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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
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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 November—December 2012 and January—February 2013 (the period (or date) to which data to be released relate is shown in parentheses)			
	November	December	January	February
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	30.11.2012 (10.2012)	29.12.2012 (11.2012)	31.01.2013 (12.2012)	28.02.2013 (01.2013)
2. Analytical accounts of the central bank, end of period ¹	14.11.2012 (10.2012)	14.12.2012 (11.2012)	14.01.2013 (12.2012)	14.02.2013 (01.2013)
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		29.12.2012 (Q3.2012)		
7. Stock market: Share Price Index	9.11.2012 (10.2012)	10.12.2012 (11.2012)	16.01.2013 (12.2012)	8.02.2013 (01.2013)
External sector				
8. Balance of Payments, for the reporting quarter, year ²		29.12.2012 (Q3.2012)		
9. International Reserves: Official reserves (weekly)	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	7.11.2012 (10.2012)	7.12.2012 (11.2012)	16.01.2013 (12.2012)	7.02.2013 (01.2013)
11. Template on international reserves and foreign currency liquidity, end of period	20.11.2012 (10.2012)	20.12.2012 (11.2012)	18.01.2013 (12.2012)	20.02.2013 (01.2013)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	9.11.2012 (09.2012)	12.12.2012 (10.2012)	16.01.2013 (11.2012)	11.02.2013 (12.2012)
13. International investment position, for the reporting year	28.06.2013 (2012)			
14. External Debt				
14.1 External Debt of the Russian Federation (with sectoral classification that complies with the SDDS), end of period ³		29.12.2012 (Q3.2012)		
14.2 External Debt of the Russian Federation in Domestic and Foreign Currency (with sectoral classification that complies with the SDDS), end of period		29.12.2012 (Q3.2012)		
14.3 External Debt of the Russian Federation by Maturity (with sectoral classification that complies with the SDDS), end of period		29.12.2012 (Q3.2012)		
15. Exchange Rates	every working day			

¹ Preliminary data publication date.

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

³ Advance estimates of quarterly external debt data are usually disseminated on the third 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/eng/data_standard/).

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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 Indicators¹

	Gross domestic product (GDP) ² 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
2011		
Q1	11,679.9	104.0
Q2	13,038.5	103.4
Q3	14,405.6	105.0
Q4	15,461.7	104.8
2012		
Q1	13,490.6	104.9
Q2	14,571.1	104.0
	Production and Services Index of the key types of economic activity as % of previous year's relevant period	Consumer price index as % of previous December
2010	105.8	106.9 ³
2011	105.5	108.4 ³
2011		
Q1	105.6	103.8 ³
Q2	104.0	101.1 ³
Q3	106.7	99.7 ³
Q4	105.6	101.4 ³
September	107.2	104.7
October	106.8	105.2
November	105.4	105.6
December	104.4	106.1
2012		
Q1	105.0	101.5 ³
Q2	103.2	101.7 ³
Q3	101.6	101.9 ³
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

¹ Data source: the Federal State Statistics Service.

² Quarterly indicators of GDP — estimates.

³ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds			
	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	4	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)	7	revenues	expenditures	balance of revenues and expenditures ("+" surplus / "-" deficit)
1											
2010	16,031.9	17,616.6	-1,584.6	860.7	8,305.4	10,117.4	-1,812.0	442.0	5,175.7	4,849.6	326.1
2011	20,855.4	19,994.6	860.7		11,367.7	10,925.6			5,819.6	5,387.0	432.6
2011											
Q1	4,392.5	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	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	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	-1,564.7		3,154.7	3,843.5	-688.9		1,552.9	1,548.2	4.7
January—August	13,496.1	11,138.6	2,357.5		7,220.2	6,431.5	788.7		3,984.2	3,366.5	617.7
January—September	15,170.8	12,745.4	2,425.4		8,213.0	7,082.1	1,130.9		4,266.7	3,838.8	427.9
January—October	17,025.2	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	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	860.7		11,367.7	10,925.6	442.0		5,819.6	5,387.0	432.6
2012											
Q1	5,103.5	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	620.3		3,234.1	2,893.2	340.9		1,827.4	1,672.6	154.7
January	1,446.4	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	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	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	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	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	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	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	1,593.2		8,352.1	7,819.7	532.3		4,741.2	4,138.6	602.6

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
2011						
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—August	5,079.4	4,156.7	922.7	583.3	554.9	28.4
January—September	5,617.7	4,786.1	831.6	657.6	622.4	35.2
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
2012						
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
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

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(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			
2011										
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—August	-788.7	-737.5	775.8	-1.6	-1,783.5	-43.4	12.3			
January—September	-1,130.9	-1,054.2	779.9	-3.0	-2,319.3	-95.0	-118.8			
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			
2012										
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			
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			

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		9	of which:	
			10	11
1		foreign currency-denominated federal government securities	loans from foreign states, international financial organizations and other international entities and foreign legal entities	
2010	119.7	121.6	-41.9	
2011	-105.2	-66.7	-30.9	
2011				
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—August	-51.1	-46.5	-19.1	
January—September	-76.7	-66.7	-24.5	
January—October	-79.0	-66.7	-26.5	
January—November	-80.0	-66.7	-28.7	
January—December	-105.2	-66.7	-30.9	
2012				
Q1	-96.0	-18.6	-7.7	
Q2	198.9	202.0	-6.8	
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	

¹ 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 ¹ 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

¹ 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 ¹ 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	

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

¹ 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)

	General government liabilities										Monetary authorities' liabilities ⁴	Banks' liabilities ²
	Capital transfers received 1	portfolio investment (3+4) 2	of which		loans ²	arrears ³	other	total (2+5+6+7) 8	9	10		
			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		

² Since the first quarter 2001, transactions of monetary authorities are excluded.

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

⁴ 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 (Received) 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 ³	other	total (18+19+20)	
												11	12	13	14	15	16	17	18	19	20	21
2000	2,475	308	-935	0	1,848	-11,381	-867	5,806	-7,537	115	-1,617	
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	

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

Table 1.4 (cont.)

Capital Account (Received) 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 ⁵	Banks' assets ⁵	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	

⁵ 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	foreign assets	foreign liabilities	"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
Total	545,387	565,274	572,667
General Government	34,688	36,344	41,133
Federal Government	33,573	35,191	40,358
New Russian Debt	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
Debt of the former USSR	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
Monetary Authorities	11,210	11,529	11,232
Currency and deposits	2,499	2,741	2,623
Other (SDR allocation)	8,710	8,788	8,609
Banks	162,833	169,283	175,411
Debt liabilities to direct investors and to direct investment enterprises	641	922	1,279
Loans ¹	541	307	1,793
Deposits ¹	154,769	155,875	161,416
Debt securities	4,472	8,809	8,269
Other	2,410	3,369	2,654
Other sectors	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

¹ 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
Total	565,274	572,667
Foreign Currency	416,092	432,584
Domestic Currency	149,182	140,083
General Government	36,344	41,133
Foreign Currency	27,061	32,551
Domestic Currency	9,282	8,582
Monetary Authorities	11,529	11,232
Foreign Currency	8,788	8,609
Domestic Currency	2,741	2,623
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	168,361	174,132
Foreign Currency	131,984	139,827
Domestic Currency	36,376	34,305
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	259,859	255,556
Foreign Currency	189,932	189,619
Domestic Currency	69,927	65,937
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	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
Total Liabilities	545,387	565,274	572,667
Short-term	69,237	72,066	79,256
Long-term	476,149	493,208	493,411
General Government	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
Monetary Authorities	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
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	162,192	168,361	174,132
<i>Short-term</i>	48,874	49,844	53,011
Debt securities	858	4,992	4,716
Loans ¹	541	307	1,793
Current accounts and deposits ¹	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 ¹	109,155	113,954	116,822
Other liabilities	549	746	746
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	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
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	85,322	89,181	90,614
Banks	641	922	1,279
Other sectors	84,681	88,259	89,336

¹ 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
Assets	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
Direct investment abroad	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
Portfolio investment	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
Financial derivatives	...	...	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
Other investment	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
Banks	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
Reserve assets	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
Liabilities	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
Direct investment in reporting economy	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
Portfolio investment	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
Financial derivatives	...	...	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
Other investment	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
International Investment Position, net	43,911	37,179	3,924	-10,635	-31,566	-38,793	-150,600	254,788	103,430	16,340	137,956

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		total changes
Assets	1,170,966	157,108	-63,732	-22,948	70,428
Direct investment abroad	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
Portfolio investment	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	
Financial derivatives	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
Other investment	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
Reserve assets	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
Liabilities	1,154,626	73,602	-137,654	12,865	-51,188	1,103,438
Direct investment in reporting economy	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
Portfolio investment	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
Financial derivatives	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
Other investment	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
<i>Cash national currency</i>	3,265	-643	-148	0	-791	2,474
Monetary authorities	3,265	-643	-148	0	-791	2,474
<i>Long-term deposits</i>	17,330	5,315	-455	-5	4,855	22,185
Banks	17,330	5,315	-455	-5	4,855	22,185
<i>Current accounts and short-term deposits</i>	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
International Investment Position, net	16,340	83,506	73,923	-35,813	121,616	137,956

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	
Assets	214,982	5,428	8,790	—172	14,047	229,029
Direct investment	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
Portfolio investment	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
Financial derivatives	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
Other investment	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	
Liabilities	216,147	7,301	8,447	353	16,100	232,247
Direct investment	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
Portfolio investment	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
Financial derivatives	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
Other investment	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
International investment position, net	-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 which:			% of the corresponding period of the previous year	total	of which:			% of the corresponding period of the previous year	total	of which:
with non-CIS countries		with CIS countries	% of the corresponding period of the previous year	with non-CIS countries			with CIS countries	% of the corresponding period of the previous year	with non-CIS countries			with CIS countries
2010	400,630	337,970	62,659	130.2	248,634	213,315	35,318	146.7	151,996	124,655	27,341	
2011	522,011	438,186	83,825	133.8	323,831	275,277	48,554	137.5	198,181	162,909	35,271	
2011												
Q1	113,236	93,524	19,712	157.1	65,076	54,908	10,168	150.6	48,160	38,616	9,543	
Q2	133,705	113,466	20,239	137.2	83,039	70,465	12,573	147.9	50,666	43,001	7,665	
Q3	130,367	109,819	20,549	128.1	85,215	72,335	12,880	131.8	45,153	37,483	7,669	
Q4	144,703	121,377	23,326	120.7	90,501	77,568	12,932	125.6	54,202	43,809	10,393	
August	44,541	37,892	6,649	121.9	30,172	25,783	4,389	134.2	14,369	12,109	2,260	
September	43,841	36,423	7,418	134.8	27,554	23,320	4,234	123.5	16,287	13,103	3,184	
October	46,045	38,690	7,355	123.1	29,403	25,198	4,205	124.9	16,642	13,492	3,150	
November	47,321	39,931	7,390	120.2	30,407	26,229	4,178	122.7	16,914	13,702	3,212	
December	51,338	42,757	8,581	119.2	30,691	26,142	4,549	129.0	20,647	16,615	4,032	
2012												
Q1	131,767	111,595	20,172	102.3	72,586	61,585	11,001	108.2	59,181	50,010	9,171	
Q2	131,918	111,448	20,470	101.1	81,859	70,229	11,630	92.5	50,058	41,218	8,840	
January	39,737	34,160	5,577	102.0	19,219	16,053	3,166	114.8	20,518	18,107	2,411	
February	45,157	37,770	7,387	110.9	24,793	21,219	3,574	102.4	20,364	16,551	3,813	
March	46,872	39,665	7,207	95.1	28,574	24,313	4,261	108.7	18,298	15,352	2,946	
April	45,119	38,244	6,875	100.2	26,796	22,773	4,023	100.0	18,323	15,471	2,852	
May	45,828	39,069	6,759	104.6	28,145	24,269	3,876	93.1	17,683	14,800	2,883	
June	40,972	34,136	6,836	98.9	26,919	23,188	3,731	85.0	14,053	10,948	3,105	
July	40,645	34,100	6,545	101.0	29,594	25,992	3,602	84.6	11,051	8,108	2,943	
August	42,054	35,188	6,866	103.3	29,414	25,620	3,794	86.4	12,640	9,568	3,072	

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	
2009						
31.12	439,450	416,653	405,825	8,901	1,927	22,798
2010						
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
2011						
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
2012						
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

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)

	30.09.2012
A. Official reserves	529,892.7
(1) Foreign currency reserves (in convertible foreign currencies)	454,327.2
(a) Securities	407,266.7
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	47,060.5
(i) other national central banks	34,903.3
(ii) banks headquartered in the reporting country	1,781.4
of which: located abroad	1,781.4
(iii) banks headquartered outside the reporting country	10,375.8
of which: located in the reporting country	—
(2) IMF reserve position	4,639.4
(3) SDRs	8,770.5
(4) Gold (is valued at current quotations of the Bank of Russia)	53,512.4
— volume in millions of fine troy ounces	30.0
(5) Other reserve assets (specify)	8,643.2
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	8,643.2
B. Other foreign currency assets (specify)	834.4
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	834.4
— 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	-3,312.6	-323.4	-141.8	-2,847.4
— outflows (—), principal	-2,062.7	-54.1	-123.5	-1,885.1
— outflows (—), interest	-2,520.4	-288.5	-170.9	-2,061.0
— inflows (+), principal	791.4	6.9	106.6	678.0
— inflows (+), interest	479.1	12.3	46.0	420.8
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 (—)	-1,453.1	-1,453.1	—	—
(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)

	30.09.2012
(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	897.4
— lent or repoed and included in Section I	—6,194.1
— lent or repoed but not included in Section I	—5,388.1
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I ¹	12,479.7
(e) financial derivative assets (net, marked to market)	0.2
— forwards	—
— futures	—
— swaps	0.2
— 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 ²	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

¹ Securities are presented at face value.² 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)

	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012
Claims on other sectors	371,118	355,541	358,540	361,962	361,377	360,305	359,398	357,677	357,583	357,451
Other financial institutions	367,400	353,982	353,173	356,349	356,054	355,042	354,764	353,764	351,740	351,740
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	3,717	1,559	5,366	5,612	5,323	5,263	4,633	3,913	5,842	5,710
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,464,823	8,644,114	7,898,470	7,760,718	7,787,825	7,728,831	7,727,911	8,129,269	8,214,648	8,110,953
Currency in circulation	6,139,703	6,895,836	6,407,739	6,464,419	6,450,769	6,639,749	6,631,860	6,809,652	6,803,360	6,810,819
Liabilities to credit institutions	1,325,120	1,748,278	1,490,730	1,296,298	1,337,056	1,089,082	1,096,051	1,319,616	1,411,288	1,300,133
Deposits	1,325,120	1,748,278	1,490,730	1,296,298	1,337,056	1,089,082	1,096,051	1,319,616	1,411,288	1,300,133
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	1,668	87	24	101	145	4,155	1,735	24	13	14
Deposits included in broad money	94,208	141,282	49,636	44,099	43,046	50,387	49,630	43,532	49,327	48,342
Transferable deposits	70,157	119,581	49,633	44,097	43,045	50,135	49,628	43,531	49,326	48,340
Other financial institutions	1,584	872	26,375	22,178	19,838	24,536	25,160	23,252	27,081	26,810
Public nonfinancial organizations	50,162	109,049	20,776	19,486	20,841	23,998	22,807	19,195	21,336	20,625
Other nonfinancial organizations	18,411	9,660	2,483	2,433	2,366	1,601	1,661	1,085	909	905
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	24,051	21,701	2	1	2	252	1	1	1	1
Other financial institutions	24,050	21,700	0	0	0	250	0	0	0	0
Public nonfinancial organizations	0	0	2	1	1	1	1	0	1	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,407,279	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
Other items (net)	959,629	293,342	-281,698	-652,611	-626,245	-550,560	81,737	420,760	188,362	434,977
Other liabilities	1,268,986	601,110	43,698	-326,733	-311,427	-238,028	398,997	720,663	492,418	751,275
Other assets	309,357	307,768	325,395	325,878	314,818	312,531	317,261	299,903	304,056	316,298

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)

	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012
Net foreign assets	1,546,236	1,588,546	1,800,109	1,830,717	1,808,547	1,789,539	1,762,716	1,525,902	1,608,924	1,368,430
Claims on nonresidents	6,785,291	6,777,164	6,828,370	6,649,761	6,706,864	6,817,207	7,202,149	7,217,140	7,409,532	7,270,171
Foreign currency	159,055	166,215	160,071	148,423	161,856	161,455	175,631	178,065	163,175	167,527
Deposits	2,224,170	3,256,172	3,340,475	3,262,144	3,394,492	3,452,164	3,621,840	3,706,483	3,854,602	3,734,621
Securities other than shares	969,574	984,303	928,663	880,911	860,671	869,102	931,798	924,011	922,347	944,809
Loans	3,023,742	1,949,414	1,999,885	1,952,990	1,875,353	1,907,215	2,000,956	1,932,325	2,009,545	1,946,995
Other	408,750	421,059	399,276	405,293	414,493	427,270	471,924	476,256	459,863	476,218
Liabilities to nonresidents	5,239,055	5,188,618	5,028,261	4,819,043	4,898,317	5,027,667	5,439,433	5,691,238	5,800,608	5,901,742
Deposits	1,509,935	5,032,901	4,767,019	4,571,776	4,646,715	4,775,319	5,164,598	5,360,825	5,473,985	5,572,502
Securities other than shares	97,822	110,763	222,123	211,724	222,703	222,983	241,910	245,607	239,610	237,959
Loans	3,479,724	17,593	16,663	15,981	9,152	9,405	10,172	59,548	60,805	61,899
Other	151,574	27,361	22,455	19,563	19,748	19,960	22,753	25,258	26,209	29,382
Claims on central bank	1,991,431	2,705,576	2,227,526	2,047,574	2,083,617	1,901,297	1,873,523	2,125,940	2,238,852	2,127,401
Currency	664,521	957,281	737,002	751,403	746,452	808,288	775,486	805,794	827,068	830,770
Deposits	1,326,910	1,748,295	1,490,523	1,296,171	1,337,165	1,093,010	1,098,036	1,320,146	1,411,784	1,296,630
Securities other than shares	—	—	—	—	—	—	—	—	—	—
Net claims on general government	196,200	941,122	1,136,093	1,317,541	1,337,480	1,321,519	1,195,887	1,343,463	1,236,854	854,650
Claims on federal government	2,073,485	2,074,567	2,047,661	2,054,141	2,086,858	2,111,538	2,162,906	2,221,237	2,203,582	2,127,208
Securities	2,046,772	2,050,460	2,023,580	2,029,827	2,062,221	2,088,232	2,141,053	2,199,495	2,167,625	2,094,930
Other claims	26,713	24,108	24,081	24,314	24,637	23,307	21,854	21,742	35,957	32,277
Claims on state and local government	477,354	614,145	600,801	605,890	603,612	584,336	563,562	559,292	557,794	555,729
Securities	261,854	245,991	242,010	242,981	232,419	237,943	244,506	222,675	220,922	228,688
Other claims	215,500	368,153	358,791	362,909	371,193	346,393	319,056	336,617	336,872	327,040
Liabilities to federal government	1,695,797	1,378,476	1,072,691	906,689	847,475	855,572	838,132	848,794	900,662	1,185,699
Deposits	1,679,023	1,360,004	1,050,269	878,062	827,079	837,060	817,238	829,521	879,556	1,165,573
Other liabilities	16,774	18,472	22,422	28,627	20,396	18,513	20,893	19,273	21,106	20,127

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

	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012	Jun, 2012	Jul, 2012	Aug, 2012
Liabilities to state and local government	658,841	369,114	439,678	435,801	505,515	518,783	692,449	588,272	623,860	642,587
Deposits	658,841	369,114	439,678	435,801	505,515	518,783	692,449	588,272	623,860	642,587
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	25,582,489	26,265,263	26,094,313	26,173,285	26,809,452	27,528,475	28,278,259	28,764,273	29,209,449	29,869,180
Other financial institutions	782,483	823,514	782,606	804,011	882,360	929,832	926,165	989,334	1,045,744	1,031,406
Public nonfinancial organizations	361,152	376,648	367,494	352,837	369,108	375,007	380,651	390,134	398,421	401,972
Other nonfinancial organizations	18,610,641	19,009,659	18,860,755	18,809,297	19,130,497	19,555,701	20,041,324	20,231,718	20,413,212	20,825,580
Households	5,828,212	6,055,441	6,083,457	6,207,140	6,427,486	6,667,934	6,930,119	7,153,088	7,352,072	7,610,222
Liabilities to central bank	1,454,296	1,477,655	1,635,048	1,528,473	1,740,715	2,109,357	1,969,572	2,527,255	2,854,897	2,681,166
Deposits included in broad money	20,721,024	22,674,786	22,273,369	22,327,280	22,598,425	22,622,419	23,139,696	23,293,450	23,241,910	23,381,631
Transferable deposits	5,808,733	6,799,293	6,580,823	6,528,464	6,525,883	6,349,167	6,447,683	6,573,867	6,445,259	6,265,391
Other financial institutions	336,025	392,732	407,413	374,600	434,406	344,345	357,494	389,356	339,768	316,102
Public nonfinancial organizations	369,431	464,448	414,803	433,993	468,862	465,856	457,586	438,088	402,189	403,960
Other nonfinancial organizations	3,329,166	3,772,397	3,845,167	3,755,123	3,668,871	3,484,151	3,598,338	3,550,939	3,554,604	3,388,701
Households	1,774,111	2,169,715	1,913,440	1,964,748	1,953,744	2,054,815	2,034,266	2,195,484	2,148,699	2,156,628
Other deposits	14,912,291	15,875,493	15,692,546	15,798,816	16,072,541	16,273,252	16,692,013	16,719,583	16,796,650	17,116,240
Other financial institutions	722,028	867,932	874,030	941,471	985,411	1,031,023	1,046,783	1,015,310	1,073,390	1,144,647
Public nonfinancial organizations	175,716	203,604	179,463	185,870	184,561	154,529	151,432	158,240	162,353	178,572
Other nonfinancial organizations	4,634,069	5,013,124	4,818,925	4,749,712	4,787,432	4,821,024	4,975,718	4,888,038	4,870,543	4,920,482
Households	9,380,478	9,790,833	9,820,128	9,921,763	10,115,137	10,266,677	10,518,080	10,657,995	10,690,365	10,872,540
Deposits excluded from broad money	590,810	533,344	552,330	541,193	543,566	558,556	561,713	584,630	764,931	570,854
Securities other than shares excluded from broad money	705,072	806,521	669,717	820,384	925,603	919,506	942,209	985,192	966,890	1,038,102
Shares and other equity	4,924,794	5,186,304	5,307,591	5,419,506	5,445,902	5,416,665	5,374,805	5,494,429	5,574,234	5,676,395
Other items (net)	920,360	821,897	819,986	732,283	784,885	914,327	1,122,390	874,622	891,217	871,511
Other liabilities	3,659,373	3,755,547	3,789,936	3,759,570	3,814,952	3,977,318	4,281,943	4,231,966	4,240,370	4,222,750
Other assets	2,478,769	2,608,041	2,712,022	2,797,978	2,750,107	2,794,880	2,859,842	2,997,433	3,050,242	3,078,817
Consolidation adjustment	-260,244	-325,609	-257,928	-229,309	-279,960	-268,111	-299,712	-359,911	-298,911	-272,422

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)

	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012
Net foreign assets	17,297,652	17,391,930	16,910,094	16,482,996	16,615,141	16,986,449	18,032,057
Claims on nonresidents	22,815,066	22,861,791	22,204,444	21,559,244	21,772,521	22,275,299	23,751,043
Liabilities to nonresidents	5,517,413	5,469,861	5,294,350	5,076,248	5,157,380	5,288,851	5,718,986
Domestic claims	19,416,306	22,155,581	21,303,219	21,613,813	21,955,695	21,933,264	22,252,865
Net claims on general government	-6,537,301	-4,465,223	-5,149,634	-4,921,434	-5,215,134	-5,955,516	-6,384,792
Claims on federal government	2,400,853	2,407,434	2,368,691	2,381,428	2,417,191	2,444,035	2,512,044
Claims on state and local government	477,757	614,552	601,210	606,305	604,027	584,740	563,970
Liabilities to federal government	7,748,763	6,547,485	6,930,583	6,726,939	6,844,290	7,517,238	7,793,253
Liabilities to state and local government	1,667,147	939,723	1,188,952	1,182,227	1,392,062	1,467,052	1,667,553
Claims on other sectors	25,953,606	26,620,804	26,452,852	26,535,247	27,170,829	27,888,780	28,637,657
Other financial institutions	1,149,883	1,177,496	1,135,779	1,160,361	1,238,415	1,284,874	1,280,930
Public nonfinancial organizations	361,153	376,649	367,495	352,837	369,109	375,008	380,652
Other nonfinancial organizations	18,614,358	19,011,218	18,866,122	18,814,909	19,135,820	19,560,963	20,045,957
Households	5,928,212	6,055,441	6,083,457	6,207,140	6,427,486	6,667,934	6,930,119

Table 1.17 (cont.)

(millions of rubles, end of period)

	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012
Broad money liabilities							
Currency outside banking system	26,290,413	28,754,623	27,993,742	28,084,395	28,345,788	28,504,268	29,045,700
Transferable deposits	5,475,181	5,938,555	5,670,737	5,713,016	5,704,317	5,831,462	5,856,374
Other financial institutions	5,878,890	6,918,873	6,630,457	6,572,561	6,568,928	6,399,302	6,497,312
Public nonfinancial organizations	337,609	393,604	433,788	396,779	454,244	368,880	382,654
Other nonfinancial organizations	419,593	573,497	435,579	453,479	489,703	489,854	480,393
Households	3,347,577	3,782,057	3,847,650	3,757,556	3,671,237	3,485,752	3,599,999
Other deposits	1,774,111	2,169,715	1,913,440	1,964,748	1,953,744	2,054,815	2,034,266
Other financial institutions	14,936,342	15,897,194	15,692,548	15,798,817	16,072,543	16,273,504	16,692,014
Public nonfinancial organizations	746,078	889,632	874,030	941,471	985,411	1,031,273	1,046,783
Other nonfinancial organizations	175,716	203,604	179,464	185,871	184,562	154,530	151,433
Households	4,634,070	5,013,125	4,818,926	4,749,713	4,787,433	4,821,025	4,975,719
Deposits excluded from broad money	9,380,478	9,790,833	9,820,128	9,921,763	10,115,137	10,266,677	10,518,080
Securities other than shares excluded from broad money	590,810	533,344	552,330	541,193	543,566	558,556	561,713
Shares and other equity	705,072	806,521	669,717	820,384	925,603	919,506	942,209
Other items (net)	7,332,073	8,421,687	8,542,965	8,654,863	8,681,236	8,657,392	8,615,427
Other liabilities	1,795,590	1,031,336	454,559	-4,025	74,642	279,992	1,119,873
Other assets	4,928,359	4,356,657	3,833,634	3,432,837	3,503,525	3,739,290	4,680,941
Consolidation adjustment	2,788,126	2,915,809	3,037,417	3,123,856	3,064,925	3,107,411	3,177,102
	-344,643	-409,512	-341,657	-313,006	-363,958	-351,887	-383,966

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

	Jun, 2012			Jul, 2012			Aug, 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	-35,288	18,200,918	18,165,630	-5,179	17,852,759	17,847,580	-26,289	17,935,948	17,909,659
Claims on nonresidents	1,256,423	22,886,158	24,142,582	1,316,809	22,608,809	23,925,617	1,320,057	22,772,121	24,092,178
Liabilities to nonresidents	1,291,711	4,685,241	5,976,952	1,321,988	4,756,050	6,078,038	1,346,345	4,836,174	6,182,519
Domestic claims	22,822,304	-130,665	22,691,638	23,068,902	-106,591	22,962,311	23,311,763	-59,074	23,252,689
Net claims on general government	-2,212,778	-4,217,533	-6,430,312	-2,498,677	-4,106,044	-6,604,721	-2,817,891	-4,156,051	-6,973,941
Claims on federal government	2,245,044	324,891	2,569,935	2,234,694	315,096	2,549,789	2,136,926	339,816	2,476,741
Claims on state and local government	559,600	100	559,700	558,109	96	558,205	556,045	99	556,144
Liabilities to federal government	3,482,398	4,540,013	8,022,411	3,608,645	4,418,771	8,027,417	3,909,468	4,495,087	8,404,555
Liabilities to state and local government	1,535,024	2,511	1,537,536	1,682,834	2,464	1,685,299	1,601,393	878	1,602,271
Claims on other sectors	25,035,082	4,086,868	29,121,950	25,567,579	3,999,453	29,567,032	26,129,654	4,096,976	30,226,630
Other financial institutions	1,170,059	173,039	1,343,098	1,205,340	192,144	1,397,484	1,178,695	204,452	1,383,147
Public nonfinancial organizations	330,591	59,543	390,134	341,083	57,338	398,421	347,041	54,932	401,972
Other nonfinancial organizations	16,678,362	3,557,268	20,235,630	16,953,324	3,465,730	20,419,054	17,275,220	3,556,069	20,831,289
Households	6,856,070	297,017	7,153,088	7,067,831	284,241	7,352,072	7,328,698	281,524	7,610,222

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

	Jun, 2012			Jul, 2012			Aug, 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	29,340,841	X	X	29,267,529	X	X	29,410,022
Money Supply (National Definition)	24,679,174	X	X	24,564,343	X	X	24,573,512	X	X
Currency outside banking system	6,003,858	—	6,003,858	5,976,292	—	5,976,292	5,980,049	—	5,980,049
Transferable deposits	6,617,398	—	6,617,398	6,494,585	—	6,494,585	6,313,731	—	6,313,731
Other financial institutions	412,608	—	412,608	366,848	—	366,848	342,913	—	342,913
Public nonfinancial organizations	457,283	—	457,283	423,524	—	423,524	424,585	—	424,585
Other nonfinancial organizations	3,552,024	—	3,552,024	3,555,513	—	3,555,513	3,389,606	—	3,389,606
Households	2,195,484	—	2,195,484	2,148,699	—	2,148,699	2,156,628	—	2,156,628
Other deposits	12,057,917	4,661,667	16,719,585	12,093,466	4,703,185	16,796,652	12,279,731	4,836,510	17,116,242
Other financial institutions	946,044	69,266	1,015,310	987,568	85,822	1,073,390	1,053,569	91,077	1,144,647
Public nonfinancial organizations	112,597	45,643	158,241	115,401	46,952	162,353	122,988	55,584	178,573
Other nonfinancial organizations	2,666,577	2,221,462	4,888,039	2,610,116	2,260,428	4,870,544	2,628,804	2,291,678	4,920,482
Households	8,332,699	2,325,296	10,657,995	8,380,381	2,309,983	10,690,365	8,474,369	2,398,171	10,872,540
Deposits excluded from broad money	481,327	103,303	584,630	625,769	139,162	764,931	457,188	113,666	570,854
Securities other than shares excluded from broad money	672,319	312,873	985,192	655,757	311,133	966,890	716,133	321,969	1,038,102
Shares and other equity	8,734,970	0	8,734,970	8,814,655	0	8,814,655	8,916,718	0	8,916,718
Other items (net)	1,211,635	0	1,211,635	995,899	0	995,899	1,226,652	0	1,226,652
Other liabilities	4,952,629	0	4,952,629	4,732,788	0	4,732,788	4,974,025	0	4,974,025
Other assets	3,297,335	0	3,297,335	3,354,298	0	3,354,298	3,395,115	0	3,395,115
Consolidation adjustment	—443,659	0	—443,659	—382,591	0	—382,591	—352,258	0	—352,258

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	4	households	7	8
2010									
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	
2011									
31.01	4,830.7	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	
2012									
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	

Table 1.18 (end)

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

Table 1.19

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
		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	the Bank of Russia bonds (OBRs) held by banks ¹		
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	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	—	—	
2012								
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	—	—	

¹ 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 ¹
		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		
2012							
4.09	8,139.5	6,817.4	749.1	407.1	165.9	—	
5.09	8,119.2	6,779.9	697.6	407.1	234.5	—	
6.09	7,808.0	6,801.5	514.6	407.1	84.8	—	
7.09	7,791.3	6,818.7	469.5	407.1	95.9	—	
10.09	7,816.2	6,854.8	446.2	407.1	108.0	—	
11.09	8,043.1	6,872.2	679.5	407.1	84.2	—	
12.09	8,104.9	6,865.9	742.1	407.1	89.7	—	
13.09	8,151.0	6,869.6	790.2	407.1	84.0	—	
14.09	8,163.9	6,888.1	778.6	407.1	90.1	—	
17.09	8,176.4	6,923.4	771.4	406.2	75.5	—	
18.09	8,206.9	6,931.2	798.3	405.1	72.2	—	
19.09	8,242.9	6,910.8	842.9	411.5	77.8	—	
20.09	8,255.1	6,900.4	857.5	411.5	85.8	—	
21.09	8,150.9	6,900.9	770.2	411.5	68.3	—	
24.09	8,205.7	6,913.9	812.9	411.5	67.4	—	
25.09	8,217.5	6,905.0	824.5	411.5	76.5	—	
26.09	8,082.5	6,872.9	730.1	411.5	68.0	—	
27.09	7,990.4	6,843.9	669.4	411.5	65.5	—	
28.09	8,006.0	6,838.0	684.5	411.5	72.0	—	

¹ 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	Q1, 2012	Q2, 2012
Net foreign assets							
Claims on nonresidents	8,350	20,025	25,067	36,630	62,317	67,998	75,346
Foreign currency	29,912	38,645	48,041	62,561	103,961	111,976	116,056
Deposits	13	597	2,514	1,132	617	228	394
Securities other than shares	1,477	2,039	3,549	4,904	2,570	3,125	2,628
Loans	6,885	8,660	5,070	11,728	33,006	34,736	39,537
Other	400	813	240	247	4,007	4,150	5,739
Liabilities to nonresidents	21,137	26,537	36,668	44,549	63,760	69,736	67,758
Loans	21,562	18,620	22,974	25,931	41,644	43,977	40,710
Other	393	680	1,066	1,706	11,293	10,984	9,317
Other	21,169	17,941	21,908	24,225	30,351	32,994	31,393
Claims on banking system	466,684	491,690	551,709	601,905	757,937	830,627	832,710
Currency	20,293	16,873	14,667	12,870	17,544	13,308	14,598
Other	446,391	474,816	537,042	589,035	740,393	817,318	818,111
Net claims on general government	51,976	43,752	63,441	77,158	69,243	80,221	107,788
Claims on general government	57,734	50,374	71,084	82,122	121,992	113,931	138,410
Liabilities to general government	5,758	6,621	7,643	4,964	52,749	33,709	30,621
Claims on other sectors	599,549	595,475	709,477	809,216	944,467	973,567	1,048,091
Other financial institutions	258,462	334,091	363,542	364,005	446,670	532,916	579,786
Nonfinancial organizations	339,200	258,181	344,857	441,884	495,620	438,796	466,263
Households	1,888	3,203	1,078	3,327	2,177	1,855	2,042
Securities other than shares	5,586	5,875	4,458	18,331	571	450	517
Loans	8,817	11,784	22,310	24,503	25,473	25,194	25,829
Of which: credit institutions	5,059	4,690	17,633	18,878	16,974	16,151	16,516
Insurance technical reserves	755,640	871,576	984,611	1,164,948	1,501,840	1,654,570	1,734,321
Net equity of households in life insurance reserves	23,732	30,561	34,669	41,935	55,493	55,259	56,760
Net equity of households in pension funds	401,796	456,061	567,681	713,506	1,020,117	1,145,310	1,204,876
Prepaid premiums/reserves against outstanding claims	330,112	384,955	382,261	409,507	426,230	454,001	472,684
Of which: credit institutions	10,480	6,436	5,027	6,006	10,966	10,351	9,998
Shares and other equity	306,429	287,714	345,577	359,862	384,043	384,058	399,729
Other items (net)	50,087	-26,008	-7,262	-42,734	-77,963	-111,859	-96,460

