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

	Release date in June—September 2012 (the period (or date) to which data to be released relate is shown in parentheses)			
	June	July	August	September
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	29.06.2012 (05.2012)	31.07.2012 (06.2012)	31.08.2012 (07.2012)	28.09.2012 (08.2012)
2. Analytical accounts of the central bank, end of period ¹	14.06.2012 (05.2012)	13.07.2012 (06.2012)	14.08.2012 (07.2012)	14.09.2012 (08.2012)
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	29.06.2012 (Q1.2012)			28.09.2012 (Q2.2012)
7. Stock market: Share Price Index	9.06.2012 (05.2012)	10.07.2012 (06.2012)	10.08.2012 (07.2012)	10.09.2012 (08.2012)
External sector				
8. Balance of Payments, for the reporting quarter, year ²	29.06.2012 (Q1.2012)			28.09.2012 (Q2.2012)
9. International Reserves: Official reserves (weekly)	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	7.06.2012 (05.2012)	6.07.2012 (06.2012)	7.08.2012 (07.2012)	7.09.2012 (08.2012)
11. Template on international reserves and foreign currency liquidity, end of period	20.06.2012 (05.2012)	20.07.2012 (06.2012)	20.08.2012 (07.2012)	20.09.2012 (08.2012)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	9.06.2012 (04.2012)	12.07.2012 (05.2012)	10.08.2012 (06.2012)	11.09.2012 (07.2012)
13. International investment position, for the reporting year	29.06.2012 (2011)			
14. External Debt				
13.1 External Debt of the Russian Federation (with sectoral classification that complies with the SDDS), end of period ³	29.06.2012 (Q1.2012)			28.09.2012 (Q2.2012)
13.2 External Debt of the Russian Federation in Domestic and Foreign Currency (with sectoral classification that complies with the SDDS), end of period	29.06.2012 (Q1.2012)			28.09.2012 (Q2.2012)
13.3 External Debt of the Russian Federation by Maturity (with sectoral classification that complies with the SDDS), end of period	29.06.2012 (Q1.2012)			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/).

Contents

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS)	1
---	---

1. Main Macroeconomic and Monetary Indicators

1.1 Macroeconomic Indicators	7
1.2 Selected Budget Indicators	8
1.3 Sources of Federal Budget Deficit Funding	10
1.4 The Russian Federation Balance of Payments*	12
1.5 Net Capital Export/Import by Private Sector (Based on the Balance of Payments, Flows Data)	19
1.6 External Debt of the Russian Federation*	20
1.7 External Debt of the Russian Federation in Domestic and Foreign Currency*	21
1.8 External Debt of the Russian Federation by Financial Instruments and by Maturity*	22
1.9 International Investment Position of Russia for 2000–2010: External Assets and Liabilities at End of Period*	23
1.10 International Investment Position of Russia for 2010*	29
1.11 International Investment Position of the Banking Sector of Russia*	35
1.12 The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)*	37
1.13 International Reserves of the Russian Federation*	38
1.14 International Reserves and Foreign Currency Liquidity — Russia*	39
1.15 Central Bank Survey*	43
1.16 Credit Institutions Survey	47
1.17 Banking System Survey*	51
1.18 Money Supply (National Definition)	57
1.19 Monetary Base (Broad Definition)	58
1.20 Other Financial Institutions Survey (Data Covered Insurance Companies and Private Pension Funds)	60
1.21 Financial Sector Survey (Data Covered Banking System, Insurance Companies and Private Pension Funds)	61

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

2.1 The Bank of Russia Balance Sheet	62
2.2 Refinancing Rate*	63
2.3 Required Reserves Ratios	64
2.4 Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities	65
2.5 Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	66
2.6 Fixed-term Rates on the Bank of Russia Deposit Operations*	67
2.7 Fixed-term Rates on the Bank of Russia Lombard Loans	68
2.8 Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees	69
2.9 Main Indicators of the Bank of Russia Intraday and Overnight Loans	70
2.10 Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation	71
2.11 Average Weighted Interest Rates on the Bank of Russia Deposit Operations	73
2.12 Main Characteristics of the Bank of Russia Deposit Operations	74
2.13 Main Characteristics of the Bank of Russia Deposit Auctions	75
2.14 REPO Aggregates	76
2.15 Main Characteristics of the Bank of Russia Bond (OBR) Auctions*	77
2.16 Main Indicators of the Bank of Russia Bond (OBR) Market	78
2.17 Official Exchange Rate of US Dollar Against Ruble*	79
2.18 Official Exchange Rate of Euro Against Ruble*	81
2.19 Official Exchange Rate: Rubles per US Dollar (as of end of month)	83
2.20 Monthly Average Official Rates: Rubles per US Dollar	84
2.21 Reference Prices of Precious Metals	85

3. Financial Markets

3.1 Interbank Credit Market

3.1.1	Monthly Average Moscow Interbank Bid Rates (MIBID), Monthly Average Moscow Interbank Offered Rates (MIBOR) and Monthly Weighted Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG)	86
3.1.2	Daily Average Moscow Interbank Bid Rates (MIBID) Daily Average Moscow Interbank Offered Rates (MIBOR) and Daily Weighted Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG)*	87
3.1.3	Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations	88
3.1.4	Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity	89

3.2 Exchange Market

3.2.1	Trade at Interbank Currency Exchange	90
3.2.2	Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation	91
3.2.3	Total Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation	92
3.2.4	Foreign Cash Flow Through Authorized Banks Across Russia	93
3.2.5	Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks	95
3.2.6	Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches	97

3.3 Main Characteristics of the Government Securities Market

3.3.1	Main Highlights of Auctions for OFZ Placement	98
3.3.2	Data on Redemptions and Coupon Payments on Government Securities	98
3.3.3	Structure of Bonded Debt (the OFZ Part Thereof)	99
3.3.4	Main Parameters of the OFZs Secondary Market	100
3.3.5	Average Weighted Interest Rates on Government Securities Market*	103

3.4 Main Share Price Indices* 104

4. Credit Institutions Performance

4.1 General Description

4.1.1	Number and Structure of Credit Institutions	105
4.1.2	Number of Credit Institutions with Nonresidents Equity	108
4.1.3	Credit Institutions Grouped by Registered Authorized Capital	109
4.1.4	Credit Institutions Grouped by the Share of Nonresidents Equity	111
4.1.5	Selected Indicators of Credit Institutions Performance Grouped by Assets	112
4.1.6	Financial Performance of Credit Institutions	113
4.1.7	Distribution of the Credit Institutions by Own Funds (Capital)	114

4.2 Borrowings

4.2.1	Deposits of Individuals Accepted by Credit Institutions	115
4.2.2	Funds of Organizations Accepted by Credit Institutions	116
4.2.3	Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles	118
4.2.4	Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency	119
4.2.5	Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency	121
4.2.6	Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives	122
4.2.7	Funds Raised Through Banking Bills from Legal Entities and Individuals	124

4.3 Lending

4.3.1	Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions	125
4.3.2	Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals	127
4.3.3	Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals	128
4.3.4	Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency	130

4.3.5	Loans Extended to Small, Medium-Sized Businesses	131
4.3.6	Housing Loans Extended by Credit Institutions to Individuals	132
4.3.7	Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired	134
4.3.8	Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market	136
4.3.9	Investment Portfolio of Credit Institutions and Derivatives	137
4.3.10	Discounted Bills	139
4.3.11	Average Weighted Interest Rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity	140
4.4	Credit Institutions' Claims and Liabilities on Financial Derivatives	141
5.	Selected Indicators on the Russian Federation's Payment System	
5.1	Payments Effected by the Payment System of Russia	144
5.2	Payments Effected by the Payment System of the Bank of Russia and Private Payment Systems, by Method of Payment	145
5.3	Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia	146
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	147
5.5	Selected Indicators On Bank Card Transactions	149
5.6	Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments	151
5.7	Payments Effected by the Payment System of the Bank of Russia by Each Settlement System	152
6.	Regional Section	
6.1	Institutional Characteristics	
6.1.1	Number of Credit Institutions and Their Branches	153
6.1.2	Number of the Internal Divisions of Credit Institutions (Branches)	155
6.1.3	Number of Credit Institutions with Nonresidents Equity	157
6.1.4	Credit Institutions Grouped by Registered Authorized Capital	158
6.1.5	Concentration of Assets of Credit Institutions	161
6.1.6	Credit Institutions Using the Right to Average the Required Reserves within Averaging Period from May 10 to June 10, 2012 Grouped by Registered Authorized Capital	162
6.1.7	Financial Performance of Credit Institutions	164
6.1.8	Credit Institutions Grouped by the Share of Nonresidents Equity	167
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)	168
6.2.	Foreign Cash Operations	
6.2.1	Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)	170
6.2.2	Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)	172
6.3.	Borrowings	
6.3.1	Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals	174
6.3.2	Budget Funds in Accounts of Credit Institutions	177
6.3.3	Deposit and Savings Certificates and Bonds	179
6.3.4	Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills	181
6.4.	Funds Allocations	
6.4.1	Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use	183

