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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 August–November 2012 (the period (or date) to which data to be released relate is shown in parentheses)			
	August	September	October	November
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	31.08.2012 (07.2012)	28.09.2012 (08.2012)	31.10.2012 (09.2012)	30.11.2012 (10.2012)
2. Analytical accounts of the central bank, end of period ¹	14.08.2012 (07.2012)	14.09.2012 (08.2012)	12.10.2012 (09.2012)	14.11.2012 (10.2012)
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		28.09.2012 (Q2.2012)		
7. Stock market: Share Price Index	10.08.2012 (07.2012)	10.09.2012 (08.2012)	10.10.2012 (09.2012)	9.11.2012 (10.2012)
External sector				
8. Balance of Payments, for the reporting quarter, year ²		28.09.2012 (Q2.2012)		
9. International Reserves: Official reserves (weekly)	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	7.08.2012 (07.2012)	7.09.2012 (08.2012)	5.10.2012 (09.2012)	7.11.2012 (10.2012)
11. Template on international reserves and foreign currency liquidity, end of period	20.08.2012 (07.2012)	20.09.2012 (08.2012)	19.10.2012 (09.2012)	20.11.2012 (10.2012)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	10.08.2012 (06.2012)	11.09.2012 (07.2012)	12.10.2012 (08.2012)	9.11.2012 (09.2012)
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		28.09.2012 (Q2.2012)		
14.2 External Debt of the Russian Federation in Domestic and Foreign Currency (with sectoral classification that complies with the SDDS), end of period		28.09.2012 (Q2.2012)		
14.3 External Debt of the Russian Federation by Maturity (with sectoral classification that complies with the SDDS), end of period		28.09.2012 (Q2.2012)		
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
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
June	104.9	105.0
July	106.3	105.0
August	106.5	104.7
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
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

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	2	3	4	5	6	7	8	9	10	
2010	16,031.9	17,616.6	-1,584.6	8,305.4	10,117.4	-1,812.0	5,175.7	4,849.6	326.1	
2011	20,855.4	19,994.6	860.7	11,367.7	10,925.6	442.0	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—May	7,992.0	6,549.4	1,442.6	4,200.0	3,814.8	385.3	2,321.8	2,069.2	252.7	
January—June	9,885.1	8,138.7	1,746.4	5,306.4	4,602.9	703.5	2,808.5	2,500.9	307.6	
January—July	11,748.6	9,665.4	2,083.3	6,233.8	5,477.6	756.3	3,340.9	2,928.4	412.5	
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	
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	

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—May	3,122.9	2,345.7	777.2	349.1	321.7	27.4
January—June	3,717.5	3,009.1	708.3	430.6	403.7	26.9
January—July	4,467.3	3,580.7	886.7	507.9	480.1	27.8
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
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

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:							
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	of which:			National Wealth Fund balances	
					total	Reserve Fund balances	7		8
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–May	–385.3	–331.9	473.2	0.8	–991.5	–17.0	82.9		
January–June	–703.5	–648.8	660.2	0.4	–1,458.5	–17.9	80.5		
January–July	–756.3	–705.8	766.2	–0.3	–1,601.8	–6.1	112.0		
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		
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		

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		foreign currency-denominated federal government securities	of which:	
			loans from foreign states, international financial organizations and other international entities	and foreign legal entities
1	9	10	11	
2010	119.7	121.6	-41.9	
2011	-105.2	-66.7	-30.9	
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—May	-53.4	-46.5	-12.5	
January—June	-54.7	-46.5	-17.4	
January—July	-50.5	-46.5	-18.6	
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	
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	

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)	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)					
2000	52,835	52,198	105,033	3,555	3,429	2,580	9,565	114,598	4,253	2,281	807	120,158
2001	52,135	49,750	101,884	4,654	3,572	3,216	11,441	113,326	6,176	2,616	744	120,870
2002	56,264	51,037	107,301	5,487	4,167	3,956	13,611	120,912	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	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	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	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	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	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	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	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	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	38,449	1,067	16,358	634,769
Q1, 2010	61,946	30,280	92,226	2,963	1,606	4,650	9,219	101,445	8,520	617	1,780	112,558
Q2, 2010	61,796	35,573	97,368	3,777	2,274	5,116	11,168	108,536	8,401	159	2,899	120,793
Q3, 2010	59,064	38,433	97,497	4,009	2,949	5,208	12,165	109,663	8,661	128	2,294	121,536
Q4, 2010	71,204	42,333	113,538	4,162	2,001	6,266	12,429	125,966	8,160	103	2,979	138,038
Q1, 2011	76,877	36,359	113,236	3,401	2,021	5,157	10,579	123,815	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	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	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	8,458	95	4,522	173,009
Q1, 2012	90,585	41,358	131,943	3,951	2,295	7,019	13,265	145,209	11,239	122	3,678	161,087

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, 2010	45,676	2,139	4,513	7,385	14,037	59,714	2,393	14,413	486	2,361	78,881	
Q2, 2010	58,104	2,899	6,369	8,042	17,310	75,413	2,964	21,167	497	2,880	102,425	
Q3, 2010	68,331	3,313	9,421	8,999	21,733	90,064	3,576	18,453	530	3,815	115,908	
Q4, 2010	76,523	3,707	6,284	10,612	20,602	97,125	3,198	19,812	556	4,496	124,630	
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	72,979	3,355	6,461	11,217	21,033	94,012	3,446	20,183	536	4,183	121,825	

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		transport services (4-15)	travel (5-16)	other (6-17)	total balance (26+27+28)					
2000	60,172		1,225	-5,419	-2,471	-6,665	53,506	268	-7,004	69	46,839
2001	48,121		1,675	-5,714	-5,092	-9,131	38,990	130	-4,368	-817	33,935
2002	46,335		2,651	-7,116	-5,421	-9,886	36,449	197	-6,780	-750	29,116
2003	59,860		3,016	-8,378	-5,531	-10,894	48,966	-144	-13,027	-385	35,410
2004	85,825		3,906	-9,754	-6,844	-12,693	73,133	-258	-12,513	-850	59,512
2005	118,364		3,976	-11,445	-6,306	-13,775	104,589	-1,133	-17,816	-1,038	84,602
2006	139,269		3,360	-10,485	-6,489	-13,614	125,656	-4,168	-25,265	-1,537	94,686
2007	130,915		2,482	-11,770	-9,600	-18,888	112,027	-7,318	-23,434	-3,506	77,768
2008	179,742		2,064	-11,935	-14,418	-24,289	155,453	-14,357	-34,801	-2,765	103,530
2009	111,585		2,919	-11,539	-11,215	-19,836	91,750	-8,868	-31,416	-2,862	48,605
2010	151,996		2,853	-17,756	-13,798	-28,702	123,294	-8,512	-40,103	-3,600	71,080
2011	198,181		1,689	-21,067	-16,568	-35,947	162,233	-9,461	-50,747	-3,191	98,834
Q1, 2010	46,550		824	-2,907	-2,735	-4,818	41,732	-1,581	-5,893	-581	33,677
Q2, 2010	39,265		878	-4,094	-2,926	-6,142	33,123	-2,007	-12,766	19	18,368
Q3, 2010	29,166		695	-6,472	-3,791	-9,568	19,599	-2,658	-9,792	-1,521	5,628
Q4, 2010	37,015		455	-4,283	-4,347	-8,174	28,841	-2,265	-11,652	-1,516	13,408
Q1, 2011	48,160		534	-3,459	-3,451	-6,377	41,783	-1,860	-8,076	-1,048	30,800
Q2, 2011	50,666		505	-4,968	-3,858	-8,321	42,345	-2,514	-18,081	141	21,891
Q3, 2011	45,153		374	-7,837	-4,027	-11,490	33,663	-2,636	-11,729	-1,462	17,836
Q4, 2011	54,202		275	-4,803	-5,232	-9,760	44,442	-2,452	-12,861	-823	28,307
Q1, 2012	58,965		596	-4,166	-4,198	-7,768	51,197	-2,485	-8,944	-505	39,263

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 ⁵	Banks' liabilities ²
	Capital transfers received 1	portfolio investment (3+4) 2	of which		securities in foreign currency 4	loans ² 5	arrears 6	other 7	total (2+5+6+7) 8	9		
			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, 2010	307	45	868	-822	-288	-10	0	-253	-2,234	1,863		
Q2, 2010	248	4,975	226	4,749	-669	410	-12	4,704	141	-4,417		
Q3, 2010	265	281	42	240	-337	-2	-1	-59	-211	15,422		
Q4, 2010	204	168	640	-471	182	-447	10	-87	-98	4,784		
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	99	978	1,989	-1,011	-333	0	6	651	5	408		

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

³ 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 11	portfolio investment 12	loans 13	other 14	total (11+12+13+14) 15			loans	arrears	other	total (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, 2010	6,690	525	-3,955	-217	3,042	2,417	-130	164	-615	16	-434
Q2, 2010	11,225	-364	-2,113	3,334	12,082	12,509	-210	314	-181	-682	-550
Q3, 2010	6,136	-1,906	-2,966	-1,687	-423	14,730	-334	-49	412	27	390
Q4, 2010	13,778	-3,331	2,735	-3,010	10,172	14,771	-277	65	-104	-315	-354
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	11,004	-1,489	617	-64	10,068	11,132	-4,875	2,341	0	155	2,496

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 ⁴	Banks' assets ⁴	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, 2010	-100	-1,028	-8,971	3,435	-984	-7,490	839	532	-12,639	-14,201	
Q2, 2010	-36	11,241	-12,638	6,506	-375	-6,645	-210	-735	-14,097	-3,442	
Q3, 2010	86	-5,443	-11,000	3,228	132	-7,868	-112	-912	-16,532	-21,499	
Q4, 2010	20	-6,555	-18,175	1,000	1,164	-8,585	-1,404	1,485	-24,514	-31,403	
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	-10,946	-2,467	-5,091	-7,487	852	-1,804	-26,943	-34,572	

⁴ 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)

	Capital account balance (1+17)	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)
		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, 2010	177	-687	-2,334	835	-9,597	-11,783	-5,472	-16,599
Q2, 2010	38	4,154	105	6,823	-2,015	9,068	-1,358	-26,115
Q3, 2010	-69	332	-125	9,980	-16,955	-6,769	3,888	-2,677
Q4, 2010	-73	-441	-78	-1,771	-14,342	-16,632	-5,343	8,640
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	-4,776	3,147	10	-9,721	-16,876	-23,440	-6,445	-4,602

Table 1.5

**Net Exports/Imports of Capital by Private Sector
(Based on the Balance of Payments, Flows Data)**

(billions of US dollars)

	Net exports/imports of capital by private sector, total (2+5)		Net exports/imports of capital by banks (3+4)		Of which:		Net exports/imports of capital by other sectors (6+7+8)		Of which:		
	1	2	3	4	foreign assets	foreign liabilities	5	6	7	"net errors and omissions" of balance of payments	
										foreign assets	foreign liabilities	8	9
2000	-24.8	-2.0	-3.5	1.5	-3.5	1.5	-22.8	-15.3	1.8	-9.3	-9.3
2001	-15.0	1.3	-1.4	2.7	-1.4	2.7	-16.2	-10.4	3.7	-9.5	-9.5
2002	-8.1	2.5	-1.1	3.6	-1.1	3.6	-10.6	-18.9	14.3	-6.1	-6.1
2003	-1.9	10.3	-1.0	11.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2	-9.2
2004	-8.9	3.5	-3.6	7.1	-3.6	7.1	-12.4	-38.3	31.8	-5.9	-5.9
2005	-0.1	5.9	-13.4	19.2	-13.4	19.2	-6.0	-50.6	52.5	-7.9	-7.9
2006	41.4	27.5	-23.6	51.2	-23.6	51.2	13.9	-47.8	52.2	9.5	9.5
2007	81.7	45.8	-25.1	70.9	-25.1	70.9	35.9	-94.6	143.8	-13.3	-13.3
2008	-133.7	-56.9	-65.1	8.2	-65.1	8.2	-76.8	-164.2	98.6	-11.3	-11.3
2009	-56.1	-30.4	11.8	-42.1	11.8	-42.1	-25.8	-58.2	34.2	-1.7	-1.7
2010	-34.4	15.9	-1.8	17.7	-1.8	17.7	-50.3	-66.9	24.9	-8.3	-8.3
2011	-80.5	-24.2	-32.0	7.9	-32.0	7.9	-56.4	-108.5	62.2	-10.0	-10.0
Q1, 2010	-15.1	0.8	-1.0	1.9	-1.0	1.9	-15.9	-13.5	3.0	-5.5	-5.5
Q2, 2010	3.7	6.8	11.2	-4.4	11.2	-4.4	-3.2	-13.9	12.1	-1.4	-1.4
Q3, 2010	-3.0	10.0	-5.4	15.4	-5.4	15.4	-13.0	-16.4	-0.4	3.9	3.9
Q4, 2010	-20.1	-1.8	-6.6	4.8	-6.6	4.8	-18.3	-23.1	10.2	-5.3	-5.3
Q1, 2011	-19.8	-7.3	-10.0	2.8	-10.0	2.8	-12.5	-22.7	14.9	-4.7	-4.7
Q2, 2011	-7.3	-1.7	-7.9	6.2	-7.9	6.2	-5.6	-25.2	19.7	-0.1	-0.1
Q3, 2011	-18.4	-8.4	-5.5	-2.9	-5.5	-2.9	-10.0	-19.1	8.5	0.6	0.6
Q4, 2011	-35.0	-6.7	-8.5	1.8	-8.5	1.8	-28.3	-41.6	19.1	-5.8	-5.8
Q1, 2012	-33.9	-9.7	-10.1	0.4	-10.1	0.4	-24.2	-27.8	10.1	-6.4	-6.4

Table 1.6

External Debt of the Russian Federation

(millions of US dollars)

	31.03.2011	30.06.2011	30.09.2011	31.12.2011	31.03.2012
Total	509,632	538,859	527,785	545,350	565,473
General Government	35,366	35,120	33,335	34,679	36,335
Federal Government	32,857	32,640	31,124	33,564	35,183
New Russian Debt	30,071	29,943	28,547	31,053	32,771
Multilateral creditors	2,952	2,797	2,638	2,519	2,348
<i>IBRD</i>	2,446	2,310	2,164	2,059	1,902
<i>Other</i>	506	487	474	460	445
Other creditors (including Paris Club credits)	688	641	606	545	463
Foreign currency bonds	22,495	22,234	21,654	21,693	20,921
<i>Eurobonds with 15, 18, 20 and 28-year maturities</i>	6,090	6,175	6,229	6,200	6,049
<i>Eurobonds with 10 and 30-year maturities (related to the second restructuring of debt to London Club)</i>	15,974	16,059	15,425	15,492	14,872
<i>MinFin Foreign Currency Bonds (Series VII)</i>	431	—	—	—	—
Ruble denominated bonds	3,607	3,947	3,327	5,938	8,673
<i>OFZ</i>	2,342	2,739	2,267	3,325	5,821
<i>Eurobonds with 18-year maturity</i>	1,265	1,208	1,060	2,613	2,853
Other	329	324	322	358	365
Debt of the former USSR	2,786	2,697	2,577	2,511	2,411
Paris Club member countries	9	8	8	7	7
Debt owed to former socialist countries	1,123	1,157	1,042	1,013	1,033
Other official creditors	1,603	1,486	1,481	1,444	1,325
MinFin Foreign Currency Bonds (Series III and IV)	1	1	1	1	1
Other	50	46	46	46	46
Local Government	2,509	2,480	2,211	1,116	1,152
Loans	1,099	1,123	1,063	527	544
Ruble denominated bonds	1,409	1,356	1,148	589	609
Monetary Authorities	12,467	12,761	11,859	11,210	11,529
Currency and deposits	3,468	3,676	2,996	2,499	2,741
Other (SDR allocation)	8,999	9,086	8,863	8,710	8,788
Banks	149,107	159,011	157,301	162,833	169,283
Debt liabilities to direct investors and to direct investment enterprises	1,581	1,528	2,186	641	922
Loans	98,228	102,746	102,917	541	307
Deposits	41,679	45,967	44,659	154,769	155,875
Debt securities	4,391	4,937	4,189	4,472	8,809
Other	3,227	3,832	3,351	2,410	3,369
Other sectors	312,693	331,967	325,290	336,628	348,326
Debt liabilities to direct investors and to direct investment enterprises	73,271	79,010	80,716	84,681	88,280
Loans	220,850	227,851	225,866	232,995	240,712
Debt securities	11,935	13,685	11,627	12,062	11,807
Trade credits	2,706	2,704	2,418	2,418	2,852
Financial leases	2,242	2,444	2,425	2,357	2,292
Other	1,689	6,272	2,239	2,114	2,383

Table 1.7

External Debt of the Russian Federation in Domestic and Foreign Currency

(millions of US dollars)

	31.03.2011	30.06.2011	30.09.2011	31.12.2011	31.03.2012
Total	509,632	538,859	527,785	545,150	565,473
Foreign Currency	400,903	401,375	407,297	415,297	416,339
Domestic Currency	108,730	137,484	120,488	129,852	149,134
General Government	35,366	35,120	33,335	33,208	36,335
Foreign Currency	30,349	29,817	28,861	28,153	27,053
Domestic Currency	5,016	5,303	4,475	5,055	9,282
Monetary Authorities	12,467	12,761	11,859	11,210	11,529
Foreign Currency	8,999	9,086	8,863	8,710	8,788
Domestic Currency	3,468	3,676	2,996	2,499	2,741
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	147,526	157,483	155,115	160,670	168,361
Foreign Currency	115,107	121,439	124,278	128,303	131,979
Domestic Currency	32,419	36,044	30,837	32,367	36,382
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	239,422	252,956	244,574	252,646	260,046
Foreign Currency	193,676	187,428	187,969	191,596	190,173
Domestic Currency	45,746	65,529	56,605	61,050	69,872
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	74,852	80,538	82,902	87,417	89,203
Foreign Currency	52,771	53,606	57,327	58,536	58,346
Domestic Currency	22,080	26,932	25,575	28,881	30,856

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
Total Liabilities	545,350	565,473
Short-term	69,885	72,135
Long-term	475,465	493,338
General Government	34,679	36,335
<i>Short-term</i>	896	784
Current accounts and deposits	26	27
Other liabilities	870	757
<i>Long-term</i>	33,783	35,551
Debt securities	28,220	30,204
Loans	5,563	5,347
Monetary Authorities	11,210	11,529
<i>Short-term</i>	2,499	2,741
Currency and deposits	2,499	2,741
<i>Long-term</i>	8,710	8,788
Other liabilities (SDR allocation)	8,710	8,788
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	162,192	168,361
<i>Short-term</i>	48,874	49,844
Debt securities	858	4,992
Loans ¹	541	307
Current accounts and deposits ¹	45,614	41,922
Other liabilities	1,860	2,623
<i>Long-term</i>	113,318	118,516
Debt securities	3,614	3,817
Deposits ¹	109,155	113,954
Other liabilities	549	746
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	251,947	260,046
<i>Short-term</i>	17,615	18,765
Loans	13,083	13,530
Trade credits	2,418	2,852
Other liabilities	2,114	2,383
<i>Long-term</i>	234,332	241,280
Debt securities	12,062	11,807
Loans	222,270	229,474
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	85,322	89,203
Banks	641	922
Other sectors	84,681	88,280

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	54,609
Cash national currency	3,265	-643	-148	0	2,474
Monetary authorities	3,265	-643	-148	0	2,474
Long-term deposits	17,330	5,315	-455	-5	22,185
Banks	17,330	5,315	-455	-5	22,185
Current accounts and short-term deposits	22,414	8,538	-975	-26	29,950
Monetary authorities	30	-25	-4	24	25
General government	27	0	0	0	26
Banks	22,358	8,563	-972	-50	29,899
Arrears	523	646	-10	-237	921
General government	322	422	0	-4	740
Banks	7	11	0	-15	3
Other sectors	194	213	-9	-218	179
Other liabilities	12,170	1,513	-478	-7	13,199
Monetary authorities	8,740	-3	-27	0	8,710
Long-term	8,740	-3	-27	0	8,710
of which: Allocations of SDRs	8,740	-3	-27	0	8,710
General government	100	30	0	0	130
Short-term	100	30	0	0	130
Banks	2,244	364	-147	-7	2,454
Long-term	621	-84	8	-2	543
Short-term	1,623	448	-155	-4	1,911
Other sectors	1,087	1,122	-305	0	1,904
Short-term	1,087	1,122	-305	0	1,904
International Investment Position, net	16,340	83,506	73,923	-35,813	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 31.03.2012
		transactions	valuation changes	other adjustments	total changes	
Assets	214,982	10,129	12,244	—120	22,253	237,235
Direct investment	6,506	851	329	141	1,321	7,827
Equity and investment fund shares (including reinvestment of earnings)	5,707	527	258	10	795	6,502
Direct investor in direct investment enterprises	5,707	527	258	10	795	6,502
Direct investment enterprises in direct investor (reverse investment)	0	0	0	0	0	0
Debt instruments	799	323	71	131	525	1,325
Direct investor in direct investment enterprises	784	328	71	131	530	1,314
Debt securities	46	183	3	0	186	232
Loans	686	136	61	90	287	973
Other accounts receivable	52	9	7	41	56	109
Direct investment enterprises in direct investor (reverse investment)	16	—4	0	0	—4	11
Debt securities	0	0	0	0	0	0
Loans	16	—4	0	0	—4	11
Other accounts receivable	0	0	0	0	0	0
Portfolio investment	33,673	—1,667	1,584	—12	—95	33,578
Equity and investment fund shares	3,812	—92	500	—300	109	3,920
Debt securities	29,861	—1,575	1,083	287	—204	29,657
Short-term	1,190	213	—137	320	396	1,585
Long-term	28,672	—1,788	1,221	—32	—600	28,072
Financial derivatives	5,119	—6,144	6,126	0	—18	5,101
Options	904	123	—67	0	56	960
Forward-type contracts	4,215	—6,268	6,193	0	—75	4,140
Other investment	169,684	17,089	4,205	—249	21,046	190,730
Foreign currency	5,152	283	88	—8	364	5,516
Deposits	99,308	11,732	2,596	—189	14,139	113,447
Short-term	65,577	10,565	1,768	—191	12,142	77,719
Long-term	33,731	1,168	828	2	1,997	35,728
Loans	59,454	1,975	1,269	—22	3,222	62,676
Short-term	19,847	—1,648	285	—25	—1,388	18,459
Long-term	39,607	3,623	984	2	4,610	44,217
Other accounts receivable	5,770	3,099	251	—30	3,321	9,090
Short-term	3,908	815	168	3	986	4,894
Long-term	1,861	2,284	83	—33	2,335	4,196

Table 1.11 (end)

(millions of US dollars)

	Position as of 31.12.2011	Changes in Position reflecting:				Position as of 31.03.2012
		transactions	valuation changes	other adjustments	total changes	
Liabilities	216,147	408	16,749	359	17,516	233,663
Direct investment	27,575	1,651	2,800	157	4,608	32,183
Equity (including reinvestment of earnings)	26,934	1,547	2,769	11	4,327	31,261
Direct investor in direct investment enterprises	26,934	1,545	2,769	0	4,313	31,248
Direct investment enterprises in direct investor (reverse investment)	0	2	0	11	13	13
Debt instruments	641	104	31	146	282	922
Direct investor in direct investment enterprises	472	−19	30	145	156	628
Debt securities	24	−12	1	16	5	29
Deposits	444	−12	28	129	146	589
Loans	0	0	0	0	0	0
Other accounts payable	4	4	0	1	5	9
Direct investment enterprises in direct investor (reverse investment)	169	123	1	1	126	295
Debt securities	0	78	0	0	78	78
Deposits	151	27	0	0	26	177
Loans	0	14	0	0	14	14
Other accounts payable	18	5	2	1	7	26
Portfolio investment	25,273	5,886	5,757	478	12,121	37,394
Equity	20,801	2,120	5,676	−13	7,784	28,584
Debt securities	4,472	3,766	80	491	4,337	8,809
Short-term	858	4,014	32	88	4,134	4,992
Long-term	3,614	−248	48	403	203	3,817
Financial derivatives	5,579	−5,850	4,805	0	−1,045	4,534
Options	363	138	−173	0	−36	327
Forward-type contracts	5,216	−5,987	4,979	0	−1,009	4,207
Other investment	157,720	−1,280	3,387	−276	1,831	159,551
Other equity	0	0	0	0	0	0
Deposits	154,769	−1,893	3,252	−252	1,107	155,875
Short-term	45,614	−4,870	1,300	−123	−3,692	41,922
Long-term	109,155	2,976	1,951	−129	4,799	113,954
Loans	541	−240	5	1	−234	307
Short-term	541	−240	5	1	−234	307
Other accounts payable	2,410	854	130	−25	959	3,369
Short-term	1,860	646	117	−1	762	2,623
Long-term	549	208	13	−24	196	746
International investment position, net	−1,165	9,721	−4,505	−479	4,737	3,572

Table 1.12

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

	(millions of US dollars)												
	Exports (FOB)					Imports (FOB)					Trade balance		
	total	% of the corresponding period of the previous year		of which:		total	% of the corresponding period of the previous year		of which:		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	132.4	62,659	130.2	248,634	129.6	213,315	127.2	35,318	151,996	124,655	27,341
2011	522,011	438,186	129.7	83,825	133.8	323,831	130.2	275,277	129.0	48,554	198,181	162,909	35,271
2011													
Q1	113,236	93,524	117.4	19,712	157.1	65,076	142.5	54,908	141.1	10,168	48,160	38,616	9,543
Q2	133,705	113,466	137.3	20,239	137.2	83,039	142.9	70,465	142.1	12,573	50,666	43,001	7,665
Q3	130,367	109,819	134.8	20,549	128.1	85,215	124.7	72,335	123.5	12,880	45,153	37,483	7,669
Q4	144,703	121,377	128.8	23,326	120.7	90,501	118.3	77,568	117.1	12,932	54,202	43,809	10,393
April	45,880	39,016	137.1	6,864	136.4	27,116	141.5	23,093	141.1	4,023	18,764	15,923	2,841
May	43,645	37,184	137.1	6,461	137.6	28,177	145.6	24,015	145.4	4,162	15,468	13,169	2,299
June	44,179	37,266	137.9	6,913	137.5	27,745	141.6	23,357	139.7	4,388	16,434	13,909	2,525
July	41,986	35,503	135.0	6,483	127.6	27,490	130.6	23,232	129.2	4,258	14,496	12,271	2,225
August	44,541	37,892	143.8	6,649	121.9	30,172	126.6	25,783	125.4	4,389	14,369	12,109	2,260
September	43,841	36,423	126.5	7,418	134.8	27,554	117.5	23,320	116.4	4,234	16,287	13,103	3,184
October	46,045	38,690	131.9	7,355	123.1	29,403	119.2	25,198	118.3	4,205	16,642	13,492	3,150
November	47,321	39,931	135.9	7,390	120.2	30,407	122.9	26,229	122.9	4,178	16,914	13,702	3,212
December	51,338	42,757	120.5	8,581	119.2	30,691	113.2	26,142	110.9	4,549	20,647	16,615	4,032
2012													
Q1	131,943	111,745	119.5	20,199	102.5	72,979	112.1	62,147	113.2	10,832	58,965	49,598	9,367
January	39,806	34,224	137.6	5,582	102.0	19,554	119.9	16,392	121.0	3,162	20,252	17,832	2,420
February	45,287	37,890	116.3	7,397	111.0	24,998	114.5	21,422	116.8	3,576	20,289	16,468	3,821
March	46,851	39,631	109.9	7,220	95.2	28,427	105.5	24,334	105.7	4,093	18,424	15,297	3,127
April	45,505	38,716	99.2	6,789	98.9	26,649	98.3	22,820	98.8	3,829	18,856	15,896	2,960
May	45,159	38,450	103.4	6,709	103.8	27,798	98.7	24,130	100.5	3,668	17,361	14,320	3,041

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

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)

	30.06.2012
A. Official reserves	514,316.9
(1) Foreign currency reserves (in convertible foreign currencies)	446,515.4
(a) Securities	399,293.7
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	47,221.7
(i) other national central banks	30,823.6
(ii) banks headquartered in the reporting country	2,133.8
of which: located abroad	2,133.8
(iii) banks headquartered outside the reporting country	14,264.4
of which: located in the reporting country	—
(2) IMF reserve position	4,455.7
(3) SDRs	8,629.9
(4) Gold (is valued at current quotations of the Bank of Russia)	46,324.6
— volume in millions of fine troy ounces	29.5
(5) Other reserve assets (specify)	8,391.3
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	8,391.3
B. Other foreign currency assets (specify)	746.6
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	746.6
— 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	-3,422.8	30.8	-1,353.8	-2,099.8
— outflows (-), principal	-2,063.8	-40.9	-824.6	-1,198.4
— outflows (-), interest	-2,576.2	-192.0	-648.6	-1,735.6
— inflows (+), principal	730.1	220.0	20.5	489.7
— inflows (+), interest	487.1	43.6	99.0	344.5
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)	-3,624.0	-3,624.0	—	—
(a) short positions (-)	-3,624.0	-3,624.0	—	—
(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)

	30.06.2012
(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	—1,556.6
— lent or repoed and included in Section I	—5,735.6
— lent or repoed but not included in Section I	—
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I ¹	4,179.0
(e) financial derivative assets (net, marked to market)	0.0
— forwards	—
— futures	—
— swaps	—
— options	0.0
— 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)	514,316.9
— currencies in SDR basket ²	502,368.3
— currencies not in SDR basket	11,948.7
— 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)

	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012
Claims on other sectors	99,950	383,390	375,395	371,118	355,541	358,540	361,962	361,377	360,305	359,398
Other financial institutions	94,990	378,801	371,101	367,400	353,982	353,173	356,349	356,054	355,042	354,764
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,959	4,589	4,294	3,717	1,559	5,366	5,612	5,323	5,263	4,633
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,163,099	7,407,874	7,261,598	7,464,823	8,644,114	7,898,470	7,760,718	7,787,825	7,728,831	7,727,911
Currency in circulation	5,964,099	6,059,470	6,101,480	6,139,703	6,895,836	6,407,739	6,464,419	6,450,769	6,639,749	6,631,860
Liabilities to credit institutions	1,199,000	1,348,403	1,160,119	1,325,120	1,748,278	1,490,730	1,296,298	1,337,056	1,089,082	1,096,051
Deposits	1,188,848	1,338,101	1,160,119	1,325,120	1,748,278	1,490,730	1,296,298	1,337,056	1,089,082	1,096,051
Securities other than shares	10,152	10,302	—	—	—	—	—	—	—	—
Other liabilities to credit institutions	26	171	61	1,668	87	24	101	145	4,155	1,735
Deposits included in broad money	78,242	81,943	100,366	94,208	141,282	49,636	47,356	43,046	50,387	49,630
Transferable deposits	63,420	61,441	65,915	70,157	119,581	49,633	47,354	43,045	50,135	49,628
Other financial institutions	934	2,250	1,859	1,584	872	26,375	25,435	19,838	24,536	25,160
Public nonfinancial organizations	47,415	43,667	46,873	50,162	109,049	20,776	19,486	20,841	23,998	22,807
Other nonfinancial organizations	15,071	15,523	17,183	18,411	9,660	2,483	2,433	2,366	1,601	1,661
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	14,822	20,502	34,451	24,051	21,701	2	1	2	252	1
Other financial institutions	14,820	20,500	34,450	24,050	21,700	0	0	0	250	0
Public nonfinancial organizations	2	2	0	0	0	2	1	1	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,407,666	2,407,408	2,407,339	2,407,279	3,235,383	3,235,374	3,235,357	3,235,334	3,240,727	3,240,622
Other items (net)	330,091	1,145,970	656,997	959,629	293,342	—281,698	—652,611	—626,245	—550,560	81,737
Other liabilities	662,352	1,456,855	971,666	1,268,986	601,110	43,698	—326,733	—311,427	—238,028	398,997
Other assets	332,261	310,885	314,670	309,357	307,768	325,395	325,878	314,818	312,531	317,261

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	1,588,547
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	5,188,617
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	27,360
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	1,001,403
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	1,318,195
Deposits	29,447	29,344	25,354	32,861	20,858	684,005	652,528	864,067	1,299,723
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	56,075	112,629	164,255	266,002	281,515	272,112	229,815	323,617	369,114
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 ¹	3,718,237	5,161,124	7,283,068	10,458,007	12,211,463	14,896,568	18,585,686	22,735,067
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	6,762,785
Other financial institutions	74,869	99,466	143,956	187,668	250,588	231,936	233,840	314,188	356,225
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	15,972,281
Other financial institutions	30,798	80,400	107,612	127,283	225,418	406,945	535,734	560,054	964,721
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	821,898
Other liabilities	473,478	719,344	592,301	748,349	929,287	1,603,035	2,738,922	3,074,626	3,755,548
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

¹ The revised data for the period 2001—2003 are available on CBR's website: <http://www.cbr.ru>

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

	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012
Net foreign assets	1,084,473	1,319,671	1,590,464	1,546,236	1,588,547	1,800,111	1,830,727	1,808,549	1,789,546	1,762,719
Claims on nonresidents	5,761,815	6,408,650	6,441,210	6,785,291	6,777,164	6,828,370	6,649,761	6,706,864	6,817,207	7,202,149
Foreign currency	152,916	159,020	148,644	159,055	166,215	160,071	148,423	161,856	161,455	175,631
Deposits	1,853,246	2,065,594	2,111,662	2,224,170	3,256,172	3,340,475	3,262,144	3,394,492	3,452,164	3,621,840
Securities other than shares	850,227	956,602	916,988	969,574	984,303	928,663	880,911	860,671	869,102	931,798
Loans	2,519,473	2,808,159	2,870,788	3,023,742	1,949,414	1,999,885	1,952,990	1,875,353	1,907,215	2,000,956
Other	385,953	419,275	393,148	408,750	421,059	399,276	405,293	414,493	427,270	471,924
Liabilities to nonresidents	4,677,342	5,088,979	4,850,746	5,239,055	5,188,617	5,028,259	4,819,034	4,898,316	5,027,660	5,439,430
Deposits	1,372,424	1,464,747	1,396,272	1,509,935	5,032,901	4,767,019	4,571,776	4,646,715	4,775,319	5,164,598
Securities other than shares	99,402	104,081	98,084	97,822	110,763	222,123	211,724	222,703	222,983	241,910
Loans	3,068,404	3,375,587	3,217,781	3,479,724	17,593	16,663	15,981	9,152	9,405	10,172
Other	137,112	144,564	138,609	151,574	27,360	22,454	19,554	19,746	19,953	22,750
Claims on central bank	1,819,309	1,986,912	1,841,356	1,991,431	2,705,576	2,227,526	2,047,574	2,083,617	1,901,297	1,873,523
Currency	621,109	639,089	681,351	664,521	957,281	737,002	751,403	746,452	808,288	775,486
Deposits	1,188,048	1,337,521	1,160,005	1,326,910	1,748,295	1,490,523	1,296,171	1,337,165	1,093,010	1,098,036
Securities other than shares	10,152	10,302	—	—	—	—	—	—	—	—
Net claims on general government	119,315	36,787	117,479	238,119	1,001,403	1,196,362	1,374,451	1,403,512	1,406,431	1,280,052
Claims on federal government	1,787,609	2,108,183	2,093,448	2,073,485	2,074,567	2,047,661	2,054,141	2,086,858	2,111,538	2,162,906
Securities	1,762,714	2,084,191	2,061,201	2,046,772	2,050,460	2,023,580	2,029,827	2,062,221	2,088,232	2,141,053
Other claims	24,895	23,992	32,247	26,713	24,108	24,081	24,314	24,637	23,307	21,854
Claims on state and local government	489,240	477,167	469,608	477,354	614,145	600,801	605,890	603,612	584,336	563,562
Securities	284,553	267,368	254,813	261,854	245,991	242,010	242,981	232,419	237,943	244,506
Other claims	204,687	209,798	214,795	215,500	368,153	358,791	362,909	371,193	346,393	319,056
Liabilities to federal government	1,350,832	1,778,166	1,781,900	1,653,878	1,318,195	1,012,421	849,779	781,443	770,661	753,967
Deposits	1,333,674	1,761,391	1,763,777	1,637,104	1,299,723	989,999	821,153	761,047	752,148	733,074
Other liabilities	17,159	16,775	18,123	16,774	18,472	22,422	28,627	20,396	18,513	20,893

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

	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012	Apr, 2012	May, 2012
Liabilities to state and local government	806,702	770,396	663,677	658,841	369,114	439,678	435,801	505,515	518,783	692,449
Deposits	806,702	770,396	663,677	658,841	369,114	439,678	435,801	505,515	518,783	692,449
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	23,593,947	24,625,428	24,803,299	25,582,489	26,265,263	26,094,313	26,173,285	26,809,452	27,528,475	28,278,259
Other financial institutions	655,349	733,121	728,465	782,483	823,514	782,606	804,011	882,360	929,832	926,165
Public nonfinancial organizations	306,603	328,748	339,389	361,152	376,648	367,494	352,837	369,108	375,007	380,651
Other nonfinancial organizations	17,285,937	18,028,455	18,077,387	18,610,641	19,009,659	18,860,755	18,809,297	19,130,497	19,555,701	20,041,324
Households	5,346,058	5,535,103	5,658,058	5,828,212	6,055,441	6,083,457	6,207,140	6,427,486	6,667,934	6,930,119
Liabilities to central bank	587,879	790,696	1,241,807	1,454,296	1,477,655	1,635,048	1,528,473	1,740,715	2,109,357	1,969,572
Deposits included in broad money	19,521,321	20,177,963	20,038,865	20,762,943	22,735,067	22,333,639	22,384,189	22,664,457	22,707,331	23,223,860
Transferable deposits	5,698,344	5,809,862	5,586,604	5,756,486	6,762,785	6,538,996	6,485,680	6,498,585	6,320,197	6,408,314
Other financial institutions	356,084	343,857	265,822	283,779	356,225	365,586	331,816	407,108	315,375	318,124
Public nonfinancial organizations	362,079	348,548	367,281	369,431	464,448	414,803	433,993	468,862	465,856	457,586
Other nonfinancial organizations	3,216,684	3,334,720	3,189,708	3,329,166	3,772,397	3,845,167	3,755,123	3,668,871	3,484,151	3,598,338
Households	1,763,497	1,782,737	1,763,794	1,774,111	2,169,715	1,913,440	1,964,748	1,953,744	2,054,815	2,034,266
Other deposits	13,822,976	14,368,101	14,452,260	15,006,456	15,972,281	15,794,643	15,898,509	16,165,871	16,387,134	16,815,547
Other financial institutions	620,745	717,880	725,651	816,194	964,721	976,126	1,041,164	1,078,741	1,144,905	1,170,317
Public nonfinancial organizations	194,754	219,543	204,902	175,716	203,604	179,463	185,870	184,561	154,529	151,432
Other nonfinancial organizations	3,958,814	4,205,106	4,320,691	4,634,069	5,013,124	4,818,925	4,749,712	4,787,432	4,821,024	4,975,718
Households	9,048,663	9,225,572	9,201,017	9,380,478	9,790,833	9,820,128	9,921,763	10,115,137	10,266,677	10,518,080
Deposits excluded from broad money	301,623	581,906	587,013	590,810	533,344	552,330	541,193	543,566	558,556	561,713
Securities other than shares excluded from broad money	708,521	754,362	706,564	705,072	806,521	669,717	820,384	925,603	919,506	942,209
Shares and other equity	4,791,861	4,736,517	4,834,408	4,924,794	5,186,304	5,307,591	5,419,506	5,445,902	5,416,665	5,374,805
Other items (net)	705,840	927,355	943,942	920,360	821,898	819,987	732,292	784,886	914,334	1,122,393
Other liabilities	3,474,922	3,659,112	3,663,880	3,659,373	3,755,548	3,789,937	3,759,579	3,814,953	3,977,325	4,281,946
Other assets	2,384,264	2,445,481	2,449,286	2,478,769	2,608,041	2,712,022	2,797,978	2,750,107	2,794,880	2,859,842
Consolidation adjustment	-384,818	-286,276	-270,652	-260,244	-325,609	-257,928	-229,309	-279,960	-268,111	-299,712