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	Q1, 2012	Q2, 2012
Net foreign assets	9,921,200	12,217,894	13,967,741	15,077,828	17,454,247	16,683,140	18,240,976
Claims on nonresidents	14,080,102	17,249,620	18,263,783	19,837,327	22,965,752	21,884,497	24,258,638
Liabilities to nonresidents	4,158,902	5,031,726	4,296,042	4,759,499	5,511,505	5,201,358	6,017,662
Domestic claims	8,598,377	10,712,698	13,997,108	18,335,717	23,152,316	22,993,332	23,831,002
Net claims on general government	-5,074,555	-7,823,385	-5,110,597	-3,241,523	-4,395,980	-5,134,913	-6,322,523
Claims on general government	1,281,032	1,292,975	1,809,911	2,389,005	3,143,977	3,135,148	3,268,045
Liabilities to general government	6,355,587	9,116,360	6,920,508	5,630,528	7,539,958	8,270,061	9,590,568
Claims on other sectors	13,672,932	18,536,083	19,107,705	21,577,240	27,548,297	28,128,245	30,153,525
Other financial institutions (except insurance companies and private pension funds)	480,409	827,742	910,288	994,117	1,607,192	1,755,180	1,906,368
Nonfinancial organizations	9,945,611	13,324,884	14,263,733	16,053,956	19,883,487	19,943,724	21,092,027
Households	3,246,912	4,383,457	3,933,683	4,529,167	6,057,618	6,429,341	7,155,130
Currency outside financial sector	3,681,944	3,777,956	4,023,385	5,049,876	5,921,011	5,691,008	5,989,260
Deposits	10,325,900	12,487,846	15,006,967	18,585,803	22,787,774	22,540,763	23,286,220
Of which: other financial institutions (except insurance companies and private pension funds)	228,114	585,411	584,464	538,851	1,054,496	1,126,501	1,123,601
Securities other than shares	583,256	525,121	513,984	555,379	671,985	791,239	843,222
Loans	3,758	7,094	4,677	5,625	8,499	9,043	9,313
Insurance technical reserves	745,160	865,140	979,585	1,158,941	1,490,874	1,644,219	1,724,323
Shares and other equity	3,508,377	5,445,890	6,565,000	7,328,554	8,805,730	9,065,294	9,134,699
Other items (net)	-328,818	-178,457	871,253	729,366	920,690	-65,095	1,084,940

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

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2011												2012											
	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.05	1.06	1.07	1.08	1.09	1.10						
1. Precious metals	1,549,809	1,602,125	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	1,501,332	1,566,871	1,614,793	1,652,520	1,712,093	1,750,925						
2. Funds placed with nonresidents and securities issued by nonresidents	13,912,925	14,141,961	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	13,644,947	14,702,339	14,964,490	14,524,676	14,816,010	14,650,242						
3. Credits and deposits	1,439,963	1,657,341	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	2,285,877	2,144,114	2,697,293	3,021,444	2,847,885	2,855,398						
4. Securities	417,248	420,616	426,150	414,271	424,306	427,353	429,536	446,325	445,884	443,352	446,717	432,286	429,536	446,325	445,884	443,352	446,717	432,286						
of which:																								
— Russian government securities	323,927	327,243	332,738	320,932	327,177	330,209	332,399	349,059	348,596	346,097	349,439	345,489	332,399	349,059	348,596	346,097	349,439	345,489						
5. Claims on IMF	576,750	590,294	602,627	574,564	549,861	557,391	570,361	616,275	624,497	608,828	618,605	604,886	570,361	616,275	624,497	608,828	618,605	604,886						
6. Other assets	116,722	107,006	97,857	669,918	1,042,950	1,028,532	1,005,737	200,569	126,731	337,568	206,814	445,072	1,005,737	200,569	126,731	337,568	206,814	445,072						
of which:																								
— fixed assets ¹	X	X	75,429	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X						
— advance payments on profit tax	—	—	167	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—						
Total assets	18,013,417	18,519,343	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	19,437,790	19,676,493	20,473,688	20,588,388	20,648,124	20,738,809						
1. Cash in circulation	6,111,681	6,149,643	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	6,639,992	6,632,108	6,809,902	6,803,611	6,811,074	6,827,073						
2. Funds in accounts with the Bank of Russia	8,306,113	8,531,764	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	8,922,840	9,162,409	9,635,604	9,812,549	9,813,304	9,659,707						
of which:																								
— Russian government funds	5,210,621	5,262,811	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	5,619,384	5,877,035	6,131,430	5,978,428	6,013,483	5,960,178						
— funds of resident credit institutions	1,160,930	1,327,936	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	1,093,931	1,098,141	1,320,234	1,411,816	1,300,623	1,256,846						
3. Float	57,583	33,355	36,217	30,659	34,268	36,216	56,069	31,251	28,229	38,078	23,776	37,566	56,069	31,251	28,229	38,078	23,776	37,566						
4. Bank of Russia bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—						
5. Liabilities to IMF	468,874	465,759	472,335	459,321	438,436	433,185	435,610	456,764	476,819	470,064	468,087	465,773	435,610	456,764	476,819	470,064	468,087	465,773						
5. Other liabilities	661,827	931,543	158,612	188,556	167,632	145,053	142,552	153,339	282,593	223,664	291,560	508,434	142,552	153,339	282,593	223,664	291,560	508,434						
6. Capital	2,407,339	2,407,279	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	3,240,727	3,240,622	3,240,541	3,240,422	3,240,323	3,240,256						
7. Profit of a fiscal year	—	—	21,903	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—						
Total liabilities	18,013,417	18,519,343	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	19,437,790	19,676,493	20,473,688	20,588,388	20,648,124	20,738,809						

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.

¹ 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 ¹	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	7.0	7.0
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	—

¹ 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		
			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' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in 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	
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 Russia¹

The period of averaging	Volume, billions of rubles
2011	
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
2012	
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

¹ 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 ¹
14.09.2012 —	4.25	4.25	4.25	4.25	4.25	4.25	4.25

¹ 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 ¹	for the term of 30 days ²
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

¹ Since April 17, 2012 operations are suspended.

² 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 ¹	
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 ²	—	—	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

¹ Since April 30, 2010 to April 1, 2012 operations are suspended.

² 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	extended loans, millions of rubles		number of credit institutions (branches)	number of the Bank of Russia territorial branches		
	total	of which: in the Moscow region			total	of which: in the Moscow region				
2012										
3.09	93,923.50	70,069.56	203	71	55	9.40	—	1	—	1
4.09	169,375.49	132,698.27	249	94	58	73.07	73.05	2	1	2
5.09	363,231.42	320,953.29	260	99	61	51.86	51.86	2	2	1
6.09	261,424.57	217,499.95	284	109	59	14.08	14.08	2	2	1
7.09	308,978.67	267,369.16	257	103	58	155.39	21.45	3	2	2
10.09	325,518.89	288,252.39	281	105	60	20.46	20.46	1	1	1
11.09	123,607.35	91,140.75	232	75	56	4.27	2.30	2	1	2
12.09	235,746.18	193,504.42	267	89	60	23.75	21.85	4	3	2
13.09	194,351.45	153,221.57	270	92	59	53.69	53.14	2	1	2
14.09	229,248.41	179,947.78	277	100	61	53.54	31.16	2	1	2
17.09	193,519.70	159,834.16	251	91	61	1,798.56	1,777.24	3	2	2
18.09	133,009.74	101,261.05	226	82	55	38.70	33.61	4	3	2
19.09	192,123.05	157,526.28	248	103	56	7.77	7.77	2	2	1
20.09	160,570.63	126,707.32	260	95	52	7.62	3.75	2	1	2
21.09	150,557.92	113,457.45	261	98	57	81.07	71.49	3	2	2
24.09	216,229.56	179,164.82	273	105	54	137.51	—	2	—	2
25.09	204,812.50	155,520.12	238	92	54	5.55	0.07	2	1	2
26.09	285,360.61	249,846.99	266	99	61	67.73	67.30	4	3	2
27.09	274,637.40	235,281.23	267	102	57	0.91	—	1	—	1
28.09	352,440.09	306,378.98	248	92	61	—	—	—	—	—

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 ¹	on 30 days ²	on 1 week	on 3 months	on 6 months ³	on 12 months ⁴	on 1 week	on 3 months	on 6 months ³	on 12 months ⁴	on 1 week	on 3 months	on 6 months ³		on 12 months ⁴	
2	3	4	5	6	7	8	9	10	11	12	13	14					
2011																	
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
2012																	
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

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:				total amount of loans, millions of rubles	average weighted rate, % p.a.	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 181 days to 365 days ⁶			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	
2011												
September	1,103.38	94.06	329.32	680.00	—	—	—	—	—	—	—	—
October	81,587.00	50.00	81,537.00	—	—	—	—	—	—	—	—	—
November	22,408.00	528.00	1,086.00	19,394.00	1,400.00	19.00	—	19.00	—	—	—	6.75
December	320,582.80	3,557.40	57,064.50	259,960.90	—	—	—	—	—	—	—	—
2012												
January	238,842.20	—	114,734.30	124,107.90	—	1.00	—	—	—	—	—	6.75
February	21,776.00	—	551.00	21,225.00	—	—	—	—	—	—	—	—
March	48,117.08	517.00	31,714.38	15,885.70	—	200.00	—	200.00	—	—	—	6.75
April	11,963.85	19.00	1,781.00	4,577.55	5,586.30	655.00	5.00	650.00	—	—	—	6.75
May	46,226.90	50.00	3,655.00	32,690.80	9,831.10	298.00	—	165.00	133.00	—	—	7.06
June	377,234.01	609.45	111,673.50	139,129.47	125,821.59	19.00	—	19.00	—	—	—	6.75
July	93,681.45	231.00	14,798.60	77,371.90	1,279.95	280.00	—	108.00	172.00	—	—	7.13
August	183,328.17	286.00	17,383.45	87,963.33	77,695.39	40.00	—	40.00	—	—	—	6.75
September	124,046.95	186.40	85,920.80	8,616.85	29,322.90	133.00	—	73.00	60.00	—	—	7.06

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

³ Since October 1, 2010 operations are suspended.

⁴ Since April 30, 2010 to April 1, 2012 operations are suspended.

⁵ Since February 10, 2011 to October 31, 2011 operations are suspended.

⁶ 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 ¹	tom - one month ²	one week ³	one month ⁴	three months ⁵	one month ⁴	one month ⁴	three months ⁵	one month ⁴	
2011												
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
2012												
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

¹ Since April 17, 2012 operations are suspended.

² Since Q3, 2012 operations are conducted.

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

⁴ Since Q3, 2012 operations are suspended.

⁵ 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 ¹	tom-one month ²	one week ³	one month ⁴	three months ⁵	
2011											
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	—
2012											
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	—	—	—	—

¹ Since April 17, 2012 operations are suspended.

² Since Q3, 2012 operations are conducted.

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

⁴ Since Q3, 2012 operations are suspended.

⁵ 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
2012									
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
2012				
3.09	11,056.98	1	5.68	1,413,156.18
4.09	8,193.96	1	5.69	1,410,293.16
5.09	903,541.64	7	5.30	1,047,364.04
6.09	21,230.82	1	5.69	1,022,982.98
7.09	10,076.95	3	5.64	1,011,829.11
10.09	195,602.87	1	5.27	1,197,355.03
11.09	247,697.31	1	5.28	1,249,449.47
12.09	1,179,982.79	7	5.29	1,323,805.19
13.09	47,460.90	1	5.39	1,340,724.39
14.09	77,401.24	3	5.61	1,370,664.73
17.09	100,528.28	1	5.68	1,393,791.77
18.09	119,265.99	1	5.70	1,412,529.48
19.09	1,307,273.80	10	5.62	1,435,331.52
20.09	59,185.56	1	5.74	1,434,180.90
21.09	30,623.76	3	5.86	1,405,619.10
24.09	73,517.95	1	5.80	1,448,513.29
25.09	222,661.86	1	5.70	1,597,657.20
26.09	1,332,891.87	6	5.56	1,509,150.08
27.09	351,045.68	1	5.57	1,532,211.02
28.09	274,333.48	3	5.56	1,455,498.82

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
2011								
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
2011															
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	27.8645	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
2012															
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

(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
2011																
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	28.3675	28.1561	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	29.2709	29.2555	28.9547	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
2012																
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	—

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
2011															
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
2012															
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

(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
2011																
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	40.7198	40.6205	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	40.0073	—	—
March	39.9813	40.0728	40.1097	40.0633	40.0633	40.0633	40.1996	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	40.5837	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	40.0217	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	40.1189	40.0923	40.3029	—
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	39.9389	39.7937	39.5982	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	43.4535	43.6357	43.2216	—
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	42.5457	42.3571	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	42.0251	41.7744	—
December	41.4389	41.3933	41.3933	41.3933	41.6868	41.7059	41.6718	41.2250	40.8848	40.8848	40.8848	40.8848	40.7632	40.6339	41.2280	41.6714
2012																
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	39.8384	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	39.3645	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	38.7429	38.6266	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	38.7393	38.7477	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	39.8426	40.1179	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	41.4964	41.0217	41.1963	—
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	39.6362	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	39.9087	39.8379	39.9748	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	40.1735	40.2074	39.9786	—

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			

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			

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2012				
1.09	1,735.75	32.10	1,578.95	647.08
4.09	1,757.21	31.81	1,608.17	660.78
5.09	1,751.10	32.86	1,607.72	657.38
6.09	1,763.23	33.48	1,612.42	661.67
7.09	1,768.72	33.23	1,635.69	669.80
8.09	1,745.66	33.83	1,625.23	663.89
11.09	1,767.21	32.86	1,627.74	674.15
12.09	1,768.47	34.33	1,630.55	682.46
13.09	1,763.73	33.92	1,655.70	686.16
14.09	1,746.95	34.25	1,662.66	684.45
15.09	1,756.24	32.70	1,678.46	685.65
18.09	1,737.89	34.13	1,666.84	675.59
19.09	1,744.10	34.28	1,645.07	671.13
20.09	1,760.80	33.80	1,627.34	668.80
21.09	1,786.73	35.18	1,636.48	673.07
22.09	1,777.35	34.32	1,638.32	676.37
25.09	1,766.86	34.85	1,615.64	653.09
26.09	1,770.00	33.79	1,621.98	647.19
27.09	1,770.48	34.14	1,633.20	635.41
28.09	1,760.42	33.98	1,639.82	631.86
29.09	1,770.32	33.75	1,651.04	634.17

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						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	
2011													
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
2012													
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	
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	
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	
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	
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	
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	
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	
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	
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	

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			
2012																					
3.09	4.73	5.12	5.87	6.54	6.95	7.40	5.42	5.87	6.73	7.46	8.46	5.42	5.87	6.73	7.46	8.46	5.42	5.87	6.73	7.46	8.46
4.09	4.47	4.99	5.77	6.54	6.96	7.43	5.11	5.81	6.64	7.46	8.56	5.11	5.81	6.64	7.46	8.56	5.11	5.81	6.64	7.46	8.56
5.09	4.51	4.96	5.79	6.50	6.99	7.44	5.11	5.79	6.65	7.45	8.56	5.11	5.79	6.65	7.45	8.56	5.11	5.79	6.65	7.45	8.56
6.09	4.82	5.07	5.79	6.51	6.98	7.43	5.48	5.87	6.64	7.44	8.55	5.48	5.87	6.64	7.44	8.55	5.48	5.87	6.64	7.44	8.55
7.09	4.79	5.10	5.79	6.47	6.91	7.40	5.52	5.86	6.65	7.41	8.51	5.52	5.86	6.65	7.41	8.51	5.52	5.86	6.65	7.41	8.51
10.09	4.69	4.96	5.76	6.47	6.90	7.36	5.41	5.70	6.59	7.39	8.52	5.41	5.70	6.59	7.39	8.52	5.41	5.70	6.59	7.39	8.52
11.09	4.90	5.07	5.77	6.47	6.91	7.39	5.60	5.90	6.62	7.39	8.50	5.60	5.90	6.62	7.39	8.50	5.60	5.90	6.62	7.39	8.50
12.09	4.82	5.10	5.80	6.49	6.92	7.39	5.53	5.89	6.63	7.36	8.54	5.53	5.89	6.63	7.36	8.54	5.53	5.89	6.63	7.36	8.54
13.09	4.76	5.06	5.76	6.47	6.91	7.39	5.47	5.86	6.61	7.35	8.54	5.47	5.86	6.61	7.35	8.54	5.47	5.86	6.61	7.35	8.54
14.09	4.79	5.10	5.75	6.44	6.95	7.42	5.51	5.88	6.60	7.38	8.59	5.51	5.88	6.60	7.38	8.59	5.51	5.88	6.60	7.38	8.59
17.09	5.03	5.26	5.82	6.45	6.92	7.39	5.75	5.99	6.67	7.40	8.54	5.75	5.99	6.67	7.40	8.54	5.75	5.99	6.67	7.40	8.54
18.09	5.19	5.31	5.83	6.46	6.93	7.40	5.91	6.12	6.68	7.40	8.55	5.91	6.12	6.68	7.40	8.55	5.91	6.12	6.68	7.40	8.55
19.09	5.25	5.40	5.91	6.60	7.02	7.46	5.92	6.16	6.73	7.43	8.56	5.92	6.16	6.73	7.43	8.56	5.92	6.16	6.73	7.43	8.56
20.09	5.13	5.39	5.91	6.64	7.03	7.47	5.83	6.14	6.74	7.44	8.57	5.83	6.14	6.74	7.44	8.57	5.83	6.14	6.74	7.44	8.57
21.09	5.16	5.41	5.91	6.62	7.02	7.46	5.88	6.13	6.75	7.46	8.56	5.88	6.13	6.75	7.46	8.56	5.88	6.13	6.75	7.46	8.56
24.09	5.14	5.35	5.94	6.69	7.05	7.42	5.88	6.05	6.80	7.55	8.65	5.88	6.05	6.80	7.55	8.65	5.88	6.05	6.80	7.55	8.65
25.09	5.40	5.52	5.94	6.64	6.99	7.45	6.12	6.28	6.81	7.45	8.51	6.12	6.28	6.81	7.45	8.51	6.12	6.28	6.81	7.45	8.51
26.09	5.62	5.70	6.07	6.64	7.04	7.59	6.29	6.43	6.86	7.50	8.70	6.29	6.43	6.86	7.50	8.70	6.29	6.43	6.86	7.50	8.70
27.09	5.50	5.66	6.00	6.68	7.03	7.49	6.19	6.42	6.85	7.47	8.58	6.19	6.42	6.85	7.47	8.58	6.19	6.42	6.85	7.47	8.58
28.09	5.55	5.73	6.06	6.70	7.05	7.50	6.28	6.48	6.92	7.54	8.57	6.28	6.48	6.92	7.54	8.57	6.28	6.48	6.92	7.54	8.57

Table 3.1.6

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

September, 2012

(millions of rubles)

	Russian rouble (RUB)						US dollar (USD)						Euro (EUR)						Others											
	deposit operations			REPO			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		among residents	with non-residents		among residents	with non-residents				
Overnight	249,462	86,290	64,960	0	0	0	95,661	497,968	0	0	0	9,243	88,824	0	0	0	0	0	0	0	0	0	0	4,260	0	0	0	0		
1 week ¹	5,930	22,543	6,881	260	36,500	1,818	1,818	36,500	512	1,449	3,677	578	578	0	0	0	0	0	0	0	0	0	0	238	0	0	0	0		
2 weeks ¹	745	876	343	0	3,222	98	212	3,222	359	18	23	96	96	0	0	0	0	0	0	0	0	0	15	0	0	0	0			
1 month ²	5,581	738	169	0	2,595	212	212	2,595	2	8	57	498	498	0	0	0	0	0	0	0	0	0	19	0	0	0	0			
2 months ²	1,130	2	2	0	283	11	11	283	0	0	25	22	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
3 months ³	4,617	272	178	0	1,927	105	105	1,927	0	77	4	242	242	0	0	0	0	0	0	0	0	0	20	0	0	0	0			
6 months ³	1,083	123	0	0	221	12	12	221	0	0	112	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
over 6 months	320	28	0	0	-227	622	622	-227	5	31	7	66	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	6,877	552	2,137	0	5,519	204	204	5,519	17	16	519	378	378	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

¹ Standard term +/- 2 calendar days.

² Standard term +/- 5 calendar days.

³ Standard term +/- 10 calendar days.

3.2. Exchange Market

Table 3.2.1

Trade at Interbank Currency Exchange

	US dollars				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 ¹	tomorrow ²	today ¹	tomorrow ²		
2011						
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
2012						
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

¹ Settlement time not later than the transaction day.

² 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
2011														
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
2012														
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

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
2011														
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
2012														
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

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 ²		
	Total foreign currency receipts ¹	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		
2012									
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		

Table 3.2.4 (end)
(millions of US dollars)

1	9	Of which:								15	16
		10	11	12	13	14	15	16			
	Total foreign cash expenses ³	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 ²	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			
2012											
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			

¹ Excluding receipts related to interbranch turnover.

² Including receipts from and expenses of legal entities accordingly.

³ 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
	US Dollar								
2011									
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
2012									
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

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
	Euro								
2011									
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
2012									
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

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
5.09.2012	SU26209RMFS5	3,605	—	91,888.68	23,970.63	23,734.73	98.23	98.29	8.01	116,706.44
12.09.2012	SU26208RMFS7	2,359	—	13,177.20	3,064.10	3,062.72	99.79	99.81	7.68	108,606.04
12.09.2012	SU26207RMFS9	5,257	—	45,883.09	9,903.21	10,088.48	101.30	101.40	8.14	72,796.69
19.09.2012	SU26209RMFS5	3,591	—	19,578.97	10,649.30	10,661.94	99.07	99.10	7.88	106,057.14
26.09.2012	SU25080RMFS1	1,666	—	30,517.46	19,160.14	19,759.58	99.96	100.01	7.53	52,586.98

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.
5.03.2003	5.09.2012	SU46014RMFS5	1,017.16	58,289.89	19	17.45	7.00
14.02.2003	5.09.2012	SU46011RMFS1	—	30,000.00	10	—	—
7.03.2012	5.09.2012	SU26208RMFS7	2,892.14	77,329.86	1	37.40	7.50
16.03.2005	5.09.2012	SU46018RMFS6	2,572.23	128,933.65	30	19.95	8.00
19.01.2011	13.09.2012	SU25076RMFS9	4,823.66	136,261.47	3	35.40	7.10
23.09.2009	19.09.2012	SU25069RMFS4	44,059.51	44,059.51	0	—	—
23.09.2009	19.09.2012	SU25069RMFS4	2,372.60	44,059.51	6	53.85	10.80
23.09.2009	19.09.2012	SU26202RMFS0	1,116.80	40,000.00	12	27.92	11.20
23.03.2011	20.09.2012	SU26204RMFS6	5,487.57	146,726.53	3	37.40	7.50
14.02.2003	26.09.2012	SU46012RMFS9	1,492.40	40,000.00	10	37.31	3.74
1.07.2009	26.09.2012	SU25065RMFS2	1,376.32	46,000.00	13	29.92	12.00

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
2010				
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
2011				
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
2012				
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

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 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
2012									
3.09	7.54	—	8.22	8.83	7.51	—	8.00	—	
4.09	7.49	—	8.06	8.83	7.86	—	7.70	—	
5.09	7.50	—	8.05	8.83	7.74	—	7.87	—	
6.09	7.50	—	8.10	8.83	7.74	—	7.61	—	
7.09	7.45	—	8.19	8.83	7.69	—	7.77	—	
10.09	7.49	—	8.18	8.83	7.90	—	7.73	—	
11.09	7.47	—	8.20	8.83	7.74	—	7.85	—	
12.09	7.48	—	8.19	8.83	7.58	—	7.83	—	
13.09	7.50	—	8.18	8.83	7.98	—	7.74	—	
14.09	7.47	—	8.14	8.83	7.82	—	7.80	—	
17.09	7.49	—	8.14	8.83	7.51	—	7.79	—	
18.09	7.51	—	8.14	8.83	7.81	—	7.93	—	
19.09	7.53	—	8.14	8.83	7.58	—	7.9	—	
20.09	7.56	—	8.17	8.83	7.72	—	7.81	—	
21.09	7.53	—	8.31	8.83	7.53	—	7.77	—	
24.09	7.55	—	8.16	8.83	7.58	—	7.72	—	
25.09	7.54	—	8.16	8.83	7.24	—	—	—	
26.09	7.54	—	8.17	8.83	7.45	—	7.85	—	
27.09	7.53	—	8.19	8.83	7.66	—	7.78	—	
28.09	7.51	—	8.37	8.83	7.69	—	7.84	—	

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles				
	10	11	12	13	14	15	16	17	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 and floating income	
2012										
3.09	0.09	—	—	—	2,015,700.48	—	924,484.21	24,099.48	24,099.48	
4.09	0.23	—	0.15	—	2,015,700.48	—	924,484.21	24,099.48	24,099.48	
5.09	0.10	—	0.01	—	2,039,671.11	—	924,484.21	24,099.48	24,099.48	
6.09	0.12	—	0.06	—	2,039,671.11	—	924,484.21	24,099.48	24,099.48	
7.09	0.14	—	—	—	2,039,671.11	—	924,484.21	24,099.48	24,099.48	
10.09	0.08	—	0.02	—	2,039,671.11	—	924,484.21	24,099.48	24,099.48	
11.09	0.06	—	0.01	—	2,039,671.11	—	924,484.21	24,099.48	24,099.48	
12.09	0.12	—	0.03	—	2,052,638.42	—	924,484.21	24,099.48	24,099.48	
13.09	0.14	—	0.01	—	2,052,638.42	—	924,484.21	24,099.48	24,099.48	
14.09	0.33	—	0.12	—	2,052,638.42	—	924,484.21	24,099.48	24,099.48	
17.09	0.05	—	0.61	—	2,052,638.42	—	924,484.21	24,099.48	24,099.48	
18.09	0.12	—	—	—	2,052,638.42	—	924,484.21	24,099.48	24,099.48	
19.09	0.15	—	0.36	—	2,019,228.21	—	924,484.21	24,099.48	24,099.48	
20.09	0.10	—	0.01	—	2,019,228.21	—	924,484.21	24,099.48	24,099.48	
21.09	0.21	—	—	—	2,019,228.21	—	924,484.21	24,099.48	24,099.48	
24.09	0.18	—	—	—	2,019,228.21	—	924,484.21	24,099.48	24,099.48	
25.09	0.08	—	—	—	2,019,228.21	—	924,484.21	24,099.48	24,099.48	
26.09	0.35	—	—	—	2,038,388.35	—	924,484.21	24,099.48	24,099.48	
27.09	0.26	—	0.05	—	2,038,388.35	—	924,484.21	24,099.48	24,099.48	
28.09	0.10	—	—	—	2,038,388.35	—	924,484.21	24,099.48	24,099.48	

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years							
	18	19	20	21	22	23	24	25	26	27			
1													
2012													
3.09	2,064,919.21	—	867,238.49	23,478.92	2.87	—	6.62	3.49					
4.09	2,068,031.20	—	878,515.76	23,483.02	2.87	—	6.63	3.48					
5.09	2,089,864.12	—	875,566.29	23,487.36	2.92	—	6.66	3.48					
6.09	2,090,223.57	—	873,773.64	23,491.69	2.91	—	6.63	3.48					
7.09	2,093,192.87	—	868,619.08	23,496.03	2.91	—	6.59	3.48					
10.09	2,092,255.26	—	870,138.49	23,508.80	2.91	—	6.58	3.47					
11.09	2,093,504.88	—	869,140.92	23,513.14	2.90	—	6.57	3.46					
12.09	2,107,321.22	—	870,139.80	23,517.48	2.93	—	6.57	3.46					
13.09	2,101,867.41	—	870,532.86	23,521.82	2.93	—	6.56	3.46					
14.09	2,104,319.24	—	872,757.76	23,525.92	2.93	—	6.59	3.46					
17.09	2,103,859.93	—	873,124.46	23,538.93	2.93	—	6.58	3.45					
18.09	2,103,132.65	—	873,462.49	23,543.27	2.92	—	6.58	3.45					
19.09	2,065,825.73	—	873,533.99	23,547.36	3.01	—	6.58	3.44					
20.09	2,059,504.98	—	872,159.35	23,551.70	3.01	—	6.56	3.44					
21.09	2,061,416.77	—	866,166.61	23,556.04	3.01	—	6.48	3.44					
24.09	2,061,544.43	—	873,760.61	23,568.81	3.00	—	6.55	3.43					
25.09	2,062,340.23	—	873,940.18	23,573.15	3.00	—	6.54	3.43					
26.09	2,081,470.42	—	872,328.56	23,577.49	3.00	—	6.55	3.42					
27.09	2,082,171.63	—	870,721.72	23,581.83	3.00	—	6.54	3.42					
28.09	2,083,723.68	—	862,593.85	23,586.16	3.00	—	6.45	3.42					

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
2012			
3.09	5.47	6.07	7.97
4.09	5.64	6.05	7.85
5.09	5.59	5.96	7.85
6.09	5.74	5.94	7.87
7.09	5.54	5.93	7.91
10.09	5.78	6.00	7.92
11.09	5.70	5.81	7.92
12.09	5.51	5.86	7.92
13.09	5.67	5.89	7.92
14.09	5.85	5.97	7.88
17.09	5.94	5.98	7.89
18.09	5.61	5.94	7.90
19.09	5.68	6.00	7.91
20.09	5.69	6.05	7.94
21.09	5.72	6.00	8.00
24.09	5.71	6.03	7.93
25.09	5.74	6.02	7.92
26.09	5.79	6.04	7.92
27.09	5.76	6.01	7.94
28.09	5.69	5.98	8.02

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles ¹
2012			
3.09	1,439.31	1,406.04	24.34
4.09	1,436.52	1,405.71	26.84
5.09	1,421.62	1,391.02	31.63
6.09	1,455.07	1,437.37	43.57
7.09	1,474.58	1,471.80	67.06
10.09	1,478.83	1,476.44	36.62
11.09	1,478.05	1,480.05	32.06
12.09	1,478.54	1,482.51	39.46
13.09	1,472.60	1,484.88	29.42
14.09	1,535.38	1,589.40	104.12
17.09	1,530.36	1,582.22	74.77
18.09	1,515.30	1,547.74	51.79
19.09	1,499.12	1,517.58	82.49
20.09	1,499.28	1,515.88	54.69
21.09	1,496.65	1,522.63	45.73
24.09	1,489.92	1,509.58	28.62
25.09	1,482.61	1,510.96	31.75
26.09	1,445.38	1,456.99	42.73
27.09	1,453.09	1,474.76	37.38
28.09	1,458.26	1,475.70	37.47

¹ On June 29, 2012 the united Exchange MICEX-RTS was renamed to Moscow Exchange.

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2011						2012						
	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
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	1,123	1,123	1,117	1,112	1,111	1,110	1,110	1,104	1,101	1,102	1,102	1,101	1,098
of which:													
— banks	1,061	1,061	1,055	1,051	1,049	1,047	1,045	1,039	1,037	1,037	1,036	1,034	1,032
— nonbanking credit institutions	62	62	62	61	62	63	65	65	64	65	66	67	66
1.1. Registered 100 percent foreign-owned credit institutions	78	78	77	77	77	77	79	79	79	76	76	76	75
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	1	2	1	—	1	1	2	—
of which:													
— banks	1	—	—	—	1	1	2	1	—	1	—	—	—
— nonbanking credit institutions	—	—	—	—	—	—	—	—	—	—	1	2	—
2. Credit institutions licensed to conduct banking operations — total	991	988	982	978	976	974	975	970	967	965	965	963	962
of which:													
— banks	933	931	925	922	919	916	915	910	908	906	905	903	900
— nonbanking credit institutions	58	57	57	56	57	58	60	60	59	59	60	60	62
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	806	804	799	797	795	794	793	790	787	786	786	784	783
— to conduct operations in foreign currency	670	668	665	661	659	657	658	655	653	651	651	648	648
— credit institutions with general license	273	274	273	273	273	273	273	272	271	271	271	271	270
— to conduct operations with precious metals:													
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses ¹	206	207	207	207	207	208	209	210	209	209	209	209	208

Table 4.1.1 (end)

	2011												2012						
	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09						
11. Operational offices of credit institutions — total	4,406	4,617	4,877	5,360	5,576	5,702	5,867	6,058	6,238	6,412	6,586	6,762	6,939						
of which Sberbank of Russia	258	276	352	545	590	590	592	607	620	629	639	637	648						
12. Mobile banking offices — total	92	95	95	100	103	105	105	109	112	112	112	113	114						
of which Sberbank of Russia	88	91	91	96	99	101	101	104	107	106	106	107	108						
13. Credit institutions with revoked licences	131	135	135	134	134	135	133	133	134	136	136	136	136						
14. Credit institutions subjected to liquidation	128	131	130	130	131	130	130	127	128	129	131	131	134						
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	124	124	124	123	123	122	122	121	124	125	127	125	128						
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	2,017	2,017	2,023	2,028	2,030	2,031	2,033	2,039	2,042	2,042	2,043	2,046	2,049						
of which:																			
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,570	1,570	1,572	1,574	1,575	1,576	1,578	1,582	1,585	1,585	1,586	1,588	1,589						
— credit institutions liquidated owing to reorganization	446	446	450	453	454	454	454	456	456	456	456	457	459						
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	444	444	448	451	452	452	452	454	454	454	454	455	457						
of which:																			
— reorganization into branches of other banks	368	368	370	372	373	373	373	375	375	375	375	376	377						
— taken over by other banks (except for reorganized into branches)	76	76	78	79	79	79	79	79	79	79	79	79	80						
— 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						

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

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

³ 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 ¹			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
2005				
31.12	136	81	52	120
2006				
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)
2007				
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)
2008				
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)
2009				
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)
2010				
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)
2011				
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)
2012				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)

¹ 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, %
2010										
31.12	17	1.7	23	2.3	46	4.5	98	9.7	222	21.9
2011										
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
2012										
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

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, %	
2010											
31.12	250	24.7	98	9.7	103	10.2	133	13.1	22	2.2	1,012
2011											
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
2012											
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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

		Nonresidents equity ¹											
		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
2008													
31.12	31	14.0	64	29.0	24	10.9	26 (5)	11.8	76 (3)	34.4	221		
2009													
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		
2010													
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		
2011													
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		
2012													
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		

¹ 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 31.08.2012										Total
	1—5	6—20	21—50	51—200	201—500	501—962					
Number of branches throughout the RF territory, units	723	286	387	623	397	258					2,674
Loans, deposits and other funds extended — total	16,748,542	6,677,008	3,441,084	3,775,122	1,247,017	287,972					32,176,745
of which: overdue debt	746,459	230,341	137,685	135,935	33,708	8,565					1,292,694
of which extended to											
— organizations	11,609,187	3,746,407	1,722,876	2,136,249	838,661	180,995					20,234,377
of which: overdue debt	675,710	128,863	59,297	78,755	22,320	5,441					970,387
— individuals	2,764,367	1,697,544	1,265,263	932,135	270,220	69,263					6,998,792
of which: overdue debt	67,371	101,428	78,306	55,684	11,191	3,018					316,999
— credit institutions	1,926,268	1,065,567	351,479	581,650	113,533	34,974					4,073,472
of which: overdue debt	3,373	47	82	1,497	197	106					5,302
Investments in government securities and the Bank of Russia bonds	503,918	210,506	128,619	209,784	32,857	6,489					1,092,173
Investments in bills	55,014	46,507	41,730	71,709	51,968	18,233					285,162
Investments in equities and shares of resident organizations other than credit institutions	474,243	74,242	41,855	34,910	13,508	1,982					640,740
Total funds in organizations accounts	2,160,550	986,514	546,057	878,376	404,787	139,141					5,115,426
Total budget and extrabudgetary funds in accounts	12,114	13,701	957	22,589	122	12					49,494
Deposits of individuals accepted by credit institutions	6,584,988	2,369,704	1,522,476	1,728,851	700,266	125,773					13,032,058
Credit institutions bonds, bills and acceptances	929,677	365,504	354,834	240,807	65,538	10,808					1,967,167
Equity capital	2,761,024	1,045,096	631,348	794,087	322,162	132,208					5,685,926
Total assets	23,260,610	8,796,290	5,112,385	5,828,873	2,013,913	510,418					45,522,488

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
2010						
31.12	573,380	595,047	92.0	21,667	8.0	132,079
2011						
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
2012						
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	272,961	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

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	of which												
	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	
2011													
31.12	5,242.1	249.7	8	2.2	52	66.4	302	152.6	297	4,771.1	319		
2012													
31.01	5,276.1	243.4	8	1.9	49	65.3	298	152.8	300	4,812.7	320		
29.02	5,266.6	240.9	8	2.1	50	64.2	291	154.1	302	4,805.3	322		
31.03	5,377.9	238.8	8	2.2	51	64.7	291	149.5	294	4,922.7	330		
30.04	5,395.9	236.9	7	2.1	50	64.4	289	151.3	293	4,941.0	329		
31.05	5,464.6	245.0	7	2.3	52	63.9	286	150.5	290	5,002.9	331		
30.06	5,468.3	237.7	7	2.3	51	62.8	282	148.9	289	5,016.6	336		
31.07	5,572.9	235.9	7	2.2 ¹	52 ¹	62.3	278	149.9	289	5,122.6	337		
31.08	5,685.9	225.9	7	2.3	51	61.4	273	146.3	284	5,250.0	345		
Memo: own funds (capital) adequacy ratio as of 31.08.2012, %	13.3		13.7 ²		38.4		25.6		17.8		13.1		

¹ 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.