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	187
6.4.3	Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use	191
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	195
6.4.5	Loans Extended to Small, Medium-Sized Businesses	199
6.4.6	Loans Extended by Credit Institutions to Individuals, Outstanding Debt	202
6.4.7	Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals	205
6.4.8	Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals	208
6.4.9	Structure of Investment Portfolio of Credit Institutions	211
6.4.10	Discounted Bills	213

7. Charts and Diagrams

7.1	International Reserves Adequacy (International Reserves in Months of Import)	215
7.2	Interest Rates Dynamics in April, 2011 – April, 2012	215
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 30.04.2012	216
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 30.04.2012	216
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 30.04.2012	216
7.6	Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from May 10 to June 10, 2012 (Credit Institutions Grouped by Size of Registered Authorized Capital)	217
7.7	Structure of Broad Monetary Base as of 30.04.2012	217
7.8	Ratio Dynamics between Payments Value of Credit Institutions (Branches) (Including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2012 Q1	218
7.9	Official Ruble Exchange Rate Dynamics in January, 2009 – April, 2012	218
7.10	Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.03.2012 (Based on Credit Institutions Grouped by Assets)	219
7.11	Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.03.2012 (Based on Credit Institutions Grouped by Assets)	219
7.12	Structure of Individual Deposits Denominated in Rubles	220
7.13	Dynamics of Debt on Loans Extended	221
7.14	Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)	221
7.15	Structure of Ruble-Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2012	222
7.16	Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2012	222
7.17	Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2012	223
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 31.03.2012	223

8. Summary Methodology

224

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
	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
April	103.3	104.3
May	103.8	104.8
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
January	105.3	100.5
February	107.1	100.9
March	103.0	101.5
April	102.8	101.8

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		
	1	2	3	4	5	6	7	8	9	10
2010	16,031.9	17,616.6	19,994.6	860.7	8,305.4	10,117.4	-1,812.0	5,175.7	4,849.6	326.1
2011	20,855.4	19,994.6	19,994.6	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	3,575.4	817.0	2,392.8	2,214.7	178.0	1,375.7	1,153.4	222.4
Q2	5,492.6	4,563.3	4,563.3	929.4	2,913.6	2,388.2	525.5	1,432.8	1,347.5	85.2
Q3	5,285.7	4,606.7	4,606.7	679.0	2,906.6	2,363.8	427.4	1,458.2	1,337.9	120.3
Q4	5,684.6	7,249.2	7,249.2	-1,564.7	3,154.7	3,843.5	-688.9	1,552.9	1,548.2	4.7
January	1,115.9	647.0	647.0	468.8	804.9	657.4	147.5	445.6	225.4	220.3
January—February	2,405.0	1,949.0	1,949.0	455.9	1,505.6	1,427.1	78.5	910.0	628.8	281.2
January—March	4,392.5	3,575.4	3,575.4	817.0	2,392.8	2,214.7	178.0	1,375.7	1,153.4	222.4
January—April	6,326.0	5,153.7	5,153.7	1,172.4	3,339.7	3,176.6	163.1	1,876.1	1,611.0	265.1
January—May	7,992.0	6,549.4	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	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	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	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	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	14,324.5	2,700.7	9,240.8	7,818.0	1,422.8	4,696.8	4,276.6	420.3
January—November	18,669.8	16,029.0	16,029.0	2,640.8	10,164.8	8,795.3	1,369.4	5,200.3	4,731.6	468.7
January—December	20,855.4	19,994.6	19,994.6	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	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	1,033.1	413.5	1,059.6	1,032.4	27.2	539.7	289.5	250.2
January—February	2,947.4	2,721.5	2,721.5	225.9	1,866.0	2,065.6	-199.7	1,111.9	792.8	319.2
January—March	5,103.5	4,583.6	4,583.6	519.9	2,966.3	3,036.5	-70.2	1,676.2	1,408.3	268.0

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	311.8	214.1	97.7	43.7	40.3	3.4
January—February	737.9	652.2	85.7	102.6	92.0	10.6
January—March	1,640.1	1,239.7	400.4	168.8	152.6	16.2
January—April	2,511.7	1,808.0	703.7	271.6	231.2	40.4
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

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:			total	change in federal budget balances
					Reserve Fund balances	National Wealth Fund balances			
1	2	3	4	5	6	7	8		
2010	1,812.0	1,692.3	621.5	10.5	1,684.8	1,054.6	206.6		
2011	-442.0	-336.9	1,079.7	4.3	-1,639.7	-82.7	-51.2		
2011									
Q1	-178.0	-157.2	284.5	-0.4	-653.5	-19.7	73.0		
Q2	-525.5	-491.6	375.7	0.8	-805.0	1.8	7.5		
Q3	-427.4	-405.4	119.7	-3.4	-860.8	-77.1	-199.3		
Q4	688.9	717.3	299.8	7.3	679.6	12.3	67.6		
January	-147.5	-148.0	-3.9	-	-401.6	-41.4	15.9		
January—February	-78.5	-78.0	144.1	0.0	-497.7	-27.0	53.9		
January—March	-178.0	-157.2	284.5	-0.4	-653.5	-19.7	73.0		
January—April	-163.1	-140.4	355.6	-0.6	-680.2	-16.8	82.3		
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	-1051.5	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		

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		9	of which:	
			10	11
1		foreign currency-denominated federal government securities	loans from foreign states, international financial organizations and other international entities and foreign legal entities	
2010	119.7	121.6	-41.9	
2011	-105.2	-66.7	-30.9	
2011				
Q1	-20.9	-18.1	-8.5	
Q2	-33.8	-28.4	-8.9	
Q3	-22.0	-20.2	-7.1	
Q4	-28.5	0.0	-6.4	
January	0.5	0.0	-2.2	
January—February	0.4	0.0	-3.3	
January—March	-20.9	-18.1	-8.5	
January—April	-22.7	-18.1	-10.3	
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	

¹ Data source: the Federal Treasury of Russia.

Table 1.4

The Russian Federation Balance of Payments Current Account

(millions of US dollars)

	Export of goods (FOB)			Export of services				Export of goods and services (3+7)	Compensation of employees received	Investment income receivable	Of which by general government	Current transfers received	Total current account receipts (8+9+10+12)
	fuel-energy resource	other	export of goods total (1+2)	transport services	travel	other	total (4+5+6)						
	1	2	3	4	5	6	7	8	9	10	11	12	13
2000	52,835	52,198	105,033	3,555	3,429	2,580	9,565	114,598	500	4,253	2,281	807	120,158
2001	52,135	49,750	101,884	4,654	3,572	3,216	11,441	113,326	624	6,176	2,616	744	120,870
2002	56,264	51,037	107,301	5,487	4,167	3,956	13,611	120,912	704	4,973	2,614	1,352	127,942
2003	73,720	62,209	135,929	6,119	4,502	5,608	16,229	152,158	814	10,243	1,829	2,537	165,752
2004	100,167	83,040	183,207	7,792	5,530	7,272	20,595	203,802	1,206	10,792	1,660	3,467	219,267
2005	148,915	94,883	243,798	9,113	5,870	9,988	24,970	268,768	1,807	15,668	1,650	4,490	290,734
2006	190,761	112,789	303,550	10,081	7,628	13,393	31,102	334,652	1,899	27,858	1,407	6,403	370,812
2007	218,568	135,833	354,401	11,829	9,447	17,980	39,257	393,657	2,613	44,784	1,383	8,423	449,477
2008	310,139	161,464	471,603	15,024	11,842	24,312	51,178	522,782	3,792	57,986	1,241	10,969	595,529
2009	190,709	112,679	303,388	12,369	9,366	19,858	41,594	344,982	3,326	29,858	1,273	8,908	387,074
2010	254,010	146,620	400,630	14,911	8,830	21,239	44,981	445,610	3,619	33,742	1,008	9,953	492,924
2011	341,812	180,199	522,011	16,992	11,398	25,635	54,025	576,036	3,926	38,449	1,067	16,358	634,769
Q1, 2010	61,946	30,280	92,226	2,963	1,606	4,650	9,219	101,445	812	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	957	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	918	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	932	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	923	11,742	657	2,787	139,267
Q2, 2011	88,036	45,669	133,705	4,531	2,976	6,403	13,910	147,615	1,039	8,989	180	4,961	162,605
Q3, 2011	82,547	47,821	130,367	4,635	3,634	6,962	15,231	145,599	941	9,261	135	4,088	159,889
Q4, 2011	94,353	50,350	144,703	4,425	2,767	7,112	14,304	159,007	1,023	8,458	95	4,522	173,009

Table 1.4 (cont.)