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	22,215,862
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	-4,404,942
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	6,487,204
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	3,954,262¹	5,288,740	7,213,379	10,126,732	14,236,116	16,276,697	19,095,800	23,791,156	28,814,904
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	6,921,576
Other financial institutions	74,869	99,466	143,956	187,668	250,822	306,731	234,472	317,047	396,306
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	15,954,773
Other financial institutions	30,798	80,400	107,612	127,283	225,418	506,945	581,434	568,804	947,211
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

¹ The revised data for the period 2001—2003 are available on CBR's website: <http://www.cbr.ru>

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

	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012
Net foreign assets	16,551,058	17,514,613	17,036,855	17,297,652	17,391,930	16,910,094	16,482,996
Claims on nonresidents	21,493,315	22,887,616	22,158,280	22,815,066	22,861,791	22,204,444	21,559,244
Liabilities to nonresidents	4,942,257	5,373,002	5,121,425	5,517,413	5,469,861	5,294,350	5,076,248
Domestic claims	17,553,900	18,635,939	18,574,938	19,458,225	22,215,862	21,363,489	21,673,980
Net claims on general government	-6,139,997	-6,372,880	-6,603,756	-6,495,382	-4,404,942	-5,089,364	-4,861,268
Claims on federal government	2,102,704	2,434,585	2,417,535	2,400,853	2,407,434	2,368,691	2,381,428
Claims on state and local government	489,659	477,579	470,011	477,757	614,552	601,210	606,305
Liabilities to federal government	6,924,230	7,563,692	7,791,902	7,706,844	6,487,204	6,870,314	6,666,773
Liabilities to state and local government	1,808,130	1,721,352	1,699,401	1,667,147	939,723	1,188,952	1,182,227
Claims on other sectors	23,693,897	25,008,819	25,178,694	25,953,606	26,620,804	26,452,852	26,535,247
Other financial institutions	750,339	1,111,922	1,099,566	1,149,883	1,177,496	1,135,779	1,160,361
Public nonfinancial organizations	306,603	328,749	339,390	361,153	376,649	367,495	352,837
Other nonfinancial organizations	17,290,896	18,033,044	18,081,681	18,614,358	19,011,218	18,866,122	18,814,909
Households	5,346,058	5,535,103	5,658,058	5,828,212	6,055,441	6,083,457	6,207,140

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

	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012
Broad money liabilities	24,942,552	25,680,287	25,559,359	26,332,332	28,814,904	28,054,012	28,144,561
Currency outside banking system	5,342,990	5,420,381	5,420,129	5,475,181	5,938,555	5,670,737	5,713,016
Transferable deposits	5,761,764	5,940,394	5,712,895	5,883,546	6,921,576	6,634,229	6,575,818
Other financial institutions	357,018	415,198	328,056	342,265	396,306	437,561	400,036
Public nonfinancial organizations	409,494	392,215	414,154	419,593	573,497	435,579	453,479
Other nonfinancial organizations	3,231,755	3,350,244	3,206,891	3,347,577	3,782,057	3,847,650	3,757,556
Households	1,763,497	1,782,737	1,763,794	1,774,111	2,169,715	1,913,440	1,964,748
Other deposits	13,837,798	14,319,511	14,426,336	14,973,605	15,954,773	15,749,046	15,855,727
Other financial institutions	635,565	669,288	699,725	783,341	947,211	930,527	998,380
Public nonfinancial organizations	194,756	219,544	204,902	175,716	203,604	179,464	185,871
Other nonfinancial organizations	3,958,815	4,205,107	4,320,692	4,634,070	5,013,125	4,818,926	4,749,713
Households	9,048,663	9,225,572	9,201,017	9,380,478	9,790,833	9,820,128	9,921,763
Deposits excluded from broad money	301,623	581,906	587,013	590,810	533,344	552,330	541,193
Securities other than shares excluded from broad money	708,521	754,362	706,564	705,072	806,521	669,717	820,384
Shares and other equity	7,199,527	7,143,925	7,241,748	7,332,073	8,421,687	8,542,965	8,654,863
Other items (net)	952,734	1,990,073	1,517,109	1,795,590	1,031,336	454,559	-4,025
Other liabilities	4,137,274	5,115,967	4,635,547	4,928,359	4,356,657	3,833,634	3,432,837
Other assets	2,716,525	2,756,366	2,763,956	2,788,126	2,915,809	3,037,417	3,123,856
Consolidation adjustment	-468,015	-369,529	-354,482	-344,643	-409,512	-341,657	-313,006

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

	Mar, 2012			Apr, 2012			May, 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	47,973	16,567,168	16,615,141	73,808	16,912,641	16,986,449	51,650	17,980,406	18,032,057
Claims on nonresidents	1,251,923	20,520,598	21,772,521	1,251,062	21,024,237	22,275,299	1,293,020	22,458,023	23,751,043
Liabilities to nonresidents	1,203,950	3,953,430	5,157,380	1,177,254	4,111,597	5,288,851	1,241,370	4,477,616	5,718,986
Domestic claims	22,384,121	-362,394	22,021,727	22,274,958	-256,783	22,018,176	22,490,436	-153,406	22,337,030
Net claims on general government	-1,236,506	-3,912,597	-5,149,102	-1,961,197	-3,909,407	-5,870,604	-2,136,270	-4,164,357	-6,300,627
Claims on federal government	2,185,582	231,609	2,417,191	2,199,022	245,012	2,444,035	2,203,329	308,715	2,512,044
Claims on state and local government	603,933	94	604,027	584,647	93	584,740	563,872	98	563,970
Liabilities to federal government	2,636,218	4,142,040	6,778,259	3,280,075	4,152,251	7,432,327	3,238,417	4,470,671	7,709,089
Liabilities to state and local government	1,389,803	2,259	1,392,062	1,464,791	2,261	1,467,052	1,665,054	2,499	1,667,553
Claims on other sectors	23,620,627	3,550,202	27,170,829	24,236,155	3,652,625	27,888,780	24,626,706	4,010,951	28,637,657
Other financial institutions	1,106,295	132,120	1,238,415	1,144,994	139,881	1,284,874	1,115,751	165,179	1,280,930
Public nonfinancial organizations	319,084	50,024	369,109	325,251	49,757	375,008	322,910	57,742	380,652
Other nonfinancial organizations	16,053,079	3,082,740	19,135,820	16,376,969	3,183,995	19,560,963	16,554,364	3,491,593	20,045,957
Households	6,142,168	285,318	6,427,486	6,388,942	278,993	6,667,934	6,633,681	296,438	6,930,119

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

	Mar, 2012			Apr, 2012			May, 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	28,411,820	X	X	28,589,179	X	X	29,129,864
Money Supply (National Definition)	24,041,314	X	X	24,247,199	X	X	24,450,066	X	X
Currency outside banking system	5,704,317	—	5,704,317	5,831,462	—	5,831,462	5,856,374	—	5,856,374
Transferable deposits	6,577,661	—	6,577,661	6,402,436	—	6,402,436	6,501,638	—	6,501,638
Other financial institutions	462,978	—	462,978	372,014	—	372,014	386,980	—	386,980
Public nonfinancial organizations	489,703	—	489,703	489,854	—	489,854	480,393	—	480,393
Other nonfinancial organizations	3,671,237	—	3,671,237	3,485,752	—	3,485,752	3,599,999	—	3,599,999
Households	1,953,744	—	1,953,744	2,054,815	—	2,054,815	2,034,266	—	2,034,266
Other deposits	11,759,336	4 370,505	16,129,841	12,013,301	4,341,981	16,355,282	12,092,054	4,679,798	16,771,852
Other financial institutions	970,768	71,942	1,042,710	1,047,180	65,871	1,113,051	1,058,649	67,973	1,126,622
Public nonfinancial organizations	144,669	39,892	184,562	116,081	38,449	154,530	112,384	39,049	151,433
Other nonfinancial organizations	2,633,219	2,154,213	4,787,433	2,695,381	2,125,644	4,821,025	2,679,886	2,295,832	4,975,719
Households	8,010,679	2,104,458	10,115,137	8,154,659	2,112,017	10,266,677	8,241,136	2,276,944	10,518,080
Deposits excluded from broad money	459,223	84,343	543,566	454,788	103,768	558,556	461,731	99,982	561,713
Securities other than shares excluded from broad money	605,477	320,126	925,603	623,942	295,564	919,506	621,968	320,241	942,209
Shares and other equity	8,681,236	0	8,681,236	8,657,392	0	8,657,392	8,615,427	0	8,615,427
Other items (net)	74,642	0	74,642	279,992	0	279,992	1,119,872	0	1,119,872
Other liabilities	3,503,525	0	3,503,525	3,739,290	0	3,739,290	4,680,941	0	4,680,941
Other assets	3,064,925	0	3,064,925	3,107,411	0	3,107,411	3,177,102	0	3,177,102
Consolidation adjustment	—363,958	0	—363,958	—351,887	0	—351,887	—383,966	0	—383,966

Table 1.18

Money Supply (National Definition)

	Money supply (M2), billions of rubles			% growth in money supply ("+" increase/"—" decrease)	
	total	including:		to previous month	to beginning of the year
		cash in circulation (M0)	non-cash funds		
2009					
31.12	15,267.6	4,038.1	11,229.5	11.3	—
2010					
31.01	14,904.1	3,873.3	11,030.8	—2.4	—2.4
28.02	15,236.4	3,950.0	11,286.4	2.2	—0.2
31.03	15,639.4	3,986.1	11,653.3	2.6	2.4
30.04	16,098.6	4,181.0	11,917.5	2.9	5.4
31.05	16,470.6	4,240.3	12,230.3	2.3	7.9
30.06	16,900.9	4,367.7	12,533.2	2.6	10.7
31.07	17,063.3	4,467.3	12,596.0	1.0	11.8
31.08	17,437.7	4,477.8	12,959.8	2.2	14.2
30.09	17,690.2	4,524.5	13,165.7	1.4	15.9
31.10	17,848.3	4,590.0	13,258.3	0.9	16.9
30.11	18,264.9	4,621.5	13,643.5	2.3	19.6
31.12	20,011.9	5,062.7	14,949.1	9.6	—
2011					
31.01	19,307.7	4,830.7	14,477.0	—3.5	—3.5
28.02	19,536.7	4,898.0	14,638.7	1.2	—2.4
31.03	19,819.0	4,918.2	14,900.8	1.4	—1.0
30.04	20,048.6	5,071.3	14,977.4	1.2	0.2
31.05	20,196.3	5,079.8	15,116.5	0.7	0.9
30.06	20,745.3	5,192.2	15,553.1	2.7	3.7
31.07	20,850.4	5,306.6	15,543.8	0.5	4.2
31.08	21,083.8	5,343.0	15,740.8	1.1	5.4
30.09	21,497.4	5,420.4	16,077.0	2.0	7.4
31.10	21,380.9	5,420.1	15,960.8	—0.5	6.8
30.11	21,961.9	5,475.2	16,486.7	2.7	9.7
31.12	24,543.4	5,938.6	18,604.8	11.8	—
2012					
31.01	23,677.9	5,670.7	18,007.2	—3.5	—3.5
29.02	23,851.3	5,713.0	18,138.3	0.7	—2.8
31.03	24,041.3	5,704.3	18,337.0	0.8	—2.0
30.04	24,247.2	5,831.5	18,415.7	0.9	—1.2
31.05	24,450.1	5,856.4	18,593.7	0.8	—0.4
30.06	24,764.0	6,003.9	18,760.2	1.3	0.9

Table 1.19

Monetary Base (Broad Definition)

(billions of rubles)

	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		
31.12.2001	928.3	623.5	144.5	156.6	3.7	—	
31.12.2002	1,232.6	813.9	169.7	201.1	47.4	—	
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	—	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	—	
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	—	

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							
4.06	7,772.5	6,643.1	642.6	388.1	98.7	—	
5.06	7,657.1	6,643.9	535.8	388.2	89.3	—	
6.06	7,681.4	6,661.5	557.0	388.2	74.7	—	
7.06	7,732.4	6,672.6	598.2	388.2	73.4	—	
8.06	7,797.3	6,701.4	621.4	388.2	86.3	—	
9.06	7,813.6	6,758.8	594.3	388.2	72.3	—	
13.06	8,021.7	6,819.1	728.8	388.1	85.7	—	
14.06	7,999.1	6,847.6	687.0	388.1	76.5	—	
15.06	8,065.0	6,837.1	761.4	388.1	78.4	—	
18.06	8,184.8	6,856.5	862.0	388.2	78.1	—	
19.06	8,152.3	6,867.2	811.0	388.2	85.9	—	
20.06	8,101.2	6,847.4	780.8	393.1	79.9	—	
21.06	7,947.8	6,843.4	640.6	393.1	70.6	—	
22.06	7,984.3	6,853.1	673.5	393.1	64.6	—	
25.06	8,053.6	6,864.9	701.6	393.1	94.0	—	
26.06	7,993.1	6,864.9	659.8	393.1	75.3	—	
27.06	7,888.2	6,829.2	587.2	393.1	78.7	—	
28.06	7,923.1	6,809.2	647.5	393.1	73.3	—	
29.06	7,963.6	6,805.0	695.9	393.1	69.7	—	

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	Q3, 2011	Q4, 2011	Q1, 2012
Net foreign assets							
Claims on nonresidents	8,350	20,025	25,067	36,630	61,953	62,317	67,998
Foreign currency	29,912	38,645	48,041	62,561	90,342	103,961	111,976
Deposits	13	597	2,514	1,132	1,140	617	228
Securities other than shares	1,477	2,039	3,549	4,904	2,065	2,570	3,125
Loans	6,885	8,660	5,070	11,728	27,109	33,006	34,736
Other	400	813	240	247	677	4,007	4,150
Liabilities to nonresidents	21,137	26,537	36,668	44,549	59,352	63,760	69,736
Loans	21,562	18,620	22,974	25,931	28,388	41,644	43,977
Other	393	680	1,066	1,706	943	11,293	10,984
Claims on banking system	21,169	17,941	21,908	24,225	27,445	30,351	32,994
Currency	466,684	491,690	551,709	601,905	663,233	757,937	830,627
Other	20,293	16,873	14,667	12,870	14,225	17,544	13,308
Net claims on general government	446,391	474,816	537,042	589,035	649,008	740,393	817,318
Claims on general government	51,976	43,752	63,441	77,158	98,512	69,243	80,221
Liabilities to general government	57,734	50,374	71,084	82,122	107,212	121,992	113,931
Claims on other sectors	5,758	6,621	7,643	4,964	8,700	52,749	33,709
Other financial institutions	599,549¹	595,475	709,477	809,216	911,976	944,467	973,567
Nonfinancial organizations	258,462	334,091	363,542	364,005	398,830	446,670	532,916
Households	339,200	258,181	344,857	441,884	511,300	495,620	438,796
Securities other than shares	1,888	3,203	1,078	3,327	1,845	2,177	1,855
Loans	5,586	5,875	4,458	18,331	3,472	571	450
Of which: credit institutions	8,817	11,784	22,310	24,503	47,076	25,473	25,194
Insurance technical reserves	5,059	4,690	17,633	18,878	38,172	16,974	16,151
Net equity of households in life insurance reserves	755,640	871,576	984,611	1,164,948	1,431,975	1,501,840	1,654,570
Net equity of households in pension funds	23,732	30,561	34,669	41,935	49,192	55,493	55,259
Prepaid premiums/reserves against outstanding claims	401,796	456,061	567,681	713,506	922,770	1,020,117	1,145,310
Of which: credit institutions	330,112	384,955	382,261	409,507	460,013	426,230	454,001
Shares and other equity	10,480	6,436	5,027	6,006	7,669	10,966	10,351
Other items (net)	306,429	287,714	345,577	359,862	361,249	384,043	384,058
	50,087	-26,008	-7,262	-42,734	-108,097	-77,963	-111,859

¹ The revised data for the period 2005-2007 are available on CBR's website: <http://www.cbr.ru>.

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	Q3, 2011	Q4, 2011	Q1, 2012
Net foreign assets	9,921,200	12,217,894	13,967,741	15,077,828	17,576,566	17,454,248	16,683,141
Claims on nonresidents	14,080,102	17,249,620	18,263,783	19,837,327	22,977,957	22,965,752	21,884,497
Liabilities to nonresidents	4,158,902	5,031,726	4,296,042	4,759,499	5,401,391	5,511,504	5,201,356
Domestic claims	8,598,377 ¹	10,712,698	13,997,108	18,335,717	19,608,255	23,212,597	23,059,364
Net claims on general government	-5,074,555	-7,823,385	-5,110,597	-3,241,523	-6,274,368	-4,335,699	-5,068,881
Claims on general government	1,281,032	1,292,975	1,809,911	2,389,005	3,019,376	3,143,977	3,135,148
Liabilities to general government	6,355,587	9,116,360	6,920,508	5,630,528	9,293,744	7,479,677	8,204,029
Claims on other sectors	13,672,932	18,536,083	19,107,705	21,577,240	25,882,623	27,548,297	28,128,245
Other financial institutions (except insurance companies and private pension funds)	480,409	827,742	910,288	994,117	1,472,581	1,607,192	1,755,180
Nonfinancial organizations	9,945,611	13,324,884	14,263,733	16,053,956	18,873,093	19,883,487	19,943,724
Households	3,246,912	4,383,457	3,933,683	4,529,167	5,536,949	6,057,618	6,429,341
Currency outside financial sector	3,681,944	3,777,956	4,023,385	5,049,876	5,406,157	5,921,011	5,691,008
Deposits	10,325,900	12,487,846	15,006,967	18,585,803	20,390,205	22,848,055	22,606,795
Of which: other financial institutions (except insurance companies and private pension funds)	228,114	585,411	584,464	538,851	984,538	1,114,777	1,192,533
Securities other than shares	583,256	525,121	513,984	555,379	621,342	671,985	791,239
Loans	3,758	7,094	4,677	5,625	8,904	8,499	9,043
Insurance technical reserves	745,160	865,140	979,585	1,158,941	1,424,306	1,490,874	1,644,219
Shares and other equity	3,508,377	5,445,890	6,565,000	7,328,554	7,505,173	8,805,730	9,065,294
Other items (net)	-328,818	-178,457	871,253	729,366	1,828,734	920,692	-65,094

¹ The revised data for the period 2005-2007 are available on CBR's website: <http://www.cbr.ru>.

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							
	1.08	1.09	1.10	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07				
1. Precious metals	1,324,616	1,518,128	1,510,216	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				
2. Funds placed with nonresidents and securities issued by nonresidents	13,273,145	14,009,511	14,676,522	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				
3. Credits and deposits	500,455	490,321	971,929	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				
4. Securities	402,960	408,300	419,677	417,248	420,616	426,150	414,271	424,306	427,353	429,536	446,325	445,884				
of which:																
— Russian government securities	309,713	314,999	326,265	323,927	327,243	332,738	320,932	327,177	330,209	332,399	349,059	348,596				
5. Claims on IMF	529,571	555,243	607,109	576,750	590,294	602,627	574,564	549,861	557,391	570,361	616,275	624,497				
6. Other assets	731,433	184,088	127,353	116,722	107,006	97,857	669,918	1,042,950	1,028,532	1,005,737	200,569	126,731				
of which:																
— fixed assets ¹	X	X	X	X	X	75,429	X	X	X	X	X	X				
— advance payments on profit tax	—	—	—	—	—	167	—	—	—	—	—	—				
Total assets	16,762,180	17,165,591	18,312,806	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				
1. Cash in circulation	5,925,962	5,974,065	6,069,174	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				
2. Funds in accounts with the Bank of Russia	7,726,311	7,862,057	8,171,167	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				
of which:																
— Russian government funds	4,616,768	4,558,613	4,984,186	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				
— funds of resident credit institutions	1,197,635	1,188,879	1,338,282	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				
3. Float	44,595	29,043	29,366	57,583	33,355	36,217	30,659	34,268	36,216	56,069	31,251	28,229				
4. Bank of Russia bonds	33,419	10,152	10,303	—	—	—	—	—	—	—	—	—				
5. Liabilities to IMF	438,161	448,834	468,836	468,874	465,759	472,335	459,321	438,436	433,185	435,610	456,764	476,819				
5. Other liabilities	185,966	433,774	1,156,552	661,827	931,543	158,612	188,556	167,632	145,053	142,552	153,339	282,593				
6. Capital	2,407,766	2,407,666	2,407,408	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				
7. Profit of a fiscal year	—	—	—	—	—	21,903	—	—	—	—	—	—				
Total liabilities	16,762,180	17,165,591	18,312,806	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				

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 in structure of other asset are published once a year for January 1st in the Annual report of the Bank of Russia.

Table 2.2

Refinancing Rate

Period	%
2.03.1998 — 15.03.1998	36.00
16.03.1998 — 18.05.1998	30.00
19.05.1998 — 26.05.1998	50.00
27.05.1998 — 4.06.1998	150.00
5.06.1998 — 28.06.1998	60.00
29.06.1998 — 23.07.1998	80.00
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 —	8.00

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	—	—
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 rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
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

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
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 —	4.00	4.00	4.00	4.00	4.00	4.00

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 —	6.25	6.25	6.25

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

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	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	8.00
28.02.2011 — 2.05.2011	—	—	7.00	7.50	8.00	8.00	8.25
3.05.2011 — 14.09.2011	7.00 ²	—	7.25	7.75	8.25	8.25	8.50
15.09.2011 — 31.10.2011	6.75	—	7.00	7.50	8.00	8.00	8.25
1.11.2011 — 25.12.2011	6.75	7.25	7.00	7.50	8.00	8.00	8.25
26.12.2011 —	6.75	7.25	7.00	7.50	8.00	8.00	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									
1.06	337,913.55	310,692.05	213	97	862.64	860.26	4	3	2
4.06	244,453.05	212,727.88	235	90	41.15	39.42	3	2	2
5.06	226,811.05	190,030.42	236	92	4,762.06	4,762.06	5	5	1
6.06	267,460.44	232,997.27	259	108	431.20	407.42	5	3	3
7.06	278,216.48	227,924.45	284	116	4,545.56	4,545.56	5	5	1
8.06	354,943.59	307,650.45	285	109	33.05	7.73	3	1	3
9.06	150,120.13	114,500.41	247	83	220.68	206.39	7	3	5
13.06	242,802.17	197,514.04	281	107	848.69	848.69	1	1	1
14.06	269,969.53	230,247.89	274	110	32.88	27.82	5	4	2
15.06	185,681.51	133,801.45	255	96	667.79	667.79	3	3	1
18.06	141,040.27	114,606.70	217	78	10.37	1.64	4	1	4
19.06	141,787.75	104,198.19	219	81	24.86	13.99	2	1	2
20.06	268,664.45	240,641.35	263	103	98.38	76.24	4	2	3
21.06	191,837.82	159,477.58	247	89	251.83	248.85	5	4	2
22.06	239,203.65	203,832.13	237	89	207.39	176.96	5	4	2
25.06	247,153.59	210,607.84	250	106	244.10	241.47	6	5	2
26.06	273,863.96	237,639.41	230	94	190.77	190.77	2	2	1
27.06	258,554.79	228,682.73	221	83	54.93	54.93	4	4	1
28.06	360,250.21	320,545.11	264	106	26.65	26.65	1	1	1
29.06	267,246.67	228,739.10	245	96	5,373.00	5,368.97	2	1	2

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	2	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
		3	4	5	6	7	8	9	10	11	12	13	14				
2011																	
January	1,192.50	250.00	282.50	660.00	0.00	—	—	—	3/0	1/0	—	—	—	6.75			
February	1,138.64	250.72	685.56	—	202.36	—	—	—	4/1	1/0	—	—	—	6.44			
March	5,283.54	1,135.10	2,698.00	—	1,392.44	58.00	—	—	5/4	1/1	—	—	—	6.36			
April	3,082.50	530.00	2,544.00	—	8.50	—	—	—	4/1	1/0	—	—	—	6.75			
May	3,134.46	325.64	1,350.32	—	1,458.50	—	—	—	5/4	1/0	—	—	—	6.16			
June	6,999.60	2,073.00	4,776.46	—	150.14	—	—	—	4/1	1/0	—	—	—	6.71			
July	2,265.50	781.00	1,306.50	—	178.00	—	—	—	4/2	1/0	—	—	—	6.61			
August	6,009.70	1,124.40	3,865.00	—	1,020.30	—	—	—	5/5	1/0	—	—	—	6.50			
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			

Table 2.10 (end)

1	Other kinds of the Bank of Russia's collateralized loans ⁵							average weighted rate, % p.a.
	total amount of loans, millions of rubles	of which:						
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days ⁶	from 181 days to 1 year ⁷	19	20	
15	16	17	18	19	20	20		
2011								
January	2,169.63	0.00	205.85	1,963.78	—	—	7.23	
February	479.43	12.40	278.79	188.24	—	—	7.04	
March	1,427.50	356.50	321.00	750.00	—	—	7.76	
April	172.80	—	172.80	—	—	—	7.00	
May	427.30	—	427.30	—	—	—	7.25	
June	174.23	6.00	168.23	—	—	—	7.25	
July	459.70	52.20	407.50	—	—	—	7.25	
August	318.87	90.46	228.41	—	—	—	7.25	
September	1,103.38	94.06	329.32	680.00	—	—	7.79	
October	81,587.00	50.00	81,537.00	—	—	—	7.00	
November	22,427.00	528.00	1,105.00	19,394.00	1,400.00	—	7.55	
December	320,582.80	3,557.40	57,064.50	259,960.90	—	—	7.45	
2012								
January	238,843.20	1.00	114,734.30	124,107.90	—	—	7.35	
February	21,776.00	—	551.00	21,225.00	—	—	7.49	
March	48,317.08	517.00	31,914.38	15,885.70	—	—	7.25	
April	12,618.85	24.00	2,431.00	4,577.55	5,586.30	—	7.79	
May	46,524.90	50.00	3,820.00	32,823.80	9,831.10	—	7.66	
June	377,253.01	609.45	111,692.50	139,129.47	125,821.59	—	7.73	

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 2, 2012 operations are suspended.

⁵ Including information on loans, secured by gold, in accordance with the Order No. P-362, dated November 30, 2010.

⁶ Since February 10, 2011 to October 31, 2011 operations are suspended.

⁷ Since April 30, 2010 to April 2, 2012 operations are suspended, except for the loans extended in accordance with the 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		one week ¹	operations attracted		three months ³	by maturity				
	demand deposit	one day		one week ²	one month		one month	one month			
2011											
January	2.75	2.75	3.00	2.93	—	3.11	—	3.11	3.11	3.11	2.94
February	2.76	2.76	3.00	2.96	—	3.15	—	3.15	3.15	3.15	2.97
March	3.00	3.00	3.00	3.00	—	3.21	—	3.21	3.21	3.21	3.04
April	3.01	3.00	3.00	3.00	—	3.25	—	3.25	3.25	3.25	3.08
May	3.26	3.25	3.25	3.25	—	3.38	—	3.38	3.38	3.38	3.26
June	3.50	3.50	3.50	3.50	—	3.60	—	3.60	3.60	3.60	3.51
July	3.50	3.50	3.50	3.50	—	3.54	—	3.54	3.54	3.54	3.50
August	3.50	3.50	3.50	3.50	—	3.53	—	3.53	3.53	3.53	3.50
September	3.61	3.61	3.64	3.61	—	3.63	—	3.63	3.63	3.63	3.61
October	3.75	3.75	3.75	3.75	—	3.79	—	3.79	3.79	3.79	3.75
November	3.75	3.75	3.75	3.75	—	3.78	—	3.78	3.78	3.78	3.75
December	3.85	3.89	3.87	3.89	—	3.81	—	3.81	3.81	3.81	3.89
2012											
January	4.00	4.00	4.00	4.00	—	3.94	—	3.94	3.94	3.94	4.00
February	4.00	4.00	4.00	4.00	—	4.04	—	4.04	4.04	4.04	4.00
March	4.00	4.00	4.00	4.00	—	4.03	—	4.03	4.03	4.03	4.00
April	4.00	4.00	4.00	4.00	—	4.03	—	4.03	4.03	4.03	4.00
May	4.00	4.00	4.00	4.00	—	4.03	—	4.03	4.00	4.00	4.00
June	4.00	4.00	—	4.00	—	4.02	—	4.02	4.02	4.02	4.00

¹ Since April 17, 2012 operations are suspended.

² The Bank of Russia made a resolve on conducting the operations for a term of one week since April 10, 2012.

³ 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	one week ²	one month	three month ³	
2011										
January	333	60	5,594,889.70	5.87	57.31	36.18	—	0.64	—	
February	331	58	5,360,717.75	3.90	45.08	49.82	—	1.20	—	
March	342	60	11,644,452.45	0.77	95.41	2.49	—	1.33	—	
April	338	59	8,761,611.13	0.89	93.07	3.41	—	2.63	—	
May	304	55	4,385,589.51	1.30	95.00	3.23	—	0.47	—	
June	323	59	7,303,259.58	1.00	95.86	2.55	—	0.59	—	
July	333	58	9,299,303.42	0.71	97.36	1.70	—	0.23	—	
August	321	55	5,983,571.29	1.40	97.05	1.31	—	0.24	—	
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	—	

¹ Since April 17, 2012 operations are suspended.

² The Bank of Russia made a resolve on conducting the operations for a term of one week since April 10, 2012.

³ 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				
1.06	368,861.65	3	5.37	1,070,696.86
4.06	246,452.28	1	5.32	948,287.50
5.06	204,530.33	1	5.30	906,365.54
6.06	705,622.67	5	5.29	930,280.68
7.06	249,460.07	1	5.51	989,820.47
8.06	367,981.91	1	5.36	1,108,342.32
9.06	523,471.80	4	5.28	1,263,832.20
13.06	1,015,407.28	5	5.31	1,240,065.29
14.06	458,749.44	1	5.44	1,375,804.15
15.06	527,752.41	3	5.48	1,444,807.11
18.06	491,114.96	1	5.35	1,408,169.66
19.06	422,454.00	1	5.31	1,339,508.71
20.06	967,995.51	6	5.31	1,192,653.52
21.06	390,138.89	1	5.32	1,245,708.76
22.06	388,832.64	3	5.33	1,244,402.52
25.06	470,209.21	1	5.32	1,325,779.09
26.06	444,058.63	1	5.30	1,299,628.51
27.06	1,061,050.79	5	5.29	1,301,473.47
28.06	547,849.70	1	5.29	1,416,381.14
29.06	532,143.62	3	5.30	1,400,675.06

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	15,886.73	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

(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	—

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

(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	40.5624	40.7027	40.7198	40.6205	40.6487	40.6487	40.6487
February	39.4703	39.6802	39.6821	39.7682	39.7682	39.7682	39.6795	39.6795	39.6795	40.0294	40.0073	40.0073	40.0073	—	—	—
March	39.9813	40.0728	40.1097	40.0633	40.0633	40.0633	40.1996	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	40.6681	40.8121	40.8078	—
May	39.7137	39.6830	39.8512	40.0113	39.8889	39.9652	39.9652	39.9652	39.8117	39.9938	39.9566	40.0217	40.0802	40.0802	40.0802	40.0594
June	40.1280	39.8184	39.8913	39.8913	39.8913	40.0470	40.2277	40.1814	40.0791	40.1189	40.1189	40.1189	40.0923	40.3029	40.3870	—
July	39.7388	39.7388	39.7388	39.5894	39.7316	39.7280	39.8415	39.9484	39.9484	39.9484	39.8365	39.9389	39.7937	39.5982	39.5182	39.5182
August	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.2895	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.8749	41.7455	41.8396
September	41.8792	42.2482	42.2482	42.2482	42.2058	42.9164	43.0127	43.2421	43.3655	43.3655	43.3655	43.4535	43.6357	43.2216	43.3979	—
October	42.7328	42.7328	42.6169	42.5551	42.7084	42.9858	43.1373	43.1373	43.1373	42.9153	42.4001	42.5457	42.3571	42.3830	42.3830	42.3830
November	41.6884	41.4605	41.4997	41.7035	41.7035	41.7035	41.8612	41.9109	42.0256	42.0337	42.0251	42.0251	42.0251	41.7744	41.8457	—
December	41.4389	41.3933	41.3933	41.3933	41.6868	41.7059	41.6718	41.2250	40.8848	40.8848	40.8848	40.7632	40.6339	41.2280	41.4079	41.6714
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	39.7841	39.7841	39.7841	39.9691
February	39.4572	39.3181	39.3846	39.3846	39.3846	39.3311	39.5235	39.4114	39.4114	39.3645	39.3645	39.3645	39.1517	38.9121	—	—
March	38.5781	38.4117	38.4117	38.4117	38.4801	38.6001	38.7589	38.7258	38.8189	38.8189	38.8189	38.7429	38.6266	38.7696	39.0402	39.1707
April	38.8134	38.7374	38.8509	38.6716	38.7230	38.8118	38.8118	38.8118	38.8386	38.7950	38.6593	38.7393	38.7477	38.9203	38.9203	—
May	38.9830	39.3300	39.3919	39.7518	39.7518	39.7518	39.8077	39.7376	39.7651	39.7681	39.8426	39.8426	39.8426	40.1179	40.2423	40.4598
June	40.9078	40.9078	40.9078	40.8231	41.0060	41.2441	41.7208	42.0464	42.0464	42.0464	41.4981	41.4964	41.0217	41.1963	41.3230	—

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						

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						

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2012				
1.06	1,658.91	29.29	1,494.34	645.57
2.06	1,684.02	30.48	1,514.26	653.00
5.06	1,757.60	29.96	1,539.81	664.30
6.06	1,714.26	29.23	1,501.84	647.92
7.06	1,721.75	28.86	1,541.22	656.76
8.06	1,677.48	30.39	1,512.14	646.88
9.06	1,658.71	30.82	1,493.47	645.17
10.06	1,651.65	29.51	1,484.55	642.22
14.06	1,697.25	30.04	1,527.02	652.48
15.06	1,695.68	30.24	1,555.33	651.46
16.06	1,689.58	30.08	1,553.93	662.40
19.06	1,677.16	29.61	1,535.11	646.69
20.06	1,703.27	29.74	1,554.22	657.88
21.06	1,692.29	30.12	1,548.29	656.53
22.06	1,692.69	29.95	1,541.41	652.74
23.06	1,692.47	30.05	1,545.37	657.37
26.06	1,673.21	28.59	1,531.37	649.45
27.06	1,688.60	28.50	1,534.75	644.19
28.06	1,654.93	28.97	1,487.59	614.99
29.06	1,660.38	28.42	1,489.07	614.27
30.06	1,655.96	28.29	1,484.51	599.29

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	

Table 3.1.6

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

(millions of rubles)

	June, 2012											
	Russian rouble (RUB)			US dollar (USD)			Euro (EUR)			Others		
	deposit operations		REPO	deposit operations		REPO	deposit operations		REPO	deposit operations		REPO
	among residents	with non-residents	among residents	among residents	with non-residents	among residents	among residents	with non-residents	among residents	among residents	with non-residents	among residents
Overnight	261,717	69,375	63,905	40,946	399,363	0	2,902	258,806	0	0	2,525	0
1 week ¹	6,920	21,232	6,586	4,977	45,620	308	3,806	13,942	20	0	438	0
2 weeks ¹	2,319	1,117	176	295	1,629	11	80	167	0	0	0	0
1 month ²	2,680	2,190	297	161	2,620	26	74	403	0	0	5	0
2 months ²	1,949	71	0	35	607	0	20	30	0	0	0	0
3 months ³	976	358	184	1	2,350	0	138	1,634	0	0	1,114	0
6 months ³	137	117	0	0	373	0	2	27	0	0	4	0
over 6 months	520	407	0	13	545	0	0	255	0	0	0	0
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	2,310	753	2,223	48	5,836	20	35	2,855	0	0	184	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

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	1	116
June	57,893	45,052	53,176	14,915	833	688	706	185	58	4	2	3	35	129

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

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			
	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)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²	
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	
2011								
January	7,367.54	896.34	1,547.90	1,583.52	2,633.49	539.89	156.95	
February	8,680.44	475.34	1,974.08	2,373.38	3,035.67	590.87	218.18	
March	10,214.57	660.09	2,414.82	2,607.27	3,503.96	762.47	250.48	
April	10,399.04	773.88	2,351.40	2,788.54	3,472.38	781.93	214.68	
May	10,112.43	838.48	2,434.92	2,650.22	3,106.85	850.76	213.38	
June	10,406.42	735.36	2,477.26	2,617.63	3,339.94	987.66	230.01	
July	11,451.80	1,014.28	2,653.21	2,942.91	3,523.35	1,063.60	237.89	
August	12,520.07	1,199.35	2,686.45	3,632.66	3,664.89	1,062.75	261.75	
September	11,862.25	1,085.38	2,667.43	3,378.90	3,553.96	930.12	236.99	
October	11,107.13	957.93	2,480.86	2,767.45	3,733.40	935.11	224.04	
November	11,274.01	1,245.43	2,600.07	2,621.34	3,686.23	866.69	243.89	
December	14,527.70	934.04	3,314.94	3,912.57	5,158.91	899.54	298.94	
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	

Table 3.2.4 (end)
(millions of US dollars)

	Total foreign cash expenses ³	Of which:								Foreign cash balances at end of reporting period
		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			
1	9	10	11	12	13	14	15	16		
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		
2011										
January	7,141.04	154.06	1,564.57	2,823.09	2,129.86	165.21	303.81	4,869.01		
February	8,616.04	569.19	1,995.98	3,167.21	2,400.97	208.59	273.50	4,981.73		
March	10,266.04	540.30	2,433.54	4,007.59	2,746.88	223.92	313.20	4,959.08		
April	10,079.92	482.79	2,359.16	3,885.19	2,791.24	256.38	304.49	5,337.59		
May	10,185.27	805.09	2,434.79	4,066.92	2,332.95	236.86	308.01	5,388.71		
June	10,544.22	566.81	2,494.79	4,341.17	2,569.13	279.31	292.38	5,175.78		
July	11,533.10	716.91	2,622.11	4,771.05	2,775.90	283.70	362.79	5,112.31		
August	12,340.70	981.48	2,678.90	5,024.57	3,017.74	326.15	311.08	5,262.16		
September	12,011.54	646.48	2,658.20	4,961.41	3,067.33	330.82	346.76	5,139.61		
October	11,225.19	310.54	2,501.10	4,899.77	2,879.15	316.79	317.35	4,820.32		
November	11,014.19	334.06	2,615.57	4,510.89	2,959.53	272.89	320.66	5,200.17		
December	14,361.64	907.21	3,316.86	5,374.27	4,003.13	380.36	379.13	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		

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

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

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

Operation	Average size of transactions	2011												2012		
		March	April	May	June	July	August	September	October	November	December	January	February	March		
		up to 250 US dollars														
Purchase	number of transactions (thousands of units)	80.98	74.13	84.75	102.41	99.88	133.33	81.25	73.61	63.41	63.34	82.96	61.46	62.58		
	value of transactions (millions of US dollars)	13.99	13.19	14.52	19.25	17.75	23.60	14.63	12.34	10.04	10.43	15.33	9.80	9.51		
Sale	number of transactions (thousands of units)	16.89	16.89	17.61	17.68	5.13	4.38	1.19	13.51	13.35	23.15	11.03	12.23	14.26		
	value of transactions (millions of US dollars)	3.90	3.79	1.19	4.22	1.39	0.98	0.18	2.89	2.64	3.63	2.06	2.60	3.24		
		from 251 to 500 US dollars														
Purchase	number of transactions (thousands of units)	321.77	281.58	364.64	372.19	404.68	415.56	272.02	280.31	270.19	186.29	257.68	241.62	334.81		
	value of transactions (millions of US dollars)	127.42	109.58	146.78	148.52	168.78	175.76	108.56	106.77	105.47	76.36	98.00	94.63	132.16		
Sale	number of transactions (thousands of units)	121.78	124.82	158.80	98.78	65.46	74.09	63.82	59.45	84.28	60.37	55.17	45.94	43.93		
	value of transactions (millions of US dollars)	51.86	53.45	65.40	41.40	25.09	29.98	23.67	21.67	33.01	25.94	23.35	19.74	18.91		
		from 501 to 2,000 US dollars														
Purchase	number of transactions (thousands of units)	1,388.08	1,431.55	1,440.35	1,515.02	1,544.72	1,756.48	1,763.56	1,465.29	1,372.42	1,308.77	1,151.10	938.42	1,227.82		
	value of transactions (millions of US dollars)	1,434.31	1,490.83	1,508.03	1,507.19	1,631.70	1,877.31	1,870.22	1,556.22	1,441.11	1,415.52	1,177.34	914.82	1,286.83		
Sale	number of transactions (thousands of units)	1,922.18	2,135.13	2,290.18	2,571.36	2,684.51	2,586.98	2,257.04	1,991.81	1,848.90	2,175.54	1,346.84	1,621.66	2,090.84		
	value of transactions (millions of US dollars)	2,320.21	2,482.76	2,626.17	2,884.44	3,072.55	3,094.76	2,871.54	2,474.67	2,366.27	2,805.17	1,718.10	2,135.83	2,712.23		
		from 2,001 to 5,000 US dollars														
Purchase	number of transactions (thousands of units)	128.83	189.27	139.94	125.86	164.89	207.40	189.83	159.31	133.59	465.40	82.64	341.67	153.03		
	value of transactions (millions of US dollars)	386.50	505.11	397.78	348.29	429.97	586.44	554.50	437.01	367.62	1,266.15	236.17	915.33	416.42		
Sale	number of transactions (thousands of units)	409.95	316.67	341.17	320.12	403.67	419.23	480.85	561.79	460.18	600.23	394.96	695.60	605.94		
	value of transactions (millions of US dollars)	1,126.96	882.80	954.40	902.34	1,087.98	1,168.71	1,344.46	1,540.95	1,339.39	1,717.04	1,143.57	2,004.38	1,774.48		
		over 5,000 US dollars														
Purchase	number of transactions (thousands of units)	40.59	43.23	37.62	35.93	35.54	41.89	47.34	38.32	41.77	53.16	25.26	38.76	32.74		
	value of transactions (millions of US dollars)	535.40	574.04	481.10	478.06	570.86	859.05	701.09	570.60	586.84	956.22	413.92	643.57	473.92		
Sale	number of transactions (thousands of units)	49.42	45.65	33.80	40.85	50.06	41.89	60.55	75.93	65.25	72.10	62.27	121.59	98.14		
	value of transactions (millions of US dollars)	394.24	367.30	316.68	393.29	459.44	619.74	586.48	777.22	661.99	638.77	547.40	1,034.92	892.91		

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
6.06.2012	SU25079RMFS3	1,092	—	18,831.38	8,711.49	8,600.01	98.67	98.72	7.62	11,875.24
14.06.2012	SU26205RMFS3	3,226	—	20,835.92	13,646.74	13,063.59	94.62	94.69	8.64	17,566.22
20.06.2012	SU26208RMFS7	2,443	—	28,731.86	21,692.05	21,303.31	96.02	96.05	8.45	110,512.66
27.06.2012	SU25080RMFS1	1,757	—	23,095.57	13,852.58	13,638.62	97.16	97.18	8.28	129,695.51

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.
14.02.2003	06.06.2012	SU46010RMFS3	—	30,000.00	10	—	—
16.03.2005	06.06.2012	SU46018RMFS6	2,572.23	128,933.65	29	19.95	8.00
1.06.2011	06.06.2012	SU25079RMFS3	4,516.52	129,413.27	2	34.90	7.00
23.09.2009	20.06.2012	SU26202RMFS0	1,116.80	40,000.00	11	27.92	11.20
8.06.2011	20.06.2012	SU26206RMFS1	5,530.92	149,889.53	2	36.90	7.40
1.07.2009	27.06.2012	SU25065RMFS2	1,376.32	46,000.00	12	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

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %			
	1	2	3	4	5	6	7	8	9
		permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
2012									
1.06	8.11	—	8.11	8.77	8.64	—	—	8.39	—
4.06	8.09	—	8.11	8.77	8.43	—	—	—	—
5.06	8.02	—	8.11	8.77	8.49	—	—	8.31	—
6.06	7.95	—	8.11	8.77	8.26	—	—	8.03	—
7.06	7.90	—	8.41	8.77	8.21	—	—	7.96	—
8.06	7.96	—	8.30	8.77	8.21	—	—	8.09	—
9.06	7.96	—	8.30	8.77	7.97	—	—	—	—
13.06	8.00	—	8.03	8.77	8.28	—	—	8.50	—
14.06	8.01	—	8.02	8.77	8.20	—	—	8.12	—
15.06	7.94	—	7.99	8.77	8.20	—	—	8.40	—
18.06	7.93	—	7.99	8.77	8.26	—	—	7.95	—
19.06	7.97	—	7.99	8.77	8.29	—	—	7.91	—
20.06	7.99	—	8.05	8.77	8.20	—	—	7.97	—
21.06	8.02	—	8.05	8.77	8.20	—	—	8.67	—
22.06	8.04	—	8.05	8.77	8.30	—	—	8.22	—
25.06	8.04	—	8.05	8.77	8.11	—	—	8.04	—
26.06	8.05	—	8.05	8.77	8.06	—	—	—	—
27.06	8.06	—	8.16	8.77	7.91	—	—	8.31	—
28.06	8.07	—	8.14	8.77	8.05	—	—	8.09	—
29.06	7.95	—	8.00	8.77	8.15	—	—	8.07	—

Table 3.3.4 (cont.)