² Credit institutions with positive own funds (capital).

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			
2010											
31.12	6,035,603	3,541,232	87,875	738,117	557,772	422,075	617,391	755,207			362,795
2011											
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
2012											
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

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		
	total	In foreign currency									in rubles	in foreign currency	in rubles	in foreign currency		
		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	in rubles	in foreign currency						
11	12	13	14	15	16	17	18	19	20	21	22					
2010																
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				
2011																
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				
2012																
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				

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
in US dollars														
2011														
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
2012														
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

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					Average weighted interest rates on individual deposits			Average weighted interest rates on individual 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	up to 1 year	over 1 year	
in euros																
2011																
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		
2012																
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		

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	
2010															
31.12	15,384	113	1,586	568	1,337	11,357	6	13,981	1	229	2,592	5,344	4,156	62	
2011															
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	
2012															
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	

Table 4.2.6 (end)
(at par, millions of rubles)

	Bonds											Derivatives (at fair value)	
	total	of which by maturity:											
		up to 30 days 17	31 to 90 days 18	91 to 180 days 19	181 days to 1 year 20	1 to 3 years 21	over 3 years 22	23					
2010	16												
31.12	537,880	0	0	0	6	171,063	366,811	...					
2011													
31.01	533,586	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	...					
2012													
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					

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											
		total		individuals		of which:						credit institutions	
				total		organizations							
		of which by maturity:		of which by maturity:		of which by maturity:		of which by maturity:		of which by maturity:			
1	2	3	4	5	6	7	8	9	10	11			
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years				
2010													
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			
2011													
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			
2012													
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			

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	12	13	14	15	16	17	18	19	20	21															
													up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years							
2010																									
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															
2011																									
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															
2012																									
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															

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
2011												
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
2012												
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

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
2011											
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
2012											
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

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

	On individual loans, by maturity										On nonfinancial organizations' loans, by maturity						
	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	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	
2011																	
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
2012																	
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					
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					
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					
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					
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					
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					
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					
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					

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	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
2010																		
31.12	4,450,288	410,452	254,427	2,510	2,992,176	298,020	235,394	5,588	271,046	26,856	13,002	457						
2011																		
31.01	281,888	24,756	7,095	79	2,860,895	294,639	179,357	5,341	278,985	27,283	12,112	441						
28.02	652,501	59,020	15,804	205	2,907,426	299,458	169,128	5,157	286,130	27,475	12,050	415						
31.03	1,147,566	106,865	37,130	492	3,015,534	313,084	166,638	5,234	289,351	27,520	12,037	407						
30.04	1,622,342	154,334	47,451	810	3,086,423	326,419	170,361	5,306	295,548	27,779	11,779	397						
31.05	2,081,602	199,065	58,689	1,101	3,172,811	336,872	174,044	5,428	305,132	28,070	11,664	416						
30.06	2,613,406	248,072	76,900	1,286	3,263,804	348,158	181,048	5,261	297,274	28,188	11,333	419						
31.07	3,103,925	293,971	87,922	1,601	3,356,812	356,668	179,402	5,340	309,370	28,097	11,268	438						
31.08	3,596,699	342,865	104,290	1,842	3,398,258	366,379	192,036	5,477	309,129	27,915	11,992	470						
30.09	4,127,669	390,305	131,580	2,625	3,494,693	377,833	222,034	6,354	306,495	27,700	12,670	527						
31.10	4,623,257	438,102	145,616	2,714	3,526,862	385,636	212,345	6,294	308,587	27,240	11,652	501						
30.11	5,149,819	489,639	163,761	3,206	3,577,831	396,440	209,023	6,381	301,563	27,101	10,616	517						
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						
2012																		
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	3,087,108	292,536	93,319	1,358	4,008,453	474,206	217,563	6,593	370,612	25,926	12,940	481						
31.07	3,636,933	348,106	99,993	1,561	4,028,249	485,067	206,512	6,313	373,995	25,710	12,559	438						
31.08	4,221,433	406,055	115,747	1,787	4,080,969	497,403	209,721	6,287	383,623	26,332	12,992	464						

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			
2011											
31.12	587,600	745,971	1,448,522	29,313	174.6	165.7	12.0	12.0	11.7		
2012											
31.01	30,430	40,210	1,456,199	29,461	168.9	168.9	11.9	11.9	11.9		
29.02	78,825	106,759	1,488,459	29,847	171.2	172.6	12.0	12.0	12.0		
31.03	136,458	187,216	1,529,572	28,993	172.7	174.5	12.0	12.0	12.1		
30.04	198,440	274,889	1,573,041	29,112	174.1	177.2	12.1	12.1	12.2		
31.05	258,082	357,211	1,614,019	29,115	174.6	176.4	12.1	12.1	12.2		
30.06	318,523	441,271	1,657,699	29,072	174.9	176.1	12.1	12.1	12.3		
31.07	381,549	530,616	1,697,626	29,075	175.1	175.8	12.2	12.2	12.2		
31.08	451,022	627,891	1,753,688	29,010	175.6	178.2	12.2	12.2	12.3		

Table 4.3.6 (end)

	In foreign currency						average weighted maturity on loans extended since the beginning of the year, months	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		of which overdue debt			
			total					
2011								
31.12	3,089	23,630	176,323	22,372		130.8	9.8	
2012								
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	

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	
		debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %				on loans extended over the month	on loans extended since the beginning of the year		on loans extended over the month
	number of extended loans, units	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	on loans extended since the beginning of the year	on loans extended over the month				
2011													
31.12	520,658	1,314,331	25,946	178.9	170.6	11.9	11.6	11.9	11.6	11.6	11.6	56,337	
2012													
31.01	28,246	1,324,565	26,188	172.0	172.0	11.8	11.8	11.8	11.8	11.8	11.8	73,069	
29.02	73,208	1,356,474	26,254	174.6	176.1	11.9	11.9	11.9	11.9	11.9	11.9	72,788	
31.03	126,643	1,397,373	25,455	175.9	177.7	12.0	12.1	12.0	12.1	12.1	12.1	72,027	
30.04	184,348	1,442,797	25,461	177.4	180.5	12.0	12.1	12.0	12.1	12.1	12.1	72,579	
31.05	239,481	1,485,414	25,487	177.8	179.3	12.0	12.2	12.0	12.2	12.2	12.2	74,354	
30.06	294,710	1,530,860	25,424	178.1	179.3	12.1	12.2	12.1	12.2	12.2	12.2	75,288	
31.07	352,327	1,572,791	25,496	178.7	181.6	12.1	12.2	12.1	12.2	12.2	12.2	78,371	
31.08	416,408	1,628,645	25,423	179.0	180.4	12.1	12.3	12.1	12.3	12.3	12.3	75,712	

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

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 31.08.2012										total
	1—5	6—20	21—50	51—200	201—500	501—963					
Number of credit institutions extended mortgage loans, units	5	15	25	124	243	248					660
Number of mortgage loans extended to individuals, units, of which loans extended:	246,120	79,516	22,634	35,572	29,525	4,125					417,492
in rubles	246,069	79,193	22,579	35,049	29,487	4,031					416,408
in foreign currency	51	323	55	523	38	94					1,084
Volume of mortgage loans extended to individuals, — total, millions of rubles	326,282	126,888	50,381	64,192	36,610	7,208					611,561
in rubles	325,875	124,708	49,952	60,817	35,315	6,513					603,180
in foreign currency	407	2,180	429	3,375	1,295	695					8,381
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	948,238	421,370	148,941	184,846	51,307	10,107					1,764,809
in rubles	918,298	371,462	134,437	149,460	46,130	8,858					1,628,645
in foreign currency	29,940	49,908	14,504	35,386	5,177	1,249					136,164
of which: overdue, — total	21,632	16,624	3,585	2,899	782	106					45,628
in rubles	11,712	9,130	2,208	1,745	548	80					25,423
in foreign currency	9,920	7,494	1,377	1,154	234	26					20,205
Average weighted maturity, months, of which on loans extended:											
in rubles	187.0	165.2	193.8	177.2	145.9	123.8					179.0
in foreign currency	221.5	185.9	136.5	149.3	35.5	174.6					146.2
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.1	12.2	12.1	12.5	11.7	12.0					12.1
in foreign currency	10.0	9.0	11.3	9.3	11.9	11.1					9.6
Rights of claim under mortgage loans, — total, millions of rubles	1,092	34,952	18,213	51,352	1,877	494					107,980
in rubles	1,081	19,944	12,233	40,286	1,833	335					75,712
in foreign currency	11	15,008	5,980	11,066	44	159					32,268

Table 4.3.9

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations											11
	2	of which:										
		3	4	5	6	7	8	9	10	revaluation of debt obligations		
	total	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			
2011												
31.12	4,676,171	1,496,289	—	223,660	408,538	839,389	997,516	746,995	12,627	—48,841		
2012												
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		

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		Other equity interest	of which: shares of subsidiaries and associated resident credit institutions	18	19	20		21
		12	13	14		15	16								17
		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				
2011														
31.12	914,400	10,636	78,394	786,591	53,485	-14,707	387,311	159,307	291,875	...				
2012														
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				

Table 4.3.10

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles						Discounted bills denominated in foreign currency								
	total	of which:					total	of which:							
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills	other bills		bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills				
2011															
31.12	213,938	0	0	181,494	15	32,430	19,916	0	17,678	2,122					116
2012															
31.01	252,366	0	0	219,127	0	33,239	16,972	0	14,856	2,007					109
29.02	287,942	0	0	252,138	0	35,804	15,203	0	13,189	1,918					95
31.03	307,136	0	0	267,167	132	39,837	40,637	0	38,612	1,947					78
30.04	285,551	0	0	244,506	0	41,046	19,764	0	17,727	1,959					78
31.05	257,741	0	0	216,084	0	41,657	40,605	0	38,350	2,168					87
30.06	236,590	0	0	203,656	0	32,934	41,371	0	39,081	2,203					88
31.07	232,368	0	0	198,622	0	33,746	42,634	0	40,433	2,114					86
31.08	236,470	0	0	203,957	0	32,513	48,692	0	46,284	2,321					86

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	
2011																
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	
2012																
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	

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of rouble-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
2010																
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
2011																
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
2012																
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

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	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2010																
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
2011																
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
2012																
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

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
2010	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
31.12	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
2011	31.01	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
28.02	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.03	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
30.04	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.05	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
30.06	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.07	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.08	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
30.09	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.10	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
30.11	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
31.12	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
2012	31.01	15,407	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

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:											
			by the payment system of the Bank of Russia ¹		by private payment systems ²		by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions ³		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
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	155,284.0	12,057.0	362,543.0	62,661.4	1,307,229.6	82,250.5
2011	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
2010														
Q1	601,911.1	185,449.2	216,104.5	151,794.3	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1
Q2	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
Q3	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
Q4	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
2011														
Q1	698,096.2	232,323.0	251,069.5	194,094.3	447,026.7	38,228.7	1,722.1	453.4	42,281.6	2,801.5	89,675.5	16,216.1	313,347.5	18,757.7
Q2	804,476.6	251,785.5	299,289.5	206,772.4	505,187.1	45,013.1	2,039.7	938.8	53,424.1	2,971.1	102,879.4	18,952.5	346,843.9	22,150.7
Q3	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
Q4	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
2012														
Q1	782,335.6	307,210.3	261,952.1	261,430.3	520,383.5	45,780.0	2,308.6	511.9	25,354.2	2,623.0	101,846.2	19,624.5	390,874.5	23,020.6
Q2	930,215.5	312,779.0	314,078.6	264,433.9	616,136.9	48,345.1	2,709.4	501.1	43,145.9	2,650.9	114,359.7	21,444.8	455,921.9	23,748.3

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

² 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.

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

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
2009						
31.12	3,327	3,224	800	404	13,930	876
2010						
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
2011						
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
2012						
31.03	3,043	2,983	626	220	6,134	1,583
30.06	2,979	2,928	592	200	5,770	1,667

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

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users:				Of which users:	
		intraregional electronic settlements	interregional electronic settlements	BESP system	Other customers	VER, MER	BESP system participants
1	10	11	12	13	14	15	16
2010							
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
2011							
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
2012							
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

¹ Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5 (end)

		Legal entities										
	1	the number of bank cards ¹ , thousands of units	8	the number of bank cards in use, thousands of units	9	total value of operations conducted using bank cards, millions of rubles	10	11	of which:		13	
									cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles		other transactions, millions of rubles
	2010	307	—	—	—	579,532	173,888	401,734	3,910			
	2011	399	—	—	—	653,234	257,203	381,097	14,934			
2010												
	Q1	253	127	127	67,442	31,068	36,267	107				
	Q2	263	138	138	72,382	38,991	32,968	423				
	Q3	268	155	155	159,885	48,014	110,681	1,190				
	Q4	307	162	162	279,823	55,815	221,818	2,190				
2011												
	Q1	318	157	157	129,985	43,926	83,069	2,990				
	Q2	332	184	184	169,148	58,146	107,522	3,480				
	Q3	362	193	193	197,841	69,545	124,256	4,040				
	Q4	399	212	212	156,260	85,586	66,250	4,424				
2012												
	Q1	457	196	196	89,847	70,477	15,856	3,514				
	Q2	450	218	218	124,420	84,505	35,282	4,633				

¹ 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	30.09.2012			
	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	962	2,652	423	2,229
CENTRAL FEDERAL DISTRICT	565	535	110	425
Belgorod Region	5	18	1	17
Bryansk Region	1	19	—	19
Vladimir Region	3	19	—	19
Voronezh Region	4	40	—	40
Ivanovo Region	6	13	—	13
Kaluga Region	4	20	—	20
Kostroma Region	5	11	—	11
Kursk Region	2	15	—	15
Lipetsk Region	2	18	1	17
Moscow Region	11	77	2	75
Orel Region	1	17	—	17
Ryazan Region	4	19	—	19
Smolensk Region	4	20	6	14
Tambov Region	1	11	—	11
Tver Region	6	23	1	22
Tula Region	5	19	1	18
Yaroslavl Region	7	27	2	25
Moscow	494	149	22	127
NORTH-WEST FEDERAL DISTRICT	70	311	9	302
Republic of Karelia	1	14	2	12
Republic of Komi	2	24	2	22
Arkhangelsk Region	2	29	—	29
Nenets Autonomous Area	—	1	—	1
Vologda Region	10	16	4	12
Kaliningrad Region	3	27	1	26
Leningrad Region	5	14	—	14
Murmansk Region	3	16	—	16
Novgorod Region	2	10	—	10
Pskov Region	3	6	—	6
St. Petersburg	39	155	—	155
SOUTH FEDERAL DISTRICT	46	296	17	279
Republic of Adigei (Adigeya)	4	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	99	1	98
Astrakhan Region	5	23	4	19
Volgograd Region	4	56	—	56
Rostov Region	16	109	11	98
NORTH-CAUCASIAN FEDERAL DISTRICT	54	167	86	81
Republic of Daghestan	30	86	71	15
Republic of Ingushetia	2	7	1	6
Kabardino-Balkar Republic	5	12	3	9
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
PRIVOLZHSKY FEDERAL DISTRICT	105	596	88	508
Republic of Bashkortostan	11	53	—	53
Republic of Mariy-El	2	16	4	12
Republic of Mordovia	4	9	1	8
Republic of Tatarstan (Tatarstan)	23	92	52	40
Udmurt Republic	2	24	—	24
Chuvash Republic — Chuvashya	4	16	—	16
Perm Territory	5	59	—	59
Kirov Region	3	18	—	18
Nizhni Novgorod Region	11	95	5	90
Orenburg Region	8	33	—	33
Penza Region	1	24	—	24
Samara Region	19	75	8	67
Saratov Region	9	61	16	45
Ulyanovsk Region	3	21	2	19
URALS FEDERAL DISTRICT	45	299	83	216
Kurgan Region	4	13	—	13
Sverdlovsk Region	16	90	4	86
Tyumen Region	16	107	41	66
Khanty-Mansiysky Autonomous Area — Yugra	9	30	6	24
Yamalo-Nenetsky Autonomous Area	—	20	—	20
Chelyabinsk Region	9	89	38	51
SIBERIA FEDERAL DISTRICT	53	323	23	300
Republic of Altai	3	6	1	5
Republic of Buryatia	1	13	2	11
Republic of Tyva	1	4	—	4
Republic of Khakassia	2	4	—	4
Altai Territory	7	37	7	30
Zabaykalskiy Territory	—	14	—	14
Krasnoyarsk Territory	5	49	1	48
Irkutsk Region	8	39	4	35
Kemerovo Region	9	29	—	29
Novosibirsk Region	9	71	—	71
Omsk Region	6	34	—	34
Tomsk Region	2	23	8	15
FAR EAST FEDERAL DISTRICT	24	125	7	118
Republic of Sakha (Yakutia)	4	27	—	27
Kamchatka Territory	3	9	3	6
Primorski Territory	7	24	2	22
Khabarovsk Territory	3	31	—	31
Amur Region	2	8	—	8
Magadan Region	—	9	—	9
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	30.09.2012				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,779	10,216	2,015	6,939	41,949
CENTRAL FEDERAL DISTRICT	6,933	3,166	292	1,707	12,098
Belgorod Region	153	202	16	124	495
Bryansk Region	100	110	9	87	306
Vladimir Region	216	118	13	93	440
Voronezh Region	325	226	30	136	717
Ivanovo Region	142	36	9	84	271
Kaluga Region	141	56	7	96	300
Kostroma Region	99	26	5	48	178
Kursk Region	125	86	22	100	333
Lipetsk Region	151	94	16	82	343
Moscow Region	1,340	663	42	127	2,172
Orel Region	95	47	10	53	205
Ryazan Region	124	89	12	80	305
Smolensk Region	119	81	5	72	277
Tambov Region	126	136	11	64	337
Tver Region	134	117	13	89	353
Tula Region	188	72	13	118	391
Yaroslavl Region	210	35	11	130	386
Moscow	3,145	972	48	124	4,289
NORTH-WEST FEDERAL DISTRICT	2,325	391	314	870	3,900
Republic of Karelia	117	12	16	40	185
Republic of Komi	129	82	15	57	283
Arkhangelsk Region	156	56	19	71	302
Nenets Autonomous Area	4	8	—	1	13
Vologda Region	263	14	36	77	390
Kaliningrad Region	158	30	29	67	284
Leningrad Region	47	21	16	316	400
Murmansk Region	138	9	16	81	244
Novgorod Region	122	2	17	43	184
Pskov Region	115	14	11	52	192
St. Petersburg	1,080	151	139	66	1,436
SOUTH FEDERAL DISTRICT	2,565	587	230	572	3,954
Republic of Adigei (Adigeya)	74	7	3	9	93
Republic of Kalmykia	35	2	1	8	46
Krasnodar Territory	1,129	149	80	257	1,615
Astrakhan Region	114	77	14	60	265
Volgograd Region	283	242	49	131	705
Rostov Region	930	110	83	107	1,230
NORTH-CAUCASIAN FEDERAL DISTRICT	828	100	59	103	1,090
Republic of Daghestan	153	10	8	7	178
Republic of Ingushetia	15	1	—	1	17
Kabardino-Balkar Republic	74	42	4	8	128
Karachai-Cherkess Republic	33	3	2	3	41

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	55	17	2	9	83
Republic of Chechnya	30	2	1	14	47
Stavropol Territory	468	25	42	61	596
PRIVOLZHSKY FEDERAL DISTRICT	4,353	3,726	457	1,430	9,966
Republic of Bashkortostan	703	426	69	166	1,364
Republic of Mariy-El	62	57	9	27	155
Republic of Mordovia	142	132	6	39	319
Republic of Tatarstan (Tatarstan)	647	611	63	181	1,502
Udmurt Republic	198	85	38	90	411
Chuvash Republic — Chuvashya	128	149	25	60	362
Perm Territory	380	246	37	146	809
Kirov Region	195	161	27	70	453
Nizhni Novgorod Region	528	378	49	109	1,064
Orenburg Region	301	365	44	103	813
Penza Region	159	313	13	80	565
Samara Region	466	285	45	166	962
Saratov Region	261	401	19	127	808
Ulyanovsk Region	183	117	13	66	379
URALS FEDERAL DISTRICT	2,014	757	300	587	3,658
Kurgan Region	81	180	16	59	336
Sverdlovsk Region	855	188	64	105	1,212
Tyumen Region	612	250	79	218	1,159
Khanty-Mansiysky Autonomous Area — Yugra	298	109	31	94	532
Yamalo-Nenetsky Autonomous Area	111	32	5	37	185
Chelyabinsk Region	466	139	141	205	951
SIBERIA FEDERAL DISTRICT	2,791	1,276	262	1,152	5,481
Republic of Altai	34	6	5	8	53
Republic of Buryatia	181	4	7	74	266
Republic of Tyva	39	2	4	2	47
Republic of Khakassia	92	21	4	64	181
Altai Territory	261	471	28	143	903
Zabaykalskiy Territory	185	8	9	58	260
Krasnoyarsk Territory	523	126	23	210	882
Irkutsk Region	349	63	33	162	607
Kemerovo Region	323	116	39	147	625
Novosibirsk Region	461	152	63	82	758
Omsk Region	204	282	30	112	628
Tomsk Region	139	25	17	90	271
FAR EAST FEDERAL DISTRICT	970	213	101	518	1,802
Republic of Sakha (Yakutia)	127	97	7	88	319
Kamchatka Territory	69	4	3	35	111
Primorski Territory	292	26	50	144	512
Khabarovsk Territory	225	28	23	74	350
Amur Region	126	24	9	78	237
Magadan Region	36	7	3	10	56
Sakhalin Region	65	19	4	63	151
Jewish Autonomous Region	22	2	2	22	48
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
RUSSIAN FEDERATION				
30.09.2011	225 (20)	123 (8)	101 (12)	193 (19)
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)
CENTRAL FEDERAL DISTRICT				
30.09.2011	152 (13)	80 (5)	71 (8)	122 (13)
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)
Moscow and Moscow Region				
30.09.2011	145 (13)	77 (5)	67 (8)	115 (13)
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)
NORTH-WEST FEDERAL DISTRICT				
30.09.2011	20 (1)	13	7 (1)	20 (1)
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)
SOUTH FEDERAL DISTRICT				
30.09.2011	7	2	5	6
31.12.2011	7	2	5	6
31.03.2012	7	2	5	7
30.06.2012	7	2	5	7
NORTH-CAUCASIAN FEDERAL DISTRICT				
30.09.2011	—	—	—	—
31.12.2011	—	—	—	—
31.03.2012	—	—	—	—
30.06.2012	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
30.09.2011	24 (3)	11 (1)	13 (2)	23 (2)
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)
URALS FEDERAL DISTRICT				
30.09.2011	9 (1)	9 (1)	—	9 (1)
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)
SIBERIA FEDERAL DISTRICT				
30.09.2011	7 (2)	2 (1)	5 (1)	7 (2)
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)
FAR EAST FEDERAL DISTRICT				
30.09.2011	6	6	—	6
31.12.2011	6	6	—	6
31.03.2012	5	5	—	5
30.06.2012	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

	30.09.2012											total
	(units)	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	18	43	47	171	282	92	122	149	23	962	
CENTRAL FEDERAL DISTRICT	4	8	26	25	81	160	47	86	108	20	565	
Belgorod Region	—	—	—	—	1	2	1	1	—	—	5	
Bryansk Region	—	—	—	—	—	1	—	—	—	—	1	
Vladimir Region	—	—	—	—	1	2	—	—	—	—	3	
Voronezh Region	—	—	—	1	2	—	1	—	—	—	4	
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	7	23	17	61	136	41	82	103	20	494	
NORTH-WEST FEDERAL DISTRICT	3	3	4	7	16	18	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	—	3	

Table 6.1.4 (cont.)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	1	—	1	2	—	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
SOUTH FEDERAL DISTRICT	1	2	3	1	11	19	5	3	1	—	46
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
NORTH-CAUCASIAN FEDERAL DISTRICT	3	1	2	2	12	26	6	2	—	—	54
Republic of Dagestan	2	1	1	—	6	17	2	1	—	—	30
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
PRIVOLZHSKY FEDERAL DISTRICT	1	1	2	3	18	31	18	10	19	2	105
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	8	—	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	1	4	1	1	—	11
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
RUSSIAN FEDERATION			
31.05.2012	967	43,225,106.4	44
30.06.2012	965	44,265,671.6	44
31.07.2012	964	45,090,286.5	43
31.08.2012	963	45,522,488.4	44
CENTRAL FEDERAL DISTRICT			
31.05.2012	566	38,445,559.5	24
30.06.2012	564	39,380,214.0	24
31.07.2012	564	40,139,813.1	24
31.08.2012	565	40,560,157.4	24
Moscow and Moscow Region			
31.05.2012	506	38,162,119.1	23
30.06.2012	504	39,088,259.9	23
31.07.2012	504	39,841,748.0	23
31.08.2012	505	40,253,810.3	23
NORTH-WEST FEDERAL DISTRICT			
31.05.2012	70	1,243,276.1	9
30.06.2012	70	1,280,612.9	9
31.07.2012	70	1,295,192.3	9
31.08.2012	70	1,268,866.6	9
SOUTH FEDERAL DISTRICT			
31.05.2012	46	215,336.5	11
30.06.2012	46	214,811.6	11
31.07.2012	46	219,496.3	11
31.08.2012	46	222,002.3	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
31.05.2012	54	69,545.5	18
30.06.2012	54	71,994.3	19
31.07.2012	54	71,875.9	19
31.08.2012	54	74,482.2	18
PRIVOLZHISKY FEDERAL DISTRICT			
31.05.2012	107	1,304,957.5	30
30.06.2012	107	1,333,018.2	30
31.07.2012	107	1,365,985.1	29
31.08.2012	105	1,370,469.4	29
URALS FEDERAL DISTRICT			
31.05.2012	45	914,101.8	9
30.06.2012	45	930,164.1	9
31.07.2012	45	947,551.1	9
31.08.2012	45	957,865.8	9
SIBERIA FEDERAL DISTRICT			
31.05.2012	53	591,034.6	8
30.06.2012	53	600,390.9	9
31.07.2012	53	588,473.2	9
31.08.2012	53	592,670.2	9
FAR EAST FEDERAL DISTRICT			
31.05.2012	26	441,294.9	6
30.06.2012	26	454,465.6	6
31.07.2012	26	461,899.5	6
31.08.2012	25	475,974.5	6

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from October 10 to November 10, 2012
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
RUSSIAN FEDERATION	22	27	30	112	188	315	694
CENTRAL FEDERAL DISTRICT	7	14	14	42	95	203	375
Belgorod Region	—	—	—	1	1	3	5
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	1	1	—	2
Voronezh Region	—	—	—	1	—	—	1
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	1	1	—	1	4
Moscow and Moscow Region	7	11	10	29	82	194	333
NORTH-WEST FEDERAL DISTRICT	4	3	5	10	9	16	47
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	—	1	1	—	3
Murmansk Region	1	—	—	—	1	1	3
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	—	2	1	—	3
St. Petersburg	2	1	3	4	1	12	23
SOUTH FEDERAL DISTRICT	1	3	—	9	14	9	36
Republic of Adigei (Adigeya)	—	2	—	—	2	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	4	4	5	14
Astrakhan Region	1	—	—	1	1	—	3
Volgograd Region	—	—	—	—	4	—	4
Rostov Region	—	—	—	2	3	4	9
NORTH-CAUCASIAN FEDERAL DISTRICT	3	1	1	10	19	6	40
Republic of Daghestan	3	—	—	4	11	2	20
Republic of Ingushetia	—	—	—	—	1	—	1
Kabardino-Balkar Republic	—	—	1	2	2	—	5
Karachai-Cherkess Republic	—	1	—	1	—	1	3
Republic of Northern Ossetia — Alania	—	—	—	1	2	2	5
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	2	3	1	6

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	2	1	3	14	27	44	91
Republic of Bashkortostan	—	—	—	2	1	5	8
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	5	10
Orenburg Region	—	—	—	—	—	4	4
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	2	8	8	18
Saratov Region	—	—	1	2	4	2	9
Ulyanovsk Region	—	—	—	—	1	—	1
URALS FEDERAL DISTRICT	2	2	4	6	9	16	39
Kurgan Region	1	—	1	2	—	—	4
Sverdlovsk Region	—	—	2	3	5	5	15
Tyumen Region	1	1	1	1	3	6	13
Chelyabinsk Region	—	1	—	—	1	5	7
SIBERIA FEDERAL DISTRICT	3	2	2	15	8	15	45
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
FAR EAST FEDERAL DISTRICT	—	1	1	6	7	6	21
Republic of Sakha (Yakutia)	—	—	—	1	1	2	4
Kamchatka Territory	—	1	1	—	—	1	3
Primorski Territory	—	—	—	3	3	—	6
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

		31.08.2012						
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	677,791.6	686,823.2	89.8	9,031.6	10.2	121,472.9		
CENTRAL FEDERAL DISTRICT	619,997.6	628,173.6	89.0	8,176.0	11.0	108,881.3		
Belgorod Region	157.4	157.4	100.0	0.0	0.0	32.3		
Bryansk Region	184.3	184.3	100.0	0.0	0.0	0.0		
Vladimir Region	57.6	57.6	100.0	0.0	0.0	18.3		
Voronezh Region	-136.0	5.8	50.0	141.8	50.0	0.4		
Ivanovo Region	141.7	155.5	50.0	13.8	50.0	18.6		
Kaluga Region	427.8	427.8	100.0	0.0	0.0	86.1		
Kostroma Region	2,598.1	2,598.1	100.0	0.0	0.0	637.6		
Kursk Region	231.9	231.9	100.0	0.0	0.0	54.8		
Lipetsk Region	299.7	299.7	100.0	0.0	0.0	54.1		
Moscow Region	1,212.6	1,471.6	90.9	259.0	9.1	158.4		
Orel Region	-1.2	0.0	0.0	1.2	100.0	0.0		
Ryazan Region	145.1	145.1	100.0	0.0	0.0	30.9		
Smolensk Region	101.9	142.9	75.0	41.1	25.0	40.4		
Tambov Region	17.3	17.3	100.0	0.0	0.0	4.5		
Tver Region	88.2	131.6	66.7	43.4	33.3	23.9		
Tula Region	156.1	156.1	100.0	0.0	0.0	31.5		
Yaroslavl Region	201.0	201.4	85.7	0.4	14.3	66.6		
Moscow	614,114.2	621,789.5	89.7	7,675.3	10.3	107,623.0		
NORTH-WEST FEDERAL DISTRICT	9,022.3	9,036.1	91.4	13.8	8.6	2,124.9		
Republic of Karelia	14.3	14.3	100.0	0.0	0.0	3.2		
Republic of Komi	163.9	163.9	100.0	0.0	0.0	34.3		
Arkhangelsk Region	3.6	3.6	100.0	0.0	0.0	0.0		
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0		
Vologda Region	519.9	525.1	80.0	5.2	20.0	146.7		
Kaliningrad Region	258.4	258.4	100.0	0.0	0.0	42.8		

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	5.1	9.2	50.0	4.1	50.0	2.2
Murmansk Region	111.6	111.6	100.0	0.0	0.0	20.1
Novgorod Region	72.4	72.4	100.0	0.0	0.0	9.3
Pskov Region	48.2	48.2	100.0	0.0	0.0	12.1
St. Petersburg	7,824.9	7,829.4	95.0	4.5	5.0	1,854.1
SOUTH FEDERAL DISTRICT	2,349.2	2,422.1	84.8	72.8	15.2	518.8
Republic of Adigei (Adigeya)	71.0	71.0	100.0	0.0	0.0	19.6
Republic of Kalmykia	7.7	7.7	100.0	0.0	0.0	2.3
Krasnodar Territory	1,001.1	1,002.1	93.3	1.0	6.7	243.3
Astrakhan Region	42.9	71.2	80.0	28.3	20.0	12.0
Volgograd Region	224.0	241.4	75.0	17.4	25.0	52.8
Rostov Region	1,002.5	1,028.6	75.0	26.2	25.0	188.8
NORTH-CAUCASIAN FEDERAL DISTRICT	1,117.1	1,198.4	92.6	81.3	7.4	286.0
Republic of Dagestan	562.2	564.9	93.3	2.7	6.7	180.1
Republic of Ingushetia	35.8	35.8	100.0	0.0	0.0	13.9
Kabardino-Balkar Republic	8.8	85.5	80.0	76.7	20.0	16.8
Karachai-Cherkess Republic	107.7	107.7	100.0	0.0	0.0	16.6
Republic of Northern Ossetia — Alania	129.3	129.3	100.0	0.0	0.0	16.6
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	273.4	275.3	85.7	1.9	14.3	42.1
PRIVOLZHSKY FEDERAL DISTRICT	10,782.5	10,970.3	91.3	187.8	8.7	2,215.5
Republic of Bashkortostan	661.6	699.0	81.8	37.4	18.2	132.4
Republic of Mariy-El	15.0	15.0	100.0	0.0	0.0	3.1
Republic of Mordovia	65.0	101.2	75.0	36.2	25.0	18.8
Republic of Tatarstan (Tatarstan)	2,930.3	2,972.7	95.7	42.4	4.3	523.4
Udmurt Republic	167.8	167.8	100.0	0.0	0.0	42.3
Chuvash Republic — Chuvashya	61.0	61.0	100.0	0.0	0.0	16.0
Perm Territory	226.9	226.9	100.0	0.0	0.0	33.6
Kirov Region	249.8	249.8	100.0	0.0	0.0	77.6
Nizhni Novgorod Region	809.5	809.5	100.0	0.0	0.0	183.7
Orenburg Region	306.0	331.0	75.0	25.0	25.0	94.6
Penza Region	12.3	12.3	100.0	0.0	0.0	7.7
Samara Region	4,352.9	4,370.7	89.5	17.9	10.5	946.6
Saratov Region	901.8	901.8	100.0	0.0	0.0	123.8
Ulyanovsk Region	22.7	51.6	66.7	28.9	33.3	11.9