Current Account

	(millions of US dollars)													
	Import of goods (FOB)				Import of services				Import of goods and services (14+18)	Compensation of employees paid	Investment income payable	Of which by general government	Current transfers paid	Total current account expenditure (19+20+21+23)
	14	15	16	17	18	19	20	21							22	23	24
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			

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 balance (10-21)	Current transfers balance (12-23)	Current account balance (30+31+32+33)= (13-24)
	25	26	transport services (4-15)	travel (5-16)	other (6-17)	total balance (26+27+28)						30	31	32	33	34
2000	60,172	1,225	-5,419	-2,471	-6,665	29	53,506	268	-7,004	69	46,839
2001	48,121	1,675	-5,714	-5,092	-9,131		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

Table 1.4 (cont.)

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

(millions of US dollars)

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

¹ Since the first quarter 2001, transactions of monetary authorities are excluded.

² 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 (Capital Transfers Paid)
and Financial Account (Changes in Assets, Except Reserves: “+” Decrease/“–” Increase)**

(millions of US dollars)

	Other sectors' liabilities					Total liabilities (8+9+10+15)	Capital transfers paid	General government assets			
	direct investment 11	portfolio investment 12	loans 13	other 14	total (11+12+13+14) 15			loans 18	arrears 19	other 20	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

Table 1.4 (cont.)

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

(millions of US dollars)

	Other sectors assets										Total assets (21+22+ 23+30)
	Monetary authorities' assets ³	Banks' assets ³	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	

³ 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) (16+31)	Capital and financial account balance (32+37)	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	40
2000	10,955	-16,338	0	-2,038	-14,119	-32,494	-21,539	-9,290	-16,010
2001	-9,356	1,136	-2,162	1,269	-7,060	-6,817	-16,172	-9,550	-8,212
2002	-12,388	5,050	-2,096	2,529	-4,759	724	-11,664	-6,077	-11,375
2003	-993	-5,493	-821	10,305	-2,868	1,122	129	-9,174	-26,365
2004	-1,624	-2,627	-1,010	3,516	-6,658	-6,779	-8,403	-5,874	-45,235
2005	-12,764	-9,679	-2,485	5,880	3,820	-2,464	-15,228	-7,913	-61,461
2006	191	-29,244	309	27,516	4,490	3,071	3,262	9,518	-107,466
2007	-10,224	-408	415	45,788	48,936	94,730	84,507	-13,347	-148,928
2008	496	-10,609	1,379	-56,946	-65,498	-131,674	-131,178	-11,277	38,925
2009	-11,869	12,614	11,961	-30,355	-25,853	-31,633	-43,502	-1,726	-3,377
2010	73	3,357	-2,432	15,866	-42,909	-26,117	-26,044	-8,285	-36,751
2011	-120	-3,217	-712	-24,151	-48,014	-76,094	-76,214	-9,990	-12,630
Q1, 2010	177	-687	-2,334	835	-9,597	-11,783	-11,606	-5,472	-16,599
Q2, 2010	38	4,154	105	6,823	-2,015	9,068	9,105	-1,358	-26,115
Q3, 2010	-69	332	-125	9,980	-16,955	-6,769	-6,838	3,888	-2,677
Q4, 2010	-73	-441	-78	-1,771	-14,342	-16,632	-16,705	-5,343	8,640
Q1, 2011	3	-210	-93	-7,253	-8,482	-16,038	-16,035	-4,687	-10,078
Q2, 2011	-22	-1,884	159	-1,705	-5,442	-8,873	-8,895	-114	-12,882
Q3, 2011	-61	-586	-270	-8,448	-10,880	-20,185	-20,246	649	1,761
Q4, 2011	-39	-536	-507	-6,745	-23,209	-30,998	-31,037	-5,839	8,569

Table 1.5

Net Capital Export/Import by Private Sector (Based on the Balance of Payments, Flows Data)

(billions of US dollars)

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

Table 1.6

External Debt of the Russian Federation

(millions of US dollars)

	31.12.2010	31.03.2011	30.06.2011	30.09.2011	31.12.2011
Total	488,940	509,632	538,859	527,785	545,150
General Government	34,525	35,366	35,120	33,335	33,208
Federal Government	32,166	32,857	32,640	31,124	32,092
New Russian Debt	29,266	30,071	29,943	28,547	29,581
Multilateral creditors	3,137	2,952	2,797	2,638	2,519
<i>IBRD</i>	2,617	2,446	2,310	2,164	2,059
<i>Other</i>	520	506	487	474	460
Other creditors (including Paris Club credits)	777	688	641	606	545
Foreign currency bonds	23,111	22,495	22,234	21,654	21,693
<i>Eurobonds with 15, 18, 20 and 28-year maturities</i>	6,091	6,090	6,175	6,229	6,200
<i>Eurobonds with 10 and 30-year maturities (related to the second restructuring of debt to London Club)</i>	16,590	15,974	16,059	15,425	15,492
<i>MinFin Foreign Currency Bonds (Series VII)</i>	431	431	—	—	—
Ruble denominated bonds	1,914	3,607	3,947	3,327	4,466
<i>OFZ</i>	1,914	2,342	2,739	2,267	3,325
<i>Eurobonds with 18-year maturity</i>	—	1,265	1,208	1,060	1,141
Other	328	329	324	322	358
Debt of the former USSR	2,900	2,786	2,697	2,577	2,511
Paris Club member countries	9	9	8	8	7
Debt owed to former socialist countries	1,125	1,123	1,157	1,042	1,013
Other official creditors	1,714	1,603	1,486	1,481	1,444
MinFin Foreign Currency Bonds (Series III and IV)	1	1	1	1	1
Other	50	50	46	46	46
Local Government	2,359	2,509	2,480	2,211	1,116
Loans	1,034	1,099	1,123	1,063	527
Ruble denominated bonds	1,325	1,409	1,356	1,148	589
Monetary Authorities	12,035	12,467	12,761	11,859	11,210
Currency and deposits	3,295	3,468	3,676	2,996	2,499
Other (SDR allocation)	8,740	8,999	9,086	8,863	8,710
Banks	144,225	149,107	159,011	157,301	162,881
Debt liabilities to direct investors and to direct investment enterprises	1,526	1,581	1,528	2,186	2,210
Loans	96,454	98,228	102,746	102,917	101,657
Deposits	39,688	41,679	45,967	44,659	52,084
Debt securities	4,308	4,391	4,937	4,189	4,472
Other	2,250	3,227	3,832	3,351	2,457
Other sectors	298,155	312,693	331,967	325,290	337,852
Debt liabilities to direct investors and to direct investment enterprises	63,216	73,271	79,010	80,716	85,206
Loans	218,611	220,850	227,851	225,866	233,770
Debt securities	10,609	11,935	13,685	11,627	12,062
Trade credits	2,155	2,706	2,704	2,418	2,418
Financial leases	2,283	2,242	2,444	2,425	2,357
Other	1,280	1,689	6,272	2,239	2,038

Table 1.7

External Debt of the Russian Federation in Domestic and Foreign Currency

(millions of US dollars)

	31.12.2010	31.03.2011	30.06.2011	30.09.2011	31.12.2011
Total	488,940	509,632	538,859	527,785	545,150
Foreign Currency	393,195	400,903	401,375	407,297	415,297
Domestic Currency	95,746	108,730	137,484	120,488	129,852
General Government	34,525	35,366	35,120	33,335	33,208
Foreign Currency	31,286	30,349	29,817	28,861	28,153
Domestic Currency	3,239	5,016	5,303	4,475	5,055
Monetary Authorities	12,035	12,467	12,761	11,859	11,210
Foreign Currency	8,740	8,999	9,086	8,863	8,710
Domestic Currency	3,295	3,468	3,676	2,996	2,499
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	142,699	147,526	157,483	155,115	160,670
Foreign Currency	112,824	115,107	121,439	124,278	128,303
Domestic Currency	29,875	32,419	36,044	30,837	32,367
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	234,939	239,422	252,956	244,574	252,646
Foreign Currency	193,891	193,676	187,428	187,969	191,596
Domestic Currency	41,047	45,746	65,529	56,605	61,050
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	64,742	74,852	80,538	82,902	87,417
Foreign Currency	46,453	52,771	53,606	57,327	58,536
Domestic Currency	18,289	22,080	26,932	25,575	28,881

Table 1.8

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

(millions of US dollars)