Date	Turnover ratio, %				Nominal value, millions of rubles							
	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	10	11	12	13	14	15	16	17
1												
2012												
1.06	0.20	—	0.02	—	1,990,362.59	—	—	—	—	—	939,984.21	24,099.48
4.06	0.07	—	—	—	1,990,362.59	—	—	—	—	—	939,984.21	24,099.48
5.06	0.16	—	—	—	1,990,362.59	—	—	—	—	—	939,984.21	24,099.48
6.06	0.13	—	0.02	—	1,999,074.08	—	—	—	—	—	939,984.21	24,099.48
7.06	0.24	—	0.02	—	1,999,074.08	—	—	—	—	—	939,984.21	24,099.48
8.06	0.14	—	0.02	—	1,999,074.08	—	—	—	—	—	939,984.21	24,099.48
9.06	—	—	—	—	1,999,074.08	—	—	—	—	—	939,984.21	24,099.48
13.06	0.05	—	—	—	1,999,074.08	—	—	—	—	—	939,984.21	24,099.48
14.06	0.07	—	—	—	2,012,720.82	—	—	—	—	—	939,984.21	24,099.48
15.06	0.10	—	—	—	2,012,720.82	—	—	—	—	—	939,984.21	24,099.48
18.06	0.14	—	—	—	2,012,720.82	—	—	—	—	—	939,984.21	24,099.48
19.06	0.11	—	0.02	—	2,012,720.82	—	—	—	—	—	939,984.21	24,099.48
20.06	0.17	—	—	—	2,034,412.87	—	—	—	—	—	939,984.21	24,099.48
21.06	0.12	—	—	—	2,034,412.87	—	—	—	—	—	939,984.21	24,099.48
22.06	0.09	—	—	—	2,034,412.87	—	—	—	—	—	939,984.21	24,099.48
25.06	0.14	—	0.02	—	2,034,412.87	—	—	—	—	—	939,984.21	24,099.48
26.06	0.14	—	—	—	2,034,412.87	—	—	—	—	—	939,984.21	24,099.48
27.06	0.38	—	0.05	—	2,048,265.45	—	—	—	—	—	939,984.21	24,099.48
28.06	0.31	—	0.05	—	2,048,265.45	—	—	—	—	—	939,984.21	24,099.48
29.06	0.24	—	0.11	—	2,048,265.45	—	—	—	—	—	939,984.21	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years				
	18	19	20	21	22	23	24	25	25	
1										
2012										
1.06	2,014,393.43	—	897,183.48	23,051.40	2.45	—	6.58	3.75		
4.06	2,016,334.78	—	897,685.19	23,064.17	2.44	—	6.57	3.74		
5.06	2,020,364.76	—	898,051.35	23,068.51	2.44	—	6.57	3.73		
6.06	2,027,569.96	—	896,139.57	23,072.85	2.46	—	6.58	3.73		
7.06	2,030,123.16	—	881,659.84	23,076.94	2.46	—	6.42	3.73		
8.06	2,027,932.53	—	890,362.10	23,081.28	2.45	—	6.41	3.73		
9.06	2,028,482.16	—	890,536.42	23,085.62	2.45	—	6.41	3.72		
13.06	2,028,093.50	—	904,166.66	23,102.73	2.43	—	6.54	3.71		
14.06	2,041,872.47	—	904,725.34	23,107.07	2.46	—	6.54	3.71		
15.06	2,045,492.33	—	906,548.08	23,111.40	2.46	—	6.55	3.71		
18.06	2,047,135.69	—	907,274.48	23,124.18	2.45	—	6.54	3.70		
19.06	2,045,936.57	—	907,534.08	23,128.51	2.45	—	6.54	3.70		
20.06	2,060,475.01	—	904,807.99	23,132.85	2.48	—	6.51	3.69		
21.06	2,059,722.03	—	904,387.68	23,137.19	2.47	—	6.50	3.69		
22.06	2,059,125.91	—	904,747.24	23,141.53	2.47	—	6.50	3.69		
25.06	2,060,242.28	—	905,673.40	23,154.30	2.46	—	6.49	3.68		
26.06	2,059,945.52	—	905,845.25	23,158.64	2.46	—	6.49	3.68		
27.06	2,072,509.22	—	897,863.54	23,162.98	2.47	—	6.50	3.67		
28.06	2,072,471.82	—	899,429.90	23,167.07	2.47	—	6.49	3.67		
29.06	2,078,529.89	—	906,253.46	23,171.41	2.47	—	6.56	3.67		

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			
1.06	6.79	6.62	8.14
4.06	6.56	6.56	8.14
5.06	6.55	6.72	8.11
6.06	6.46	6.63	8.08
7.06	6.60	6.62	8.26
8.06	6.71	6.65	8.21
9.06	6.66	6.52	8.21
13.06	6.46	6.68	8.05
14.06	6.70	6.60	8.05
15.06	6.71	6.62	8.00
18.06	6.83	6.59	8.00
19.06	6.80	6.58	8.01
20.06	6.60	6.51	8.05
21.06	6.38	6.59	8.07
22.06	6.37	6.56	8.08
25.06	6.41	6.57	8.07
26.06	6.41	6.53	8.08
27.06	6.67	6.58	8.15
28.06	6.44	6.54	8.14
29.06	6.32	6.42	8.01

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	MICEX-RTS trade turnover, billions of rubles
2012			
1.06	1,298.08	1,227.65	61.55
4.06	1,305.86	1,239.99	48.00
5.06	1,297.04	1,246.40	42.04
6.06	1,313.21	1,277.54	51.78
7.06	1,336.33	1,303.96	68.22
8.06	1,332.92	1,282.48	47.86
9.06	1,338.07	1,296.98	10.56
13.06	1,346.43	1,309.58	42.95
14.06	1,346.04	1,304.07	29.14
15.06	1,375.23	1,337.50	73.20
18.06	1,389.00	1,348.38	54.89
19.06	1,389.97	1,350.15	45.20
20.06	1,374.69	1,332.64	34.39
21.06	1,363.58	1,306.85	47.84
22.06	1,347.15	1,281.88	36.30
25.06	1,330.15	1,261.89	34.78
26.06	1,342.82	1,288.67	32.04
27.06	1,365.93	1,306.82	40.05
28.06	1,342.91	1,280.92	40.44
29.06	1,387.52	1,350.51	50.29

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2011						2012						
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06
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	1,130	1,129	1,126	1,123	1,123	1,117	1,112	1,111	1,110	1,110	1,104	1,101	1,102
of which:													
— banks	1,068	1,067	1,064	1,061	1,061	1,055	1,051	1,049	1,047	1,045	1,039	1,037	1,037
— nonbanking credit institutions	62	62	62	62	62	62	61	62	63	65	65	64	65
1.1. Registered 100 percent foreign-owned credit institutions	78	78	77	78	78	77	77	77	77	79	79	79	76
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	—	—	—	1	1	2	1	—	1
of which:													
— banks	—	1	1	1	—	—	—	1	1	2	1	—	1
— nonbanking credit institutions	—	—	—	—	—	—	—	—	—	—	—	—	—
2. Credit institutions licensed to conduct banking operations — total	1,000	994	993	991	988	982	978	976	974	975	970	967	965
of which:													
— banks	941	936	935	933	931	925	922	919	916	915	910	908	906
— nonbanking credit institutions	59	58	58	58	57	57	56	57	58	60	60	59	59
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	812	807	808	806	804	799	797	795	794	793	790	787	786
— to conduct operations in foreign currency	673	669	669	670	668	665	661	659	657	658	655	653	651
— credit institutions with general license	277	275	274	273	274	273	273	273	273	273	272	271	271
— to conduct operations with precious metals:													
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses ¹	209	207	207	206	207	207	207	207	208	209	210	209	209

Table 4.1.1 (end)

	2011												2012					
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06					
11. Operational offices of credit institutions — total	3,956	4,093	4,218	4,406	4,617	4,877	5,360	5,576	5,702	5,867	6,058	6,238	6,412					
of which Sberbank of Russia	256	256	256	258	276	352	545	590	590	592	607	620	629					
12. Mobile banking offices — total	91	92	92	92	95	95	100	103	105	105	109	112	112					
of which Sberbank of Russia	87	88	88	88	91	91	96	99	101	101	104	107	106					
13. Credit institutions with revoked licences	130	134	132	131	135	135	134	134	135	133	133	134	136					
14. Credit institutions subjected to liquidation	128	129	128	128	131	130	130	131	130	130	127	128	129					
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	122	124	123	124	124	124	123	123	122	122	121	124	125					
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	2,008	2,010	2,013	2,017	2,017	2,023	2,028	2,030	2,031	2,033	2,039	2,042	2,042					
of which:																		
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,565	1,566	1,568	1,570	1,570	1,572	1,574	1,575	1,576	1,578	1,582	1,585	1,585					
— credit institutions liquidated owing to reorganization	442	443	444	446	446	450	453	454	454	454	456	456	456					
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	440	441	442	444	444	448	451	452	452	452	454	454	454					
of which:																		
— reorganization into branches of other banks	364	365	366	368	368	370	372	373	373	373	375	375	375					
— taken over by other banks (without creating a branch)	76	76	76	76	76	78	79	79	79	79	79	79	79					
— 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)

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

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

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%		
		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, %	
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

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) 31.05.2012										Total
	1—5	6—20	21—50	51—200	201—500	501—967					
Number of branches throughout the RF territory, units	714	337	366	655	408	244					2,724
Loans, deposits and other funds extended — total	16,037,692	6,104,049	3,293,718	3,519,602	1,163,843	286,122					30,405,027
of which: overdue debt	529,551	435,693	137,737	132,290	32,867	8,614					1,276,751
of which extended to											
— organizations	10,633,223	3,996,824	1,618,147	2,102,169	776,535	179,916					19,306,815
of which: overdue debt	441,849	353,756	57,714	79,964	22,504	5,476					961,263
— individuals	3,072,689	1,000,595	1,150,392	825,310	246,373	69,536					6,364,894
of which: overdue debt	84,119	81,886	79,965	51,089	10,160	3,003					310,221
— credit institutions	1,952,848	954,893	430,864	479,323	107,740	33,373					3,959,041
of which: overdue debt	3,565	48	58	1,217	203	135					5,226
Investments in government securities and the Bank of Russia bonds	669,588	426,084	142,605	218,668	40,518	8,125					1,505,588
Investments in bills	53,744	51,280	40,089	82,749	52,325	18,159					298,346
Investments in equities and shares of resident organizations other than credit institutions	431,118	94,327	33,525	36,205	14,156	1,978					611,310
Total funds in organizations accounts	2,337,753	1,145,267	493,576	902,465	397,647	130,482					5,407,190
Total budget and extrabudgetary funds in accounts	14,213	14,317	787	20,591	114	20					50,042
Deposits of individuals accepted by credit institutions	7,065,681	1,570,396	1,426,846	1,671,858	646,953	127,706					12,509,440
Credit institutions bonds, bills and acceptances	926,461	350,690	362,622	221,331	63,089	10,452					1,934,646
Equity capital	2,657,323	1,035,280	580,318	744,705	316,325	130,664					5,464,614
Total assets	21,675,476	8,592,444	4,975,513	5,544,224	1,937,399	500,050					43,225,106

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	272,361	90.4	4,497	9.6	36,023
30.04	341,965	348,915	86.9	6,950	13.1	71,148
31.05	416,394	424,549	84.9	8,155	15.1	89,485

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	Own funds (capital) of credit institutions, billion of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 45 million of rubles		credit institutions with capital from 45 to 90 million of rubles		credit institutions with capital from 90 to 180 million of rubles		credit institutions with capital more than 180 million of rubles	
	institutions, billion of rubles	of rubles	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units
2011												
31.12	5,242.1	249.7	8	8	0.6	32	0.7	11	0.9	9	4,990.1	918
2012												
31.01	5,276.1	243.4	8	8	0.6	32	0.7	10	0.7	7	5,030.8	918
29.02	5,266.6	240.9	8	8	0.6	32	0.7	10	0.9	8	5,023.6	915
31.03	5,377.9	238.8	8	8	0.6	32	0.7	11	0.9	8	5,136.9	915
30.04	5,395.9	236.9	7	7	0.6	32	0.7	10	0.9	8	5,156.8	911
31.05.	5,464.6	245.0	7	7	0.6	33	0.6	9	1.1	9	5,217.3	907
Memo: own funds (capital) adequacy ratio as of 31.05.2012, %	14.1	18.8 ¹	37.3	26.2	67.9	13.9						

¹ Credit institutions with positive own funds (capital).

4.2. Borrowings

Deposits of Individuals Accepted by Credit Institutions

Table 4.2.1

(millions of rubles)

	Deposits of individuals																
	in rubles						in foreign currency										
	total			by maturity:			total			by maturity:							
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 3 years					
2010																	
31.12	9,818,048	7,918,536	1,540,027	6,381	97,794	248,527	1,006,981	4,381,725	637,101	1,899,512	185,519	1,030	17,575	48,782	310,689	1,144,451	191,468
2011																	
31.01	9,729,658	7,839,487	1,370,749	6,320	103,117	250,833	1,038,833	4,421,128	648,875	1,890,171	186,275	987	18,153	46,756	305,787	1,133,454	198,760
28.02	9,920,657	8,019,962	1,424,237	14,635	105,923	245,987	1,062,704	4,491,267	675,209	1,900,695	187,056	1,379	18,892	43,864	301,467	1,144,655	203,382
31.03	10,018,028	8,126,807	1,427,079	11,128	110,534	250,699	1,082,556	4,541,731	703,080	1,891,221	186,213	1,239	18,277	43,852	295,396	1,139,216	207,029
30.04	10,230,436	8,351,697	1,554,688	13,523	109,164	252,964	1,092,615	4,590,354	738,389	1,878,738	184,261	1,219	17,227	42,310	290,933	1,130,150	212,639
31.05	10,280,337	8,397,553	1,528,122	9,291	107,296	255,025	1,102,296	4,629,565	765,959	1,882,784	183,342	1,055	16,100	42,019	290,480	1,132,463	217,324
30.06	10,516,464	8,624,573	1,668,661	15,638	105,157	255,786	1,106,576	4,686,131	786,625	1,891,891	185,659	1,065	16,673	40,946	291,442	1,133,125	222,983
31.07	10,618,898	8,758,329	1,704,143	10,907	112,445	257,816	1,109,230	4,740,209	823,579	1,860,569	187,438	934	14,876	38,642	282,746	1,105,044	230,890
31.08	10,720,911	8,768,494	1,652,380	8,677	113,163	254,210	1,118,611	4,774,978	846,475	1,952,417	190,497	944	15,805	40,130	293,858	1,163,325	247,858
30.09	10,920,215	8,813,892	1,668,807	18,111	101,804	250,743	1,134,066	4,776,990	863,372	2,106,322	211,371	1,650	17,342	42,548	314,295	1,249,225	269,891
31.10	10,876,079	8,831,037	1,650,656	10,962	106,296	257,927	1,160,752	4,769,839	874,606	2,045,042	212,554	1,382	16,882	42,634	303,049	1,199,305	269,236
30.11	11,061,372	8,968,851	1,658,151	19,278	98,066	302,745	1,293,066	4,709,732	887,813	2,092,520	213,650	1,858	16,787	45,307	308,898	1,227,883	278,137
31.12	11,871,363	9,702,267	2,048,765	10,488	122,580	377,427	1,481,102	4,743,348	918,557	2,169,096	219,252	2,804	21,846	51,032	322,693	1,270,395	281,074
2012																	
31.01	11,638,442	9,533,472	1,793,119	9,589	119,900	414,539	1,605,963	4,684,180	906,182	2,104,970	214,188	2,214	19,326	51,745	314,878	1,233,451	269,168
29.02	11,793,393	9,702,985	1,849,861	33,263	117,859	427,911	1,655,106	4,709,476	909,509	2,090,408	216,813	2,942	20,335	52,584	316,539	1,215,504	265,691
31.03	11,984,283	9,815,912	1,839,309	21,502	136,864	445,259	1,714,781	4,749,491	908,705	2,168,371	227,030	2,068	24,525	55,358	328,863	1,253,374	277,154
30.04	12,259,615	10,082,941	1,949,088	34,292	131,978	472,261	1,774,591	4,805,498	915,233	2,176,674	222,425	2,596	21,938	55,300	331,964	1,259,369	283,082
31.05	12,509,440	10,163,814	1,918,632	21,574	146,974	483,457	1,758,410	4,910,910	923,858	2,345,626	241,343	2,267	21,638	59,542	358,448	1,360,426	301,962

Таблица 4.2.2

Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		total		by maturity:							
1	2	3	4	5	6	7	8	9	10	over 3 years	
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years			
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		

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	
		demand deposits	up to 30 days	by maturity:			181 days to 1 year	1 to 3 years	over 3 years	in rubles					in foreign currency
				31 to 90 days	91 to 180 days	181 days to 1 year									
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			

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

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 nonfinancial organizations' 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 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	

Table 4.2.5

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

(% p.a.)

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

Table 4.2.6

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

(at par, 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

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

	Bonds											Derivatives (at fair value)	
	total	of which by maturity:									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	16	17	18	19	20	21	22	23	24	25	26	27	
2010													
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					

4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles												
	2	3	4	of which:							10	11	
				total	individuals	organizations							credit institutions
						total	of which by maturity:	over 3 years					
up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years								
5	6	7	8	9	10								
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	22,036,323	6,074,092	14,661,223	503,001	402,485	694,088	2,801,737	4,149,451	5,267,905	1,303,008			

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency										
		of which:										
		organizations										credit institutions
		total	individuals	total	of which by maturity:								over 3 years
up to 30 days	31 to 90 day				91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years				
1	12	13	14	15	16	17	18	19	20	21		
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		

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

Table 4.3.3 (end)
(% 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	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	
in euros											
2011											
January	12.0	13.0	15.2	13.8	13.7	7.4	6.2	9.3	10.3	8.1	8.9
February	9.7	10.8	11.6	14.5	12.9	8.4	6.4	9.5	11.2	8.5	7.1
March	10.5	13.4	14.4	12.1	11.9	8.3	7.9	7.9	9.0	8.4	9.2
April	11.6	9.9	9.3	14.1	12.2	6.3	6.4	7.2	9.4	7.3	9.7
May	11.5	14.5	10.5	13.3	12.3	4.9	6.9	7.3	8.6	6.9	8.3
June	13.0	13.8	10.4	13.4	12.9	7.5	6.0	6.6	8.2	7.3	8.9
July	10.2	11.0	14.7	9.3	10.3	4.6	8.0	8.9	8.5	8.2	8.9
August	11.5	14.3	12.4	13.6	12.4	5.6	7.9	8.3	7.3	7.3	7.2
September	11.1	11.9	13.1	12.9	11.8	6.4	3.9	9.1	9.0	7.1	7.4
October	11.9	11.7	13.5	11.8	12.0	9.1	7.5	6.9	6.4	7.6	6.8
November	12.1	12.4	13.0	13.7	12.6	9.4	10.1	7.3	7.6	8.1	8.2
December	10.4	12.2	11.2	13.1	11.4	7.0	8.8	5.6	9.5	8.0	9.2
2012											
January	9.9	11.1	14.4	13.9	11.9	7.5	7.9	7.5	8.5	7.9	7.4
February	11.2	12.3	10.3	10.3	11.0	4.3	8.4	5.9	8.9	6.7	7.2
March	11.0	10.1	12.8	11.0	11.0	7.5	9.4	9.8	8.1	8.8	9.9
April	10.9	14.3	11.2	12.0	11.4	7.4	8.9	5.7	7.8	7.6	8.7
May	10.3	8.5	11.6	13.1	10.9	6.7	5.8	7.4	7.8	7.1	7.8

Table 4.3.4

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

(% p.a.)

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

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	357,977	30,049	7,950	123	3,658,266	409,778	207,653	6,193	316,211	26,726	9,705	473						
29.02	838,059	74,641	17,161	187	3,712,085	418,088	197,840	5,808	332,008	27,089	9,544	455						
31.03	1,401,373	128,621	33,117	253	3,812,250	434,311	196,624	5,783	355,374	27,021	12,233	460						
30.04	1,953,141	181,845	50,689	556	3,877,262	448,777	193,873	5,756	371,254	26,843	11,964	438						
31.05	2,491,168	236,920	70,495	1,110	3,909,366	460,795	211,025	6,627	379,063	26,953	12,471	493						

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, %				
			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			
2010											
31.12	392,302	418,209	1,102,324	26,726	188.7	189.1	13.3	12.6			
2011											
31.01	20,029	22,593	1,102,760	27,559	184.0	184.0	13.0	13.0			
28.02	51,740	60,904	1,114,576	27,539	186.4	187.8	12.7	12.6			
31.03	91,472	112,136	1,134,453	27,863	187.6	189.0	12.6	12.5			
30.04	136,070	167,873	1,160,253	27,967	187.3	186.8	12.5	12.1			
31.05	182,740	224,857	1,189,241	28,647	186.3	183.5	12.4	12.2			
30.06	232,628	288,945	1,225,010	28,965	185.0	180.5	12.3	12.2			
31.07	282,259	351,582	1,255,772	29,161	182.8	172.4	12.3	12.0			
31.08	335,560	419,567	1,290,781	29,158	181.1	172.3	12.2	11.8			
30.09	391,240	489,874	1,321,632	29,208	178.7	164.3	12.1	11.7			
31.10	449,383	563,507	1,356,057	29,515	177.2	167.7	12.1	11.6			
30.11	509,339	641,297	1,398,578	29,786	176.0	167.3	12.0	11.6			
31.12	587,600	745,971	1,448,522	29,313	174.6	165.7	12.0	11.7			
2012											
31.01	30,430	40,210	1,456,193	29,461	168.9	168.9	11.9	11.9			
29.02	78,825	106,759	1,488,454	29,847	171.2	172.6	12.0	12.0			
31.03	136,459	187,231	1,529,559	28,993	172.7	174.6	12.0	12.1			
30.04	198,442	274,915	1,573,029	29,112	174.1	177.2	12.1	12.2			
31.05	258,087	357,255	1,614,008	29,115	174.6	176.4	12.1	12.2			

Table 4.3.6 (end)

	In foreign currency						average weighted interest rate on loans extended since the beginning of the year, %
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity on loans extended since the beginning of the year, months		
			total	of which overdue debt			
2010							
31.12	3,431	19,231	193,116	20,579	138.3		11.2
2011							
31.01	145	705	187,150	20,898	123.3		10.8
28.02	368	2,206	180,877	20,672	132.1		10.9
31.03	611	3,919	176,309	20,476	135.3		10.9
30.04	902	5,478	169,724	20,007	138.3		10.2
31.05	1,150	7,273	170,843	20,214	140.8		10.0
30.06	1,485	10,419	171,230	20,514	132.4		9.9
31.07	1,792	12,197	167,399	20,061	133.3		9.8
31.08	2,165	14,703	173,382	20,976	137.8		9.8
30.09	2,441	18,728	185,906	22,648	134.4		9.7
31.10	2,644	19,380	171,164	21,380	135.7		9.6
30.11	2,837	21,209	175,143	22,093	136.5		9.7
31.12	3,089	23,630	176,323	22,372	130.8		9.8
2012							
31.01	72	389	163,852	21,399	159.0		9.7
29.02	188	1,602	153,523	21,481	106.2		9.5
31.03	346	2,733	151,191	21,621	124.8		9.8
30.04	524	4,104	141,487	21,200	134.2		9.6
31.05	696	5,791	152,524	23,369	140.0		9.6

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

	In rubles											memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended over the month	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				
2010												
31.12	298,213	364,634	949,247	23,564	196.3	198.2	13.1	12.5	12.5	13.1	12.5	83,198
2011												
31.01	15,135	19,901	958,006	24,333	196.4	196.4	12.6	12.6	12.6	12.6	12.6	83,303
28.02	40,421	54,280	969,771	24,221	195.8	195.5	12.5	12.4	12.4	12.5	12.4	83,139
31.03	74,750	101,913	993,849	24,476	194.3	192.5	12.4	12.4	12.4	12.4	12.4	83,456
30.04	111,521	152,437	1,020,032	24,586	193.9	193.1	12.3	12.1	12.1	12.3	12.1	78,279
31.05	151,795	204,872	1,049,487	25,007	191.5	184.7	12.3	12.2	12.2	12.3	12.2	77,784
30.06	195,803	265,304	1,083,924	25,462	188.3	177.6	12.2	12.1	12.1	12.2	12.1	78,975
31.07	238,957	323,275	1,113,145	25,369	187.8	185.2	12.2	11.8	11.8	12.2	11.8	79,630
31.08	286,350	386,388	1,150,160	25,497	186.0	176.6	12.1	11.9	11.9	12.1	11.9	75,692
30.09	337,076	452,674	1,181,914	25,583	183.9	172.0	12.1	11.6	11.6	12.1	11.6	74,230
31.10	390,319	521,529	1,217,198	25,821	182.1	170.1	12.0	11.7	11.7	12.0	11.7	70,457
30.11	446,614	596,508	1,262,395	26,006	180.3	167.7	11.9	11.4	11.4	11.9	11.4	69,505
31.12	520,658	697,417	1,314,331	25,946	178.9	170.6	11.9	11.6	11.6	11.9	11.6	56,337
2012												
31.01	28,245	38,545	1,324,427	26,187	172.0	172.0	11.8	11.8	11.8	11.8	11.8	73,069
29.02	73,198	102,184	1,356,329	26,253	174.6	176.1	11.9	11.9	11.9	11.9	11.9	72,788
31.03	126,632	178,971	1,397,229	25,454	175.9	177.8	12.0	12.1	12.1	12.0	12.1	72,027
30.04	184,332	263,510	1,442,544	25,460	177.4	180.6	12.0	12.1	12.1	12.0	12.1	72,579
31.05	239,459	342,776	1,485,191	25,486	177.9	179.3	12.0	12.2	12.2	12.0	12.2	74,354

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				
				total						
2010										
31.12		3,220	15,427	180,126	18,068		155.3	11.0	25,910	
2011										
31.01		135	606	174,976	17,988		133.6	10.9	23,893	
28.02		351	1,990	169,388	17,854		141.0	10.9	34,463	
31.03		583	3,359	165,021	17,719		145.1	10.8	33,884	
30.04		852	4,613	158,883	17,378		151.8	10.1	32,119	
31.05		1,089	6,148	159,953	17,604		156.3	9.9	31,512	
30.06		1,400	8,137	159,536	17,785		157.0	9.8	32,814	
31.07		1,694	9,598	155,980	17,389		157.8	9.7	32,062	
31.08		2,056	11,799	161,765	18,205		161.2	9.7	32,653	
30.09		2,316	15,328	173,648	19,581		154.0	9.6	35,904	
31.10		2,512	16,122	160,150	18,548		153.6	9.5	33,645	
30.11		2,690	17,584	163,750	19,152		154.9	9.6	34,618	
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		648	4,702	141,976	20,517		160.2	9.6	34,173	

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 31.05.2012										total
	1—5	6—20	21—50	51—200	201—500	501—967					
Number of credit institutions extended mortgage loans, units	5	15	25	122	245	242					654
Number of mortgage loans extended to individuals, units, of which loans extended:	168,006	17,447	12,788	21,562	16,732	3,572					240,107
in rubles	167,901	17,329	12,753	21,254	16,708	3,514					239,459
in foreign currency	105	118	35	308	24	58					648
Volume of mortgage loans extended to individuals, — total, millions of rubles	221,585	33,299	27,794	38,316	20,668	5,816					347,478
in rubles	220,979	32,357	27,500	36,372	20,128	5,440					342,776
in foreign currency	606	942	294	1,944	540	376					4,702
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	1,007,131	248,930	135,111	176,105	49,779	10,111					1,627,167
in rubles	969,010	203,148	119,741	139,350	44,832	9,110					1,485,191
in foreign currency	38,121	45,782	15,370	36,755	4,947	1,001					141,976
of which: overdue, — total	26,257	12,526	3,359	3,051	718	92					46,003
in rubles	13,403	7,804	2,002	1,660	531	86					25,486
in foreign currency	12,854	4,722	1,357	1,391	187	6					20,517
Average weighted maturity, months, of which on loans extended:											
in rubles	179.5	181.9	195.7	176.7	139.5	149.3					177.9
in foreign currency	193.9	189.3	135.2	164.0	49.0	192.4					160.2
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.0	12.0	12.1	12.5	11.5	11.6					12.0
in foreign currency	10.0	8.7	11.2	9.2	12.2	11.0					9.6
Rights of claim under mortgage loans, — total, millions of rubles	28,351	9,459	17,221	51,170	1,769	557					108,527
in rubles	16,144	5,896	10,855	39,318	1,730	411					74,354
in foreign currency	12,207	3,563	6,366	11,852	39	146					34,173

Table 4.3.9

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

	Investments in debt obligations											revaluation of debt obligations
	total	of which:										
		investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments										
	1	2	3	4	5	6	7	8	9	10	11	
2010												
31.12	4,419,892	1,177,529	588,492	284,300	365,029	718,852	901,119	355,281	12,271	17,020		
2011												
31.01	4,424,773	1,200,375	592,048	299,539	380,165	710,748	917,165	286,694	12,245	25,793		
28.02	4,579,672	1,322,780	593,278	290,231	367,464	696,572	934,239	334,087	12,361	28,660		
31.03	4,483,764	1,420,885	401,867	280,965	376,623	667,731	975,443	319,891	13,150	27,210		
30.04	4,574,561	1,445,260	449,204	268,752	366,156	715,123	989,211	299,516	13,688	27,652		
31.05	4,594,392	1,455,481	460,539	273,913	363,536	712,432	997,120	297,659	13,856	19,855		
30.06	4,269,476	1,569,331	18,293	252,647	357,480	737,897	1,032,268	265,745	14,432	21,383		
31.07	4,345,895	1,619,721	33,402	255,074	364,290	726,825	1,033,938	269,381	14,450	28,814		
31.08	4,387,071	1,609,145	10,153	247,025	388,036	755,700	1,043,959	321,565	14,240	-2,752		
30.09	4,683,982	1,879,259	10,302	228,497	371,001	838,182	966,788	442,811	14,501	-67,358		
31.10	4,583,865	1,576,711	-	211,875	355,826	775,695	920,145	771,495	14,143	-42,024		
30.11	4,635,768	1,439,006	-	149,680	370,378	826,085	893,019	996,755	14,015	-53,169		
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		

Table 4.3.9 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		Other equity interest	Derivatives (at fair value)
	total	of which:					revaluation of equities	total	of which: shares of subsidiaries and associated resident credit institutions	18	19			
		investment in equities at balance-sheet value (regardless revaluation)	of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition						17		
	12	13	14	15	16	17	18	19	20	21				
2010														
31.12	710,923	5,694	50,336	587,982	29,865	37,045	368,175	168,438	132,096	...				
2011														
31.01	710,076	6,421	47,962	586,568	32,161	36,964	377,310	179,014	152,776	...				
28.02	727,791	9,723	42,203	597,803	31,815	46,246	487,127	281,129	154,684	...				
31.03	692,234	11,214	45,593	575,928	35,136	24,363	458,036	244,699	155,535	...				
30.04	668,307	11,885	43,562	561,185	38,945	12,730	455,505	244,704	159,683	...				
31.05	724,982	13,732	47,066	610,769	44,510	8,905	439,432	246,929	162,723	...				
30.06	770,278	16,549	43,691	648,152	41,938	19,948	439,878	241,719	177,037	...				
31.07	813,094	16,675	66,576	640,542	59,831	29,470	454,205	257,369	177,744	...				
31.08	822,134	18,482	69,510	670,912	56,062	7,168	476,435	258,587	178,678	...				
30.09	815,888	12,855	73,804	684,007	70,167	-24,945	395,374	166,704	290,149	...				
31.10	808,921	8,659	68,590	681,711	53,963	-4,002	386,019	162,318	290,288	...				
30.11	809,126	9,769	73,082	677,232	53,434	-4,390	385,383	159,368	291,323	...				
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				

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	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	7.7	3.6	4.3	7.0	7.2	7.7	3.6	4.3	
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	7.6	1.7	4.9	6.3	6.2	7.6	1.7	4.9	
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	8.2	2.3	4.8	5.1	7.1	8.2	2.3	4.8	
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	8.1	2.2	4.5	5.7	6.9	8.1	2.2	4.5	
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	7.6	2.7	5.0	6.3	7.4	7.6	2.7	5.0	
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	7.9	3.0	5.5	6.8	7.7	7.9	3.0	5.5	
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	8.0	3.1	5.6	6.0	6.7	8.0	3.1	5.6	
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	9.4	3.1	4.6	6.0	7.4	9.4	3.1	4.6	
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	8.5	4.0	6.3	6.3	7.2	8.5	4.0	6.3	
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	7.7	3.5	6.1	6.9	7.9	7.7	3.5	6.1	
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	5.9	3.9	6.7	7.4	7.8	5.9	3.9	6.7	
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	9.1	5.0	7.3	7.6	8.5	9.1	5.0	7.3	
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	5.2	3.7	7.5	8.3	9.0	5.2	3.7	7.5	
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	6.6	3.6	7.4	7.9	6.4	6.6	3.6	7.4	
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	5.5	5.1	6.6	6.8	10.0	5.5	5.1	6.6	
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	7.4	5.0	6.2	7.1	8.5	7.4	5.0	6.2	
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	6.4	4.2	6.9	7.0	8.4	6.4	4.2	6.9	

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities				
	total		of which those with terms:		total		of which those with terms:		total		of which those with terms:		total		of which those with terms:		
	2	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	

Table 4.4 (cont.)
(millions of rubles)

	Liabilities on delivery of ruble-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

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	2 to 30 days	31 to 90 days	over 91 days	
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
2010																
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	416	1,366	13,597	22,594	731	1,336	20,528	19,674	400	1,222	18,044	14,442	732	1,246	12,464
29.02	16,004	446	1,089	14,469	22,145	549	1,111	20,485	20,573	436	965	19,172	14,158	453	1,209	12,495
31.03	16,306	993	1,273	14,014	23,862	1,300	1,398	21,165	22,364	918	1,188	20,256	14,550	1,248	1,109	12,193
30.04	15,822	96	1,973	13,744	24,770	177	1,880	22,713	21,606	46	1,580	19,980	14,296	191	1,726	12,378
31.05	16,421	1,105	1,224	14,090	28,866	1,101	2,060	25,701	21,810	751	1,141	19,906	17,262	1,023	1,565	14,674

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	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	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	719,909.4	200,122.2	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2		
Q2	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	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	804,476.6	251,785.5	299,289.5	206,772.4	505,187.1	45,013.1	2,039.7	938.8	53,424.1	2,971.1	102,879.4	18,952.5	346,843.9	22,150.7		
Q2	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	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	782,335.9	307,210.8	261,952.1	261,430.3	520,383.8	45,780.5	2,308.6	511.9	25,354.2	2,623.4	101,846.0	19,624.5	390,875.0	23,020.7																

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

	The Bank of Russia payment system ¹						Private payment systems ²					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments		number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
2010												
2010	1,058,979.5	653,352.9	1,058,066.7	652,631.9	912.8	721.0	1,833,522.3	158,801.0	1,123,915.8	138,975.0	709,606.5	19,826.0
2011	1,187,607.6	916,153.6	1,186,895.4	915,813.2	712.2	340.4	2,018,134.7	185,601.6	1,402,461.4	166,077.2	615,673.3	19,524.4
2010												
Q1	216,104.5	151,794.3	215,880.6	151,630.1	223.9	164.2	385,806.6	33,654.9	211,040.0	29,251.0	174,766.6	4,403.9
Q2	262,800.7	161,795.4	262,548.7	161,614.4	252.0	181.0	457,108.7	38,326.8	280,501.2	33,205.2	176,607.5	5,121.6
Q3	273,953.4	159,313.3	273,743.3	159,130.6	210.1	182.7	477,221.7	40,172.5	305,238.5	35,320.2	171,983.2	4,852.3
Q4	306,120.9	180,449.9	305,894.1	180,256.8	226.8	193.1	513,385.3	46,646.8	327,136.1	41,198.6	186,249.2	5,448.2
2011												
Q1	251,069.5	194,094.3	250,923.8	194,029.2	145.7	65.1	447,026.7	38,228.7	307,827.9	33,867.0	139,198.8	4,361.7
Q2	299,289.5	206,772.4	299,114.9	206,703.5	174.6	68.9	505,187.1	45,013.1	355,768.0	39,994.2	149,419.1	5,018.9
Q3	300,842.2	225,670.5	300,659.7	225,573.6	182.5	96.9	511,308.1	47,172.8	361,649.2	42,529.1	149,658.9	4,643.7
Q4	336,406.4	289,616.4	336,197.0	289,506.9	209.4	109.5	554,612.8	55,187.0	377,216.3	49,686.9	177,396.5	5,500.1
2012												
Q1	261,952.1	261,430.3	261,823.2	261,334.8	128.9	95.5	520,383.8	45,780.5	355,484.6	40,778.2	164,899.2	5,002.3

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.