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	16,103.0	16,268.7	88.9	165.7	11.1	3,044.0
Kurgan Region	108.0	108.0	100.0	0.0	0.0	22.3
Sverdlovsk Region	5,609.1	5,609.1	100.0	0.0	0.0	1,032.6
Tyumen Region	8,596.3	8,698.7	75.0	102.4	25.0	1,640.3
Khanty-Mansiysky Autonomous Area — Yugra	7,496.7	7,561.0	66.7	64.3	33.3	1,399.1
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	1,789.7	1,852.9	88.9	63.2	11.1	348.9
SIBERIA FEDERAL DISTRICT	9,065.8	9,133.0	94.3	67.2	5.7	2,544.2
Republic of Altai	262.8	262.8	100.0	0.0	0.0	45.9
Republic of Buryatia	161.9	161.9	100.0	0.0	0.0	19.5
Republic of Tyva	—9.0	0.0	0.0	9.0	100.0	0.2
Republic of Khakassia	50.6	50.6	100.0	0.0	0.0	11.8
Altai Territory	296.9	305.6	85.7	8.6	14.3	56.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	57.9	57.9	100.0	0.0	0.0	14.2
Irkutsk Region	183.7	183.7	100.0	0.0	0.0	48.9
Kemerovo Region	255.4	255.4	100.0	0.0	0.0	54.4
Novosibirsk Region	7,454.6	7,454.6	100.0	0.0	0.0	2,189.5
Omsk Region	223.3	272.9	83.3	49.6	16.7	80.3
Tomsk Region	127.6	127.6	100.0	0.0	0.0	22.7
FAR EAST FEDERAL DISTRICT	9,354.1	9,621.1	92.0	267.0	8.0	1,858.3
Republic of Sakha (Yakutia)	267.5	267.5	100.0	0.0	0.0	42.3
Kamchatka Territory	253.7	253.7	100.0	0.0	0.0	34.6
Primorski Territory	1,637.6	1,637.6	100.0	0.0	0.0	388.2
Khabarovsk Territory	101.1	355.2	75.0	254.1	25.0	86.9
Amur Region	6,965.7	6,965.7	100.0	0.0	0.0	1,278.5
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	128.6	141.4	80.0	12.9	20.0	27.8
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					
30.09.2011	39	49	27	32 (12)	78 (8)
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)
CENTRAL FEDERAL DISTRICT					
30.09.2011	22	24	14	21 (6)	71 (7)
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)
Moscow and Moscow Region					
30.09.2011	19	22	14	20 (6)	70 (7)
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)
NORTH-WEST FEDERAL DISTRICT					
30.09.2011	4	8	2	2 (1)	4
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
SOUTH FEDERAL DISTRICT					
30.09.2011	2	2	—	2	1
31.12.2011	2	2	—	2	1
31.03.2012	2	1	1	2	1
30.06.2012	2	1	—	3	1
NORTH-CAUCASIAN FEDERAL DISTRICT					
30.09.2011	—	—	—	—	—
31.12.2011	—	—	—	—	—
31.03.2012	—	—	—	—	—
30.06.2012	—	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
30.09.2011	4	8	7	3 (2)	2 (1)
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)
URALS FEDERAL DISTRICT					
30.09.2011	4	2	2	1 (1)	—
31.12.2011	4	2	2	1 (1)	—
31.03.2012	4	2	2	1 (1)	—
30.06.2012	4	2	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
30.09.2011	1	3	1	2 (2)	—
31.12.2011	1	4	1	2 (2)	—
31.03.2012	1	4	2	2 (2)	—
30.06.2012	1	5	1	2 (2)	—
FAR EAST FEDERAL DISTRICT					
30.09.2011	2	2	1	1	—
31.12.2011	2	2	1	1	—
31.03.2012	1	2	1	1	—
30.06.2012	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 ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	484	625	1,264	491	633	1,268
CENTRAL FEDERAL DISTRICT	309	343	565	312	348	576
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
NORTH-WEST FEDERAL DISTRICT	25	33	84	26	33	85
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
SOUTH FEDERAL DISTRICT	25	34	76	26	35	77
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
NORTH-CAUCASIAN FEDERAL DISTRICT	3	16	30	4	18	27
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	3
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
PRIVOLZHISKY FEDERAL DISTRICT	54	94	210	55	94	208
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
URALS FEDERAL DISTRICT	30	39	78	30	39	77
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
SIBERIA FEDERAL DISTRICT	20	43	141	21	43	139
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
FAR EAST FEDERAL DISTRICT	18	23	80	17	23	79
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

¹ 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			
	May	June	July	August
2	3	4	5	
RUSSIAN FEDERATION	4,558.36	4,675.92	6,258.68	6,253.39
CENTRAL FEDERAL DISTRICT	2,121.06	2,233.87	3,107.52	3,045.89
Belgorod Region	48.22	11.79	16.48	21.31
Bryansk Region	23.14	21.21	30.37	33.80
Vladimir Region	22.02	22.20	27.20	32.08
Voronezh Region	50.88	48.44	59.53	61.93
Ivanovo Region	7.93	7.53	8.88	10.10
Kaluga Region	22.95	25.04	32.66	32.27
Kostroma Region	8.74	8.27	10.38	12.78
Kursk Region	7.05	7.96	9.30	8.96
Lipetsk Region	9.13	9.27	10.60	11.03
Moscow Region	102.01	104.14	135.71	136.73
Orel Region	11.51	12.18	15.70	15.23
Ryazan Region	15.65	16.50	23.91	25.59
Smolensk Region	15.41	14.60	19.01	21.71
Tambov Region	4.11	4.70	6.71	6.85
Tver Region	17.46	16.07	23.53	25.06
Tula Region	21.49	18.83	28.11	27.76
Yaroslavl Region	19.51	19.92	26.06	27.13
Moscow	1,713.86	1,865.23	2,623.37	2,535.57
NORTH-WEST FEDERAL DISTRICT	624.43	640.55	831.01	780.79
Republic of Karelia	6.16	6.30	7.68	7.15
Republic of Komi	11.50	12.71	13.10	13.16
Arkhangelsk Region	12.54	12.25	14.17	16.09
Nenets Autonomous Area	0.13	0.28	0.18	0.10
Vologda Region	17.49	15.46	21.62	22.37
Kaliningrad Region	59.53	57.69	91.32	74.33
Leningrad Region	148.83	164.64	181.14	172.67
Murmansk Region	13.74	12.76	13.99	12.88
Novgorod Region	4.06	4.63	5.32	5.69
Pskov Region	4.74	4.88	6.15	7.07
St. Petersburg	345.84	349.23	476.53	449.39
SOUTH FEDERAL DISTRICT	299.75	279.72	370.40	417.25
Republic of Adigei (Adigeya)	3.57	3.11	3.20	4.04
Republic of Kalmykia	1.66	1.33	2.19	2.61
Krasnodar Territory	147.53	132.87	179.00	210.30
Astrakhan Region	9.13	10.17	10.75	12.17
Volgograd Region	31.28	32.72	42.42	43.91
Rostov Region	106.58	99.52	132.83	144.22
NORTH-CAUCASIAN FEDERAL DISTRICT	130.62	90.80	126.49	154.47
Republic of Daghestan	20.98	19.42	24.43	38.27
Republic of Ingushetia	2.93	1.42	2.53	3.87
Kabardino-Balkar Republic	11.51	8.71	10.27	13.12
Karachai-Cherkess Republic	3.72	3.49	5.07	5.39

Table 6.2.1 (end)
(millions of US dollars)

1	2	3	4	5
Republic of Northern Ossetia — Alania	11.92	9.19	12.03	13.23
Republic of Chechnya	3.34	1.54	2.29	2.85
Stavropol Territory	76.22	47.01	69.88	77.75
PRIVOLZHISKY FEDERAL DISTRICT	432.89	434.69	550.57	589.14
Republic of Bashkortostan	51.96	49.76	66.27	71.61
Republic of Mariy-El	4.38	4.62	6.38	6.26
Republic of Mordovia	3.95	3.87	4.40	4.76
Republic of Tatarstan (Tatarstan)	72.95	66.60	85.47	100.32
Udmurt Republic	16.55	16.32	20.86	23.14
Chuvash Republic — Chuvashya	9.19	8.18	10.79	11.45
Perm Territory	33.95	36.00	45.80	45.38
Kirov Region	12.94	12.24	15.34	17.75
Nizhni Novgorod Region	65.96	70.12	88.21	86.44
Orenburg Region	16.76	22.43	24.53	25.29
Penza Region	13.57	12.61	17.97	17.76
Samara Region	91.31	92.61	115.63	126.79
Saratov Region	27.16	26.96	34.25	35.63
Ulyanovsk Region	12.27	12.38	14.68	16.57
URALS FEDERAL DISTRICT	319.89	314.87	377.50	395.03
Kurgan Region	3.98	4.24	5.24	5.21
Sverdlovsk Region	134.87	140.73	173.17	183.38
Tyumen Region	120.17	110.79	126.70	131.01
Khanty-Mansiysky Autonomous Area — Yugra	56.35	47.26	55.39	56.63
Yamalo-Nenetsky Autonomous Area	16.69	13.79	15.85	14.07
Chelyabinsk Region	60.87	59.11	72.39	75.43
SIBERIA FEDERAL DISTRICT	353.63	378.43	507.15	534.77
Republic of Altai	0.66	0.76	1.06	1.15
Republic of Buryatia	16.80	19.14	25.22	30.44
Republic of Tyva	0.62	0.62	0.74	0.73
Republic of Khakassia	4.85	5.01	6.93	7.27
Altai Territory	16.47	19.68	23.55	25.29
Zabaykalskiy Territory	20.60	21.39	46.57	43.71
Krasnoyarsk Territory	55.14	59.73	73.40	73.35
Irkutsk Region	46.95	45.20	60.47	66.06
Kemerovo Region	29.61	30.57	35.22	36.94
Novosibirsk Region	106.54	114.93	157.32	169.23
Omsk Region	37.27	43.37	55.68	58.49
Tomsk Region	18.14	18.03	20.99	22.11
FAR EAST FEDERAL DISTRICT	276.11	305.16	388.36	336.67
Republic of Sakha (Yakutia)	8.92	9.32	12.24	13.40
Kamchatka Territory	8.80	8.91	10.60	11.33
Primorski Territory	149.46	164.75	200.45	158.51
Khabarovsk Territory	61.88	73.28	96.11	89.84
Amur Region	30.27	30.87	48.65	42.30
Magadan Region	4.11	4.70	5.42	5.49
Sakhalin Region	11.93	12.60	13.94	14.45
Jewish Autonomous Region	0.58	0.49	0.62	1.08
Chukotka Autonomous Area	0.17	0.23	0.32	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			
	May 2	June 3	July 4	August 5
RUSSIAN FEDERATION	2,919.08	3,206.14	2,396.25	2,228.03
CENTRAL FEDERAL DISTRICT	1,746.42	1,848.44	1,401.51	1,253.99
Belgorod Region	39.08	10.18	5.67	5.95
Bryansk Region	6.69	10.07	6.69	6.53
Vladimir Region	13.74	15.89	14.61	15.58
Voronezh Region	22.49	26.48	17.97	19.16
Ivanovo Region	2.85	3.97	2.74	3.37
Kaluga Region	11.82	16.26	10.42	10.54
Kostroma Region	3.36	4.78	2.99	3.06
Kursk Region	2.92	3.67	2.97	3.16
Lipetsk Region	4.70	7.17	4.48	4.03
Moscow Region	52.39	55.18	44.57	44.29
Orel Region	3.84	6.15	3.70	3.35
Ryazan Region	6.69	7.94	4.40	5.48
Smolensk Region	8.23	11.40	8.36	7.53
Tambov Region	1.84	3.03	2.22	2.09
Tver Region	5.89	7.41	4.57	5.66
Tula Region	7.63	10.54	6.88	7.07
Yaroslavl Region	9.23	12.47	8.09	8.68
Moscow	1,543.01	1,635.85	1,250.18	1,098.49
NORTH-WEST FEDERAL DISTRICT	392.23	421.77	366.45	348.12
Republic of Karelia	2.69	3.86	2.94	3.06
Republic of Komi	2.48	4.09	2.72	2.49
Arkhangelsk Region	5.30	7.15	5.34	5.25
Nenets Autonomous Area	0.02	0.05	0.01	0.01
Vologda Region	7.39	7.86	3.77	3.53
Kaliningrad Region	41.52	46.71	46.11	44.47
Leningrad Region	121.26	135.79	117.75	109.03
Murmansk Region	5.06	6.31	3.68	4.18
Novgorod Region	1.68	2.42	1.91	2.35
Pskov Region	3.66	3.78	4.11	4.05
St. Petersburg	201.20	203.80	178.11	169.71
SOUTH FEDERAL DISTRICT	140.87	166.26	114.89	116.01
Republic of Adigei (Adigeya)	2.17	2.22	1.51	1.67
Republic of Kalmykia	0.64	0.73	0.64	0.98
Krasnodar Territory	73.37	80.38	60.16	59.38
Astrakhan Region	7.26	11.60	5.50	5.45
Volgograd Region	15.64	18.62	13.38	12.67
Rostov Region	41.79	52.72	33.69	35.86
NORTH-CAUCASIAN FEDERAL DISTRICT	27.03	35.36	22.01	24.37
Republic of Daghestan	6.10	6.04	4.09	4.04
Republic of Ingushetia	0.41	0.64	0.11	0.19
Kabardino-Balkar Republic	2.55	4.32	2.35	2.57
Karachai-Cherkess Republic	0.69	1.25	0.83	0.87

Table 6.2.2 (end)
(millions of US dollars)

1	2	3	4	5
Republic of Northern Ossetia — Alania	2.90	3.79	2.02	2.44
Republic of Chechnya	0.30	0.51	0.17	0.22
Stavropol Territory	14.09	18.81	12.45	14.05
PRIVOLZHISKY FEDERAL DISTRICT	231.64	267.58	186.81	178.75
Republic of Bashkortostan	18.31	22.81	17.03	15.88
Republic of Mariy-El	2.90	3.33	1.97	2.20
Republic of Mordovia	2.08	2.73	1.61	1.74
Republic of Tatarstan (Tatarstan)	29.21	34.04	22.02	24.10
Udmurt Republic	6.60	6.44	3.82	4.16
Chuvash Republic — Chuvashya	3.76	5.70	2.98	3.55
Perm Territory	13.33	15.28	9.78	9.61
Kirov Region	5.28	5.53	2.83	2.55
Nizhni Novgorod Region	40.03	47.09	34.72	29.99
Orenburg Region	15.70	23.58	11.61	9.67
Penza Region	4.93	6.87	4.87	4.80
Samara Region	69.08	67.90	57.07	52.87
Saratov Region	15.10	18.10	11.96	12.85
Ulyanovsk Region	5.34	8.19	4.54	4.78
URALS FEDERAL DISTRICT	121.33	147.76	95.36	98.75
Kurgan Region	2.16	2.22	1.88	2.03
Sverdlovsk Region	56.43	64.72	48.96	49.82
Tyumen Region	26.22	37.09	22.88	23.70
Khanty-Mansiysky Autonomous Area — Yugra	9.18	15.73	7.32	7.73
Yamalo-Nenetsky Autonomous Area	2.26	3.65	2.21	2.50
Chelyabinsk Region	36.52	43.73	21.63	23.21
SIBERIA FEDERAL DISTRICT	155.46	195.08	118.20	123.57
Republic of Altai	0.47	0.59	0.41	0.48
Republic of Buryatia	6.03	6.85	4.84	6.14
Republic of Tyva	0.18	0.23	0.17	0.31
Republic of Khakassia	2.13	2.16	1.49	1.40
Altai Territory	9.65	13.94	9.57	9.31
Zabaykalskiy Territory	2.05	2.11	1.58	1.76
Krasnoyarsk Territory	20.06	23.44	13.30	13.47
Irkutsk Region	12.79	19.37	10.82	11.28
Kemerovo Region	9.48	13.11	7.80	7.62
Novosibirsk Region	54.44	66.91	42.67	43.93
Omsk Region	32.81	38.58	19.98	22.43
Tomsk Region	5.38	7.82	5.58	5.45
FAR EAST FEDERAL DISTRICT	103.90	123.98	90.85	84.03
Republic of Sakha (Yakutia)	1.62	2.35	1.68	1.61
Kamchatka Territory	2.65	3.01	1.64	2.19
Primorski Territory	58.45	70.89	49.77	45.98
Khabarovsk Territory	25.42	27.60	20.43	18.03
Amur Region	6.95	10.45	9.99	10.06
Magadan Region	1.24	1.08	0.72	0.78
Sakhalin Region	7.44	8.36	6.50	5.23
Jewish Autonomous Region	0.11	0.15	0.10	0.10
Chukotka Autonomous Area	0.03	0.08	0.04	0.05

6.3. Borrowings

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

Table 6.3.1

(millions of rubles)

	31.08.2012												
	customer funds, total		of which:									individual deposits	
			funds of organizations			deposits of legal entities		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	20,882,747	7,224,568	407,577	45,089	3,634,721	633,379	5,127,580	1,946,750	10,558,075	2,456,811			
CENTRAL FEDERAL DISTRICT	12,095,233	6,025,385	280,597	40,335	2,198,913	492,340	3,894,821	1,787,056	4,771,191	1,742,290			
Belgorod Region	122,213	23,973	1,027	11	17,192	975	17,571	8,599	84,123	10,621			
Bryansk Region	59,299	5,245	505	0	7,085	167	2,894	142	47,559	4,143			
Vladimir Region	112,041	13,803	1,354	33	11,341	425	9,400	281	88,003	9,889			
Voronezh Region	196,775	25,228	1,783	4	25,294	1,137	22,846	5,254	144,029	12,888			
Ivanovo Region	60,491	6,518	111	1	6,228	188	1,726	48	51,142	5,510			
Kaluga Region	83,567	8,166	1,608	6	12,672	880	7,684	244	60,114	4,998			
Kostroma Region	44,089	3,672	162	0	3,194	167	6,080	1,076	32,929	1,870			
Kursk Region	60,011	7,246	556	47	6,214	249	4,880	2,475	46,728	3,322			
Lipetsk Region	78,925	9,827	437	0	8,891	4,260	8,733	441	59,772	4,033			
Moscow Region	713,063	85,360	9,322	3,807	134,163	10,556	68,974	9,116	492,180	54,474			
Orel Region	42,181	3,108	442	0	4,465	219	2,169	178	34,226	2,087			
Ryazan Region	77,091	7,673	583	0	9,911	533	5,091	1,287	59,501	4,278			
Smolensk Region	59,917	6,870	693	59	7,802	567	4,355	197	45,904	3,977			
Tambov Region	49,045	3,184	862	4	5,361	97	1,921	46	40,063	1,750			
Tver Region	82,065	9,567	988	0	11,554	343	4,499	672	63,391	5,225			
Tula Region	107,790	12,677	569	43	11,299	2,500	13,353	728	80,759	6,851			
Yaroslavl Region	118,187	10,222	1,724	6	13,590	471	14,317	352	86,420	7,996			
Moscow	10,028,483	5,783,046	257,871	36,314	1,902,657	468,606	3,698,328	1,755,920	3,254,348	1,598,378			
NORTH-WEST FEDERAL DISTRICT	1,976,232	457,621	28,574	2,811	400,933	66,436	317,919	96,453	1,189,020	260,720			
Republic of Karelia	42,701	3,973	239	21	4,217	287	1,652	20	35,907	3,176			
Republic of Komi	84,187	6,691	238	9	8,831	372	6,332	69	67,116	4,120			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	97,889	9,701	1,075	15	10,766	1,796	8,617	1,698	75,395	5,024
Nenets Autonomous Area	4,389	380	68	0	543	240	106	0	3,579	84
Vologda Region	90,822	28,750	492	61	12,983	4,285	8,214	15,562	67,488	6,339
Kaliningrad Region	95,488	21,351	1,721	135	20,183	2,830	8,516	1,522	63,272	16,160
Leningrad Region	90,276	9,937	1,314	0	10,048	639	4,176	703	73,783	6,620
Murmansk Region	93,038	12,116	1,260	56	8,706	1,667	5,093	1,741	77,171	7,382
Novgorod Region	38,351	4,440	296	0	6,135	780	2,169	425	28,972	2,795
Pskov Region	34,721	2,831	283	3	4,836	214	2,653	360	26,405	1,805
St. Petersburg	1,308,759	357,831	21,656	2,511	314,228	53,566	270,497	74,353	673,511	207,299
SOUTH FEDERAL DISTRICT	907,289	98,596	13,727	88	132,392	13,430	68,704	6,064	669,169	65,646
Republic of Adigei (Adigeya)	12,579	658	114	0	1,223	33	480	4	10,364	439
Republic of Kalmykia	5,950	368	82	0	497	2	358	0	4,757	263
Krasnodar Territory	410,533	41,304	6,018	54	69,340	4,013	33,145	3,504	290,528	29,369
Astrakhan Region	51,040	5,276	475	8	4,691	648	3,708	682	40,663	2,953
Volgograd Region	141,175	16,443	2,004	13	19,560	1,165	7,659	475	109,226	12,278
Rostov Region	286,012	34,547	5,034	13	37,081	7,569	23,354	1,399	213,631	20,344
NORTH-CAUCASIAN FEDERAL DISTRICT	258,580	20,501	4,801	17	44,218	916	15,084	472	187,710	15,585
Republic of Dagestan	42,382	1,184	1,156	13	9,297	57	2,469	0	28,320	1,001
Republic of Ingushetia	3,695	206	16	0	1,038	11	224	0	2,339	162
Kabardino-Balkar Republic	23,225	1,827	259	0	4,301	46	661	11	17,551	1,261
Karachai-Cherkess Republic	10,148	2,860	211	0	1,689	49	605	11	7,370	2,718
Republic of Northern Ossetia — Alania	24,924	1,424	287	1	2,759	41	1,275	0	20,130	1,021
Republic of Chechnya	9,849	136	590	0	4,576	6	438	0	3,577	130
Stavropol Territory	144,357	12,864	2,282	3	20,558	706	9,412	450	108,423	9,292
PRIVOLZHSKY FEDERAL DISTRICT	2,446,945	252,462	33,588	526	374,124	25,606	420,955	20,829	1,555,311	152,638
Republic of Bashkortostan	325,396	25,759	3,704	20	43,225	2,370	105,469	2,650	169,291	15,069
Republic of Mariy-El	28,827	2,058	191	4	3,650	119	2,889	348	21,490	1,000
Republic of Mordovia	39,287	2,301	526	0	5,371	163	3,188	11	29,297	1,301
Republic of Tatarstan (Tatarstan)	491,933	48,567	9,477	135	91,362	4,491	119,135	1,586	241,648	25,370
Udmurt Republic	108,833	5,858	599	1	16,553	281	28,609	206	61,337	3,883
Chuvash Republic — Chuvashya	64,442	5,850	862	0	8,002	422	6,229	1,589	48,245	2,450
Perm Territory	217,860	31,760	1,192	10	38,501	5,169	22,650	4,717	152,127	16,944
Kirov Region	76,067	4,157	1,591	0	8,904	561	6,200	131	57,557	2,779
Nizhni Novgorod Region	331,095	33,913	7,807	297	50,433	3,002	56,014	1,565	209,934	20,933
Orenburg Region	117,090	9,727	1,386	0	16,754	724	11,993	576	83,933	7,252

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	71,105	4,860	550	0	9,354	229	3,985	144	55,631	3,034
Samara Region	346,394	56,424	2,961	27	53,418	6,197	41,290	6,221	244,553	37,664
Saratov Region	152,482	14,374	1,990	29	19,588	1,112	7,845	818	120,513	10,514
Ulyanovsk Region	76,134	6,854	752	3	9,009	766	5,459	267	59,755	4,445
URALS FEDERAL DISTRICT	1,322,762	187,458	16,227	801	200,735	19,223	239,049	18,393	839,537	114,717
Kurgan Region	30,944	1,687	212	7	3,187	68	1,265	125	25,279	924
Sverdlovsk Region	463,543	63,625	6,882	78	81,054	7,084	54,399	11,257	311,448	36,645
Tyumen Region	576,075	90,380	2,650	8	74,643	8,739	163,212	2,199	325,043	60,184
Khanty-Mansiysky Autonomous Area — Yugra	250,840	71,016	1,171	1	27,414	7,821	64,046	100	151,833	45,847
Yamalo-Nenetsky Autonomous Area	56,050	2,522	716	0	7,692	7	5,790	11	40,774	1,784
Chelyabinsk Region	252,200	31,766	6,483	708	41,851	3,332	20,173	4,812	177,767	16,964
SIBERIA FEDERAL DISTRICT	1,241,183	114,333	18,402	423	178,059	8,496	130,496	11,504	887,522	67,110
Republic of Altai	5,330	191	78	0	702	6	356	0	4,080	100
Republic of Buryatia	33,286	3,864	528	0	4,434	141	1,214	198	25,598	1,405
Republic of Tyva	6,017	118	81	0	465	2	758	0	4,523	54
Republic of Khakassia	21,162	1,037	437	0	2,154	3	1,214	177	16,428	720
Altai Territory	111,719	11,121	1,841	6	13,608	458	10,964	2,382	82,891	4,850
Zabaykalskiy Territory	42,206	2,746	365	0	5,141	346	2,960	20	32,546	1,185
Krasnoyarsk Territory	220,631	14,958	7,105	70	35,005	1,531	30,068	50	143,422	10,111
Irkutsk Region	163,821	14,413	1,755	26	24,581	1,351	17,327	688	117,458	7,822
Kemerovo Region	194,511	17,897	1,161	0	24,081	1,244	27,276	323	138,927	11,911
Novosibirsk Region	250,922	29,975	3,402	291	43,757	2,359	21,037	6,240	176,477	16,620
Omsk Region	114,900	9,983	921	1	13,057	290	10,461	435	88,449	7,474
Tomsk Region	76,678	8,030	728	29	11,074	765	6,861	991	56,723	4,858
FAR EAST FEDERAL DISTRICT	634,523	68,212	11,661	88	105,347	6,932	40,552	5,979	458,615	38,105
Republic of Sakha (Yakutia)	77,157	5,716	1,723	3	15,329	40	4,705	24	52,679	1,952
Kamchatka Territory	41,748	4,011	803	12	5,630	451	1,642	254	32,490	2,812
Primorski Territory	197,231	24,232	4,642	47	44,499	3,550	11,414	1,277	133,088	15,982
Khabarovsk Territory	154,592	14,550	2,139	15	16,910	584	10,202	109	120,252	9,953
Amur Region	54,236	3,068	539	1	7,909	181	3,421	6	40,181	1,572
Magadan Region	29,735	4,902	667	10	3,784	483	4,373	110	19,941	1,236
Sakhalin Region	65,770	11,218	814	0	10,313	1,639	3,994	4,199	48,419	4,238
Jewish Autonomous Region	7,224	362	98	0	552	3	202	0	6,102	287
Chukotka Autonomous Area	6,830	153	236	0	421	1	599	0	5,463	73
OUTSIDE THE RUSSIAN FEDERATION	4,780	25,171	0	0	2	0	2,742	13,476	221	3,790

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.08.2012			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	6,879.6	1,795.5	35,411.5	5,407.8
CENTRAL FEDERAL DISTRICT	6,017.1	452.0	22,280.5	730.0
Belgorod Region	4.0	4.3	1.5	14.6
Bryansk Region	2.7	26.4	0.4	34.2
Vladimir Region	5.1	0.4	2.1	8.2
Voronezh Region	6.9	0.1	144.9	0.4
Ivanovo Region	11.3	0.0	2.3	1.7
Kaluga Region	10.5	0.3	23.6	8.2
Kostroma Region	3.9	0.7	3.1	0.0
Kursk Region	2.9	1.0	1.6	0.0
Lipetsk Region	3.6	0.1	3.8	5.9
Moscow Region	153.3	13.3	300.7	18.0
Orel Region	0.6	0.0	1.7	0.0
Ryazan Region	8.9	5.4	0.0	7.9
Smolensk Region	3.2	0.0	8.5	3.3
Tambov Region	1.6	0.0	1.6	0.3
Tver Region	2.2	3.6	6.0	0.0
Tula Region	2.9	0.7	0.0	0.9
Yaroslavl Region	2.1	0.4	11.1	0.0
Moscow	5,791.4	395.3	21,767.6	626.4
NORTH-WEST FEDERAL DISTRICT	48.1	26.8	3,697.4	33.0
Republic of Karelia	1.0	0.0	0.9	0.4
Republic of Komi	3.5	12.5	7.1	7.2
Arkhangelsk Region	5.0	11.4	3.2	2.7
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Vologda Region	1.5	0.2	18.0	1.0
Kaliningrad Region	3.9	1.5	6.6	0.0
Leningrad Region	4.4	0.0	18.7	4.6
Murmansk Region	1.1	0.7	0.0	0.6
Novgorod Region	4.2	0.0	0.1	4.0
Pskov Region	1.9	0.0	0.0	3.8
St. Petersburg	21.6	0.5	3,642.8	8.7
SOUTH FEDERAL DISTRICT	144.1	193.1	52.3	135.2
Republic of Adigei (Adigeya)	1.6	3.6	0.0	0.0
Republic of Kalmykia	0.4	0.0	4.5	3.5
Krasnodar Territory	57.8	93.5	20.7	114.5
Astrakhan Region	1.3	0.0	0.8	0.0
Volgograd Region	17.0	1.3	4.9	1.6
Rostov Region	66.0	94.7	21.4	15.6
NORTH-CAUCASIAN FEDERAL DISTRICT	182.6	10.2	160.6	582.2
Republic of Daghestan	127.0	0.1	0.0	14.0
Republic of Ingushetia	4.8	0.0	0.0	0.0
Kabardino-Balkar Republic	0.5	0.0	0.0	0.0
Karachai-Cherkess Republic	4.8	2.5	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	3.2
Republic of Chechnya	36.0	5.1	0.0	537.8
Stavropol Territory	9.5	2.5	160.6	27.2

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	114.6	913.6	8,710.6	3,297.8
Republic of Bashkortostan	1.7	852.4	48.7	2.3
Republic of Mariy-El	0.5	0.0	1.0	0.0
Republic of Mordovia	2.6	0.0	126.0	0.5
Republic of Tatarstan (Tatarstan)	27.7	7.6	8,249.1	3,211.2
Udmurt Republic	0.4	25.7	22.9	0.0
Chuvash Republic — Chuvashya	2.1	0.9	8.4	6.5
Perm Territory	18.2	6.5	32.6	36.4
Kirov Region	2.6	13.9	22.1	0.0
Nizhni Novgorod Region	37.4	0.0	98.4	22.8
Orenburg Region	15.1	0.1	19.8	10.3
Penza Region	1.0	1.9	27.4	0.0
Samara Region	0.5	0.0	3.5	7.8
Saratov Region	3.2	0.0	5.9	0.0
Ulyanovsk Region	1.6	4.6	44.8	0.0
URALS FEDERAL DISTRICT	220.9	119.9	350.8	187.5
Kurgan Region	8.4	0.6	0.0	4.7
Sverdlovsk Region	12.7	15.9	116.1	75.5
Tyumen Region	188.4	103.4	114.2	68.4
Khanty-Mansiysky Autonomous Area — Yugra	185.5	5.9	29.8	6.5
Yamalo-Nenetsky Autonomous Area	1.4	66.4	60.8	11.5
Chelyabinsk Region	11.4	0.0	120.5	38.9
SIBERIA FEDERAL DISTRICT	90.8	25.4	101.9	136.2
Republic of Altai	1.0	0.2	0.0	3.8
Republic of Buryatia	5.7	0.2	0.1	0.0
Republic of Tyva	16.2	0.4	0.5	0.2
Republic of Khakassia	5.0	0.4	0.6	0.0
Altai Territory	1.8	1.7	0.2	17.2
Zabaykalskiy Territory	17.6	2.8	0.0	9.9
Krasnoyarsk Territory	13.5	0.2	29.6	46.0
Irkutsk Region	5.3	17.5	18.3	11.0
Kemerovo Region	13.6	0.0	0.0	28.5
Novosibirsk Region	4.0	0.9	51.9	5.3
Omsk Region	4.3	1.1	0.1	8.9
Tomsk Region	2.8	0.0	0.6	5.4
FAR EAST FEDERAL DISTRICT	61.4	54.5	57.4	305.9
Republic of Sakha (Yakutia)	12.5	4.4	25.4	14.9
Kamchatka Territory	2.6	0.5	1.8	2.4
Primorski Territory	6.9	2.4	8.7	3.0
Khabarovsk Territory	11.5	1.6	2.7	12.4
Amur Region	11.7	22.1	4.8	5.7
Magadan Region	1.0	0.0	0.8	267.3
Sakhalin Region	13.8	23.5	11.7	0.2
Jewish Autonomous Region	1.4	0.0	0.3	0.0
Chukotka Autonomous Area	0.0	0.0	1.2	0.0

Table 6.3.3

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.08.2012		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	11,049.9	113,748.8	872,144.2
CENTRAL FEDERAL DISTRICT	10,433.1	46,680.0	795,175.1
Belgorod Region	0.0	659.9	0.0
Bryansk Region	5.6	1,047.1	0.0
Vladimir Region	52.7	1,039.7	0.0
Voronezh Region	0.0	1,170.4	0.0
Ivanovo Region	0.0	839.1	0.0
Kaluga Region	0.0	1,401.4	0.0
Kostroma Region	0.0	652.2	0.0
Kursk Region	0.0	423.8	0.0
Lipetsk Region	0.0	573.2	0.0
Moscow Region	172.1	8,923.7	0.0
Orel Region	0.0	366.4	0.0
Ryazan Region	0.0	1,791.6	0.0
Smolensk Region	0.0	950.1	0.0
Tambov Region	0.0	426.0	0.0
Tver Region	0.0	1,258.6	0.0
Tula Region	1.8	1,372.0	0.0
Yaroslavl Region	30.0	1,944.1	0.0
Moscow	10,170.9	21,840.6	795,175.1
NORTH-WEST FEDERAL DISTRICT	143.3	12,001.0	8,264.3
Republic of Karelia	0.1	463.0	0.0
Republic of Komi	0.0	939.8	0.0
Arkhangelsk Region	9.0	1,733.0	0.0
Nenets Autonomous Area	0.0	115.0	0.0
Vologda Region	35.3	1,263.2	0.0
Kaliningrad Region	0.0	486.4	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	22.4	638.2	0.0
Novgorod Region	0.0	317.6	0.0
Pskov Region	0.0	351.4	0.0
St. Petersburg	76.5	5,808.4	8,264.3
SOUTH FEDERAL DISTRICT	60.2	7,870.5	8,196.4
Republic of Adigei (Adigeya)	0.0	195.7	0.0
Republic of Kalmykia	0.0	52.2	0.0
Krasnodar Territory	58.5	3,395.5	1,500.0
Astrakhan Region	0.0	474.8	0.0
Volgograd Region	0.0	1,129.9	0.0
Rostov Region	1.7	2,622.4	6,696.4
NORTH-CAUCASIAN FEDERAL DISTRICT	13.6	2,959.9	33.0
Republic of Daghestan	0.0	159.8	0.0
Republic of Ingushetia	0.0	42.9	0.0
Kabardino-Balkar Republic	0.0	146.6	0.0
Karachai-Cherkess Republic	0.0	86.4	0.0
Republic of Northern Ossetia — Alania	0.0	140.2	33.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	13.6	2,384.0	0.0

