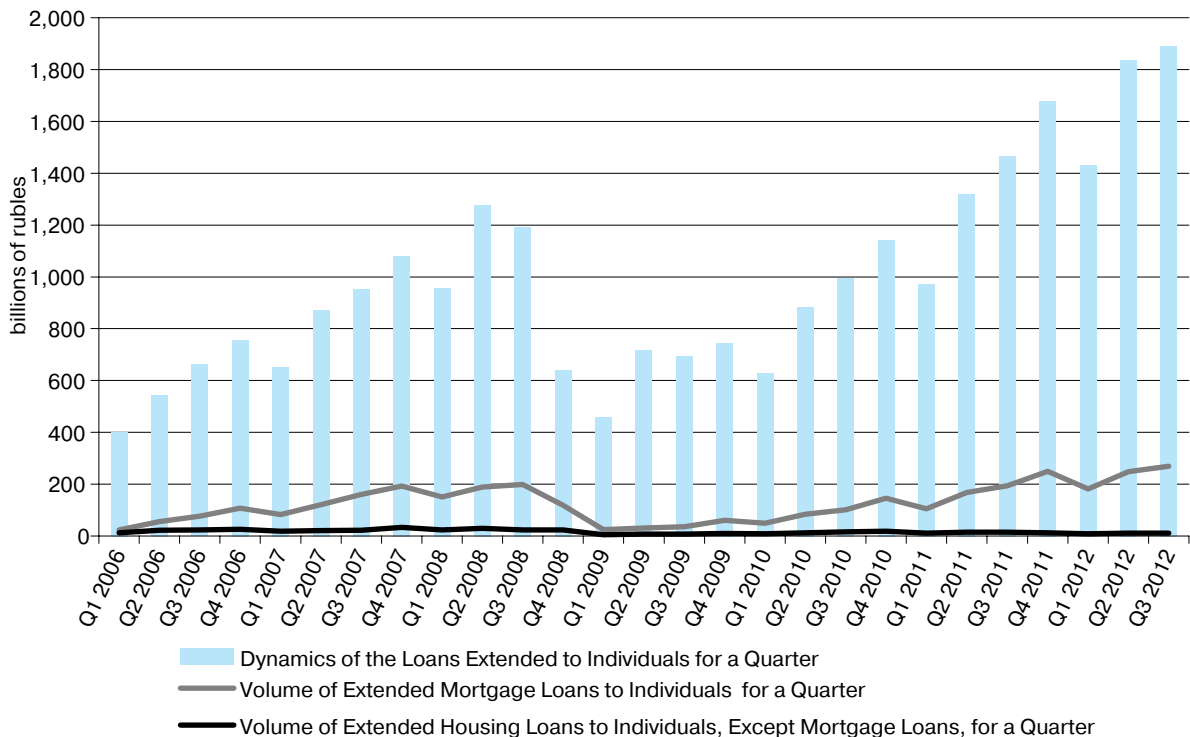
as of 31.10.2012



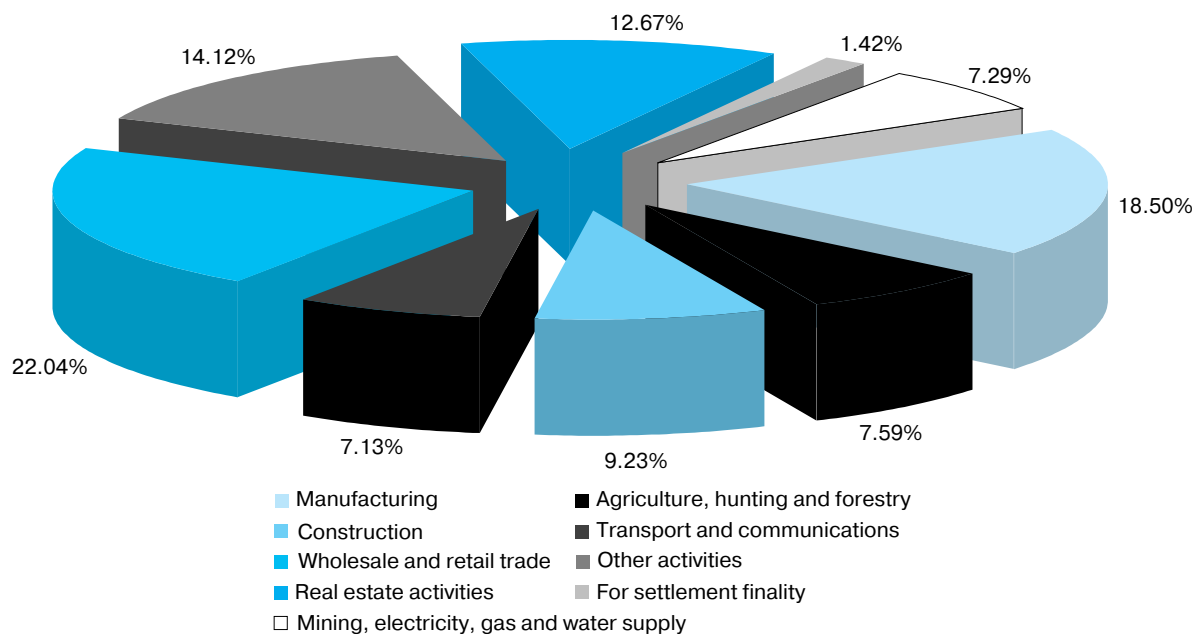
### 7.13. Dynamics of Debt on Loans Extended



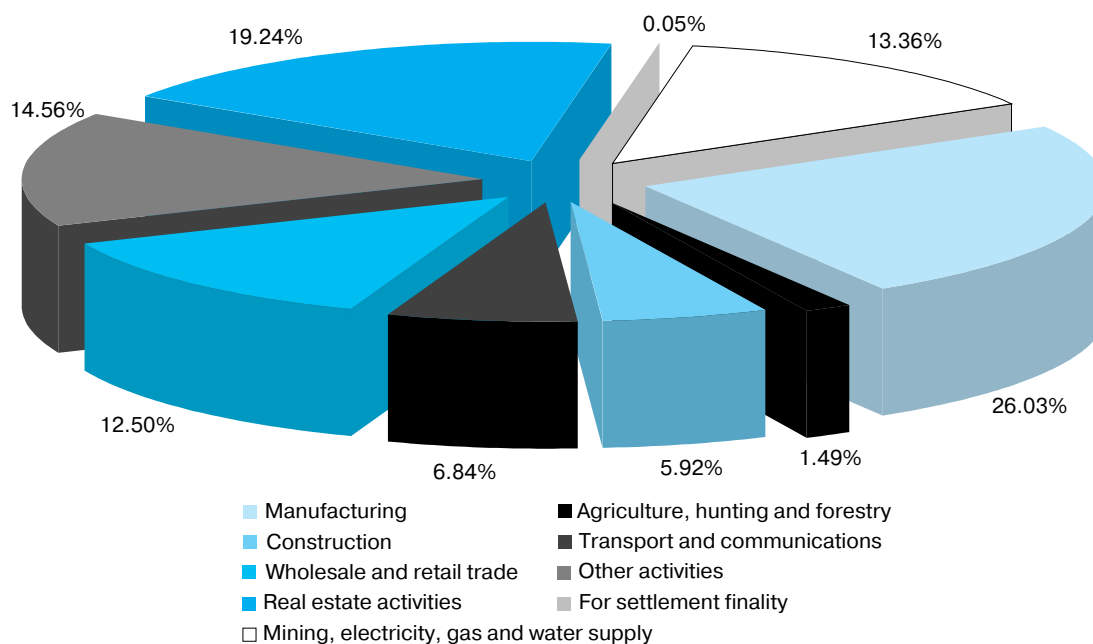
### 7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



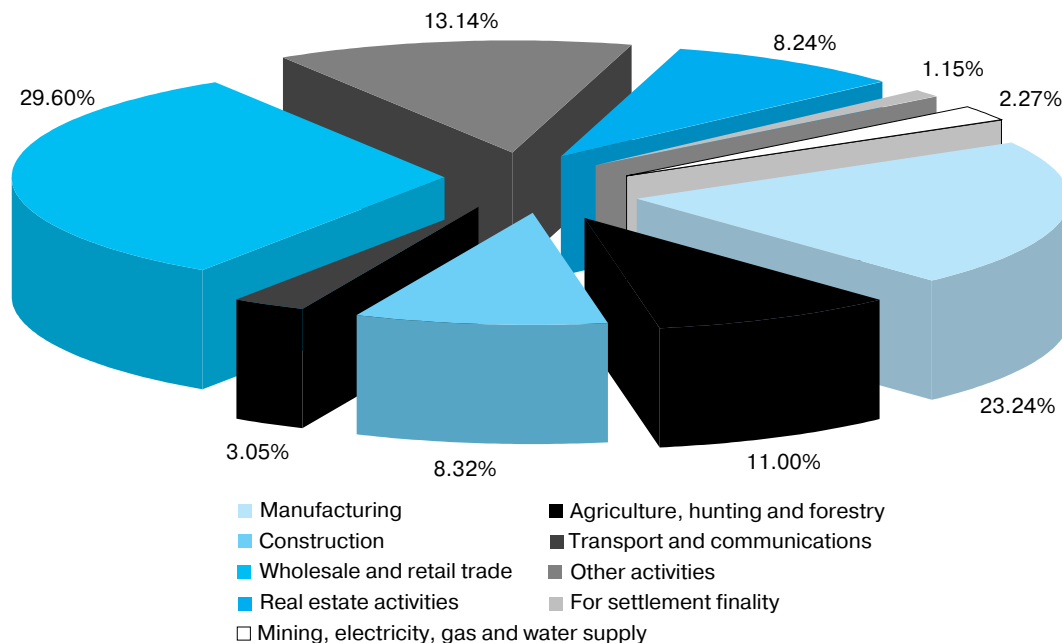
**7.15. Structure of Ruble - Denominated Loans  
Extended to Legal Entities and Individual Entrepreneurs  
(by Economic Activities and Fund Use)  
as of 31.10.2012**



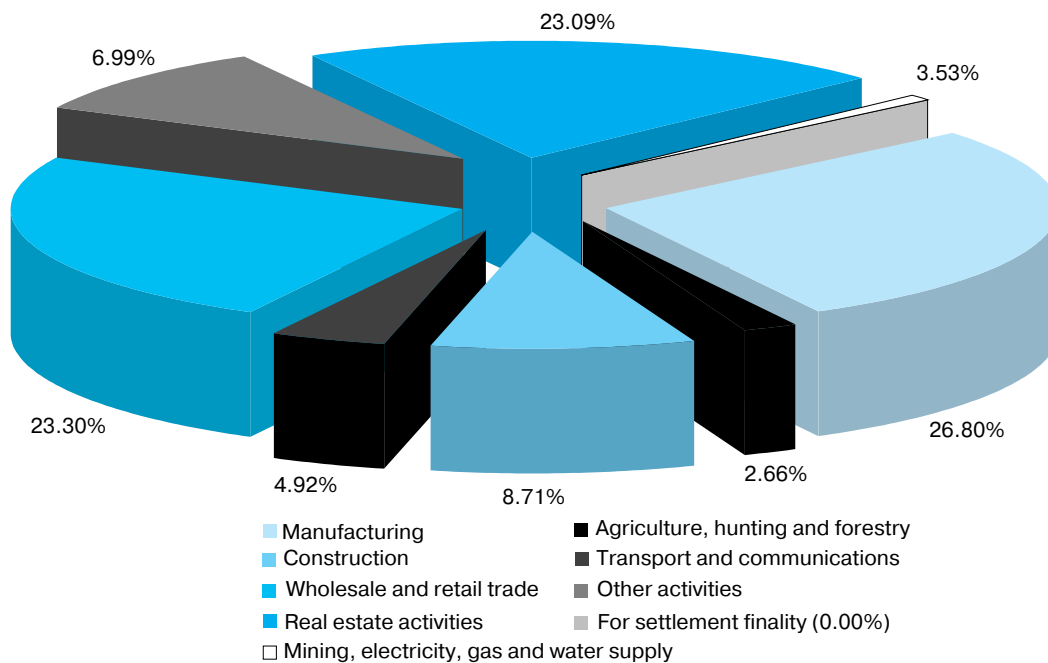
**7.16. Structure of Loans Denominated  
in Foreign Currency and Precious Metals  
Extended to Legal Entities and Individual Entrepreneurs  
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as of 31.10.2012**



**7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2012**



**7.18. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2012**



## 8. SUMMARY METHODOLOGY

### Section 1. Main Macroeconomic and Monetary Indicators

**Table 1.1**  
**Macroeconomic Indicators**

#### General Provisions

The “Macroeconomic Indicators” table contains major (indicative) indicators characterizing the country’s macroeconomic situation.

#### Individual Indicators Highlights

**Gross domestic product (GDP) at market prices** — end result of resident producers’ economic operations for the reporting period.

GDP can be calculated on the basis of three methods: production method, end use method, and income distribution method.

The table presents GDP calculated by the *production method* as a difference between overall output of goods and services across the country on the one hand, and intermediate consumption on the other, or as a sum total of values added that are created by the economy.

Depending on the research area, GDP can also be calculated by the *end use method* as a sum total of costs across all economic sectors for final consumption, gross capital formation, and net export. The framework for SNA calculations implies the use of the *income distribution method* for compiling GDP which reflects primary income received by units directly involved in production, as well as by general government (spending units) and nonprofit organizations serving households.

Pursuant to Procedures for developing and submitting data on gross domestic product (approved on October 19, 1998), since October 1998 GDP has been calculated by the Federal State Statistics Service annually and quarterly.

Collecting more reliable data and applying new information sources can entail updates of GDP’s current statistical estimates.

GDP estimates and final results of its calculations are released by the Federal State Statistics Service in its regular reports “Russia’s Socio-Economic Situation”, “Statistical Review” Bulletin, as well as other publications and in the IMF statistical publication “International Financial Statistics”.

For more details on the compilation of the “Gross Domestic Product” indicator see the first issue of “Methodological Provisions on Statistics” (Moscow: Logos, 1996).

**Real volume of GDP percentage against the previous year’s relevant period** is calculated by the Federal State Statistics Service in comparable prices for the previous year.

**Production and Services Index of the key types of economic activity as % of previous year’s relevant period** — Since October 1998, the Federal State Statistics Service has been monthly computing Production and Services Index of the key types of economic activity as a percentage of corresponding period of previous year to reflect the basic economic trends using the data on the dynamics of the volume of agricultural produce, minerals extraction, manufacturing, electricity, gas and water production and distribution, construction, transport, retail and wholesale trade.

**Consumer price index (CPI)** — one of the most important inflation indicators. The CPI reflects a change of the overall level of prices of goods and services purchased by households for nonproduction use. This index is calculated by the Federal State Statistics Service as a ratio of the cost for a fixed set of goods and services in the current period to its cost in the previous (base) period.

CPI monthly data is released in the Federal State Statistics Service’s regular reports “Russia’s Socio-Economic Situation”, “Statistical Review” Bulletin, other publications by the Federal State Statistics Service, as well as in the IMF “International Financial Statistics”.

For more details on compiling this indicator see the first issue of “Methodological Provisions on Statistics” (Moscow: Logos, 1996).

**Table 1.2**  
**Selected Budget Indicators**

#### General Provisions

The table “Selected Budget Indicators” contains data on revenues and expenditures of Russia’s consolidated budget and the budgets of government extra-budgetary funds in billion rubles and reflects the structure of the Russian Federation’s consolidated budget and the budgets of government extra-budgetary funds broken down into revenues and expenditures of the federal budget, consolidated budgets of constituent members of the Russian Federation (on a cash basis), the budgets of government extra-budgetary funds and the budgets of regional government extra-budgetary funds.

#### Individual Indicators Highlights

**Budget** — a form of receipt and usage of funds intended to finance the goals and tasks of federal and local government bodies.

**Consolidated budget** — an aggregation of budgets of Russia’s budget system in the respective regions (excluding the budgets of government extra-budgetary funds) net of transfer payments between these budgets.

**Budget revenues** — proceeds received by the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

**Budget expenditures** — funds paid from the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

**Budget deficit/surplus** — excess of budget expenditures over budget revenues/budget revenues over budget expenditures.

Data in the table are provided monthly by the Federal Treasury.

For more detailed information on the federal budget deficit/surplus, see the table “Sources of Federal Budget Deficit Funding”.

**Table 1.3**  
**Sources of Federal Budget Deficit Funding**

#### General Provisions

The table “Sources of Federal Budget Deficit Funding” reflects the amounts and structure of the sources of federal budget deficit funding on a cash basis.

The table presents internal and external sources of funding the federal budget deficit. The sources of the internal financing are presented as follows: the ruble-denominated federal government securities (placement-redemption), government reserves of precious metals and gemstones (revenues-expenditures), the change in the balances of budget funds (increase-decrease), including the balances of the Russian Government’s Reserve Fund and the National Wealth Fund. The sources of external financing represent foreign currency-denominated federal government securities (placement-redemption) and foreign government loans and loans from international financial organisations and other international entities and foreign legal entities (borrowing-repayment). The aggregation is based on the budget classification of the Russian Federation applied in compliance with the Budget Code of the Russian Federation and endorsed by the Russian Federation Ministry of Finance Order No. 180n, dated December 21, 2011, “On the Approval of the Instructions on the Procedure for Using the Budget Classification of the Russian Federation”.

Data in the table are provided monthly by the Federal Treasury.

**Table 1.4**  
**The Russian Federation Balance of Payments**

### General Provisions

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents<sup>1</sup> within a reporting period.

The table "Russian Federation Balance of Payments" is compiled and published by the Bank of Russia (CBR) on a quarterly basis.

Balance of payments data is one of the major instruments used for elaborating the country's macroeconomic policies, namely, foreign trade policy, foreign exchange regulation and control, and exchange rate policy.

Balance of payments is compiled by the CBR based on basis of (i) the Federal Law No. 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the "Balance of Payments Manual" 1993 (fifth edition) and the Supplement to the edition "Financial Derivatives" of the International Monetary Fund (the IMF). Beginning with the first quarter of 2012 the Bank of Russia started disseminating the balance of payments of the Russian Federation data on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

Conceptually, BPM6 maintains the overall framework of the methodology of the previous (fifth) edition of the Manual (BPM5). BPM6 deepens the harmonization of the IMF's external sector statistics' recommendations with the update of the System of National Accounts, and the international standards in the area of direct investment statistics and other macroeconomic statistics. The main changes in the accounts of the balance of payments include the following: within balance on trade in goods — goods for and after processing are excluded and net exports of goods under merchanting are included; within balance on trade in services — manufacturing services on physical imports owned by the others and financial intermediation services indirectly measured (FISIM) items are added; within balance on income — rent is included; within capital account — migrants' transfers are excluded. Balance on income and balance on current transfers have been respectively renamed as primary income and secondary income accounts. Calculations of some of the balance of payments items and data aggregations have been adjusted in many other instances to reflect the improved methodology and reclassification of certain components in accordance with BPM6, which was done by the Bank of Russia in earlier data publications for 2010 and 2011.

Earlier balance of payments statistical data compiled in accordance with BPM5 recommendations remain overall relevant for comparisons with the aggregates compiled under the new methodology. Nevertheless, for methodological consistency and better comparability between new and previously published time series of detailed statistical datasets, the Bank of Russia intends to revise by the end of 2012 time series of all external sector statistics of the Russian Federation for the period since 1992.