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

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	

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users:			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	

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

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals							
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	4	cash withdrawals, millions of rubles	5	6	7
		2	3	4	5	6	7	8	9
	1								
	2010	144,112	—	12,597,106	10,890,851	1,346,157			360,098
	2011	199,771	—	17,090,080	13,910,679	2,360,302			819,099
	2010								
	Q1	128,620	64,341	2,555,974	2,220,878	273,360			61,736
	Q2	133,329	71,597	2,997,609	2,623,065	296,832			77,712
	Q3	137,464	72,283	3,256,663	2,817,723	344,066			94,874
	Q4	144,112	78,665	3,786,860	3,229,185	431,899			125,776
	2011								
	Q1	146,464	78,785	3,399,452	2,820,185	453,419			125,848
	Q2	157,122	88,831	4,025,359	3,341,600	511,812			171,947
	Q3	167,223	97,087	4,492,414	3,616,457	646,679			229,278
	Q4	199,771	129,243	5,172,855	4,132,437	748,392			292,026
	2012								
	Q1	190,309	123,243	4,811,591	3,742,810	771,536			297,244

Table 5.5 (end)

		Legal entities						
1	8	the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	10	of which:		13
						11	12	
						cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
2010	307	—	9	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	89,916	70,477	15,925	3,514	

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)

	30.06.2012			
	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
1	2	3	4	5
RUSSIAN FEDERATION	965	2,700	429	2,271
CENTRAL FEDERAL DISTRICT	564	557	111	446
Belgorod Region	5	22	1	21
Bryansk Region	1	20	—	20
Vladimir Region	3	21	—	21
Voronezh Region	4	44	—	44
Ivanovo Region	6	13	—	13
Kaluga Region	4	20	—	20
Kostroma Region	5	11	—	11
Kursk Region	2	17	—	17
Lipetsk Region	2	20	1	19
Moscow Region	11	78	3	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	24	1	23
Tula Region	5	22	1	21
Yaroslavl Region	7	29	2	27
Moscow	493	149	22	127
NORTH-WEST FEDERAL DISTRICT	70	312	9	303
Republic of Karelia	1	14	2	12
Republic of Komi	2	25	2	23
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	15	—	15
Murmansk Region	3	17	—	17
Novgorod Region	2	10	—	10
Pskov Region	3	6	—	6
St. Petersburg	39	153	—	153
SOUTH FEDERAL DISTRICT	46	298	18	280
Republic of Adigei (Adigeya)	4	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	101	1	100
Astrakhan Region	5	24	5	19
Volgograd Region	4	55	—	55
Rostov Region	16	109	11	98
NORTH-CAUCASIAN FEDERAL DISTRICT	54	169	83	86
Republic of Daghestan	30	84	69	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	46	6	40
PRIVOLZHISKY FEDERAL DISTRICT	107	598	90	508
Republic of Bashkortostan	11	52	—	52
Republic of Mariy-El	1	17	4	13
Republic of Mordovia	4	9	1	8
Republic of Tatarstan (Tatarstan)	25	92	52	40
Udmurt Republic	3	24	—	24
Chuvash Republic — Chuvashya	4	17	—	17
Perm Territory	5	57	—	57
Kirov Region	3	18	—	18
Nizhni Novgorod Region	11	96	6	90
Orenburg Region	8	34	—	34
Penza Region	1	23	—	23
Samara Region	19	75	9	66
Saratov Region	9	63	16	47
Ulyanovsk Region	3	21	2	19
URALS FEDERAL DISTRICT	45	304	86	218
Kurgan Region	4	13	—	13
Sverdlovsk Region	16	89	4	85
Tyumen Region	16	112	44	68
Khanty-Mansiysky Autonomous Area — Yugra	9	31	6	25
Yamalo-Nenetsky Autonomous Area	—	23	—	23
Chelyabinsk Region	9	90	38	52
SIBERIA FEDERAL DISTRICT	53	333	24	309
Republic of Altai	3	6	1	5
Republic of Buryatia	1	14	2	12
Republic of Tyva	1	4	—	4
Republic of Khakassia	2	4	—	4
Altai Territory	7	42	8	34
Zabaykalskiy Territory	—	14	—	14
Krasnoyarsk Territory	5	48	1	47
Irkutsk Region	8	40	4	36
Kemerovo Region	9	30	—	30
Novosibirsk Region	9	72	—	72
Omsk Region	6	35	—	35
Tomsk Region	2	24	8	16
FAR EAST FEDERAL DISTRICT	26	129	8	121
Republic of Sakha (Yakutia)	4	28	—	28
Kamchatka Territory	4	10	3	7
Primorski Territory	7	24	2	22
Khabarovsk Territory	4	31	1	30
Amur Region	2	11	—	11
Magadan Region	—	8	—	8
Sakhalin Region	5	9	2	7
Jewish Autonomous Region	—	4	—	4
Chukotka Autonomous Area	—	4	—	4

Table 6.1.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	30.06.2012				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,696	10,397	1,906	6,412	41,411
CENTRAL FEDERAL DISTRICT	6,831	3,247	275	1,631	11,984
Belgorod Region	148	209	16	118	491
Bryansk Region	100	117	8	83	308
Vladimir Region	217	119	13	91	440
Voronezh Region	320	228	30	132	710
Ivanovo Region	141	50	9	76	276
Kaluga Region	143	58	7	101	309
Kostroma Region	100	30	5	44	179
Kursk Region	125	87	21	97	330
Lipetsk Region	150	95	14	83	342
Moscow Region	1,295	706	41	119	2,161
Orel Region	95	48	10	48	201
Ryazan Region	124	89	9	76	298
Smolensk Region	117	86	4	69	276
Tambov Region	125	136	11	63	335
Tver Region	137	119	12	84	352
Tula Region	190	75	10	107	382
Yaroslavl Region	212	37	10	126	385
Moscow	3,092	958	45	114	4,209
NORTH-WEST FEDERAL DISTRICT	2,326	397	300	843	3,866
Republic of Karelia	117	12	16	39	184
Republic of Komi	130	83	14	51	278
Arkhangelsk Region	159	58	17	66	300
Nenets Autonomous Area	4	8	-	1	13
Vologda Region	266	15	35	74	390
Kaliningrad Region	158	32	29	66	285
Leningrad Region	48	20	16	316	400
Murmansk Region	139	9	15	74	237
Novgorod Region	122	2	16	42	182
Pskov Region	115	15	11	51	192
St. Petersburg	1,072	151	131	64	1,418
SOUTH FEDERAL DISTRICT	2,571	597	211	514	3,893
Republic of Adigei (Adigeya)	73	7	3	9	92
Republic of Kalmykia	35	2	—	7	44
Krasnodar Territory	1,138	153	72	221	1,584
Astrakhan Region	114	77	13	53	257
Volgograd Region	287	245	44	119	695
Rostov Region	924	113	79	105	1,221
NORTH-CAUCASIAN FEDERAL DISTRICT	784	104	76	102	1,066
Republic of Daghestan	152	9	8	7	176
Republic of Ingushetia	15	1	—	—	16
Kabardino-Balkar Republic	73	42	4	8	127
Karachai-Cherkess Republic	34	3	1	3	41

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	54	17	2	9	82
Republic of Chechnya	28	2	1	14	45
Stavropol Territory	428	30	60	61	579
PRIVOLZHISKY FEDERAL DISTRICT	4,346	3,764	439	1,338	9,887
Republic of Bashkortostan	690	421	61	149	1,321
Republic of Mariy-El	62	56	10	24	152
Republic of Mordovia	142	134	6	35	317
Republic of Tatarstan (Tatarstan)	646	623	60	167	1,496
Udmurt Republic	196	89	36	85	406
Chuvash Republic — Chuvashya	127	152	23	55	357
Perm Territory	382	246	37	140	805
Kirov Region	194	162	27	67	450
Nizhni Novgorod Region	532	388	47	103	1,070
Orenburg Region	302	364	44	98	808
Penza Region	159	320	13	74	566
Samara Region	464	289	45	159	957
Saratov Region	263	403	18	120	804
Ulyanovsk Region	187	117	12	62	378
URALS FEDERAL DISTRICT	1,977	782	263	529	3,551
Kurgan Region	80	180	15	55	330
Sverdlovsk Region	842	188	57	101	1,188
Tyumen Region	589	275	73	186	1,123
Khanty-Mansiysky Autonomous Area — Yugra	301	110	30	77	518
Yamalo-Nenetsky Autonomous Area	107	32	5	31	175
Chelyabinsk Region	466	139	118	187	910
SIBERIA FEDERAL DISTRICT	2,822	1,290	246	1,049	5,407
Republic of Altai	33	6	5	7	51
Republic of Buryatia	182	4	7	75	268
Republic of Tyva	39	2	4	2	47
Republic of Khakassia	91	22	4	60	177
Altai Territory	274	471	26	115	886
Zabaykalskiy Territory	191	8	9	55	263
Krasnoyarsk Territory	521	130	19	194	864
Irkutsk Region	347	62	30	156	595
Kemerovo Region	317	116	36	141	610
Novosibirsk Region	456	153	62	79	750
Omsk Region	219	289	29	92	629
Tomsk Region	152	27	15	73	267
FAR EAST FEDERAL DISTRICT	1,039	216	96	406	1,757
Republic of Sakha (Yakutia)	133	97	6	72	308
Kamchatka Territory	79	5	4	25	113
Primorski Territory	296	29	49	127	501
Khabarovsk Territory	251	28	20	42	341
Amur Region	149	24	9	46	228
Magadan Region	36	7	3	10	56
Sakhalin Region	65	18	3	60	146
Jewish Autonomous Region	22	2	2	20	46
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				
30.06.2011	219 (18)	116 (7)	102 (11)	186 (18)
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)
CENTRAL FEDERAL DISTRICT				
30.06.2011	148 (12)	75 (5)	72 (7)	116 (12)
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)
Moscow and Moscow Region				
30.06.2011	142 (12)	73 (5)	68 (7)	110 (12)
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)
NORTH-WEST FEDERAL DISTRICT				
30.06.2011	22 (1)	15	7 (1)	22 (1)
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)
SOUTH FEDERAL DISTRICT				
30.06.2011	6	1	5	5
30.09.2011	7	2	5	6
31.12.2011	7	2	5	6
31.03.2012	7	2	5	7
NORTH-CAUCASIAN FEDERAL DISTRICT				
30.06.2011	—	—	—	—
30.09.2011	—	—	—	—
31.12.2011	—	—	—	—
31.03.2012	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
30.06.2011	23 (2)	11 (1)	12 (1)	23 (2)
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)
URALS FEDERAL DISTRICT				
30.06.2011	8 (1)	7	1 (1)	8 (1)
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)
SIBERIA FEDERAL DISTRICT				
30.06.2011	7 (2)	2 (1)	5 (1)	7 (2)
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)
FAR EAST FEDERAL DISTRICT				
30.06.2011	5	5	—	5
30.09.2011	6	6	—	6
31.12.2011	6	6	—	6
31.03.2012	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

	30.06.2012											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	41	46	175	286	93	123	146	22	965	
CENTRAL FEDERAL DISTRICT	4	8	25	24	81	162	49	85	107	19	564	
Belgorod Region	—	—	—	—	1	2	1	1	—	—	5	
Bryansk Region	—	—	—	—	—	1	—	—	—	—	1	
Vladimir Region	—	—	—	—	1	2	—	—	—	—	3	
Voronezh Region	—	—	—	—	2	1	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	22	17	61	137	43	80	103	19	493	
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	—	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	2	1	5	8	7	3	5	6	—	39
SOUTH FEDERAL DISTRICT	1	2	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	1	2	2	13	25	6	2	—	—	54
Republic of Dagestan	2	1	1	1	—	7	16	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	1	1	3	20	33	17	10	19	2	107
Republic of Bashkortostan	—	—	—	—	—	2	1	5	2	1	—	11
Republic of Mariy-El	—	—	—	1	—	—	—	—	—	—	—	1
Republic of Mordovia	—	—	—	—	—	—	1	3	—	—	—	4
Republic of Tatarstan (Tatarstan)	—	—	1	—	—	3	9	—	3	8	1	25
Udmurt Republic	—	—	—	—	—	—	2	1	—	—	—	3
Chuvash Republic — Chuvashya	—	—	—	—	1	1	1	1	—	—	—	4
Perm Territory	1	—	—	—	—	1	1	—	—	2	—	5
Kirov Region	—	—	—	—	1	—	—	—	1	1	—	3
Nizhni Novgorod Region	—	—	—	—	—	5	1	3	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			
29.02.2012	974	40,873,778.2	44
31.03.2012	975	41,532,464.0	45
30.04.2012	970	42,151,368.0	44
31.05.2012	967	43,225,106.4	44
CENTRAL FEDERAL DISTRICT			
29.02.2012	571	36,274,867.6	24
31.03.2012	571	36,801,704.5	24
30.04.2012	569	37,419,984.4	24
31.05.2012	566	38,445,559.5	24
Moscow and Moscow Region			
29.02.2012	510	36,001,969.9	23
31.03.2012	510	36,522,991.3	23
30.04.2012	508	37,140,109.3	23
31.05.2012	506	38,162,119.1	23
NORTH-WEST FEDERAL DISTRICT			
29.02.2012	69	1,204,294.5	9
31.03.2012	70	1,284,331.0	9
30.04.2012	69	1,260,526.6	9
31.05.2012	70	1,243,276.1	9
SOUTH FEDERAL DISTRICT			
29.02.2012	46	202,505.9	12
31.03.2012	46	203,991.9	11
30.04.2012	46	208,166.8	12
31.05.2012	46	215,336.5	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
29.02.2012	54	66,995.0	19
31.03.2012	54	67,539.4	19
30.04.2012	54	68,029.7	18
31.05.2012	54	69,545.5	18
PRIVOLZHISKY FEDERAL DISTRICT			
29.02.2012	110	1,261,587.6	31
31.03.2012	110	1,279,001.4	31
30.04.2012	108	1,274,509.4	30
31.05.2012	107	1,304,957.5	30
URALS FEDERAL DISTRICT			
29.02.2012	45	893,655.7	9
31.03.2012	45	904,601.0	9
30.04.2012	45	916,287.4	9
31.05.2012	45	914,101.8	9
SIBERIA FEDERAL DISTRICT			
29.02.2012	53	565,434.8	8
31.03.2012	53	584,064.7	8
30.04.2012	53	581,939.6	8
31.05.2012	53	591,034.6	8
FAR EAST FEDERAL DISTRICT			
29.02.2012	26	404,437.1	6
31.03.2012	26	407,230.1	6
30.04.2012	26	421,924.2	6
31.05.2012	26	441,294.9	6

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from July 10 to August 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	21	27	31	108	193	310	690
CENTRAL FEDERAL DISTRICT	7	14	16	40	99	201	377
Belgorod Region	—	—	—	1	2	2	5
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	1	1	—	2
Voronezh Region	—	—	—	1	—	—	1
Ivanovo Region	—	—	—	1	1	—	2
Kaluga Region	—	—	1	1	2	—	4
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	—	—	—	1	—	—	1
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	—	2	2	—	4
Tula Region	—	1	—	1	3	—	5
Yaroslavl Region	—	1	2	1	—	1	5
Moscow and Moscow Region	7	11	10	28	85	194	335
NORTH-WEST FEDERAL DISTRICT	4	3	5	7	9	16	44
Republic of Karelia	—	—	—	—	—	—	—
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	2	1	12	21
SOUTH FEDERAL DISTRICT	1	3	—	8	14	9	35
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	—	—	—	1	3	4	8
NORTH-CAUCASIAN FEDERAL DISTRICT	3	1	1	11	18	5	39
Republic of Daghestan	3	—	—	5	10	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	—	5

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	2	1	3	15	27	43	91
Republic of Bashkortostan	—	—	—	2	1	5	8
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	—	3	3
Republic of Tatarstan (Tatarstan)	1	—	—	2	9	11	23
Udmurt Republic	—	—	—	—	1	1	2
Chuvash Republic — Chuvashya	—	—	1	1	1	1	4
Perm Territory	1	—	—	1	—	2	4
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	—	5	1	4	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	1	2	4	6	10	15	38
Kurgan Region	1	—	1	2	—	—	4
Sverdlovsk Region	—	—	2	3	5	5	15
Tyumen Region	—	1	1	1	4	5	12
Chelyabinsk Region	—	1	—	—	1	5	7
SIBERIA FEDERAL DISTRICT	2	2	1	15	8	15	43
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	—	1	1
Republic of Tyva	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	1	1	2
Altai Territory	—	—	—	3	1	1	5
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	—	—	—	2	—	3	5
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	1	1	6	8	6	23
Republic of Sakha (Yakutia)	—	—	—	1	2	1	4
Kamchatka Territory	—	1	1	—	—	1	3
Primorski Territory	1	—	—	3	3	—	7
Khabarovsk Territory	—	—	—	1	1	1	3
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

	31.05.2012						
	2	3	4	5	6	7	
1	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	416,393.7	424,548.8	84.9	8,155.0	15.1	89,484.9	
CENTRAL FEDERAL DISTRICT	382,415.6	389,586.3	82.9	7,170.7	17.1	80,600.5	
Belgorod Region	89.3	89.3	100.0	0.0	0.0	20.3	
Bryansk Region	9.8	9.8	100.0	0.0	0.0	3.1	
Vladimir Region	42.6	42.6	100.0	0.0	0.0	8.9	
Voronezh Region	—80.0	2.2	50.0	82.1	50.0	0.7	
Ivanovo Region	28.2	45.8	66.7	17.6	33.3	13.2	
Kaluga Region	211.4	211.4	100.0	0.0	0.0	41.6	
Kostroma Region	1,201.7	1,201.7	100.0	0.0	0.0	429.9	
Kursk Region	59.3	59.3	100.0	0.0	0.0	11.5	
Lipetsk Region	173.8	173.8	100.0	0.0	0.0	40.8	
Moscow Region	402.6	965.5	81.8	562.9	18.2	127.2	
Orel Region	4.3	4.3	100.0	0.0	0.0	0.0	
Ryazan Region	103.6	103.6	100.0	0.0	0.0	30.2	
Smolensk Region	130.6	130.6	100.0	0.0	0.0	25.7	
Tambov Region	38.7	38.7	100.0	0.0	0.0	2.8	
Tver Region	59.4	91.2	83.3	31.8	16.7	19.9	
Tula Region	98.9	98.9	100.0	0.0	0.0	26.3	
Yaroslavl Region	98.3	98.3	100.0	0.0	0.0	43.7	
Moscow	379,743.2	386,219.5	81.8	6,476.3	18.2	79,754.8	
NORTH-WEST FEDERAL DISTRICT	6,024.4	6,037.6	94.2	13.2	5.8	2,019.8	
Republic of Karelia	8.6	8.6	100.0	0.0	0.0	1.6	
Republic of Komi	116.3	116.3	100.0	0.0	0.0	36.9	
Arkhangelsk Region	4.0	4.0	100.0	0.0	0.0	0.1	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	380.0	380.0	100.0	0.0	0.0	116.1	
Kaliningrad Region	125.0	125.0	100.0	0.0	0.0	28.6	

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-5.4	2.6	50.0	8.0	50.0	1.0
Murmansk Region	83.1	83.1	100.0	0.0	0.0	17.9
Novgorod Region	40.6	40.6	100.0	0.0	0.0	5.0
Pskov Region	23.0	23.0	100.0	0.0	0.0	5.8
St. Petersburg	5,249.2	5,254.5	95.0	5.3	5.0	1,806.8
SOUTH FEDERAL DISTRICT	1,172.5	1,289.9	80.4	117.4	19.6	314.8
Republic of Adigei (Adigeya)	41.6	41.6	100.0	0.0	0.0	10.3
Republic of Kalmykia	-1.9	4.9	50.0	6.8	50.0	0.2
Krasnodar Territory	532.2	581.2	86.7	49.0	13.3	132.1
Astrakhan Region	15.6	35.8	80.0	20.2	20.0	9.8
Volgograd Region	141.7	160.5	75.0	18.8	25.0	37.2
Rostov Region	443.4	465.9	75.0	22.6	25.0	125.0
NORTH-CAUCASIAN FEDERAL DISTRICT	586.1	648.6	88.9	62.5	11.1	111.3
Republic of Dagestan	288.1	300.6	90.0	12.5	10.0	61.1
Republic of Ingushetia	22.7	22.7	100.0	0.0	0.0	2.1
Kabardino-Balkar Republic	18.9	52.6	80.0	33.8	20.0	10.3
Karachai-Cherkess Republic	29.5	43.9	80.0	14.3	20.0	3.0
Republic of Northern Ossetia — Alania	65.7	65.7	100.0	0.0	0.0	7.6
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	161.2	163.1	85.7	1.9	14.3	27.2
PRIVOLZHSKY FEDERAL DISTRICT	5,876.4	6,415.5	87.9	539.2	12.1	1,382.3
Republic of Bashkortostan	432.0	497.1	90.9	65.1	9.1	115.8
Republic of Mariy-El	8.3	8.3	100.0	0.0	0.0	1.5
Republic of Mordovia	14.6	54.5	75.0	39.9	25.0	9.8
Republic of Tatarstan (Tatarstan)	1,347.3	1,608.9	92.0	261.6	8.0	327.0
Udmurt Republic	-21.4	62.0	66.7	83.4	33.3	21.6
Chuvash Republic — Chuvashya	40.2	40.2	100.0	0.0	0.0	10.9
Perm Territory	71.3	75.0	80.0	3.7	20.0	28.2
Kirov Region	262.2	262.2	100.0	0.0	0.0	72.4
Nizhni Novgorod Region	547.8	547.8	100.0	0.0	0.0	104.7
Orenburg Region	175.4	199.2	75.0	23.7	25.0	84.8
Penza Region	10.9	10.9	100.0	0.0	0.0	3.0
Samara Region	2,701.1	2,720.7	84.2	19.7	15.8	534.1
Saratov Region	285.7	287.9	88.9	2.2	11.1	55.5
Ulyanovsk Region	1.0	40.8	66.7	39.7	33.3	13.1

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	9,459.5	9,630.6	82.2	171.1	17.8	2,144.0
Kurgan Region	61.5	61.5	100.0	0.0	0.0	10.0
Sverdlovsk Region	3,327.3	3,346.9	87.5	19.6	12.5	619.2
Tyumen Region	4,824.5	4,914.9	75.0	90.4	25.0	1,333.4
Khanty-Mansiysky Autonomous Area — Yugra	4,249.8	4,336.7	66.7	86.9	33.3	1,180.5
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	1,246.2	1,307.3	77.8	61.1	22.2	181.4
SIBERIA FEDERAL DISTRICT	6,284.9	6,341.9	90.6	57.1	9.4	1,886.3
Republic of Altai	129.8	129.8	100.0	0.0	0.0	24.8
Republic of Buryatia	97.9	97.9	100.0	0.0	0.0	8.1
Republic of Tyva	-10.2	0.0	0.0	10.2	100.0	0.2
Republic of Khakassia	36.2	36.2	100.0	0.0	0.0	8.0
Altai Territory	193.3	196.9	85.7	3.6	14.3	38.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	41.9	41.9	100.0	0.0	0.0	12.4
Irkutsk Region	82.3	82.3	100.0	0.0	0.0	17.5
Kemerovo Region	139.7	139.7	100.0	0.0	0.0	30.9
Novosibirsk Region	5,500.0	5,500.0	100.0	0.0	0.0	1,721.5
Omsk Region	0.2	43.5	50.0	43.3	50.0	9.9
Tomsk Region	73.7	73.7	100.0	0.0	0.0	14.4
FAR EAST FEDERAL DISTRICT	4,574.4	4,598.2	84.6	23.8	15.4	1,026.0
Republic of Sakha (Yakutia)	124.5	127.6	75.0	3.1	25.0	13.9
Kamchatka Territory	116.6	120.1	75.0	3.5	25.0	14.9
Primorski Territory	829.7	829.7	100.0	0.0	0.0	212.1
Khabarovsk Territory	165.0	168.5	75.0	3.6	25.0	54.9
Amur Region	3,265.2	3,265.2	100.0	0.0	0.0	715.7
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	73.4	87.0	80.0	13.6	20.0	14.4
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					
30.06.2011	34	51	25	31 (12)	78 (6)
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)
CENTRAL FEDERAL DISTRICT					
30.06.2011	21	24	12	20 (6)	71 (6)
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)
Moscow and Moscow Region					
30.06.2011	19	22	12	19 (6)	70 (6)
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)
NORTH-WEST FEDERAL DISTRICT					
30.06.2011	4	10	2	2 (1)	4
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
SOUTH FEDERAL DISTRICT					
30.06.2011	1	1	1	2	1
30.09.2011	2	2	—	2	1
31.12.2011	2	2	—	2	1
31.03.2012	2	1	1	2	1
NORTH-CAUCASIAN FEDERAL DISTRICT					
30.06.2011	—	—	—	—	—
30.09.2011	—	—	—	—	—
31.12.2011	—	—	—	—	—
31.03.2012	—	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
30.06.2011	4	9	6	3 (2)	1
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)
URALS FEDERAL DISTRICT					
30.06.2011	3	2	2	1 (1)	—
30.09.2011	4	2	2	1 (1)	—
31.12.2011	4	2	2	1 (1)	—
31.03.2012	4	2	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
30.06.2011	—	3	1	2 (2)	1
30.09.2011	1	3	1	2 (2)	—
31.12.2011	1	4	1	2 (2)	—
31.03.2012	1	4	2	2 (2)	—
FAR EAST FEDERAL DISTRICT					
30.06.2011	1	2	1	1	—
30.09.2011	2	2	1	1	—
31.12.2011	2	2	1	1	—
31.03.2012	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	31.03.2012			30.06.2012		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	478	627	1,244	484	625	1,264
CENTRAL FEDERAL DISTRICT	306	341	542	309	343	565
Belgorod Region	1	2	6	1	2	6
Bryansk Region	—	1	5	—	1	5
Vladimir Region	—	3	8	—	3	9
Voronezh Region	—	1	7	—	1	7
Ivanovo Region	3	3	5	3	3	5
Kaluga Region	—	2	8	—	2	8
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	7
Tula Region	2	4	9	2	4	9
Yaroslavl Region	—	3	11	—	3	11
Moscow and Moscow Region	295	305	431	298	307	453
NORTH-WEST FEDERAL DISTRICT	25	34	89	25	33	84
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	—	1	7	—	1	5
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	6	7	8	6	7	8
Kaliningrad Region	2	3	11	2	3	10
Leningrad Region	—	2	3	—	2	3
Murmansk Region	1	2	6	1	1	4
Novgorod Region	1	1	3	1	1	3
Pskov Region	—	—	2	—	—	2
St. Petersburg	15	17	43	15	17	43
SOUTH FEDERAL DISTRICT	25	33	77	25	34	76
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	2	5	—	2	3
Krasnodar Territory	8	14	25	8	15	26
Astrakhan Region	2	2	7	2	2	7
Volgograd Region	4	3	12	4	3	12
Rostov Region	9	9	24	9	9	24
NORTH-CAUCASIAN FEDERAL DISTRICT	3	17	30	3	16	30
Republic of Daghestan	—	2	2	—	2	2
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	1	4	6	1	3	6
Karachai-Cherkess Republic	1	3	5	1	3	5
Republic of Northern Ossetia — Alania	—	5	7	—	5	7
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	1	3	10	1	3	10

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	51	95	206	54	94	210
Republic of Bashkortostan	2	11	28	4	11	30
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	4	7	2	4	8
Republic of Tatarstan (Tatarstan)	16	22	27	16	23	29
Udmurt Republic	2	3	8	1	2	7
Chuvash Republic — Chuvashya	1	4	10	1	4	10
Perm Territory	—	4	13	—	4	14
Kirov Region	2	3	6	2	3	6
Nizhni Novgorod Region	5	10	23	6	10	24
Orenburg Region	3	6	13	3	5	12
Penza Region	1	1	8	1	1	8
Samara Region	14	16	33	14	16	33
Saratov Region	3	9	18	4	9	17
Ulyanovsk Region	—	2	8	—	2	8
URALS FEDERAL DISTRICT	30	39	79	30	39	78
Kurgan Region	—	3	6	—	3	6
Sverdlovsk Region	10	15	32	10	15	32
Tyumen Region	12	13	24	12	13	24
Chelyabinsk Region	8	8	17	8	8	16
SIBERIA FEDERAL DISTRICT	20	45	140	20	43	141
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	1	2	3
Altai Territory	—	5	13	—	5	13
Zabaykalskiy Territory	—	—	6	—	—	6
Krasnoyarsk Territory	4	4	19	4	4	17
Irkutsk Region	2	8	20	1	7	21
Kemerovo Region	1	6	13	2	6	14
Novosibirsk Region	7	8	27	7	8	28
Omsk Region	1	6	15	1	5	15
Tomsk Region	2	2	10	2	2	10
FAR EAST FEDERAL DISTRICT	18	23	81	18	23	80
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	8	2	3	8
Primorski Territory	7	7	20	7	7	19
Khabarovsk Territory	2	3	16	2	3	16
Amur Region	2	2	9	2	2	9
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	
	February	March
2	3	
RUSSIAN FEDERATION	5,195.40	5,401.77
CENTRAL FEDERAL DISTRICT	2,299.75	2,446.92
Belgorod Region	15.32	12.24
Bryansk Region	26.93	31.07
Vladimir Region	19.74	22.07
Voronezh Region	58.76	60.80
Ivanovo Region	8.85	8.10
Kaluga Region	22.18	21.81
Kostroma Region	8.78	10.21
Kursk Region	8.40	8.14
Lipetsk Region	10.02	11.12
Moscow Region	91.21	105.31
Orel Region	16.52	12.55
Ryazan Region	20.82	18.75
Smolensk Region	14.60	18.14
Tambov Region	5.56	5.88
Tver Region	17.29	17.85
Tula Region	19.94	20.95
Yaroslavl Region	29.78	28.43
Moscow	1,905.07	2,033.51
NORTH-WEST FEDERAL DISTRICT	699.84	744.96
Republic of Karelia	5.85	6.37
Republic of Komi	10.39	11.92
Arkhangelsk Region	12.54	12.41
Nenets Autonomous Area	0.38	0.15
Vologda Region	24.43	23.52
Kaliningrad Region	64.61	73.54
Leningrad Region	136.64	156.92
Murmansk Region	16.25	17.06
Novgorod Region	3.63	3.69
Pskov Region	4.57	5.59
St. Petersburg	420.93	433.93
SOUTH FEDERAL DISTRICT	342.06	335.44
Republic of Adigei (Adigeya)	4.39	4.09
Republic of Kalmykia	1.77	1.68
Krasnodar Territory	156.15	161.04
Astrakhan Region	8.73	9.28
Volgograd Region	43.21	35.37
Rostov Region	127.81	123.99
NORTH-CAUCASIAN FEDERAL DISTRICT	145.86	149.56
Republic of Daghestan	19.65	24.74
Republic of Ingushetia	3.46	4.88
Kabardino-Balkar Republic	11.91	11.79
Karachai-Cherkess Republic	4.83	5.38

Table 6.2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	14.67	14.49
Republic of Chechnya	2.53	2.56
Stavropol Territory	88.81	85.73
PRIVOLZHSKY FEDERAL DISTRICT	504.15	510.11
Republic of Bashkortostan	52.82	55.64
Republic of Mariy-El	6.07	7.11
Republic of Mordovia	3.39	3.75
Republic of Tatarstan (Tatarstan)	87.88	89.87
Udmurt Republic	22.27	18.49
Chuvash Republic — Chuvashya	8.81	11.14
Perm Territory	38.92	41.34
Kirov Region	17.28	16.18
Nizhni Novgorod Region	74.67	77.36
Orenburg Region	21.18	19.57
Penza Region	17.56	17.45
Samara Region	113.77	108.40
Saratov Region	26.06	30.38
Ulyanovsk Region	13.48	13.44
URALS FEDERAL DISTRICT	346.72	348.15
Kurgan Region	4.99	5.22
Sverdlovsk Region	149.35	150.19
Tyumen Region	126.12	133.67
Khanty-Mansiysky Autonomous Area — Yugra	51.47	58.39
Yamalo-Nenetsky Autonomous Area	18.71	20.92
Chelyabinsk Region	66.27	59.07
SIBERIA FEDERAL DISTRICT	426.61	424.21
Republic of Altai	0.98	0.88
Republic of Buryatia	20.86	21.02
Republic of Tyva	0.57	0.70
Republic of Khakassia	7.12	6.96
Altai Territory	19.52	20.33
Zabaykalskiy Territory	10.22	8.60
Krasnoyarsk Territory	67.80	69.33
Irkutsk Region	57.14	60.80
Kemerovo Region	32.32	36.09
Novosibirsk Region	137.29	130.60
Omsk Region	55.00	50.00
Tomsk Region	17.79	18.91
FAR EAST FEDERAL DISTRICT	432.92	442.88
Republic of Sakha (Yakutia)	9.06	9.96
Kamchatka Territory	15.50	15.45
Primorski Territory	198.97	224.50
Khabarovsk Territory	140.02	128.75
Amur Region	44.90	39.34
Magadan Region	5.78	5.72
Sakhalin Region	17.91	18.31
Jewish Autonomous Region	0.65	0.56
Chukotka Autonomous Area	0.13	0.28

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	
	February 2	March 3
RUSSIAN FEDERATION	2,578.40	2,318.61
CENTRAL FEDERAL DISTRICT	1,749.82	1,460.67
Belgorod Region	3.92	4.61
Bryansk Region	5.59	5.30
Vladimir Region	5.47	8.72
Voronezh Region	14.82	15.15
Ivanovo Region	2.89	2.64
Kaluga Region	8.31	9.25
Kostroma Region	2.67	2.60
Kursk Region	3.56	3.39
Lipetsk Region	3.55	3.71
Moscow Region	37.67	42.25
Orel Region	2.83	3.04
Ryazan Region	4.15	5.07
Smolensk Region	6.63	6.07
Tambov Region	1.79	1.48
Tver Region	4.95	5.30
Tula Region	5.07	5.98
Yaroslavl Region	8.27	7.20
Moscow	1,627.69	1,328.93
NORTH-WEST FEDERAL DISTRICT	334.43	340.96
Republic of Karelia	2.11	2.22
Republic of Komi	1.52	1.66
Arkhangelsk Region	4.66	5.22
Nenets Autonomous Area	0.07	0.14
Vologda Region	3.58	3.73
Kaliningrad Region	30.97	37.47
Leningrad Region	110.90	112.31
Murmansk Region	3.86	3.58
Novgorod Region	1.66	1.82
Pskov Region	2.95	2.89
St. Petersburg	172.22	170.08
SOUTH FEDERAL DISTRICT	91.44	96.18
Republic of Adigei (Adigeya)	0.96	1.01
Republic of Kalmykia	0.52	0.49
Krasnodar Territory	49.03	51.28
Astrakhan Region	3.79	4.84
Volgograd Region	11.18	9.95
Rostov Region	25.97	28.60
NORTH-CAUCASIAN FEDERAL DISTRICT	15.98	18.17
Republic of Daghestan	3.25	3.94
Republic of Ingushetia	0.07	0.04
Kabardino-Balkar Republic	1.57	1.48
Karachai-Cherkess Republic	0.52	0.61

Table 6.2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	1.58	2.22
Republic of Chechnya	0.10	0.14
Stavropol Territory	8.89	9.74
PRIVOLZHSKY FEDERAL DISTRICT	150.79	155.98
Republic of Bashkortostan	12.24	13.33
Republic of Mariy-El	1.87	1.98
Republic of Mordovia	1.66	2.02
Republic of Tatarstan (Tatarstan)	21.15	21.36
Udmurt Republic	2.74	3.54
Chuvash Republic — Chuvashya	2.57	3.06
Perm Territory	8.34	10.83
Kirov Region	2.06	2.43
Nizhni Novgorod Region	20.29	20.96
Orenburg Region	5.57	5.26
Penza Region	3.92	3.15
Samara Region	55.62	55.08
Saratov Region	9.68	9.45
Ulyanovsk Region	3.09	3.54
URALS FEDERAL DISTRICT	78.36	81.21
Kurgan Region	2.02	1.73
Sverdlovsk Region	31.40	34.01
Tyumen Region	22.24	22.10
Khanty-Mansiysky Autonomous Area — Yugra	7.48	8.24
Yamalo-Nenetsky Autonomous Area	2.85	2.39
Chelyabinsk Region	22.71	23.38
SIBERIA FEDERAL DISTRICT	93.59	102.28
Republic of Altai	0.43	0.32
Republic of Buryatia	3.22	4.26
Republic of Tyva	0.18	0.19
Republic of Khakassia	1.31	1.14
Altai Territory	6.58	7.03
Zabaykalskiy Territory	1.16	1.14
Krasnoyarsk Territory	12.58	12.95
Irkutsk Region	10.22	10.52
Kemerovo Region	6.70	6.50
Novosibirsk Region	28.17	33.02
Omsk Region	18.23	20.25
Tomsk Region	4.80	4.96
FAR EAST FEDERAL DISTRICT	63.96	63.10
Republic of Sakha (Yakutia)	1.87	1.69
Kamchatka Territory	1.60	1.52
Primorski Territory	35.17	34.54
Khabarovsk Territory	14.43	16.19
Amur Region	4.46	4.33
Magadan Region	0.71	0.72
Sakhalin Region	5.61	4.00
Jewish Autonomous Region	0.09	0.08
Chukotka Autonomous Area	0.03	0.02