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHSKY FEDERAL DISTRICT	255.2	18,400.0	36,143.9
Republic of Bashkortostan	0.0	2,321.1	0.0
Republic of Mariy-El	0.0	451.7	0.0
Republic of Mordovia	0.0	362.3	0.0
Republic of Tatarstan (Tatarstan)	61.5	2,360.6	17,695.6
Udmurt Republic	0.0	1,149.3	0.0
Chuvash Republic — Chuvashya	0.0	1,225.1	0.0
Perm Territory	3.0	2,354.8	0.0
Kirov Region	0.0	967.9	0.0
Nizhni Novgorod Region	53.7	3,780.5	0.0
Orenburg Region	0.0	478.9	6.8
Penza Region	0.1	451.9	0.0
Samara Region	98.7	1,062.4	18,441.5
Saratov Region	0.5	982.3	0.0
Ulyanovsk Region	37.6	451.0	0.0
URALS FEDERAL DISTRICT	68.8	10,020.9	16,141.4
Kurgan Region	0.0	457.1	0.0
Sverdlovsk Region	68.1	2,969.3	9,141.4
Tyumen Region	0.7	4,061.7	7,000.0
Khanty-Mansiysky Autonomous Area — Yugra	0.7	1,944.2	3,000.0
Yamalo-Nenetsky Autonomous Area	0.0	750.2	0.0
Chelyabinsk Region	0.0	2,532.7	0.0
SIBERIA FEDERAL DISTRICT	74.1	9,940.7	190.0
Republic of Altai	0.0	52.2	0.0
Republic of Buryatia	0.1	162.3	190.0
Republic of Tyva	0.0	57.6	0.0
Republic of Khakassia	24.2	161.0	0.0
Altai Territory	2.5	1,107.9	0.0
Zabaykalskiy Territory	0.0	504.9	0.0
Krasnoyarsk Territory	46.5	1,483.9	0.0
Irkutsk Region	0.4	1,454.9	0.0
Kemerovo Region	0.0	2,185.9	0.0
Novosibirsk Region	0.4	1,310.8	0.0
Omsk Region	0.1	599.4	0.0
Tomsk Region	0.0	859.9	0.0
FAR EAST FEDERAL DISTRICT	1.7	5,875.9	8,000.0
Republic of Sakha (Yakutia)	0.0	1,046.8	0.0
Kamchatka Territory	1.6	453.7	0.0
Primorski Territory	0.0	1,615.5	0.0
Khabarovsk Territory	0.0	841.5	0.0
Amur Region	0.0	478.5	8,000.0
Magadan Region	0.0	661.2	0.0
Sakhalin Region	0.1	536.6	0.0
Jewish Autonomous Region	0.0	81.5	0.0
Chukotka Autonomous Area	0.0	160.7	0.0

Table 6.3.4

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

(millions of rubles)

1	31.08.2012	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	710,854.8	384,168.2
CENTRAL FEDERAL DISTRICT	548,677.8	349,609.1
Belgorod Region	1,482.9	0.0
Bryansk Region	80.2	0.0
Vladimir Region	433.6	104.1
Voronezh Region	5,236.4	137.9
Ivanovo Region	240.7	29.0
Kaluga Region	307.6	0.0
Kostroma Region	157.7	0.0
Kursk Region	109.6	0.0
Lipetsk Region	62.8	0.0
Moscow Region	5,856.0	878.6
Orel Region	96.9	9.7
Ryazan Region	179.9	8.4
Smolensk Region	173.1	0.0
Tambov Region	250.9	0.0
Tver Region	98.2	0.0
Tula Region	1,079.6	0.0
Yaroslavl Region	892.3	34.1
Moscow	531,939.3	348,407.3
NORTH-WEST FEDERAL DISTRICT	55,134.5	13,128.6
Republic of Karelia	586.8	0.0
Republic of Komi	83.6	0.0
Arkhangelsk Region	198.0	0.0
Nenets Autonomous Area	0.0	0.0
Vologda Region	4,954.1	10.8
Kaliningrad Region	128.8	13.9
Leningrad Region	337.6	0.0
Murmansk Region	92.1	5.3
Novgorod Region	58.0	0.0
Pskov Region	66.7	0.0
St. Petersburg	48,628.9	13,098.5
SOUTH FEDERAL DISTRICT	4,751.3	67.3
Republic of Adigei (Adigeya)	2.0	0.0
Republic of Kalmykia	30.0	0.0
Krasnodar Territory	2,232.8	33.2
Astrakhan Region	73.3	0.0
Volgograd Region	621.0	7.1
Rostov Region	1,792.2	27.0
NORTH-CAUCASIAN FEDERAL DISTRICT	2,748.3	35.7
Republic of Daghestan	313.1	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	186.1	0.0
Karachai-Cherkess Republic	6.2	30.7
Republic of Northern Ossetia — Alania	55.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	2,187.8	5.0

Table 6.3.4 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	70,861.2	6,011.9
Republic of Bashkortostan	2,571.8	496.1
Republic of Mariy-El	355.5	0.0
Republic of Mordovia	302.1	0.0
Republic of Tatarstan (Tatarstan)	44,958.0	3,137.9
Udmurt Republic	651.8	494.4
Chuvash Republic — Chuvashya	975.1	4.5
Perm Territory	2,312.8	62.6
Kirov Region	316.1	10.1
Nizhni Novgorod Region	5,200.5	780.0
Orenburg Region	1,795.9	0.6
Penza Region	704.5	0.7
Samara Region	9,275.8	980.7
Saratov Region	1,240.7	3.9
Ulyanovsk Region	200.7	40.3
URALS FEDERAL DISTRICT	17,590.4	1,021.2
Kurgan Region	192.9	0.0
Sverdlovsk Region	8,849.0	780.3
Tyumen Region	6,691.8	23.0
Khanty-Mansiysky Autonomous Area — Yugra	4,218.2	0.0
Yamalo-Nenetsky Autonomous Area	439.5	0.0
Chelyabinsk Region	1,856.7	217.9
SIBERIA FEDERAL DISTRICT	7,004.4	14,139.4
Republic of Altai	36.8	0.0
Republic of Buryatia	75.9	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	4.0	0.0
Altai Territory	591.4	1.0
Zabaykalskiy Territory	30.9	5.3
Krasnoyarsk Territory	326.2	1.0
Irkutsk Region	554.5	12,406.1
Kemerovo Region	1,290.3	0.0
Novosibirsk Region	2,309.2	19.6
Omsk Region	1,194.8	1,706.4
Tomsk Region	590.4	0.0
FAR EAST FEDERAL DISTRICT	4,087.0	155.1
Republic of Sakha (Yakutia)	97.0	3.3
Kamchatka Territory	15.2	0.0
Primorski Territory	3,765.5	18.1
Khabarovsk Territory	82.3	18.0
Amur Region	87.3	113.0
Magadan Region	0.9	0.0
Sakhalin Region	33.9	2.7
Jewish Autonomous Region	5.0	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 Use¹

(millions of rubles)

	31.08.2012												
	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	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	17,056,326	419,844	333,964	2,096,605	439,720	390,953	1,081,749	965,971	4,024,022	919,424	2,784,845	3,933,193	
CENTRAL FEDERAL DISTRICT	9,513,994	270,758	220,047	877,935	135,310	141,401	511,435	601,212	2,167,783	611,691	2,272,106	1,924,363	
Belgorod Region	136,248	29,922	10	40,323	517	24,525	8,425	2,996	10,694	1,815	2,400	14,631	
Bryansk Region	36,284	0	0	6,912	840	7,531	454	497	6,232	729	655	12,434	
Vladimir Region	74,584	21	0	23,443	3,816	3,162	1,316	759	10,596	2,319	13,080	16,072	
Voronezh Region	144,326	13	0	32,058	2,175	17,726	4,666	1,608	44,894	10,179	2,923	28,084	
Ivanovo Region	35,070	7	7	6,038	2,917	414	2,324	416	9,405	2,176	1,098	10,275	
Kaluga Region	54,578	111	0	15,297	2,096	2,092	2,369	648	11,672	4,406	1,828	14,059	
Kostroma Region	31,084	26	0	6,626	1,784	656	922	305	10,714	1,583	1,105	7,363	
Kursk Region	62,723	3,441	0	12,932	516	11,079	1,625	834	17,851	1,502	539	12,404	
Lipetsk Region	59,699	26	0	19,084	835	6,994	2,921	1,158	15,673	1,528	1,981	9,499	
Moscow Region	966,027	818	484	110,982	7,891	5,214	56,307	16,394	261,002	102,554	84,611	320,254	
Orel Region	47,955	0	0	5,652	566	7,867	10,936	2,539	13,375	625	2,007	4,388	
Ryazan Region	50,367	105	59	14,806	760	4,809	3,607	1,008	12,468	1,049	1,409	10,346	
Smolensk Region	50,071	15	8	15,377	1,696	3,299	2,772	1,123	10,650	633	3,589	10,917	
Tambov Region	42,930	0	0	10,026	2,445	13,220	1,170	761	8,461	869	465	5,513	
Tver Region	50,588	309	0	17,940	225	3,806	1,437	818	13,026	980	1,221	10,826	
Tula Region	144,055	143	0	21,625	23,385	5,113	5,241	974	23,185	1,847	25,009	37,533	
Yaroslavl Region	94,090	470	0	18,819	9,429	1,329	2,725	3,306	16,655	2,362	5,305	33,690	
Moscow	7,433,315	235,331	219,479	499,995	73,417	22,564	402,218	565,068	1,671,234	474,535	2,122,882	1,366,071	

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	1,783,228	6,316	4,859	217,129	57,254	29,462	142,040	197,400	371,486	83,245	120,495	558,401
Republic of Karelia	103,498	933	290	1,635	7,727	481	738	362	4,636	394	1,332	85,260
Republic of Komi	33,334	338	335	1,299	4,195	1,069	2,876	1,065	8,028	1,277	697	12,490
Arkhangelsk Region	83,609	742	687	19,685	1,166	675	2,618	1,011	9,665	11,868	10,861	25,318
Nenets Autonomous Area	1,138	0	0	0	15	0	342	27	49	679	3	23
Vologda Region	67,893	5	0	10,766	1,392	3,767	2,841	668	13,989	1,377	2,084	31,004
Kaliningrad Region	69,193	166	0	20,348	3,486	3,108	3,744	1,353	19,726	2,249	3,837	11,176
Leningrad Region	129,196	20	2	18,031	4,807	8,773	37,375	5,902	28,890	1,478	4,923	18,997
Murmansk Region	32,643	127	0	1,397	2,107	525	916	1,051	11,798	1,319	3,562	9,841
Novgorod Region	28,789	0	0	9,619	797	3,370	1,696	360	5,235	138	349	7,225
Pskov Region	19,040	9	9	3,413	440	5,616	738	1,121	3,770	186	212	3,535
St. Petersburg	1,216,033	3,976	3,536	130,936	31,137	2,078	88,497	184,507	265,749	62,959	92,638	353,556
SOUTH FEDERAL DISTRICT	933,642	1,639	893	169,877	21,773	55,931	51,395	18,298	307,921	24,569	67,863	214,376
Republic of Adigei (Adigeya)	11,085	77	0	2,181	32	1,250	1,546	276	3,229	155	194	2,145
Republic of Kalmykia	3,499	7	0	81	7	1,200	426	91	634	307	60	686
Krasnodar Territory	467,042	122	1	54,516	16,616	24,351	28,406	12,181	170,728	13,203	59,992	86,927
Astrakhan Region	15,133	28	26	1,459	234	1,225	2,629	337	4,818	1,047	666	2,690
Volgograd Region	106,841	82	80	19,816	1,115	9,204	3,695	1,951	37,250	1,589	1,744	30,395
Rostov Region	330,042	1,323	786	91,823	3,769	18,701	14,693	3,462	91,263	8,268	5,207	91,533
NORTH-CAUCASIAN FEDERAL DISTRICT	143,289	972	208	21,183	5,045	16,259	13,205	1,988	44,859	3,372	7,768	28,638
Republic of Dagestan	20,587	52	43	2,596	52	665	4,610	60	4,748	803	2,683	4,318
Republic of Ingushetia	1,435	0	0	6	0	238	838	6	201	10	136	0
Kabardino-Balkar Republic	9,676	400	0	2,061	5	1,217	793	192	3,033	739	354	882
Karachai-Cherkess Republic	8,117	65	0	2,777	3	1,319	1,558	147	1,884	121	62	181
Republic of Northern Ossetia — Alania	10,054	432	165	1,323	83	765	909	214	3,200	243	1,118	1,767
Republic of Chechnya	1,474	0	0	162	0	24	696	20	441	11	120	0
Stavropol Territory	91,946	23	0	12,259	4,902	12,031	3,799	1,349	31,353	1,445	3,295	21,490
PRIVOLZHSKY FEDERAL DISTRICT	1,979,269	49,710	43,859	429,089	83,458	73,796	119,485	44,714	486,846	89,686	181,613	420,872
Republic of Bashkortostan	239,896	17,212	15,744	53,683	1,019	8,042	16,517	4,024	78,133	6,921	6,907	47,438
Republic of Mariy-El	40,985	7	4	16,630	3,795	3,728	1,300	292	5,448	1,182	570	8,033
Republic of Mordovia	41,478	46	0	13,860	479	5,982	4,831	476	5,672	561	1,106	8,465

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)	349,263	24,875	23,651	74,683	1,682	11,310	24,988	7,693	82,410	29,705	23,380	68,537
Udmurt Republic	64,027	287	173	13,930	281	2,156	1,542	808	14,853	2,352	5,345	22,473
Chuvash Republic — Chuvashya	49,553	11	0	8,722	4,016	1,790	4,459	1,278	8,369	1,812	2,649	16,447
Perm Territory	196,855	807	751	66,470	18,095	1,988	6,666	7,031	39,055	7,653	8,565	40,525
Kirov Region	51,053	97	0	11,515	404	3,708	1,803	1,560	15,333	2,697	1,246	12,690
Nizhni Novgorod Region	375,739	264	221	66,355	21,053	5,838	11,580	6,237	94,642	10,297	75,512	83,961
Orenburg Region	78,344	1,654	503	8,265	6,507	7,578	3,746	4,253	17,523	3,200	2,731	22,887
Penza Region	38,844	26	0	8,076	777	4,880	2,589	733	9,253	777	1,249	10,484
Samara Region	275,798	2,881	2,685	46,642	22,493	6,851	24,314	7,409	78,309	16,893	36,161	33,845
Saratov Region	116,827	210	127	24,866	2,203	6,773	12,642	2,162	27,155	3,976	5,278	31,562
Ulyanovsk Region	60,607	1,333	0	15,390	654	3,172	2,508	758	10,695	1,660	10,914	13,523
URALS FEDERAL DISTRICT	1,077,318	33,357	28,027	202,707	13,446	21,894	91,562	33,732	250,554	54,533	62,401	313,132
Kurgan Region	23,250	12	0	6,437	508	2,061	1,071	442	4,615	265	609	7,230
Sverdlovsk Region	439,234	2,625	348	96,254	4,939	4,523	23,528	12,477	130,623	14,826	25,106	124,333
Tyumen Region	365,701	28,497	27,679	28,026	6,573	5,931	54,443	18,617	69,141	30,026	28,757	95,690
Khanty-Mansiysky Autonomous Area — Yugra	141,360	8,747	8,708	2,660	4,597	556	31,863	14,402	20,089	4,749	14,879	38,818
Yamalo-Nenetsky Autonomous Area	59,893	4,446	3,849	656	340	18	6,668	1,707	17,731	15,946	3,227	9,154
Chelyabinsk Region	249,133	2,223	0	71,990	1,426	9,379	12,520	2,196	46,177	9,416	7,929	85,877
SIBERIA FEDERAL DISTRICT	1,197,480	44,387	33,408	141,972	82,566	44,629	105,560	27,385	277,934	39,768	50,771	382,508
Republic of Altai	13,818	171	103	95	7	362	795	32	6,433	409	227	5,287
Republic of Buryatia	29,466	780	595	7,716	368	1,719	3,230	344	6,654	646	512	7,497
Republic of Tyva	2,284	480	162	67	73	86	197	56	730	155	56	384
Republic of Khakassia	13,109	503	467	746	1,130	742	885	494	3,651	234	436	4,288
Altai Territory	124,917	630	0	25,143	8,246	10,603	6,000	1,223	31,460	1,318	1,278	39,016
Zabaykalskiy Territory	19,577	940	314	467	2,446	140	1,008	129	6,441	246	713	7,047
Krasnoyarsk Territory	199,774	6,106	4,862	35,623	25,381	7,832	21,958	4,719	40,533	7,958	4,981	44,683
Irkutsk Region	156,874	5,205	4,216	12,440	26,158	2,812	11,830	5,083	35,332	4,492	5,147	48,375
Kemerovo Region	182,030	25,124	18,701	14,907	3,836	3,112	5,555	3,753	44,623	3,721	4,948	72,451
Novosibirsk Region	238,767	822	363	19,157	12,566	7,825	17,926	7,054	62,372	10,719	12,923	87,403
Omsk Region	141,349	1	0	15,268	1,496	6,565	31,561	2,247	25,755	8,301	18,259	31,896
Tomsk Region	75,515	3,625	3,625	10,344	859	2,831	4,615	2,251	13,950	1,569	1,291	34,180

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	428,106	12,705	2,663	36,713	40,868	7,581	47,067	41,242	116,638	12,560	21,828	90,904
Republic of Sakha (Yakutia)	61,925	4,384	1,327	3,231	17,621	620	4,406	4,895	12,362	2,158	2,417	9,831
Kamchatka Territory	19,153	164	0	831	1,781	490	1,064	752	7,097	516	2,630	3,828
Primorski Territory	175,806	159	19	24,211	6,960	2,207	11,397	29,354	39,989	5,537	7,301	48,691
Khabarovsk Territory	95,195	1,691	20	4,958	6,490	575	17,039	3,589	38,112	3,133	4,748	14,860
Amur Region	32,082	968	550	1,726	3,914	3,001	8,160	250	5,339	701	1,218	6,805
Magadan Region	9,156	3,761	198	587	1,480	334	73	208	1,453	74	655	531
Sakhalin Region	23,506	276	240	911	1,268	220	4,609	1,612	5,666	410	2,774	5,760
Jewish Autonomous Region	1,937	6	6	258	17	134	318	43	477	31	57	596
Chukotka Autonomous Area	9,346	1,296	303	0	1,338	0	0	539	6,142	0	28	3

¹ 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 Use¹

(millions of rubles)

	31.08.2012												
	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	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	1,723,079	182,581	91,457	521,769	8,088	13,901	46,409	76,211	330,471	230,664	296,876	16,109	
CENTRAL FEDERAL DISTRICT	930,386	62,039	47,530	142,117	8,027	7,052	36,861	32,746	237,929	151,453	243,548	8,614	
Belgorod Region	2,722	1,056	0	717	0	0	34	168	747	0	0	0	
Bryansk Region	5,969	0	0	288	0	5,287	0	89	285	20	0	0	
Vladimir Region	3,295	2	0	2,464	0	0	0	0	0	0	829	0	
Voronezh Region	8,096	0	0	515	0	0	81	0	1,328	3,444	2,728	0	
Ivanovo Region	978	0	0	464	0	0	385	0	118	11	0	0	
Kaluga Region	5,757	0	0	230	130	494	474	0	3,491	282	648	8	
Kostroma Region	939	0	0	804	0	0	0	0	135	0	0	0	
Kursk Region	383	0	0	160	0	0	0	0	223	0	0	0	
Lipetsk Region	1,653	0	0	1,225	0	40	0	0	370	0	18	0	
Moscow Region	48,793	0	0	10,716	0	489	4,719	3,022	13,141	12,280	3,648	778	
Orel Region	5,554	0	0	2,963	0	6	0	0	2,523	0	32	30	
Ryazan Region	277	0	0	153	0	0	6	0	94	0	24	0	
Smolensk Region	10,449	0	0	9,511	0	0	0	212	118	0	608	0	
Tambov Region	773	0	0	104	0	0	669	0	0	0	0	0	
Tver Region	1,840	0	0	1,236	0	0	0	0	604	0	0	0	
Tula Region	22,366	0	0	8,822	0	0	0	0	184	0	12,749	611	
Yaroslavl Region	6,519	0	0	6,190	0	0	41	0	155	37	96	0	
Moscow	804,023	60,982	47,530	95,554	7,897	736	30,452	29,255	214,415	135,379	222,166	7,187	

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	206,378	13,596	13,555	77,384	0	312	4,880	15,902	35,209	23,464	33,711	1,920
Republic of Karelia	4,401	41	0	4,062	0	0	0	0	0	0	298	0
Republic of Komi	4,375	3,727	3,727	178	0	0	0	0	0	0	0	470
Arkhangelsk Region	2,981	0	0	2,820	0	0	13	0	142	0	0	6
Nenets Autonomous Area	13	0	0	0	0	0	13	0	0	0	0	0
Vologda Region	15,169	0	0	11,049	0	69	9	0	37	0	3,550	455
Kaliningrad Region	28,252	10	10	21,293	0	35	18	1,236	4,825	470	292	73
Leningrad Region	8,113	61	61	5,702	0	0	84	128	264	1,874	0	0
Murmansk Region	1,227	0	0	0	0	161	16	0	200	249	601	0
Novgorod Region	14,857	0	0	13,937	0	47	0	0	868	0	0	5
Pskov Region	1,099	0	0	1,099	0	0	0	0	0	0	0	0
St. Petersburg	125,904	9,757	9,757	17,243	0	0	4,740	14,538	28,873	20,871	28,971	911
SOUTH FEDERAL DISTRICT	58,171	389	389	15,590	0	338	1,001	4,419	22,676	3,825	9,681	252
Republic of Adigei (Adigeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	38,738	0	0	9,104	0	58	192	1,348	18,350	581	8,853	252
Astrakhan Region	2,384	0	0	0	0	0	375	23	0	1,634	352	0
Volgograd Region	883	0	0	361	0	204	0	56	262	0	0	0
Rostov Region	16,166	389	389	6,126	0	76	434	2,992	4,063	1,610	476	0
NORTH-CAUCASIAN FEDERAL DISTRICT	5,110	1,832	0	2,369	0	0	167	87	597	58	0	0
Republic of Dagestan	1,009	0	0	947	0	0	0	0	4	58	0	0
Republic of Ingushetia	658	0	0	658	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,282	1,134	0	0	0	0	0	0	148	0	0	0
Karachai-Cherkess Republic	151	0	0	0	0	0	119	32	0	0	0	0
Republic of Northern Ossetia — Alania	698	698	0	0	0	0	0	0	0	0	0	0
Republic of Chechnya	103	0	0	0	0	0	48	55	0	0	0	0
Stavropol Territory	1,209	0	0	764	0	0	0	0	445	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	141,952	9,073	0	100,853	0	3,606	452	11,100	8,088	5,948	2,820	12
Republic of Bashkortostan	70,605	2,555	0	64,878	0	10	64	324	2,424	263	87	0
Republic of Mariy-El	226	0	0	32	0	0	0	0	8	186	0	0
Republic of Mordovia	455	0	0	443	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)	15,212	3,531	0	8,448	0	1	7	144	2,454	591	25	11
Udmurt Republic	1,156	0	0	0	0	0	0	0	241	0	915	0
Chuvash Republic — Chuvashya	121	0	0	121	0	0	0	0	0	0	0	0
Perm Territory	8,586	0	0	3,858	0	3,211	250	0	13	118	1,136	0
Kirov Region	278	0	0	177	0	0	0	0	101	0	0	0
Nizhni Novgorod Region	13,581	0	0	6,508	0	0	18	2,573	1,053	2,942	486	1
Orenburg Region	5,076	2,951	0	2,090	0	0	0	0	31	0	4	0
Penza Region	1,778	0	0	1,246	0	372	52	0	108	0	0	0
Samara Region	10,435	0	0	7,029	0	0	61	40	1,341	1,820	144	0
Saratov Region	1,973	36	0	1,787	0	0	0	0	99	28	23	0
Ulyanovsk Region	12,470	0	0	4,236	0	0	0	8,019	215	0	0	0
URALS FEDERAL DISTRICT	168,864	927	0	99,268	0	0	2,681	10,752	9,828	36,572	3,596	5,240
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	111,272	313	0	62,551	0	0	112	810	8,784	36,572	2,122	8
Tyumen Region	35,401	0	0	17,793	0	0	0	9,942	960	0	1,474	5,232
Khanty-Mansiysky Autonomous Area — Yugra	12,844	0	0	99	0	0	0	6,480	0	0	1,033	5,232
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	22,191	614	0	18,924	0	0	2,569	0	84	0	0	0
SIBERIA FEDERAL DISTRICT	156,157	53,585	28,006	80,654	0	1,655	161	1	11,067	8,654	310	70
Republic of Altai	2,247	0	0	1,576	0	0	0	0	574	0	97	0
Republic of Buryatia	349	69	0	5	0	0	0	0	0	275	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	5,201	231	0	4,969	0	1	0	0	0	0	0	0
Altai Territory	1,312	646	0	50	0	16	0	0	19	581	0	0
Zabaykalskiy Territory	839	589	0	218	0	0	23	0	0	0	9	0
Krasnoyarsk Territory	63,312	3,580	0	52,835	0	0	0	0	34	6,863	0	0
Irkutsk Region	3,127	581	0	791	0	1,493	74	0	184	4	0	0
Kemerovo Region	75,223	46,944	27,094	18,845	0	58	0	0	8,685	514	107	70
Novosibirsk Region	2,705	550	550	1,097	0	87	64	0	500	326	81	0
Omsk Region	1,042	32	0	91	0	0	0	0	832	85	2	0
Tomsk Region	800	362	362	177	0	0	0	1	239	7	14	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	56,061	41,142	1,977	3,528	61	938	206	1,204	5,078	690	3,213	1
Republic of Sakha (Yakutia)	33,251	32,440	0	443	0	0	0	0	0	0	368	0
Kamchatka Territory	1,878	1,083	0	0	0	0	0	0	0	0	795	0
Primorski Territory	4,934	0	0	617	61	0	107	391	2,000	176	1,582	0
Khabarovsk Territory	10,152	2,498	0	2,088	0	938	0	813	3,047	514	254	0
Amur Region	2,112	1,940	0	150	0	0	0	0	22	0	0	0
Magadan Region	1,001	819	0	101	0	0	0	0	0	0	81	0
Sakhalin Region	2,349	1,978	1,977	129	0	0	99	0	9	0	133	1
Jewish Autonomous Region	291	291	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	93	93	0	0	0	0	0	0	0	0	0	0

¹ 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 Use¹**

31.08.2012

(millions of rubles)

	of which:													for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	13		
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	15,281,847	405,813	263,673	2,849,193	695,467	1,176,196	1,381,996	1,097,949	3,392,361	1,886,785	2,186,056	210,031		
CENTRAL FEDERAL DISTRICT	7,793,328	171,201	102,341	869,119	258,950	416,169	736,813	675,640	1,693,499	1,299,641	1,577,116	95,180		
Belgorod Region	259,485	42,767	10	75,003	679	104,620	8,620	4,100	12,499	5,629	4,759	809		
Bryansk Region	43,116	0	0	11,160	1,492	17,393	604	759	7,638	2,184	1,144	742		
Vladimir Region	65,876	74	0	27,073	2,096	12,667	1,959	1,479	11,212	4,309	4,156	851		
Voronezh Region	190,848	20	0	44,588	1,969	47,447	5,860	3,875	37,686	35,089	12,613	1,701		
Ivanovo Region	40,602	91	50	11,245	1,883	2,351	3,550	567	12,134	6,043	1,919	819		
Kaluga Region	75,805	110	0	27,274	3,675	8,581	5,437	1,373	11,259	14,431	2,720	945		
Kostroma Region	31,388	27	0	9,383	7	2,830	1,683	612	12,234	2,177	1,973	462		
Kursk Region	96,454	5,007	0	24,991	758	35,932	6,327	1,724	18,847	1,383	886	599		
Lipetsk Region	108,960	432	0	40,204	341	30,247	4,812	1,951	19,571	4,657	6,316	429		
Moscow Region	770,589	1,275	723	124,726	27,741	21,078	69,875	26,835	239,342	93,288	154,307	12,122		
Orel Region	69,268	0	0	9,562	337	24,720	18,878	3,259	9,276	1,215	1,785	236		
Ryazan Region	69,154	147	102	20,724	232	20,201	6,302	1,519	14,132	2,448	2,883	566		
Smolensk Region	60,830	135	15	17,161	346	11,387	4,524	1,958	17,984	2,452	4,073	810		
Tambov Region	68,717	3	0	23,098	900	30,324	1,262	1,360	7,099	3,373	886	412		
Tver Region	53,507	325	0	18,897	690	12,675	1,870	1,574	13,010	1,647	2,199	620		
Tula Region	94,542	598	0	24,741	11,353	15,627	6,489	2,416	20,972	4,683	5,265	2,398		
Yaroslavl Region	107,836	1,340	0	35,434	15,724	11,626	4,292	2,412	20,661	3,165	11,362	1,820		
Moscow	5,586,351	118,850	101,441	323,855	188,727	6,461	584,469	617,867	1,207,944	1,111,468	1,357,871	68,839		

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	1,656,084	11,315	1,857	363,179	83,458	96,568	177,816	198,448	353,766	112,808	230,546	28,180
Republic of Karelia	25,671	1,119	290	9,110	3,410	1,340	697	640	4,864	707	2,323	1,461
Republic of Komi	25,270	453	433	4,453	518	1,761	2,451	1,807	9,603	2,550	1,329	345
Arkhangelsk Region	65,450	117	114	31,132	3,060	6,488	2,293	1,046	12,632	2,791	4,611	1,280
Nenets Autonomous Area	1,288	0	0	17	15	0	308	68	108	758	12	2
Vologda Region	99,411	0	0	24,756	1,718	12,415	4,021	1,543	20,110	2,609	30,450	1,789
Kaliningrad Region	92,565	339	0	29,423	4,220	10,331	5,152	4,799	22,649	7,788	6,713	1,151
Leningrad Region	180,664	7,389	2	54,735	8,243	30,632	33,444	8,460	21,836	4,338	10,429	1,158
Murmansk Region	27,768	301	0	2,013	2,064	1,870	1,112	1,769	10,741	1,403	5,828	667
Novgorod Region	30,767	67	4	8,952	998	12,213	1,395	662	4,772	357	816	535
Pskov Region	33,784	9	9	8,492	330	15,956	1,533	1,321	5,261	331	347	204
St. Petersburg	1,074,734	1,521	1,005	190,115	58,897	3,561	125,718	176,401	241,297	89,934	167,700	19,590
SOUTH FEDERAL DISTRICT	992,268	2,963	1,742	277,888	48,796	178,308	79,123	45,656	237,834	59,571	49,797	12,332
Republic of Adigei (Adigeya)	18,342	111	0	8,319	47	3,498	2,632	244	2,530	328	497	136
Republic of Kalmykia	8,070	8	0	149	33	3,901	411	356	1,881	1,102	201	28
Krasnodar Territory	493,693	916	3	104,392	26,505	100,293	44,695	35,000	117,896	31,214	27,559	5,223
Astrakhan Region	32,040	26	25	2,824	962	3,385	10,153	690	7,803	3,658	2,379	160
Volgograd Region	117,638	16	14	35,573	979	18,579	7,633	2,997	35,326	8,540	5,969	2,026
Rostov Region	322,485	1,886	1,700	126,629	20,270	48,652	13,598	6,369	72,401	14,729	13,192	4,759
NORTH-CAUCASIAN FEDERAL DISTRICT	232,093	2,213	258	55,503	4,088	55,236	24,282	5,883	63,897	6,916	12,181	1,894
Republic of Dagestan	27,554	156	30	7,161	80	3,304	4,414	993	7,355	800	3,018	273
Republic of Ingushetia	6,723	50	25	272	0	2,920	1,409	43	1,757	150	122	0
Kabardino-Balkar Republic	33,003	865	38	7,490	60	7,915	1,482	640	11,643	1,460	1,403	45
Karachai-Cherkess Republic	21,526	180	0	9,349	8	5,282	1,922	329	3,934	134	374	14
Republic of Northern Ossetia — Alania	18,157	907	165	5,360	80	2,112	1,387	603	5,912	507	1,096	193
Republic of Chechnya	15,868	0	0	1,300	0	3,326	8,792	167	938	90	1,255	0
Stavropol Territory	109,262	55	0	24,569	3,860	30,376	4,876	3,108	32,361	3,775	4,913	1,369
PRIVOLZHSKY FEDERAL DISTRICT	2,045,853	79,061	68,777	652,140	94,816	226,830	121,895	65,662	422,861	221,772	136,699	24,117
Republic of Bashkortostan	224,935	51,225	48,073	69,810	3,328	17,940	14,058	4,252	41,571	11,267	8,966	2,518
Republic of Mariy-El	43,330	5	3	20,043	462	9,998	2,196	367	5,538	2,325	1,930	466
Republic of Mordovia	74,362	71	0	31,579	175	21,187	3,762	803	7,682	4,320	4,406	377