Sources of information are comprised of returns on foreign economic transactions performed by Russian residents. These returns are regularly obtained by the CBR from Russia's Ministry of Finance (Minfin), Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, as well as from credit institutions, financial corporations, nonfinancial corporations and estimates.

A specific list of reporting forms and other background materials are available on the CBR's Internet website. They are also published in special issues of the CBR's weekly edition of *the Bank of Russia Bulletin*, which contain besides more detailed data on the balance of payments for the reporting period, and metadata (e.g., see *the Bank of Russia Bulletin* No. 9—10 (1327—1328)). The informational analytical addition "Balance of payments and External Debt of the Russian Federation for the reporting period" placed on the CBR's Internet website contains an analogous set of data on balance of payments.

The table "Russian Federation Balance of Payments" is an analytical presentation of the balance of payments. In contrast to the Standard Components, which has the structure that meets international requirements, an analytical presentation makes it possible to encompass the economy's specifics and to group data in a way that reveals the most significant transactions. In particular, based on the balance of payments' information it is possible to identify (i) the total amount of financial resources attracted from nonresidents that is treated as a net increase in Russia's total foreign liabilities (investments in the Russian economy), and (ii) a net increase in Russia's foreign assets (net capital outflow abroad); classification of assets and liabilities by the sectors helps assess the effect of transactions performed by a particular sector on the country's balance of payments, etc.

Balance of payments data for previous years is revised mainly because of the updating of primary reports, the appearance of new information sources, and the improvement of methodology for individual indicators. Such an approach provides users of balance of payments statistics with access to the most exhaustive data that meets comparability requirements.

Balance of payments data for the reporting period are available on the CBR's Internet website and published (i) in the weekly print edition of *the Bank of Russia Bulletin*, (ii) in the mass media ("Rossiyskaya Gazeta", etc.), and (iii) in the IMF's "International Financial Statistics" and "Balance of Payments Statistics Yearbook".

### Individual Indicators Highlights

**1. Current account** includes transactions in goods and services, income / primary income and current transfers / secondary income.

**1.1. Goods.** Recorded under this item is the value of the goods, of which ownership was transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports). Apart from exports and imports of goods registered by the Federal Customs Service, the item involves the following transactions in goods that are not registered by the Federal Customs Service: (i) fish and marine products caught in the open sea and sold to nonresidents outside the customs border of the Russian Federation; (ii) goods procured in domestic/foreign ports by carriers; (iii) goods for repairs; (iv) goods exported/imported by migrants; (v) goods undeclared and/or inadequately declared when imported by legal entities; (vi) goods exported/imported by individuals for subsequent sale; (vii) other goods.

Exports and imports of goods are given in terms of f.o.b. values (the f.o.b. value is a delivery term, which implies that the value of the goods includes the transaction value as well as the value of delivery and loading on board the carrier at the border of an exporting country).

**1.2. Services** includes services performed by residents for nonresidents and by nonresidents for residents. The services are sorted into the most significant kinds for Russia, such as, transportation, travel and others services including communications, construction, financial, insurance, computer and information services, royalties and license fees, cultural and recreational, government, and other business services.

<sup>1</sup> **Economic transaction** is defined as an economic flow that reflects the creation, transformation, exchange, transfer or extinction of economic value and involves changes in ownership of goods and/or financial assets, or the provision of labour and capital.

**Residents of a country** incorporate all the institutional units, whose center of economic interest is located within the economic territory. All the other institutional units are regarded as nonresidents.

**Institutional unit** is an economic unit, which can own assets, assume liabilities, implement entire spectrum of economic transactions from its behalf. Individuals and legal entities, enterprises and organizations are treated as such units.

**The economic territory of a country** consists of the geographic territory (including free zones) administered by a government; within this territory, persons, goods and capital circulate freely.

An institutional unit has a center of economic interest within the country's economic territory, on which the unit engages and intends to continue engaging in economic activities and transactions on a significant scale.

**1.3. Income / Primary income** captures returns for the provision of labor and financial assets to nonresidents and renting of natural resources and vice versa.

The item “compensation of employees” shows employee compensation earned by residents working abroad, and compensation earned by nonresidents employed in the Russian economy.

Recorded under the item “Investment income” is income derived from a resident’s ownership of foreign financial assets, i.e. receipts paid by nonresidents to residents on holdings of foreign assets (interest, dividends and other similar types of income) and vice versa.

Rent covers income receivable for the use of land and putting natural resources at the disposal of nonresidents and vice versa.

**1.4. Current transfers / Secondary income.** A transfer is an economic transaction resulting in provision by one institutional unit to another of a commodity, service, asset and ownership without any counterparts of a commodity, service, asset and ownership being received in return. Transfers are subdivided into current transfers and capital transfers. Transfers that can’t be regarded as capital in accordance with the definition are treated as current transfers (for the definition of capital transfers see paragraph 2.1). Recorded as current transfers, are those that augment the disposable income and potential power of a recipient country’s consumption, and reduce the disposable income and potential power of a donor country’s (e.g., humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers).

**2. Capital account** is comprised of capital transfers and acquisition or disposal of non-produced, nonfinancial assets.

**2.1. Capital transfers** result in changes in volume of recipient and donor’s assets and liabilities (e.g., provision of ownership of a fixed capital without a quid pro quo, debt forgiveness). A provision of funds, when no counterpart is received in return, is treated as a capital transfer only when the funds are assigned for acquisition of fixed assets or capital construction. Migrants’ transfers are also recorded under this account (before data for the first quarter of 2012).

**2.2. Acquisition or disposal of non-produced, nonfinancial assets** comprises transactions associated with tangible assets that may be used or necessary for production of goods and services but are not actually produced (e.g. land and subsoil assets) and transactions associated with nonproduced, intangible assets (e.g. patents, copyrights, trademarks, franchises, etc. and leases or other transferable contracts).

**3. Financial account (excluding reserve assets).** Recorded under this category are transactions in assets and liabilities performed by residents vis-a-vis nonresidents. Assets and liabilities are classified by sectors, namely, general government, monetary authorities, banks, other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations excluding banks, private nonprofit institutions, and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Under general government assets and liabilities arrears are reflected. Banks’ data includes financial derivatives since the first quarter of 2002, Other sectors’ data — since the fourth quarter of 2009. Assets of Other sectors have the following additional breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, fictitious transactions. The latter consists of non-repatriation of exports proceeds, non-supply of goods and services against import contracts, remittances against fictitious transactions in securities (since the fourth quarter of 2002), transfers under fictitious lending operations and transfers under fictitious transactions involving resident’s accounts abroad (since the first quarter of 2010).

**3.1. Direct investment** is the form of international investment that is performed by a resident entity of one economy for the purpose of obtaining a lasting interest in an enterprise resident in another economy. The lasting interest implies the existence of a long-term relationship between the direct investor and the enterprise, and a significant degree of influence by the investor on the management of the enterprise. Direct investment comprises not only the initial transactions in acquiring participation in the equity, but also all subsequent transactions between

the investor and the enterprise. According to the international definition of direct investment provided by the OECD, invested capital can be regarded as direct investment when a direct investor owns 10 percent or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity capital, reinvested earnings and other capital.

**3.2. Portfolio investment** includes, in addition to equity capital, negotiable debt instruments in the form of bonds and notes. Excluded are the aforementioned instruments included under direct investment and reserve assets.

**3.3. Financial derivatives.** A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator, and through which specific financial risks can, in their own right, be traded in financial markets. They involve transactions such as options and forward contracts.

**3.4. Other investment.** Financial transactions that are not classified as direct investment, portfolio investment, financial derivatives and reserve assets, are included in other investment category.

**4. Net errors and omissions.** Labeled by some compilers as a balancing item or statistical discrepancy, this item is intended to offset the overstatement or understatement of the components recorded in the balance of payments.

**5. Reserve assets** include highly liquid financial assets of the Russian Federation that are at the disposal and under the control of the CBR and the General Government.

Comprehensive description of international reserve assets is given in the methodological comments to the table 1.13.

**Table 1.5**  
**Net Inflows/Outflows of Capital by Private Sector**  
**(Based on the Balance of Payments, Flows Data)**

#### General Provisions

The table “Net Exports/Imports of Capital by Private Sector” reports the value of an inflow (+)/outflow (–) of private sector capital in/from the Russian Federation during the reporting period. Here, the private sector implies the institutional units not relating to general government and monetary authorities.

The table is compiled quarterly and since 2007 also monthly, and it is based on the balance of payments data.

The table is available on the CBR’s Internet website.

#### Individual Indicators Highlights

**Net inflows/outflows of capital by the private sector** for the reporting period reflects a balance of financial transactions recorded in the balance of payments and relating to banks and other sectors, and displays changes in its net assets.

**Net inflows/outflows of capital by banks** is computed as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of banks.

Foreign assets comprise transactions of credit institutions and of Vnesheconombank (net of the balance-sheet positions pertaining to the government foreign assets placed on the VEB’s balance-sheet as of an agent of the Government of Russia).

Foreign liabilities cover transactions in all foreign obligations of banks.

**Net inflows/outflows of capital by other sectors** is calculated as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of nonfinancial corporations, financial corporations other than credit institutions, non-profit organizations serving households and households plus the value of “net errors and omissions” item of the balance of payments.

**Foreign assets** consist of transactions in the form of: direct and portfolio investment; trade credit; other assets, as well as transactions of these agents in cash foreign exchange and fictitious transactions. The balance of payments item “Indebtedness on supplies according to intergovernmental agreements” is not included.

**Foreign liabilities** incorporate transactions in all types of foreign liabilities of other sectors.

**Net errors and omissions is the balance of payments** item, commonly referred to as a statistical discrepancy, which

results from the summing of all transactions (with negative and positive signs) registered in the balance of payments. This item entirely relates to other sectors — this is connected with the fact that the most significant difficulties arise from the recording in the balance of payments of transactions undertaken by these very sectors.

**Table 1.6**  
**External Debt of the Russian Federation**

#### General Provisions

On the whole, this section reproduces the contents of the table “External Debt of the Russian Federation by Maturity and by Financial Instruments”.

Structurally, the table focuses on the following economic sectors as main functional categories, namely: General government, Monetary Authorities, Banks, Other sectors.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded within these institutional categories.

#### Individual Indicators Highlights

The description of indicators “General government”, “Monetary Authorities”, “Banks” and “Other sectors” complies with that given in the commentary for the table “External Debt of the Russian Federation by Maturity and by Financial Instruments”.

**Table 1.7**  
**External Debt of the Russian Federation in Domestic and Foreign Currencies**

#### General Provisions

On the whole, this section reproduces the contents of the table “External Debt of the Russian Federation by Maturity and by Financial Instruments”.

Total debt of the main sectors of the economy is presented in a breakdown by domestic currency and foreign currency.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are singled out under a separate data category.

#### Individual Indicators Highlights

The description of indicators “General government”, “Monetary Authorities”, “Banks” and “Other sectors” complies with that given in the commentary for the table “External Debt of the Russian Federation by Maturity and by Financial Instruments”.

**Table 1.8**  
**External Debt of the Russian Federation by Maturity and by Financial Instruments**

#### General Provisions

Data on external debt plays an important role in analyzing the external vulnerability of the national economy.

The data is elaborated by the Bank of Russia according to the definition of external debt found in the manual jointly developed by international organizations, namely, the *External Debt Statistics Guide for Compilers and Users (2003)*, which states that external debt as of the reporting date is the outstanding amount of those actual current (not contingent) liabilities, which are owed to non-residents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

Calculation of external debt amount according to international methodology includes debt of all sectors of an economy vis-a-vis nonresidents, irrespective of which currency the debt is nominated in.

As follows from the definition, the key feature of debt is the obligation of a debtor to make payment of principal and/or interest, therefore, it excludes equity capital, derivatives, guarantees, open credit lines and other contingent liabilities.

General government debt securities are appraised at face value, while those of banks and other sectors are appraised at market value or — if it is not available — at nominal value.

Indebtedness on negotiable instruments is adjusted to transactions on the secondary market between residents and non-residents and covers only liabilities to the latter.

External debt data is compatible with other macroeconomic data systems within the economy (balance of payments, international investment position, statistics of national accounts) and on the international level.

Structurally, the table focuses on the following economic sectors as main functional categories:

- General government;
- Monetary Authorities;
- Banks (excluding debt liabilities to direct investors and to direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises);
- Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises.

Each of these categories is subdivided into (i) *short-term* (with an original maturity of 1 year or less) and (ii) *long-term* (with a maturity of more than 1 year). Debt liabilities of each sector are classified by type of instrument. Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded under a separate data category.

Among the sources of information are reports of the Bank of Russia (CBR), Ministry of Finance of the Russian Federation (Minfin), Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesh-econombank (VEB), depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia’s external debt is available on the website of the Bank of Russia ([www.cbr.ru](http://www.cbr.ru)), and is published in the mass media, i.e. *Rossiiskaya Gazeta* newspaper and *the Bank of Russia Bulletin*.

#### Individual Indicators Highlights

**General government.** This category includes external liabilities of the Russian Federal Government since 1992 (*the new Russian debt*), and that of the liabilities accumulated before 1992, for which the Russian Government assumed responsibility after the USSR’s dissolution (*the former USSR debt*) as well as debt to nonresidents on loans drawn by local governments of the Russian Federation and on ruble-denominated bonds issued by them.

The new Russian debt consists of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government including those issued in 1998 for the GKO—OFZs restructuring and those issued for the London Club debt restructuring. These obligations are not overdue. Other liabilities consist of other current debt.

Former USSR debt includes borrowings from former socialist countries, from other official creditors, collections, trade credits, overdue interest and interest on arrears which are recorded in other liabilities.

**Debt securities.** Debt vis-a-vis nonresidents on securities (nominated in foreign currencies and Russian rubles) issued by the General government and by local governments of Russia is included. Only non-resident holdings of government securities are reported. Data is presented at face value.

**Loans** item includes loans, attracted from nonresidents by the Russian Federal Government, local governments and by the former USSR.

**Other debt liabilities** include liabilities on current transactions of the Ministry of Finance, intergovernmental liabilities on clearing settlements, and remainders of arrears on letters of credit, overdue collections, trade credits, and interest on arrears which are recorded in other liabilities.

**Monetary Authorities.** A category that covers external debt liabilities of the Bank of Russia and the Ministry of Finance (liabilities to the IMF).

**Loans.** Contains external liabilities of the Bank of Russia on direct repos.

**Currency and deposits** consist of the debt of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia’s estimate of the outstanding amount of national



currency owned by nonresidents (description of the methodology of this estimate is available in *the Bank of Russia Bulletin*, and the balance of payments publication).

**Other liabilities** are liabilities on SDR allocations.

**Banks (excluding debt liabilities to direct investors and to direct investment enterprises)**. Covers the debt of credit institutions (except for nonbanking credit institutions, recorded within "Other sectors") and Vnesheconombank (with respect to commercial activities of the latter) to nonresidents; external debt recorded by the VEB within the framework of its Russian Government agent functions is recorded in the liabilities of General government.

**Debt securities**. Includes indebtedness of banks to nonresidents on their own issues of debt securities.

**Loans**. Funds attracted by banks on securities repurchase agreements (direct repos) from nonresidents which are not banks are included.

**Current accounts and deposits** item includes indebtedness of banks to nonresidents on current accounts, short-term and long-term deposits as well as other funds obtained from nonresident banks and excludes liabilities on securities repurchase agreements (direct repos) to nonresidents which are not banks, recorded within "Loans".

**Other liabilities**. Contains other accounts payable to nonresidents.

**Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)**. Covers foreign liabilities of other sectors.

**Loans**. Contains short-term and long-term loans along with direct repos and financial leases.

**Debt securities**. The item covers liabilities to nonresidents on issues of debt securities. Securities are accounted at market value. Included are bonds, promissory notes, nonparticipating preferred shares which don't provide participation in the distribution of the residual value of an incorporated enterprise on dissolution, as well as dividends payable on them and mortgage bonds purchased by nonresidents are included.

**Trade credits**. Consists of accounts payable to nonresidents for transactions in goods and services.

**Other liabilities**. The item covers liabilities to nonresidents on the amount of payable dividends on common shares related to portfolio investment and liabilities of insurance companies.

**Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises**. Includes loans and other capital obtained from foreign direct investors and direct investment enterprises and indebtedness on dividends payable.

**Table 1.9**  
**International Investment Position of Russia**  
**for 2001–2011: External Assets and Liabilities**  
**at End of Period**

**Table 1.10**  
**International Investment Position of Russia for 2011**

### General Provisions

International investment position (IIP) is a statistical statement, which serves to assess the value of an economy's stock of external assets and liabilities at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The IIP data for Russia disseminated at present includes sectorization by: (i) *Monetary authorities* (the Bank of Russia and the Minfin of Russia liabilities concerning IMF credit), (ii) *General government* (including data on transactions in government external assets and liabilities performed by Vnesheconombank (VEB) as an agent of the Government of the Russian Federation), (iii) *Banks*, and (iv) *Other sectors*.

Data sources used for Russia's IIP compilation are as follows: (i) report forms of the Bank of Russia (CBR), (ii) data obtained from: Minfin of Russia (MOF), Federal Customs Service, Federal State Statistics Service, Federal Service for Property Management of Russia, international financial organizations, local governments, credit institutions, the VEB, non-financial enterprises, as well as (iii) the CBR's expert estimates.

The methodological basis for compilation of the IIP components is the Fifth Edition of the IMF's *Balance of Payments Manual 1993*.

As interdependency of the world economy increases, the information that constitutes the IIP of Russia plays an important role in the development of both foreign and internal economic policies. The economy's net international investment position (which is a result of foreign financial assets and liabilities of Russia being netted) makes it possible to determine the condition of Russia's external economic relations with other economies on a specific date. Depending on whether the international investment position is positive or negative, the economy can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

Information included in sections "Assets" and "Liabilities" could be used for assessing the value of Russia's external assets and liabilities and analyzing the structure of the assets and liabilities.

The international investment position of the Russian Federation is published in the CBR's weekly print edition *the Bank of Russia Bulletin*, and is available on the CBR's website.

### Individual Indicators Highlights

Foreign assets and foreign liabilities of the economy's residents at a specific date (which if netted result in the net international investment position) are the major classification groupings presented in *the rows of the table*.

The assets and liabilities, in their turn, are classified in the following manner:

- by functionality (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
- by type of financial instrument (equity securities, debt securities, loans, etc.);
- by sector (monetary authorities, general government, banks, other sectors);
- by maturity (long-term — refers to instruments with original maturities of more than 12 months;
- short-term — refers to those with maturities of 12 or fewer months).

**Columns of the table** reflect the stock of foreign assets/liabilities of Russia's banking sector at the beginning or end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

**Changes due to transactions** reflect only the net changes in the foreign assets/liabilities of Russia's banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

**Changes due to revaluation and other changes** reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. **Changes due to revaluation** cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. **Other changes** include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g., the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

**Total changes** is an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other changes.

One of the most important components of the foreign assets is official international reserves, which comprise short-term highly liquid foreign assets of the CBR and the MOF. Reserve assets are used to maintain the steadiness of national currency and to service government debt to nonresidents.

Due to the fact that methodological principles used for compilation of the IIP of Russia are similar to those applied to balance of payments statistics, the definitions for separate indicators coincide with those set forth in the comment to table "The Russian Federation Balance of Payments".