6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

	31.05.2012												
	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	20,397,162	6,848,246	463,338	28,928	3,874,212	761,098	4,776,017	1,911,705	10,156,160	2,341,466			
CENTRAL FEDERAL DISTRICT	11,841,310	5,709,811	307,434	24,268	2,439,665	631,340	3,541,157	1,755,099	4,607,681	1,659,920			
Belgorod Region	116,377	21,445	866	9	20,557	680	11,103	8,641	81,900	7,968			
Bryansk Region	56,333	5,191	443	0	7,130	237	3,078	58	44,615	4,125			
Vladimir Region	109,432	12,737	1,013	47	11,115	492	9,825	184	85,622	9,270			
Voronezh Region	186,721	22,852	2,033	3	22,957	1,562	20,118	4,825	139,087	12,038			
Ivanovo Region	58,118	6,594	154	2	6,125	291	1,650	354	48,933	5,203			
Kaluga Region	79,536	7,755	1,029	13	12,354	945	7,372	156	57,584	4,599			
Kostroma Region	44,814	2,806	196	0	3,566	199	5,522	268	31,794	1,841			
Kursk Region	57,120	4,455	840	53	5,916	249	4,343	46	44,619	2,820			
Lipetsk Region	75,742	5,898	645	1	8,569	675	8,337	261	57,256	3,912			
Moscow Region	704,000	83,202	7,750	3,148	144,683	7,166	63,308	11,947	472,724	54,398			
Orel Region	38,592	2,886	647	0	4,053	167	2,001	77	31,179	2,045			
Ryazan Region	74,147	7,220	850	0	10,095	365	5,364	1,329	56,017	4,047			
Smolensk Region	57,159	6,816	850	46	7,192	615	4,307	132	43,881	3,807			
Tambov Region	47,095	3,074	1,022	5	5,034	69	2,040	46	38,303	1,665			
Tver Region	79,970	9,278	1,036	0	11,121	652	6,060	538	60,630	4,996			
Tula Region	102,163	12,676	643	579	10,629	1,639	11,093	1,044	78,106	6,566			
Yaroslavl Region	111,615	9,486	1,792	2	13,495	347	13,071	331	81,037	7,510			
Moscow	9,842,376	5,485,440	285,625	20,360	2,135,074	614,990	3,362,565	1,724,862	3,154,394	1,523,110			
NORTH-WEST FEDERAL DISTRICT	1,942,624	432,492	30,277	2,660	403,188	57,935	336,942	91,630	1,134,589	248,755			
Republic of Karelia	40,906	3,921	242	20	4,398	259	1,096	60	34,573	3,128			
Republic of Komi	81,788	6,313	279	11	8,420	214	5,121	56	66,256	3,972			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	103,218	9,142	736	12	14,545	1,192	13,156	2,062	72,828	4,809
Nenets Autonomous Area	4,127	186	59	0	352	94	243	0	3,367	48
Vologda Region	91,349	20,287	553	2	13,692	2,493	10,030	9,691	65,642	5,795
Kaliningrad Region	87,725	20,344	1,199	98	18,276	2,355	6,657	1,251	59,861	15,988
Leningrad Region	96,381	9,934	2,996	4	10,544	1,127	8,211	549	73,572	6,585
Murmansk Region	90,758	11,433	1,149	74	8,675	2,372	3,360	518	76,654	7,178
Novgorod Region	37,169	3,670	336	0	6,265	544	2,279	99	27,621	2,560
Pskov Region	32,498	2,895	279	1	4,869	294	1,603	306	25,245	1,766
St. Petersburg	1,280,832	344,553	22,508	2,438	313,504	47,085	285,429	77,038	632,337	196,974
SOUTH FEDERAL DISTRICT	862,154	98,534	18,645	163	135,579	13,523	64,675	8,808	623,203	62,399
Republic of Adigei (Adigeya)	11,829	641	105	0	1,159	45	433	4	9,803	420
Republic of Kalmykia	5,863	356	155	0	479	2	346	0	4,664	253
Krasnodar Territory	388,451	42,431	10,485	76	72,022	3,896	30,480	6,774	265,664	27,632
Astrakhan Region	49,827	5,298	667	27	5,576	898	3,572	291	38,607	2,770
Volgograd Region	134,243	16,141	1,972	52	19,560	1,188	6,974	814	103,361	11,687
Rostov Region	271,941	33,667	5,261	8	36,783	7,494	22,870	925	201,104	19,637
NORTH-CAUCASIAN FEDERAL DISTRICT	251,123	20,154	6,032	24	44,245	821	15,310	855	178,874	15,099
Republic of Dagestan	39,601	1,212	1,213	0	8,269	93	2,413	0	26,438	1,012
Republic of Ingushetia	3,415	221	45	0	893	6	209	0	2,205	183
Kabardino-Balkar Republic	20,743	1,759	313	0	2,762	45	525	11	16,713	1,232
Karachai-Cherkess Republic	10,236	2,983	272	2	1,812	20	534	11	7,304	2,627
Republic of Northern Ossetia — Alania	24,297	1,218	624	12	2,469	31	1,444	0	19,406	949
Republic of Chechnya	9,847	102	398	0	4,780	9	456	0	3,360	93
Stavropol Territory	142,984	12,659	3,167	10	23,260	617	9,729	833	103,448	9,003
PRIVOLZHSKY FEDERAL DISTRICT	2,334,829	249,527	46,555	675	358,060	27,966	392,824	26,778	1,489,552	143,621
Republic of Bashkortostan	326,729	29,639	3,525	21	33,131	6,691	125,411	1,033	161,428	14,525
Republic of Mariy-El	28,116	2,123	219	4	4,205	379	2,588	240	20,664	924
Republic of Mordovia	37,927	2,218	738	0	5,484	134	2,497	52	28,367	1,318
Republic of Tatarstan (Tatarstan)	469,283	44,016	11,695	130	85,995	3,980	122,244	1,581	230,775	23,038
Udmurt Republic	84,732	5,827	1,082	10	14,071	468	8,892	91	59,187	3,759
Chuvash Republic — Chuvashya	61,230	5,399	599	0	8,818	370	4,891	1,428	45,824	2,304
Perm Territory	223,874	31,920	3,041	2	38,757	4,383	34,344	6,564	144,447	15,782
Kirov Region	73,227	4,505	1,390	0	8,195	693	7,217	84	54,734	2,946
Nizhni Novgorod Region	301,026	31,725	12,765	342	52,526	4,184	29,357	1,121	200,481	19,867
Orenburg Region	110,421	9,054	1,631	0	16,082	624	9,439	432	81,299	6,958

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	69,255	4,861	987	0	9,186	292	3,458	120	54,130	2,921
Samara Region	323,506	58,250	3,293	127	50,768	4,063	29,717	13,191	235,758	35,038
Saratov Region	150,813	13,113	4,613	25	20,928	948	7,819	582	114,736	9,766
Ulyanovsk Region	74,690	6,877	977	14	9,914	757	4,950	259	57,722	4,475
URALS FEDERAL DISTRICT	1,352,440	165,279	19,608	731	228,078	10,664	260,460	13,351	816,923	110,651
Kurgan Region	30,389	1,589	135	3	3,153	97	1,693	123	24,379	843
Sverdlovsk Region	455,788	53,400	7,879	56	80,669	4,745	55,661	6,451	300,894	35,393
Tyumen Region	614,013	79,011	2,498	9	98,132	1,349	182,907	2,024	320,633	58,113
Khanty-Mansiysky Autonomous Area — Yugra	247,789	60,435	1,336	1	28,984	397	62,485	159	149,006	44,284
Yamalo-Nenetsky Autonomous Area	64,571	2,527	530	0	9,123	2	6,770	12	47,071	1,810
Chelyabinsk Region	252,250	31,279	9,096	663	46,124	4,473	20,199	4,753	171,017	16,302
SIBERIA FEDERAL DISTRICT	1,195,841	105,811	22,429	275	168,105	8,881	118,423	9,267	861,868	64,147
Republic of Altai	5,145	188	97	0	571	4	382	0	3,987	94
Republic of Buryatia	35,765	3,494	645	0	5,086	114	2,083	78	26,671	1,316
Republic of Tva	5,045	1,626	121	0	409	1,505	107	0	4,194	59
Republic of Khakassia	20,160	976	428	0	2,136	3	1,008	186	15,744	657
Altai Territory	108,975	10,158	2,050	6	13,616	404	10,550	1,441	80,718	4,706
Zabaykalskiy Territory	39,506	2,465	379	0	4,055	183	2,133	20	31,902	1,092
Krasnoyarsk Territory	220,230	13,041	9,032	53	32,279	1,345	33,067	78	140,691	9,250
Irkutsk Region	151,673	13,096	2,442	22	21,767	1,399	11,887	445	113,089	7,262
Kemerovo Region	182,534	17,453	1,582	1	23,115	1,452	19,667	915	135,541	11,729
Novosibirsk Region	241,125	26,440	3,958	170	41,006	1,635	21,311	5,398	169,164	15,892
Omsk Region	112,202	9,579	948	2	13,178	419	10,305	188	85,507	7,093
Tomsk Region	73,481	7,295	747	21	10,887	418	5,923	518	54,660	4,997
FAR EAST FEDERAL DISTRICT	616,841	66,638	12,358	132	97,292	9,968	46,226	5,917	443,470	36,874
Republic of Sakha (Yakutia)	78,849	4,208	2,219	5	16,214	75	4,706	22	53,222	2,073
Kamchatka Territory	40,991	4,147	875	11	4,671	825	1,866	181	32,432	2,690
Primorski Territory	185,276	25,943	4,593	90	39,192	4,595	11,018	2,952	125,850	15,037
Khabarovsk Territory	148,743	15,159	1,929	14	16,073	958	12,062	1,575	115,346	9,774
Amur Region	53,594	3,099	684	3	7,057	164	3,778	5	39,745	1,637
Magadan Region	28,301	5,511	546	9	3,730	1,565	4,033	4	18,851	1,206
Sakhalin Region	67,570	8,119	952	0	9,407	1,777	8,258	1,178	46,881	4,161
Jewish Autonomous Region	6,363	312	111	0	446	9	205	0	5,407	231
Chukotka Autonomous Area	7,154	140	449	0	502	0	300	0	5,736	65
OUTSIDE THE RUSSIAN FEDERATION	6,400	19,230	0	0	2	0	3,221	7,129	207	3,734

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.05.2012			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	12,082.3	2,864.6	32,029.0	4,786.9
CENTRAL FEDERAL DISTRICT	10,428.6	355.0	21,058.3	435.8
Belgorod Region	1.6	0.0	3.4	15.4
Bryansk Region	11.9	0.0	0.4	33.8
Vladimir Region	8.5	0.0	5.4	9.2
Voronezh Region	13.7	0.0	123.3	1.2
Ivanovo Region	22.5	0.0	3.5	2.0
Kaluga Region	43.9	0.0	20.0	8.0
Kostroma Region	6.1	0.0	10.3	0.0
Kursk Region	9.2	0.0	3.1	0.0
Lipetsk Region	4.5	0.0	7.0	10.1
Moscow Region	167.1	0.1	227.2	145.1
Orel Region	0.6	0.0	3.8	0.0
Ryazan Region	33.8	0.0	0.0	10.3
Smolensk Region	11.0	0.0	3.4	7.8
Tambov Region	1.1	0.0	4.2	0.1
Tver Region	4.9	0.0	6.0	0.0
Tula Region	16.4	0.6	0.0	0.7
Yaroslavl Region	5.0	0.0	10.0	0.0
Moscow	10,066.8	354.3	20,627.3	192.1
NORTH-WEST FEDERAL DISTRICT	215.1	1.8	2,042.0	48.9
Republic of Karelia	2.1	0.0	0.5	0.5
Republic of Komi	3.5	0.0	10.7	9.2
Arkhangelsk Region	13.1	0.2	12.4	7.3
Nenets Autonomous Area	0.0	0.0	0.3	0.0
Vologda Region	2.3	0.6	21.0	1.4
Kaliningrad Region	9.1	0.0	6.5	3.0
Leningrad Region	11.3	0.0	22.1	3.5
Murmansk Region	3.0	0.0	0.0	0.7
Novgorod Region	9.2	0.0	0.1	5.2
Pskov Region	2.7	0.0	60.1	6.5
St. Petersburg	158.8	1.0	1,908.6	11.6
SOUTH FEDERAL DISTRICT	205.9	3.3	122.6	141.3
Republic of Adigei (Adigeya)	8.6	0.0	0.0	0.0
Republic of Kalmykia	4.1	0.6	10.3	3.4
Krasnodar Territory	105.6	2.2	20.8	108.1
Astrakhan Region	4.2	0.3	5.1	0.0
Volgograd Region	16.3	0.0	15.3	1.5
Rostov Region	67.1	0.2	71.1	28.3
NORTH-CAUCASIAN FEDERAL DISTRICT	545.9	5.0	166.9	647.5
Republic of Daghestan	327.7	0.0	0.0	9.7
Republic of Ingushetia	31.6	0.0	0.0	0.0
Kabardino-Balkar Republic	0.6	0.0	0.0	0.1
Karachai-Cherkess Republic	9.1	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	3.3
Republic of Chechnya	163.8	0.3	0.0	602.9
Stavropol Territory	13.1	4.7	166.9	31.5

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	228.0	2,464.2	8,129.0	2,810.3
Republic of Bashkortostan	3.5	2,458.3	32.7	0.9
Republic of Mariy-El	0.4	0.0	2.0	0.0
Republic of Mordovia	6.2	0.0	120.9	0.8
Republic of Tatarstan (Tatarstan)	46.5	5.8	7,734.0	2,689.4
Udmurt Republic	0.9	0.0	28.1	0.0
Chuvash Republic — Chuvashya	1.3	0.0	9.8	9.9
Perm Territory	48.8	0.1	30.9	47.6
Kirov Region	5.0	0.0	14.9	0.0
Nizhni Novgorod Region	75.7	0.0	39.8	32.6
Orenburg Region	19.4	0.0	12.2	20.2
Penza Region	2.6	0.0	26.5	0.0
Samara Region	0.2	0.0	14.2	7.9
Saratov Region	15.5	0.0	17.3	1.0
Ulyanovsk Region	2.0	0.0	45.7	0.0
URALS FEDERAL DISTRICT	174.0	33.3	336.7	213.2
Kurgan Region	15.3	0.0	0.0	5.2
Sverdlovsk Region	26.8	0.7	119.8	88.1
Tyumen Region	106.4	32.2	101.9	69.0
Khanty-Mansiysky Autonomous Area — Yugra	101.6	0.0	27.9	7.3
Yamalo-Nenetsky Autonomous Area	3.1	1.0	38.1	28.2
Chelyabinsk Region	25.5	0.4	115.0	50.9
SIBERIA FEDERAL DISTRICT	157.6	1.7	119.3	166.6
Republic of Altai	3.3	0.0	0.0	3.2
Republic of Buryatia	5.1	0.0	2.4	0.0
Republic of Tyva	36.9	0.0	1.0	0.3
Republic of Khakassia	6.9	0.0	0.5	0.0
Altai Territory	2.2	0.1	0.1	14.7
Zabaykalskiy Territory	31.3	0.0	4.3	21.1
Krasnoyarsk Territory	33.2	0.4	18.6	58.8
Irkutsk Region	8.6	0.1	14.1	8.5
Kemerovo Region	17.2	0.8	0.0	35.7
Novosibirsk Region	6.5	0.2	75.1	4.1
Omsk Region	4.4	0.1	2.8	12.2
Tomsk Region	2.0	0.0	0.4	8.0
FAR EAST FEDERAL DISTRICT	127.2	0.3	54.2	323.3
Republic of Sakha (Yakutia)	44.9	0.0	19.2	9.1
Kamchatka Territory	13.8	0.0	2.0	1.8
Primorski Territory	7.9	0.0	10.1	3.9
Khabarovsk Territory	23.4	0.0	4.8	11.8
Amur Region	13.6	0.2	6.0	5.0
Magadan Region	6.2	0.0	1.1	291.5
Sakhalin Region	17.3	0.1	9.0	0.2
Jewish Autonomous Region	0.1	0.0	0.4	0.0
Chukotka Autonomous Area	0.0	0.0	1.6	0.0

Table 6.3.3

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.05.2012		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	10,906.2	57,787.9	821,609.9
CENTRAL FEDERAL DISTRICT	10,237.4	22,611.4	749,616.4
Belgorod Region	0.0	302.4	0.0
Bryansk Region	5.8	608.5	0.0
Vladimir Region	52.7	547.0	0.0
Voronezh Region	0.0	517.2	0.0
Ivanovo Region	0.0	395.1	0.0
Kaluga Region	0.0	835.3	0.0
Kostroma Region	2.0	232.3	0.0
Kursk Region	0.0	213.9	0.0
Lipetsk Region	0.0	223.1	0.0
Moscow Region	107.2	4,899.2	0.0
Orel Region	0.0	191.4	0.0
Ryazan Region	0.0	883.8	0.0
Smolensk Region	0.0	452.9	0.0
Tambov Region	0.0	231.5	0.0
Tver Region	0.0	714.6	0.0
Tula Region	1.8	869.1	0.0
Yaroslavl Region	31.1	609.4	0.0
Moscow	10,036.8	9,884.7	749,616.4
NORTH-WEST FEDERAL DISTRICT	144.1	5,577.2	8,264.3
Republic of Karelia	0.1	185.4	0.0
Republic of Komi	3.0	367.0	0.0
Arkhangelsk Region	8.9	792.9	0.0
Nenets Autonomous Area	0.0	52.3	0.0
Vologda Region	45.3	490.3	0.0
Kaliningrad Region	0.0	209.9	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	25.3	320.4	0.0
Novgorod Region	0.0	181.5	0.0
Pskov Region	0.0	169.4	0.0
St. Petersburg	61.5	2,860.4	8,264.3
SOUTH FEDERAL DISTRICT	74.5	4,314.9	8,313.1
Republic of Adigei (Adigeiya)	0.0	114.2	0.0
Republic of Kalmykia	0.0	23.7	0.0
Krasnodar Territory	73.6	1,581.6	1,500.0
Astrakhan Region	0.0	317.8	0.0
Volgograd Region	0.0	809.8	0.0
Rostov Region	0.9	1,467.8	6,813.1
NORTH-CAUCASIAN FEDERAL DISTRICT	13.6	1,381.8	0.0
Republic of Daghestan	0.0	36.8	0.0
Republic of Ingushetia	0.0	36.6	0.0
Kabardino-Balkar Republic	0.0	71.1	0.0
Karachai-Cherkess Republic	0.0	52.0	0.0
Republic of Northern Ossetia — Alania	0.0	76.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	13.6	1,109.5	0.0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	278.7	9,751.2	34,613.0
Republic of Bashkortostan	0.0	1,181.8	0.0
Republic of Mariy-El	0.0	222.5	0.0
Republic of Mordovia	0.0	182.9	0.0
Republic of Tatarstan (Tatarstan)	31.5	1,454.1	16,291.4
Udmurt Republic	0.0	471.6	0.0
Chuvash Republic — Chuvashya	0.0	570.9	0.0
Perm Territory	3.0	761.4	0.0
Kirov Region	0.0	422.8	0.0
Nizhni Novgorod Region	104.7	2,109.4	0.0
Orenburg Region	0.0	350.4	6.8
Penza Region	0.1	325.1	0.0
Samara Region	138.9	858.0	18,314.8
Saratov Region	0.5	522.7	0.0
Ulyanovsk Region	0.0	317.6	0.0
URALS FEDERAL DISTRICT	78.8	4,805.5	15,673.0
Kurgan Region	0.0	195.8	0.0
Sverdlovsk Region	68.1	1,274.4	10,673.0
Tyumen Region	0.7	2,224.8	5,000.0
Khanty-Mansiysky Autonomous Area — Yugra	0.7	1,278.1	3,000.0
Yamalo-Nenetsky Autonomous Area	0.0	582.8	0.0
Chelyabinsk Region	10.0	1,110.6	0.0
SIBERIA FEDERAL DISTRICT	77.5	5,802.8	130.0
Republic of Altai	0.0	39.2	0.0
Republic of Buryatia	0.1	101.8	130.0
Republic of Tyva	0.0	28.4	0.0
Republic of Khakassia	24.2	62.1	0.0
Altai Territory	2.5	663.0	0.0
Zabaykalskiy Territory	0.0	407.0	0.0
Krasnoyarsk Territory	47.8	634.0	0.0
Irkutsk Region	2.4	824.7	0.0
Kemerovo Region	0.0	1,246.3	0.0
Novosibirsk Region	0.4	1,003.3	0.0
Omsk Region	0.1	358.2	0.0
Tomsk Region	0.0	434.9	0.0
FAR EAST FEDERAL DISTRICT	1.7	3,543.0	5,000.0
Republic of Sakha (Yakutia)	0.0	733.0	0.0
Kamchatka Territory	1.6	405.0	0.0
Primorski Territory	0.0	872.2	0.0
Khabarovsk Territory	0.0	436.5	0.0
Amur Region	0.0	242.0	5,000.0
Magadan Region	0.0	431.2	0.0
Sakhalin Region	0.1	266.1	0.0
Jewish Autonomous Region	0.0	54.1	0.0
Chukotka Autonomous Area	0.0	102.8	0.0

Table 6.3.4

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

(millions of rubles)

1	31.05.2012	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	746,923.7	366,112.1
CENTRAL FEDERAL DISTRICT	579,474.3	319,321.1
Belgorod Region	1,503.8	55.8
Bryansk Region	666.5	0.0
Vladimir Region	452.0	125.0
Voronezh Region	4,315.3	61.8
Ivanovo Region	204.7	16.8
Kaluga Region	131.7	0.0
Kostroma Region	193.1	0.0
Kursk Region	71.7	0.0
Lipetsk Region	35.8	0.0
Moscow Region	5,574.3	956.0
Orel Region	108.0	0.0
Ryazan Region	159.7	0.0
Smolensk Region	180.4	19.3
Tambov Region	291.5	0.0
Tver Region	311.8	0.0
Tula Region	1,092.4	0.0
Yaroslavl Region	1,570.1	34.3
Moscow	562,611.4	318,052.2
NORTH-WEST FEDERAL DISTRICT	51,083.3	12,895.5
Republic of Karelia	0.8	0.0
Republic of Komi	68.2	0.0
Arkhangelsk Region	165.6	0.0
Nenets Autonomous Area	0.0	0.0
Vologda Region	987.3	10.9
Kaliningrad Region	132.3	20.0
Leningrad Region	346.5	0.0
Murmansk Region	230.6	0.0
Novgorod Region	57.7	0.0
Pskov Region	46.8	0.0
St. Petersburg	49,047.6	12,864.6
SOUTH FEDERAL DISTRICT	4,318.2	1,143.4
Republic of Adigei (Adigeya)	2.0	0.0
Republic of Kalmykia	30.0	0.0
Krasnodar Territory	1,818.4	3.2
Astrakhan Region	50.0	0.0
Volgograd Region	430.8	7.2
Rostov Region	1,987.0	1,133.0
NORTH-CAUCASIAN FEDERAL DISTRICT	1,769.0	60.0
Republic of Daghestan	317.4	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	442.1	0.0
Karachai-Cherkess Republic	14.2	60.0
Republic of Northern Ossetia — Alania	62.0	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	933.3	0.0

Table 6.3.4 (end)

(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	78,838.9	3,064.0
Republic of Bashkortostan	2,753.8	535.9
Republic of Mariy-El	352.1	1.6
Republic of Mordovia	263.9	0.0
Republic of Tatarstan (Tatarstan)	48,406.9	299.6
Udmurt Republic	926.1	460.6
Chuvash Republic — Chuvashya	875.9	9.7
Perm Territory	3,297.8	110.9
Kirov Region	311.1	10.1
Nizhni Novgorod Region	8,351.5	551.0
Orenburg Region	1,998.1	0.6
Penza Region	689.6	0.0
Samara Region	8,402.0	1,034.7
Saratov Region	2,004.9	3.9
Ulyanovsk Region	205.5	45.4
URALS FEDERAL DISTRICT	21,318.0	316.6
Kurgan Region	201.9	0.0
Sverdlovsk Region	9,685.3	256.9
Tyumen Region	9,110.0	23.3
Khanty-Mansiysky Autonomous Area — Yugra	5,501.5	0.3
Yamalo-Nenetsky Autonomous Area	63.7	0.0
Chelyabinsk Region	2,320.8	36.5
SIBERIA FEDERAL DISTRICT	6,060.7	29,254.5
Republic of Altai	35.6	0.0
Republic of Buryatia	180.6	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	4.0	0.0
Altai Territory	696.3	7.5
Zabaykalskiy Territory	41.5	0.3
Krasnoyarsk Territory	213.7	1.0
Irkutsk Region	588.2	28,742.3
Kemerovo Region	1,240.1	0.0
Novosibirsk Region	1,490.3	8.9
Omsk Region	1,302.5	494.6
Tomsk Region	267.9	0.0
FAR EAST FEDERAL DISTRICT	4,061.4	57.0
Republic of Sakha (Yakutia)	117.4	1.7
Kamchatka Territory	11.1	0.0
Primorski Territory	3,692.5	21.9
Khabarovsk Territory	99.0	30.6
Amur Region	59.7	0.0
Magadan Region	0.9	0.0
Sakhalin Region	75.9	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

31.05.2012
(millions of rubles)

	total	of which:										for settlement finality
		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	
1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	9,935,640	225,901	159,663	1,246,972	257,332	236,667	613,846	583,040	2,296,171	519,453	1,642,497	2,313,761
CENTRAL FEDERAL DISTRICT	5,547,329	136,426	95,076	547,586	75,949	80,177	287,234	393,034	1,221,960	341,013	1,336,478	1,127,472
Belgorod Region	78,721	26,607	0	18,186	324	10,429	4,036	1,646	6,503	1,381	1,397	8,212
Bryansk Region	19,972	0	0	3,513	782	3,565	256	211	3,665	398	314	7,268
Vladimir Region	42,045	16	0	13,322	2,641	2,098	536	411	6,016	1,756	5,860	9,389
Voronezh Region	85,790	11	0	20,054	1,715	11,005	2,343	1,100	25,650	6,450	1,150	16,312
Ivanovo Region	21,427	7	7	4,557	1,479	241	1,397	247	6,008	935	695	5,861
Kaluga Region	32,142	44	0	9,124	1,244	883	1,089	450	7,710	2,407	1,124	8,067
Kostroma Region	18,870	0	0	4,262	1,544	323	538	155	6,174	832	690	4,352
Kursk Region	36,842	1,076	0	7,910	357	6,554	1,032	476	10,139	963	364	7,971
Lipetsk Region	31,010	6	0	5,296	488	4,968	1,421	814	10,772	831	600	5,814
Moscow Region	545,132	698	430	59,616	5,804	3,429	31,209	7,562	137,035	60,863	44,301	194,615
Orel Region	30,829	0	0	3,902	173	4,928	9,566	255	8,421	306	1,009	2,269
Ryazan Region	30,262	77	34	9,425	591	2,750	2,441	643	7,126	212	742	6,255
Smolensk Region	30,637	4	0	10,381	1,254	1,834	1,939	479	5,938	244	1,766	6,798
Tambov Region	26,391	0	0	6,046	1,448	6,980	687	441	6,918	613	205	3,053
Tver Region	31,280	303	0	11,788	34	2,273	507	448	8,444	616	641	6,226
Tula Region	92,462	100	0	12,705	15,640	3,556	2,479	538	13,218	1,361	18,819	24,046
Yaroslavl Region	56,146	414	0	10,726	4,727	1,035	1,393	2,256	9,914	1,295	3,121	21,265
Moscow	4,337,371	107,062	94,605	336,772	35,704	13,327	224,365	374,902	942,309	259,550	1,253,684	789,696

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	1,016,105	3,492	2,524	17,731	35,635	17,284	73,410	92,199	218,065	59,735	63,356	335,198
Republic of Karelia	67,263	510	0	1,174	5,084	350	471	186	2,729	271	364	56,124
Republic of Komi	21,226	293	290	640	3,087	848	1,774	661	4,588	854	481	8,000
Arkhangelsk Region	47,236	426	371	9,167	766	492	1,534	632	5,081	6,860	6,738	15,540
Nenets Autonomous Area	428	0	0	0	15	0	266	25	20	87	0	15
Vologda Region	40,507	5	0	6,877	864	2,282	1,383	351	8,644	800	1,156	18,145
Kaliningrad Region	38,093	68	0	11,567	1,941	1,802	1,373	605	11,297	948	2,041	6,451
Leningrad Region	70,025	9	2	11,101	1,877	4,644	18,322	3,728	15,247	1,065	2,778	11,254
Murmansk Region	21,203	115	0	886	1,413	382	416	874	8,413	1,105	1,870	5,729
Novgorod Region	19,470	0	0	7,753	391	2,539	1,005	246	3,142	60	222	4,112
Pskov Region	11,300	7	7	2,172	332	3,607	370	768	1,732	92	128	2,092
St. Petersburg	679,782	2,059	1,854	66,394	19,880	338	46,761	84,148	157,192	47,680	47,578	207,752
SOUTH FEDERAL DISTRICT	564,931	1,199	610	105,587	14,218	36,921	32,088	8,136	179,057	13,150	52,521	122,054
Republic of Adigei (Adigeya)	6,141	38	0	1,357	30	803	612	234	1,654	40	137	1,236
Republic of Kalmykia	1,963	7	0	45	7	789	212	53	409	7	37	397
Krasnodar Territory	286,355	46	1	35,122	11,167	15,665	17,720	4,660	98,056	7,176	47,771	48,972
Astrakhan Region	9,392	17	15	847	193	884	1,647	170	2,926	715	439	1,554
Volgograd Region	64,175	62	62	11,245	499	6,231	1,892	1,210	22,377	1,044	1,135	18,480
Rostov Region	196,905	1,029	532	56,971	2,322	12,549	10,005	1,809	53,635	4,168	3,002	51,415
NORTH-CAUCASIAN FEDERAL DISTRICT	84,458	622	28	11,982	3,452	9,443	7,676	1,147	25,859	2,266	4,775	17,236
Republic of Dagestan	12,193	32	28	1,473	22	347	2,947	38	2,596	339	1,820	2,579
Republic of Ingushetia	942	0	0	0	0	190	606	2	77	10	57	0
Kabardino-Balkar Republic	6,275	372	0	1,329	5	640	486	118	1,799	721	243	562
Karachai-Cherkess Republic	3,893	35	0	1,784	3	546	608	74	674	43	10	116
Republic of Northern Ossetia — Alania	5,678	175	0	672	72	283	665	102	1,749	160	685	1,115
Republic of Chechnya	684	0	0	114	0	3	207	20	228	8	104	0
Stavropol Territory	54,793	8	0	6,611	3,350	7,434	2,158	793	18,734	985	1,856	12,864
PRIVOLZHSKY FEDERAL DISTRICT	1,171,093	33,824	29,827	259,415	49,093	48,601	69,118	26,156	282,239	49,916	108,084	244,647
Republic of Bashkortostan	144,525	16,233	15,578	29,515	651	4,608	9,343	2,451	44,507	4,522	4,482	28,213
Republic of Mariy-El	27,869	7	4	12,478	2,600	2,395	736	186	3,550	961	248	4,708
Republic of Mordovia	24,595	38	0	8,006	115	4,001	2,974	230	3,316	282	513	5,120

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)	207,931	12,188	11,393	45,383	886	7,815	15,315	4,773	48,140	18,699	13,569	41,163
Udmurt Republic	36,345	199	105	7,270	172	1,502	931	413	8,247	1,392	3,550	12,669
Chuvash Republic — Chuvashya	27,450	6	0	5,112	2,358	1,221	2,165	792	3,787	853	1,941	9,215
Perm Territory	123,087	693	638	45,508	13,304	1,112	3,574	4,288	22,105	4,825	5,001	22,677
Kirov Region	29,306	61	0	7,032	158	2,303	828	792	9,260	517	529	7,826
Nizhni Novgorod Region	223,747	192	169	38,034	14,022	3,860	6,442	3,763	58,412	7,160	44,579	47,283
Orenburg Region	43,668	1,134	396	4,933	3,358	5,062	2,306	1,738	9,822	1,246	1,096	12,973
Penza Region	22,951	18	0	4,871	551	3,013	1,505	415	4,990	444	683	6,461
Samara Region	156,161	1,630	1,488	28,408	10,353	4,660	14,196	4,533	44,914	6,119	21,904	19,444
Saratov Region	65,844	92	56	13,135	213	4,602	7,336	1,439	15,003	2,424	2,918	18,682
Ulyanovsk Region	37,614	1,333	0	9,731	352	2,447	1,467	343	6,187	472	7,071	8,211
URALS FEDERAL DISTRICT	597,754	14,449	11,532	101,980	8,884	12,991	57,631	22,863	140,857	22,008	31,933	184,158
Kurgan Region	13,470	6	0	3,805	6	1,431	637	211	2,715	156	398	4,105
Sverdlovsk Region	254,139	1,975	208	49,504	3,250	2,916	14,687	8,092	79,345	10,413	11,576	72,381
Tyumen Region	192,924	11,875	11,324	13,149	4,967	3,822	34,993	13,366	31,693	6,994	14,430	57,635
Khanty-Mansiysky Autonomous Area — Yugra	86,407	5,022	5,015	926	3,519	354	21,604	10,911	11,443	2,317	6,900	23,411
Yamalo-Nenetsky Autonomous Area	17,065	2,229	1,818	354	21	12	4,132	790	2,240	642	1,172	5,473
Chelyabinsk Region	137,221	593	0	35,522	661	4,822	7,314	1,194	27,103	4,445	5,529	50,038
SIBERIA FEDERAL DISTRICT	710,121	26,971	18,650	84,555	51,195	26,949	59,682	15,443	162,362	24,105	30,942	227,917
Republic of Altai	8,380	74	70	71	3	248	406	20	3,760	329	144	3,325
Republic of Buryatia	17,111	359	177	5,201	262	973	1,715	246	3,396	387	267	4,305
Republic of Tyva	1,344	326	144	44	34	66	125	26	442	17	23	241
Republic of Khakassia	7,677	218	184	359	786	481	577	84	2,227	135	255	2,555
Altai Territory	77,546	476	0	15,200	3,856	8,008	3,747	639	20,228	801	789	23,802
Zabaykalskiy Territory	12,215	930	314	246	2,263	76	394	71	3,739	158	399	3,939
Krasnoyarsk Territory	122,043	4,672	3,529	20,428	20,192	4,100	14,097	2,669	22,706	4,656	2,949	25,574
Irkutsk Region	94,269	2,978	2,256	7,629	15,980	1,952	7,080	2,877	21,567	2,106	2,810	29,290
Kemerovo Region	104,979	15,770	11,190	8,478	1,670	1,815	2,637	1,010	23,954	2,432	1,880	45,333
Novosibirsk Region	135,754	516	135	11,940	4,619	4,617	8,954	5,336	36,604	7,371	6,211	49,586
Omsk Region	87,224	1	0	10,215	856	2,864	17,491	1,473	14,653	4,815	14,690	20,166
Tomsk Region	41,579	651	651	4,744	674	1,749	2,459	992	9,087	898	525	19,800

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	243,849	8,918	1,416	18,136	18,906	4,301	27,007	24,062	65,768	7,260	14,406	55,085
Republic of Sakha (Yakutia)	33,364	2,903	644	1,356	8,328	149	2,521	2,888	6,244	1,330	1,571	6,074
Kamchatka Territory	10,804	92	0	535	378	268	675	559	4,058	322	1,585	2,332
Primorski Territory	101,287	128	11	12,202	3,609	1,153	7,516	16,831	22,104	3,726	4,893	29,125
Khabarovsk Territory	55,032	968	20	1,715	4,076	274	8,864	2,280	23,248	1,297	3,203	9,107
Amur Region	18,597	583	170	1,347	1,499	2,019	4,891	135	3,115	374	727	3,907
Magadan Region	6,350	3,452	150	292	580	169	46	107	801	21	514	368
Sakhalin Region	13,406	149	118	513	237	147	2,320	882	3,233	188	1,870	3,867
Jewish Autonomous Region	1,087	0	0	176	7	122	174	28	249	2	32	297
Chukotka Autonomous Area	3,922	643	303	0	192	0	0	352	2,721	0	11	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

31.05.2012

of which:

(millions of rubles)

	1	2	of which:										for settlement finality
			3	4	5	6	7	8	9	10	11	12		13
	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 communi- cations	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities		
RUSSIAN FEDERATION	1,042,561	137,708	77,551	287,094	7,380	11,793	19,803	55,555	187,273	129,964	197,257	8,734	
CENTRAL FEDERAL DISTRICT	599,063	58,715	47,682	82,134	7,380	5,744	16,428	25,469	136,062	84,745	177,934	4,452	
Belgorod Region	1,467	588	0	98	0	0	0	88	693	0	0	0	
Bryansk Region	5,070	0	0	201	0	4,718	0	17	114	20	0	0	
Vladimir Region	1,953	0	0	1,447	0	0	0	0	0	0	506	0	
Voronezh Region	3,971	0	0	515	0	0	6	0	927	1,029	1,494	0	
Ivanovo Region	700	0	0	246	0	0	384	0	59	11	0	0	
Kaluga Region	4,258	0	0	190	131	207	448	0	2,452	180	650	0	
Kostroma Region	863	0	0	793	0	0	0	0	70	0	0	0	
Kursk Region	220	0	0	160	0	0	0	0	60	0	0	0	
Lipetsk Region	1,227	0	0	825	0	40	0	0	344	0	18	0	
Moscow Region	27,532	0	0	6,878	0	154	2,551	1,750	9,258	4,077	2,479	385	
Orel Region	4,726	0	0	2,324	0	2	0	0	2,362	0	32	6	
Ryazan Region	208	0	0	119	0	0	6	0	59	0	24	0	
Smolensk Region	7,156	0	0	6,503	0	0	0	175	63	0	415	0	
Tambov Region	446	0	0	75	0	0	371	0	0	0	0	0	
Tver Region	1,629	0	0	1,025	0	0	0	0	604	0	0	0	
Tula Region	13,826	0	0	5,812	0	0	0	0	184	641	6,742	447	
Yaroslavl Region	3,868	0	0	3,809	0	0	40	0	4	15	0	0	
Moscow	519,943	58,127	47,682	51,116	7,249	624	12,622	23,439	118,809	78,772	165,571	3,614	