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)	419,561	11,629	10,667	130,971	3,012	49,177	29,246	12,172	79,762	68,914	30,600	4,078
Udmurt Republic	66,764	546	316	25,837	270	6,194	1,763	1,134	21,699	4,740	2,943	1,638
Chuvash Republic — Chuvashya	92,165	42	0	10,432	4,083	5,779	4,777	1,722	19,052	39,348	5,859	1,071
Perm Territory	264,826	4,974	4,650	114,757	20,670	7,113	14,138	15,821	50,693	22,006	12,153	2,501
Kirov Region	54,046	59	0	18,350	681	12,917	1,714	2,152	13,230	2,469	1,777	697
Nizhni Novgorod Region	249,782	643	324	80,644	34,779	19,537	9,932	5,954	63,626	16,566	14,317	3,784
Orenburg Region	96,409	3,821	1,651	29,990	3,707	21,480	3,827	5,535	17,019	5,288	4,228	1,514
Penza Region	52,340	34	0	12,554	1,374	17,189	2,069	1,756	11,211	3,455	2,125	573
Samara Region	255,147	1,969	1,819	60,948	13,913	16,826	24,896	10,569	57,039	28,583	38,274	2,130
Saratov Region	97,215	1,431	1,274	26,125	8,128	13,114	7,184	1,975	24,696	7,117	5,448	1,997
Ulyanovsk Region	54,971	2,612	0	20,100	234	8,380	2,333	1,450	10,043	5,373	3,673	773
URALS FEDERAL DISTRICT	1,018,717	31,149	21,267	336,170	45,329	48,791	90,416	38,304	229,240	96,587	83,046	19,685
Kurgan Region	23,604	6	0	7,257	480	5,066	1,228	753	6,241	987	1,147	439
Sverdlovsk Region	415,223	3,202	174	159,401	15,698	11,179	30,331	19,418	105,457	32,796	30,185	7,556
Tyumen Region	310,085	26,073	21,093	29,999	21,684	9,197	47,592	15,299	71,925	46,134	35,709	6,473
Khanty-Mansiysky Autonomous Area — Yugra	113,383	5,628	5,581	5,012	12,702	1,234	28,846	10,778	19,587	11,215	16,173	2,208
Yamalo-Nenetsky Autonomous Area	71,752	5,139	5,099	1,080	4,138	25	6,982	1,898	30,255	18,050	3,833	352
Chelyabinsk Region	269,805	1,868	0	139,514	7,467	23,349	11,265	2,834	45,616	16,670	16,005	5,217
SIBERIA FEDERAL DISTRICT	1,134,427	87,360	62,492	225,141	99,126	134,655	114,566	44,360	278,445	66,173	61,212	23,389
Republic of Altai	11,078	325	256	477	152	654	1,066	128	6,900	214	826	336
Republic of Buryatia	41,149	2,839	2,199	16,987	223	3,907	3,581	533	8,887	1,669	1,943	580
Republic of Tyva	3,591	1,164	744	130	55	249	166	174	1,041	213	384	15
Republic of Khakassia	11,991	1,276	1,049	2,628	757	2,024	671	593	2,828	336	592	286
Altai Territory	129,415	1,051	0	26,741	3,960	45,509	8,417	3,042	31,190	3,652	3,141	2,712
Zabaykalskiy Territory	17,156	1,847	5	1,009	1,856	268	1,072	439	8,066	598	1,500	501
Krasnoyarsk Territory	230,073	5,428	3,331	55,318	49,580	24,033	31,191	6,789	37,554	11,494	6,313	2,373
Irkutsk Region	120,470	3,341	2,554	24,281	14,235	6,622	11,527	7,452	36,998	6,800	6,106	3,108
Kemerovo Region	189,144	64,726	47,193	28,548	2,735	7,787	8,288	6,768	41,271	9,004	16,521	3,496
Novosibirsk Region	212,355	537	337	36,934	21,200	19,991	18,606	14,295	62,300	19,317	13,346	5,829
Omsk Region	104,957	1	0	16,543	2,754	16,992	26,318	1,901	21,524	8,829	8,229	1,866
Tomsk Region	63,048	4,827	4,824	15,544	1,619	6,620	3,661	2,246	19,886	4,047	2,311	2,287

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	409,077	20,551	4,939	70,051	60,904	19,639	37,085	23,996	112,821	23,317	35,459	5,254
Republic of Sakha (Yakutia)	72,935	7,136	1,686	4,516	16,727	1,302	3,469	7,157	25,644	3,111	2,989	884
Kamchatka Territory	23,957	217	0	1,862	3,954	1,048	1,016	1,221	6,133	1,381	6,835	290
Primorski Territory	126,245	387	13	43,734	6,019	5,312	9,149	7,625	33,349	8,867	9,635	2,168
Khabarovsk Territory	103,414	564	0	14,878	21,524	2,979	14,681	5,343	24,196	8,043	10,080	1,126
Amur Region	33,237	2,279	1,641	2,298	7,684	7,623	3,672	440	6,747	776	1,346	372
Magadan Region	14,443	8,996	1,198	755	973	432	77	245	2,007	154	747	57
Sakhalin Region	24,487	426	395	1,561	2,918	267	4,637	1,601	8,292	876	3,604	305
Jewish Autonomous Region	3,126	6	6	447	13	676	384	98	1,190	106	154	52
Chukotka Autonomous Area	7,233	540	0	0	1,091	0	0	266	5,265	3	68	0

¹ 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 Use¹

31.08.2012

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	3,661,935	472,602	283,709	934,998	24,623	58,254	208,430	243,652	465,726	719,315	533,089	1,246		
CENTRAL FEDERAL DISTRICT	2,062,637	179,534	156,073	283,858	21,202	20,586	165,967	82,869	342,833	526,197	438,649	942		
Belgorod Region	20,268	10,689	0	6,568	0	1,873	33	245	277	582	1	0		
Bryansk Region	10,745	0	0	165	0	9,791	0	95	504	190	0	0		
Vladimir Region	4,665	34	0	4,041	0	62	55	54	53	0	366	0		
Voronezh Region	14,758	0	0	2,423	0	269	1,006	5	1,145	4,199	5,711	0		
Ivanovo Region	1,195	0	0	619	0	0	385	16	167	8	0	0		
Kaluga Region	10,467	0	0	403	130	3,617	1,534	0	2,141	885	1,749	8		
Kostroma Region	2,308	0	0	998	0	2	0	0	952	0	356	0		
Kursk Region	2,890	0	0	1,244	0	0	320	0	159	1,143	24	0		
Lipetsk Region	3,979	0	0	3,090	0	76	0	0	653	0	160	0		
Moscow Region	196,152	0	0	23,131	68	2,812	19,074	37,079	32,714	52,358	28,866	50		
Orel Region	3,702	0	0	2,250	0	173	0	0	1,084	0	195	0		
Ryazan Region	4,660	0	0	1,044	0	420	2,771	0	109	261	55	0		
Smolensk Region	9,260	0	0	7,674	0	0	583	354	178	70	401	0		
Tambov Region	2,566	0	0	1,897	0	0	669	0	0	0	0	0		
Tver Region	7,581	8	0	6,131	20	307	0	0	866	0	249	0		
Tula Region	31,658	2	0	13,866	484	265	0	574	149	2,194	14,124	0		
Yaroslavl Region	16,620	1,695	1,695	13,368	39	69	405	0	278	550	216	0		
Moscow	1,719,163	167,106	154,378	194,946	20,461	851	139,132	44,447	301,404	463,756	386,176	884		

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	485,899	51,730	45,193	145,670	3,229	7,422	25,290	54,646	61,326	80,863	55,686	37
Republic of Karelia	10,993	28	0	9,684	0	10	0	174	133	311	653	0
Republic of Komi	6,038	4,420	4,420	104	0	87	0	252	179	969	0	27
Arkhangelsk Region	17,279	6,737	5,937	9,657	0	0	13	541	331	0	0	0
Nenets Autonomous Area	13	0	0	0	0	0	13	0	0	0	0	0
Vologda Region	30,436	0	0	26,192	0	233	395	0	100	15	3,501	0
Kaliningrad Region	49,925	15	15	34,908	0	483	134	7,579	2,703	3,081	1,017	5
Leningrad Region	38,147	5,767	58	5,688	0	7	84	2,644	245	23,708	4	0
Murmansk Region	17,796	0	0	0	0	331	16	4,759	239	392	12,059	0
Novgorod Region	17,542	0	0	17,230	0	247	0	0	57	0	8	0
Pskov Region	2,282	1,822	1,821	221	0	10	0	7	210	12	0	0
St. Petersburg	295,461	32,942	32,942	41,982	3,229	6,014	24,648	38,690	57,131	52,375	38,445	5
SOUTH FEDERAL DISTRICT	151,935	2,848	2,804	31,824	0	939	4,693	79,055	9,308	14,726	8,542	0
Republic of Adigei (Adigeya)	85	0	0	85	0	0	0	0	0	0	0	0
Republic of Kalmykia	549	0	0	0	0	0	0	0	394	155	0	0
Krasnodar Territory	104,122	115	115	10,567	0	608	2,036	72,754	4,261	7,626	6,155	0
Astrakhan Region	3,978	0	0	17	0	0	476	152	8	1,855	1,470	0
Volgograd Region	9,150	0	0	6,878	0	205	1,571	56	307	122	11	0
Rostov Region	34,051	2,733	2,689	14,275	0	126	610	6,094	4,338	4,969	906	0
NORTH-CAUCASIAN FEDERAL DISTRICT	15,055	4,298	0	8,836	0	613	161	454	583	110	0	0
Republic of Dagestan	2,832	0	0	2,347	0	0	0	371	4	110	0	0
Republic of Ingushetia	1,615	0	0	1,615	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,737	2,632	0	1,004	0	0	0	0	101	0	0	0
Karachai-Cherkess Republic	548	0	0	189	0	193	113	26	27	0	0	0
Republic of Northern Ossetia — Alania	1,878	1,667	0	211	0	0	0	0	0	0	0	0
Republic of Chechnya	105	0	0	0	0	0	48	57	0	0	0	0
Stavropol Territory	4,340	0	0	3,469	0	420	0	0	451	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	235,491	38,107	14,355	137,030	130	4,582	5,052	12,870	11,036	17,784	8,878	22
Republic of Bashkortostan	50,310	4,170	1,615	40,764	130	528	1,391	258	1,239	301	1,529	0
Republic of Mariy-El	1,748	0	0	509	0	255	0	0	62	922	0	0
Republic of Mordovia	1,747	0	0	335	0	4	0	0	184	1,224	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)	55,806	21,104	10,673	16,223	0	49	418	200	4,529	10,268	2,993	22
Udmurt Republic	1,070	0	0	0	0	0	0	0	139	28	903	0
Chuvash Republic — Chuvashya	1,908	0	0	372	0	0	1,420	0	53	19	44	0
Perm Territory	43,456	5,746	0	31,923	0	3,211	1,234	0	71	182	1,089	0
Kirov Region	1,593	0	0	1,553	0	3	0	1	33	3	0	0
Nizhni Novgorod Region	18,614	0	0	7,118	0	0	99	6,821	1,853	2,217	506	0
Orenburg Region	16,240	4,986	0	10,787	0	0	0	0	460	0	7	0
Penza Region	2,482	0	0	1,835	0	471	52	0	124	0	0	0
Samara Region	14,574	0	0	8,232	0	61	437	70	1,716	2,329	1,729	0
Saratov Region	5,022	2,102	2,067	2,210	0	0	0	5	362	266	77	0
Ulyanovsk Region	20,921	0	0	15,171	0	0	0	5,515	211	24	0	0
URALS FEDERAL DISTRICT	294,880	15,126	14,817	172,459	0	253	6,171	10,818	23,569	59,258	6,981	245
Kurgan Region	67	0	0	33	0	0	0	0	26	8	0	0
Sverdlovsk Region	161,225	217	0	99,095	0	0	230	1,083	10,471	45,943	4,186	0
Tyumen Region	83,798	14,817	14,817	29,004	0	253	2,617	9,735	11,421	12,917	2,789	245
Khanty-Mansiysky Autonomous Area — Yugra	15,485	9,592	9,591	99	0	0	5	4,908	0	0	636	245
Yamalo-Nenetsky Autonomous Area	19,765	2,481	2,481	0	0	0	120	0	4,117	12,918	129	0
Chelyabinsk Region	49,790	92	0	44,327	0	0	3,324	0	1,651	390	6	0
SIBERIA FEDERAL DISTRICT	280,518	98,018	45,090	137,866	0	7,672	892	260	12,081	18,987	4,742	0
Republic of Altai	4,198	323	0	1,370	0	0	0	0	1,872	584	49	0
Republic of Buryatia	1,544	157	0	146	0	964	0	0	3	274	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2,944	605	0	2,325	0	2	0	0	0	0	12	0
Altai Territory	5,129	2,258	0	1,544	0	510	0	24	81	580	132	0
Zabaykalskiy Territory	2,978	2,497	0	449	0	0	23	0	0	0	9	0
Krasnoyarsk Territory	107,615	5,388	0	86,321	0	1	7	10	40	15,785	63	0
Irkutsk Region	25,633	2,594	0	16,289	0	5,895	166	200	426	17	46	0
Kemerovo Region	111,355	80,506	41,575	18,770	0	135	0	0	6,921	1,049	3,974	0
Novosibirsk Region	6,421	1,246	1,093	2,404	0	165	696	5	1,240	388	277	0
Omsk Region	8,277	19	0	7,031	0	0	0	13	741	307	166	0
Tomsk Region	4,424	2,422	2,422	1,220	0	0	0	8	757	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	135,520	82,940	5,377	17,456	62	16,187	204	2,678	4,990	1,392	9,611	0
Republic of Sakha (Yakutia)	59,426	58,048	3,563	999	0	2	0	0	3	0	374	0
Kamchatka Territory	9,252	5,215	0	163	0	235	0	0	0	0	3,639	0
Primorski Territory	12,341	2,785	0	1,233	62	80	204	1,614	1,405	535	4,423	0
Khabarovsk Territory	42,337	5,658	0	14,514	0	15,869	0	1,045	3,553	857	841	0
Amur Region	7,965	7,809	0	146	0	0	0	0	10	0	0	0
Magadan Region	400	0	0	179	0	0	0	0	10	0	211	0
Sakhalin Region	2,175	1,814	1,814	222	0	0	0	19	9	0	111	0
Jewish Autonomous Region	302	290	0	0	0	0	0	0	0	0	12	0
Chukotka Autonomous Area	1,322	1,322	0	0	0	0	0	0	0	0	0	0

¹ 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)

	31.08.2012														
	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	in foreign currency and precious metals	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	in foreign currency and precious metals	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	in foreign currency and precious metals	of which: individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13			
RUSSIAN FEDERATION	4,221,433	406,055	115,747	1,787	4,080,969	497,403	209,721	6,287	383,623	26,332	12,992	464			
CENTRAL FEDERAL DISTRICT	1,762,437	79,118	89,210	1,131	1,548,181	101,194	126,702	3,087	135,811	3,459	8,757	187			
Belgorod Region	29,647	5,083	332	0	46,624	6,499	438	39	3,942	178	39	39			
Bryansk Region	15,775	4,444	354	110	19,907	5,733	907	484	1,258	206	8	0			
Vladimir Region	25,407	3,985	19	0	33,611	5,789	789	54	1,562	324	55	0			
Voronezh Region	60,555	5,922	3,591	0	82,850	12,994	2,782	3	4,079	312	16	3			
Ivanovo Region	20,047	3,169	143	0	21,856	3,612	186	16	2,429	163	16	16			
Kaluga Region	20,414	3,645	1,064	11	23,588	3,517	3,871	2	1,064	77	0	0			
Kostroma Region	14,313	2,958	293	0	19,064	3,948	1,061	0	1,589	157	83	0			
Kursk Region	30,657	6,812	0	0	36,595	5,228	24	0	3,573	205	0	0			
Lipetsk Region	22,125	2,891	388	0	40,883	3,669	748	9	9,812	70	0	0			
Moscow Region	212,609	8,234	5,366	453	187,910	10,484	15,295	653	14,451	448	655	5			
Orel Region	14,179	2,522	104	0	19,733	2,947	239	0	2,616	50	0	0			
Ryazan Region	27,356	4,779	93	4	35,475	5,360	509	8	2,758	165	27	1			
Smolensk Region	24,250	3,765	361	5	40,504	5,192	458	76	3,273	256	0	0			
Tambov Region	16,221	1,999	0	0	28,263	2,749	0	0	1,405	47	0	0			
Tver Region	18,501	2,629	604	0	17,272	3,448	877	0	1,036	85	1	0			
Tula Region	36,742	4,426	19	0	42,587	5,162	1,144	18	3,356	174	25	0			
Yaroslavl Region	37,227	4,581	299	4	35,436	4,633	948	24	4,496	307	11	11			
Moscow	1,136,412	7,274	76,180	544	816,023	10,230	96,426	1,701	73,112	235	7,821	112			
NORTH-WEST FEDERAL DISTRICT	480,344	34,143	7,280	132	486,997	32,151	40,295	514	50,510	2,338	2,035	27			
Republic of Karelia	12,834	1,576	19	0	14,907	1,383	1,330	0	4,130	19	344	0			
Republic of Komi	10,195	2,901	0	0	12,844	4,272	339	0	1,823	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	24,986	5,173	4	4	21,981	4,322	217	5	2,045	182	212	0
Nenets Autonomous Area	279	88	0	0	376	137	0	0	33	3	0	0
Vologda Region	43,555	12,152	90	9	40,764	6,591	580	9	10,648	823	30	9
Kaliningrad Region	25,963	2,537	935	28	37,461	3,132	5,848	41	7,165	326	286	0
Leningrad Region	36,649	1,456	1,301	7	55,886	2,429	2,391	9	3,991	317	51	2
Murmansk Region	15,245	2,081	778	0	17,903	2,574	12,573	0	3,858	129	102	0
Novgorod Region	11,795	1,229	33	0	12,991	1,622	231	0	1,287	75	31	0
Pskov Region	12,011	1,369	22	0	22,742	1,765	132	7	1,893	25	88	0
St. Petersburg	287,111	3,669	4,098	84	249,518	4,061	16,654	443	13,670	111	891	16
SOUTH FEDERAL DISTRICT	326,053	48,352	4,731	42	407,382	63,094	12,694	245	56,123	5,191	204	53
Republic of Adigei (Adigeya)	6,049	718	0	0	12,352	1,392	85	0	3,254	116	0	0
Republic of Kalmykia	2,598	1,366	0	0	5,376	3,277	0	0	495	271	0	0
Krasnodar Territory	143,069	22,269	1,664	26	216,701	26,912	6,662	174	38,173	2,812	80	20
Astrakhan Region	10,201	3,790	375	0	15,001	6,284	473	14	749	192	14	14
Volgograd Region	41,136	5,554	380	0	49,510	8,183	615	4	5,689	893	1	0
Rostov Region	123,000	14,655	2,312	16	108,442	17,046	4,859	53	7,763	907	109	19
NORTH-CAUCASIAN FEDERAL DISTRICT	76,833	16,408	551	74	135,640	28,846	1,932	112	10,903	2,695	177	0
Republic of Dagestan	12,847	2,906	62	62	18,487	4,545	478	106	592	93	0	0
Republic of Ingushetia	1,242	319	0	0	6,530	3,198	0	0	1,831	1,082	0	0
Kabardino-Balkar Republic	8,696	2,300	148	0	27,872	4,767	664	0	1,492	147	177	0
Karachai-Cherkess Republic	5,285	846	31	0	10,783	2,035	333	0	1,707	332	0	0
Republic of Northern Ossetia — Alania	8,381	1,281	0	0	13,478	1,672	0	0	1,628	79	0	0
Republic of Chechnya	1,031	220	103	0	10,639	582	105	0	275	26	0	0
Stavropol Territory	39,351	8,536	207	12	47,851	12,047	352	6	3,378	936	0	0
PRIVOLZHSKY FEDERAL DISTRICT	649,352	83,528	2,223	112	670,778	103,311	8,287	991	54,043	5,042	632	120
Republic of Bashkortostan	60,990	7,132	111	0	56,294	9,002	1,294	0	5,229	345	4	0
Republic of Mariy-El	10,653	1,930	8	0	14,201	2,361	8	0	1,399	33	0	0
Republic of Mordovia	16,225	1,872	2	0	28,022	3,068	0	0	790	92	0	0
Republic of Tatarstan (Tatarstan)	108,562	9,614	165	1	125,468	13,834	971	197	5,298	653	0	0
Udmurt Republic	22,898	5,444	241	0	22,597	6,114	106	0	5,473	221	0	0
Chuvash Republic — Chuvashya	18,759	4,078	0	0	18,990	4,212	80	17	1,437	101	0	0
Perm Territory	43,371	12,079	13	13	42,587	11,945	375	124	7,672	1,759	43	0
Kirov Region	26,012	4,971	0	0	27,123	5,241	4	3	1,440	239	0	0
Nizhni Novgorod Region	116,823	8,425	283	4	89,837	13,993	1,930	483	4,821	561	252	120
Orenburg Region	39,373	8,596	1	0	46,503	9,728	384	4	2,716	222	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	22,079	6,022	517	0	27,885	6,574	611	0	3,875	105	0	0
Samara Region	98,101	3,577	696	66	102,008	4,844	2,019	77	9,535	279	188	0
Saratov Region	43,719	6,774	186	28	44,456	8,750	321	62	3,459	306	42	0
Ulyanovsk Region	21,787	3,014	0	0	24,807	3,645	184	24	899	126	103	0
URALS FEDERAL DISTRICT	334,401	48,008	3,345	12	275,093	57,985	6,271	230	22,201	2,185	737	22
Kurgan Region	10,899	3,816	0	0	14,550	4,859	26	0	811	101	0	0
Sverdlovsk Region	109,363	14,275	1,481	8	87,282	19,258	2,574	220	8,356	949	193	22
Tyumen Region	126,204	16,092	1,775	4	112,222	21,961	2,623	4	5,069	392	512	0
Khanty-Mansiysky Autonomous Area — Yugra	45,211	8,139	148	0	39,811	11,926	153	0	1,078	165	0	0
Yamalo-Nenetsky Autonomous Area	11,833	3,314	0	0	13,981	4,166	120	0	455	136	0	0
Chelyabinsk Region	87,935	13,825	89	0	61,039	11,907	1,048	6	7,965	743	32	0
SIBERIA FEDERAL DISTRICT	425,682	66,122	3,520	173	402,696	73,563	5,647	933	45,232	4,279	214	40
Republic of Altai	3,338	484	0	0	4,387	888	0	0	889	30	0	0
Republic of Buryatia	13,827	6,919	74	0	15,974	6,482	95	0	1,809	224	0	0
Republic of Tyva	1,414	755	0	0	1,510	1,031	0	0	38	28	0	0
Republic of Khakassia	9,336	3,880	169	0	7,015	2,955	46	12	417	79	2	0
Altai Territory	60,421	6,601	19	19	81,242	10,720	600	119	18,061	680	71	10
Zabaykalskiy Territory	8,358	4,492	90	9	8,836	4,656	41	0	457	112	0	0
Krasnoyarsk Territory	75,011	12,899	757	2	62,915	11,333	760	58	3,933	806	7	0
Irkutsk Region	42,745	6,206	173	29	39,368	9,793	728	45	3,414	623	8	0
Kemerovo Region	41,714	5,075	433	0	42,716	6,249	950	0	5,407	640	0	0
Novosibirsk Region	97,000	4,581	974	0	75,715	5,681	1,164	150	4,362	180	75	10
Omsk Region	46,093	11,125	225	113	40,637	9,150	1,015	541	4,676	755	51	20
Tomsk Region	26,425	3,105	606	1	22,381	4,625	248	8	1,769	122	0	0
FAR EAST FEDERAL DISTRICT	166,331	30,376	4,887	111	154,202	37,259	7,893	175	8,800	1,143	236	15
Republic of Sakha (Yakutia)	20,710	5,156	440	0	23,981	6,898	484	6	1,244	170	0	0
Kamchatka Territory	11,038	1,841	0	0	16,928	2,649	2,580	0	697	84	0	0
Primorski Territory	71,870	8,193	2,098	111	44,346	8,539	1,928	142	2,599	226	218	6
Khabarovsk Territory	33,027	5,950	234	0	31,701	7,647	963	27	3,113	297	18	9
Amur Region	12,109	4,794	172	0	13,285	5,173	156	0	366	110	0	0
Magadan Region	4,704	1,204	89	0	6,932	1,603	1	0	100	9	0	0
Sakhalin Region	10,803	2,179	1,854	0	13,686	3,002	1,769	0	240	85	0	0
Jewish Autonomous Region	1,834	941	0	0	3,060	1,596	12	0	437	162	0	0
Chukotka Autonomous Area	236	118	0	0	283	152	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.08.2012										
	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	6,710,935	1,753,688	1,628,645	25,423	267,296	145,716	136,164	20,205			
CENTRAL FEDERAL DISTRICT	1,846,434	456,449	432,428	6,723	198,029	106,875	98,518	16,814			
Belgorod Region	59,336	11,641	9,787	58	553	441	438	48			
Bryansk Region	38,268	9,152	8,309	47	265	197	179	3			
Vladimir Region	56,473	12,123	10,934	114	630	509	499	5			
Voronezh Region	74,613	19,136	17,364	338	880	490	478	75			
Ivanovo Region	28,873	6,397	6,046	50	358	283	281	109			
Kaluga Region	43,914	11,590	11,002	65	1,381	613	551	7			
Kostroma Region	21,292	4,838	4,482	32	132	68	67	0			
Kursk Region	40,062	9,832	8,379	30	352	259	256	18			
Lipetsk Region	38,452	8,766	8,169	26	343	232	227	33			
Moscow Region	421,057	117,729	114,314	1,818	44,456	28,798	27,306	5,857			
Orel Region	22,729	5,158	4,424	31	340	174	173	0			
Ryazan Region	41,438	11,409	11,062	89	874	266	265	19			
Smolensk Region	38,562	11,427	10,791	123	1,069	352	296	9			
Tambov Region	28,979	6,077	5,371	14	217	170	168	2			
Tver Region	48,752	14,614	14,403	382	1,084	721	695	264			
Tula Region	59,568	14,591	14,004	83	868	608	588	21			
Yaroslavl Region	47,488	11,879	11,264	135	590	408	406	61			
Moscow	736,578	170,090	162,323	3,288	143,637	72,286	65,645	10,283			
NORTH-WEST FEDERAL DISTRICT	710,258	188,263	175,638	2,527	34,553	17,368	16,890	1,424			
Republic of Karelia	36,873	9,247	8,718	46	233	172	168	10			
Republic of Komi	50,981	16,622	12,717	40	224	164	163	0			
Arkhangelsk Region	62,934	18,749	17,635	62	370	253	250	4			
Nenets Autonomous Area	4,123	2,269	2,207	1	3	2	2	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	59,098	16,250	15,235	152	452	343	340	49
Kaliningrad Region	37,796	7,083	6,628	223	2,900	841	773	132
Leningrad Region	75,461	19,485	18,461	487	3,335	1,538	1,496	107
Murmansk Region	48,186	7,858	7,375	27	361	240	227	45
Novgorod Region	27,311	6,186	5,709	70	235	175	173	6
Pskov Region	21,518	3,760	3,159	5	139	97	95	17
St. Petersburg	290,100	83,023	80,001	1,415	26,304	13,545	13,205	1,054
SOUTH FEDERAL DISTRICT	525,516	111,781	102,187	2,169	5,960	3,291	3,170	229
Republic of Adigei (Adigeya)	13,283	2,168	1,975	22	147	114	112	0
Republic of Kalmykia	12,968	2,230	2,049	3	101	78	77	0
Krasnodar Territory	201,247	43,328	39,364	944	2,748	1,409	1,337	125
Astrakhan Region	38,233	7,200	6,536	50	156	118	112	21
Volgograd Region	84,200	20,871	19,496	589	739	499	497	25
Rostov Region	175,585	35,984	32,767	561	2,069	1,073	1,035	58
NORTH-CAUCASIAN FEDERAL DISTRICT	191,568	35,158	29,905	732	2,371	1,710	1,617	298
Republic of Dagestan	25,896	3,473	2,904	97	414	213	207	27
Republic of Ingushetia	4,086	302	86	0	8	3	2	0
Kabardino-Balkar Republic	24,633	4,620	3,463	11	306	256	249	97
Karachai-Cherkess Republic	15,262	1,514	1,008	2	79	72	72	11
Republic of Northern Ossetia — Alania	17,132	2,887	2,331	222	227	180	157	41
Republic of Chechnya	7,826	175	173	9	167	126	126	26
Stavropol Territory	96,733	22,187	19,940	391	1,170	860	804	96
PRIVOLZHSKY FEDERAL DISTRICT	1,214,494	329,617	294,549	4,663	11,801	7,694	7,499	708
Republic of Bashkortostan	159,995	40,227	33,003	486	892	580	578	32
Republic of Mariy-El	20,520	6,353	5,953	43	214	143	143	3
Republic of Mordovia	23,622	7,071	6,168	21	299	260	260	30
Republic of Tatarstan (Tatarstan)	166,432	41,584	37,663	277	1,425	1,097	1,011	18
Udmurt Republic	62,838	20,889	16,697	220	497	385	381	69
Chuvash Republic — Chuvashya	42,802	14,831	14,437	127	544	391	386	35
Perm Territory	140,143	41,631	35,651	1,078	1,236	750	687	103
Kirov Region	43,265	12,101	10,135	80	348	220	218	0
Nizhni Novgorod Region	131,493	37,686	34,093	621	1,615	931	920	85
Orenburg Region	85,657	22,338	20,890	131	493	401	401	27
Penza Region	41,086	9,963	8,520	49	415	257	257	40
Samara Region	157,111	41,644	39,896	1,285	2,583	1,314	1,301	218

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	84,202	19,559	18,778	194	811	601	599	23
Ulyanovsk Region	55,328	13,740	12,665	51	429	364	357	25
URALS FEDERAL DISTRICT	817,012	269,147	255,094	3,221	3,936	2,548	2,495	183
Kurgan Region	34,796	9,469	8,735	70	93	39	39	0
Sverdlovsk Region	246,203	65,258	62,586	1,041	1,576	1,080	1,052	72
Tyumen Region	357,537	147,096	139,100	672	975	573	555	64
Khanty-Mansiysky Autonomous Area — Yugra	174,949	84,520	81,569	241	371	197	188	4
Yamalo-Nenetsky Autonomous Area	58,470	25,714	23,506	32	132	96	95	19
Chelyabinsk Region	178,476	47,324	44,673	1,438	1,292	856	849	47
SIBERIA FEDERAL DISTRICT	1,046,923	276,857	256,178	4,933	7,677	4,355	4,194	397
Republic of Altai	9,153	783	763	3	64	0	0	0
Republic of Buryatia	59,840	9,828	9,231	78	149	120	120	1
Republic of Tyva	14,087	3,234	3,138	19	7	2	2	0
Republic of Khakassia	25,523	6,865	6,452	77	74	39	33	0
Altai Territory	95,813	22,189	20,838	404	505	324	323	84
Zabaykalskiy Territory	58,866	13,013	12,287	65	100	48	48	0
Krasnoyarsk Territory	192,148	57,717	52,011	983	1,026	637	627	57
Irkutsk Region	152,803	41,293	39,239	633	738	478	467	38
Kemerovo Region	136,859	28,913	26,350	895	2,153	677	664	25
Novosibirsk Region	155,323	50,021	46,698	936	1,608	1,207	1,151	136
Omsk Region	85,778	23,308	20,816	608	905	543	497	42
Tomsk Region	60,730	19,693	18,355	232	348	280	262	14
FAR EAST FEDERAL DISTRICT	358,730	86,416	82,666	455	2,969	1,875	1,781	152
Republic of Sakha (Yakutia)	62,831	17,562	16,598	14	165	125	121	0
Kamchatka Territory	18,703	3,928	3,823	5	98	74	74	0
Primorski Territory	88,249	18,205	17,605	148	1,365	895	821	38
Khabarovsk Territory	87,980	22,488	22,055	172	641	507	503	78
Amur Region	48,280	11,733	10,819	81	119	100	94	32
Magadan Region	11,488	2,517	2,338	3	348	20	19	0
Sakhalin Region	31,675	7,698	7,259	28	177	125	120	4
Jewish Autonomous Region	7,151	1,798	1,703	4	34	12	12	0
Chukotka Autonomous Area	2,373	487	466	0	22	17	17	0

Table 6.4.7

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

		31.08.2012										
		including:										
1	2	housing loans				mortgage loans				of which:		
		3	4	5	6	7	8	9	10			
volume of consumer loans total, millions of rubles	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	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	4,465,120	627,891	175.6	12.2	416,408	603,180	179.0	12.1				
CENTRAL FEDERAL DISTRICT	1,348,574	181,085	170.4	12.2	89,162	173,948	173.6	12.2				
Belgorod Region	37,985	3,974	177.7	12.2	3,321	3,810	180.2	12.2				
Bryansk Region	24,513	3,548	182.6	12.4	3,081	3,477	183.8	12.4				
Vladimir Region	31,209	4,387	171.0	12.5	3,504	4,289	173.1	12.5				
Voronezh Region	48,092	7,108	182.8	12.3	5,727	6,833	183.9	12.3				
Ivanovo Region	18,782	2,790	169.5	12.6	2,430	2,737	170.9	12.5				
Kaluga Region	26,665	3,187	4,883	185.5	3,128	4,782	187.0	12.1				
Kostroma Region	13,999	2,229	2,141	160.1	2,084	2,040	164.9	12.3				
Kursk Region	25,633	3,305	3,493	176.2	3,087	3,392	177.9	12.4				
Lipetsk Region	26,675	3,309	3,679	186.6	3,094	3,586	189.2	12.4				
Moscow Region	291,089	18,104	45,516	173.6	17,608	43,847	177.1	12.2				
Orel Region	15,219	1,874	2,064	174.7	1,769	2,024	176.2	12.3				
Ryazan Region	24,113	3,299	4,259	181.2	3,216	4,198	181.9	12.3				
Smolensk Region	23,975	3,416	4,068	191.6	3,343	4,012	192.2	12.5				
Tambov Region	18,230	2,129	2,414	181.9	1,975	2,343	184.2	12.4				
Tver Region	29,632	4,072	5,782	185.8	4,012	5,735	186.4	12.3				
Tula Region	37,559	4,278	5,476	181.7	4,160	5,386	182.4	12.5				
Yaroslavl Region	33,049	4,194	4,568	159.2	4,071	4,469	160.7	12.2				
Moscow	622,155	20,408	70,935	160.5	19,552	66,988	164.9	12.0				
NORTH-WEST FEDERAL DISTRICT	457,796	41,641	67,704	167.6	39,802	66,208	169.2	12.2				
Republic of Karelia	21,227	2,244	2,959	181.2	2,106	2,888	183.1	12.2				
Republic of Komi	27,393	3,870	5,193	181.8	3,813	5,151	183.1	12.2				
Arkhangelsk Region	35,956	4,981	6,100	173.6	4,733	5,979	175.6	12.1				
Nenets Autonomous Area	1,828	248	496	206.6	246	496	206.8	11.5				

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	34,957	5,329	5,693	172.2	12.2	5,143	5,595	174.0	12.2
Kaliningrad Region	25,590	1,809	2,618	174.0	11.9	1,682	2,530	176.9	11.8
Leningrad Region	46,292	4,070	7,323	167.7	12.3	3,875	7,154	168.7	12.3
Murmansk Region	31,251	2,119	2,878	161.4	11.9	1,987	2,803	161.8	11.8
Novgorod Region	16,826	2,009	2,315	171.8	12.3	1,933	2,272	172.5	12.3
Pskov Region	14,017	1,350	1,706	164.6	12.1	1,186	1,611	166.7	12.1
St. Petersburg	204,287	13,860	30,919	161.8	12.2	13,344	30,225	163.4	12.2
SOUTH FEDERAL DISTRICT	334,636	29,156	38,212	185.9	12.2	26,814	36,859	189.2	12.2
Republic of Adigei (Adigeya)	7,412	541	650	184.7	12.6	532	642	185.4	12.6
Republic of Kalmykia	7,328	727	968	198.3	12.9	680	942	200.8	12.8
Krasnodar Territory	125,578	11,252	15,283	187.9	12.4	9,906	14,488	192.7	12.3
Astrakhan Region	24,333	2,358	2,811	193.3	11.6	2,247	2,747	196.0	11.5
Volgograd Region	51,400	5,834	7,099	181.1	12.2	5,773	7,045	181.8	12.1
Rostov Region	118,585	8,444	11,401	183.5	12.2	7,676	10,995	186.9	12.1
NORTH-CAUCASIAN FEDERAL DISTRICT	122,497	18,700	16,014	162.2	12.4	9,652	12,314	199.4	12.3
Republic of Dagestan	19,980	6,389	3,672	97.3	12.1	775	1,442	215.0	12.1
Republic of Ingushetia	1,835	1,763	752	112.6	14.7	23	51	179.5	12.3
Kabardino-Balkar Republic	16,196	2,607	2,263	160.6	13.0	1,077	1,631	220.0	12.9
Karachai-Cherkess Republic	7,983	421	573	217.3	12.7	418	572	217.7	12.7
Republic of Northern Ossetia — Alania	10,350	762	1,030	194.9	12.2	750	1,024	195.5	12.1
Republic of Chechnya	4,584	31	73	140.7	11.6	30	46	174.2	12.6
Stavropol Territory	61,569	6,727	7,651	190.3	12.3	6,579	7,548	191.4	12.2
PRIVOLZHSKY FEDERAL DISTRICT	787,530	121,393	121,263	174.1	12.1	111,436	117,078	178.3	11.9
Republic of Bashkortostan	106,453	17,887	15,414	159.0	12.7	13,791	13,965	168.1	12.5
Republic of Mariy-El	11,601	2,007	2,176	175.6	12.1	1,958	2,151	176.7	12.1
Republic of Mordovia	12,695	2,410	2,548	187.4	12.4	2,198	2,442	192.0	12.3
Republic of Tatarstan (Tatarstan)	107,106	20,688	18,769	151.4	12.3	19,957	18,260	153.3	12.3
Udmurt Republic	35,626	7,948	7,249	180.0	12.0	7,576	7,102	192.0	10.4
Chuvash Republic — Chuvashya	25,466	4,974	5,434	181.4	11.8	4,885	5,358	182.0	11.8
Perm Territory	88,891	11,351	12,596	182.6	12.3	10,952	12,380	185.0	12.2
Kirov Region	27,190	7,264	5,151	175.3	12.4	5,116	4,777	185.6	12.3
Nizhni Novgorod Region	84,975	9,991	11,646	173.2	12.1	9,583	11,419	175.0	12.1
Orenburg Region	59,533	7,475	8,455	206.0	10.7	6,975	8,210	210.2	10.6
Penza Region	25,463	3,438	3,844	184.1	11.8	3,229	3,713	187.1	11.7
Samara Region	119,854	13,851	15,038	176.8	12.0	13,578	14,729	178.8	11.9