### Valuation of indicators

External assets and liabilities are measured at market values, except for Positions in Trade credits, Loans and Arrears related to General government sector assets, which are recorded at

book value that is higher than market value. Following negotiations with borrowers within the Paris Club, the above claims will be discounted.

Data on portfolio investment (including government securities) are presented at market value.

The line "Trade credits and advances" of other investment includes both accounts receivable from and payable to nonresidents on export and import of goods and in the column "Other changes" it is shown an accumulated debt write-off for the period preceding three last years in accordance with the current international practice.

Starting from the end of December 2005, *monetary gold* is valued at current quotations fixed by the Bank of Russia.

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

Since March 31, 2007 preference shares are recorded as "Bonds and Notes" and "Direct Investment, Other Capital" (until March 31, 2007 were recorded as "Equity Capital").

**Table 1.11**  
**International Investment Position**  
**of the Banking Sector of Russia**

#### General Provisions

International investment position (IIP) of the Banking sector of Russia — a component part of the IIP of Russia — is a statistical statement, which serves to assess the value of the stock of external assets and liabilities of the economy's Banking sector at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The Banking sector's IIP, which is compiled by the Bank of Russia (CBR), is comprised of data on credit institutions, including Vnesheconombank (VEB) (net of the balance-sheet positions pertaining to government foreign debt and government foreign assets placed on the VEB balance-sheet as of an agent of the Government of Russia).

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized credit institutions and the VEB. Information provided by the Banking sector's IIP has significant importance in analyzing stability of the Banking sector and state of the economy as a whole.

Compilation methodology, valuation principles, and definitions for separate indicators of the Banking sector's IIP coincide with those applied to the IIP of the Russian Federation.

The "Assets" section of the table contains (i) data on the amount of foreign claims held by the Banking sector of Russia at the beginning or end of the reporting period, (ii) composition of the foreign claims and (iii) level of their liquidity. Based on the data available, it is possible to identify the factors that caused changes in assets during the reporting period.

Consequently, data contained in the "Liabilities" section make it possible to evaluate (i) size of the foreign liabilities, which the Banking sector accumulated at the beginning or end of the reporting period, and (ii) composition of those liabilities. Beside that, data in this section reveal the major causes of changes in liabilities within the reporting period.

Depending on whether the Banking sector's net international investment position is positive or negative, this sector can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

The international investment position of Russia's banking sector is published in the CBR's weekly print edition *the Bank of Russia Bulletin* and is available on the CBR's Internet website.

#### Individual Indicators Highlights

Foreign assets and foreign liabilities of the Banking sector on a specific date (which when netted result in the net international investment position) are the major classification groupings presented in *the lines of the table*. The components singled out in the table's lines are identical to those in the financial account of balance of payments, namely, direct investment, portfolio in-

vestment, financial derivatives, other investment. More detailed information on these components is given in the comment to table "The Russian Federation Balance of Payments".

**Columns of the table** reflect the stock of foreign assets/liabilities of Russia's Banking sector at the beginning or end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

**Changes due to transactions** reflect only the net changes in the foreign assets/liabilities of Russia's Banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

**Changes due to revaluation and other changes** reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. **Changes due to revaluation** cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. **Other changes** include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g., the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

**Total changes** is an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other changes.

#### Valuation of indicators

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

**Table 1.12**  
**The Russian Federation Merchandise Trade**  
**(Based on the Balance of Payments Methodology)**

Beginning with 2012 the Russian Federation's merchandise trade data are compiled on the basis of the methodology set out in the 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous (fifth) edition of the *Manual (BPM5)*. The main changes in the accounts within balance on trade in goods include the following: goods for and after processing, repairs on goods and migrants' property items are excluded while net exports of goods under merchandising are included.

#### General Provisions

The table "The Russian Federation Merchandise Trade" includes monthly data on the merchandise trade of the Russian Federation with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS-countries) and (ii) non-CIS countries. The data are presented in millions of U.S. dollars and valued in accordance with the goods values converted into f.o.b. (a definition of the f.o.b. value is provided in commentary to table "The Russian Federation Balance of Payments", "Goods" section).

Data provided in the table "The Russian Federation Merchandise Trade" are included in the current account of the balance of payments and are compiled in accordance with the IMF's methodology.

- The table's sources of information are the following:
- reporting data on exports/imports of goods recorded by the Federal Customs Service with customs procedures singled out separately;
  - reporting data by the Federal State Statistics Service on: (i) exports of fish and marine products caught in open sea and sold outside the customs border of the Russian Federation, (ii) exports/imports of bunker fuel, (iii) migration flows that are the basis for estimation of migrants' property;
  - data from credit institutions' reports;
  - reporting data by the major exporting enterprises;
  - partner country data on selected items.

Data on merchandise trade are published in the CBR's weekly print edition *the Bank of Russia Bulletin*, and are available on the CBR's Internet website.

### Individual Indicators Highlights

**Exports of Goods** (balance of payments methodology) is the movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, fish and marine products caught in open sea and sold to nonresidents outside the customs border of the Russian Federation, goods procured by foreign carriers in Russian ports, goods for repairs, goods exported by migrants, goods exported by individuals for the subsequent selling, and other goods.

**Imports of Goods** (balance of payments methodology) covers (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, goods acquired from nonresidents without crossing Russia's customs border, goods procured by Russian carriers in foreign ports, goods for repairs, goods brought in by migrants, goods undeclared and/or inadequately declared when imported by legal entities, goods imported by individuals for the subsequent selling in Russia, and other goods.

**Trade balance** is defined as the difference between exports and imports of goods.

**Table 1.13**

### International Reserves of the Russian Federation

#### General Provisions

A country's international reserves are those external assets that are controlled by monetary authorities and used for financing balance of payments imbalances, for interventions in exchange markets, which affect the currency exchange rate, and for other related purposes.

Approaches stated in the IMF's publications: "International Reserves and Foreign Currency Liquidity. Guidelines for a Data Template" (2001) and the "Balance of Payments and International Investment Position Manual" (2009) are the methodological basis for compilation of data on international reserves of Russia.

The Bank of Russia calculates international reserves using the accounting and operational information and the data of Ministry of Finance and the IMF. Transactions are recorded on the value date. Accrued interest is included. Data are disseminated in US dollars and conversion is done using official exchange rates of foreign currencies against the Russian ruble and gold reference prices set by the Bank of Russia as of reporting date.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia Internet website, in the *Bulletin of Banking Statistics* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

#### Individual Indicators Highlights

The international reserves of the Russian Federation are highly liquid external assets that are available to the Bank of Russia and the Government of the Russian Federation as of reporting date.

The international reserves consist of foreign exchange, SDR holdings, reserve position in the IMF and monetary gold.

**Foreign exchange** includes cash foreign currency; balances on nostro accounts including unallocated metal accounts in gold; deposits with the initial maturity of 1 year and less, including deposits in gold, loans arising from a reverse repo agreements in foreign central banks, the BIS, and other nonresident deposit-taking corporations, having the long-term creditability ratings of at least "A" by "Fitch Ratings" and "Standard & Poor's", or "A2" by "Moody's"; debt securities issued by nonresidents, having an issuer rating of at least "AA-" by "Fitch Ratings" and "Standard & Poor's", or "Aa3" by "Moody's", and other financial claims on nonresidents with the initial maturity of 1 year and less.

Securities provided as collateral under securities lending agreements (lent in exchange for other securities), are recorded in the international reserves whereas securities that have been transferred under repurchase agreements as collateral are excluded. Securities collateral received are not included as the international reserves.

The part of the Reserve Fund and the National Wealth Fund of the Russian Federation denominated in foreign exchange and placed on accounts with the Bank of Russia is the part of the international reserves.

Foreign exchange claims of the Bank of Russia and the Government of the Russian Federation on residents are not covered.

**Special drawing rights (SDRs)** are international reserve assets created by the IMF and allocated to members to supplement existing official reserves.

**Reserve position in the IMF** is the sum of the reserve tranche position (representing reserve asset component of the quota of the Russian Federation in the Fund) and the country's claims on the IMF arising from lending under the New Arrangements to Borrow (NAB).

**Monetary gold** is determined as standard bars with a purity of at least 995/1,000 held by the Bank of Russia and the Government of Russia. It comprises gold in vault, as well as en route and also in allocated accounts.

### Chart 7.1. International Reserves Adequacy

#### (International Reserves in Months of Import)

Reserves adequacy is determined by comparison of the actual amount of the international reserves in months of imports of goods and services and the international benchmark reserves adequacy.

The international benchmark reserves adequacy is equal to three months.

The actual amount of the international reserves in months of imports is calculated as the ratio of the amount of the international reserves of the Russian Federation at the end of the reporting quarter to the average monthly import of goods and services in the reporting quarter and three preceding ones.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2010 will be the ratio of the amount of the international reserves of the Russian Federation on April 1, 2010 to the average monthly import of goods and services for the period II–IVQ 2009 — IQ 2010.

The indicator is disclosed on a quarterly basis no later than four months after the end of the reporting quarter.

**Table 1.14**

### International Reserves and Foreign Currency Liquidity — Russia

#### General Provisions

The template recommended by the IMF is meant to provide exhaustive information on the official assets of the Russian Federation in foreign currency and movements of these resources related to different claims and obligations of monetary authorities in foreign currency for the 12 months following the reporting date. In the template data is presented on balance and off-balance sheet transactions of monetary authorities in foreign currency, and supplementary information.

Data is published in terms of millions of U.S. dollars. Foreign exchange assets are converted to U.S. dollars using cross exchange rates of foreign currencies for the U.S. dollar as of the given date.

Blank fields in the tables signify the absence of respective financial instruments as of the reporting date.

Data sources for International Reserves and Foreign Currency Liquidity are: balance sheet and off-balance sheet data of the CBR, operational reports of the CBR and Minfin of Russia.

#### Individual Indicators Highlights

Section I **Official Reserves and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign

exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table “International Reserves of the Russian Federation”. Other foreign currency liquidity represents assets of the Bank of Russia and Minfin of Russia that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

Section II **Predetermined Short-term Net Drains on Foreign Currency Assets** describes the main directions of expenditure of foreign currency and sources of inflows of foreign currency.

Section III **Contingent Short-term Net Drains on Foreign Currency Assets** involves information on forthcoming changes in foreign exchange reserves of the Bank of Russia and Minfin of Russia as a result of exercising contingent assets and liabilities with remaining maturities of one year and transactions in options.

Reference data in Section IV **Memorandum Items** provides an explanation of the indicators recorded in Section I, reserves' currency composition by groups of currencies being disclosed.

### **Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds)**

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds) are compiled in accordance with the international statistical standards on macroeconomic indicators (Monetary and Financial Statistics Manual (IMF, 2000) under which monetary indicators are presented across financial instruments and economy sectors.

This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents.

The “Central Bank Survey,” “Credit Institutions Survey” and “Banking System Survey” are published by the Bank of Russia on a monthly basis while the “Other Financial Institutions Survey” (data covered insurance companies and private pension funds) and “Financial Sector Survey” (data covered banking system, insurance companies and private pension funds) are published quarterly.

The preliminary data on basic indicators of the analytical accounts of the central bank and the banking sector are published on the Bank of Russia website at term set by the IMF Special Data Dissemination Standard. Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank of Russia monthly *Bulletin of Banking Statistics* and the IMF publication “International Financial Statistics”.

**Table 1.15**  
**Central Bank Survey**

#### **General Provisions**

The Bank of Russia's monthly aggregate balance sheet and the Minfin's data on international reserves of the Russian Federation government are the sources of information used to compile the “Central Bank Survey”.

#### **Individual Indicators Highlights**

**Net foreign assets** — netting of transactions made by monetary authorities with nonresidents in national and foreign currency and precious metals.

**Claims on nonresidents** include international reserves of the Russian Federation government (see comments to the table: “International Reserves of the Russian Federation”) and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents<sup>1</sup>, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

**Liabilities to nonresidents** include all types of the Bank of Russia's borrowings with nonresidents (deposits, correspondent accounts of nonresident banks with the Bank of Russia, credits, other settlements with nonresident companies, etc.) as well as SDRs allocated to the Russian Federation. This indicator is presented across the *deposits, loans and other liabilities to nonresidents*.

**Claims on credit institutions** comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions' arrears and overdue interest on loans, funds extended by the Bank of Russia to credit institutions as REPO, and the Bank of Russia capital interest in credit institutions.

**Net claims on general government** include the Bank of Russia's claims on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government extrabudgetary funds and extrabudgetary funds of the RF constituent entities and local authorities less the Bank of Russia's liabilities to the general government.

**Claims on general government** are presented across *securities* (issued by the Russian Federation government and acquired by the Bank of Russia) and *other claims* (other Bank of Russia's accounts receivable due from the budget).

**Liabilities to general government** are presented across deposits (federal budget accounts, the budgets of the RF constituent entities and local authorities, deposits and other liabilities to the RF government, fiscal authorities in the RF constituent entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the RF constituent entities and local authorities) and other liabilities (other Bank of Russia's accounts payable to the budget, and a contra entry of international reserves of the Russian Federation government).

**Claims on other sectors** include the Bank of Russia's claims on other financial institutions<sup>2</sup>, public nonfinancial organizations and other nonfinancial institutions<sup>3</sup>.

**Claims on other financial institutions** include the Bank of Russia's equity in other financial institutions.

**Claims on public nonfinancial organizations** comprise credits (including overdue debt), overdue interest on credits extended to public nonfinancial organizations.

**Claims on other nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations, and other receivables in settlements with nonfinancial organizations.

**Monetary base** includes cash in circulation and the Bank of Russia's liabilities to credit institutions denominated in national currency (see also the comment to the table “Monetary Base (Broad Definition)”).

**Currency in circulation** comprises currency issued by the Bank of Russia less cash in its vaults.

**Liabilities to credit institutions** are presented across *deposits* (required reserves deposited by credit institutions

<sup>1</sup> Definitions of nonresidents and residents here and in “Credit Institutions Survey,” “Banking System Survey,” “Other Financial Institutions Survey (data covered insurance companies and private pension funds)”, “Financial Sector Survey (data covered banking system, insurance companies and private pension funds)” correspond to similar definitions in the balance of payments statistics — see comments on the “Balance of Payments” table.

<sup>2</sup> Hereinafter financial organizations are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds, the state corporation “Deposit Insurance Agency”.

<sup>3</sup> Hereinafter nonfinancial organizations are the ones engaged in production and selling goods and services and not related to the financial sector.

with the Bank of Russia, correspondent accounts, and account balances of other operations of credit institutions' (including banks with revoked licenses) with the Bank of Russia) and *securities other than shares* (the Bank of Russia bonds in the portfolios of credit institutions (at market value).

**Other liabilities to credit institutions** include funds held by the Russian Federation resident credit institutions at the Bank of Russia, comprising funds in foreign currency, which are excluded from the monetary base.

**Deposits included in broad money** comprise all funds held by the Russian Federation resident organizations in the Bank of Russia under the current legislation. Deposits are classified by the level of liquidity as transferable deposits (including funds which can be immediately used as means of payment) and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

**Transferable deposits** include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

**Other deposits** include the Russian Federation resident organizations' time deposits and other funds in national currency attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations and other nonfinancial organizations**.

**Shares and other equity** include the authorized and supplementary capital, the reserves and other funds of the Bank of Russia.

**Other items (net)** comprise assets and liabilities, which are not included in the above mentioned aggregates.

**Other liabilities** represent unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings, deferred revenues, fixed asset depreciation, interbranch balance of settlements, and the Bank of Russia's other accounts payable.

**Other assets** include deferred expenditures, fixed assets, capital investments and other administrative expenses.

**Table 1.16**  
**Credit Institutions Survey**

### General Provisions

The sources of information for compiling the "Credit Institutions Survey" table are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, balance sheets of the branches of foreign banks located in the Russian Federation, the balance sheet of Vnesheconombank (public corporation).

### Individual Indicators Highlights

**Net foreign assets** — netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals.

As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in nonresidents' equity and dividends aren't included in "Net foreign assets". These components are constituent parts of "Shares and other equity" in the Credit Institutions Survey.

Besides mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

**Claims on nonresidents** — all transactions in assets made by credit institutions with nonresidents and presented across the following financial instruments: *foreign currency* — cash in foreign currency in credit institutions' vaults; *deposits* — deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national

currency and precious metals; since December 2011 — also loans to nonresident banks; *securities other than shares* — debt securities and bills issued by foreign governments, banks and other nonresidents; *credit and loans* — loans extended to non-banks - nonresidents (till December 2011 — also included loans extended to nonresident banks); *other claims* — investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

**Liabilities to nonresidents** include all transactions in liabilities made by credit institutions with nonresidents and present across the following financial instruments: *deposits* — balances on LORO accounts and other funds attracted from nonresident banks, deposits and other funds attracted from nonresident individuals and legal entities in foreign and national currency and precious metals, including interest accrued; since December 2011 — also loans from nonresident banks; *securities other than shares* — nonresident investments in Russian credit institutions debt securities; *credit and loans* — funds attracted as REPO and other funds from non-banks - nonresidents (till December 2011 — also included loans from nonresident banks); *other liabilities* — other transactions with nonresidents, including liabilities on letters of credit and other settlements with nonresident legal entities.

**Claims on the central bank** are presented across the following financial instruments: *cash* — cash in national currency in credit institutions' vaults; *deposits* — credit institutions' funds on accounts with the Bank of Russia (balances on correspondent accounts, required reserves, deposits, balances on accounts of other transactions); *securities other than shares* — credit institutions' investments in the Bank of Russia bonds (valued at market price).

**Net claims on general government** include the credit institutions' claims on the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government, constituent entities and local authorities extrabudgetary funds less the credit institutions' liabilities to the general government.

**Claims on general government** are presented across the following financial instruments: *securities* — the RF government securities, RF constituent entities and the local authorities securities held in the Bank of Russia portfolio; *other claims* — credits extended to the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government and constituent entities extrabudgetary funds and credit institutions' other accounts receivable to the budget.

**Liabilities to general government** are presented across the following financial instruments: *deposits* — deposits and other funds attracted from the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the RF constituent entities and local authorities; *other liabilities* — credit institutions' other accounts payable to the budget.

**Claims on other sectors** include credit institutions' claims on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

**Claims on other financial institutions** comprise funds of other financial institutions, regardless of their type of property on the accounts of credit institutions, and credits extended to these institutions.

**Claims on public nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended to public nonfinancial organizations in national and foreign currency.

**Claims on other nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations in national and foreign currency and precious metals, credit institutions' investments in the debt securities of nonfinancial organizations, investments in shares and other equity of nonfinancial organizations, and other accounts receivables from nonfinancial organizations.

**Claims on households** comprise credits (including arrears), overdue interest on credits extended to individuals and individual entrepreneurs in national and foreign currency and precious metals.

**Liabilities to central bank** include credit institutions' debt on credits extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions as REPO.

**Deposits included in broad money** comprise all funds held by the Russian Federation residents (legal entities and households) on operating credit institutions' accounts. Deposits are classified by the level of liquidity as transferable deposits (including funds, which can be used immediately as means of payment) and other deposits of the Russian Federation residents (that are not used directly as means of payment).

**Transferable deposits** include funds held by the Russian Federation residents (legal entities and households) in settlement, current and other demand accounts (including bank card payment accounts) opened with operating credit institutions in national currency.

**Other deposits** include the Russian Federation residents (legal entities and households) time deposits and other funds held in national currency, deposits denominated in all kinds of foreign-currency and in precious metals, including accrued interest on the deposits.