	31.12.2010	31.03.2011	30.06.2011	30.09.2011	31.12.2011
Total Liabilities	488,940	509,632	538,859	527,785	545,150
Short-term	60,207	61,839	73,772	67,326	72,335
Long-term	428,733	447,793	465,087	460,460	472,815
General Government	34,525	35,366	35,120	33,335	33,208
<i>Short-term</i>	449	451	882	861	896
Current accounts and deposits	27	27	28	27	26
Other liabilities	422	423	854	834	870
Arrears	322	328	757	746	740
<i>Long-term</i>	34,076	34,915	34,238	32,474	32,311
Debt securities	26,350	27,511	27,537	26,129	26,748
Loans	7,726	7,404	6,701	6,345	5,563
Monetary Authorities	12,035	12,467	12,761	11,859	11,210
<i>Short-term</i>	3,295	3,468	3,676	2,996	2,499
Currency and deposits	3,295	3,468	3,676	2,996	2,499
<i>Long-term</i>	8,740	8,999	9,086	8,863	8,710
Other liabilities (SDR allocation)	8,740	8,999	9,086	8,863	8,710
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	142,699	147,526	157,483	155,115	160,670
<i>Short-term</i>	39,193	38,996	45,039	43,375	49,334
Debt securities	726	689	984	642	883
Loans	14,480	13,683	14,956	15,817	16,639
Current accounts and deposits	22,358	22,281	25,976	24,278	29,899
Other liabilities	1,629	2,342	3,122	2,638	1,914
Arrears	7	20	25	2	3
Other	1,623	2,322	3,096	2,636	1,911
<i>Long-term</i>	103,506	108,531	112,444	111,740	111,336
Debt securities	3,581	3,702	3,953	3,547	3,590
Loans	81,974	84,546	87,790	87,100	85,018
Deposits	17,330	19,398	19,991	20,380	22,185
Other liabilities	621	885	711	713	543
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	234,939	239,422	252,956	244,574	252,646
<i>Short-term</i>	17,270	18,925	24,175	20,093	19,605
Loans	13,834	14,530	15,199	15,436	15,150
Trade credits	2,155	2,706	2,704	2,418	2,418
Other liabilities	1,280	1,689	6,272	2,239	2,038
<i>Long-term</i>	217,669	220,497	228,781	224,481	233,040
Debt securities	10,609	11,935	13,685	11,627	12,062
Loans	207,060	208,562	215,096	212,854	220,978
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	64,742	74,852	80,538	82,902	87,417
Banks	1,526	1,581	1,528	2,186	2,210
Other sectors	63,216	73,271	79,010	80,716	85,206

Table 1.9

**International Investment Position of Russia for 2000—2010:
External Assets and Liabilities at End of Period**

(millions of US dollars)

	Position as of 31.12.2000	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
Assets	248,752	259,498	288,480	336,825	406,635	516,294	731,341	1,092,182	1,010,694	1,089,512	1,173,185
Direct investment abroad	20,141	44,219	62,350	90,873	107,291	146,679	216,474	370,129	205,547	302,542	369,076
Equity capital and reinvested earnings	18,470	42,167	58,358	86,532	100,402	139,046	213,535	355,713	189,379	276,830	321,709
Other capital	1,671	2,053	3,992	4,341	6,888	7,633	2,939	14,416	16,168	25,712	47,367
Portfolio investment	1,268	1,315	2,507	4,383	7,922	17,772	12,268	19,893	24,182	38,116	37,300
Equity securities other than investment fund shares	46	105	53	98	129	334	509	4,082	2,698	2,333	3,963
Monetary authorities	0	10	11	12	12	0	0	0	0	0	0
Banks	15	1	5	24	33	272	271	2,053	1,512	1,561	2,737
Other sectors	31	93	36	62	84	61	238	2,029	1,187	771	1,226
Investment fund shares	...	...	...	...	...	...	...	...	118	160	666
Other sectors	...	...	...	...	...	...	...	...	118	160	666
Debt securities	1,222	1,210	2,455	4,285	7,793	17,438	11,759	15,812	21,365	35,623	32,671
Bonds and notes	907	966	2,227	4,024	7,056	16,000	10,421	14,230	19,031	32,860	30,190
Monetary authorities	0	0	791	2,330	3,923	10,223	2,992	0	0	2,364	0
Banks	354	342	839	1,531	3,015	5,310	6,374	10,384	13,909	24,558	26,665
Other sectors	553	624	597	163	117	467	1,054	3,846	5,122	5,937	3,525
Money-market instruments	315	244	227	260	738	1,438	1,338	1,581	2,334	2,763	2,481
Banks	315	244	210	251	665	1,382	1,000	417	353	138	325
Other sectors	0	0	17	10	72	56	338	1,164	1,982	2,626	2,156

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

	Position as of 31.12.2000	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
Financial derivatives	...	...	...	55	153	51	222	1,423	5,302	2,240	1,639
Banks	...	...	...	55	153	51	222	1,423	5,302	2,222	1,609
Options	...	...	...	0	0	2	0	55	432	12	87
Forward-type contracts	...	...	...	55	153	49	222	1,368	4,870	2,210	1,522
Other sectors	...	...	...	...	...	...	...	...	...	18	30
Options	...	...	...	...	...	...	...	...	...	0	5
Forward-type contracts	...	...	...	...	...	...	...	...	...	18	25
Other investment	199,371	177,342	175,830	164,576	166,728	169,553	198,645	221,973	349,383	307,163	285,790
Trade credits	11,711	7,165	5,435	8,338	8,930	16,363	14,839	11,682	18,426	5,002	4,755
General government	4,454	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310
Long-term	4,454	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310
Other sectors	7,257	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445
Short-term	7,257	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445
Loans	22,128	22,570	25,351	24,511	23,831	29,007	57,675	93,361	139,752	127,877	136,304
Monetary authorities	0	79	142	153	0	0	0	0	0	0	49
Long-term	0	0	47	153	0	0	0	0	0	0	49
Short-term	0	79	94	0	0	0	0	0	0	0	0
General government	18,483	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670
Long-term	18,483	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670
Banks	2,536	3,050	4,521	5,269	6,660	11,706	22,422	34,312	58,543	54,743	68,236
Long-term	1,314	1,577	1,803	2,339	1,587	4,399	8,120	16,598	24,987	32,759	43,028
Short-term	1,223	1,473	2,718	2,930	5,073	7,306	14,302	17,714	33,556	21,984	25,208
Other sectors	1,110	1,476	1,491	3,134	1,769	3,064	17,018	39,045	60,919	50,860	46,349
Long-term	1,110	1,164	1,005	1,414	1,287	2,634	9,535	24,788	40,195	36,435	31,164
Short-term	0	312	486	1,720	482	430	7,483	14,258	20,724	14,426	15,185

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

	Position as of 31.12.2000	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
Currency and deposits	62,393	63,931	65,009	59,182	61,002	66,274	70,219	67,533	135,644	123,601	96,415
Cash foreign currency	47,658	49,708	52,024	47,503	47,959	49,092	39,747	24,653	53,740	47,579	30,915
Banks	635	924	1,189	1,898	2,013	2,406	3,037	2,896	7,445	5,399	4,628
Other sectors	47,023	48,784	50,835	45,605	45,947	46,686	36,710	21,757	46,295	42,181	26,288
Long-term deposits	388	358	400	226	727	890	3,311	8,402	10,407	9,243	9,974
Monetary authorities	22	2	123	63	50	50	40	30	30	30	30
Banks	366	356	278	163	677	840	3,271	8,372	10,377	9,213	9,944
Current accounts and short-term deposits	14,348	13,865	12,585	11,453	12,316	16,292	27,161	34,477	71,497	66,778	55,526
Monetary authorities	1,346	1,538	1,207	832	701	435	313	35	88	31	11
General government	413	164	120	95	42	475	487	513	561	20	22
Banks	11,739	11,970	11,013	10,282	11,126	15,025	25,986	32,195	63,122	57,271	44,950
Other sectors	850	193	244	244	447	358	375	1,734	7,726	9,457	10,543
Arrears	99,004	78,155	73,945	67,063	67,970	54,877	52,087	43,375	44,610	36,903	36,301
General government	98,940	77,993	73,777	66,886	67,931	54,846	52,044	43,340	44,397	35,373	35,742
Banks	64	163	167	177	39	32	43	36	213	1,530	559
Fictitious transactions	...	...	...	...	...	...	...	...	...	...	...
Indebtedness on supplies according to intergovernmental agreements	3,584	3,949	4,168	3,916	3,526	1,633	1,559	1,828	1,812	3,655	4,543
Other assets	551	1,572	1,923	1,567	1,468	1,398	2,267	4,195	9,139	10,125	7,472
Monetary authorities	68	58	47	47	41	45	46	46	46	46	46
Long-term	48	39	39	39	39	43	43	44	46	46	46
Short-term	20	19	8	9	3	2	2	3	0	0	0
General government	237	264	298	345	637	686	1,052	1,136	1,704	1,862	2,128
Long-term	235	251	283	330	586	590	820	893	1,545	1,590	1,894
Short-term	2	13	15	16	51	96	232	243	159	272	235