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	94,436	7,727	7,688	37,416	0	207	1,579	9,856	16,533	6,802	12,942	1,374
Republic of Karelia	2,623	39	0	2,584	0	0	0	0	0	0	0	0
Republic of Komi	3,180	2,767	2,767	163	0	0	0	0	0	0	0	250
Arkhangelsk Region	465	0	0	457	0	0	0	0	8	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	4,730	0	0	1,336	0	20	0	0	35	0	2,882	457
Kaliningrad Region	15,833	5	5	12,000	0	25	18	1,065	2,180	301	224	15
Leningrad Region	6,219	32	32	4,311	0	0	0	124	174	1,578	0	0
Murmansk Region	637	0	0	0	0	147	0	0	142	117	231	0
Novgorod Region	7,822	0	0	7,307	0	15	0	0	495	0	0	5
Pskov Region	712	0	0	712	0	0	0	0	0	0	0	0
St. Petersburg	52,215	4,884	4,884	8,545	0	0	1,561	8,667	13,499	4,806	9,606	647
SOUTH FEDERAL DISTRICT	36,217	320	320	11,057	0	171	672	2,813	13,638	4,005	3,535	6
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	23,435	0	0	6,936	0	59	107	578	12,307	549	2,893	6
Astrakhan Region	2,501	0	0	0	0	0	251	23	0	1,876	351	0
Volgograd Region	585	0	0	188	0	109	0	56	232	0	0	0
Rostov Region	9,696	320	320	3,931	0	3	314	2,156	1,100	1,581	291	0
NORTH-CAUCASIAN FEDERAL DISTRICT	3,010	1,045	0	1,703	0	0	0	81	162	19	0	0
Republic of Dagestan	729	0	0	707	0	0	0	0	3	19	0	0
Republic of Ingushetia	649	0	0	649	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,194	1,046	0	0	0	0	0	0	148	0	0	0
Karachai-Cherkess Republic	26	0	0	0	0	0	0	26	0	0	0	0
Republic of Northern Ossetia — Alania	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Chechnya	55	0	0	0	0	0	0	55	0	0	0	0
Stavropol Territory	357	0	0	346	0	0	0	0	11	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	89,206	3,842	0	63,263	0	3,232	354	9,490	5,190	3,369	459	7
Republic of Bashkortostan	42,503	0	0	40,914	0	5	23	65	1,299	194	3	0
Republic of Mariy-El	194	0	0	0	0	0	0	0	8	186	0	0
Republic of Mordovia	355	0	0	343	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)	9,573	1,532	0	5,898	0	0	4	0	1,806	304	23	6
Udmurt Republic	176	0	0	0	0	0	0	0	176	0	0	0
Chuvash Republic — Chuvashya	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	4,974	0	0	1,450	0	3,215	247	0	13	0	49	0
Kirov Region	206	0	0	105	0	0	0	0	101	0	0	0
Nizhni Novgorod Region	9,158	0	0	3,701	0	0	18	1,956	568	2,597	317	1
Orenburg Region	3,468	2,274	0	1,162	0	0	0	0	31	0	1	0
Penza Region	723	0	0	562	0	0	52	0	109	0	0	0
Samara Region	6,858	0	0	5,864	0	0	10	40	820	73	51	0
Saratov Region	171	35	0	7	0	0	0	0	100	14	15	0
Ulyanovsk Region	10,847	0	0	3,259	0	0	0	7,429	159	0	0	0
URALS FEDERAL DISTRICT	100,205	514	0	58,097	0	0	535	7,061	5,275	25,684	161	2,878
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	72,085	157	0	41,218	0	0	78	382	4,397	25,684	161	8
Tyumen Region	18,612	0	0	8,248	0	0	0	6,679	815	0	0	2,870
Khanty-Mansiysky Autonomous Area — Yugra	7,753	0	0	0	0	0	0	4,883	0	0	0	2,870
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	9,508	357	0	8,631	0	0	457	0	63	0	0	0
SIBERIA FEDERAL DISTRICT	82,885	37,371	19,975	31,714	0	1,602	158	0	7,007	4,730	286	17
Republic of Altai	2,044	0	0	1,581	0	0	0	0	366	0	97	0
Republic of Buryatia	331	69	0	5	0	0	0	0	0	257	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	5,015	224	0	4,790	0	1	0	0	0	0	0	0
Altai Territory	947	325	0	15	0	14	0	0	9	584	0	0
Zabaykalskiy Territory	681	490	0	168	0	0	23	0	0	0	0	0
Krasnoyarsk Territory	20,910	346	0	17,005	0	0	0	0	18	3,541	0	0
Irkutsk Region	2,716	422	0	543	0	1,500	72	0	179	0	0	0
Kemerovo Region	46,737	34,548	19,060	6,619	0	0	0	0	5,426	20	107	17
Novosibirsk Region	1,968	552	552	799	0	87	63	0	62	325	80	0
Omsk Region	867	32	0	12	0	0	0	0	821	0	2	0
Tomsk Region	669	364	363	177	0	0	0	0	125	3	0	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	37,539	28,172	1,886	1,708	0	837	77	785	3,405	610	1,945	0
Republic of Sakha (Yakutia)	21,665	20,956	0	339	0	0	0	0	0	0	370	0
Kamchatka Territory	1,063	766	0	0	0	0	0	0	0	0	297	0
Primorski Territory	2,951	0	0	385	0	0	77	269	1,170	100	950	0
Khabarovsk Territory	7,074	2,039	0	753	0	837	0	516	2,212	510	207	0
Amur Region	1,963	1,941	0	0	0	0	0	0	22	0	0	0
Magadan Region	480	352	0	101	0	0	0	0	0	0	27	0
Sakhalin Region	2,110	1,886	1,886	130	0	0	0	0	0	0	94	0
Jewish Autonomous Region	144	144	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	89	89	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

31.05.2012

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	11	12				13
	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	14,368,557	321,375	179,040	2,719,733	649,977	1,121,858	1,290,910	1,033,210	3,180,825	1,767,332	2,072,101	211,236		
CENTRAL FEDERAL DISTRICT	7,240,845	97,601	32,889	820,661	240,520	396,120	684,660	642,146	1,562,684	1,215,508	1,484,651	96,294		
Belgorod Region	245,905	39,877	0	71,458	680	99,944	6,721	3,077	11,678	6,019	5,551	900		
Bryansk Region	37,887	0	0	10,147	1,858	14,095	580	573	6,797	2,022	1,057	758		
Vladimir Region	63,876	100	0	26,527	1,969	12,608	1,730	1,404	10,801	4,303	3,635	799		
Voronezh Region	177,969	19	0	41,437	2,105	43,718	4,992	3,790	35,721	32,820	11,898	1,469		
Ivanovo Region	39,503	98	50	11,717	1,803	2,412	3,533	509	11,788	5,156	1,848	639		
Kaluga Region	71,873	63	0	26,587	3,108	7,878	4,864	1,351	11,691	13,114	2,561	656		
Kostroma Region	29,814	5	0	9,181	328	2,679	1,453	521	11,646	1,672	1,963	366		
Kursk Region	93,577	6,076	0	23,776	782	33,517	6,269	1,493	18,287	1,342	1,207	828		
Lipetsk Region	99,160	418	0	29,960	203	31,261	4,167	1,751	20,752	4,314	5,817	517		
Moscow Region	738,101	1,438	700	115,008	33,110	20,948	63,555	22,431	222,175	90,595	156,887	11,954		
Orel Region	66,214	0	0	9,323	335	23,685	19,144	1,796	9,307	1,016	1,427	181		
Ryazan Region	65,730	125	77	20,384	283	19,026	5,649	1,416	14,066	1,795	2,483	503		
Smolensk Region	58,085	147	7	17,505	942	10,370	4,390	1,546	16,653	2,201	3,464	867		
Tambov Region	64,565	4	0	22,080	800	28,003	1,091	1,283	6,962	3,237	715	390		
Tver Region	53,622	322	0	20,950	639	11,737	1,454	1,438	12,954	1,479	2,052	597		
Tula Region	87,328	602	0	23,287	7,869	14,582	5,994	2,223	20,167	4,912	4,395	3,297		
Yaroslavl Region	105,548	1,297	0	33,893	15,664	11,725	3,795	2,496	20,223	3,198	11,352	1,905		
Moscow	5,142,088	47,010	32,055	307,442	168,042	7,928	545,279	593,048	1,101,019	1,036,313	1,266,339	69,668		

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	1,559,212	14,525	5,022	332,148	78,399	90,000	156,673	176,984	347,888	116,542	219,104	26,949
Republic of Karelia	24,880	761	0	9,477	3,106	1,322	562	571	4,510	696	1,554	2,321
Republic of Komi	24,493	580	556	4,432	674	1,669	2,624	1,754	8,581	2,475	1,322	382
Arkhangelsk Region	59,472	147	115	22,794	2,921	6,943	1,851	2,978	12,426	3,870	4,432	1,110
Nenets Autonomous Area	1,264	0	0	30	15	0	234	66	84	824	9	2
Vologda Region	98,488	5	0	24,883	1,748	12,128	3,462	1,455	19,994	2,537	30,509	1,767
Kaliningrad Region	89,832	311	0	23,935	3,878	9,628	6,252	4,843	23,610	9,757	6,883	735
Leningrad Region	168,037	7,422	2	56,381	6,393	28,191	26,884	7,850	18,859	4,361	10,596	1,100
Murmansk Region	28,178	385	0	1,913	2,171	1,912	987	1,842	11,489	1,489	5,419	571
Novgorod Region	33,740	67	4	12,275	1,132	11,900	1,445	655	4,658	343	827	438
Pskov Region	31,876	11	11	8,765	256	14,229	1,439	1,448	4,898	332	334	164
St. Petersburg	1,000,216	4,836	4,334	167,295	56,120	2,078	111,167	153,588	238,863	90,682	157,226	18,361
SOUTH FEDERAL DISTRICT	976,921	3,617	2,064	281,373	47,116	175,253	77,901	44,454	228,668	55,009	50,931	12,599
Republic of Adigei (Adigeya)	17,572	95	0	8,271	45	3,485	2,152	338	2,348	218	502	118
Republic of Kalmykia	7,674	8	0	151	34	3,738	452	361	1,866	816	213	35
Krasnodar Territory	485,764	938	3	107,656	25,733	98,634	43,754	34,646	113,618	28,456	27,059	5,270
Astrakhan Region	31,390	17	15	2,864	961	3,480	10,015	624	7,522	3,522	2,251	134
Volgograd Region	113,068	2	2	34,109	865	17,798	7,492	2,706	33,105	8,723	6,187	2,081
Rostov Region	321,453	2,557	2,044	128,322	19,478	48,118	14,037	5,779	70,208	13,274	14,719	4,961
NORTH-CAUCASIAN FEDERAL DISTRICT	225,208	1,967	107	54,509	4,674	53,531	23,036	5,845	61,748	6,583	11,422	1,893
Republic of Dagestan	25,323	144	18	6,657	69	3,262	3,617	1,002	6,939	395	2,827	411
Republic of Ingushetia	6,536	50	25	278	0	2,917	1,330	42	1,681	150	88	0
Kabardino-Balkar Republic	32,712	847	44	7,611	60	7,674	1,549	606	11,390	1,511	1,412	52
Karachai-Cherkess Republic	19,993	150	0	9,515	8	4,850	1,446	302	3,243	79	392	8
Republic of Northern Ossetia — Alania	17,327	692	20	5,388	79	1,782	1,436	502	5,802	489	985	172
Republic of Chechnya	15,637	9	0	1,276	0	3,321	8,716	176	774	94	1,271	0
Stavropol Territory	107,680	75	0	23,784	4,458	29,725	4,944	3,215	31,917	3,865	4,447	1,250
PRIVOLZHSKY FEDERAL DISTRICT	1,985,499	74,740	64,369	646,305	85,717	219,303	118,210	60,049	403,100	211,062	140,300	26,713
Republic of Bashkortostan	211,685	50,808	48,183	63,126	3,026	16,107	13,124	3,841	38,660	10,949	9,438	2,606
Republic of Mariy-El	41,469	9	4	19,583	296	9,008	2,153	345	5,329	2,391	1,877	478
Republic of Mordovia	74,928	73	0	33,171	101	20,576	3,537	728	7,323	4,542	4,596	281

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)	403,062	6,639	5,621	127,246	3,119	50,024	27,540	11,728	74,100	67,376	30,617	4,673
Udmurt Republic	65,841	567	336	25,402	269	6,321	2,296	910	20,603	4,585	3,503	1,385
Chuvash Republic — Chuvashya	94,468	57	0	10,876	7,338	5,828	3,880	1,666	18,522	38,768	6,382	1,151
Perm Territory	262,652	5,178	4,735	119,472	15,790	6,828	15,365	13,566	48,570	21,080	14,462	2,341
Kirov Region	51,777	71	0	17,931	607	12,452	1,467	1,637	12,941	2,549	1,381	741
Nizhni Novgorod Region	246,723	609	284	76,813	35,849	19,291	8,570	6,215	62,641	16,334	13,669	6,732
Orenburg Region	89,851	4,518	1,949	30,388	1,213	20,298	3,565	4,813	15,864	3,920	3,898	1,374
Penza Region	51,793	28	0	12,021	1,404	16,627	1,924	1,678	11,864	3,475	2,223	549
Samara Region	238,542	1,971	1,812	61,412	8,538	15,946	22,857	9,676	53,718	23,309	38,993	2,122
Saratov Region	97,832	1,595	1,445	27,792	7,953	11,822	9,803	1,957	23,004	6,788	5,739	1,379
Ulyanovsk Region	54,876	2,617	0	21,072	214	8,175	2,129	1,289	9,961	4,996	3,522	901
URALS FEDERAL DISTRICT	923,160	24,520	14,332	307,433	44,600	44,566	89,344	36,424	208,111	78,276	70,668	19,218
Kurgan Region	22,493	0	0	6,702	511	4,752	1,250	617	6,212	1,041	1,120	288
Sverdlovsk Region	387,595	3,377	189	145,778	15,555	10,644	30,375	18,765	99,213	34,365	22,600	6,923
Tyumen Region	258,402	20,436	14,143	24,043	21,365	8,570	45,603	14,470	57,062	28,635	31,349	6,869
Khanty-Mansiysky Autonomous Area — Yugra	105,623	5,327	5,312	4,045	11,978	1,252	28,531	10,368	17,366	10,565	13,961	2,230
Yamalo-Nenetsky Autonomous Area	44,478	4,689	4,558	1,144	4,270	23	6,273	1,467	19,371	3,153	3,619	469
Chelyabinsk Region	254,670	707	0	130,909	7,169	20,600	12,116	2,572	45,625	14,235	15,599	5,138
SIBERIA FEDERAL DISTRICT	1,075,910	80,074	55,992	217,258	91,621	124,582	105,744	43,440	266,844	63,639	59,991	22,717
Republic of Altai	10,829	286	277	477	152	612	1,008	165	6,665	236	872	356
Republic of Buryatia	38,305	2,627	1,818	15,646	239	3,375	3,206	534	8,471	1,534	2,067	606
Republic of Tyva	3,157	1,040	739	115	69	248	139	164	928	83	359	12
Republic of Khakassia	11,574	1,210	982	2,729	782	1,981	649	219	2,863	309	592	240
Altai Territory	126,212	1,014	0	25,545	2,821	44,653	8,473	2,824	31,128	4,144	3,183	2,427
Zabaykalskiy Territory	17,611	3,128	1,225	1,028	2,439	226	844	558	6,966	565	1,413	444
Krasnoyarsk Territory	213,883	5,377	2,846	49,083	48,323	21,434	28,991	6,667	34,441	11,403	5,812	2,352
Irkutsk Region	115,660	2,909	1,904	24,441	11,779	6,348	11,915	6,909	36,127	5,342	5,996	3,894
Kemerovo Region	180,363	59,477	43,553	28,768	828	7,252	8,121	4,432	39,964	8,705	19,318	3,498
Novosibirsk Region	202,305	497	145	36,279	19,289	18,125	17,237	16,946	59,306	18,425	11,200	5,001
Omsk Region	99,660	1	0	20,092	3,159	14,074	21,944	1,992	20,344	8,988	7,127	1,939
Tomsk Region	56,351	2,506	2,503	13,056	1,741	6,253	3,217	2,030	19,643	3,905	2,052	1,948

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	381,802	24,331	4,265	60,047	57,330	18,503	35,342	23,868	101,781	20,713	35,034	4,853
Republic of Sakha (Yakutia)	84,946	8,070	1,257	4,182	31,606	1,162	2,984	7,366	23,195	2,825	2,745	811
Kamchatka Territory	21,812	159	0	1,667	3,054	926	896	1,489	5,748	1,261	6,360	252
Primorski Territory	112,596	369	9	36,656	6,071	5,060	7,874	7,515	29,762	7,827	9,412	2,050
Khabarovsk Territory	85,029	977	20	12,661	6,601	2,888	14,532	5,301	23,247	7,063	10,682	1,077
Amur Region	33,124	2,648	1,420	2,526	6,521	7,193	5,224	384	6,368	669	1,255	336
Magadan Region	15,801	11,174	1,150	555	759	349	87	236	1,724	110	803	4
Sakhalin Region	21,785	458	409	1,358	2,634	238	3,447	1,244	7,697	867	3,557	285
Jewish Autonomous Region	2,895	0	0	442	13	685	298	97	1,071	88	163	38
Chukotka Autonomous Area	3,814	475	0	0	70	0	0	236	2,973	3	57	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

31.05.2012

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	10				
	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	3,577,349	463,939	288,614	864,633	24,433	57,855	205,508	260,812	453,870	684,713	560,733	853		
CENTRAL FEDERAL DISTRICT	2,065,299	188,758	165,452	261,640	21,050	20,106	163,455	94,770	330,292	500,881	483,913	434		
Belgorod Region	20,926	13,291	2,006	4,473	0	2,022	0	229	312	585	14	0		
Bryansk Region	10,312	0	0	159	0	9,245	0	28	680	200	0	0		
Vladimir Region	4,186	32	0	3,128	0	72	55	56	53	0	790	0		
Voronezh Region	14,553	0	0	2,458	0	617	1,025	541	827	3,981	5,104	0		
Ivanovo Region	1,075	0	0	496	0	0	384	16	160	19	0	0		
Kaluga Region	10,689	0	0	440	131	3,431	1,521	0	2,595	813	1,758	0		
Kostroma Region	2,436	0	0	1,006	0	3	0	0	1,047	0	380	0		
Kursk Region	2,793	0	0	1,241	0	0	320	0	63	1,143	26	0		
Lipetsk Region	3,817	0	0	2,895	0	92	0	0	667	0	163	0		
Moscow Region	194,185	0	0	23,386	54	2,567	19,412	36,711	34,237	47,812	29,966	40		
Orel Region	5,028	0	0	3,104	0	183	0	0	1,547	0	194	0		
Ryazan Region	5,358	0	0	1,067	0	422	3,435	0	117	262	55	0		
Smolensk Region	9,962	0	0	8,362	0	0	656	344	163	70	367	0		
Tambov Region	2,286	0	0	1,915	0	0	371	0	0	0	0	0		
Tver Region	7,804	8	0	6,349	20	308	0	0	868	0	251	0		
Tula Region	31,474	3	0	15,612	487	265	0	579	337	2,230	11,944	17		
Yaroslavl Region	17,178	2,272	2,272	13,567	39	71	404	0	131	563	131	0		
Moscow	1,721,237	173,152	161,174	171,983	20,319	807	135,871	56,266	286,488	443,206	432,768	377		

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	450,186	47,415	40,634	135,641	3,245	7,483	24,356	55,999	56,489	75,995	43,553	10
Republic of Karelia	11,631	136	0	10,467	0	10	0	174	143	344	357	0
Republic of Komi	5,171	3,512	3,513	148	0	103	0	254	180	974	0	0
Arkhangelsk Region	16,064	6,802	5,966	8,152	0	0	0	582	196	0	332	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	24,179	0	0	19,812	0	289	395	0	101	15	3,567	0
Kaliningrad Region	51,707	9	9	35,211	0	491	142	7,613	4,180	3,146	911	4
Leningrad Region	37,077	5,769	32	7,948	0	9	12	2,834	279	20,222	4	0
Murmansk Region	17,921	0	0	0	0	317	0	4,891	258	414	12,041	0
Novgorod Region	14,918	0	0	14,351	0	216	0	0	330	0	21	0
Pskov Region	2,855	2,064	2,064	548	0	11	0	8	211	13	0	0
St. Petersburg	268,663	29,122	29,050	39,003	3,245	6,037	23,807	39,643	50,611	50,869	26,320	6
SOUTH FEDERAL DISTRICT	165,555	2,872	2,872	37,803	0	876	4,961	79,065	15,998	15,397	8,583	0
Republic of Adigei (Adigeya)	95	0	0	95	0	0	0	0	0	0	0	0
Republic of Kalmykia	565	0	0	0	0	0	0	0	397	168	0	0
Krasnodar Territory	113,554	154	154	11,270	0	646	2,039	72,971	12,803	7,640	6,031	0
Astrakhan Region	4,393	0	0	24	0	0	369	185	9	2,331	1,475	0
Volgograd Region	10,048	0	0	7,373	0	110	2,063	56	309	123	14	0
Rostov Region	36,900	2,718	2,718	19,040	0	120	490	5,853	2,479	5,137	1,063	0
NORTH-CAUCASIAN FEDERAL DISTRICT	15,263	4,229	0	9,336	0	652	204	511	178	72	81	0
Republic of Dagestan	2,731	0	0	2,131	0	0	90	428	10	72	0	0
Republic of Ingushetia	2,272	0	0	2,272	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,686	2,541	0	1,044	0	0	0	0	101	0	0	0
Karachai-Cherkess Republic	697	0	0	222	0	227	114	26	27	0	81	0
Republic of Northern Ossetia — Alania	1,885	1,674	0	211	0	0	0	0	0	0	0	0
Republic of Chechnya	57	0	0	0	0	0	0	57	0	0	0	0
Stavropol Territory	3,935	14	0	3,457	0	424	0	0	40	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	227,759	39,675	16,962	131,911	138	4,249	5,126	12,593	10,483	16,372	7,193	19
Republic of Bashkortostan	46,586	5,002	2,434	36,721	138	530	1,409	65	805	235	1,681	0
Republic of Mariy-El	1,841	0	0	532	0	265	0	0	62	982	0	0
Republic of Mordovia	1,790	0	0	323	0	23	0	0	189	1,255	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)	55,009	20,688	12,224	15,492	0	51	422	127	4,243	10,953	3,014	19
Udmurt Republic	258	0	0	0	0	0	0	0	227	31	0	0
Chuvash Republic — Chuvashya	1,900	0	0	350	0	0	1,428	0	53	22	47	0
Perm Territory	41,216	6,313	0	30,141	0	3,215	1,283	0	101	66	97	0
Kirov Region	1,659	0	0	1,543	0	4	0	1	108	3	0	0
Nizhni Novgorod Region	20,530	0	0	9,340	0	0	134	6,693	1,925	1,918	520	0
Orenburg Region	16,496	5,559	227	10,433	0	0	0	0	497	0	7	0
Penza Region	1,429	0	0	1,152	0	100	52	0	125	0	0	0
Samara Region	12,093	0	0	7,687	0	61	398	124	1,522	614	1,687	0
Saratov Region	5,129	2,112	2,077	2,219	0	0	0	16	375	267	140	0
Ulyanovsk Region	21,823	0	0	15,979	0	0	0	5,567	252	25	0	0
URALS FEDERAL DISTRICT	289,738	14,433	13,832	169,314	0	247	5,812	14,591	22,297	58,451	4,203	390
Kurgan Region	75	0	0	33	0	0	0	0	26	16	0	0
Sverdlovsk Region	152,609	244	0	95,961	0	0	273	860	7,762	45,040	2,469	0
Tyumen Region	84,901	13,832	13,832	26,147	0	247	3,047	13,731	12,796	12,984	1,727	390
Khanty-Mansiysky Autonomous Area — Yugra	18,888	7,950	7,950	0	0	0	5	10,540	0	0	3	390
Yamalo-Nenetsky Autonomous Area	21,793	3,123	3,123	0	0	0	121	0	5,436	12,979	134	0
Chelyabinsk Region	52,153	357	0	47,173	0	0	2,492	0	1,713	411	7	0
SIBERIA FEDERAL DISTRICT	238,122	92,884	43,285	102,675	0	7,811	1,376	343	13,215	15,651	4,167	0
Republic of Altai	5,246	325	0	2,453	0	0	0	0	1,800	618	50	0
Republic of Buryatia	1,856	244	0	221	0	1,040	0	0	6	257	88	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	4,866	820	0	4,031	0	3	0	0	0	0	12	0
Altai Territory	5,088	1,945	0	1,692	0	594	0	26	89	591	151	0
Zabaykalskiy Territory	2,912	2,464	0	425	0	0	23	0	0	0	0	0
Krasnoyarsk Territory	69,380	2,419	38	54,375	0	5	7	19	31	12,449	75	0
Irkutsk Region	26,373	3,323	0	16,193	0	5,926	164	270	435	13	49	0
Kemerovo Region	101,922	76,929	39,019	12,301	0	77	0	0	8,272	1,098	3,245	0
Novosibirsk Region	6,561	1,382	1,228	2,151	0	166	1,157	5	998	398	304	0
Omsk Region	8,329	32	0	7,033	0	0	25	13	809	224	193	0
Tomsk Region	5,589	3,000	3,000	1,801	0	0	0	10	775	3	0	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	125,427	73,675	5,577	16,318	0	16,431	218	2,938	4,918	1,889	9,040	0
Republic of Sakha (Yakutia)	49,556	48,083	3,832	1,060	0	3	0	0	3	0	407	0
Kamchatka Territory	9,555	5,141	0	164	0	263	0	0	1	565	3,421	0
Primorski Territory	12,162	2,799	0	1,423	0	80	212	1,745	1,495	469	3,939	0
Khabarovsk Territory	41,845	6,123	0	13,205	0	16,086	6	1,168	3,399	855	1,003	0
Amur Region	8,061	8,040	0	11	0	0	0	0	10	0	0	0
Magadan Region	654	257	0	228	0	0	0	0	10	0	159	0
Sakhalin Region	2,096	1,745	1,745	227	0	0	0	25	0	0	99	0
Jewish Autonomous Region	156	144	0	0	0	0	0	0	0	0	12	0
Chukotka Autonomous Area	1,342	1,342	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)

	31.05.2012															
	volume of extended loans						debt						of which:			
	in rubles			in foreign currency and precious metals			in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		overdue debt	
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which: individual entrepreneurs	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
1	2	3	4	5	6	7	8	9	10	11	12	13				
RUSSIAN FEDERATION	2,491,168	236,920	70,495	1,110	3,909,366	460,795	211,025	6,627	379,063	26,953	12,471	493				
CENTRAL FEDERAL DISTRICT	1,052,708	45,967	48,960	678	1,478,280	92,509	120,354	3,086	134,918	3,598	8,658	193				
Belgorod Region	16,910	2,878	216	0	43,702	5,714	416	40	3,754	183	40	40				
Bryansk Region	9,419	2,633	197	74	18,775	5,263	1,017	681	1,317	196	7	0				
Vladimir Region	13,376	2,288	19	0	29,329	5,501	813	60	1,377	326	61	5				
Voronezh Region	36,275	3,293	1,292	0	79,926	12,116	2,718	3	2,609	284	16	3				
Ivanovo Region	12,719	1,848	16	0	22,093	3,321	69	16	2,117	161	16	16				
Kaluga Region	11,657	1,994	949	10	26,281	3,073	3,784	2	1,022	49	0	0				
Kostroma Region	8,551	1,613	214	0	19,060	3,631	1,326	0	1,291	152	32	0				
Kursk Region	18,935	4,315	0	0	34,960	5,000	26	0	3,826	257	0	0				
Lipetsk Region	13,332	1,720	362	0	40,923	3,342	762	12	9,059	74	0	0				
Moscow Region	120,221	4,656	2,501	360	170,436	9,005	13,667	590	14,292	439	580	6				
Orel Region	8,748	1,431	103	0	19,144	2,608	254	0	2,773	48	0	0				
Ryazan Region	16,038	2,945	83	2	32,108	5,135	525	6	2,630	151	37	1				
Smolensk Region	14,260	2,152	186	5	40,344	4,757	523	76	3,659	263	0	0				
Tambov Region	9,690	1,281	0	0	26,777	2,449	0	0	1,318	51	0	0				
Tver Region	10,982	1,562	604	0	17,479	3,271	881	0	1,041	76	1	0				
Tula Region	21,785	2,421	641	0	41,626	4,646	1,180	19	1,948	179	25	0				
Yaroslavl Region	22,381	2,745	36	4	34,149	4,526	770	25	4,961	492	60	11				
Moscow	687,429	4,192	41,541	223	781,168	9,151	91,623	1,556	75,924	217	7,783	111				
NORTH-WEST FEDERAL DISTRICT	277,365	19,931	3,333	23	465,407	29,699	39,317	558	48,217	2,443	1,856	22				
Republic of Karelia	7,360	908	13	0	13,625	1,155	1,369	0	3,192	18	293	0				
Republic of Komi	6,126	1,603	0	0	12,572	3,883	357	0	1,563	345	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	14,891	3,080	0	0	21,899	4,084	221	2	2,258	210	175	0
Nenets Autonomous Area	161	53	0	0	275	135	0	0	31	1	0	0
Vologda Region	25,952	7,348	80	0	39,450	6,456	631	9	9,965	842	17	0
Kaliningrad Region	14,527	1,510	541	13	36,991	2,868	6,099	55	6,248	328	305	4
Leningrad Region	19,389	745	346	7	51,964	2,143	1,678	9	3,735	349	87	2
Murmansk Region	9,155	1,297	378	0	17,557	2,390	12,526	0	3,895	122	103	0
Novgorod Region	7,044	736	1	0	12,794	1,601	219	0	1,067	79	24	0
Pskov Region	7,170	857	16	0	20,900	1,723	127	8	1,858	25	87	0
St. Petersburg	165,751	1,847	1,958	3	237,655	3,396	16,090	475	14,436	125	765	16
SOUTH FEDERAL DISTRICT	189,976	29,635	3,650	40	396,842	61,029	12,909	316	56,159	5,098	203	53
Republic of Adigei (Adigeya)	3,596	474	0	0	11,689	1,486	88	0	3,110	109	0	0
Republic of Kalmykia	1,603	824	0	0	5,243	3,073	0	0	438	251	0	0
Krasnodar Territory	84,214	13,755	1,275	26	214,799	26,301	6,757	228	37,734	2,664	74	20
Astrakhan Region	6,321	2,394	375	0	14,926	6,154	506	14	647	157	14	14
Volgograd Region	21,730	3,214	183	0	44,019	7,600	464	4	5,591	939	1	0
Rostov Region	72,512	8,974	1,817	14	106,166	16,415	5,094	70	8,639	978	114	19
NORTH-CAUCASIAN FEDERAL DISTRICT	44,783	9,579	358	29	129,559	26,929	1,663	74	10,568	2,303	64	0
Republic of Dagestan	7,805	1,884	23	23	17,789	4,410	447	74	547	109	0	0
Republic of Ingushetia	810	228	0	0	6,340	3,188	0	0	1,579	470	0	0
Kabardino-Balkar Republic	5,483	1,259	148	0	27,864	4,515	663	0	1,883	249	64	0
Karachai-Cherkess Republic	2,070	383	26	0	9,227	1,746	255	0	1,079	252	0	0
Republic of Northern Ossetia — Alania	4,919	756	0	0	12,357	1,482	0	0	1,962	149	0	0
Republic of Chechnya	653	77	55	0	10,722	477	57	0	165	26	0	0
Stavropol Territory	23,043	4,992	106	6	45,260	11,111	241	0	3,353	1,048	0	0
PRIVOLZHSKY FEDERAL DISTRICT	380,157	48,068	5,275	97	649,073	95,466	13,734	1,097	54,056	5,550	545	114
Republic of Bashkortostan	35,187	4,117	61	0	53,253	7,729	1,507	0	5,793	317	0	0
Republic of Mariy-El	6,564	1,231	8	0	13,633	2,153	8	0	1,197	47	0	0
Republic of Mordovia	9,480	1,088	2	0	26,565	2,842	3	0	677	75	0	0
Republic of Tatarstan (Tatarstan)	67,236	5,480	16	0	127,234	12,673	1,521	199	5,889	609	0	0
Udmurt Republic	12,804	3,191	176	0	21,274	5,420	194	0	5,033	291	0	0
Chuvash Republic — Chuvashya	9,679	1,982	0	0	18,145	3,898	40	18	1,841	317	0	0
Perm Territory	25,033	6,839	13	13	44,097	11,130	434	180	6,679	1,845	42	0
Kirov Region	14,147	2,688	0	0	26,789	4,793	7	4	1,556	271	0	0
Nizhni Novgorod Region	66,596	4,669	213	4	81,587	13,564	1,949	521	4,656	580	247	113
Orenburg Region	23,560	5,259	1	0	44,417	9,061	386	4	2,101	243	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	12,815	3,519	517	0	28,115	6,082	590	0	5,358	109	0	0
Samara Region	60,269	2,262	607	66	99,367	4,451	1,942	84	8,995	383	134	1
Saratov Region	24,966	3,876	164	14	41,213	7,978	393	62	3,303	301	18	0
Ulyanovsk Region	11,821	1,867	3,497	0	23,384	3,692	4,760	25	978	162	104	0
URALS FEDERAL DISTRICT	192,899	27,126	2,754	9	257,165	52,419	8,411	258	22,075	2,185	846	28
Kurgan Region	6,466	2,131	0	0	14,328	4,401	26	0	674	103	0	0
Sverdlovsk Region	65,555	7,901	856	5	83,758	17,380	2,578	244	8,427	920	326	28
Tyumen Region	70,501	9,341	1,861	4	101,322	19,442	4,751	7	5,105	404	500	0
Khanty-Mansiysky Autonomous Area — Yugra	25,048	4,837	0	0	33,916	10,531	5	0	901	184	0	0
Yamalo-Nenetsky Autonomous Area	6,386	1,868	0	0	13,381	3,713	121	0	343	123	0	0
Chelyabinsk Region	50,377	7,753	37	0	57,757	11,196	1,056	7	7,869	758	20	0
SIBERIA FEDERAL DISTRICT	253,669	38,657	2,854	149	386,683	68,391	6,961	1,018	43,905	4,621	206	36
Republic of Altai	1,724	279	0	0	4,605	835	0	0	982	26	0	0
Republic of Buryatia	8,149	3,819	74	0	16,072	6,274	347	0	1,996	238	0	0
Republic of Tyva	868	412	0	0	1,432	878	0	0	44	24	0	0
Republic of Khakassia	5,593	2,702	170	0	6,976	2,960	184	12	401	77	0	0
Altai Territory	38,487	3,974	9	9	79,643	10,456	802	130	15,025	685	70	10
Zabaykalskiy Territory	4,606	2,446	81	0	8,152	4,135	81	0	495	122	0	0
Krasnoyarsk Territory	44,542	7,716	688	1	58,600	10,158	762	58	3,084	796	9	0
Irkutsk Region	24,890	3,522	163	25	38,468	9,340	754	51	4,421	846	4	0
Kemerovo Region	24,825	2,870	377	0	40,674	5,759	1,058	0	5,798	688	0	0
Novosibirsk Region	57,052	2,369	578	0	69,802	4,842	1,256	164	4,043	174	75	9
Omsk Region	27,270	6,929	222	114	40,328	8,603	1,123	593	6,036	823	48	17
Tomsk Region	15,663	1,619	492	0	21,931	4,151	594	10	1,580	122	0	0
FAR EAST FEDERAL DISTRICT	99,611	17,957	3,311	85	146,357	34,353	7,676	220	9,165	1,155	93	47
Republic of Sakha (Yakutia)	11,731	2,995	408	0	22,337	6,113	582	37	1,226	155	30	30
Kamchatka Territory	6,871	1,002	0	0	16,360	2,371	2,789	1	723	94	1	1
Primorski Territory	43,308	4,967	908	85	40,936	8,121	1,413	152	2,618	217	10	7
Khabarovsk Territory	19,769	3,425	165	0	30,927	6,946	1,109	30	3,346	326	52	9
Amur Region	7,326	3,011	22	0	12,528	4,998	22	0	505	121	0	0
Magadan Region	3,142	722	76	0	7,581	1,421	75	0	94	8	0	0
Sakhalin Region	6,382	1,255	1,732	0	12,728	2,789	1,674	0	226	75	0	0
Jewish Autonomous Region	1,039	559	0	0	2,834	1,511	12	0	423	159	0	0
Chukotka Autonomous Area	43	21	0	0	126	83	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.05.2012										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		total	of which:
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	including overdue debt		
1	2	3	4	5	6	7	8	9			
	6,062,997	1,614,008	1,485,191	25,486	281,930	152,524	141,976	20,517			
RUSSIAN FEDERATION	1,667,801	416,355	391,169	6,695	208,010	111,089	101,952	16,943			
Belgorod Region	53,575	10,795	8,857	74	612	475	469	42			
Bryansk Region	33,959	8,195	7,320	41	292	215	195	3			
Vladimir Region	50,884	11,459	9,893	126	677	543	530	10			
Voronezh Region	66,910	17,273	15,538	342	904	517	504	66			
Ivanovo Region	25,527	5,548	5,180	54	437	349	347	109			
Kaluga Region	39,369	10,193	9,620	57	1,478	677	586	7			
Kostroma Region	19,219	4,269	3,901	36	153	82	81	6			
Kursk Region	36,127	9,052	7,529	30	410	282	279	18			
Lipetsk Region	34,804	7,917	7,295	24	366	249	243	33			
Moscow Region	381,261	106,981	103,577	1,844	45,642	29,922	28,275	5,849			
Orel Region	20,341	4,610	3,822	36	350	179	177	0			
Ryazan Region	37,710	10,411	10,066	83	907	290	289	21			
Smolensk Region	34,612	10,346	9,675	102	959	386	327	9			
Tambov Region	25,771	5,359	4,619	13	239	189	187	5			
Tver Region	44,025	13,423	13,220	388	1,128	751	724	262			
Tula Region	54,105	13,128	12,526	85	928	623	605	6			
Yaroslavl Region	42,799	10,843	10,214	133	669	471	416	60			
Moscow	666,803	156,553	148,317	3,227	151,859	74,889	67,718	10,437			
NORTH-WEST FEDERAL DISTRICT	648,817	173,933	160,711	2,282	36,361	18,623	18,056	1,523			
Republic of Karelia	33,781	8,594	8,037	45	252	183	178	10			
Republic of Komi	45,973	15,147	11,196	37	289	188	186	0			
Arkhangelsk Region	57,699	17,437	16,256	73	398	276	272	5			
Nenets Autonomous Area	3,521	2,185	2,120	1	3	2	2	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	54,163	14,807	13,757	164	484	368	366	57
Kaliningrad Region	33,128	6,440	5,942	244	2,752	985	912	203
Leningrad Region	69,405	17,702	16,639	330	3,612	1,640	1,597	110
Murmansk Region	43,566	7,174	6,657	26	398	252	238	31
Novgorod Region	24,699	5,558	5,040	72	250	183	181	7
Pskov Region	19,364	3,300	2,664	5	149	97	95	17
St. Petersburg	267,039	77,774	74,523	1,286	27,777	14,451	14,031	1,083
SOUTH FEDERAL DISTRICT	473,411	101,815	91,916	2,168	6,344	3,422	3,292	218
Republic of Adigei (Adigeya)	11,847	2,006	1,808	24	161	125	123	1
Republic of Kalmykia	11,255	1,935	1,747	4	100	77	76	0
Krasnodar Territory	180,025	39,430	35,357	911	3,118	1,434	1,359	119
Astrakhan Region	34,479	6,474	5,778	51	182	137	131	14
Volgograd Region	76,377	19,104	17,651	610	775	518	515	26
Rostov Region	159,428	32,866	29,575	568	2,008	1,131	1,088	58
NORTH-CAUCASIAN FEDERAL DISTRICT	169,799	31,394	26,020	728	2,847	1,839	1,711	322
Republic of Dagestan	23,807	2,857	2,306	95	622	226	220	33
Republic of Ingushetia	3,770	338	70	0	37	32	3	0
Kabardino-Balkar Republic	21,077	3,916	2,826	11	330	263	255	107
Karachai-Cherkess Republic	13,669	1,312	771	2	79	73	73	17
Republic of Northern Ossetia — Alania	14,757	2,546	1,968	224	242	194	170	45
Republic of Chechnya	6,097	161	158	9	200	143	143	26
Stavropol Territory	86,622	20,264	17,921	387	1,337	908	847	94
PRIVOLZHSKY FEDERAL DISTRICT	1,100,179	304,353	267,899	4,713	12,736	8,093	7,827	750
Republic of Bashkortostan	144,500	38,043	30,958	461	961	619	616	35
Republic of Mariy-El	18,744	5,846	5,420	44	171	119	119	3
Republic of Mordovia	21,424	6,524	5,593	17	311	268	268	23
Republic of Tatarstan (Tatarstan)	150,705	38,055	33,584	288	1,411	1,068	1,014	17
Udmurt Republic	56,800	19,320	15,106	220	527	413	410	76
Chuvash Republic — Chuvashya	38,564	13,746	13,125	127	575	403	398	42
Perm Territory	127,007	38,903	32,674	1,130	1,345	805	739	107
Kirov Region	38,918	10,863	8,838	88	429	220	217	0
Nizhni Novgorod Region	120,488	35,224	31,426	633	1,787	967	954	87
Orenburg Region	77,162	20,294	18,850	128	521	423	422	24
Penza Region	37,031	9,125	7,614	62	424	264	264	40
Samara Region	142,735	38,188	36,477	1,289	2,833	1,419	1,410	244