Data on transferable deposits and other deposits are broken down by the institutional sectors. Transferable and other deposits include ones of other financial institutions, ones of public nonfinancial organizations, ones of other nonfinancial organizations and households' ones.

**Deposits excluded from broad money** — the Russian Federation residents' funds on credit institutions' accounts, which are excluded from broad money in accordance with the definition. This indicator includes amounts on credit institutions' accounts which cannot be used during a certain period according to terms of contract or current terms of the credit institution's activities (e.g.: clients' accounts reserved for conducting transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

**Securities other than shares excluded from broad money** comprise financial instruments issued by credit institutions and representing similar money substitutes, i.e. bonds, deposit and saving certificates, bills and bank acceptances circulating outside the banking system.

**Shares and other equity** are the own funds of credit institutions. They include authorized and supplementary capital, special, reserve and other funds formed through profits, results of revaluation of securities, precious metals and funds in foreign currency, current year financial results and profits and losses of previous years.

**Other items (net)** comprise assets and liabilities which are not included in the above mentioned aggregates, and consolidation adjustment.

**Other liabilities** comprise deferred income, provisions for losses on active transactions, fixed assets depreciation, and also credit institutions' other accounts payable.

**Other assets** include fixed assets, capital and other administrative expenses, gold and other precious metals reserves and deferrals.

**Consolidation adjustment** represents the differences in credit institutions' mutual liabilities and mutual claims.

**Table 1.17**  
**Banking System Survey**

### General Provisions

The "Banking System Survey" presents results of the consolidated data of the banking system (see "Central Bank Survey" and "Credit Institutions Survey"). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents). The monthly balance sheet of the Bank of Russia, the monthly aggregate balance sheet of credit institutions (excluding branches of Russian credit institutions abroad), balance sheets of the foreign

banks branches located in the Russian Federation, the balance sheet of Vnesheconombank, and the Minfin's data on international reserves are the sources of information used to compile the "Banking System Survey".

### Individual Indicators Highlights

**Net foreign assets** comprise assets and liabilities transactions made by monetary authorities and credit institutions with nonresidents in national and foreign currency and precious metals.

**Claims on nonresidents** include foreign assets of monetary authorities and credit institutions.

**Liabilities to nonresidents** include all types of liabilities of monetary authorities and credit institutions to nonresidents.

**Domestic claims** comprise the total amount of the banking system's claims on other financial institutions, nonfinancial public organizations, other nonfinancial organizations and households, and net claims on the general government in the national and foreign currency and precious metals.

**Net claims on general government** represent the banking system's claims on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds less the banking system's liabilities to general government.

**Claims on general government** include the banking system's investments in securities issued by the Russian Federation government, constituent entities and local authorities, credits and other accounts receivable of the Bank of Russia and credit institutions with general government.

**Liabilities to general government** include funds of the federal budget, the RF constituent entities' budgets, deposits and other funds attracted by the banking system with general government of the Russian Federation, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds.

**Claims on other sectors** include claims of banking system institutions on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

**Claims on other financial institutions** comprise funds transferred by the banking system to other financial institutions, credits extended to these institutions, and the banking system's equity in other financial institutions.

**Claims on public nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in national and foreign currency.

**Claims on other nonfinancial organizations** comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in the national and foreign currency and precious metals, investments in the debt and equity securities of nonfinancial organizations and other accounts receivable.

**Claims on households** comprise credits (including arrears), overdue interest on credits extended by the banking system to individuals and individual entrepreneurs in the national and foreign currency and precious metals.

**Broad money liabilities<sup>1</sup>** include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

**Currency outside banking system** includes currency issued by the Bank of Russia into circulation less currency holdings (cash vaults) of the Bank of Russia and credit institutions.

**Transferable deposits** include current and other demand accounts (including bank card payment accounts) opened by the Russian Federation residents (organizations and individuals) with the Bank of Russia and operating credit institutions in national currency.

**Other deposits** include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating

<sup>1</sup> Equivalent to the indicator "Broad money".

credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations, other nonfinancial organizations** and **households**.

**Deposits excluded from broad money** represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

**Securities other than shares excluded from broad money** comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, bills and bank acceptances outside the banking system).

**Shares and other equity** are own funds of banking system organizations.

**Other items (net)** comprise assets and liabilities which are not included in the above mentioned aggregates and consolidation adjustment.

**Other liabilities** represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

**Other assets** represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey."

**Consolidation adjustment** represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

**Table 1.18**  
**Money Supply (National Definition)**

#### General Provisions

The table "Money Supply (National Definition)" contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident nonfinancial organizations and financial institutions (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents). In addition to being published in the Bulletin of Banking Statistics, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia home page in the Internet.

#### Individual Indicators Highlights

**Cash in circulation (M0 monetary aggregate)** is the most liquid part of the money supply, accessible for immediate use as a mean of payment. It includes banknotes and coins in circulation (see the indicator "Currency outside banking system" in the table "Banking System Survey").

**M1 monetary aggregate** is a sum of cash in circulation and balances in the domestic currency on current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households in rubles.

**Money supply (M2)** is a sum of cash in circulation and balances in the domestic currency on current, other demand accounts (including bank card payment accounts), time deposits and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households. The money supply in the national definition includes all cash and non-cash funds of resident nonfinancial organizations and financial institutions (except for credit ones) and households in rubles.

Non-cash funds include transferable deposits and other deposits. Data on transferable and other deposits are presented across the institutional sectors. These deposits in-

clude ones of nonfinancial organizations, financial institutions (except for credit ones) and households.

**Transferable deposits** include current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

**Other deposits** include time deposits and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

Unlike the indicator "Broad money liabilities" in the table "Banking System Survey", non-cash funds do not include foreign currency deposits.

Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been revoked are not included in the M2 monetary aggregate.

**Table 1.19**  
**Monetary Base (Broad Definition)**

#### General Provisions

Table "Monetary Base (Broad Definition)" presents information on the volume, structure and dynamics of the monetary base. This indicator characterizes the ruble-denominated monetary obligations of the Bank of Russia, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it serves as a basis for creating monetary aggregates, and therefore it is also called "high-powered money".

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by credit institutions with the Bank of Russia, funds in credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions' investments in the Bank of Russia bonds (market value). The Monetary Base (the table "Central Bank Survey") is calculated just as the monetary base (broad definition).

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly consolidated balance sheet. In addition to the *Bulletin of Banking Statistics*, data on the volume, structure and dynamics of the monetary base (broad definition) can be found in the Bank of Russia home page on the Internet.

#### Individual Indicators Highlights

All elements of the monetary base (broad definition) are calculated in the Russian currency only.

**Cash in circulation, including cash balances in bank vaults**, is calculated as a sum of Cash (see table "Money Supply (National Definition)") and cash balances in bank vaults. Cash balances in Bank of Russia cash departments are not taken into account.

**Correspondent accounts balances of credit institutions with the Bank of Russia** are balances in the currency of the Russian Federation, including averaged amount of the required reserves (see also comments on tables 2.3—2.5).

**Required reserves** are balances in the required reserve accounts deposited by credit institutions with the Bank of Russia against their attracted funds in the currency of the Russian Federation and in foreign currency (see also comments on tables 2.3—2.5).

**Table 1.20**  
**Other Financial Institutions Survey (Data Covered Insurance Companies and Private Pension Funds)**

#### General Provisions

The Table "Other Financial Institutions Survey" is compiled according to the international statistical standards on macroeconomic indicators (Monetary and Financial Statistics Manual (IMF, 2000) and contains data which illustrate the relations between insurance companies and private pension funds and other sectors of the economy and nonresidents.

The source of information used in compiling the Table "Other Financial Institutions Survey" is the data of federal statistical forms No. 1-FS (SK) "Insurance Company Borrowings and Investments" and No. 1-FS (NPF) "Private Pension Fund Financial Operations" quarterly reported by insurance companies and private pension funds to the Bank of Russia.

### Individual Indicators Highlights

**Net foreign assets** — netting all transactions in assets and liabilities made by insurance companies and private pension funds with nonresidents.

**Claims on nonresidents** — all transactions in assets made by insurance companies and private pension funds with nonresidents: *foreign currency* — cash in foreign currency held by insurance companies and private pension funds; *deposits* — deposits with nonresident banks; *securities other than shares* — investments by insurance companies and private pension funds in debt securities, *credits and loans* — loans extended to nonresidents; *other claims on nonresidents* — other operations, including investments in shares issued by nonresidents, premium deposit for reinsurers-nonresident, share of reinsurers-nonresidents in insurance reserves and other accounts receivable from nonresidents.

**Liabilities to nonresidents** include all transactions in liabilities made by insurance companies and private pension funds with nonresidents: *credits and loans* — credits and loans received by insurance companies and private pension funds from nonresidents; *other liabilities to nonresidents* — other liabilities of insurance companies and private pension funds, including insurance reserves formed under insurance and reinsurance agreements with nonresidents and debt on reinsurance operations with nonresidents.

**Claims on banking system** include *cash* — cash in the currency of the Russian Federation held by insurance companies and private pension funds; *other instruments* — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

**Net claims on general government** include claims of insurance companies and private pension funds on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies and private pension funds to general government.

**Claims on general government** include insurance companies and private pension funds' investments in the securities of the government of the Russian Federation, the RF constituent entities and local authorities.

**Liabilities to general government** include insurance reserves formed under insurance agreements with government of the Russian Federation, the RF constituent entities and local authorities, funds on compulsory medical insurance and loans extended to insurance companies by general government.

**Claims on other sectors** — claims of insurance companies and private pension funds on other groups of financial institutions, nonfinancial organizations and households.

**Claims on other financial institutions** include insurance companies and private pension funds' investments in debt securities and shares of other financial institutions, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, claims on operations of reinsurance.

**Claims on nonfinancial organizations** include insurance companies and private pension funds' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

**Claims on households** include loans extended by insurance companies and private pension funds to households.

**Securities other than shares** comprise bonds and bills issued by insurance companies.

**Loans** include credits and loans received by insurance companies and private pension funds from credit institutions, other financial institutions, nonfinancial organizations and households.

**Insurance technical reserves** comprise insurance reserves of insurance companies accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, nonfinancial organizations and households, under reinsurance contracts and funds of private pension funds accumulated to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system.

The survey gives data on *net equity of households in life insurance reserves*, *net equity of households in pension funds reserves*, *prepaid premiums and reserves for outstanding claims*.

*Net equity of households in life insurance reserves* is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements. *Net equity of households in pension funds reserves* comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds. *Prepaid premiums and reserves for outstanding claims* include the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance and reinsurance contracts with residents.

**Shares and other equity** include the authorized capital of insurance companies, the founders' joint investments and target funding of private pension funds, supplementary and reserve capital of insurance companies and private pension funds, and retained earnings of insurance companies and private pension funds.

**Other items (net)** include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates. Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance, co-insurance and reinsurance contracts, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial assets, deferrals, other reserves and costs and other assets.

**Table 1.21**  
**Financial Sector Survey**  
**(Data Covered Banking System,**  
**Insurance Companies and Private Pension Funds)**

### General Provisions

The table "Financial Sector Survey" (data covered Banking System, Insurance Companies and Private Pension Funds) presents the result of the consolidated data shown in the table "Banking System Survey" and the table "Other Financial Institutions Survey" (data covered Insurance Companies and Private Pension Funds). The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, insurance companies and private pension funds and by adding up their transactions to other resident and nonresident sectors.

The Bank of Russia compiles the table "Financial Sector Survey" on a quarterly basis.

### Individual Indicators Highlights

**Net foreign assets** — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, insurance companies and private pension funds with nonresidents in foreign and national currency.

**Claims on nonresidents** include foreign assets of the banking system and insurance companies and private pension funds.

**Liabilities to nonresidents** include all types of liabilities of the banking system, insurance companies and private pension funds to nonresidents.

**Domestic claims** comprise claims of the banking system, insurance companies and private pension funds on other financial institutions, on nonfinancial institutions and households, and also net claims on general government.

**Net claims on general government** include claims of the banking system, insurance companies and private pension



funds on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system, insurance companies and private pension funds to the general government.

**Claims on general government** include investments of the banking system, insurance companies and private pension funds in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

**Liabilities to general government** include account balances of the federal budget, the RF constituent entities' budgets, deposits and other funds attracted by the banking system from the government of the Russian Federation, fiscal authorities in the RF constituent entities and local authorities, government and other extrabudgetary funds, insurance technical reserves made under insurance agreements with general government, and general government loans to insurance companies.

**Claims on other sectors** include claims of banking system institutions, insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial organizations and households.

**Claims on other financial institutions** comprise investments of banking system, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for insurance companies and private pension funds, claims on operations of reinsurance.

**Claims on nonfinancial organizations** comprise investments by the banking system, insurance companies and

private pension funds in debt securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

**Claims on households** include loans and credit extended by banking system, insurance companies and private pension funds to individuals and individual entrepreneurs.

**Currency outside financial sector** — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, credit institutions, insurance companies and private pension funds.

**Deposits** include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for insurance companies and private pension funds, and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

**Securities other than shares** include bonds, bills, deposit and saving certificates issued by credit institutions and insurance companies and invested outside the banking system, insurance companies and private pension funds.

**Loans** are the loans extended to credit institutions, insurance companies and private pension funds by nonfinancial organizations, households and other financial institutions, except for insurance companies and private pension funds.

**Insurance technical reserves** comprise total funds of private pension funds and insurance companies to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations, households and other financial institutions, and also reserves on contracts of reinsurance.

**Shares and other equity** are the own funds of banking system institutions, insurance companies and private pension funds. It is calculated as the sum of the aggregate Shares and Other Equity in the Tables "Banking System Survey" and "Other Financial Corporations Survey (data covered insurance companies and private pension funds)".

**Other items (net)** — assets and liabilities which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the banking system, insurance companies and private pension funds.

## Section 2. Main Indicators and Instruments of the Bank of Russia Monetary Policy

The CBR's major function comprises development and conduct of a unified government monetary policy aimed at defending and securing the sustainability of the ruble.

To implement the said function, the CBR applies a set of techniques and methods specified in the Federal Law "On the Russian Federation Central Bank (Bank of Russia)": interest rates for CBR transactions, percentage ratios for required reserves deposited in the CBR, open market operations, banks refinancing, foreign exchange regulation, and other operations.

This section contains information characterizing major areas of CBR operations as well as instruments and methods applied for monetary regulation of the economy.

**Table 2.1**  
**The Bank of Russia Balance Sheet**

### General Provisions

The accounting and compiling of the Bank of Russia balance sheet are regulated by the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on Accounting, Bank of Russia Accounting Rules No. 66-P, dated January 1, 2006 (with subsequent amendments) and other Bank of Russia enactments, issued in compliance with the above federal laws.

The Bank of Russia balance sheet form and the grouping of accounts for compiling it are approved by the Bank of Russia Board of Directors.

Pursuant to Article 25 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), the Bank of Russia publishes its balance sheet every month.

In addition to being published in the monthly *Bulletin of Banking Statistics*, Bank of Russia financial statements are included in the Bank of Russia Annual Report.

### Individual Indicators Highlights

#### **By assets**

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them.

**Precious metals** — this entry records precious metals reserves at the reference price.

**Funds placed with nonresidents and securities issued by nonresidents** — include CBR balances in ruble equivalent on correspondent accounts with nonresident banks, on deposit accounts with nonresident banks, loans extended to nonresident banks, reverse repos with nonresidents and foreign issuers' securities acquired by the CBR.

**Credits and deposits** include credits and deposits in the Russian and foreign currencies provided by the Bank of Russia to credit institutions, loans extended to credit institutions as repos and other credits in Russian rubles.

**Securities** are the Bank of Russia investments in the debt securities of the Russian Federation Government, debt securities of other issuers of Russian Federation, credit institutions' bills and shares of credit institutions and other organizations (Bank of Russia shareholding).

**Claims on IMF** — include quota subscription of the Russian Federation in IMF denominated in rubles, holdings of SDR and other funds of SDR on the account of the Russian Federation in IMF.

**Other assets** — incorporate balances on Bank of Russia fixed assets accounts, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to a indicator **Other liabilities**).

#### **By liabilities**

**Cash in circulation** — sum total of the CBR banknotes and coins issued for circulation less (since January 1, 2012) cash in rubles in the Bank of Russia vaults and en route.

**Funds in accounts with the Bank of Russia** are the balances of funds in correspondent, deposit and required reserve accounts placed by credit institutions with the Bank of Russia,

funds raised through repo operations with nonresidents and the balances of accounts for federal, regional and local government budget funds, the state extra-budgetary funds and other funds of Bank of Russia customers.

**Float** is a float accounted for in the Bank of Russia payment system.

**Bank of Russia bonds** — reflect a cost of the bonds by the Bank of Russia.

**Liabilities to IMF** — include balances of funds on the IMF's accounts in rubles, the sum of the security in rubles in IMF's benefit, revaluation of IMF funds on accounts in IMF and the security in IMF's benefit and allocations of SDRs.

**Other liabilities** represent the Bank of Russia current-year revenues net of expenses (including that were recognized on accrual basis), liabilities on other operations, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts and Bank of Russia retained earnings. Before January 1, 2010 the balance of unrealised revaluation of foreign currency, securities or precious metals was included in the item **Other liabilities**. Since January 1, 2010 positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year are reflected in this indicator, in a case of negative exceeding — in the item **Other assets**.

**Capital** is the sum of authorised capital, additional capital and reserve and special-purpose funds.

**Table 2.2**  
**Refinancing Rate**

### General Provisions

The "Refinancing Rate" table presents dynamics of changes in the refinancing rate since November 1997 (more prolonged dynamics of the refinancing rate — since January 1, 1992 — can be found on the CBR web site in the Internet).

Data on the effective refinancing rate are available on the CBR web site on the Internet on day after being fixed by the Bank of Russia's Board of Directors, are disseminated through the Reuters agency, Bloomberg Services and also published in the *weekly Bank of Russia Bulletin*.

### Individual Indicators Highlights

**Refinancing rate** — monetary policy instrument used by the CBR to impact upon interest rates in various segments of the financial market. It is set by the Board of Directors of the CBR.

**Table 2.3**  
**Required Reserve Ratios**

**Table 2.4**  
**Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities**

**Table 2.5**  
**Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia**

### General Provisions

The table "Required Reserves Ratios" presents the dynamics of the required reserves ratios of liabilities raised by credit institutions in the national and foreign currencies.

The table "Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia" presents the dynamics of the amount of these required reserves. The sum is a part of indicator "Correspondent account balances of credit institutions with the Bank of Russia" in table "Monetary Base (Broad Definition)".

The above-mentioned data and the decisions of the Board of Directors of the Bank of Russia on the changes of the required reserves ratios are published in the Bank of Russia Bulletin weekly. The data are also available on the Bank of Russia's website and disseminated by Reuters and Bloomberg Services.

### Individual Indicators Highlights

**Required reserves (reserve requirements)** are one of the main instruments of the Bank of Russia's monetary policy used for regulating the overall liquidity of the banking system. Reserve requirements are established in order to limit the credit institutions' lending ability and to avoid the unlimited growth of money supply. In the event of revocation of the banking licence the required reserves held with the Bank of Russia are used according to the procedures established by the federal laws and corresponding Bank of Russia regulations.

Pursuant to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" the amount of the required reserves as a percentage of a credit institution's liabilities and the procedure of their depositing with the Bank of Russia is established by the Bank of Russia's Board of Directors.