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

	Position as of 31.12.2000	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
Banks	246	484	628	1,172	789	661	1,155	2,221	3,636	4,267	3,894
Long-term	15	10	9	14	76	28	107	392	1,343	1,446	1,690
Short-term	231	474	619	1,158	713	633	1,048	1,828	2,293	2,822	2,204
Other sectors	0	767	949	2	1	7	15	792	3,753	3,949	1,403
Long-term	0	368	947	0	0	0	0	0	0	0	0
Short-term	0	398	2	2	1	7	15	792	3,753	3,949	1,403
Reserve assets	27,972	36,622	47,793	76,938	124,541	182,240	303,732	478,762	426,281	439,450	479,379
Monetary gold	3,708	4,080	3,739	3,763	3,732	6,349	8,164	12,012	14,533	22,798	35,788
Special drawing rights	1	3	1	1	1	6	7	1	1	8,901	8,749
Reserve position in the Fund	1	1	2	2	3	196	283	374	1,052	1,927	1,893
Foreign exchange	24,263	32,538	44,051	73,172	120,805	175,690	295,277	466,376	410,695	405,825	432,949
Liabilities	184,207	215,587	251,301	332,901	417,270	547,861	770,134	1,242,781	755,906	986,082	1,157,500
Direct investment in reporting economy	32,204	52,919	70,884	96,729	122,295	180,228	265,873	491,052	215,756	378,837	493,354
Equity capital and reinvested earnings	27,200	47,229	64,793	87,349	111,269	167,706	244,349	464,164	183,357	331,695	428,589
Other capital	5,004	5,690	6,091	9,380	11,026	12,522	21,524	26,888	32,398	47,142	64,765
Portfolio investment	32,132	52,317	66,911	93,358	130,822	166,340	265,800	367,546	112,560	217,317	278,332
Equity securities other than investment fund shares	11,109	27,353	35,762	57,982	89,178	118,072	207,133	307,179	83,051	176,865	230,835
Banks	52	53	652	1,108	1,927	5,032	13,870	35,800	8,602	22,415	30,433
Other sectors	11,057	27,300	35,110	56,874	87,251	113,040	193,263	271,379	74,449	154,451	200,403
Investment fund shares	...	...	...	...	40	225	747	1,732	1,476	1,235	2,011
Other sectors	...	...	...	...	40	225	747	1,732	1,476	1,235	2,011
Debt securities	21,023	24,964	31,149	35,376	41,605	48,043	57,919	58,634	28,034	39,217	45,486
Bonds and notes	20,698	23,953	30,086	34,598	40,573	46,856	56,392	56,171	26,478	38,179	44,760
Monetary authorities	36	0	0	0	0	0	0	0	0	0	0
General government	19,617	22,601	27,759	30,131	33,877	33,644	32,575	28,635	16,157	25,710	30,532
Banks	468	560	732	440	798	638	1,773	3,599	2,002	3,063	3,581
Other sectors	577	793	1,595	4,027	5,898	12,574	22,043	23,937	8,318	9,406	10,647

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

	Position as of 31.12.2000	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
Money-market instruments	325	1,011	1,063	778	1,032	1,188	1,528	2,463	1,556	1,038	726
General government	23	36	28	0	0	0	0	0	0	0	0
Banks	302	975	1,036	778	1,032	1,188	1,528	2,463	1,556	1,038	726
Financial derivatives	...	...	...	31	189	52	178	875	10,396	5,205	2,840
Banks	...	...	...	31	189	52	178	875	10,396	5,082	2,814
Options	...	...	...	0	0	1	1	66	2,830	1,781	790
Forward-type contracts	...	...	...	31	189	51	177	809	7,566	3,302	2,024
Other sectors	...	...	...	...	...	...	...	...	...	123	26
Options	...	...	...	...	...	...	...	...	...	0	0
Forward-type contracts	...	...	...	...	...	...	...	...	...	123	26
Other investment	119,871	110,352	113,506	142,783	163,964	201,240	238,283	383,309	417,194	384,723	382,973
Trade credits	0	0	0	0	0	0	0	0	0	2,102	2,156
Other sectors	0	0	0	0	0	0	0	0	0	2,102	2,156
Short-term	0	0	0	0	0	0	0	0	0	2,102	2,156
Loans	98,345	89,120	93,795	119,575	146,027	180,313	205,195	334,521	373,751	335,600	325,073
Monetary authorities	11,714	9,514	7,308	7,459	7,503	10,158	2,985	0	0	2,370	0
Long-term — IMF credit	11,613	7,433	6,481	5,069	3,562	0	0	0	0	0	0
Short-term	102	2,080	826	2,390	3,941	10,158	2,985	0	0	2,370	0
General government	67,075	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726
Long-term	67,075	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726
Banks	2,561	2,924	5,256	12,946	19,810	34,511	67,757	113,236	124,654	89,343	96,454
Long-term	801	1,172	2,706	6,381	11,653	26,350	50,199	89,384	103,398	80,208	81,974
Short-term	1,761	1,752	2,550	6,566	8,157	8,161	17,558	23,853	21,256	9,135	14,480
Other sectors	16,995	17,446	26,189	41,805	59,586	100,054	120,195	209,706	238,880	234,913	220,894
Long-term	15,160	15,218	23,691	37,319	53,313	94,511	109,756	168,934	216,493	219,768	207,060
Short-term	1,835	2,228	2,498	4,486	6,274	5,542	10,439	40,772	22,386	15,145	13,834

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2000	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
Currency and deposits	6,083	7,471	7,993	11,801	10,700	13,262	28,760	42,591	35,665	33,416	43,009
Cash national currency	162	198	199	316	499	572	919	1,863	2,718	3,324	3,265
Monetary authorities	162	198	199	316	499	572	919	1,863	2,718	3,324	3,265
Long-term deposits	312	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330
Banks	312	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330
Current accounts and short-term deposits	5,610	6,744	6,976	10,133	8,623	10,172	18,800	24,987	17,142	15,440	22,414
Monetary authorities	6	22	24	32	242	223	23	48	44	40	30
General government	1,756	1,755	1,787	1,818	283	24	25	26	26	26	27
Banks	3,848	4,967	5,165	8,283	8,098	9,924	18,752	24,913	17,073	15,374	22,358
Arrears	14,250	13,129	10,890	10,422	6,316	6,463	2,390	1,625	3,335	1,012	657
General government	13,528	12,393	10,515	10,417	6,312	6,458	2,382	1,621	1,518	324	322
Banks	723	736	375	5	4	5	7	4	2	9	7
Other sectors	0	0	0	0	0	0	0	0	1,815	680	329
Other liabilities	1,193	633	829	985	921	1,202	1,938	4,572	4,442	12,593	12,078
Monetary authorities	56	7	0	0	0	0	0	0	0	8,895	8,740
Long-term	0	0	0	0	0	0	0	0	0	8,895	8,740
of which: Allocations of SDRs	0	0	0	0	0	0	0	0	0	8,895	8,740
Short-term	56	7	0	0	0	0	0	0	0	0	0
General government	34	11	40	37	30	27	30	67	106	112	100
Long-term	0	0	31	25	19	12	6	0	0	0	0
Short-term	34	11	9	12	12	15	23	67	106	112	100
Banks	546	547	711	938	881	1,164	1,894	2,876	3,500	2,237	2,244
Long-term	157	82	77	67	125	178	267	478	592	521	621
Short-term	389	465	634	871	756	986	1,627	2,398	2,908	1,715	1,623
Other sectors	557	69	78	11	10	10	15	1,630	836	1,349	994
Short-term	557	69	78	11	10	10	15	1,630	836	1,349	994
International Investment Position, net	64,545	43,911	37,179	3,924	-10,635	-31,566	-38,793	-150,600	254,788	103,430	15,684

Table 1.10

International Investment Position of Russia for 2010

(millions of US dollars)