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	75,779	17,766	16,938	177	993	743	641	28
Ulyanovsk Region	50,322	12,456	11,296	49	448	362	355	24
URALS FEDERAL DISTRICT	738,199	250,284	236,099	3,256	4,120	2,683	2,624	221
Kurgan Region	31,289	8,754	7,977	65	101	70	70	0
Sverdlovsk Region	222,717	59,863	56,840	1,039	1,718	1,178	1,148	96
Tyumen Region	321,488	136,469	128,908	679	1,012	622	602	68
Khanty-Mansiysky Autonomous Area — Yugra	158,035	78,458	75,676	247	364	214	204	4
Yamalo-Nenetsky Autonomous Area	51,994	23,268	21,229	31	135	108	108	18
Chelyabinsk Region	162,705	45,198	42,374	1,473	1,289	813	804	57
SIBERIA FEDERAL DISTRICT	947,127	258,376	237,654	5,125	8,345	4,765	4,601	384
Republic of Altai	7,521	727	710	5	65	0	0	0
Republic of Buryatia	53,833	8,960	8,273	79	154	123	123	1
Republic of Tyva	12,396	2,911	2,819	17	7	2	2	0
Republic of Khakassia	23,258	6,494	6,043	74	78	39	33	0
Altai Territory	87,897	20,593	19,214	506	539	333	332	85
Zabaykalskiy Territory	53,590	11,959	11,173	69	114	49	49	0
Krasnoyarsk Territory	174,357	54,128	49,342	1,034	1,266	802	783	69
Irkutsk Region	136,283	38,365	36,073	559	781	499	489	28
Kemerovo Region	123,795	26,814	24,000	966	2,329	764	751	27
Novosibirsk Region	140,795	46,741	43,345	950	1,648	1,291	1,234	135
Omsk Region	77,625	22,141	19,544	638	986	581	535	26
Tomsk Region	55,777	18,543	17,118	228	378	282	270	13
FAR EAST FEDERAL DISTRICT	317,664	77,498	73,723	519	3,167	2,010	1,913	156
Republic of Sakha (Yakutia)	54,536	15,683	14,745	15	176	133	129	0
Kamchatka Territory	16,648	3,533	3,419	3	100	79	79	0
Primorski Territory	78,665	16,146	15,548	148	1,456	932	857	43
Khabarovsk Territory	78,243	20,427	19,993	222	691	560	554	77
Amur Region	43,018	10,463	9,516	84	134	112	106	32
Magadan Region	9,965	2,201	2,021	3	350	21	20	0
Sakhalin Region	28,296	6,995	6,553	42	204	141	136	4
Jewish Autonomous Region	6,331	1,638	1,541	2	35	12	12	0
Chukotka Autonomous Area	1,962	412	387	0	21	20	20	0

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	20,845	3,149	3,225	171.5	12.0	3,060	3,186	172.8	12.0
Kaliningrad Region	15,009	979	1,438	174.6	11.8	903	1,375	178.4	11.7
Leningrad Region	27,124	2,386	4,322	168.0	12.2	2,252	4,189	170.1	12.2
Murmansk Region	19,143	1,315	1,665	161.1	11.9	1,197	1,599	163.4	11.9
Novgorod Region	9,979	1,110	1,266	170.5	12.2	1,061	1,233	172.2	12.2
Pskov Region	8,292	765	952	167.6	12.1	638	876	170.6	12.0
St. Petersburg	122,382	8,222	18,597	159.2	12.1	7,859	18,106	153.9	11.9
SOUTH FEDERAL DISTRICT	193,887	15,867	20,738	183.3	12.2	14,586	19,983	187.7	12.2
Republic of Adigei (Adigeya)	4,129	295	343	186.0	12.6	287	336	186.9	12.6
Republic of Kalmykia	4,090	381	541	201.6	12.9	354	523	204.3	12.9
Krasnodar Territory	72,523	6,103	8,355	184.0	12.4	5,404	7,933	191.3	12.4
Astrakhan Region	14,285	1,248	1,487	190.9	11.5	1,178	1,451	194.1	11.5
Volgograd Region	29,551	3,236	3,931	179.9	12.0	3,205	3,907	180.6	12.0
Rostov Region	69,309	4,604	6,081	180.9	12.1	4,158	5,833	184.6	12.0
NORTH-CAUCASIAN FEDERAL DISTRICT	69,627	10,061	8,564	161.5	12.4	5,435	6,707	195.5	12.2
Republic of Dagestan	11,423	3,003	1,731	87.7	12.2	395	687	207.4	12.1
Republic of Ingushetia	1,036	1,171	481	125.3	14.8	11	20	193.0	12.5
Kabardino-Balkar Republic	9,034	1,343	1,135	163.5	13.0	564	829	221.0	12.9
Karachai-Cherkess Republic	4,759	209	268	214.6	12.5	206	267	215.3	12.5
Republic of Northern Ossetia — Alania	5,807	419	544	193.3	12.0	409	539	194.3	12.0
Republic of Chechnya	2,290	16	25	161.2	12.6	16	25	161.2	12.6
Stavropol Territory	35,278	3,900	4,380	187.0	12.1	3,834	4,340	187.9	12.1
PRIVOLZHSKY FEDERAL DISTRICT	459,363	69,788	68,496	173.9	11.9	64,732	66,353	178.0	11.8
Republic of Bashkortostan	61,193	9,897	8,426	159.4	12.6	8,071	7,797	166.6	12.4
Republic of Mariy-El	6,654	1,173	1,226	177.6	12.1	1,146	1,213	178.6	12.0
Republic of Mordovia	7,337	1,474	1,516	187.7	12.2	1,361	1,465	192.5	12.2
Republic of Tatarstan (Tatarstan)	63,546	12,814	11,155	149.9	12.2	12,366	10,859	152.0	12.2
Udmurt Republic	20,714	4,564	4,154	179.9	11.8	4,361	4,070	193.6	10.1
Chuvash Republic — Chuvashya	14,616	2,795	3,026	180.4	11.7	2,750	2,995	180.8	11.7
Perm Territory	51,851	6,304	6,855	180.8	12.3	6,098	6,713	183.4	12.2
Kirov Region	15,681	4,087	2,834	173.4	12.3	2,916	2,627	183.5	12.1
Nizhni Novgorod Region	50,205	5,709	6,574	173.5	12.0	5,501	6,457	175.0	12.0
Orenburg Region	34,998	4,334	4,973	213.7	10.0	4,064	4,840	217.4	9.9
Penza Region	14,833	2,011	2,221	185.4	11.6	1,897	2,148	188.9	11.6
Samara Region	69,234	7,776	8,300	175.4	11.9	7,640	8,139	177.4	11.9

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	30,040	3,606	4,039	186.4	12.1	3,498	3,975	187.8	12.1
Ulyanovsk Region	18,461	3,244	3,197	171.8	12.1	3,063	3,055	177.4	12.1
URALS FEDERAL DISTRICT	286,481	32,320	46,689	192.4	12.0	30,411	44,405	194.3	12.0
Kurgan Region	12,332	1,733	1,739	220.8	10.3	1,623	1,696	224.0	10.2
Sverdlovsk Region	89,577	8,611	12,370	175.3	12.1	8,457	12,194	176.7	12.1
Tyumen Region	121,010	12,960	23,492	214.4	12.1	11,562	21,568	218.5	12.1
Khanty-Mansiysky Autonomous Area — Yugra	49,242	6,210	12,161	216.9	12.2	5,772	11,399	219.5	12.2
Yamalo-Nenetsky Autonomous Area	18,180	2,189	4,632	229.0	11.8	1,912	4,141	237.2	11.8
Chelyabinsk Region	63,562	9,016	9,088	153.2	12.1	8,769	8,947	154.4	12.1
SIBERIA FEDERAL DISTRICT	402,457	40,641	49,635	176.9	12.2	38,874	48,351	177.7	12.2
Republic of Altai	3,249	118	129	191.3	12.9	96	123	199.0	12.7
Republic of Buryatia	23,440	1,490	1,846	177.3	12.4	1,404	1,783	180.2	12.4
Republic of Tyva	4,247	307	532	199.5	13.3	301	530	200.0	13.3
Republic of Khakassia	9,133	894	976	171.1	12.7	883	972	171.6	12.7
Altai Territory	34,638	4,616	4,555	173.4	11.9	4,368	4,414	175.4	11.8
Zabaykalskiy Territory	20,083	1,821	2,570	178.3	12.5	1,771	2,534	179.6	12.4
Krasnoyarsk Territory	70,028	6,905	9,551	174.6	12.2	6,814	9,450	175.5	12.2
Irkutsk Region	55,543	5,464	6,866	164.1	12.5	5,300	6,736	165.5	12.4
Kemerovo Region	56,049	4,893	5,299	166.6	12.2	4,599	5,118	163.6	12.1
Novosibirsk Region	72,190	6,933	9,188	187.4	12.4	6,621	8,906	189.0	12.3
Omsk Region	30,470	4,406	4,646	190.1	11.9	4,001	4,345	191.4	11.9
Tomsk Region	23,387	2,794	3,477	179.2	11.8	2,716	3,440	180.3	11.7
FAR EAST FEDERAL DISTRICT	137,866	11,512	18,585	171.6	12.2	10,930	18,066	173.5	12.2
Republic of Sakha (Yakutia)	21,022	2,111	3,311	167.6	12.5	1,861	3,137	172.5	12.6
Kamchatka Territory	8,207	623	1,009	161.5	12.2	569	966	166.2	12.1
Primorski Territory	35,681	2,655	4,458	166.4	12.0	2,593	4,378	167.5	12.0
Khabarovsk Territory	34,918	3,060	4,960	176.7	12.0	3,009	4,894	177.3	11.9
Amur Region	17,903	1,664	2,463	182.8	12.5	1,584	2,390	184.1	12.5
Magadan Region	5,728	365	537	183.4	12.3	360	529	185.3	12.3
Sakhalin Region	11,093	703	1,403	160.9	12.3	638	1,345	162.0	12.2
Jewish Autonomous Region	2,444	277	343	176.7	12.4	266	332	176.6	12.3
Chukotka Autonomous Area	870	54	101	181.3	13.1	50	95	190.4	13.0

Table 6.4.8

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

	31.05.2012												
	including:												
	volume of consumer loans total, millions of rubles			housing loans				of which: mortgage loans					
1	2	3	4	5	6	7	8	9	10	11	12	13	14
		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	52,201	696	5,791	140.0	9.6	648	4,702	160.2	9.6	648	4,702	160.2	9.6
CENTRAL FEDERAL DISTRICT	44,725	393	4,457	133.3	10.1	360	3,513	155.7	10.1	360	3,513	155.7	10.1
Belgorod Region	17	2	7	266.7	8.1	2	7	266.7	8.1	2	7	266.7	8.1
Bryansk Region	23	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Vladimir Region	28	5	20	162.3	10.0	5	20	162.3	10.0	5	20	162.3	10.0
Voronezh Region	52	2	7	242.0	9.4	2	7	242.0	9.4	2	7	242.0	9.4
Ivanovo Region	22	1	3	182.0	9.1	1	3	182.0	9.1	1	3	182.0	9.1
Kaluga Region	120	7	36	237.0	9.9	7	36	237.0	9.9	7	36	237.0	9.9
Kostroma Region	28	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Kursk Region	75	4	19	237.7	8.8	4	19	237.7	8.8	4	19	237.7	8.8
Lipetsk Region	35	1	4	302.0	11.7	1	4	302.0	11.7	1	4	302.0	11.7
Moscow Region	4,695	110	1,021	126.6	10.0	104	984	128.8	10.0	104	984	128.8	10.0
Orel Region	30	3	7	269.8	10.2	3	7	269.8	10.2	3	7	269.8	10.2
Ryazan Region	140	5	24	215.4	10.1	5	24	215.4	10.1	5	24	215.4	10.1
Smolensk Region	45	1	0	156.0	9.0	0	0	0.0	9.0	0	0	0.0	0.0
Tambov Region	14	3	10	215.4	9.2	3	10	215.4	9.2	3	10	215.4	9.2
Tver Region	57	8	30	207.9	9.9	8	30	207.9	9.9	8	30	207.9	9.9
Tula Region	49	3	17	199.0	10.0	3	17	199.0	10.0	3	17	199.0	10.0
Yaroslavl Region	81	1	6	242.0	10.0	1	6	242.0	10.0	1	6	242.0	10.0
Moscow	39,214	237	3,246	130.3	10.2	211	2,339	161.8	10.1	211	2,339	161.8	10.1
NORTH-WEST FEDERAL DISTRICT	3,738	107	701	151.0	7.2	100	675	154.7	7.2	100	675	154.7	7.2
Republic of Karelia	28	1	10	122.0	9.8	1	10	122.0	9.8	1	10	122.0	9.8
Republic of Komi	25	2	20	197.6	6.9	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	33	1	6	182.0	9.6	1	6	182.0	9.6
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	89	1	6	182.0	9.3	1	6	182.0	9.3
Kaliningrad Region	414	6	18	164.3	9.9	6	18	164.3	9.9
Leningrad Region	391	10	39	84.6	9.7	9	29	113.6	9.7
Murmansk Region	26	1	3	182.0	9.3	1	3	182.0	9.3
Novgorod Region	13	0	0	0.0	0.0	0	0	0.0	0.0
Pskov Region	5	1	2	182.0	9.3	1	2	182.0	9.3
St. Petersburg	2,714	84	597	153.0	7.0	78	581	154.7	6.9
SOUTH FEDERAL DISTRICT	781	34	161	193.0	9.7	30	105	231.9	10.1
Republic of Adigei (Adigeya)	7	1	4	182.0	8.3	1	4	182.0	8.3
Republic of Kalmykia	3	0	0	0.0	0.0	0	0	0.0	0.0
Krasnodar Territory	582	16	104	181.6	9.5	13	49	251.8	10.2
Astrakhan Region	7	1	3	182.0	10.9	1	3	182.0	10.9
Volgograd Region	50	4	13	216.9	9.8	3	12	220.8	9.7
Rostov Region	132	12	37	218.4	10.0	12	37	218.4	10.0
NORTH-CAUCASIAN FEDERAL DISTRICT	164	8	29	260.6	9.6	8	29	260.6	9.6
Republic of Dagestan	76	1	2	302.0	10.9	1	2	302.0	10.9
Republic of Ingushetia	1	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	3	0	0	0.0	0.0	0	0	0.0	0.0
Karachai-Cherkess Republic	6	1	5	302.0	10.9	1	5	302.0	10.9
Republic of Northern Ossetia — Alania	5	1	4	359.6	6.5	1	4	359.6	6.5
Republic of Chechnya	26	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	47	5	18	224.2	9.8	5	18	224.2	9.8
PRIVOLZHSKY FEDERAL DISTRICT	1,378	45	160	155.6	9.1	43	105	221.0	9.1
Republic of Bashkortostan	40	2	8	164.0	9.4	2	8	164.0	9.4
Republic of Mariy-El	12	1	4	242.0	8.5	1	4	242.0	8.5
Republic of Mordovia	8	2	6	336.1	7.8	2	6	336.1	7.8
Republic of Tatarstan (Tatarstan)	173	4	62	53.4	9.6	2	7	242.0	10.0
Udmurt Republic	14	0	0	0.0	0.0	0	0	0.0	0.0
Chuvash Republic — Chuvashya	14	3	7	181.7	8.1	3	7	181.7	8.1
Perm Territory	44	1	2	242.0	10.0	1	2	242.0	10.0
Kirov Region	14	0	0	0.0	0.0	0	0	0.0	0.0
Nizhni Novgorod Region	120	4	8	212.6	10.3	4	8	212.6	10.3
Orenburg Region	18	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	21	2	12	232.0	9.5	2	12	232.0	9.5
Samara Region	814	15	14	225.7	8.2	15	14	225.7	8.2
Saratov Region	65	4	16	195.0	9.3	4	16	195.0	9.3
Ulyanovsk Region	21	5	15	241.1	9.6	5	15	241.1	9.6
URALS FEDERAL DISTRICT	748	69	117	139.7	9.5	69	117	139.7	9.5
Kurgan Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Sverdlovsk Region	502	16	36	226.6	9.7	16	36	226.6	9.7
Tyumen Region	86	47	11	236.6	9.3	47	11	236.6	9.3
Khanty-Mansiysky Autonomous Area — Yugra	33	45	5	232.3	8.5	45	5	232.3	8.5
Yamalo-Nenetsky Autonomous Area	3	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	158	6	70	79.4	9.2	6	70	79.4	9.2
SIBERIA FEDERAL DISTRICT	439	22	125	207.4	8.7	22	125	207.4	8.7
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	3	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	15	0	0	0.0	0.0	0	0	0.0	0.0
Altai Territory	38	3	11	215.7	9.5	3	11	215.7	9.5
Zabaykalskiy Territory	4	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	82	4	21	132.2	9.0	4	21	132.2	9.0
Irkutsk Region	32	1	2	182.0	9.5	1	2	182.0	9.5
Kemerovo Region	78	3	52	229.1	8.6	3	52	229.1	8.6
Novosibirsk Region	103	7	26	235.1	8.2	7	26	235.1	8.2
Omsk Region	69	4	13	181.1	9.5	4	13	181.1	9.5
Tomsk Region	15	0	0	0.0	0.0	0	0	0.0	0.0
FAR EAST FEDERAL DISTRICT	228	18	41	116.9	10.2	16	33	133.0	10.1
Republic of Sakha (Yakutia)	28	1	4	188.4	12.0	1	4	188.4	12.0
Kamchatka Territory	5	0	0	0.0	0.0	0	0	0.0	0.0
Primorski Territory	157	15	30	122.1	10.0	14	27	122.2	9.8
Khabarovsk Territory	20	1	2	185.0	9.2	1	2	185.0	9.2
Amur Region	7	1	5	12.0	9.5	0	0	0.0	0.0
Magadan Region	4	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	3	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	1	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)

	31.05.2012				
	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	4,994,040.7	1,505,587.8	945,649.5	441,557.2	307,920.9
CENTRAL FEDERAL DISTRICT	4,532,095.5	1,433,077.2	848,649.6	436,537.7	300,884.0
Belgorod Region	1,292.5	37.0	4.8	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.2
Vladimir Region	141.6	42.0	17.8	0.0	26.5
Voronezh Region	2.4	2.7	0.0	0.0	7.5
Ivanovo Region	800.5	47.4	58.3	0.0	4.6
Kaluga Region	0.0	0.0	9.5	0.0	2.0
Kostroma Region	13,063.9	466.1	0.1	0.0	153.5
Kursk Region	1,350.1	1,030.3	0.0	0.0	5.1
Lipetsk Region	1,719.8	334.3	4.3	0.0	59.6
Moscow Region	6,764.6	1,210.3	858.1	0.0	13.2
Orel Region	0.0	0.0	18.0	0.0	110.4
Ryazan Region	1,150.4	847.2	336.0	0.0	0.0
Smolensk Region	159.7	140.8	142.5	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	518.0	208.3	18.1	0.0	0.6
Tula Region	580.8	325.9	3.7	0.0	0.0
Yaroslavl Region	28.2	10.5	0.2	0.0	3.8
Moscow	4,504,523.1	1,428,374.3	847,178.2	436,537.6	300,497.1
NORTH-WEST FEDERAL DISTRICT	198,076.5	24,854.0	30,052.0	3,443.9	2,360.4
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	2,068.1	611.6	52.3	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	1,847.3	915.7	67.2	1.5	5.2
Kaliningrad Region	3,841.7	199.3	32.2	0.0	470.1
Leningrad Region	735.4	125.0	25.1	1,247.2	0.0
Murmansk Region	674.2	618.7	0.0	0.0	302.0
Novgorod Region	861.3	366.8	199.6	0.0	0.0
Pskov Region	109.7	20.0	0.0	0.0	0.0
St. Petersburg	187,938.7	21,997.0	29,673.5	2,195.3	1,582.7
SOUTH FEDERAL DISTRICT	9,943.6	2,993.2	4,143.1	25.2	129.7
Republic of Adigei (Adigeya)	20.3	20.3	1.6	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,025.7	1,907.7	3,729.8	0.0	109.2
Astrakhan Region	722.6	472.7	86.6	5.3	1.6
Volgograd Region	1,303.7	434.6	2.0	0.0	0.0
Rostov Region	871.3	158.0	323.2	19.9	18.9
NORTH-CAUCASIAN FEDERAL DISTRICT	2,698.4	227.7	445.2	9.2	7.1
Republic of Daghestan	1,103.3	0.0	336.3	0.0	2.8
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	3.0	0.0	26.2	0.0	4.2
Karachai-Cherkess Republic	0.0	0.0	24.5	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	58.0	9.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,592.2	227.7	0.2	0.2	0.1
PRIVOLZHISKY FEDERAL DISTRICT	96,064.1	13,978.7	39,496.8	782.8	2,058.4
Republic of Bashkortostan	8,589.7	1,229.1	955.9	0.0	71.0
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	387.9	156.0	37.2	0.0	18.5
Republic of Tatarstan (Tatarstan)	44,952.3	7,270.9	15,686.6	762.6	1,101.8
Udmurt Republic	3,000.6	560.4	63.1	0.0	159.8
Chuvash Republic — Chuvashya	423.4	76.5	204.7	0.0	0.0
Perm Territory	941.1	0.0	5,052.3	0.0	118.3
Kirov Region	4,313.1	0.0	1,455.3	0.0	2.1
Nizhni Novgorod Region	7,842.9	2,415.9	4,465.9	0.1	71.0
Orenburg Region	3,965.5	37.4	544.9	17.6	41.9
Penza Region	189.3	117.9	0.0	0.0	0.0
Samara Region	20,409.7	1,997.6	10,034.7	2.1	473.8
Saratov Region	1,048.6	116.9	995.9	0.3	0.0
Ulyanovsk Region	0.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	105,017.7	22,334.8	19,574.4	716.3	842.5
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	49,629.5	5,218.6	13,307.7	0.1	104.5
Tyumen Region	35,905.8	7,399.8	6,068.7	716.2	644.4
Khanty-Mansiysky Autonomous Area — Yugra	28,439.8	4,065.4	5,739.2	716.2	229.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	56.0	0.0	0.0
Chelyabinsk Region	19,482.4	9,716.4	198.0	0.0	93.3
SIBERIA FEDERAL DISTRICT	18,351.3	4,199.3	1,502.7	0.0	596.4
Republic of Altai	46.2	0.0	0.0	0.0	0.0
Republic of Buryatia	48.9	0.0	911.5	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	17.2	17.7	0.0	0.0	0.0
Altai Territory	39.0	37.0	12.0	0.0	85.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	4.2	4.7	36.7	0.0	7.3
Irkutsk Region	162.5	0.0	103.4	0.0	0.1
Kemerovo Region	2,736.6	1,905.2	70.5	0.0	85.9
Novosibirsk Region	12,625.8	1,647.7	364.0	0.0	400.0
Omsk Region	2,213.8	480.7	0.4	0.0	12.6
Tomsk Region	457.1	106.3	4.3	0.0	5.2
FAR EAST FEDERAL DISTRICT	31,793.5	3,923.0	1,785.7	42.1	1,042.3
Republic of Sakha (Yakutia)	1,849.1	297.1	398.5	0.0	34.7
Kamchatka Territory	406.1	162.8	41.4	42.1	18.3
Primorski Territory	18,374.9	2,853.7	432.1	0.0	6.0
Khabarovsk Territory	766.3	12.8	436.5	0.0	600.0
Amur Region	10,079.9	413.9	7.6	0.0	340.8
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	317.2	182.7	469.5	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)

	31.05.2012		
	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	257,743.6	0.0	40,604.6
CENTRAL FEDERAL DISTRICT	210,921.1	0.0	37,926.8
Belgorod Region	1,974.7	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	47.1	0.0	0.0
Voronezh Region	242.9	0.0	0.0
Ivanovo Region	339.5	0.0	86.4
Kaluga Region	8.5	0.0	0.0
Kostroma Region	79.9	0.0	19.4
Kursk Region	0.6	0.0	0.0
Lipetsk Region	437.0	0.0	0.0
Moscow Region	2,967.8	0.0	102.5
Orel Region	0.0	0.0	0.0
Ryazan Region	0.0	0.0	0.0
Smolensk Region	21.8	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	355.2	0.0	0.0
Yaroslavl Region	31.6	0.0	0.0
Moscow	204,414.5	0.0	37,718.5
NORTH-WEST FEDERAL DISTRICT	16,957.2	0.0	1,057.4
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	25.1	0.0	97.0
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	2,103.1	0.0	0.0
Kaliningrad Region	595.4	0.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	394.2	0.0	0.0
Pskov Region	25.2	0.0	0.0
St. Petersburg	13,814.2	0.0	960.4
SOUTH FEDERAL DISTRICT	1,456.0	0.0	172.9
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	1,182.8	0.0	0.0
Astrakhan Region	114.3	0.0	0.0
Volgograd Region	57.7	0.0	172.9
Rostov Region	101.2	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	587.1	0.0	0.0
Republic of Daghestan	269.8	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	47.8	0.0	0.0
Republic of Northern Ossetia — Alania	150.4	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	119.0	0.0	0.0

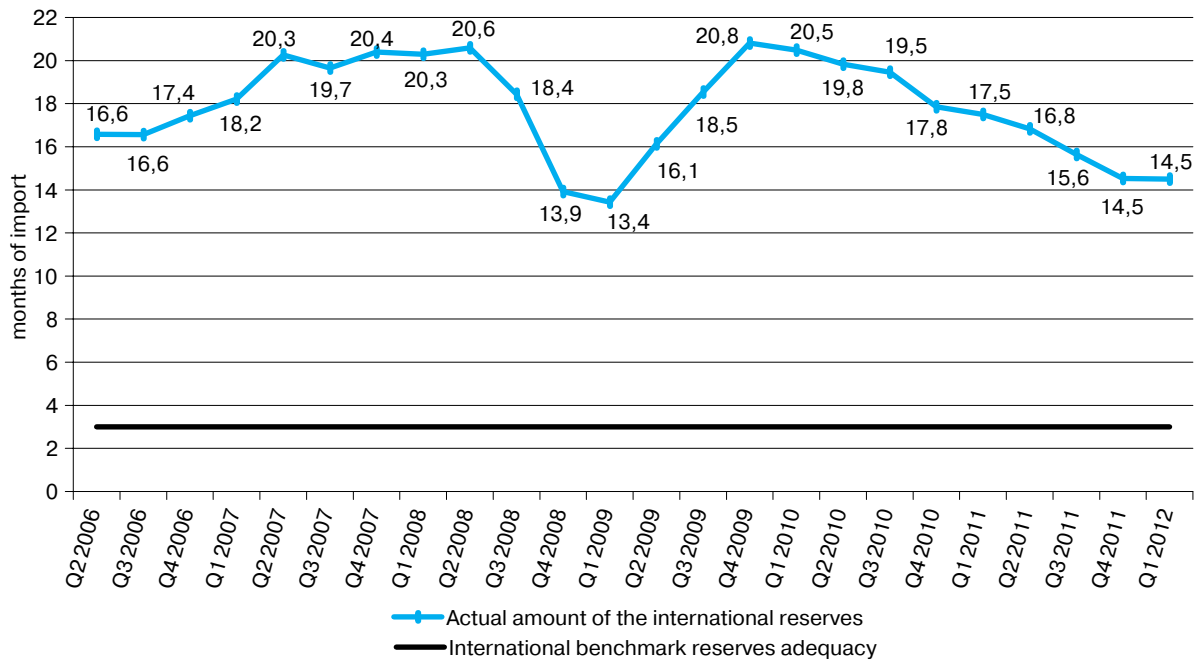
Table 6.4.10 (end)

(millions of rubles)

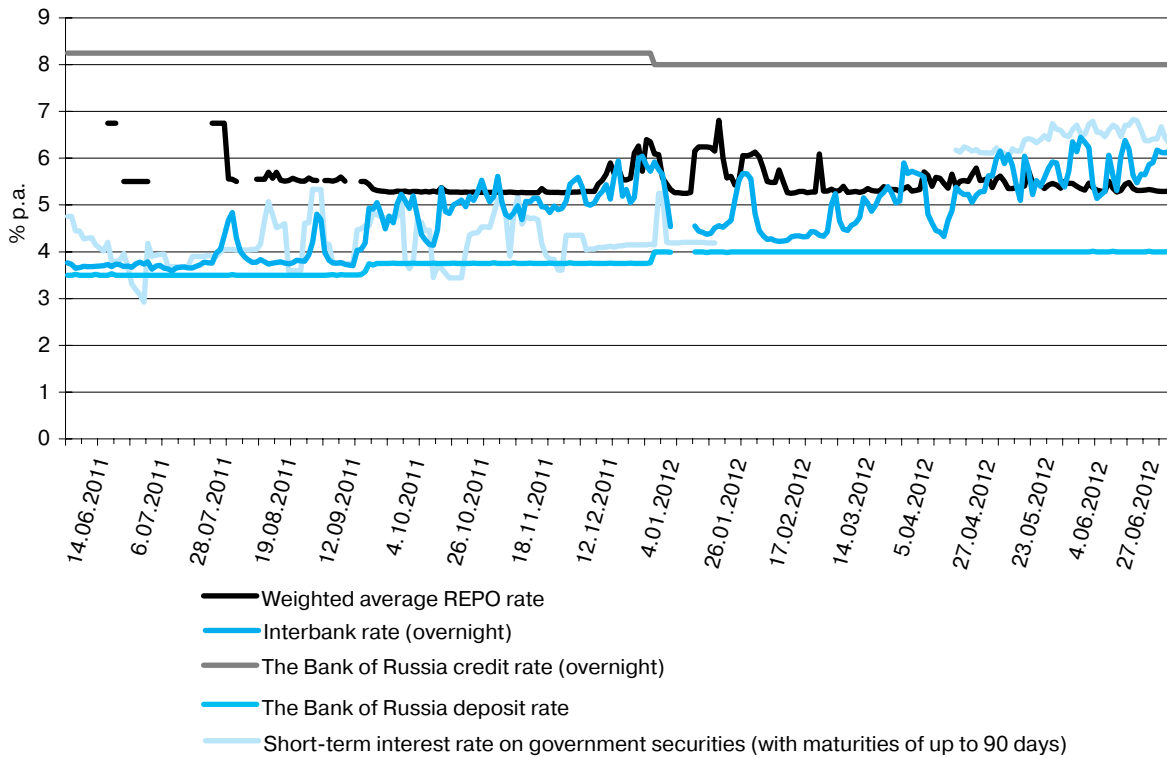
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	12,782.4	0.0	544.5
Republic of Bashkortostan	390.7	0.0	0.0
Republic of Mariy-El	19.9	0.0	0.0
Republic of Mordovia	74.4	0.0	0.0
Republic of Tatarstan (Tatarstan)	3,355.2	0.0	0.0
Udmurt Republic	1,045.3	0.0	458.8
Chuvash Republic — Chuvashya	474.4	0.0	0.0
Perm Territory	273.8	0.0	0.0
Kirov Region	175.4	0.0	0.0
Nizhni Novgorod Region	2,481.3	0.0	0.0
Orenburg Region	3,279.4	0.0	37.6
Penza Region	97.2	0.0	0.0
Samara Region	796.7	0.0	48.1
Saratov Region	318.7	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	10,576.8	0.0	413.3
Kurgan Region	7.0	0.0	0.0
Sverdlovsk Region	3,268.0	0.0	0.0
Tyumen Region	6,708.7	0.0	349.3
Khanty-Mansiysky Autonomous Area — Yugra	2,658.4	0.0	10.5
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	593.1	0.0	64.0
SIBERIA FEDERAL DISTRICT	2,349.0	0.0	328.6
Republic of Altai	248.0	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	1.7	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	25.6	0.0	0.0
Irkutsk Region	242.0	0.0	34.6
Kemerovo Region	941.6	0.0	0.0
Novosibirsk Region	383.8	0.0	3.7
Omsk Region	467.3	0.0	290.3
Tomsk Region	36.9	0.0	0.0
FAR EAST FEDERAL DISTRICT	2,113.9	0.0	161.1
Republic of Sakha (Yakutia)	1,114.3	0.0	0.0
Kamchatka Territory	91.1	0.0	0.0
Primorski Territory	685.8	0.0	0.0
Khabarovsk Territory	180.8	0.0	0.0
Amur Region	0.0	0.0	161.1
Magadan Region	0.0	0.0	0.0
Sakhalin Region	42.0	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

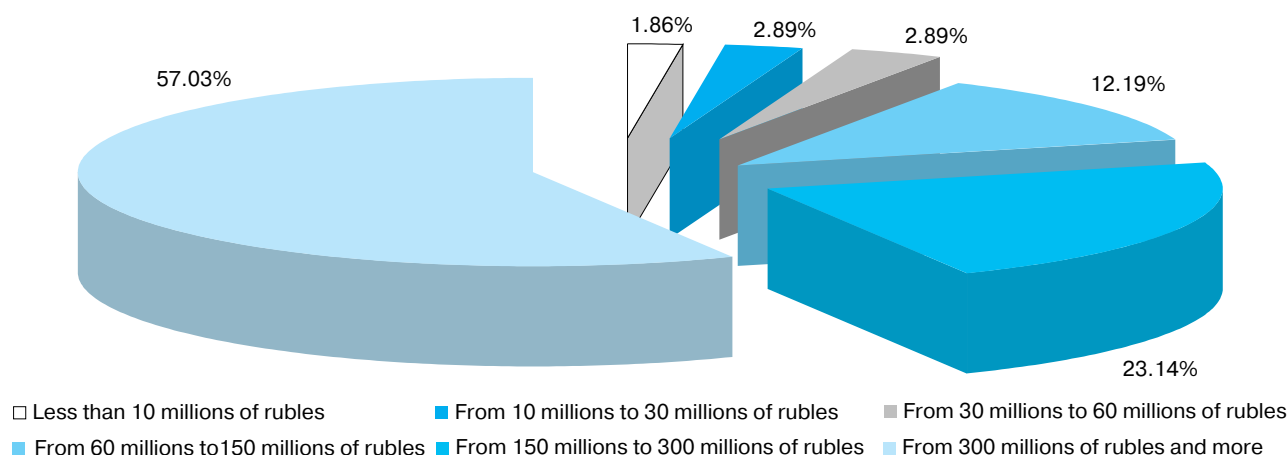


7.2. Interest Rates Dynamics in June, 2011 – June, 2012

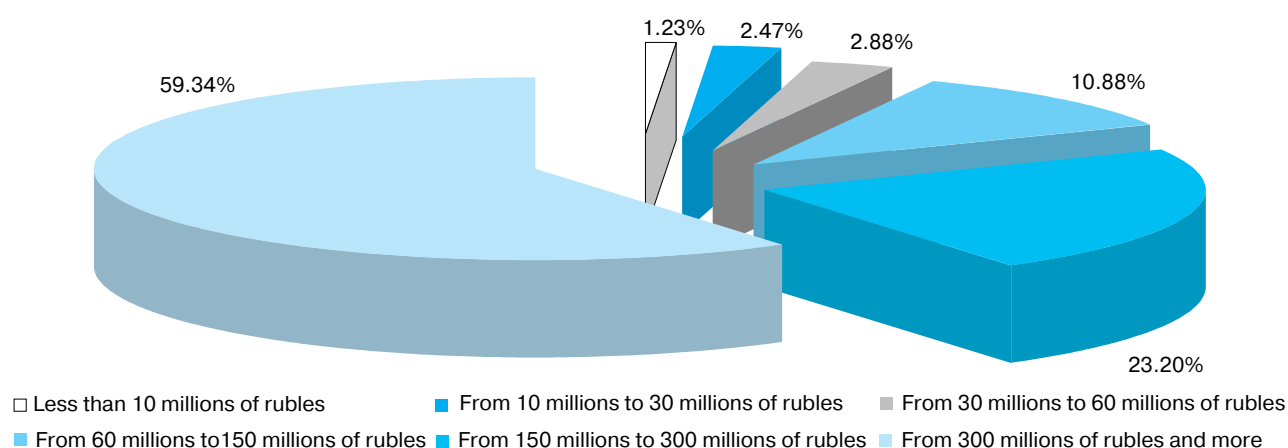


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

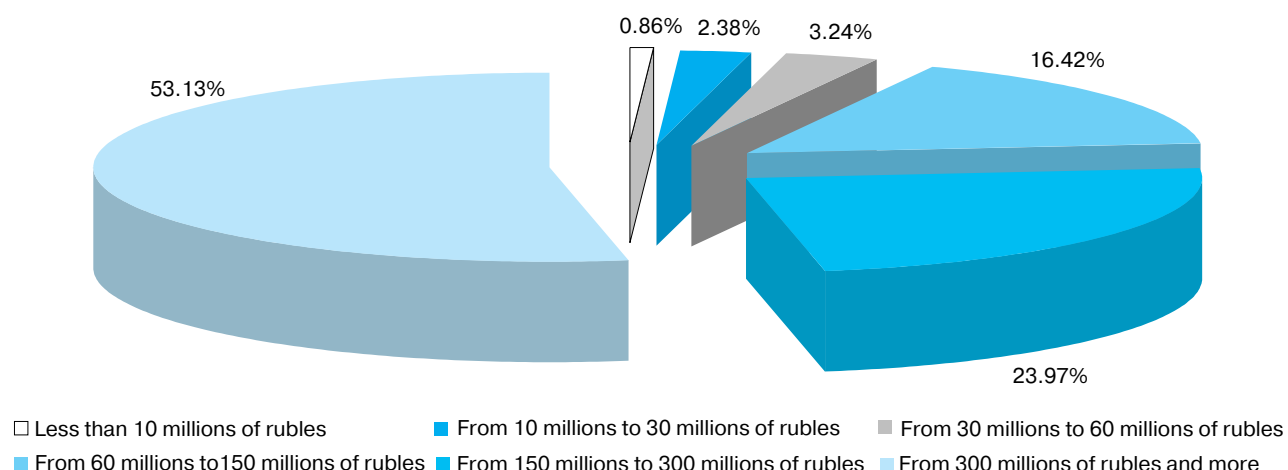
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 30.06.2012



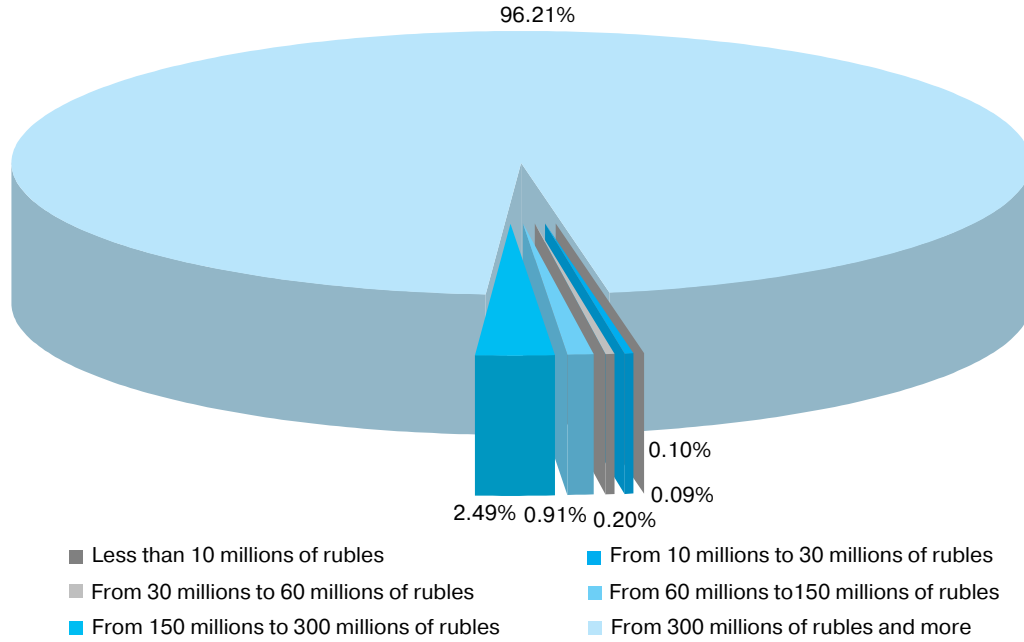
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 30.06.2012