Credit institution's required reserves are held in the Bank of Russia's special accounts where they are placed through non-cash transactions and/(or) in the credit institution's correspondent account (subaccount) with the Bank of Russia (by maintaining in it corresponding monthly average balance of funds calculated in accordance with the averaging ratio established by the Bank of Russia).

**The scaling factor** is a numerical multiplier which value is in an interval from 0 up to 1. It's established by the Bank of Russia Board of Directors to compute the sum of liabilities of the credit institutions to other credit institutions — residents for the issued debt securities, that should be excluded from reserved obligations in accordance with the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On required reserves of the credit institutions".

The information on the size of scaling factor is published in the Bank of Russia Bulletin.

#### Note:

The required reserves averaging ratio is an indicator between 0 and 1, established by the Bank of Russia's Board of Directors to calculate the average amount of required reserves. It is published in the Bank of Russia Bulletin.

**The required reserves** averaging ratio is an indicator between 0 and 1, established by the Bank of Russia's Board of Directors to calculate the average amount of required reserves. It is published in the Bank of Russia Bulletin.

Credit institutions are authorized to calculate the average amount of required reserves using the Bank of Russia's averaging ratio.

**Table 2.6**  
**Fixed-term Rates on the Bank of Russia**  
**Deposit Operations**

The table "Fixed-term Rates on Bank of Russia Deposit Operations" shows time series of Bank of Russia fixed deposit interest rates since 2003 (time series over a longer period — since November 1997 — are shown on the Bank of Russia website). Bank of Russia fixed interest rate deposit operations are conducted in compliance with the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central Bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" with amendments (Regulation No. 203-P).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia website and the CBDEPOS page of the Reuters news agency and on the page "CBR" on the Bloomberg Services on daily basis.

**Table 2.7**  
**Fixed-term Rates on the Bank of Russia**  
**Lombard Loans**

#### General provisions

The table "Fixed-term Rates on the Bank of Russia Lombard Loans" shows time series for interest rates on the Bank of Russia

lombard loans. The Bank of Russia lombard loans with fixed-term rates are extended according to the procedure established by the Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments (Regulation No. 236-P).

Information on the fixed-term rates on the Bank of Russia lombard loans are available on the Bank of Russia website and on the CBCREDIT page of the Reuters news agency and on the page "CBR" on the Bloomberg Services on daily basis.

### Individual Indicators Highlights

**The fixed-term rate on lombard loans extended by the Bank of Russia for one, 7 and 30 calendar days** is set by the decision of the Bank of Russia Board of Directors.

**Table 2.8**  
**Fixed-term Rates on the Bank of Russia Loans**  
**Secured by Gold, Assets or Guarantees**

#### General provisions

The table presents time series of the fixed-term rates on the Bank of Russia loans secured by gold, assets or guarantees. The Bank of Russia extends loans secured by assets or guarantees with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending Bank of Russia Loans Secured by Assets or Guarantees to Credit Institutions" (with amendments) (Regulation No. 312-P). The Bank of Russia extends gold-backed loans with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for Extending Bank of Russia Loans Secured by Gold to Credit Institutions" (Regulation No. 362-P).

### Individual Indicators Highlights

**The fixed-term rate on loans secured by assets and guarantees extended by the Bank of Russia for the period up to 90, from 91 to 180 and from 181 to 365 calendar days** is set by the decision of the Bank of Russia Board of Directors.

**The fixed-term rate on loans secured by gold extended by the Bank of Russia for the period up to 90, from 91 to 180 and from 181 to 365 calendar days** is set by the decision of the Bank of Russia Board of Directors.

**Table 2.9**  
**Main Indicators of the Bank of Russia**  
**Intraday and Overnight Loans**

#### General provisions

The table contains information on the Bank of Russia's intraday and overnight secured loans extended on correspondent accounts (subaccounts) of resident credit institutions of the Russian Federation opened with the Bank of Russia. The information is presented on daily basis.

Intraday and overnight lending operations are carried out pursuant to the Bank of Russia's Regulations No. 236-P, No. 312-P and No. 362-P.

Intraday loans are extended as overdraft credit (debiting a credit institution's correspondent account (subaccount) above the balance on these accounts) to ensure effective and uninterrupted functioning of the Bank of Russia's payment systems, executing by credit organizations their liabilities and smoothing interest rate fluctuations on the interbank credit market. The fee for intraday loans fixed at nil is based on the decision of the Bank of Russia's Board of Directors.

Credit institutions' end of day debts on intraday loans are registered as overnight loans for one day and entered in a correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Presently the interest rate on the Bank of Russia's overnight loans equals the Bank of Russia's refinancing rate.

**Individual Indicators Highlights**

**Date** — the date on which the Bank of Russia extends loans.

**Extended loans** — the amount of loans extended by the Bank of Russia.

**Number of credit institutions (branches)** — the number of credit institutions (branches) which received Bank of Russia loans.

**Number of the Bank of Russia territorial institutions** — the number of the Bank of Russia territorial institutions with credit institutions' correspondent accounts (subaccounts) on which the Bank of Russia extended loans.

**Number of credit institutions (branches) in the Moscow region** — the number of credit institutions (branches) which received Bank of Russia loans on correspondent accounts (subaccounts) opened with the Bank of Russia's settlement establishments in the Moscow region.

**Loans extended in the Moscow region** — the amount of Bank of Russia loans entered on credit institutions' correspondent accounts (subaccounts) opened with the Bank of Russia's settlement units in the Moscow region.

Table 2.10

**Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation (Except for Intraday and Overnight Loans)**

**General Provisions**

The table contains information on the Bank of Russia's refinancing operations with credit institutions to regulate bank liquidity by extending rouble-denominated loans pursuant to the Regulations No. 236-P, No. 312-P, No. 362-P.

The table shows data on secured loans extended by the Bank of Russia including lombard and other kinds of loans (except for intraday and overnight loans).

Data on lombard loans are presented as the data on loans broken down into the main lombard loans instruments, number of lombard loan auctions and lombard loans average weighted interest rates.

Data on other kinds of secured loans of the Bank of Russia are presented by terms of funds accommodation and also average weighted interest rates.

Data on the Bank of Russia loans are available on the Bank of Russia's website and on the CBCREDIT page of the Reuters news agency website and on the page "CBR" on the Bloomberg Services.

**Individual Indicators Highlights**

**The average weighted rate** is a rate weighted by volumes of the Bank of Russia loans and by terms of use of loans.

Table 2.11

**Average Weighted Interest Rates on the Bank of Russia Deposit Operations**

Table 2.12

**Main Characteristics of the Bank of Russia Deposit Operations**

Table 2.13

**Main Characteristics of the Bank of Russia Deposit Auctions**

**General Provisions**

The Bank of Russia conducts deposit operations pursuant to Article 46 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia) with the aim of regulating banking sector liquidity by taking credit institutions' funds on deposits. Deposit operations are conducted with resident credit institutions in the Russian Federation currency.

The conditions of fixed-term rates deposit operations and deposit operations on an auction basis are set up in Provision No. 203-P, dated November 5, 2002, and also in the official

information of the Bank of Russia site on the Internet, and also on pages CBDEPOS and CBDEPAUC news agency Reuters and on the page "CBR" on the Bloomberg Services.

The table "Average Weighted Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of average weighted interest rates by maturities. Average interest rates are weighted by amounts and actual borrowing terms of deposits. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Operations" contains information on monthly dynamics of the share of funds taken by the Bank of Russia on deposit on fixed-term rates and on an auction basis conditions in the total amount of funds taken by the Bank of Russia on deposit. Data are grouped by the dates on which funds were actually transferred to Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Auctions" contains information on the results of deposit auctions.

**Individual Indicators Highlights**

**"One week"** is a deposit operation with a term of seven calendar days defines deposit operations as follows:

**"One week"** — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the seventh calendar day after the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

**"Spot-week"** is a deposit operation with a term of seven calendar days, in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the operation day, while the deposited amount is returned and interest is paid on the seventh calendar day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

**"One day"** is a deposit operation with a term of one calendar days defines deposit operations as follows:

**"Overnight"** — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day of transaction;

**"Tom-next"** — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the working day following the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

**"Spot-next"** — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

**"Demand deposit"** is a deposit operation in the course of which funds are entered (transferred) to the demand deposit account opened with the Bank of Russia on the operation day, while the Bank of Russia returns the demand deposit and pays interest (a part of remaining interest payable) on the working day following the day the credit institution requests the repayment of the demand deposit.

A credit institution may not request the Bank of Russia to repay the demand deposit on the day the funds are entered (transferred) to the deposit account with the Bank of Russia.

**Average weighted interest rate on all maturities of auctioned deposits** is an average interest rate on the deposits raised through all auctions (in the reporting period), weighted by their maturities and values.

**Average weighted interest rate on all deposit operations** is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) on fixed terms and through auctions, weighted by their maturities and values.

The termination date of unclaimed demand deposits is taken equal to the end date of appropriated reporting period.

**Table 2.14**  
**REPO Aggregates**

**General Provisions**

The table "REPO Aggregates" contains information on the results of the Bank of Russia's REPO transactions with bonds in the form of auction and/or during the trading session at the GKO—OFZ market at the market-determined rate.

**Individual Indicators Highlights**

**Date** — the date of auction and/or Bond sales during the trading session.

**Average weighted rate** — the REPO rate weighted by the amounts of REPO transactions at the auction and/or during the trading session at the market-determined rate.

**Average weighted duration** — REPO duration weighted by the amounts of REPO transactions at the auction and/or during the trading session at the market-determined rate.

**Debt** — funds provided by the Bank of Russia at the REPO auction and/or during the trading session in transactions with the unredeemed second part.

**Funds provided** — funds provided by the Bank of Russia at the REPO auction and/or during the trading session on reporting date.

**Table 2.15**  
**Main Characteristics of the Bank of Russia Bond (OBR) Auctions**

**General Provisions**

The table "Main Characteristics of the Bank of Russia Bond (OBR) Auctions" contains information on the results of Bank of Russia bond auctions conducted under the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on the Securities Market and Russian Government Resolution No. 799, dated December 30, 2003, on the Specifics of the Procedure for Issuing Bank of Russia Bonds.

**Individual Indicators Highlights**

**Term to redemption** is the period of time before the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

**Redemption date** is the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

**Issue number** is the state registration number of the OBR issue, assigned to the issues registered before June 18, 2005, or the issue identification number, assigned to all other issues.

**Average weighted rate** is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the average weighted price of the OBR issue on sale.

**Cut-off rate** is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the cutoff price of the OBR issue on sale.

**Volume of demand at market value** is the total volume of competitive and noncompetitive bids made at the auction.

**Average weighted issue price** is the bid-weighted average price of all competitive bids met at the auction.

**Issue cut-off price** is the minimum OBR selling price set by the Bank of Russia upon the receipt of all bids.

**Table 2.16**  
**Main Indicators of the Bank of Russia Bond (OBR) Market**

**General Provisions**

The table "Main Indicators of the Bank of Russia Bond (OBR) Market" contains information on the major indicators characterising the OBR secondary market.

**Individual Indicators Highlights**

**Portfolio indicator** is the average yield to OBR redemption by the Bank of Russia, weighted by the terms to redemption of the bonds sold and volume in circulation at market value.

**Portfolio duration** is the average term to OBR redemption (redemption on the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR redemption date), weighted by volume in circulation at market value.

**Turnover ratio at par value** is the ratio of the OBR turnover at par value on the secondary market to the OBR market volume at par value.

**Debt** is the funds obtained by the Bank of Russia by selling OBR issues through auction and/or at secondary market which have not been repurchased or redeemed by the Bank of Russia.

**Table 2.17**  
**Official Exchange Rate of US Dollar Against Ruble**  
**Table 2.18**  
**Official Exchange Rate of Euro Against Ruble**

**General Provisions**

Official exchange rates of foreign currencies against ruble are set and published by the Bank of Russia according to Article 53 of Federal Law "On the Central Bank of Russian Federation (Bank of Russia)".

Data on official exchange rates are disseminated on the day of their setting on the official webpage of the Bank of Russia ([www.cbr.ru](http://www.cbr.ru)) and published in the next issue of the *Bank of Russia Bulletin*.

**Individual Indicators Highlights**

**Official exchange rate of US dollar against ruble** is calculated and set by the Bank of Russia each business day on the basis of USD/RUB quotations in the domestic interbank foreign exchange market.

**Official exchange rate of euro against ruble** is calculated and set by the Bank of Russia on the basis of the official exchange rate of the US dollar against ruble and EUR/USD quotations in the international interbank foreign exchange market.

**Table 2.21**  
**Reference Prices of Precious Metals**

**General Provisions**

To promote further development of the precious metals market in Russia, the Bank of Russia, pursuant to its Ordinance No. 1283-U, dated May 28, 2003, "On the Procedure for Fixing Reference Prices of Refined Precious Metals", sets book prices of precious metals every business day at 2 p.m. Moscow time. They are calculated on the basis of real time spot prices of gold, silver, platinum and palladium from London Fixings and recalculated in rubles at official US dollar/ruble rate effective on the day following the day on which book prices were fixed.

The table "Reference Prices of Precious Metals" shows daily book prices of above precious metals for the accounting month.

To enable credit institutions to account for precious metals (gold, silver, platinum and palladium), it is established that reference prices of refined gold, silver, platinum and palladium come into effect on the business day following the day on which they were fixed and remain effective until the Bank of Russia sets new reference prices.

The Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations" repealed the Bank of Russia Ordinance No. 652-U, dated September 30, 1999, "On the Procedure for Calculating the

Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions” (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

The Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, “On Amending Point 2 of the Bank of Russia Ordinance No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing

Reference Prices of Refined Precious Metals”, cancelled since July 1, 2008, discounts for fixings equaling “average cost of delivery of each precious metal to the international market”.

The reference prices of precious metals fixed by the Bank of Russia are published in the Bank of Russia Bulletin, reported by Interfax, Prime-TASS, Reuters, Associated Press and other news agencies and available on the Bank of Russia home page on the Internet.

## Section 3. Financial Markets

### Subsection 3.1 Interbank Credit Market

#### Table 3.1.1 Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)

#### Table 3.1.2 Monthly Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)

#### Table 3.1.3 Daily Moscow Interbank Bid Rates (MIBID) and Daily Moscow Interbank Offered Rates (MIBOR)

#### Table 3.1.4 Daily Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG, MIACR-B)

#### General Provisions

These tables present the rates for attracted/offered interbank loans for various maturities (1 day, 2 to 7 days, 8 to 30 days, 31 to 90 days, 91 to 180 days, 181 days to 1 year). The tables show the average monthly rates and intra-month dynamics of the interbank interest rates. Table 3.1.2 data can be used for analyzing fluctuations in posted bid rates as compared against the offered rates and actual rates settled for loans given to banks with various credit quality. In general, the data in the table are consistent with other data published in the Bulletin and can be applied to a comprehensive analysis of the financial market situation.

Data source: Form 0409701 "The foreign exchange and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

The data on interbank interest rates are published in the monthly Bank of Russia Bulletin of Banking Statistics, the weekly Bank of Russia Bulletin and are also available on the Bank of Russia's website.

#### Individual Indicators Highlights

**Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR)** are calculated as monthly average of the daily bid/offered interbank rates.

**Average Moscow Interbank Actual Credit Rate (MIACR), Average Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG) and Average Moscow Interbank Actual Rate on Credits to Banks with B-Grade Credit Rating (MIACR-B)** are calculated as monthly average of daily MIACR/MIACR-IG/MIACR-B rates.

**Moscow Interbank Bid/Offered Credit Rates** are calculated for each working day and every maturity as a simple average of daily bid/offered rates of contributing credit institutions for corresponding maturities. Maximal rates (10% of overall number of rates) and minimal rates (10% of overall number of rates) are excluded from calculation.

For every maturity the posted bid/offered rates are calculated as a simple average by the following formula:

$$\bar{p} = \frac{\sum P_n}{N}, \text{ where}$$

$\bar{p}$  — posted bid/offered rates (MIBID/MIBOR);

$P_n$  — posted bid/offered rate by credit institution "n";

$N$  — number of contributing rates of credit institutions.

**Moscow Interbank Actual Credit Rates (MIACR)** are calculated for each working day and every maturity as an average weighted of interest rates on actual interbank lending transactions. **Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG)** are calculated for each working day and every maturity as an average weighted of interest rates on actual interbank loans given (with appropriate correction to avoid double counting) to banks with

high credit rating (from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher).

**Moscow Interbank Actual Rate on Credits to Banks with B-Grade Credit Rating (MIACR-B)** is calculated for each working day and every maturity as a weighted average of interest rates on interbank loans given (with appropriate correction to avoid double counting) to banks with speculative credit rating (from B3 to B1 on Moody's scale or from B to B+ on Fitch and Standard & Poor's scales).

Transactions with maximal rates (10% of overall volume of transactions) and transactions with minimal rates (10% of overall volume of transactions) are excluded from calculation base of MIACR, MIACR-IG and MIACR-B rates. Interbank actual credit rates are calculated for every maturity as an average weighted by the formula:

$$\bar{p} = \frac{\sum K_i S_i}{\sum S_i}, \text{ where}$$

$\bar{p}$  — actual credit rate (MIACR/MIACR-IG/MIACR-B);

$K_i$  — interest rate on interbank loan "i" during the day;

$S_i$  — volume of interbank loan "i" during the day.

#### Table 3.1.5 Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations

#### Table 3.1.6 Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity

#### General Provisions

Data source: Form № 0409701 "The currency and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation"). Tables include average daily turnover of credits (deposits) in the domestic money market and REPO operations with breakdown into the standard money market terms (tools).

#### Individual Indicators Highlights

Interbank credits (deposits) turnover includes interbank lending-borrowing operations on credits (deposits), unsecured and uncharged.

### Subsection 3.2 Exchange Market

#### Table 3.2.1 Trade at Interbank Currency Exchange

#### General Provisions

Information is provided by the results of trade in foreign currencies for rubles at the interbank currency exchanges, which participated in organization of the Unified trading session of interbank currency exchanges. The bidding participants are authorized banks, members of the exchanges (the Bank of Russia may also take part). Trading and settlements on the interbank currency exchanges are regulated by the rules approved by the authorized bodies of the interbank currency exchanges and agreed with the Bank of Russia.

The table contains data on US dollars and euros trade for rubles. Data are obtained from the monthly reporting of the authorized exchange markets and CBR regional departments.

In addition, relevant information is released by interbank currency exchanges.

#### Individual Indicators Highlights

**Average weighted rate** is defined as an average weighted rate with the following formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

$\bar{r}$  — average weighted rate;

$R_i$  — average weighted rate of a bidding session;

$V_i$  — trading volume.

**Trading volume** is the total volume of contracts settled over a bidding session.

### Table 3.2.2 Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

### Table 3.2.3 Total Average Daily Currencies' Turnover of Forward FX Transactions on Domestic Currency Market of the Russian Federation

#### General Provisions

Table is based on data from credit institutions, which are the largest domestic currency market operators. The share of these credit institutions (further — the banks-respondents) in total turnover of FX transactions exceeds 99%.

#### Individual Indicators Highlights

Spot FX transactions currencies' turnover includes inter-bank transactions with settlements effected not later than the second bank business day after the transaction day.

Forward FX transactions currencies' turnover includes inter-bank transactions with settlements effected later than the second bank business day after the transaction day.