	Position as of 31.12.2009	Changes in Position reflecting:			Position as of 31.12.2010
		transactions	valuation changes	other adjustments		total changes
Assets	1,089,512	108,220	6,428	-30,975	83,673
Direct investment abroad	302,542	52,476	10,280	3,778	66,535
Equity capital and reinvested earnings	276,830	34,259	10,629	-9	44,880
Other capital	25,712	18,217	-349	3,787	21,655
Portfolio investment	38,116	3,470	-104	-4,182	-816
Equity securities other than investment fund shares	2,333	854	712	64	1,631
Banks	1,561	815	296	64	1,176
Other sectors	771	39	416	0	455
Investment fund shares	160	593	-88	0	506
Other sectors	160	593	-88	0	506
Debt securities	35,623	2,023	-729	-4,247	-2,953
Bonds and notes	32,860	1,324	-602	-3,392	-2,670
Monetary authorities	2,364	0	-6	-2,360	-2,364
Banks	24,558	2,440	-421	87	2,107
Other sectors	5,937	-1,116	-175	-1,121	-2,413
Money-market instruments	2,763	699	-127	-854	-282
Banks	138	296	91	-200	187
Other sectors	2,626	403	-218	-654	-469

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

	Position as of 31.12.2009	Changes in Position reflecting:				Position as of 31.12.2010
		transactions	valuation changes	other adjustments	total changes	
Financial derivatives						
Banks	2,240	-8,029	7,428	0	-601	1,639
Options	2,222	-7,510	6,897	0	-613	1,609
Forward-type contracts	12	-15	89	0	75	87
Other sectors	2,210	-7,495	6,807	0	-688	1,522
Options	18	-520	532	0	12	30
Forward-type contracts	0	244	-238	0	5	5
Other investment						
Trade credits	18	-763	770	0	7	25
General government	307,163	23,553	-6,451	-38,475	-21,373	285,790
Long-term	5,002	35	-52	-230	-247	4,755
Other sectors	355	-28	-17	0	-45	310
Short-term	355	-28	-17	0	-45	310
Loans	4,648	63	-35	-230	-202	4,445
Monetary authorities	127,877	16,263	-3,233	-4,603	8,427	136,304
Long-term	0	50	-1	0	49	49
General government	0	50	-1	0	49	49
Long-term	22,274	-493	-44	-66	-604	21,670
Banks	22,274	-493	-44	-66	-604	21,670
Long-term	54,743	16,327	-2,787	-47	13,493	68,236
Short-term	32,759	10,021	265	-17	10,269	43,028
Other sectors	21,984	6,306	-3,052	-30	3,224	25,208
Long-term	50,860	379	-401	-4,490	-4,512	46,349
Short-term	36,435	-1,593	-262	-3,416	-5,271	31,164
	14,426	1,972	-139	-1,074	759	15,185

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

	Position as of 31.12.2009	Changes in Position reflecting:				Position as of 31.12.2010
		transactions	valuation changes	other adjustments	total changes	
Currency and deposits	123,601	-24,030	-2,996	-160	-27,186	96,415
Cash foreign currency	47,579	-15,335	-1,319	-10	-16,664	30,915
Banks	5,399	-609	-152	-10	-771	4,628
Other sectors	42,181	-14,727	-1,167	0	-15,893	26,288
Long-term deposits	9,243	721	59	-49	731	9,974
Monetary authorities	30	0	0	0	0	30
Banks	9,213	721	59	-49	731	9,944
Current accounts and short-term deposits	66,778	-9,416	-1,735	-102	-11,253	55,526
Monetary authorities	31	-20	0	0	-20	11
General government	20	0	2	0	2	22
Banks	57,271	-10,482	-1,737	-102	-12,321	44,950
Other sectors	9,457	1,086	0	0	1,086	10,543
Arrears	36,903	-529	-148	76	-601	36,301
General government	35,373	487	-118	0	369	35,742
Banks	1,530	-927	-30	-13	-971	559
Other sectors	0	-89	0	89	0	0
Fictitious transactions	...	30,588	0	-30,588	0	...
Indebtedness on supplies according to intergovernmental agreements	3,655	887	-1	1	887	4,543
Other assets	10,125	339	-22	-2,970	-2,653	7,472
Monetary authorities	46	0	1	0	1	46
Long-term	46	0	1	0	1	46
General government	1,862	273	38	-45	266	2,128
Long-term	1,590	311	-7	0	304	1,894
Short-term	272	-38	45	-45	-38	235

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

	Position as of 31.12.2009	Changes in Position reflecting:			Position as of 31.12.2010
		transactions	valuation changes	other adjustments		total changes
Banks	4,267	-309	-47	-17	3,894
Long-term	1,446	201	-7	50	1,690
Short-term	2,822	-510	-40	-68	2,204
Other sectors	3,949	376	-14	-2,908	1,403
Short-term	3,949	376	-14	-2,908	1,403
Reserve assets	439,450	36,751	-4,726	7,904	479,379
Monetary gold	22,798	0	7,447	5,544	35,788
Special drawing rights	8,901	6	-157	0	8,749
Reserve position in the Fund	1,927	0	-34	0	1,893
Foreign exchange	405,825	36,745	-11,982	2,360	432,949
Liabilities	986,082	44,824	135,759	-9,164	1,157,500
Direct investment in reporting economy	378,837	42,869	75,739	-4,091	493,354
Equity capital and reinvested earnings	331,695	28,098	76,889	-8,094	428,589
Other capital	47,142	14,771	-1,151	4,003	64,765
Portfolio investment	217,317	2,071	58,577	369	278,332
Equity securities other than investment fund shares	176,865	-5,100	57,346	1,724	230,835
Banks	22,415	1,254	5,129	1,635	30,433
Other sectors	154,451	-6,353	52,217	89	200,403
Investment fund shares	1,235	290	447	39	2,011
Other sectors	1,235	290	447	39	2,011
Debt securities	39,217	6,880	784	-1,394	45,486
Bonds and notes	38,179	7,166	799	-1,384	44,760
General government	25,710	5,470	742	-1,390	30,532
Banks	3,063	447	71	0	3,581
Other sectors	9,406	1,249	-14	6	10,647

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

	Position as of 31.12.2009	Changes in Position reflecting:				Position as of 31.12.2010
		transactions	valuation changes	other adjustments	total changes	
Money-market instruments	1,038	-286	-15	-11	-311	726
Banks	1,038	-286	-15	-11	-311	726
Financial derivatives	5,205	-9,802	7,438	0	-2,365	2,840
Banks	5,082	-9,260	6,992	0	-2,268	2,814
Options	1,781	-652	-338	0	-991	790
Forward-type contracts	3,302	-8,608	7,330	0	-1,277	2,024
Other sectors	123	-542	445	0	-96	26
Options	0	242	-242	0	0	0
Forward-type contracts	123	-785	688	0	-97	26
Other investment	384,723	9,686	-5,994	-5,442	-1,750	382,973
Trade credits	2,102	53	0	0	54	2,156
Other sectors	2,102	53	0	0	54	2,156
Short-term	2,102	53	0	0	54	2,156
Loans	335,600	-751	-5,114	-4,661	-10,527	325,073
Monetary authorities	2,370	-2,364	-5	0	-2,370	0
Long-term — IMF credit	0	0	0	0	0	0
Short-term	2,370	-2,364	-5	0	-2,370	0
General government	8,975	-1,112	-58	-79	-1,249	7,726
Long-term	8,975	-1,112	-58	-79	-1,249	7,726
Banks	89,343	9,024	-1,249	-664	7,111	96,454
Long-term	80,208	2,938	-844	-328	1,766	81,974
Short-term	9,135	6,086	-405	-336	5,345	14,480
Other sectors	234,913	-6,298	-3,802	-3,918	-14,019	220,894
Long-term	219,768	-5,627	-3,484	-3,597	-12,708	207,060
Short-term	15,145	-671	-319	-321	-1,311	13,834

Table 1.10 (end)
(millions of US dollars)

	Position as of 31.12.2009	Changes in Position reflecting:			Position as of 31.12.2010
		transactions	valuation changes	other adjustments		total changes
Currency and deposits	33,416	10,210	-458	-159	43,009
Cash national currency	3,324	-29	-31	0	3,265
Monetary authorities	3,324	-29	-31	0	3,265
Long-term deposits	14,652	2,848	-96	-74	17,330
Banks	14,652	2,848	-96	-74	17,330
Current accounts and short-term deposits	15,440	7,391	-332	-85	22,414
Monetary authorities	40	-10	0	0	30
General government	26	0	0	0	27
Banks	15,374	7,401	-332	-85	22,358
Arrears	1,012	-190	51	-216	657
General government	324	-50	48	0	322
Banks	9	6	6	-14	7
Other sectors	680	-147	-3	-202	329
Other liabilities	12,593	363	-472	-406	12,078
Monetary authorities	8,895	2	-157	0	8,740
Long-term	8,895	2	-157	0	8,740
of which: Allocations of SDRs	8,895	2	-157	0	8,740
General government	112	-3	-9	0	100
Short-term	112	-3	-9	0	100
Banks	2,237	758	-740	-11	2,244
Long-term	521	84	-54	69	621
Short-term	1,715	673	-686	-81	1,623
Other sectors	1,349	-393	433	-394	994
Short-term	1,349	-393	433	-394	994
International Investment Position, net	103,430	63,396	-129,331	-21,811	15,684
					-87,746