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	52,208	6,531	7,328	188.1	12.1	6,362	7,224	189.1	12.1
Ulyanovsk Region	30,469	5,578	5,615	171.2	12.1	5,276	5,348	177.3	12.1
URALS FEDERAL DISTRICT	493,243	56,141	83,019	193.5	12.1	52,610	79,139	195.2	12.0
Kurgan Region	21,334	2,950	3,028	219.4	10.4	2,519	2,953	222.0	10.2
Sverdlovsk Region	151,980	14,724	21,502	176.9	12.2	14,434	21,156	178.5	12.1
Tyumen Region	210,599	22,864	42,543	214.8	12.1	20,547	39,380	218.1	12.1
Khanty-Mansiysky Autonomous Area — Yugra	86,752	11,119	22,550	218.6	12.2	10,359	21,219	220.6	12.2
Yamalo-Nenetsky Autonomous Area	31,547	3,958	8,554	229.0	11.8	3,501	7,744	235.9	11.7
Chelyabinsk Region	109,330	15,603	15,946	153.9	12.2	15,110	15,650	155.3	12.2
SIBERIA FEDERAL DISTRICT	681,836	70,844	87,423	176.3	12.3	67,719	85,310	177.5	12.3
Republic of Altai	6,156	217	255	187.0	12.7	180	241	197.0	12.4
Republic of Buryatia	40,885	2,701	3,356	180.4	12.5	2,565	3,269	182.5	12.4
Republic of Tyva	7,582	565	999	199.5	13.2	556	996	199.9	13.2
Republic of Khakassia	15,041	1,601	1,811	167.7	12.6	1,576	1,800	168.3	12.6
Altai Territory	57,819	8,046	7,998	173.5	12.0	7,653	7,777	175.6	12.0
Zabaykalskiy Territory	34,098	3,122	4,365	180.8	12.6	3,010	4,292	181.9	12.6
Krasnoyarsk Territory	120,032	12,076	16,844	174.1	12.3	11,822	16,622	175.2	12.2
Irkutsk Region	94,879	9,505	12,296	164.7	12.5	9,210	12,057	165.9	12.5
Kemerovo Region	93,404	8,875	9,609	165.5	12.3	8,262	9,251	165.1	12.2
Novosibirsk Region	119,516	11,915	15,975	185.6	12.4	11,264	15,492	187.4	12.4
Omsk Region	52,887	7,459	7,907	189.4	12.0	6,998	7,577	190.6	12.0
Tomsk Region	39,537	4,762	6,008	178.3	11.7	4,623	5,936	179.4	11.7
FAR EAST FEDERAL DISTRICT	239,008	20,148	33,171	172.6	12.2	19,213	32,324	174.5	12.2
Republic of Sakha (Yakutia)	37,243	3,845	6,108	169.5	12.4	3,424	5,796	174.5	12.4
Kamchatka Territory	13,635	1,030	1,713	166.3	12.2	951	1,651	170.3	12.2
Primorski Territory	60,299	4,658	7,828	165.7	12.1	4,547	7,702	166.8	12.1
Khabarovsk Territory	62,527	5,220	8,827	176.8	12.1	5,140	8,722	177.5	12.1
Amur Region	30,516	2,887	4,283	181.1	12.5	2,763	4,170	181.9	12.5
Magadan Region	10,104	639	1,011	185.8	12.5	624	989	188.1	12.5
Sakhalin Region	18,932	1,290	2,568	169.9	12.2	1,204	2,483	171.1	12.2
Jewish Autonomous Region	4,235	458	612	179.4	12.3	444	598	179.1	12.3
Chukotka Autonomous Area	1,517	121	221	170.1	13.0	116	213	174.5	12.9

Table 6.4.8

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

	31.08.2012										
	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	94,704	1,162	10,706	125.8	9.8	1,084	8,381	146.2	9.6		
CENTRAL FEDERAL DISTRICT	82,462	674	8,554	115.6	10.2	616	6,418	137.1	10.0		
Belgorod Region	30	5	16	273.8	9.3	5	16	273.8	9.3		
Bryansk Region	41	1	4	302.0	9.5	1	4	302.0	9.5		
Vladimir Region	42	6	23	173.5	10.0	6	23	173.5	10.0		
Voronezh Region	95	5	20	265.1	9.4	5	20	265.1	9.4		
Ivanovo Region	41	3	13	182.0	9.9	3	13	182.0	9.9		
Kaluga Region	144	10	41	241.9	10.2	10	41	241.9	10.2		
Kostroma Region	32	0	0	0.0	0.0	0	0	0.0	0.0		
Kursk Region	78	4	19	237.5	8.8	4	19	237.5	8.8		
Lipetsk Region	47	2	5	275.8	11.7	2	5	275.8	11.7		
Moscow Region	9,106	195	1,766	137.6	10.0	186	1,672	142.1	10.0		
Orel Region	38	3	7	269.7	10.2	3	7	269.7	10.2		
Ryazan Region	258	6	26	223.2	10.0	6	26	223.2	10.0		
Smolensk Region	235	1	0	156.0	9.0	0	0	0.0	0.0		
Tambov Region	16	3	10	215.4	9.2	3	10	215.4	9.2		
Tver Region	82	11	40	219.0	9.6	11	40	219.0	9.6		
Tula Region	95	6	30	211.4	10.0	5	27	215.0	9.9		
Yaroslavl Region	97	2	9	263.1	10.5	2	9	263.1	10.5		
Moscow	71,985	411	6,525	105.0	10.3	364	4,486	129.8	10.1		
NORTH-WEST FEDERAL DISTRICT	6,151	160	966	154.2	7.6	152	939	156.2	7.5		
Republic of Karelia	34	2	11	116.4	9.8	2	11	116.4	9.8		
Republic of Komi	28	2	20	197.6	6.9	2	20	197.6	6.9		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	54	3	13	162.3	10.3	3	13	162.3	10.3
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	99	1	6	182.0	9.3	1	6	182.0	9.3
Kaliningrad Region	891	9	26	158.3	10.4	9	26	133.5	10.2
Leningrad Region	711	16	60	115.5	9.7	15	49	139.2	9.6
Murmansk Region	40	2	6	180.4	10.3	2	6	180.4	10.3
Novgorod Region	23	2	4	151.0	9.9	2	4	151.0	9.9
Pskov Region	13	2	8	265.1	10.3	2	8	265.1	10.3
St. Petersburg	4,258	121	812	154.8	7.2	114	796	156.1	7.2
SOUTH FEDERAL DISTRICT	1,353	61	235	193.3	9.8	57	180	216.3	10.0
Republic of Adigei (Adigeya)	11	2	7	154.8	8.9	2	7	154.8	8.9
Republic of Kalmykia	10	1	4	182.0	9.3	1	4	182.0	9.3
Krasnodar Territory	901	31	136	180.7	9.7	28	82	222.4	10.3
Astrakhan Region	12	2	5	160.7	10.8	2	5	160.7	10.8
Volgograd Region	73	6	20	214.3	9.8	5	19	216.6	9.8
Rostov Region	346	19	63	221.1	9.9	19	63	221.1	9.9
NORTH-CAUCASIAN FEDERAL DISTRICT	213	13	50	237.4	9.7	13	50	237.4	9.7
Republic of Dagestan	77	1	2	302.0	10.9	1	2	302.0	10.9
Republic of Ingushetia	3	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	14	2	9	181.1	9.1	2	9	181.1	9.1
Karachai-Cherkess Republic	13	2	11	302.0	10.8	2	11	302.0	10.8
Republic of Northern Ossetia — Alania	6	1	4	359.6	6.5	1	4	359.6	6.5
Republic of Chechnya	35	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	65	7	24	205.1	9.9	7	24	205.1	9.9
PRIVOLZHSKY FEDERAL DISTRICT	2,112	87	407	177.7	9.5	85	320	219.4	9.5
Republic of Bashkortostan	101	6	17	208.3	9.8	6	17	208.3	9.8
Republic of Mariy-El	63	2	36	242.5	10.3	2	36	242.5	10.3
Republic of Mordovia	15	4	11	307.2	8.4	4	11	307.2	8.4
Republic of Tatarstan (Tatarstan)	312	9	124	88.2	9.9	7	37	240.1	10.1
Udmurt Republic	29	1	6	242.0	9.5	1	6	242.0	9.5
Chuvash Republic — Chuvashya	22	4	13	244.5	9.4	4	13	244.5	9.4
Perm Territory	84	4	12	255.7	9.8	4	12	255.7	9.8
Kirov Region	29	3	13	195.7	9.2	3	13	195.7	9.2
Nizhni Novgorod Region	200	9	37	183.2	9.6	9	37	183.2	9.6
Orenburg Region	30	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	42	6	26	206.0	9.7	6	26	206.0	9.7
Samara Region	1,055	26	62	210.0	9.2	26	62	210.0	9.2
Saratov Region	89	4	16	194.7	9.3	4	16	194.7	9.3
Ulyanovsk Region	41	7	28	216.7	9.4	7	28	216.7	9.4
URALS FEDERAL DISTRICT	1,242	101	245	127.1	9.2	101	245	127.1	9.2
Kurgan Region	3	0	0	0.0	0.0	0	0	0.0	0.0
Sverdlovsk Region	565	17	38	224.4	9.6	17	38	224.4	9.6
Tyumen Region	331	74	18	229.3	8.9	74	18	229.3	8.9
Khanty-Mansiysky Autonomous Area — Yugra	249	71	9	257.4	8.8	71	9	257.4	8.8
Yamalo-Nenetsky Autonomous Area	37	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	343	10	189	98.0	9.0	10	189	98.0	9.0
SIBERIA FEDERAL DISTRICT	807	35	176	213.8	8.5	32	165	220.3	8.5
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	10	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	22	1	6	302.0	9.8	1	6	302.0	9.8
Altai Territory	56	3	11	215.7	9.5	3	11	215.7	9.5
Zabaykalskiy Territory	5	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	132	7	32	124.0	9.1	5	23	125.7	9.1
Irkutsk Region	57	4	14	260.6	7.1	3	12	285.8	6.7
Kemerovo Region	107	4	57	224.5	8.6	4	57	224.5	8.6
Novosibirsk Region	275	9	34	241.9	8.2	9	34	241.9	8.2
Omsk Region	113	6	18	188.3	9.5	6	18	188.3	9.5
Tomsk Region	30	1	4	359.0	6.8	1	4	359.0	6.8
FAR EAST FEDERAL DISTRICT	364	31	73	150.3	9.9	28	64	164.8	9.8
Republic of Sakha (Yakutia)	30	1	4	188.4	12.0	1	4	188.4	12.0
Kamchatka Territory	10	1	2	182.0	9.0	1	2	182.0	9.0
Primorski Territory	242	25	54	154.6	9.8	23	50	159.2	9.7
Khabarovsk Territory	59	3	8	185.0	9.3	3	8	185.0	9.3
Amur Region	8	1	5	12.0	9.5	0	0	0.0	0.0
Magadan Region	6	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	4	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)

	31.08.2012				
	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	4,908,486.0	1,092,172.8	901,719.6	451,423.3	314,742.7
CENTRAL FEDERAL DISTRICT	4,470,016.0	1,028,436.4	804,620.2	445,977.4	308,143.4
Belgorod Region	1,905.3	36.9	3.5	0.0	0.0
Bryansk Region	0.0	0.0	0.3	0.0	0.2
Vladimir Region	95.7	35.2	9.0	0.0	19.9
Voronezh Region	2.4	2.7	0.0	0.0	7.4
Ivanovo Region	869.7	67.8	17.1	0.0	4.6
Kaluga Region	0.0	0.0	10.9	0.0	2.0
Kostroma Region	13,805.6	71.3	0.4	0.0	153.5
Kursk Region	1,347.6	1,019.3	0.0	0.0	5.1
Lipetsk Region	2,000.3	334.3	6.7	0.0	59.6
Moscow Region	8,632.5	1,471.2	875.1	0.0	13.2
Orel Region	0.0	0.0	0.0	0.0	110.4
Ryazan Region	704.3	399.0	294.8	0.0	0.0
Smolensk Region	207.5	202.5	195.9	1.7	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	562.0	207.4	19.4	0.0	15.5
Tula Region	497.0	234.6	3.8	0.0	0.0
Yaroslavl Region	27.8	10.6	0.2	0.0	3.8
Moscow	4,439,358.2	1,024,343.5	803,183.1	445,975.6	307,748.2
NORTH-WEST FEDERAL DISTRICT	181,905.5	19,491.8	29,075.2	3,493.4	2,379.0
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,567.5	553.9	56.4	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	1,847.2	907.5	50.0	1.0	4.9
Kaliningrad Region	3,766.6	178.5	32.4	0.0	495.1
Leningrad Region	831.9	238.5	25.1	0.0	0.0
Murmansk Region	579.1	433.8	0.0	0.0	302.0
Novgorod Region	861.1	364.3	208.2	0.0	0.0
Pskov Region	91.1	0.0	0.0	0.0	0.0
St. Petersburg	172,361.0	16,815.3	28,700.9	3,492.4	1,576.6
SOUTH FEDERAL DISTRICT	9,981.6	2,692.6	5,076.9	25.2	128.8
Republic of Adigei (Adigeya)	20.1	20.0	1.7	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,784.7	1,890.6	4,577.4	0.0	108.3
Astrakhan Region	727.2	472.1	174.5	5.3	1.6
Volgograd Region	1,022.6	164.9	3.1	0.0	0.0
Rostov Region	427.0	145.0	320.2	19.9	18.9
NORTH-CAUCASIAN FEDERAL DISTRICT	2,828.5	227.8	330.2	9.0	6.5
Republic of Daghestan	1,400.5	0.0	236.6	0.0	2.8
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	4.6	0.0	27.3	0.0	3.5
Karachai-Cherkess Republic	0.0	0.0	24.3	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	40.5	9.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,423.4	227.8	1.4	0.0	0.1
PRIVOLZHSKY FEDERAL DISTRICT	95,891.3	11,170.8	39,246.5	1,160.0	1,609.6
Republic of Bashkortostan	10,211.3	2,198.8	1,174.7	0.0	70.8
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	316.4	96.4	39.8	0.0	18.5
Republic of Tatarstan (Tatarstan)	42,717.4	3,918.3	15,697.7	762.6	1,109.8
Udmurt Republic	2,038.9	99.8	21.6	0.0	48.8
Chuvash Republic — Chuvashya	346.2	106.7	205.4	0.0	0.0
Perm Territory	1,189.7	0.0	5,264.4	0.0	118.3
Kirov Region	3,213.3	0.0	1,371.1	0.0	2.0
Nizhni Novgorod Region	8,241.8	2,380.9	4,702.5	0.1	71.0
Orenburg Region	5,728.9	19.6	368.5	17.6	41.9
Penza Region	204.3	118.3	0.0	0.0	0.0
Samara Region	20,684.1	2,115.8	9,705.0	379.6	128.3
Saratov Region	998.9	116.1	695.6	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	101,764.3	21,821.7	20,025.2	716.3	846.9
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	56,032.7	5,208.9	13,750.7	0.1	107.0
Tyumen Region	29,555.1	7,570.1	5,851.2	716.2	644.4
Khanty-Mansiysky Autonomous Area — Yugra	23,375.7	3,741.3	5,502.4	716.2	229.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	62.6	0.0	0.0
Chelyabinsk Region	16,176.5	9,042.7	423.4	0.0	95.3
SIBERIA FEDERAL DISTRICT	15,839.5	3,022.2	1,528.0	0.0	587.5
Republic of Altai	173.2	0.0	0.0	0.0	0.0
Republic of Buryatia	49.5	0.0	905.0	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	14.4	14.7	0.0	0.0	0.0
Altai Territory	38.8	36.5	12.3	0.0	77.2
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	4.1	4.6	34.5	0.0	7.3
Irkutsk Region	112.5	0.0	114.0	0.0	0.1
Kemerovo Region	2,694.0	1,401.8	65.8	0.0	85.0
Novosibirsk Region	10,112.1	940.9	391.9	0.0	400.0
Omsk Region	2,298.1	469.0	1.1	0.0	12.6
Tomsk Region	342.9	154.7	3.2	0.0	5.2
FAR EAST FEDERAL DISTRICT	30,259.3	5,309.4	1,817.5	42.1	1,041.0
Republic of Sakha (Yakutia)	1,699.1	288.6	569.6	0.0	33.6
Kamchatka Territory	348.8	102.3	33.3	42.1	18.1
Primorski Territory	17,649.4	3,447.6	425.9	0.0	6.0
Khabarovsk Territory	750.0	12.8	445.3	0.0	600.0
Amur Region	9,563.5	1,345.2	7.6	0.0	340.8
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	248.6	112.9	335.8	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)

	31.08.2012		
	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	236,470.3	0.0	48,691.5
CENTRAL FEDERAL DISTRICT	189,342.1	0.0	44,092.6
Belgorod Region	1,402.4	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	2.5	0.0	0.0
Voronezh Region	194.7	0.0	0.0
Ivanovo Region	304.1	0.0	119.8
Kaluga Region	8.5	0.0	0.0
Kostroma Region	82.3	0.0	19.8
Kursk Region	100.6	0.0	0.0
Lipetsk Region	369.2	0.0	0.0
Moscow Region	1,832.6	0.0	102.9
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	361.8	0.0	0.0
Yaroslavl Region	82.4	0.0	0.0
Moscow	184,586.5	0.0	43,850.2
NORTH-WEST FEDERAL DISTRICT	20,795.9	0.0	2,110.8
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	25.6	0.0	58.4
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	920.5	0.0	0.0
Kaliningrad Region	450.7	0.0	0.0
Leningrad Region	25.4	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	396.3	0.0	0.0
Pskov Region	25.2	0.0	0.0
St. Petersburg	18,952.2	0.0	2,052.4
SOUTH FEDERAL DISTRICT	2,074.3	0.0	129.6
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	1,654.1	0.0	0.0
Astrakhan Region	148.4	0.0	0.0
Volgograd Region	59.1	0.0	129.6
Rostov Region	212.7	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	2,141.0	0.0	0.0
Republic of Daghestan	264.6	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	45.6	0.0	0.0
Republic of Northern Ossetia — Alania	151.8	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	1,679.0	0.0	0.0

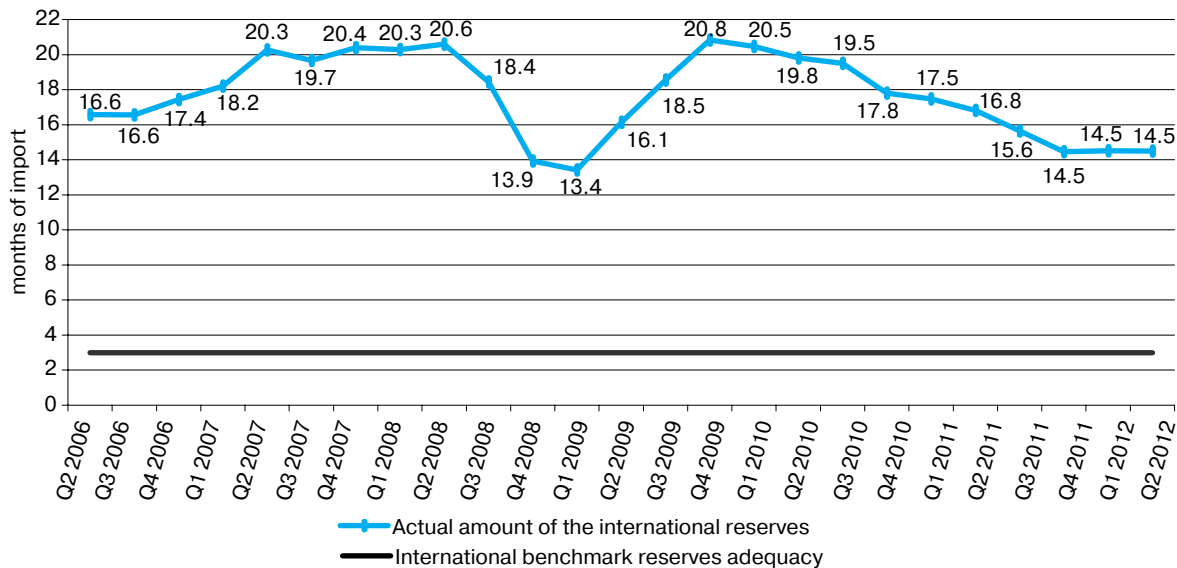
Table 6.4.10 (end)

(millions of rubles)

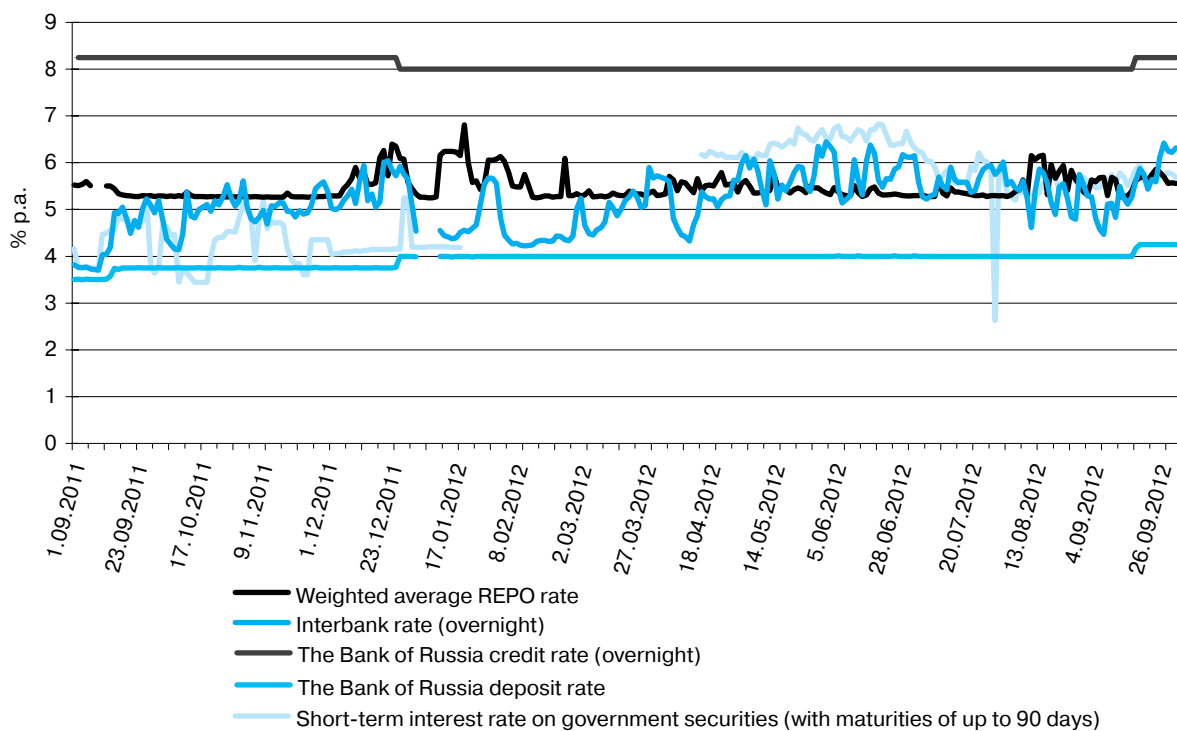
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	10,759.0	0.0	926.7
Republic of Bashkortostan	477.8	0.0	0.0
Republic of Mariy-El	39.8	0.0	0.0
Republic of Mordovia	34.6	0.0	0.0
Republic of Tatarstan (Tatarstan)	3,056.0	0.0	0.0
Udmurt Republic	24.0	0.0	647.9
Chuvash Republic — Chuvashya	592.1	0.0	0.0
Perm Territory	281.2	0.0	0.0
Kirov Region	23.6	0.0	0.0
Nizhni Novgorod Region	1,765.2	0.0	238.1
Orenburg Region	3,310.9	0.0	40.7
Penza Region	35.9	0.0	0.0
Samara Region	831.2	0.0	0.0
Saratov Region	281.8	0.0	0.0
Ulyanovsk Region	5.0	0.0	0.0
URALS FEDERAL DISTRICT	6,074.9	0.0	966.6
Kurgan Region	39.4	0.0	0.0
Sverdlovsk Region	2,101.0	0.0	466.1
Tyumen Region	3,348.7	0.0	260.9
Khanty-Mansiysky Autonomous Area — Yugra	1,828.9	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	585.8	0.0	239.5
SIBERIA FEDERAL DISTRICT	4,002.2	0.0	303.9
Republic of Altai	314.0	0.0	0.0
Republic of Buryatia	2.2	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	13.6	0.0	0.0
Irkutsk Region	180.3	0.0	34.7
Kemerovo Region	1,567.7	0.0	0.0
Novosibirsk Region	349.0	0.0	3.8
Omsk Region	1,550.3	0.0	265.4
Tomsk Region	24.0	0.0	0.0
FAR EAST FEDERAL DISTRICT	1,280.8	0.0	161.3
Republic of Sakha (Yakutia)	1,030.1	0.0	0.0
Kamchatka Territory	59.7	0.0	0.0
Primorski Territory	5.0	0.0	0.0
Khabarovsk Territory	143.4	0.0	0.0
Amur Region	0.0	0.0	161.3
Magadan Region	0.0	0.0	0.0
Sakhalin Region	42.5	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)¹