Spot FX/Forward FX transactions currencies' turnover includes exchange and over-the-counter transactions conducted among banks-respondents (excluding double-counting), and transactions conducted by banks-respondents with other credit institutions (residents and non-residents of the Russian Federation).

Spot FX/Forward FX transactions currencies' turnover includes also FX swap transactions (only one leg).

Total currencies' turnover is the total value of the deals (excluding double-counting).

### Table 3.2.4 Foreign Cash Flow Through Authorized Banks Across Russia

#### General Provisions

The table "Foreign Cash Flow Through Authorized Banks Across Russia" contains principal indicators of foreign cash circulation on the territory of the Russian Federation.

The table data was sourced from monthly reports of credit institutions that are licensed for foreign exchange transactions (authorized banks) on foreign cash flows and payments on foreign exchange cheques.

Information on foreign cash flow through Russia's authorized banks is available in the *Bulletin of Banking Statistics*, the weekly *Bank of Russia Bulletin* and placed on the CBR Internet web site.

#### Individual Indicators Highlights

**Total foreign currency receipts** — include all foreign currency cash receipts to vaults in authorized banks (and their branches) excluding the interbranch operations.

**Banks' imports (entered to the cash account) to Russia** — the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions' cash balance account.

**Purchased from resident banks<sup>1</sup>** — the amount of foreign cash in held by authorized banks as a result of transactions with other resident banks.

**Purchased from individuals (residents and nonresidents) and accepted for conversion** — the amount of foreign cash purchased from residents and nonresidents against the currency of the Russian Federation or accepted for exchange (conversion), including damaged banknotes of foreign states (group of states) bought against the currency of the Russian Federation.

**Deposited into personal accounts (by residents and nonresidents)** — the amount of foreign cash deposited into personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payment accepted by a credit institution employee (a teller). Funds deposited through automated teller machines (ATMs) are reported in the "other receipts" category, rather than in this indicator.

**Received from individuals (resident and nonresidents) for remittances without opening an accounts** — the amount of foreign cash deposited by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorized banks' commission for remittances that originated in the Russian Federation is not included in this indicator but shown in Other Receipts.

**Other receipts** — the amount of other foreign cash receipts, including:

- foreign currency commission charged for transactions with foreign cash and cheques;
- foreign cash, deposited on accounts of individuals — residents and nonresidents through automatic teller machines (without of a credit institution's employee)<sup>2</sup>;
- foreign cash returned by resident and nonresident legal entities formerly withdrawn from their foreign currency accounts with authorized banks for covering employee foreign travel expenses and not spent in full.
- foreign cash credited to legal entities' foreign currency current accounts;
- foreign cash held by authorized banks and brought to the Russian Federation by nonresident banks and booked on their correspondent accounts;
- appropriately authenticated banknotes held by authorized banks;
- earnings from selling goods for foreign currency in duty-free shops deposited on legal entities' accounts;
- foreign currency charges and duties paid in cash;
- foreign cash deposited by individuals to repay loans received from authorized banks;
- receipts from sales of foreign currency cheques;
- other legitimate foreign currency receipts.

**Total foreign cash expenses** — all types of foreign cash expenditures by authorized banks (branches) except for inter-branch operations.

**Banks' exports from Russia (cash withdrawn)** — amount of foreign cash exported from the Russian Federation by authorized banks.

**Sales to resident banks** — the amount of foreign cash sold (spent) by authorized banks in transactions with other authorized banks.

**Sales to individuals (residents and nonresidents) and payments as a result of conversion** — the amount of foreign cash sold to residents and nonresidents or paid out as a result of a foreign exchange operation (conversion).

**Personal account withdrawals (by residents and nonresidents)** — the amount of foreign cash withdrawals from personal accounts by residents and nonresidents as well as a result of foreign exchange operations and ruble account withdrawals, including payments with bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payments accepted by a credit institution employee (a teller). Withdrawals through automated teller machines (ATMs) are reported in "other expenses" category, rather than this indicator.

**Remittances to individuals (residents and nonresidents) without opening an account** — the amount of foreign

<sup>1</sup> Terms of "residents" and "nonresidents" used for compiling tables "Foreign Cash Flow Through Authorized Banks Across Russia", "Individual Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks" and "Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches" are defined according to the Federal Law No. 173-FZ "On Foreign Exchange Regulation and Foreign Exchange Control", dated December 10, 2003.



cash paid out to residents and nonresidents as a result of remittances to the Russian Federation without opening an account.

- Other expenses** — the amount of other expenses, including:
- purchasing foreign currency cheques;
  - foreign cash, paid from the accounts of individuals (residents and nonresidents) through automatic teller machines (without of a credit institution's employee)<sup>1</sup>;
  - extending foreign currency loans to individuals;
  - foreign cash payments from legal entities' foreign currency current accounts;
  - other legitimate foreign currency expenses.

**Foreign cash balances at the end of reporting period** — foreign cash balance at the end of reporting month.

### Table 3.2.5 Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

#### General Provisions

The "Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks" table shows transactions in US dollars and the Euros, which are the key currencies available at the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through *Bulletin of Banking Statistics*, it is also available on the CBR Internet web site.

#### Individual Indicators Highlights

**Average single transaction** — average foreign cash involved in one transaction. The indicator is defined as the ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

**Number of transactions** — number of foreign cash purchases/sales for cash rubles.

**Average monthly rate** — average rate of foreign cash sales/purchases defined as the ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

**Average transaction margin** — difference between rates of foreign cash purchase and sale.

**Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices** — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

### Table 3.2.6 Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

#### General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches

can be had through *Bulletin of Banking Statistics*, and it is also available on the CBR Internet web site.

#### Individual Indicators Highlights

**Transactions volume-based distribution** is defined as the ratio of foreign cash purchased/sold to/from residents and nonresidents in cash rubles to a number of foreign exchange transactions in cash rubles reported by each authorized bank's (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of the estimated average transaction.

### Subsection 3.3 Main Characteristics of the Government Securities Market

The subsection "Main Characteristics of the Government Securities Market" comprises data on specific placement and redemption parameters of short-term government bond (GKO) and federal loan bond (OFZ) issues and indicators characterising GKO and OFZ secondary trading.

For details about the terms and conditions of government securities issues, circulation and redemption, see the Provision of Bank of Russia No. 219-P, dated March 25, 2003, on the Servicing and Circulation of the issues of Government securities.

The data source for all tables characterising the GKO—OFZ market is the global certificate of issue and information provided on a daily basis by the Moscow Interbank Currency Exchange (MICEX).

Data on operations with government securities are published not only in the *Bulletin of Banking Statistics*, but also in the weekly *Bank of Russia Bulletin* and in the subsection "Government Securities Market" of the section "Financial Markets" in the Bank of Russia site on the Internet.

### Table 3.3.1 Main Highlights of Auctions for OFZ Placement

#### General Provisions

The table "Main Highlights of Auctions for OFZ Placement" contains information on the results of the OFZ primary placement.

#### Individual Indicators Highlights

**Date** — date of the OFZ primary placement.

**Bond code** determines the issue put up for auction.

**Demand volume** — maximum volume of the issue that auction participants were ready to acquire.

**Volume placed** — the issue volume actually acquired by auction participants.

**Cut-off price** determines the bottom price level of accepted bids.

**Average weighted price** is the ratio of proceeds to the bond volume placed.

**Official yield by the average weighted price** — yield to maturity calculated by the average weighted price in accordance with the official method of yield assessment for the given type of bonds (OFZ — effective yield).

### Table 3.3.2 Data on Redemption and Coupon Payments on Government Securities

#### General Provisions

The table "Data on Redemption and Coupon Payments on Government Securities" contains data on the expenses involved in bond redemption in the GKO—OFZ market.

<sup>1</sup> From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

**Individual Indicators Highlights**

**Date of placement** — the date of floating a security issue, which was redeemed or on which the coupon payments were effected.

**Security code** — a unique identifier of an issue given in accordance with the Provision.

**Volume of redemption/coupon payment** — the money spent on redemption/coupon payment.

**Volume in circulation** — the current nominal amount of securities in circulation on the payment date.

**Current coupon rate** — the rate of coupon income on the payment date.

**Table 3.3.3**  
**Structure of Bonded Debt**  
**(the OFZ Part Thereof)**

**Table 3.3.4**

**Main Parameters of the OFZs Secondary Market**

**General Provisions**

The table "Structure of Bonded Debt (the OFZ Part Thereof)" shows how the OFZ's market is structured in terms of bond maturity.

The table "Main Parameters of the OFZs Secondary Market" contains the principal indicators on OFZ's secondary trading.

These data apply to outstanding bonds only. For details about how these indicators are calculated, see the Bank of Russia site on the Internet.

**Individual Indicators Highlights**

**Share of total volume in circulation at par** — calculated as the ratio of the volume in circulation of a specific kind of securities to the volume of all outstanding bonds at face value.

**Market portfolio indicator** — mean effective yield on a specific kind of securities, weighted by time to redemption and volume in circulation.

**Market turnover indicator** — mean effective yield on a specific type of securities, weighted by time to redemption and turnover.

**Turnover rate** — the ratio of secondary market turnover to market volume.

**Duration** — the average volume-weighted period to interest payments on securities, including coupon payments.

**Permanent-income federal loan bonds** — federal loan bonds with a permanent coupon interest rate (these do not include investment federal loan bonds). This kind of securities differs from others in that their coupon interest rate remains unchanged throughout their life.

**Fixed-income federal loan bonds** — federal loan bonds with a fixed coupon interest rate. Unlike the permanent-income federal loan bonds, these bonds have coupon interest rates that change throughout their life.

**Federal loan bonds with sinking funds** — federal loan bonds whose nominal value is redeemed by installments. Coupon interest rate on these bonds is fixed for each coupon and coupon income is paid on the unredeemed part of nominal value.

**Federal loan bonds with sinking fund and floating income** are federal loan bonds, the nominal value of which is redeemed by tranches, and the coupon rate is variable and set on the basis of official inflation indicators. The coupon income is added to the unrepaid part of the nominal value.

**Table 3.3.5**  
**Average Weighted Interest Rates**  
**on Government Securities Market**

**General Provisions**

The table "Average Weighted Interest Rates on Government Securities Market" reflects the OFZ interest rates depending on residual maturities. The calculation covers all marketable issues.

The information on the average weighted interest rates of the Government securities market is placed on the Bank of Russia Internet web site also.

**Individual Indicators Highlights**

**The short-term indicator of the market portfolio** — an average of effective yields on issues with residual maturities up to 90 days inclusive, weighted by residual maturities and trading volumes.

**The medium-term indicator of the market portfolio** — an average of effective yields on issues with residual maturities from 91 to 364 days inclusive, weighted by residual maturities and trading volumes.

**The long-term indicator of the market portfolio** — an average of effective yields on issues with residual maturities over 364 days, weighted by residual maturities and trading volumes.

**Table 3.4**  
**Main Share Price Indices**

**General Provisions**

The table presents data on the MICEX index, the RTS index and the Moscow Exchange trade turnover.

The MICEX index has been calculated since September 22, 1997 (its initial value was set at 100 points) on the basis of ruble stock prices. Stocks included into the calculation base are selected on the basis of expert evaluation. The calculation base of the MICEX index is reviewed by the exchange no more than once every half of a year.

The RTS index has been calculated since September 1, 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The list of stocks used for the RTS index calculation includes stocks selected on the basis of expert evaluation and is reviewed once in three months.

**Individual Indicators Highlights**

**The Moscow Exchange trade turnover** is the value of transactions with stocks, conducted in secondary trading on the Moscow Exchange in ruble equivalent.

**MICEX index** has been constructed as an effective market capitalization weighted index of 30 most liquid stocks of Russian issuers listed on the MICEX Stock Exchange and included into the calculation base. The effective market capitalization of stocks takes into account a share of stocks outstanding in the secondary market (free-float).

**RTS index** is calculated as a ratio of the total market capitalization of 50 stocks, used for the index calculation, to the total market capitalization of the same stocks at the initial date, multiplied by the index value at the initial date and the adjusting coefficient for changes in the list of constituent stocks, weight coefficients and free-float coefficients for stocks of each type.

More detailed information on the calculation of the above indicators is available at the website <http://rts.micex.ru>.

## Section 4. Credit Institutions Performance

### Subsection 4.1 General Description

**Table 4.1.1**  
**Number and Structure of Credit Institutions**

#### General Provisions

The table "Number and Structure of Credit Institutions" provides data on the number and structure of the registered credit institutions in the Russian Federation.

Credit institutions are subject to the state registration pursuant to the Federal Law "On the State Registration of Legal Entities and Individual Entrepreneurs". They are registered according to the procedure established by Articles 4 and 59 of the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)" and Article 12 of the Federal Law "On Banks and Banking Activities".

The Bank of Russia makes decisions on the state registration of credit institutions, grants banking licences to them and suspends and revokes such licences.

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into the single state register of legal entities by the authorized registering body on the basis of the Bank of Russia decision on the corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority. (For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences".)

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of licenses granted to credit institutions must be published by the Bank of Russia in the official Bank of Russia Bulletin at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licenses, changes in their names, location, restructuring and liquidation are reported in the official weekly Bank of Russia Bulletin and placed on the CBR Internet web site.

#### Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institutions are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

**Credit institution** — legal entity authorized by a special CBR permission (license) to make its profits from banking activities within the framework of the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

**Bank** — credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

#### **Nonbanking credit institution:**

- 1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law "On Banks and Banking Activities" (nonbanking credit insti-

tutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

- 2) credit institution authorized for selected banking operations, established by Federal Law "On Banks and Banking Activities". The permissible combination of banking operations for such nonbanking institutions are specified by the Bank Russia.

**Registered credit institutions** — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

**Credit institutions licensed for banking operations** — credit institutions registered by the Bank of Russia before July 1, 2002, or by the registration authority, and entitled to conduct banking operations.

**The Bank of Russia license** is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking license spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licenses may be issued to newly created credit institutions:

- license to conduct banking operations in rubles (without the right to accept individual deposits);
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a bank along with a license to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- license to accept individual deposits in rubles. This license may be granted to a bank simultaneously with the license for banking operations in rubles (without the right to accept individual deposits);
- license to accept individual deposits in rubles and foreign currency. This license may be granted to a bank simultaneously with the license for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to conduct banking operations in rubles (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- license to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- license to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations;
- license to conduct banking operations in rubles and foreign currency for nonbanking credit institutions authorized for money transfers without opening accounts and other banking operations connected with them.

The following types of banking licenses may be issued to an operating credit institution for expansion of its activities:

- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- license to accept individual deposits in rubles;
- license to accept individual deposits in rubles and foreign currency. This license may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) or simultaneously with it;

- general license;
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to render collect of cash, bills, payment documents and cash service of individuals and legal entities).

**A general license** may be issued to a credit institution that has licenses to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law “On Banks and Banking Activities” own funds (capital) adequacy requirements. A bank is not required to have a license to carry out banking operations with precious metals in order to receive a general license. A bank with a General license and own funds (capital) of at least 180 million rubles has the right to establish branches in foreign countries after obtaining a permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General license and capital of not less than 180 million rubles has the right with the permission and in accordance with requirements of the Bank of Russia to establish subsidiaries on the territory of a foreign state.

**The Bank of Russia’s licenses to accept deposits of individuals** — license to accept individual deposits in rubles and license to accept individual deposits in rubles and foreign currency.

**The authorized capital of a credit institution** is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a license to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with the Article 11 of the Federal Law “On Banks and Banking Activities”.

**Registered authorized capital of credit institutions** — aggregate value of credit institutions’ authorized capitals as registered in the State Register of Credit Institutions, i.e. after the authorized registrar has made in the single state register of legal entities an entry on the state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

**Branches of credit institutions having the right to conduct banking operations** — structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the CBR license.

The line “Sberbank branches” shows Russia’s Sberbank branches that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of Savings Bank (Sberbank) branches.

**Representative offices of credit institutions having the right to conduct banking operations** — autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

**Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations** — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

**Credit institutions with revoked licenses** — credit institutions whose banking licenses were revoked following a decision by the CBR under the Federal Law “On the Central Bank of the Russian Federation (the Bank of Russia)”.

Following the publication of the CBR’s decision to revoke a license, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law “On Banks and Banking Activities”.

**Credit institutions subject to liquidation** — credit institutions subject to liquidation:

- a) without signs of bankruptcy by the decision of:
  - a general meeting of stockholders (equity holders) or its body authorized to do so by the founding documents (voluntary liquidation in accordance with paragraph 2 of point 2 of Article 61 of the Civil Code of the Russian Federation);
  - an arbitration court (compulsory liquidation in accordance with paragraph 3 of point 2 of Article 61 of the Civil Code of the Russian Federation).
- b) with procedures of bankruptcy by the decision of an arbitration court (which may rule a credit institution bankrupt and initiate bankruptcy proceedings in accordance with point 1 of Article 65 of the Civil Code of the Russian Federation, Federal Law No. 127-FZ, dated October 26, 2002, “On Insolvency (Bankruptcy)” and Federal Law No. 40-FZ, dated February 25, 1999, “On Insolvency (Bankruptcy) of Credit Institutions”).

**Credit institutions in receivership with court-appointed interim trustees (structure of a liquidating commission is agreed)** — credit institutions subject to liquidation:

- a) without any signs of bankruptcy, in which
  - the stockholders (equity holders) or a body that has taken the decision to liquidate the credit institution have appointed liquidation commissions (liquidators), approved by the Bank of Russia;
  - a liquidator has been appointed by the decision of an arbitration court;
- b) through bankruptcy proceedings, following a decision by an arbitration court to introduce receivership and appoint a receiver.

**Table 4.1.2**  
**Number of Credit Institutions**  
**with Nonresidents Equity**

#### General Provisions

The table “Number of Credit Institutions with Nonresidents Equity” carries information on nonresidents’ participation in the authorized capital of credit institutions in the Russian Federation.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

#### Individual Indicators Highlights

**Residents/Nonresidents** — the notions “residents” and “nonresidents” used for calculating the indicators of this table are defined in accordance with the Russian Federation Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ of December 10, 2003.

**Credit institution with nonresidents equity** is a resident credit institution whose authorized capital is formed with the nonresidents’ participation regardless of their share in it.

When calculating indicators of the table, credit institutions with the General license were not included in the number of credit institutions licensed by the Bank of Russia to conduct operations in foreign currency.

**Table 4.1.3**  
**Credit Institutions Grouped by**  
**Registered Authorized Capital**

#### General Provisions

The table “Credit Institutions Grouped by Registered Authorized Capital” is complementary to the table “Number and Structure of Credit Institutions” and presents quantitative distribution by the size of registered authorized capital (see comments on the “Number and Structure of Credit Institution” table). Authorized

capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions. The quarterly supplement to the *Bulletin of Banking Statistics* provides similar data dissected by Russian regions.

The data source is the State Register of Credit Institutions.

Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bulletin of Banking Statistics*, it is also available in weekly the *Bank of Russia Bulletin*, and on the CBR Internet web site.

**Table 4.1.4**  
**Credit Institutions Grouped by the Share of Nonresidents Equity**

#### General Provisions

The table "Credit Institutions Grouped by the Share of Non-residents Equity" shows the numerical distribution of credit institutions ranged by the size of the nonresidents' participation share in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

#### Individual Indicators Highlights

See the commentary to table "Number of Credit Institutions with Nonresidents Equity".