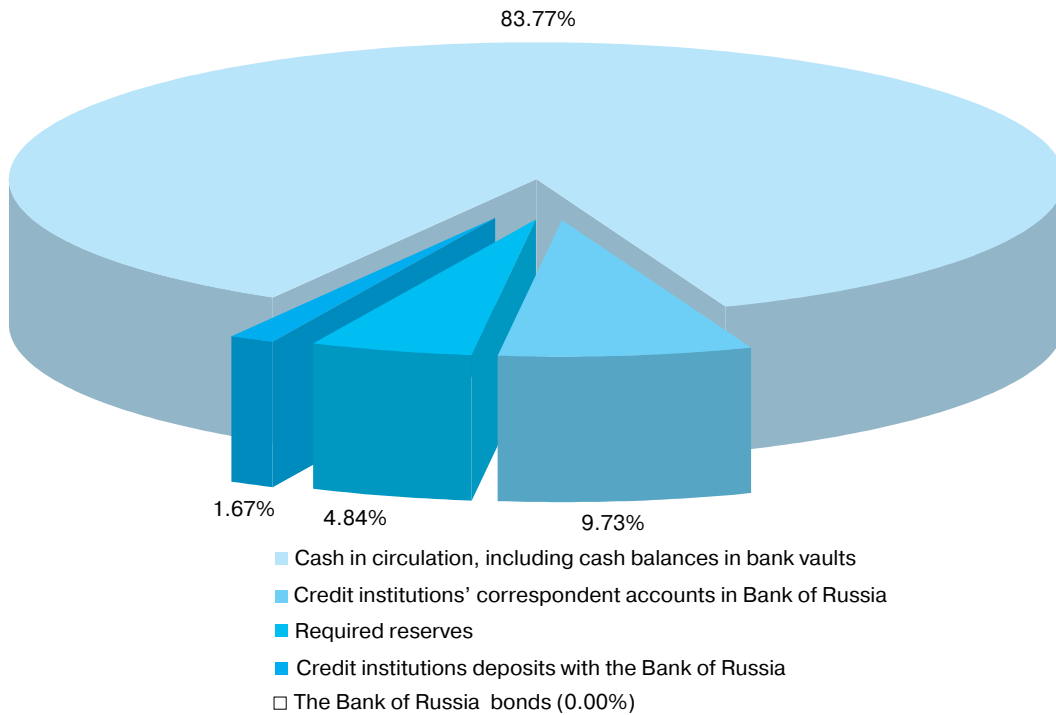
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.06.2012



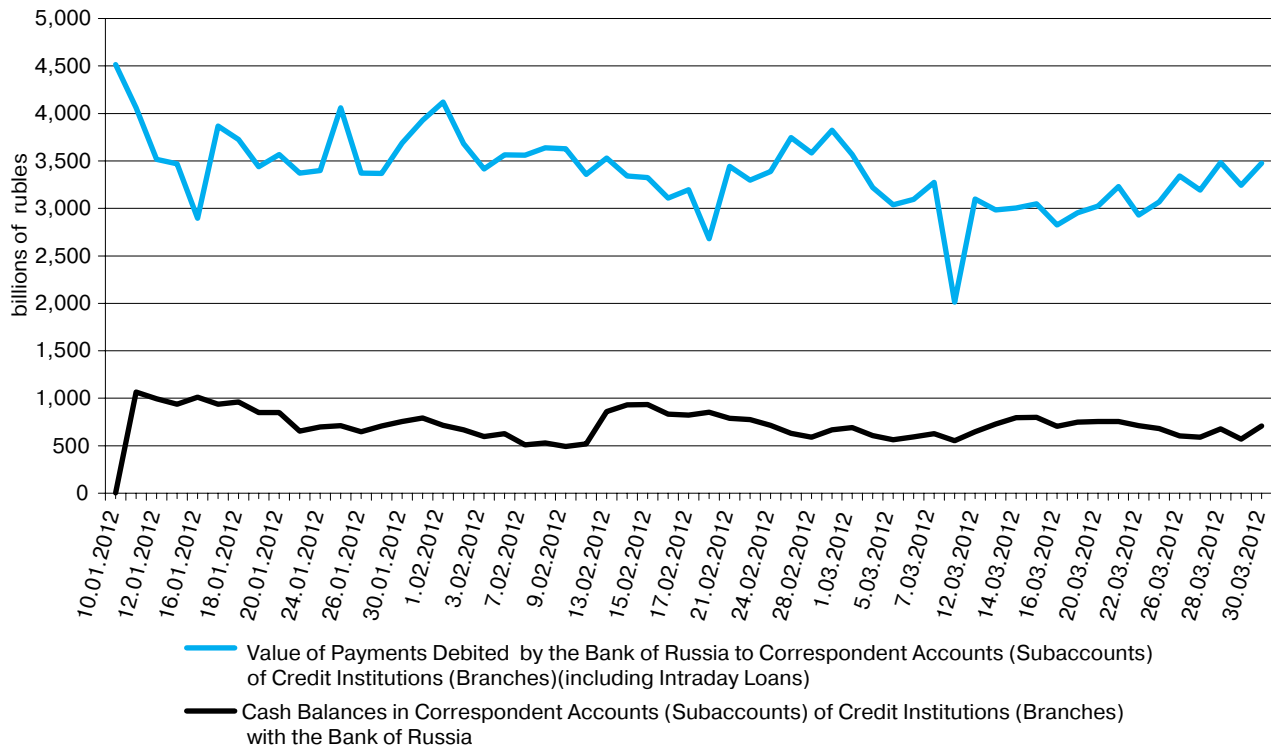
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from July 10, to August 10, 2012 (Credit Institutions Grouped by Size of Registered Authorized Capital)



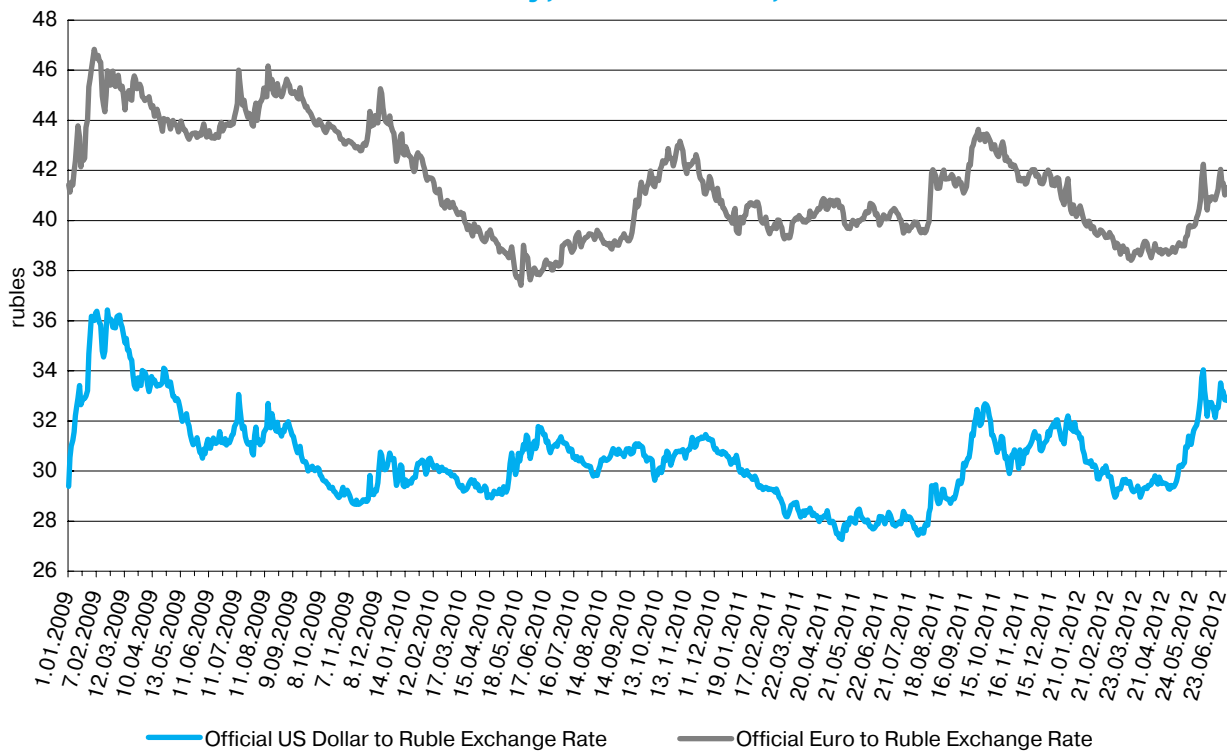
7.7. Structure of Broad Monetary Base as of 30.06.2012



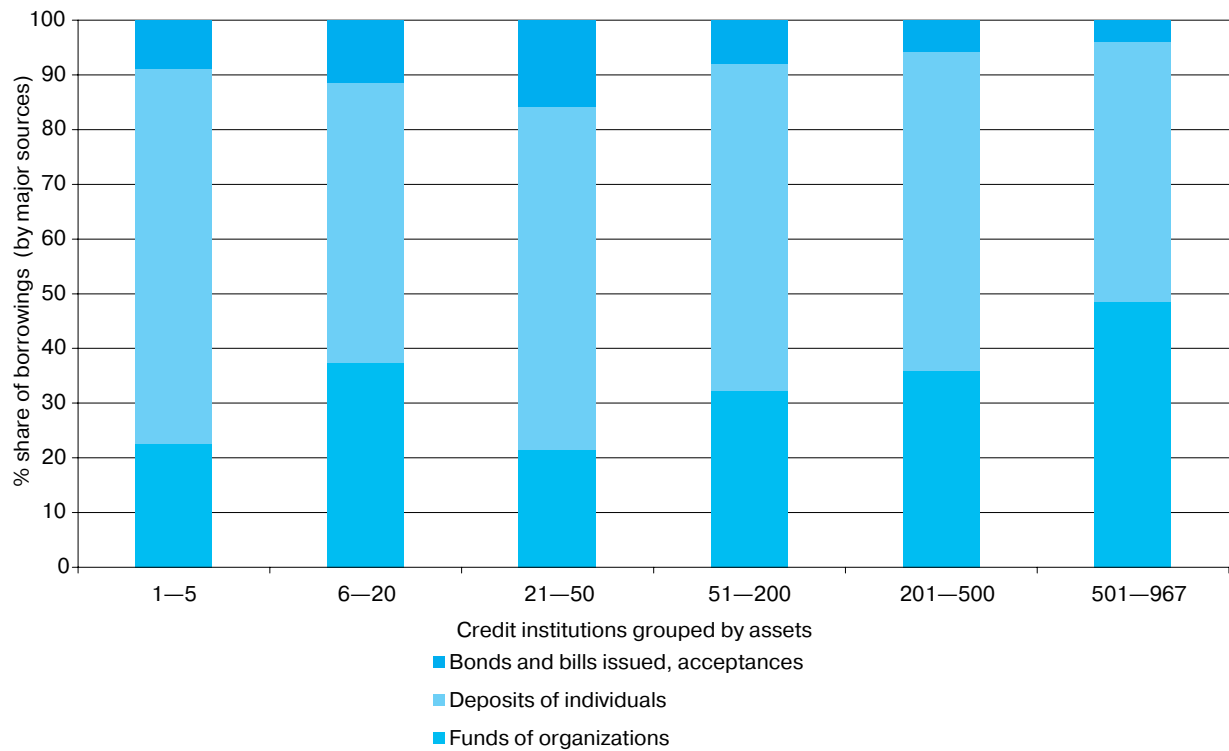
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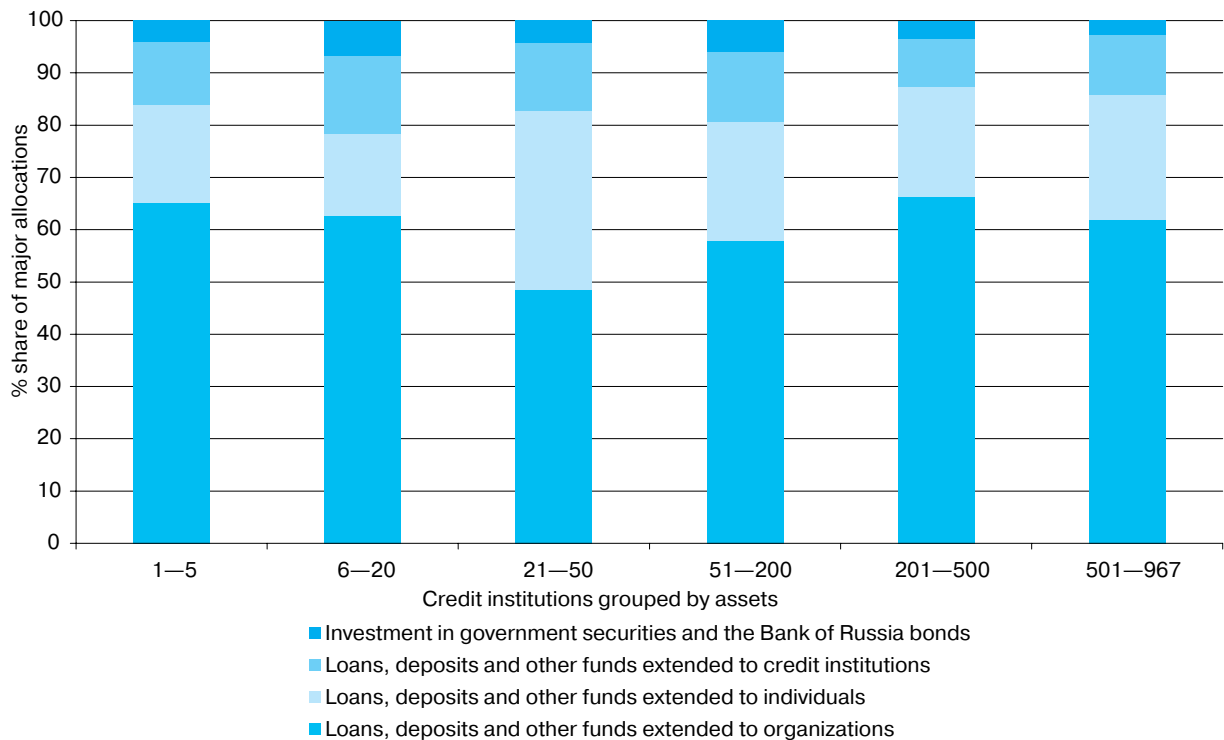
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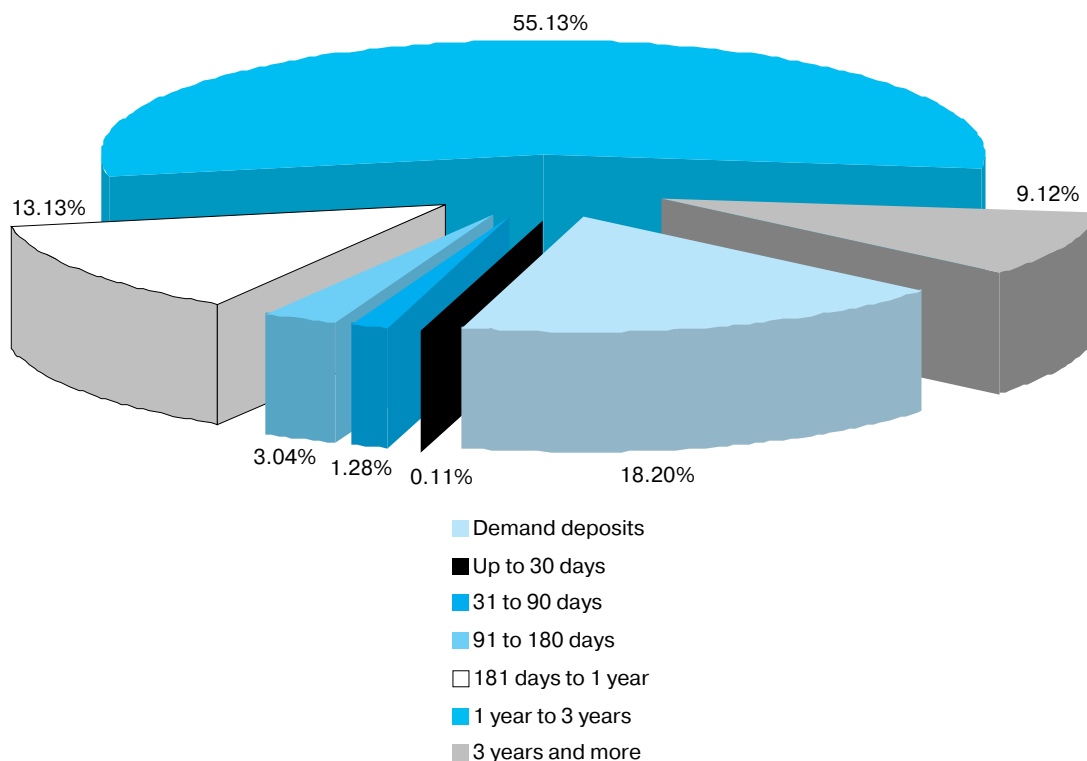


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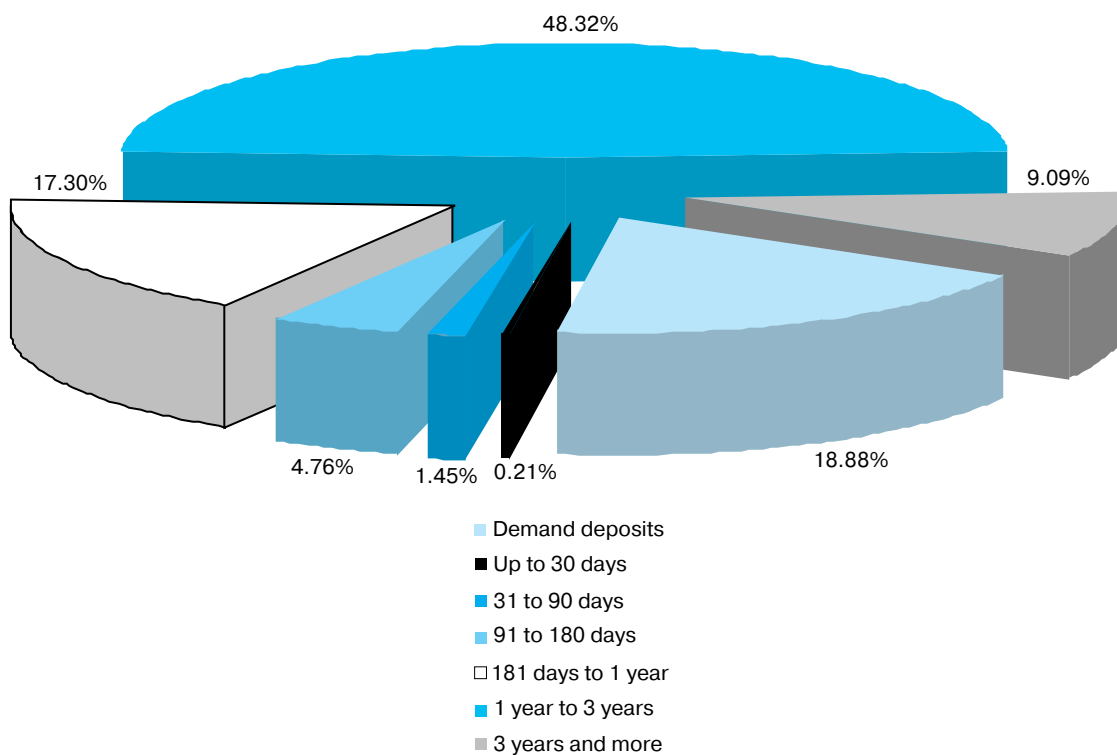


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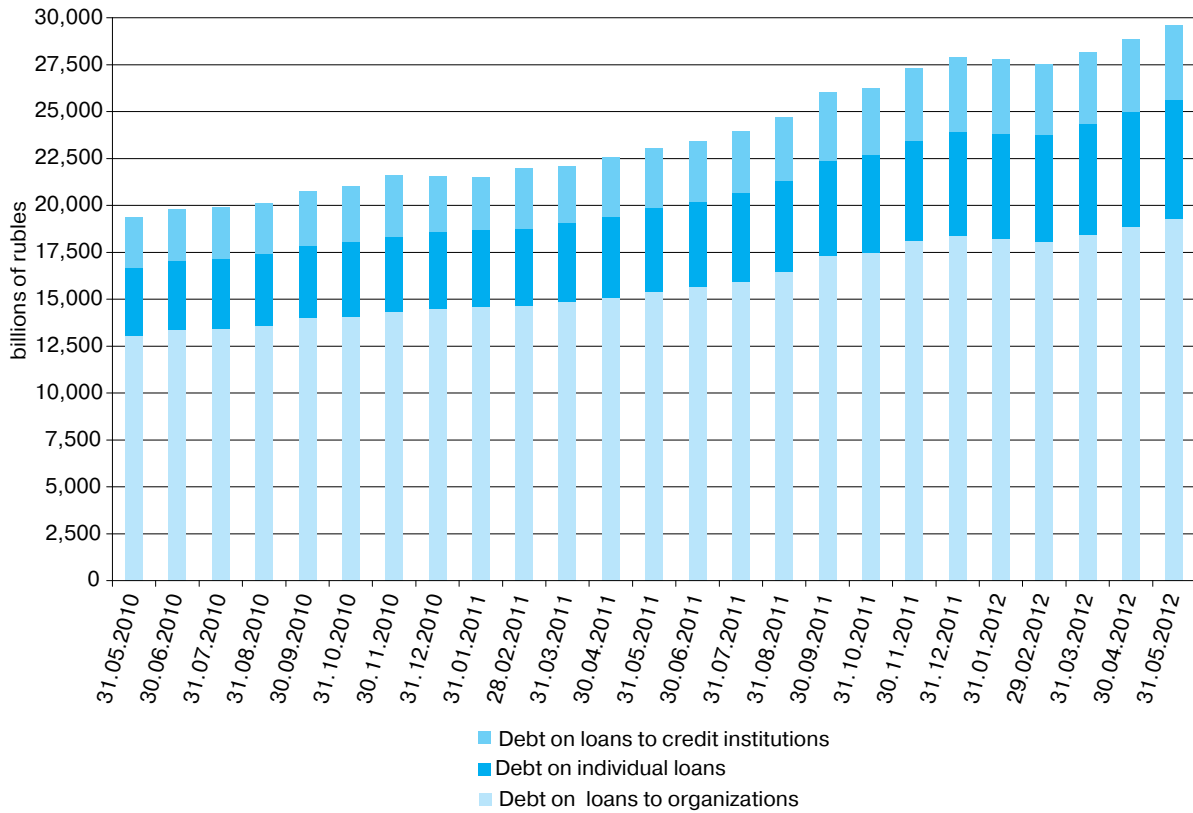
as of 31.05.2011



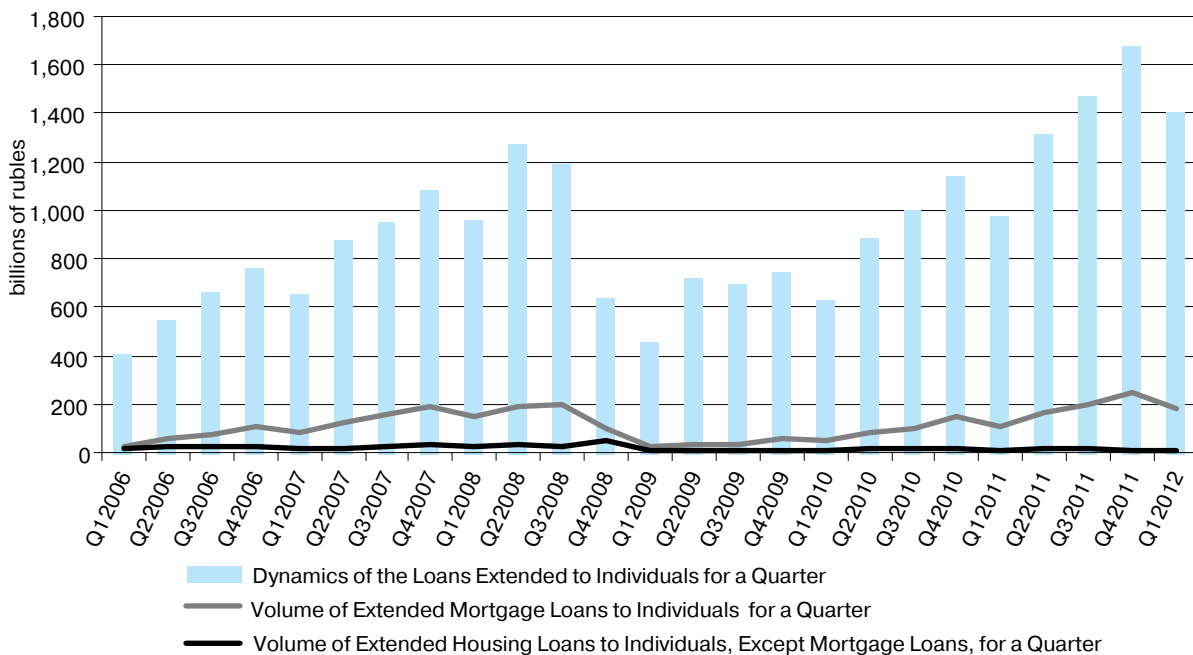
as of 31.05.2012



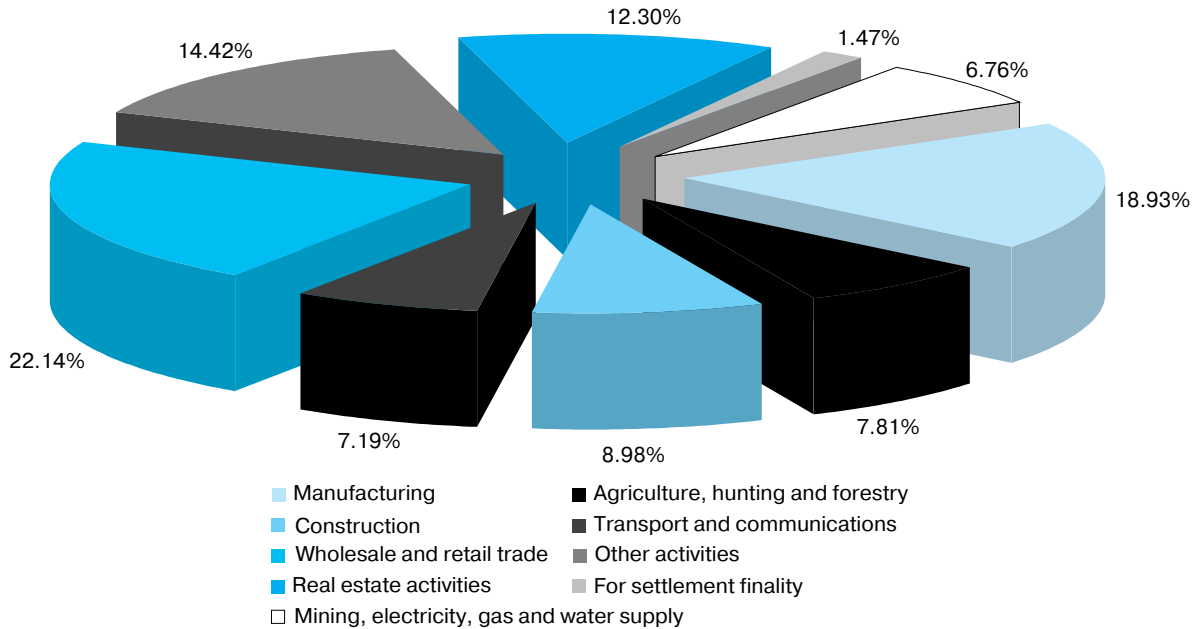
7.13. Dynamics of Debt on Loans Extended



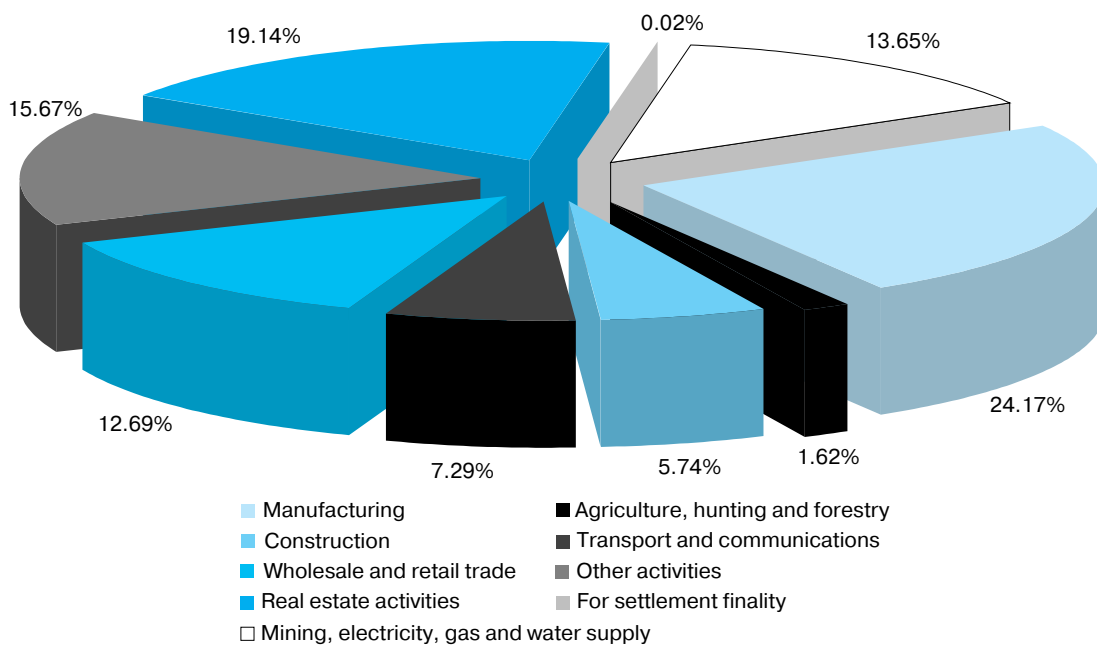
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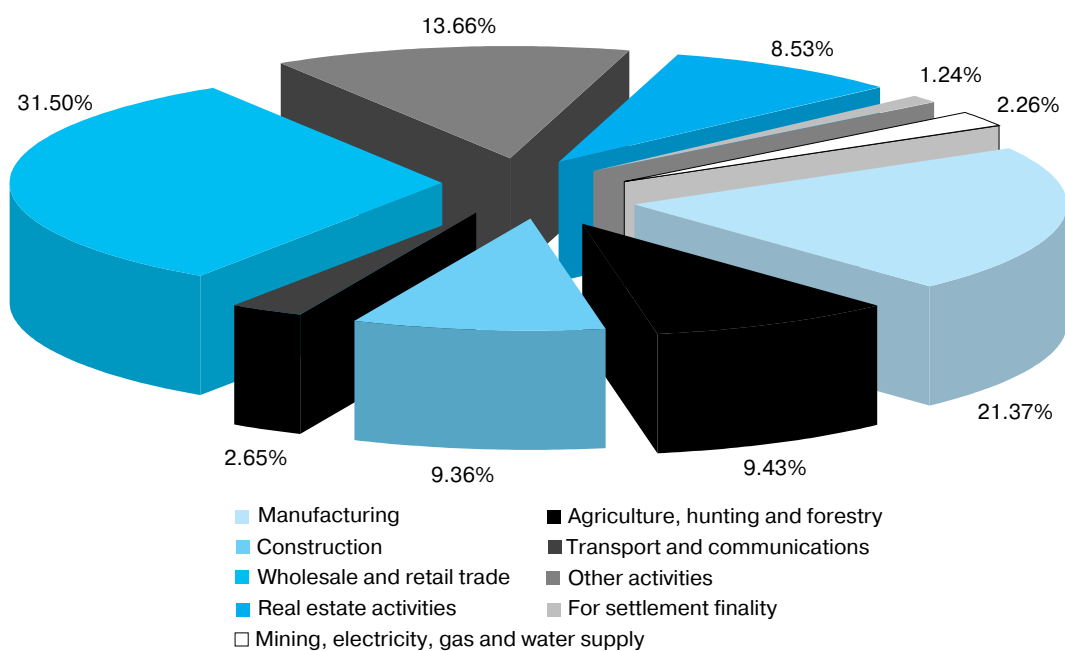
7.15. Structure of Ruble - Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2012



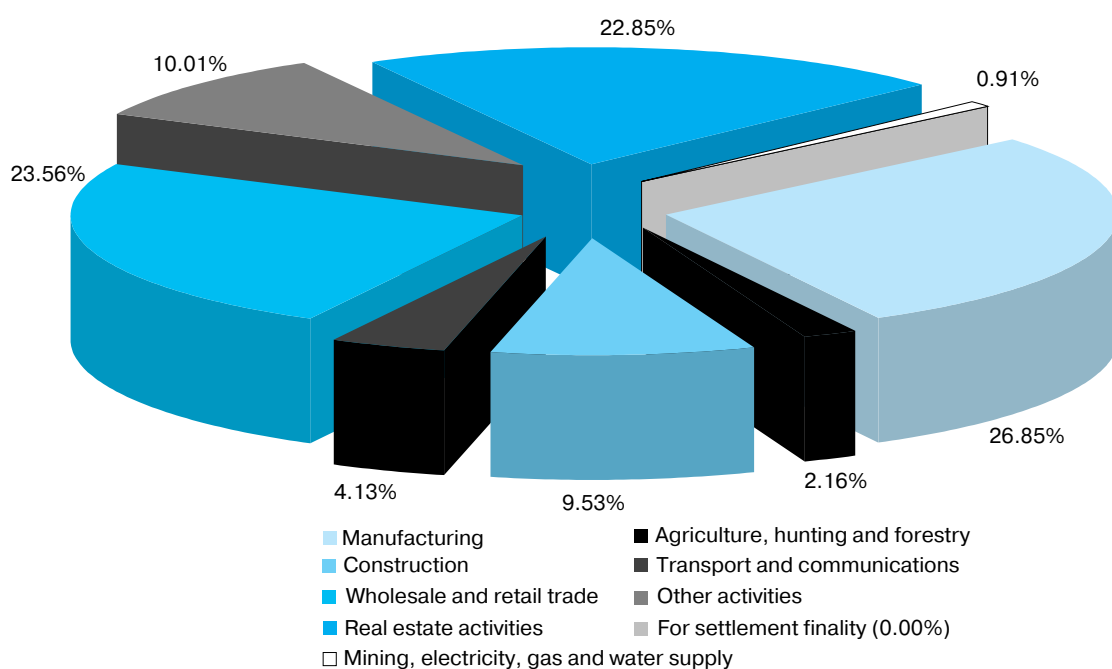
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**7.17. Structure of Ruble - Denominated Overdue Loans
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.05.2012**



**7.18. Structure of Overdue Loans Denominated
in Foreign Currency and Precious Metals
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.05.2012**



8. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Macroeconomic Indicators

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.2
Selected Budget Indicators

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

Table 1.3
Sources of Federal Budget Deficit Funding

General Provisions

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

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

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

Table 1.4
The Russian Federation Balance of Payments

General Provisions

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and 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,

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.

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.

1.3. 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 Exports/Imports 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 exports/imports 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 exports/imports 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 exports/imports 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" conforms to 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".

Indebtedness 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" conforms to 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.

When elaborating and preparing data, Bank of Russia experts are guided by 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 the international methodology includes indebtedness of all sectors of an economy vis-a-vis nonresidents, irrespective of which currency the indebtedness 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 — in the absence thereof — 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 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, namely:

- 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, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia's external debt is available on the Bank of Russia website (www.cbr.ru), and is published in the mass media, i.e. Rossiiskaya Gazeta newspaper and print editions of *the Bank of Russia Bulletin*.

Individual Indicators Highlights

General government. This category comprises external liabilities of the Russian Federal Government, which arose 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 indebtedness to nonresidents on loans drawn by local governments of the Russian Federation and on ruble-denominated bonds issued by them.

The new Russian debt is composed 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, Ministry of Finance Currency Bonds (OGVZs of 1996). These obligations are not overdue. Other liabilities are composed of other current indebtedness.

Former USSR debt comprises borrowings from former socialist countries, from other official creditors, the remainder of external liabilities on bonds and the remainder of arrears on letters of credit, collections, trade credits, overdue interest and interest on arrears which are recorded in other liabilities.

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

Current accounts and deposits is comprised of the interstate indebtedness on clearing accounts.

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

Other debt liabilities.

Arrears is composed of the remainder of the former USSR overdue liabilities on debt securities, loans and other instruments; arrears on current transactions of the Ministry of Finance; overdue interest and interest on arrears.

Other is comprised of obligations not classified under the above categories.

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

Loans. Included are external liabilities of the Bank of Russia on direct repos.

Currency and deposits comprises indebtedness 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 is composed of liabilities on SDR allocations.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Covered is indebtedness to nonresidents of credit institutions (except for nonbanking credit institutions, recorded within "Other sectors") and Vnesheconombank (with respect to commercial activities of the latter); 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. Included is indebtedness of banks to nonresidents on their own issues of debt securities.

Loans. Included are funds attracted by banks on securities repurchase agreements (direct repos) from nonresidents which are not banks.

Current accounts and deposits item comprises 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 is composed of other accounts payable to nonresidents.

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

Loans. Included are short-term and long-term loans including direct repos and financial leases.

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

Trade credits. Included are 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, arrears and liabilities of insurance companies.

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

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:

Table 1.9

International Investment Position of Russia
for 2002–2012: External Assets and Liabilities
at End of Period

Table 1.10

International Investment Position of Russia
for 2011

(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 as-sets/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 banks, 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 banks, 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 merchanting 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

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.

financial intermediaries with other sectors of the Russian economy also as with nonresidents.

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

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

Table 1.15
Central Bank Survey

General Provisions

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

Individual Indicators Highlights

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

Claims on nonresidents include international reserves of the Russian Federation government (see comments to the table: "International Reserves of the Russian Federation") and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with 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.

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.

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

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

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.

¹ Equivalent to the indicator "Broad money".

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

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

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

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

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating 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 non-financial and financial organizations (except for credit ones) and individuals.

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

Money supply (M2) is a sum of cash in circulation and non-cash funds. The money supply in the national definition includes all cash and non-cash funds of resident non-financial and financial institutions (except for credit ones), and private individuals in rubles.

Two components are singled out as part of the money supply.

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

Non-cash funds comprise the balances of funds kept by non-financial and financial institutions (except for credit ones) and private individuals in settlement, current, deposit and other demand accounts, including plastic card accounts, and time accounts opened with banking system in the Russian Federation currency and accrued interest on them. Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been recalled are not included in the M2 monetary aggregate.

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

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, 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 interbank transactions with settlements effected not later than the second bank business day after the transaction day.

Forward FX transactions currencies' turnover includes interbank 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 interbranch 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 per-

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.

sonal 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 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).

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".

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.

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 united Exchange MICEX-RTS 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 MICEX 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 MICEX-RTS trade turnover is the value of transactions with stocks, conducted in secondary trading on the MICEX-RTS Exchange in ruble equivalent (in three sectors: the main market — combines all trading modes existed on the former MICEX Stock Exchange; Standard — is similar to RTS Standard trading platform and Classica — is similar to RTS Classica trading platform).

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 trade turnover is the value of secondary trading transactions with stocks concluded in all RTS trading platforms in ruble equivalent. Trade turnovers nominated in US dollars are converted into rubles at the Bank of Russia's official exchange rate as of the corresponding date.

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. For more detailed information on the calculation of the above indicators, see the websites at www.micex.com and www.rts.ru/en.

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:

- 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);

- 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 promissor 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 promisor 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 the state corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)" and non-bank credit institutions, except for those, which have a responsibility for money transfers without opening bank accounts and other associated operations) (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

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 in *Bulletin of Banking Statistics. Regional Supplement* and also 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 BESS 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 July 10 to August 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 non-resident 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 ex-

tending 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 the state corporation “Bank for Development and Foreign Economic Affairs (Vnesheconombank)” and non-bank credit institutions, except for those, which have a responsibility for money transfers without opening bank accounts and other associated operations) (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 the state corporation “Bank for Development and Foreign Economic Affairs (Vnesheconombank)” and non-bank credit institutions, except for those, which have a responsibility for money transfers without opening bank accounts and other associated operations) (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 unused federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds allocated 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 allocated 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.

¹ Federal Law No. 39-FZ, dated April 22, 1996, “On the Securities Market” (as revised on May 17, 2007).

Bond' 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

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-legal forms all patterns of ownership) 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 the state corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)" and non-bank credit institutions, except for those, which have a responsibility for money transfers without opening bank accounts and other associated operations) (further — credit insti-

tutions) 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 the state corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)" and non-bank credit institutions, except for those, which have a responsibility for money transfers without opening bank accounts and other associated operations) (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:

- a) loans extended for the purchase and development of land for housing construction;
- b) loans extended to finance construction;
- c) loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U 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, includ-

ing notes guaranteed by federal, regional and local governments, bills guaranteed by the central and local governments of foreign states and unpaid, protested and unprotected 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.