Table 1.11

International Investment Position of the Banking Sector of Russia

(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	170,212	32,038	13,203	-95	45,147
Direct investments abroad	6,665	932	-796	69	205
Equity capital and reinvested earnings	5,849	541	-752	69	-142
Other capital	816	391	-44	0	347
Portfolio investments	29,727	5,481	-1,427	-109	3,946
Equity securities	2,737	1,344	-90	-180	1,074
Debt securities	26,990	4,138	-1,337	71	2,871
long-term	26,665	3,989	-1,187	-795	2,006
short-term	325	149	-150	866	865
Financial derivatives	1,609	-14,840	18,350	0	3,510
Options	87	469	348	0	817
Forward-type contracts	1,522	-15,308	18,003	0	2,694
Other investments	132,211	40,465	-2,924	-55	37,486
Currency and deposits	59,522	12,455	-1,680	-47	10,729
Cash foreign currency	4,628	581	-38	-9	534
Demand and term deposits	54,894	11,874	-1,642	-37	10,195
long-term	9,944	3,995	-405	0	3,590
short-term	44,950	7,879	-1,237	-38	6,605
Loans	68,236	25,667	-1,277	-7	24,384
long-term	43,028	15,517	-712	-1	14,804
short-term	25,208	10,151	-565	-6	9,579
Arrears	559	785	14	3	802
Other assets	3,894	1,557	19	-5	1,571
long-term	1,690	165	-2	9	172
short-term	2,204	1,392	21	-14	1,399

Table 1.11 (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
Liabilities	204,621	7,887	1,925	1,584	11,370	216,017
Direct investments in Russia	28,674	5,612	-3,716	-1,480	415	29,091
Equity capital and reinvested earnings	27,148	4,875	-3,648	-1,496	-268	26,880
Other capital	1,526	737	-69	16	683	2,210
Portfolio investments	34,740	-1,879	-10,936	3,223	-9,616	25,149
Equity securities	30,433	-2,688	-10,282	3,214	-9,780	20,677
Debt securities	4,308	809	-654	9	165	4,472
long-term	3,581	610	-624	23	9	3,590
short-term	726	199	-29	-14	156	883
Financial derivatives	2,814	-16,136	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 investments	138,392	20,290	-2,324	-160	17,806	156,198
Deposits	39,688	13,878	-1,427	-54	12,396	52,084
long-term	17,330	5,315	-455	-5	4,855	22,185
short-term	22,358	8,563	-972	-50	7,541	29,899
Loans	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
Arrears	7	11	0	-15	-4	3
Other liabilities	2,244	364	-147	-7	211	2,454
long-term	621	-84	8	-2	-78	543
short-term	1,623	448	-155	-4	288	1,911
International investment position, net	-34,409	24,151	11,278	-1,679	33,776	-658

Table 1.12

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

	(millions of US dollars)													
	Exports (FOB)					Imports (FOB)					Trade balance			
	total	of which:			total	of which:			total	of which:				
% 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	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries			
2010	400,630	132.1	337,970	132.4	62,659	130.2	248,634	129.6	213,315	127.2	35,318	151,996	124,655	27,341
2011	522,011	130.3	438,186	129.7	83,825	133.8	323,831	130.2	275,277	129.0	48,554	198,181	162,909	35,271
2011														
Q1	113,236	122.8	93,524	117.4	19,712	157.1	65,076	142.5	54,908	141.1	10,168	48,160	38,616	9,543
Q2	133,705	137.3	113,466	137.3	20,239	137.2	83,039	142.9	70,465	142.1	12,573	50,666	43,001	7,665
Q3	130,367	133.7	109,819	134.8	20,549	128.1	85,215	124.7	72,335	123.5	12,880	45,153	37,483	7,669
Q4	144,703	127.4	121,377	128.8	23,326	120.7	90,501	118.3	77,568	117.1	12,932	54,202	43,809	10,393
January	30,346	109.6	24,876	104.2	5,470	143.3	16,309	143.5	13,552	141.1	2,757	14,037	11,324	2,713
February	39,246	128.5	32,585	122.5	6,661	168.4	21,825	140.7	18,334	138.1	3,491	17,421	14,251	3,170
March	43,645	128.4	36,064	123.4	7,581	158.9	26,943	143.4	23,023	143.5	3,920	16,702	13,041	3,661
April	45,880	137.0	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	137.2	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	137.8	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	133.8	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	140.0	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	127.8	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	130.4	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	133.1	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	120.3	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	133,804	118.2	112,591	120.4	21,213	107.6	73,341	112.7	61,791	112.5	11,550	60,463	50,800	9,663
January	40,341	132.9	34,237	137.6	6,104	111.6	19,595	120.1	16,258	120.0	3,337	20,746	17,979	2,767
February	45,509	116.0	38,004	116.6	7,505	112.7	25,226	115.6	21,361	116.5	3,865	20,283	16,643	3,640
March	47,954	109.9	40,350	111.9	7,604	100.3	28,520	105.9	24,172	105.0	4,348	19,434	16,178	3,256

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 ¹	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

¹ In August and September 2009 the IMF implemented two new allocations of SDRs among member countries of the Fund. The Russian Federation has received such assets for the first time since having joined the IMF in the period after the preceding SDR allocation.

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)

	30.04.2012
A. Official reserves	524,370.1
(1) Foreign currency reserves (in convertible foreign currencies)	459,302.0
(a) Securities	395,757.5
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	63,544.5
(i) other national central banks	39,325.9
(ii) banks headquartered in the reporting country	2,136.6
of which: located abroad	2,136.6
(iii) banks headquartered outside the reporting country	22,081.9
of which: located in the reporting country	—
(2) IMF reserve position	4,553.1
(3) SDRs	8,817.5
(4) Gold (is valued at current quotations of the Bank of Russia)	47,911.7
— volume in millions of fine troy ounces	28.8
(5) Other reserve assets (specify)	3,785.8
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	3,785.8
B. Other foreign currency assets (specify)	883.2
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	883.2
— 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	-3,554.7	-82.5	-37.3	-3,434.9
— outflows (—), principal	-2,143.3	-112.7	-137.8	-1,892.9
— outflows (—), interest	-2,580.9	-4.4	-361.0	-2,215.5
— inflows (+), principal	676.8	15.2	347.0	314.6
— inflows (+), interest	492.7	19.3	114.5	358.9
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (—)	—	—	—	—
(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)

	30.04.2012
(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	—3,243.6
— lent or repoed and included in Section I	—7,137.5
— 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	3,893.9
(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)	—
— currencies in SDR basket ²	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

¹ Securities are presented at face value.² Additionally included are gold, SDRs and IMF reserve position.

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

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

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

	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012
Claims on other sectors	108,087	107,959	99,950	383,390	375,395	371,118	355,541	358,540	361,962	361,377
Other financial institutions	104,037	102,987	94,990	378,801	371,101	367,400	353,982	353,173	356,349	356,054
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,049	4,972	4,959	4,589	4,294	3,717	1,559	5,366	5,612	5,323
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,410,301	7,147,271	7,163,099	7,407,874	7,261,598	7,464,823	8,644,114	7,898,470	7,760,718	7,787,825
Currency in circulation	5,787,827	5,916,255	5,964,099	6,059,470	6,101,480	6,139,703	6,895,836	6,407,739	6,464,419	6,450,769
Liabilities to credit institutions	1,622,474	1,231,015	1,199,000	1,348,403	1,160,119	1,325,120	1,748,278	1,490,730	1,296,298	1,337,056
Deposits	1,604,169	1,197,663	1,188,848	1,338,101	1,160,119	1,325,120	1,748,278	1,490,730	1,296,298	1,337,056
Securities other than shares	18,305	33,353	10,152	10,302	—	—	—	—	—	—
Other liabilities to credit institutions	232	22	26	171	61	1,668	87	24	101	145
Deposits included in broad money	79,162	70,877	78,242	81,943	100,366	94,208	141,282	49,636	47,356	43,046
Transferable deposits	64,940	57,874	63,420	61,441	65,915	70,157	119,581	49,633	47,354	43,045
Other financial institutions	1,891	1,664	934	2,250	1,859	1,584	872	26,375	25,435	19,838
Public nonfinancial organizations	47,106	40,474	47,415	43,667	46,873	50,162	109,049	20,776	19,486	20,841
Other nonfinancial organizations	15,943	15,736	15,071	15,523	17,183	18,411	9,660	2,483	2,433	2,366
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	14,222	13,002	14,822	20,502	34,451	24,051	21,701	2	1	2
Other financial institutions	14,220	13,000	14,820	20,500	34,450	24,050	21,700	0	0	0
Public nonfinancial organizations	2	2	2	2	0	0	0	2	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,407,902	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
Other items (net)	—287,620	—452,970	330,091	1,145,970	656,997	959,629	293,342	—281,698	—652,611	—626,245
Other liabilities	23,350	—97,850	662,352	1,456,855	971,666	1,268,986	601,110	43,698	—326,733	—311,427
Other assets	310,970	355,120	332,261	310,885	314,670	309,357	307,768	325,395	325,878	314,818