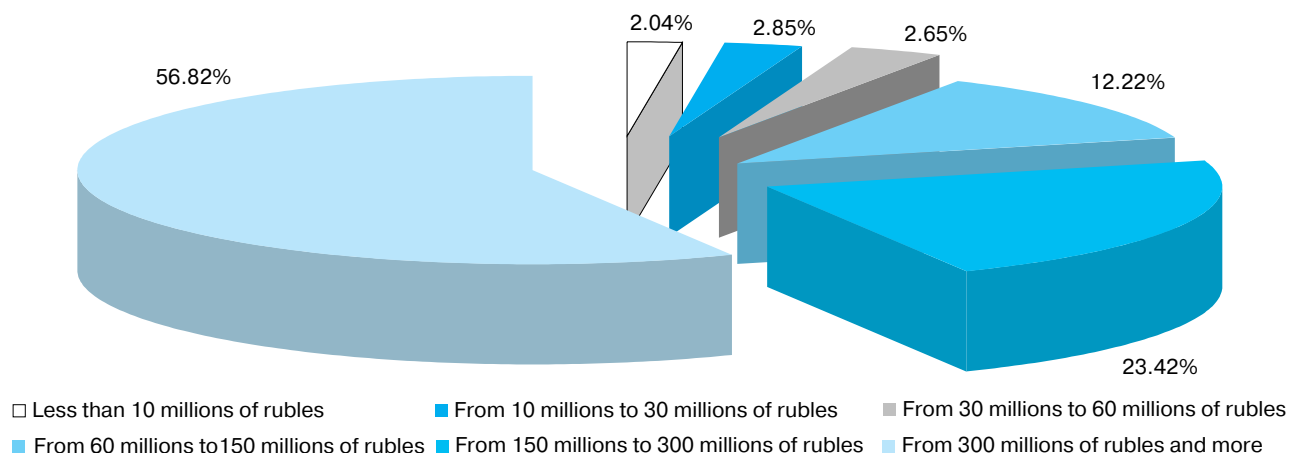


7.2. Interest Rates Dynamics in September, 2011 – September, 2012

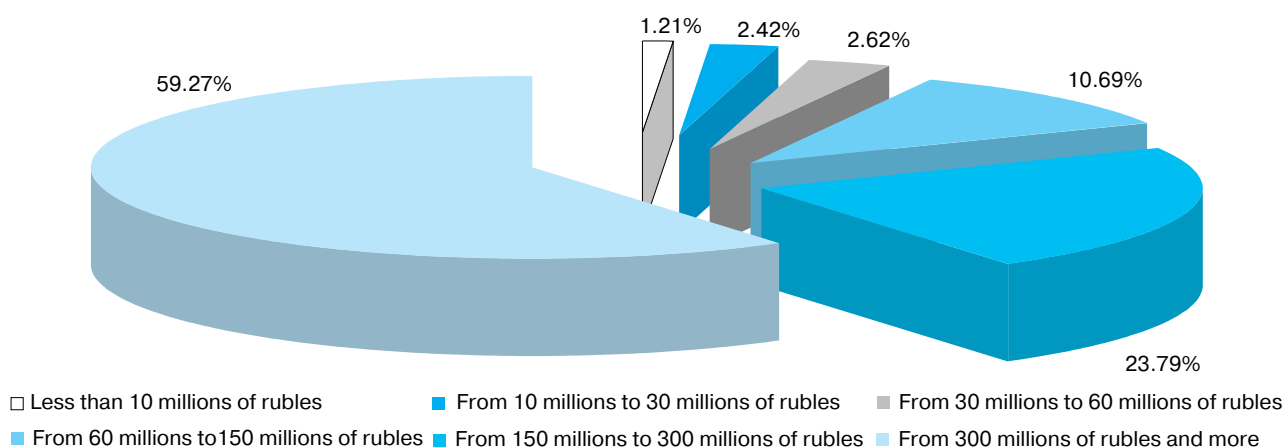


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

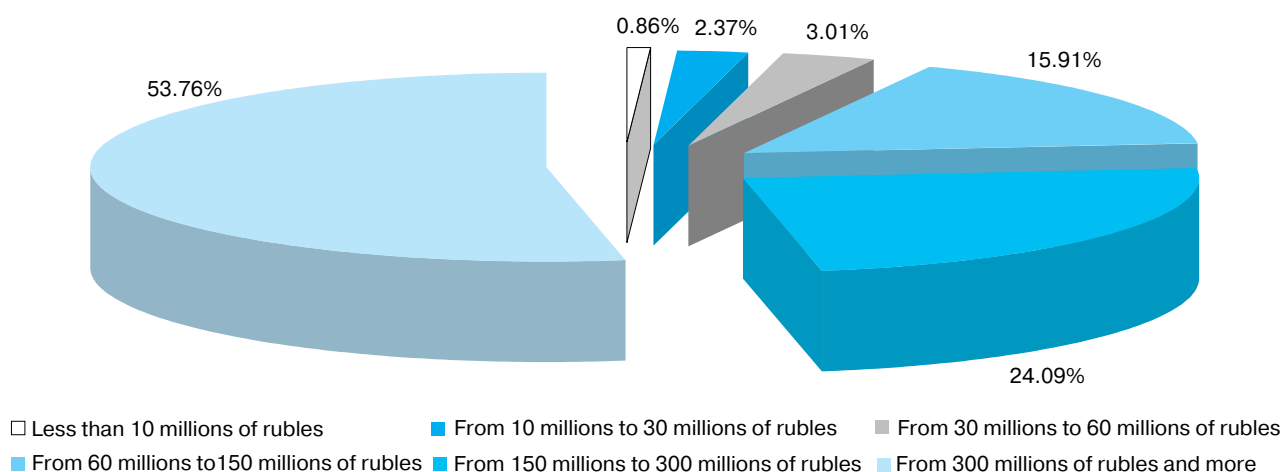
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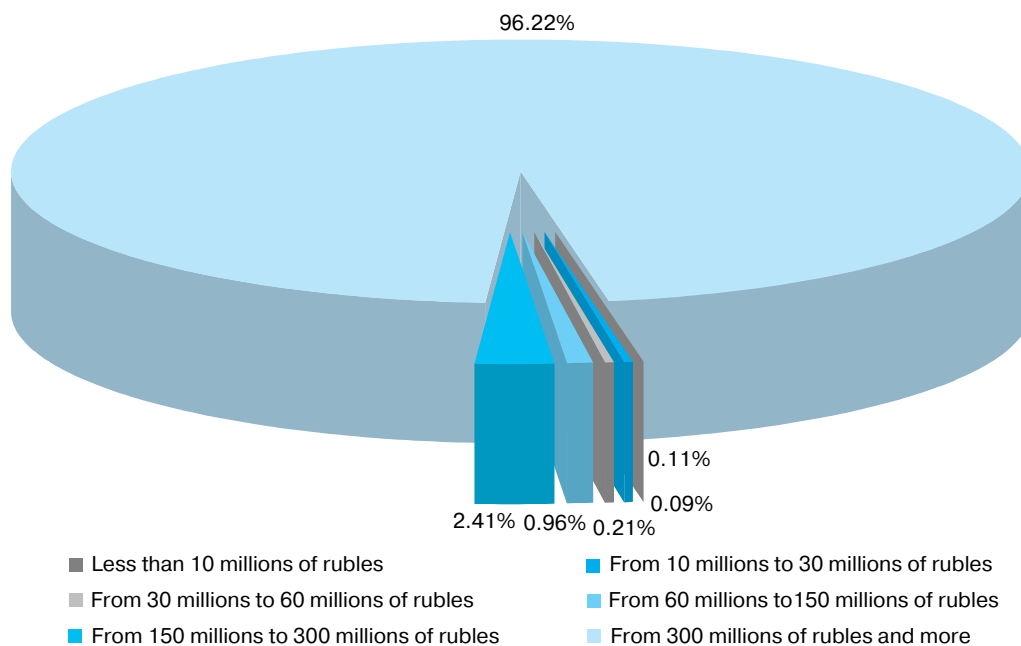
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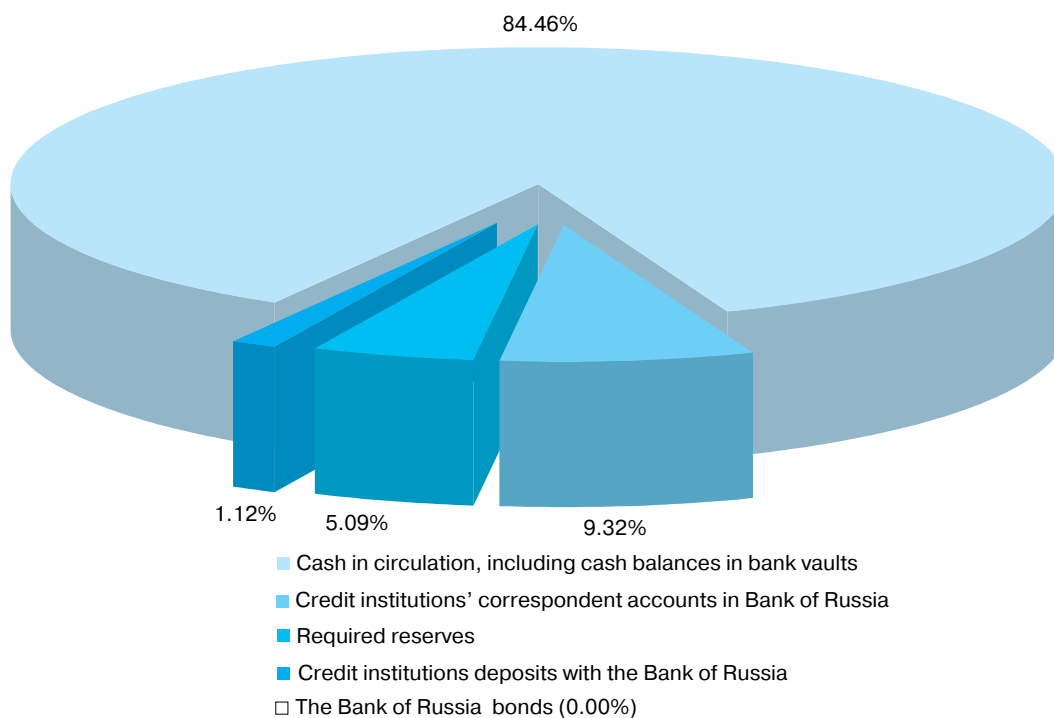
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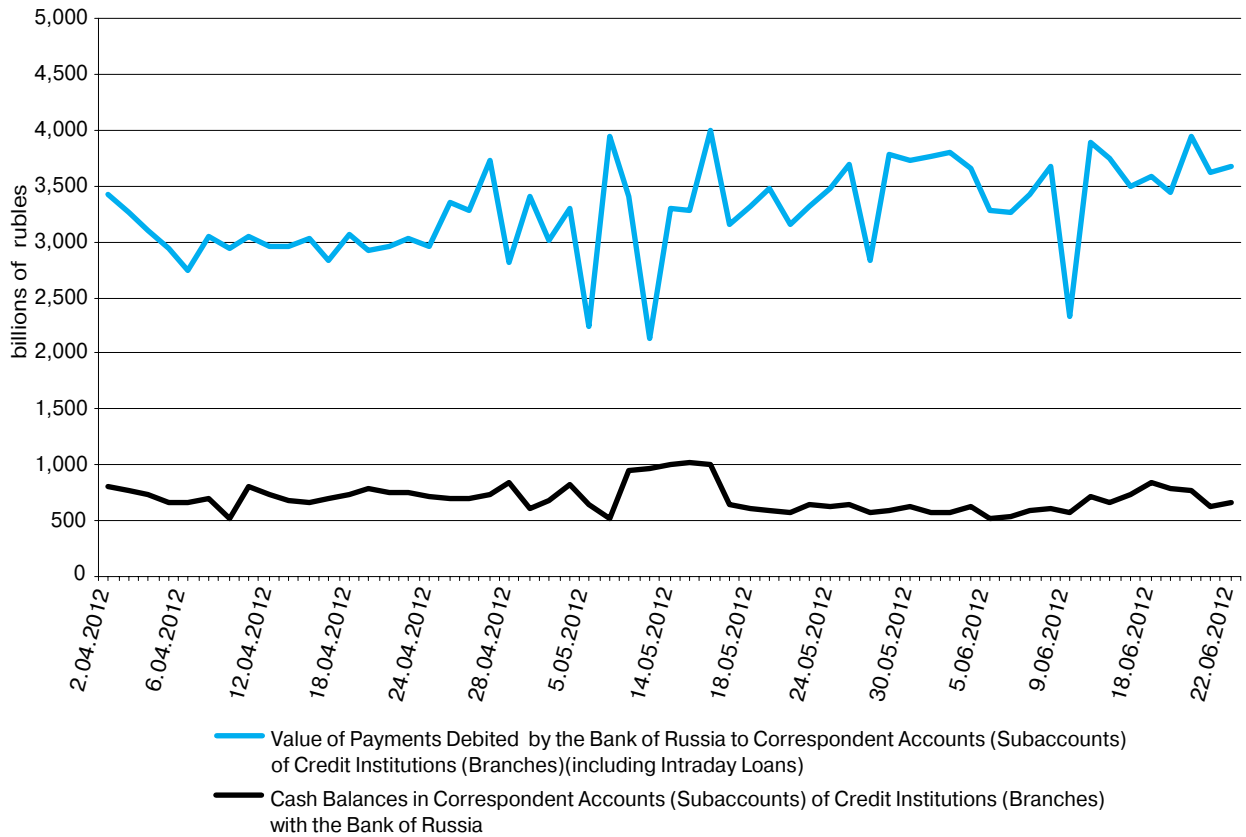
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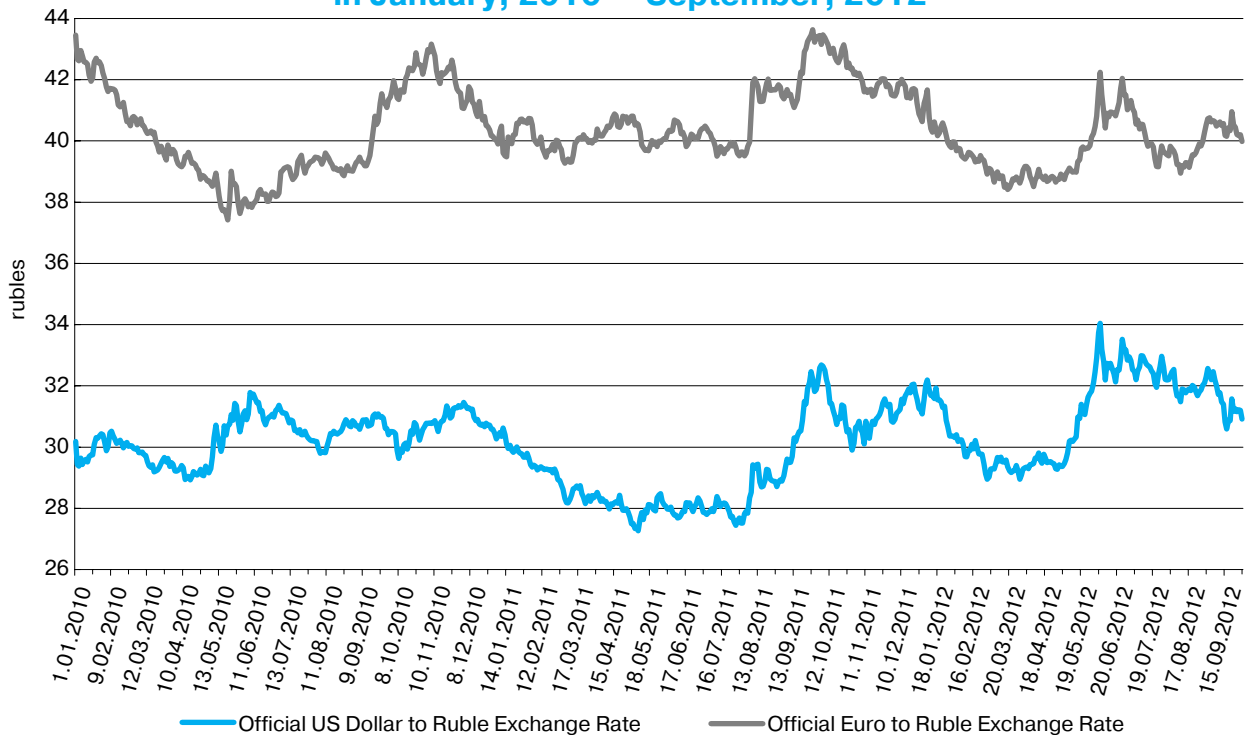
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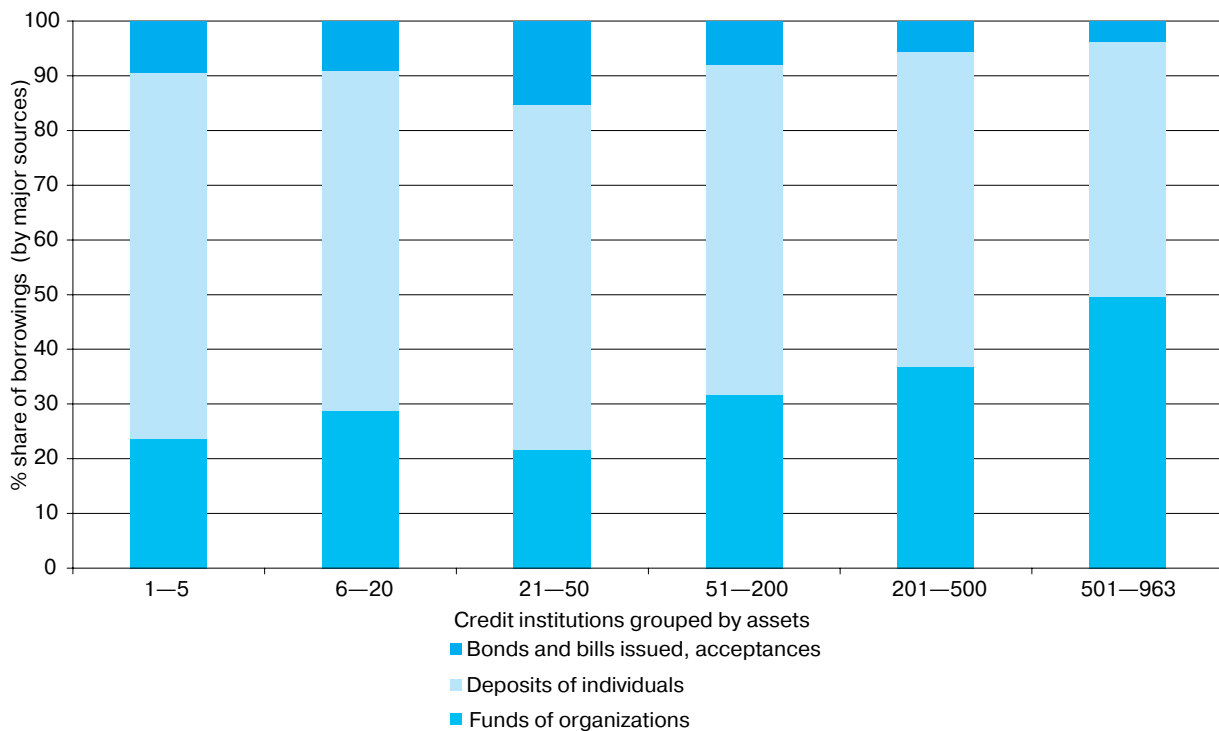
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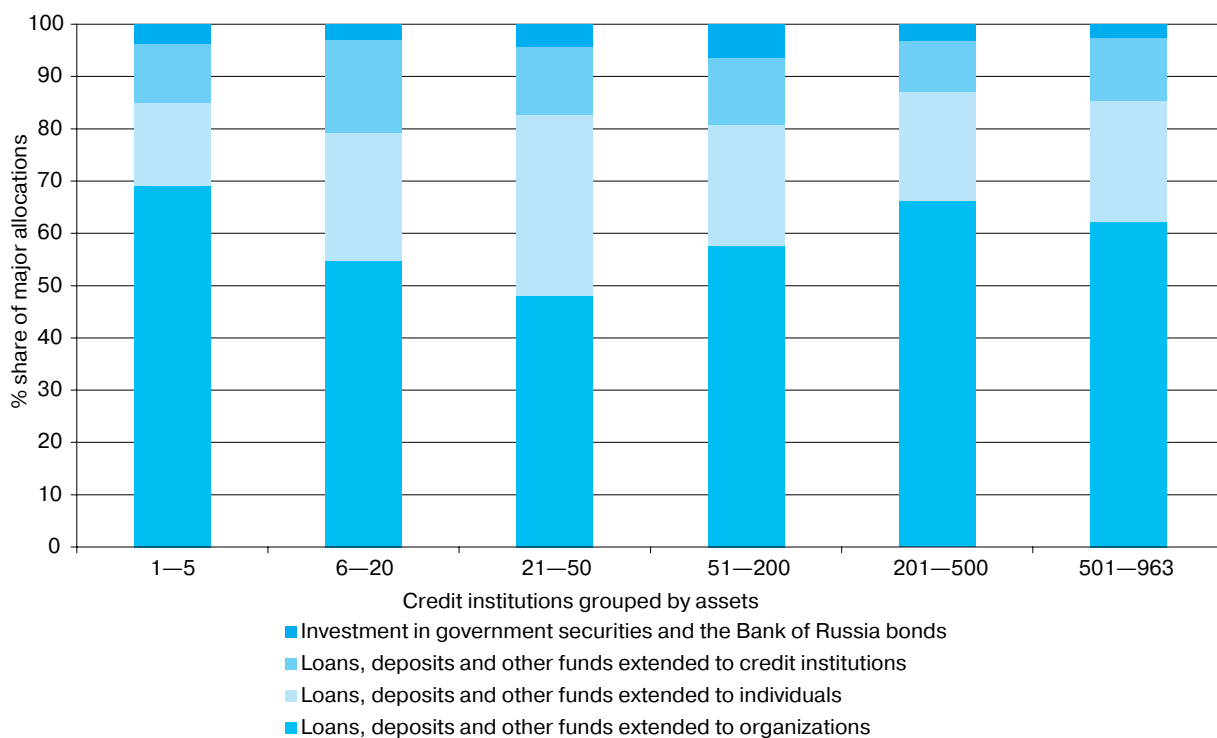
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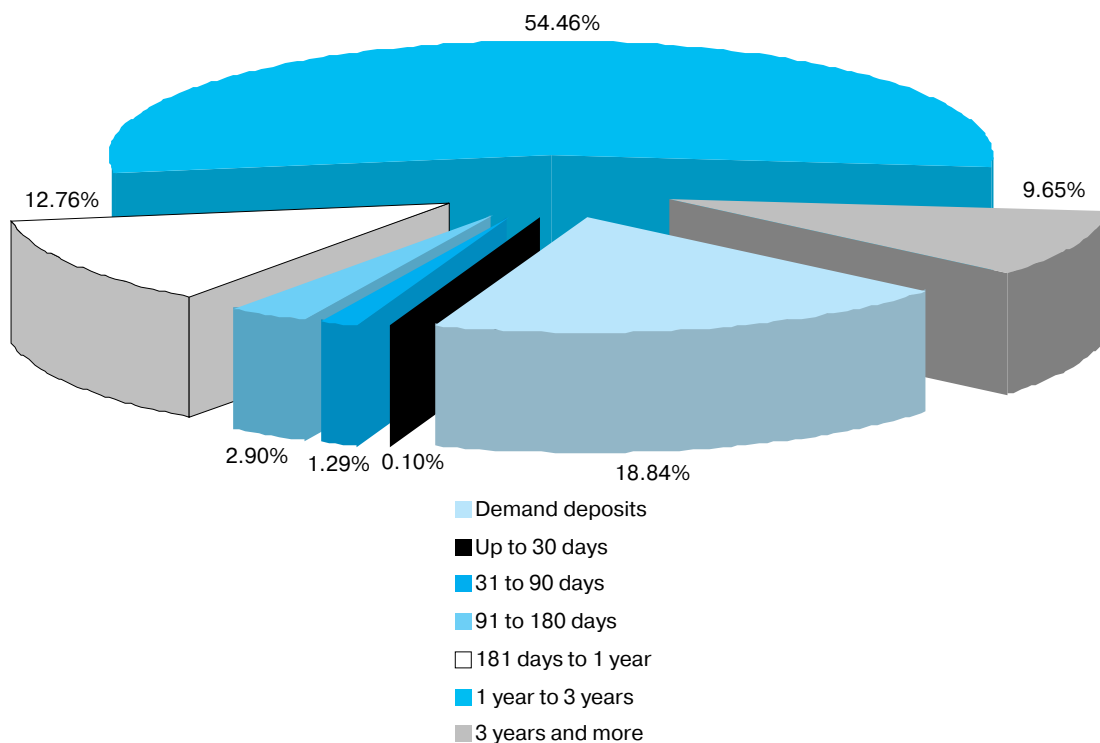


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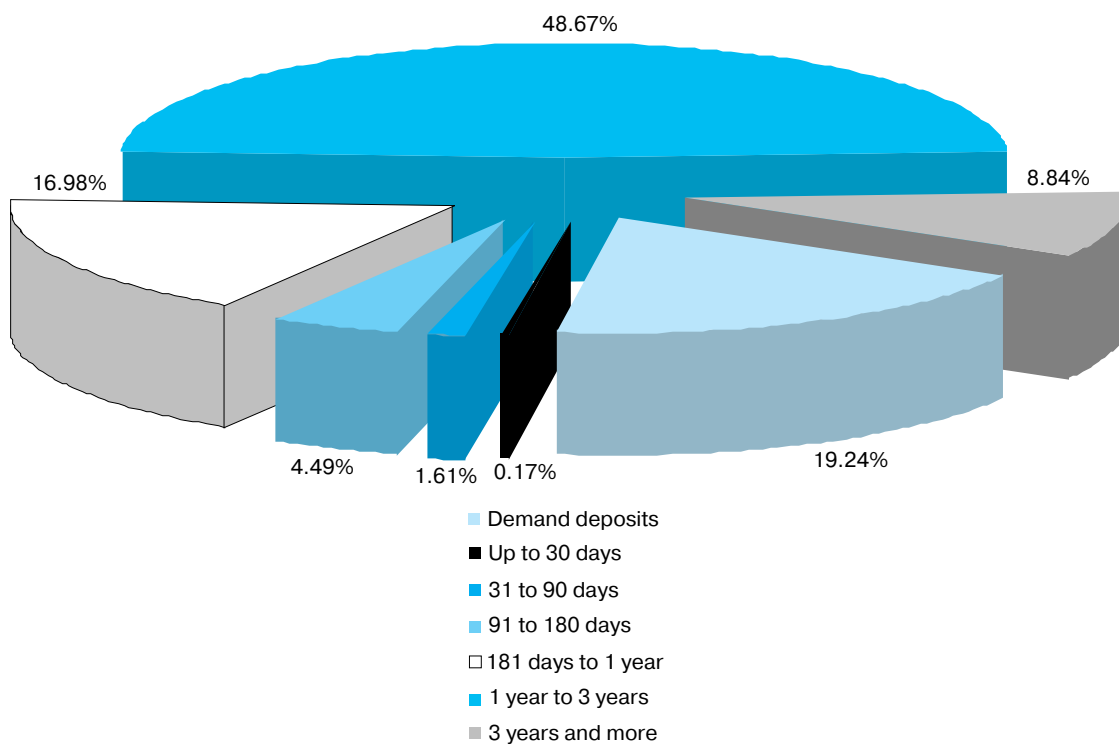


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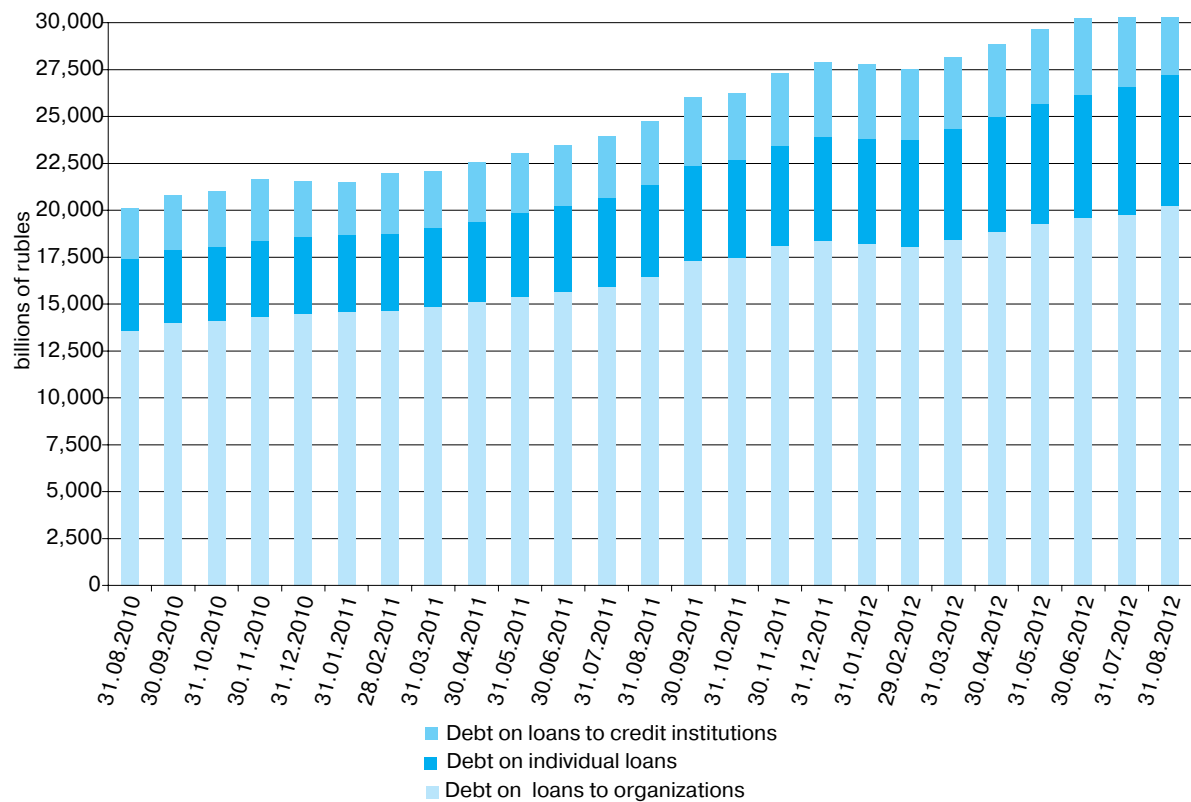
as of 31.08.2011



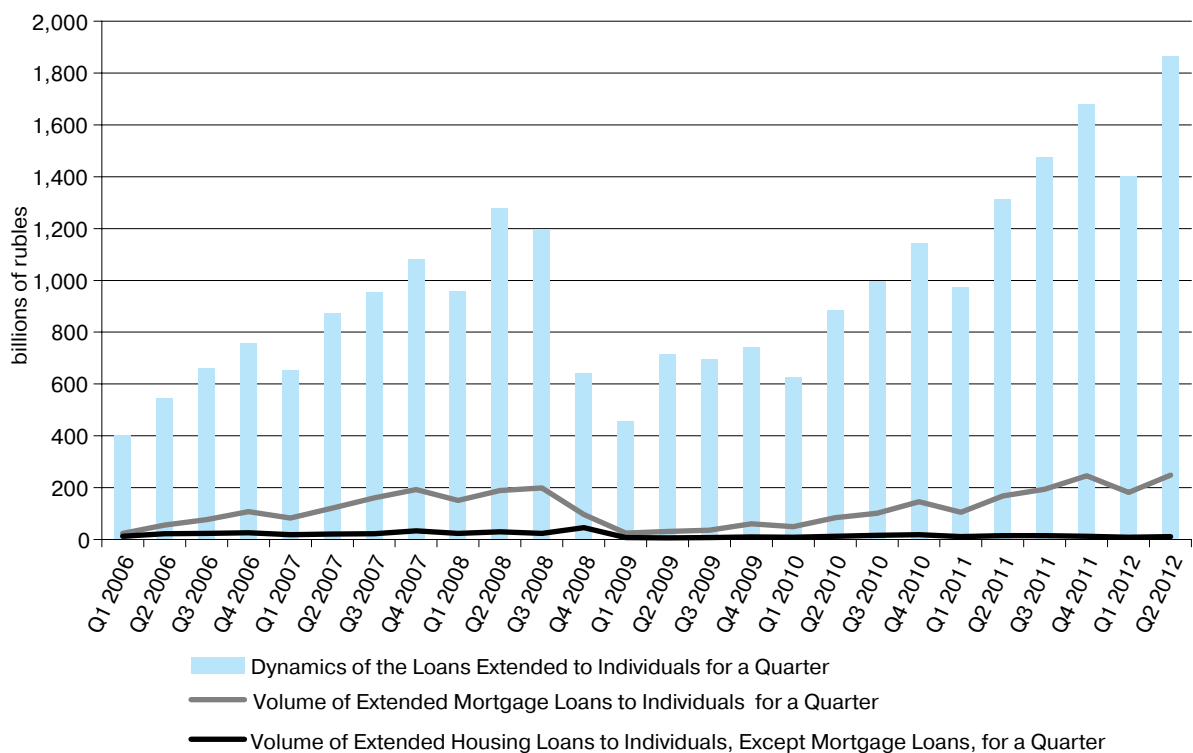
as of 31.08.2012



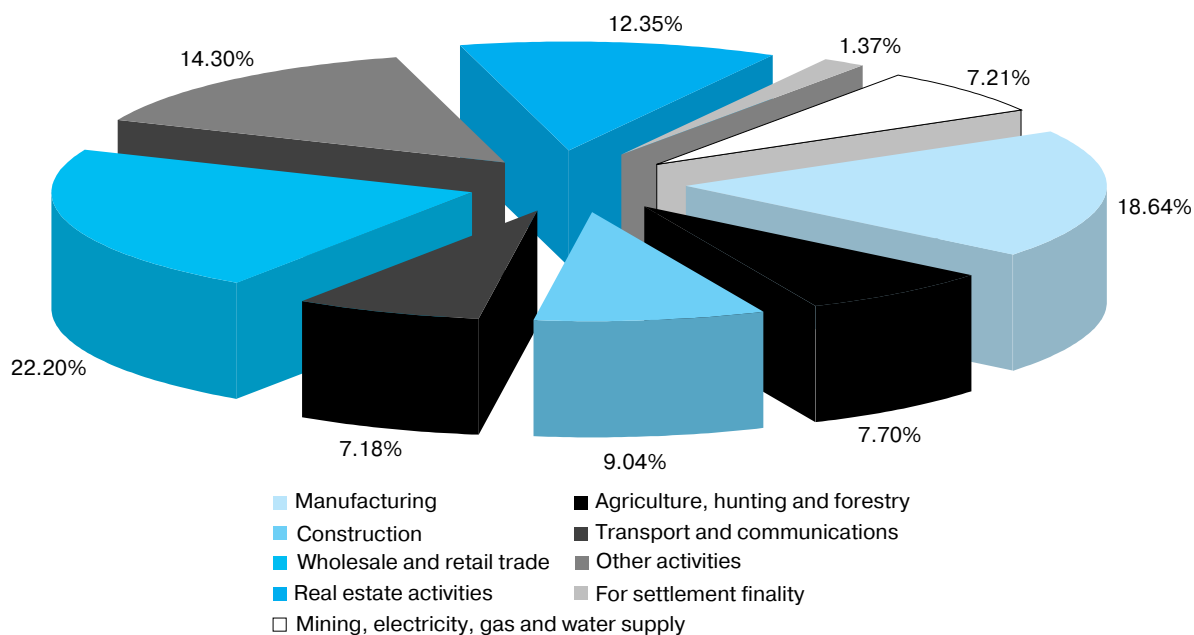
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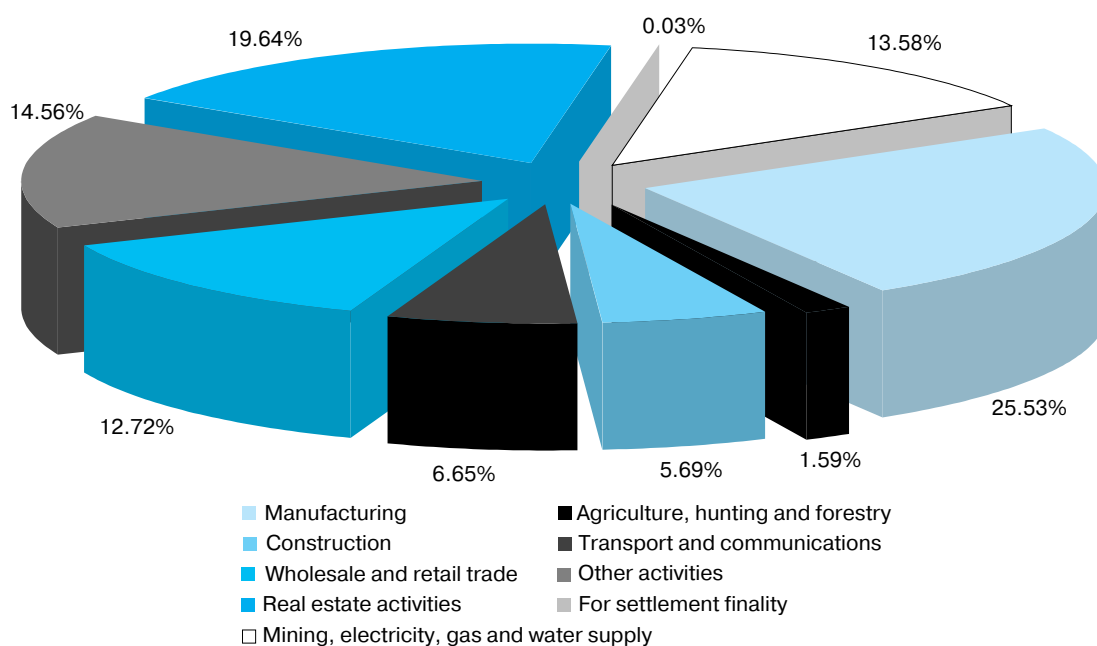
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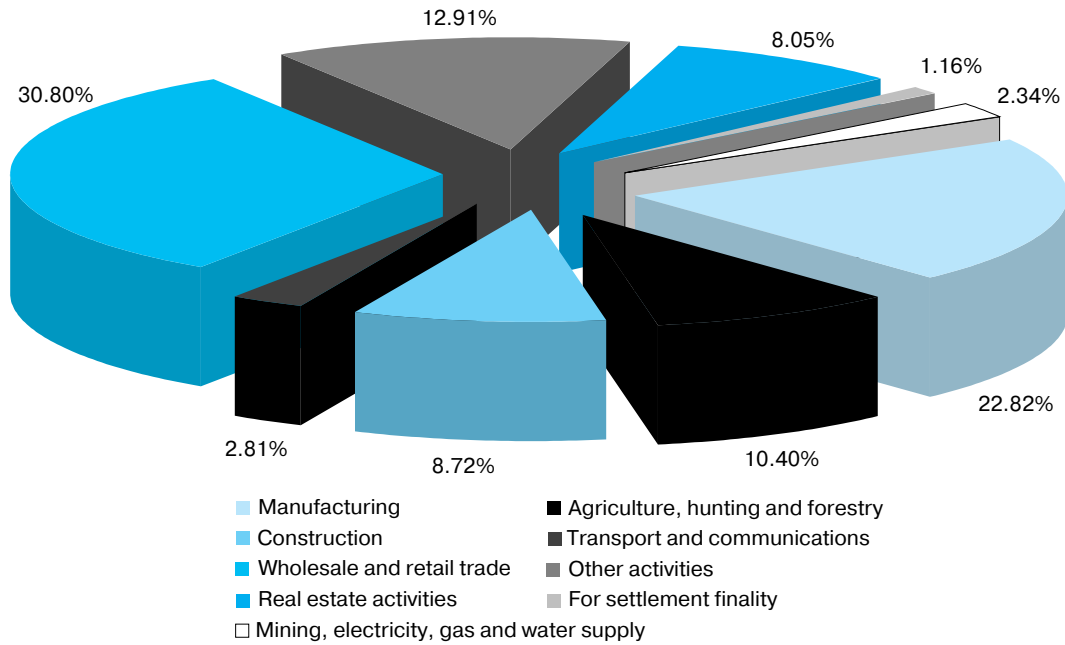
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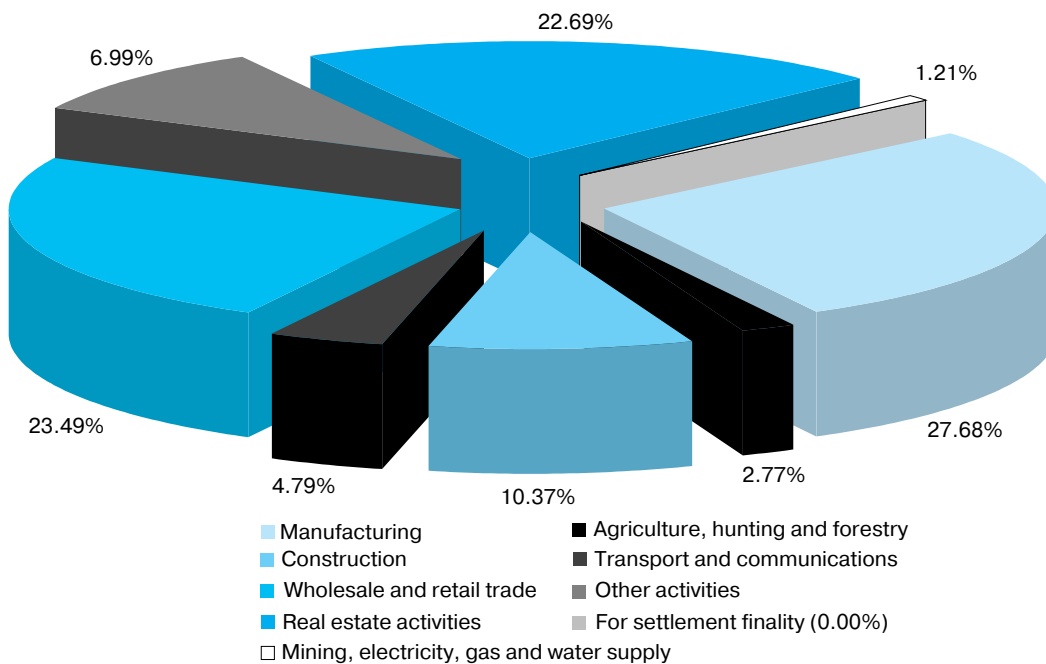
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8. SUMMARY METHODOLOGY

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 nonresidents¹ 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.

¹ **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 nonresidents 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 nonresidents 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, Vnesheconombank (VEB), depository clearing systems, non-bank 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), 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, non-participating 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 investment, 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 pub-

lished 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 nonresidents¹, 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 institutions², public nonfinancial organizations and other nonfinancial institutions³.

¹ 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.

² "Other financial institutions" 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) 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" and the open joint-stock company "RUSNANO" established through reorganization of the state corporation "Russian Corporation of Nanotechnologies".

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

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 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; *securities other than shares* — debt securities and bills issued by foreign governments, banks and other nonresidents; *credit and loans* — credits extended to nonresident banks, nonresident legal entities and individuals, including funds extended to nonresidents as REPO; *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 into deposit accounts from nonresident banks, nonresident legal entities and individuals in foreign and national currency and precious metals, including interest accrued; *securities other than shares* — nonresident investments in Russian credit institutions debt securities; *loans* — credits and funds attracted from nonresidents as REPO; *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 liabilities¹ 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).

¹ Equivalent to the indicator "Broad money".

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 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 include 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 macro-economic 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) 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 Weighted Average 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 banks¹ — 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)²;
- 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

¹ 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)¹;
 - 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.

¹ 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 liability¹.

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 promisor to a billholder and

¹ 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:

- 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, 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 1st 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 Federation¹, 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

¹ 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 October 10 to November 10, 2012
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.

Bond¹ 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

¹ 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:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\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 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.

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.