**Table 4.1.5**  
**Selected Indicators of Credit Institutions Performance Grouped by Assets**

#### General Provisions

The table "Selected Indicators of Credit Institutions' Performance Grouped by Assets" includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is monthly aggregate balance sheets of the credit institutions that operate in Russia (including balance sheets of their branches).

#### Individual Indicators Highlights

**Number of branches throughout the Russian Federation territory** — branches of credit institutions recorded in the State Register of Credit Institutions (for additional information on the State Register of Credit Institutions, see commentary to the table "Number and Structure of Credit Institutions").

**Loans, deposits and other funds** — debt (overdue debt included) owed by resident and nonresident legal entities (including the Ministry of Finance, financial authorities and organizations, extrabudgetary funds, all categories of public and private enterprises, credit institutions and individual entrepreneurs) and private individuals and foreign states to credit institutions on loans, deposits and other funds in rubles, foreign currency and precious metals, and investments in acquired claims.

**Loans and other funds extended to organizations other than credit institutions** denote the debt (overdue debt included), owed by resident nonfinancial and financial organizations (except credit institutions) and individual entrepreneurs to credit institutions on all loans and other funds in rubles, foreign currency and precious metals. This indicator does not include the loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

**Loans and other funds to individuals** denote the debt, including overdue debt, owed to credit institutions on all kinds of

loans and other funds extended to resident and non-resident individuals, except unincorporated individual entrepreneurs, in rubles and foreign currency.

**Loans, deposits and other funds extended to credit institutions** denote the debt, overdue debt included, on loans, deposits and other funds placed with resident and non-resident credit institutions in rubles and foreign currency.

**Overdue debt on loans, deposits and other funds extended to organizations/credit institutions/individuals** — overdue debt on loans, deposits and other funds placed by resident and non-resident legal entities, individuals and foreign states. Indicator includes overdue debt on operations with precious metals, in rubles and foreign currency. This indicator does not include overdue interest.

**Investments in Russian government securities and the Bank of Russia bonds** denote credit institutions' investments in debt obligations issued by the Russian Government and the Bank of Russia. These investments are booked for at their balance-sheet value (regardless of any revaluation).

**Investments in bills** — the value of discounted bills of exchange acquired by credit institutions, including those that have not been paid on time (both protested and unprotested), and interest accrued on them in national and foreign currency.

**Investments in equities and shares of resident organizations other than credit institutions** — credit institutions' investments in resident organizations' equity securities booked at their fair value through profit or loss, for equity securities available for sale, at their balance-sheet value without revaluations, as well as authorized capital investments in resident enterprises.

**Total funds in organizations accounts** — aggregate balances of accounts owned by organizations, except deposit accounts, and by individual entrepreneurs in rubles, foreign currency and precious metals. This indicator does not include federal, regional and local government and other budget funds, as well as funds owned by extrabudgetary funds. Nor does it include the funds that have been debited from customer accounts but are yet to be transferred through a credit institution's correspondent account.

**Total budget and extrabudgetary funds in accounts** denote governments' funds, as well as balance accounts of extrabudgetary funds.

**Deposits of individuals accepted by credit institutions** — deposits and other funds accepted by credit institutions (including savings certificates), unfulfilled obligations under deposit and other borrowing arrangements, funds in other individual accounts (resident and nonresident funds both in rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individual election funds, transfers from and in Russia, unfulfilled interest obligations, interest accrued on deposits that are credited to separate accounts, and balances of accounts which can not be classified unambiguously.

**Credit institutions bonds, bills and acceptances** denote the nominal value of securities issued by credit institutions, such as bonds, bills and acceptances.

**Equity capital** denotes the unencumbered property of credit institutions. Since April 1, 2003, this indicator has been calculated in compliance with the Bank of Russia Regulation No. 215-P, dated February 10, 2003, "On the Methodology of Determining a Credit Institution's Own Funds (Capital)".

The sources of data are reports filed by Russian credit institutions under Form No. 0409134 "Own Funds (Capital) Calculation".

**Total assets** — value of credit institutions' assets. Net value is used for account balances that show funds and assets in transfer.

For details on individual indicators in this Table, see the following Tables: Deposits of Individuals Accepted by Credit Institutions; Funds of Organizations Accepted by Credit Institutions; Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives; Funds Raised Through Banking Bills from Legal Entities and Individuals; Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions; Discounted Bills; Investment Portfolio of Credit Institutions and Derivatives. The data could be supplemented with monthly

balance sheets of credit institutions disclosed on the Bank of Russia's website (For more information, see the Bank of Russia's website, section Banking Statistics).

**Table 4.1.6**  
**Financial Performance of Credit Institutions**

#### General Provisions

The Table "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U dated of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

#### Individual Indicators Highlights

**Total profit (+)/loss(–) for the current year** is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

**Profit made by profit-making credit institutions** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

**Share of profit-making credit institutions** is the share of credit institutions that have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

**Loss of loss-making credit institutions for the current year** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

**Share of loss-making credit institutions** is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

**Current-year profit allocation** signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the shareholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to shareholders (equity holders).

**Table 4.1.7**  
**Distribution of the Credit Institutions by Own Funds (Capital)**

#### General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to the Bank of Russia Regulation No. 215-P dated February 10, 2003 "On the Methodology of Determining a Credit Institution's Own Funds (Capital)".

Data on the credit institutions going through insolvency prevention measures including credit institutions on which the decision on insolvency prevention was taken in September 2008, before the 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" came into affect are shown separately.

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation".

#### Individual Indicators Highlights

**Own funds (capital) of credit institutions** — property of credit institutions free of obligations.

**Capital adequacy ratio** — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent).

Capital adequacy ratio of credit institutions (N1) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. Capital adequacy ratio of credit institutions is calculated as ratio of own funds (capital) of credit institutions to its risk-weighted assets according to the Bank of Russia Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratio" (with amendments).

### Subsection 4.2

#### Borrowings

**Table 4.2.1**  
**Deposits of Individuals Accepted by Credit Institutions**  
**Table 4.2.2**  
**Funds of Organizations Accepted by Credit Institutions**

#### General Provisions

The tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in these tables do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

In Table "Funds of Organizations Accepted by Credit Institutions", the funds accepted from credit institutions are shown including loans, deposits and other funds. This table also shows funds in the accounts of individual entrepreneurs.

The data source is monthly aggregate balance sheets of operating Russian credit institutions.

#### Individual Indicators Highlights

**Ruble/foreign currency deposits by maturity** — comprise cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both resident and non-resident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings/deposit certificates). Tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds of individual entrepreneurs, individual election funds, remittances in/from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not be classified unambiguously.

**Demand deposits** are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms "upon the onset of the condition (event)").

**Time deposits** are the deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

**Deposits of individuals** are the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

**Individual entrepreneurs' funds** are the funds of individuals engaged in entrepreneurial activities without registering as a legal entity.

**Deposits and other funds raised from organizations** are the deposits and other funds raised (on demand or for a specified term) from government bodies and extrabudgetary funds of all levels, all categories of financial organizations, except credit institutions, and nonfinancial organizations (these include the certificates of deposit issued by credit institutions) and unfulfilled obligations under deposit and other borrowing arrangements.

**Loans, deposits and other funds accepted from credit institutions** comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

**Table 4.2.3**

**Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles**

**Table 4.2.4**

**Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency**

**Table 4.2.5**

**Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency**

**General Provisions**

The tables display average weighted deposit interest rates in rubles and foreign currency offered by credit institutions to individuals, nonfinancial organizations and credit institutions. The data are broken down by maturity and cover new business within the reporting month.

Data source: Form 0409129 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly Bulletin of Banking Statistics, data on average weighted rates for individual short-term deposits in the domestic currency are published in a statistical publication of the IMF "International Financial Statistics".

**Individual Indicators Highlights**

**Average weighted interest rates on individual deposits, nonfinancial organizations' deposits and credit institutions' deposits** are average weighted annualized interest rates on individual, nonfinancial organizations' and credit institutions' deposits that were accepted by operating credit institutions in the reporting month. The data are provided with a breakdown by the following maturities: up to 30 days (including demand deposits), from 31 to 90 days, from 91 to 180 days, from 181 days to 1 year, all maturities up to 1 year and all maturities over 1 year. Interest rates on individual deposits with maturities of up to 30 days, excluding demand deposits, and interest rates on de-

posits with maturities up to 1 year, excluding demand deposits, are also published.

Average weighted deposit rates are calculated as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

$\bar{P}$  — average weighted deposit rate;

P — nominal annual deposit rate;

V — amount of a deposit.

**Table 4.2.6**

**Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives**

**General Provisions**

The table contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds) and also data on derivatives at fair value being a liability. Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for a specific period means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

**Individual Indicators Highlights**

**Savings (deposit) certificate** is a kind of time deposit (see the commentary to the indicator "Time deposits" in tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposit made in a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by the Bank of Russia Ordinance No. 333-U dated August 31, 1998. In tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

**Bond** is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

**Derivatives** at fair value being a liability<sup>1</sup>.

Derivative is a liability, if the overall estimated value of contractual liabilities on a counterparty exceeds corresponding contractual claims to the same counterparty and a credit institution expects an decrease of future economic benefits resulting from retirement of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavorable conditions for the credit institution.

**Table 4.2.7**

**Funds Raised Through Banking Bills from Legal Entities and Individuals**

**General Provisions**

The table "Funds Raised Through Banking Bills from Legal Entities and Individuals" contains credit institutions' liabilities on issued bills and bank acceptances.

The data source is the monthly aggregate balance sheet of operating credit institutions.

**Individual Indicators Highlights**

**Bill** — direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and

<sup>1</sup> According to the Bank of Russia Regulation No. 372-P dated July 4, 2011 "On the Procedure for Derivatives Accounting".

gives the latter unconditional right to make claims to the promissor in terms of specific amount, time and place.

**Banking bill of exchange** — a bill that is mainly used for raising funds by a credit institution.

**Acceptance** is an agreement on repayment of a bill of exchange that imposes obligation on the acceptor.

**Bank acceptance** — a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

**Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities** — funds in rubles/foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles/foreign currency raised by bills and banker's acceptances are broken down by maturity periods. Bills matured at a fixed date and at fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in "at sight" position. In case of non-payment these bills are treated similarly to the term bills (Accounting Rules for Credit Institutions Based in the Russian Federation, dated March 26, 2007, No. 302-P).

### Subsection 4.3 Lending

#### Table 4.3.1 Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

##### General Provisions

This table shows data covering the major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements). The total outstanding balance of loans extended in rubles and foreign currency (in ruble equivalent) in this table is smaller than that in the Table "Selected Indicators of Credit Institutions Performance Grouped by Assets" by the amount of loans extended to general government, as well as to government and other extrabudgetary funds. In addition, these data do not include investments in financial leasing operations and acquired claims.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

##### Individual Indicators Highlights

**Total loans, deposits and other funds extended to organizations, individuals and credit institutions** show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

**Loans extended to individuals in rubles and foreign currency** are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

**Loans and other funds extended in rubles and foreign currency to organizations** with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), including overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts "other financial institutions" and "nonfinancial organizations" in notes to the table "Central Bank Survey"). Loans provided for terms of up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available on its current account).

**Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency** are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

#### Table 4.3.2 Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals Table 4.3.3

#### Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals Table 4.3.4

#### Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency

##### General Provisions

The tables contain average weighted interest rates on ruble and foreign currency denominated loans granted by credit institutions. The data are given with a breakdown by type of borrowers (individuals, nonfinancial organizations and credit institutions) and loan maturities.

The data source: Form 0409128 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly *Bulletin of Banking Statistics*, data on average weighted interest rates on short-term ruble loans to nonfinancial organizations are published in a statistical publication of the IMF "International Financial Statistics".

##### Individual Indicators Highlights

**Average weighted interest rates on loans to individuals/nonfinancial organizations and average weighted interest rates on interbank loans, by maturity** — are indicated in loan agreements average weighted annual rates on loans in rubles and foreign currency granted to individuals, nonfinancial organizations and credit institutions, with a breakdown by loan maturity: up to 30 days, 31–90 days, 91–180 days, 181 days — 1 year, up to 1 year, over 1 year.

Average weighted interest rates on loans granted to individuals, nonfinancial organizations and credit institutions for corresponding maturities are calculated as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

$\bar{P}$  — average weighted loan interest rate;

$P$  — nominal annual interest rate as included in an agreement;

$V$  — amount of loan as included in an agreement.

#### Table 4.3.5 Loans Extended to Small, Medium-Sized Businesses

##### General Provisions

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses.

The source of information is reports compiled by credit institutions of the Russian Federation (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Insti-



tutions Reporting Forms to the Central Bank of the Russian Federation”.

#### Individual Indicators Highlights

**Small and medium-sized businesses** is the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ, dated July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation”.

**Volume of extended loans** is the value of loans extended by credit institutions from the beginning of the year. This indicator includes loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

**Debt** — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Overdue debt** — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Table 4.3.6**  
**Housing Loans Extended by Credit Institutions to Individuals**  
**Table 4.3.7**  
**Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired**  
**Table 4.3.8**  
**Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market**

#### General Provisions

The tables “Housing Loans Extended by Credit Institutions to Individuals”, “Mortgage Loans Extended by Credit Institutions to Individual and Rights of Claim under Mortgage Loans Acquired” and “Selected indicators characterizing performance of credit institutions (grouped by size of assets) on mortgage loans market” show data on housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- a) loans extended for the purchase and development of land for housing construction;
- b) loans extended to finance construction;
- c) loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, data on 2008—2009 — form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, prior to 2008 the source of information was the reporting form 0409302 “Funds Extended and Accepted by Credit Institutions”.

In addition to being published in *Bulletin of Banking Statistics* this information is available on the Bank of Russia’s website in the section “Statistics”.

#### Individual Indicators Highlights

**Volume of housing/mortgage loans extended to individuals** is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the

year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

**Debt on housing/mortgage loans** is the balance of the debt, including overdue debt, on loans as of the reporting date.

**Average weighted maturity of loans extended since the beginning of the year** is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

$\bar{T}$  is the average weighted term of credit;

T is the average weighted maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

**Average weighted maturity of loans extended over the month** characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It’s a calculated value.

**Average weighted interest rate on loans extended since the beginning of the year** characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

$\bar{P}$  is the average weighted interest rate;

P is the average weighted interest rate on loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n;

T is the average weighted maturity of loans extended by a credit institution No. 1...n.

**Average weighted interest rate on loans extended over the month** characterises average interest rates on housing/mortgage loans extended by credit institutions over the month. It’s a calculated value.

**Rights of claim under mortgage loans acquired** is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

**Table 4.3.9**  
**Investment Portfolio of Credit Institutions and Derivatives**

#### General Provisions

This table shows values of credit institutions’ investments in securities, such as debt obligations, except bills of exchange and equities. The data do not include checks, warehouse certificates and passbooks to bearer. The table shows also information on derivatives at fair value being an assets.

#### Individual Indicators Highlights

**Investments in debt obligations** are credit institutions’ investments in debt obligations that are classified as securities under Russian law (debt obligations of the Russian government, Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and not to qualify for the derecognition; and nonresident debt obligations, other than bills of exchange, that are considered securities under the law of the issuer’s country). Investments in debt obligations include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. Values for debt obligations booked at their fair value through profit or loss and debt obligations available for sale account for revaluation of securities.

**Revaluation of debt obligations (equities)** denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities ‘booked at fair value through profit or loss’ and securities ‘available for sale,’ whose current (fair) value could be measured reliably, are subject to revaluations.

**Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation)** — credit institutions' investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to peculiarities of accounting standards). The subsequent columns show a breakdown of this total by issuers, as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

**Debt obligations (equities) transferred that do not qualify for the derecognition** are securities passed to counterparties in commercial operations conducted on REPOs basis, whose continue to be recognized.

**Overdue debt obligations** are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

**Equity in subsidiaries and associated companies** is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert significant influence on financial and operating policy of a joint-stock company.

**Derivatives** at fair value being an asset.

Derivative is an asset, if the overall estimated value of contractual claims on a counterparty exceeds corresponding contractual liabilities to the same counterparty and a credit institution expects an increase of future economic benefits resulting from receipt of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially favorable conditions for the credit institution.

**Table 4.3.10**  
**Discounted Bills**

#### General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

Data source is monthly aggregate balance sheets of operating Russian credit institutions.

#### Individual Indicators Highlights

**Total discounted bills denominated in rubles** is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;
- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

**Table 4.3.11**  
**Average Weighted Interest rates (Yield)**  
**on Operations of the Credit Institutions**  
**with Bills Denominated in Rubles, by Maturity**

#### General Provisions

The table contains average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations and credit institutions, and also on ruble-denominated bills issued by credit institutions.

Interest rates (yield) on ruble nominated bills acquired (discounted) by credit institutions over the report period are given by types of drawers and shown by maturity.

Interest rates (yield) on ruble nominated bills issued by credit institutions over the report period are shown by maturity.

Data source: monthly reports of operating credit institutions on forms 0409128 and 0409129 (see Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

#### Individual Indicators Highlights

**Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations, by maturity** — average weighted interest rates (annual yield) on ruble-denominated bills are issued by non-financial organizations and acquired (discounted) by credit institutions with break down into redemption periods.

**Average weighted interest rates (yield) on ruble-denominated discounted bills of credit institutions, by maturity** — average weighted interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and acquired (discounted) by credit institutions with break down into redemption periods.

**Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity** — average weighted interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and placed on the primary market with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations / credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

$\bar{P}$  — average weighted interest rate on discounted bills;

$P$  — annualized discount rate on a bill;

$V$  — purchase price of a discounted bill.

Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

$\bar{P}$  — average weighted interest rate on issued bills;

$P$  — bill's annualized yield;

$V$  — value of the placed on the primary market bill.

**Table 4.4**  
**Credit Institutions' Claims and Liabilities**  
**on Financial Derivatives**

#### General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange, other funds and derivatives) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off-balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order.

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles and foreign currency, precious metals, securities) and by term of settlement: 2—30 days, 31—90 days, over 90 days. Total of claims and liabilities across all financial instruments presented in the table also include amounts due for repayment "on the following day".

Data are obtained from monthly aggregate balance sheets (Subsection D "Transactions in Derivatives") of operating Russian credit institutions.

## Section 5. Selected Indicators on the Russian Federation's Payment System

**Table 5.1**  
**Payments Effected by the Payment System of Russia**

### General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and private payment systems of credit institutions.

Quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected are the source of information.

### Individual Indicators Highlights

**Payments effected by the payment system of the Bank of Russia** include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

**Payments effected by private payment systems** include payments of the customers of credit institutions (branches) and payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions through their payment systems, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interbranch settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

**Table 5.2**  
**Payments Effected by the Payment System of the Bank of Russia and Private Payment Systems, by Method of Payment**

### General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and private payment systems electronically and paper-based.

### Individual Indicators Highlights

**Electronic payments** refer to payments effected in the payment system of the Bank of Russia and private payment systems without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred to **paper-based payments**.

**Table 5.3**  
**Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia**

### General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

### Individual Indicator Highlights

**Operating credit institutions and branches participating in the payment system of the Bank of Russia** are functioning credit institutions and their branches according to the BIC Directory.

**Federal Treasury bodies** are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia

and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

**Other customers of the Bank of Russia** are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

**"Of which participate in exchange"** refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

**Table 5.4**  
**Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia**

### General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — BESP system) of the Bank of Russia.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in BESP system are effected in real time between the system participants, irrespective of their territorial location.

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

### Individual Indicators Highlights

**The Bank of Russia institutions** are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

**Participants in intraregional and interregional electronic settlements** are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

**BESP system participants** are the institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system and included in the BESP System Participants Manual.

**Credit institutions and their branches** are the operating credit institutions and their branches included in the Directory of BIC in Russia.

**Other customers** are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia

and information and computational structural units of the Bank of Russia via channel lines.

**VER and MER system users** are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

**Table 5.5**  
**Selected Indicators On Bank Card Transactions**

#### General Provisions

The table shows the dynamics of bank cards transactions made by customers in and outside the territory of the Russian Federation, in breakdown by individuals and legal entities.

Quarterly statistical reports submitted by credit institutions to the Bank of Russia are the source of information.

#### Individual Indicator Highlights

**A bank card** is a payment card issued by a credit institution.

**The number of bank cards** signifies the actual number of bank cards issued by credit institutions to their customers.

**Payments for goods, works and services** are the payments for goods, works and services made with bank cards in and outside the territory of the Russian Federation as well as customs payments made with bank cards in the territory of the Russian Federation.

Data on the number of bank cards issued are given as of the 1<sup>st</sup> day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

**Table 5.6**  
**Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments**

#### General Provisions

The table presents the information on number and value of payments of customers other than credit institutions effected through the payment system of the Bank of Russia in view of payment instruments (payment orders, letters of credit, pay-

ment request and collection orders) by using electronic or paper technologies.

#### Individual Indicator Highlights

The Bank of Russia customers other than credit institutions are Federal Treasury and its branches; budgetary institutions which are financed at the expense of federal budget; budgetary institutions which are financed at the expense of the constituent entities of the Russian Federation budgets; budgetary institutions which are financed at the expense of local budget; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and other extra-budgetary funds; the election committee and other organizations.

**Electronic payments** are the payments effected through the payment system of the Bank of Russia without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

**Table 5.7**  
**Payments of Participants (Users) Effected by the Payment System of the Bank of Russia by each settlement system**

#### General Provisions

The information on volume and value cashless payments effected through settlements systems of the payment system of Bank of Russia is presented in the table.

The sources of information are credit organizations and the Bank of Russia regional branches' effected payments quarterly reports.

#### Individual Indicator Highlights

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in BESP system are effected in real time between the system participants, irrespective of their territorial location.

**Settlement system using letter of advice** provides carrying out of paper-based settlements both intraregional and interregional level.

## Section 6. Regional Section

The information in tables of *Regional Section* is formed according to the federal structure of the Russian Federation<sup>1</sup>, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849.

### Subsection 6.1 Institutional Characteristics

**Table 6.1.1  
Number of Credit Institutions  
and Their Branches**

#### General Provisions

The table "Number of Credit Institutions and Their Branches" presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bulletin of Banking Statistics*, data are placed on the Bank of Russia Internet web site.

#### Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institution are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

**Credit institution** — a legal entity authorized by a special the Bank of Russia permission (license) to make its profits from banking transactions under the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

**Branches of operating credit institutions** — a structural units of credit institutions located separately from a head office and performing on its' behalf a full range or selected banking transactions specified by the Bank of Russia license.

**Table 6.1.2  
Number of the Internal Divisions  
of Credit Institutions (Branches)**

#### General Provisions

The table "Number of the Internal Divisions of Credit Institutions (Branches)" provides data on the internal structure of the registered credit institutions in the Russian Federation.

#### Individual Indicators Highlights

**Additional offices, external cash desks, cash credit offices, operational offices, having the right to conduct banking operations** — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the regulations of the Bank of Russia.

**Table 6.1.3  
Number of Credit Institutions  
with Nonresidents Equity**

#### General Provisions

The table "Number of Credit Institutions with Nonresidents Equity" presents data on nonresident stake holdings in the authorized capital of credit institutions operating in Russian Federation.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

#### Individual Indicators Highlights

**Residents/Nonresidents** — the notions "residents" and "nonresidents" used for calculating the indicators of this table are defined in accordance with the Russian Federation Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

**Credit institution with nonresidents equity in the authorized capital** is a resident credit institution whose authorized capital is formed with the nonresidents' participation regardless of their share in it.

When calculating indicators of the table, the banks with the General license were not included in the number of banks licensed by the Bank of Russia to conduct operations in foreign currency.

**Table 6.1.4  
Credit Institutions  
Grouped by Registered Authorized Capital**

#### General Provisions

The table "Credit Institutions Grouped by Registered Authorized Capital" indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bulletin of Banking Statistics*, data on the breakdown of credit institutions by registered authorized capital are published in the weekly *Bank of Russia Bulletin* and placed on the Bank of Russia Internet web site.

#### Individual Indicators Highlights

**The registered authorized capital of credit institutions** — the fully paid authorized capital reflected in the book by the authorized registrar in charter documents (changes in charter documents) of a credit institution.

**Table 6.1.5  
Concentration of Assets of Credit Institutions**

#### General Provisions

The table "Concentration of Assets of Credit Institutions" shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is aggregated monthly reporting form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", including data of the branches of credit institutions.

#### Individual Indicators Highlights

**The number of credit institutions** signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

**Assets** are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

**The number of credit institutions covering 80% of assets** signifies the number of credit institutions that cover

<sup>1</sup> Article 5 of the Russian Federation Constitution establishes, that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".

80% of total assets of credit institutions registered in the given federal district.

**Table 6.1.6**  
**Credit Institutions Using the Right to Average**  
**the Required Reserves within Averaging Period**  
**from December 10 to January 10, 2013**  
**Grouped by Registered Authorized Capital**

#### General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On the Required Reserves of Credit Institutions" (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

#### Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as a part of the credit institution's required reserves as of the corresponding reporting date.

*The total on the Russian Federation* includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

*The total on the federal district* includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding federal districts where their correspondent accounts are held with breakdown by the size of registered authorized capital.

*The total on the constituent entities* includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

**Table 6.1.7**  
**Financial Performance of Credit Institutions**

#### General Provisions

The Table "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions registered in corresponding federal districts with breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

#### Individual Indicators Highlights

*The total profit (+)/loss(-) for the current year* is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

*The value of profit made by profit-making credit institutions* is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

*The share of profit-making credit institutions* is the share of credit institutions that have made profit or zero result from activities in the period from the beginning of the year under

review in the total number of operating credit institutions registered in Russian Federation.

*The value of losses (-) of loss-making credit institutions* for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

*The share of loss-making credit institutions* is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

*Current-year profit allocation* signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the stakeholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

**Table 6.1.8**  
**Credit Institutions**  
**Grouped by the Share of Nonresidents Equity**

#### General Provisions

The table "Credit Institutions by the Share of Nonresidents Equity" show how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

#### Individual Indicators Highlights

See commentary on table "Number of Credit Institutions with Nonresidents Equity".

**Table 6.1.9**  
**Number of Credit Institutions under the General**  
**Agreement with the Bank of Russia on Deposit**  
**Operations (AD), General Loan Agreement (GLA),**  
**Number of Correspondent Accounts**  
**Credited by the Bank of Russia (CA)**

#### General Provisions

The table "Number of Credit Institutions under the General Agreement with the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)" contains the following information:

- the number of resident credit institutions that have concluded the General agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System, under the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" (with amendments) and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the MICEX Electronic Trade System in compliance with the Bank of Russia letters No. 114-T, dated August 25, 2006, "On a New Form of the General Deposit Agreement on Conducting Deposit Transactions in the Russian Federation Currency Using the MICEX Electronic Trade System" and No. 121-T, dated August 8, 2007 "On a form of Additional agreement to General deposit agreement";
- the number of credit institutions that have concluded General credit agreements with the Bank of Russia under the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending by the Bank of Russia Loans against assets or guarantees" (with amendments) and/or General credit agreements for extending by the Bank

- of Russia loans against gold under the Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for Extending by the Bank of Russia Loans against Gold" and/or General credit agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities under the Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" (with amendments) and/or agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities in MICEX transactions with use of MICEX Electronic Trade System, according to the Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";
- the number of credit institutions' correspondent accounts and sub-accounts credited by the Bank of Russia under General credit agreements.

Credit institutions conclude General agreements/General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Settlements in deposit transactions conducted using the Reuters Dealing System are routed either through the correspondent account of a credit institution registered in the Moscow Region or through the correspondent sub-account of the Moscow branch of a regional credit institution. A credit institution that has concluded General deposit agreement effects settlements through the authorized settlement centre of the organized securities market in which the credit institution's bank account indicated in the agreement was opened.

Credit institutions conclude General credit agreements with those the Bank of Russia regional branches where their correspondent account was opened.

#### **Individual Indicators Highlights**

##### Number of credit institutions that have concluded deposit agreements with the Bank of Russia

*The total on the **Russian Federation*** includes total number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia as of the reporting date.

*The total on the **federal district*** includes the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branches in the correspondent federal district where they opened correspondent accounts as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branch in the corresponding region, territory or republic where a correspondent account was opened as of the corresponding reporting date.

##### Number of credit institutions that have concluded General credit agreements with the Bank of Russia

*The total on the **Russian Federation*** — total number of credit institutions that concluded General credit agreements with the Bank of Russia as of the corresponding reporting date.

*The total on the **federal district*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches located in the corresponding federal district where a correspondent account was opened as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches where a correspondent account was opened as of the corresponding reporting date.

##### Number of correspondent accounts and sub-accounts credited by the Bank of Russia

*The total on the **Russian Federation*** includes total credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of

Russia can transfer the sum of loans under General credit agreements as of the corresponding date.

*The total on the **federal district*** includes the number of credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia loans can transfer the loans under General credit agreements as of the corresponding date.

*The total on the **constituent entities*** — the number of credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General credit agreements as of the corresponding date.

## **Subsection 6.2 Foreign Cash Operations**

### **Table 6.2.1 Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)**

#### General Provisions

The table "Foreign Cash Sales to Individuals by Authorized Banks (US Dollar Equivalent for All Currencies)" contains data on the volume of sale of foreign cash to individuals by the authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of sale of the major currencies (the US dollar and the euro) by the authorized banks with breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

#### Individual Indicators Highlights

*Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies)* — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entities of the Russian Federation.

### **Table 6.2.2 Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)**

#### General Provisions

The table "Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)" contains data on the volume of purchase of foreign cash by the authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

**Individual Indicators Highlights**

**Foreign cash purchases by authorized banks from individuals (in US dollar equivalent for all currencies)** — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

### Subsection 6.3 Borrowings

**Table 6.3.1**

#### Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals

**General Provisions**

This table contains aggregate data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”) (further — credit institutions) in form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

**Individual Indicators Highlights**

**Customer funds** are accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

**Funds of public organizations** are balances of current accounts of state owned organizations in rubles and foreign currency.

**Funds of non-public organizations** are balances of current accounts of private owned organizations — residents in rubles and foreign currency.

**Deposits of legal entities** are ruble and foreign currency-denominated funds of residents and nonresidents raised under agreements of bank account and (or) bank deposit, including the funds raised on certificates of deposit. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

**Individual deposits** are ruble and foreign currency-denominated funds residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

**Table 6.3.2**

#### Budget Funds in Accounts of Credit Institutions

**General Provisions**

This table contains aggregate data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”) (further — credit institutions) in form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation.”

**Individual Indicators Highlights**

**Federal budget funds** are balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds to pay cash to receivers of budget funds.

**Regional and local budget funds** are balances of the regional budgets and local budgets.

**Other budget funds** are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

**Extra-budgetary funds** are total government and other extra-budgetary funds in the accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments’ extra-budgetary funds.

**Table 6.3.3**

#### Deposit and Savings Certificates and Bonds

**General Provisions**

The table “Deposit and Savings Certificates and Bonds” shows data on funds raised by credit institutions in rubles and foreign currency by issuing debt securities, such as certificates of deposit, savings certificates and bonds, including matured ones.

The data on the value of credit institutions’ funds in the constituent entities of the Russian Federation are aggregated for head offices and branches operated in a particular constituent entity of the Russian Federation (including the branches whose head offices are registered in another constituent entities of the Russian Federation) and don’t take into accounts actual place of registration of security holder. The source of information is data reported by credit institutions in form 0409101 “The Account Book of a Credit Institution” in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

**Individual Indicators Highlights**

**Savings (deposit) certificate** is a kind of time deposit, a security acknowledging the amount deposited with a bank and entitles of a depositor (certificate holder) to receive upon the expiry of the fixed term the deposit and interest indicated in the certificate in the bank that issued the certificate or in any branch of this bank. Savings (deposit) certificates are denominated in rubles. For more information on Savings (deposit) certificates, see the Regulation on the Savings Certificates and Certificates of Deposit Issued by Credit Institutions, approved by the Bank of Russia Ordinance No. 333-U, dated August 31, 1998.

**Bond<sup>1</sup>** is a financial security entitles the holder to receive, in due time, the nominal value of the bond or any other tangible equivalent. Bonds also provide fixed interest payments or any other tangible equivalent.

**Table 6.3.4**

#### Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills

<sup>1</sup> Federal Law No. 39-FZ, dated April 22, 1996, “On the Securities Market” (as revised on May 17, 2007).



## General Provisions

The table "Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills" presents data on the funds raised by credit institutions in rubles and foreign currency by issuing bills, including bills matured, which are evaluated at par, and discounting bank acceptances.

The data on the value of credit institutions' funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operating in a particular constituent entity of the Russian Federation (including branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into account actual place of registration of bill holder. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

## Individual Indicators Highlights

**Bill** is direct financial liability completed in a legally prescribed form and issued by a promissor to a billholder which gives the latter unconditional authority to make claims to the promissor in terms of specific amount, time and place.

## Subsection 6.4 Funds Allocations

### Table 6.4.1 Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

### Table 6.4.2 Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

### Table 6.4.3 Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

### Table 6.4.4 Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

## General Provisions

These tables contain aggregate data on funds lent by credit institutions to legal entities — residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities. Data are grouped by borrowers' residence.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity or individual entrepreneur is determined by its core activity.

## Individual Indicators Highlights

**Volume of loans by economic activities** is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

**Debt on loans by economic activities** reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

## Table 6.4.5 Loans Extended to Small, Medium-Sized Businesses

## General Provisions

This table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with break down by constituent entities of the Russian Federation.

Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

## Individual Indicators Highlights

**Small and medium-sized businesses** are the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ of July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

**Volume of extended loans** is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

**Debt** — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Overdue debt** — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

## Table 6.4.6 Loans Extended by Credit Institutions to Individuals, Outstanding Debt Table 6.4.7

## Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals Table 6.4.8

## Selected Indicators on Foreign Currency- Denominated Loans Extended by Credit Institutions to Individuals

## General Provisions

The tables show data on consumer loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

In addition to being published in the *Bulletin of Banking Statistics*, this information is also available on the Bank of Russia's website in the section "Statistics".

### Individual Indicators Highlights

**Value of housing/mortgage loans extended to individuals** is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

**Debt on housing/mortgage loans** is the balance of the debt on loans, including overdue debt as of the reporting date.

**Average weighted maturity of loans extended since the beginning of the year** is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

is the average weighted term of credit;

T is the average weighted maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

**Average weighted interest rate on loans extended since the beginning of the year** characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

is the average weighted interest rate;

P is the average weighted interest rate on loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n;  
T is the average weighted maturity of loans extended by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers' residence.

**Table 6.4.9**  
**Structure of Investment Portfolio**  
**of Credit Institutions**

### General Provisions

The table "Structure of Investment Portfolio of Credit Institutions" contains data on the value of securities other than bills acquired by credit institutions from residents and nonresidents, which are classified as securities under the federal law. These include bonds, deposit certificates, shares and other securities denominated in rubles and foreign currency.

The data on investment portfolio of credit institutions are aggregated for operating credit institutions and their branches registered in a particular constituent entity of the Russian Federation (including branches whose head office is registered in another constituent entity of the Russian Federation) and don't take into accounts actual place of registration of issuer. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of

November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

### Individual Indicators Highlights

**Investments in debt obligations, total** — credit institutions' investments in debt obligations that are classified as securities under Russian Federation law (debt obligations of the Russian Federation government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and do not qualify for the derecognition; and non-resident debt obligations, other than bills of exchange, that are considered as securities under the law of the issuer's country). Investments in debt obligations (column 2) include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. The aggregate value of investments in debt obligations (column 2) accounts for revaluation of securities.

Depending on the issuer of securities, *debt obligations* in a credit institution's portfolio include:

*debt obligations of the Russian government* — all debt obligations of the Russian government denominated in rubles and foreign currency;

*debt obligations of the Bank of Russia* — debt obligations issued by the Bank of Russia for trade among credit institutions;

*debt obligations of regional and local governments* — debt obligations issued by the constituent entities of the Russian Federation and local governments;

*debt obligations of resident credit institutions* — debt obligations issued by credit institutions that are residents of the Russian Federation;

*other debt obligations of residents* — debt obligations issued by resident organizations other than credit institutions;

*investments in nonresident debt obligations (except bills of exchange)* that are considered as securities under the law of the issuer's country. In particular, they include:

*debt obligations of foreign countries* — debt obligations issued by foreign states;

*nonresident banks' debt obligations* — debt obligations issued by non-resident banks;

*other non-residents' debt obligations* — debt obligations issued by other non-resident organizations;

*debt obligations that do not qualify for derecognition* — securities that were backed to repurchase agreements and continue to be recognized;

*overdue debt obligations* are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

*Debt obligations of the Russian government and the Bank of Russia* (column 3) are accounted for at their balance-sheet value (regardless of revaluation);

**Investments in equity securities** — investments in shares, stakes and also in any securities, which in accordance with the legislation of the country of their issue entitle a shareholding in the property and (or) net assets of an organization (the residual share in assets remaining after the deduction of all of the organization's liabilities), and also equity securities continue to be recognized.

Investments in equity securities include equities that are booked at their fair value through profit or loss and those available for sale, denominated in rubles or foreign currency.

Investments in equity securities (column 4) are booked with account taken of their revaluation.

**Equity in subsidiary and associated joint stock companies** is the value of funds invested in shares of resident and non-resident subsidiary and associated joint stock companies that ensures control over the financial and operating policy of the issuer or the ability to exert significant influence on financial and operating policy of a joint stock company.

**Other equity** is credit institutions contributions in equity of legal entities-residents and non-residents in rubles and foreign currency.

**Table 6.4.10**  
**Discounted Bills**

**General Provisions**

The table "Discounted Bills" contains information on the value of bills acquired (discounted) by credit institutions, including notes guaranteed by federal, regional and local governments, bills guaranteed by the central and local governments of foreign states and unpaid, protested and unprotested bills.

The data on discounted bills of credit institutions are aggregated for head offices and branches of credit institutions operating in a particular constituent entity of the Russian Federation (including branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into accounts actual place of registration of drawer of a bill. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in conformity with the Bank of Russia Ordinance No. 2332-U of

November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

**Individual Indicators Highlights**

***Ruble and foreign currency-denominated discounted bills, total*** is the purchase price of ruble and foreign currency-denominated bills and notes acquired by credit institutions, including notes unpaid by the required time.

Total ruble and foreign currency-denominated bills discounted by credit institutions comprise:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by regional and local governments;
- bills issued and guaranteed by resident credit organizations;
- other resident bills;
- nonresident bills, which include bills issued and guaranteed by central and local governments of foreign states, bills issued and guaranteed by nonresident banks and other nonresident bills.