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	1,478,544
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	6,798,438
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	2,138,751
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	3,088,110
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	5,319,894
Deposits	276,991	272,242	359,304	741,731	1,005,296	981,546	932,605	1,239,080	1,710,961
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	3,339,533
Other	36,644	69,068	95,460	135,704	179,182	211,347	137,345	132,159	158,637
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									
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	26,243,988
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	18,988,385
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	2,776,122	3,718,279	5,161,156	7,283,099	10,458,014	12,211,463	14,896,568	18,585,686	22,735,067
Transferable deposits	981,013	1,252,982	1,770,131	2,688,671	3,753,574	3,617,141	4,132,140	5,628,610	6,762,785
Other financial institutions	68,923	91,462	127,710	155,827	212,028	160,867	193,872	279,655	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	1,795,109	2,465,297	3,391,025	4,594,428	6,704,440	8,594,322	10,764,428	12,957,075	15,972,281
Other financial institutions	36,743	88,404	123,858	159,124	263,979	478,014	575,703	594,587	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	357,538	558,430	787,046	1,139,360	2,065,194	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)	137,957	336,937	—48,340	—197,878	—375,287	—289,441	371,629	535,941	690,622
Other liabilities	473,438	719,303	592,269	748,318	929,280	1,603,035	2,738,922	3,074,626	3,624,272
Other assets	340,876	378,839	604,337	863,546	1,212,092	1,728,472	2,100,301	2,262,842	2,608,041
Consolidation adjustment	5,395	—3,527	—36,272	—82,649	—92,476	—164,005	—266,993	—275,844	—325,609

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

	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012
Net foreign assets	1,125,767	1,112,058	1,084,473	1,319,671	1,590,464	1,546,236	1,478,544	1,819,833	1,851,154	1,839,898
Claims on nonresidents	5,572,486	5,564,642	5,761,815	6,408,650	6,441,210	6,785,291	6,798,438	6,851,177	6,672,731	6,730,313
Foreign currency	144,539	140,656	152,916	159,020	148,644	159,055	166,215	160,071	148,423	161,856
Deposits	1,802,982	1,798,440	1,853,246	1,977,232	2,021,329	2,129,024	2,138,751	2,194,525	2,143,352	2,165,934
Securities other than shares	826,569	814,361	850,227	956,602	916,968	969,574	984,303	928,663	880,911	860,671
Loans	2,451,141	2,444,966	2,519,473	2,896,521	2,961,121	3,118,887	3,088,110	3,168,641	3,094,753	3,127,359
Other	347,254	366,219	385,953	419,275	393,148	408,750	421,059	399,276	405,293	414,493
Liabilities to nonresidents	4,446,719	4,452,584	4,677,342	5,088,979	4,850,746	5,239,055	5,319,894	5,031,344	4,821,577	4,890,415
Deposits	1,301,679	1,305,586	1,372,424	1,465,433	1,396,926	1,510,642	1,710,961	1,620,573	1,554,199	1,577,272
Securities other than shares	97,555	95,575	99,402	104,081	98,084	97,822	110,763	102,097	99,542	109,688
Loans	2,910,236	2,918,972	3,068,404	3,374,900	3,217,127	3,479,017	3,339,533	3,163,110	3,033,558	3,078,594
Other	137,249	132,450	137,112	144,564	138,609	151,574	158,637	145,563	134,278	124,860
Claims on central bank	2,208,846	1,840,103	1,819,309	1,986,912	1,841,356	1,991,431	2,705,576	2,227,526	2,047,574	2,083,617
Currency	595,623	609,684	621,109	639,089	681,351	664,521	957,281	737,002	751,403	746,452
Deposits	1,594,919	1,197,066	1,188,048	1,337,521	1,160,005	1,326,910	1,748,295	1,490,523	1,296,171	1,337,165
Securities other than shares	18,305	33,353	10,152	10,302	—	—	—	—	—	—
Net claims on general government	317,512	317,771	119,315	36,787	117,479	238,119	1,001,403	1,196,362	1,374,451	1,403,512
Claims on federal government	1,719,126	1,767,309	1,787,609	2,108,183	2,093,448	2,073,485	2,074,567	2,047,661	2,054,141	2,086,858
Securities	1,702,116	1,742,506	1,762,714	2,084,191	2,061,201	2,046,772	2,050,460	2,023,580	2,029,827	2,062,221
Other claims	17,010	24,803	24,895	23,992	32,247	26,713	24,108	24,081	24,314	24,637
Claims on state and local government	495,287	497,952	489,240	477,167	469,608	477,354	614,145	600,801	605,890	603,612
Securities	280,287	281,528	284,553	267,368	254,813	261,854	245,991	242,010	242,981	232,419
Other claims	215,000	216,425	204,687	209,798	214,795	215,500	368,153	358,791	362,909	371,193
Liabilities to federal government	1,208,226	1,175,267	1,350,832	1,778,166	1,781,900	1,653,878	1,318,195	1,012,421	849,779	781,443
Deposits	1,190,542	1,156,864	1,333,674	1,761,391	1,763,777	1,637,104	1,299,723	989,999	821,153	761,047
Other liabilities	17,684	18,403	17,159	16,775	18,123	16,774	18,472	22,422	28,627	20,396

Table 1.16 (end)

(millions of rubles, end of period)

	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012	Feb, 2012	Mar, 2012
Liabilities to state and local government	688,676	772,223	806,702	770,396	663,677	658,841	369,114	439,678	435,801	505,515
Deposits	688,676	772,223	806,702	770,396	663,677	658,841	369,114	439,678	435,801	505,515
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	22,443,951	22,962,413	23,593,947	24,625,428	24,803,299	25,582,489	26,243,988	26,071,506	26,150,315	26,786,003
Other financial institutions	620,018	647,094	655,349	733,121	728,465	782,483	823,514	782,606	804,011	882,360
Public nonfinancial organizations	300,684	301,509	306,603	328,748	339,389	361,152	376,648	367,494	352,837	369,108
Other nonfinancial organizations	16,533,166	16,841,730	17,285,937	18,028,455	18,077,387	18,610,641	18,988,385	18,837,949	18,786,327	19,107,048
Households	4,990,084	5,172,080	5,346,058	5,535,103	5,658,058	5,828,212	6,055,441	6,083,457	6,207,140	6,427,486
Liabilities to central bank	578,672	586,763	587,879	790,696	1,241,807	1,454,296	1,477,655	1,635,048	1,528,473	1,740,715
Deposits included in broad money	19,183,625	19,203,362	19,521,321	20,177,963	20,038,865	20,762,943	22,735,067	22,333,639	22,384,189	22,664,457
Transferable deposits	5,649,878	5,544,596	5,637,003	5,809,862	5,586,604	5,756,486	6,762,785	6,538,996	6,485,680	6,498,585
Other financial institutions	327,109	283,118	294,743	343,857	265,822	283,779	356,225	365,586	331,816	407,108
Public nonfinancial organizations	358,867	341,846	362,079	348,548	367,281	369,431	464,448	414,803	433,993	468,862
Other nonfinancial organizations	3,191,116	3,115,065	3,216,684	3,334,720	3,189,708	3,329,166	3,772,397	3,845,167	3,755,123	3,668,871
Households	1,772,786	1,804,567	1,763,497	1,782,737	1,763,794	1,774,111	2,169,715	1,913,440	1,964,748	1,953,744
Other deposits	13,533,746	13,658,766	13,884,318	14,368,101	14,452,260	15,006,456	15,972,281	15,794,643	15,898,509	16,165,871
Other financial institutions	643,093	677,210	682,086	717,880	725,651	816,194	964,721	976,126	1,041,164	1,078,741
Public nonfinancial organizations	197,532	193,425	194,754	219,543	204,902	175,716	203,604	179,463	185,870	184,561
Other nonfinancial organizations	3,867,025	3,891,114	3,958,814	4,205,106	4,320,691	4,634,069	5,013,124	4,818,925	4,749,712	4,787,432
Households	8,826,097	8,897,017	9,048,663	9,225,572	9,201,017	9,380,478	9,790,833	9,820,128	9,921,763	10,115,137
Deposits excluded from broad money	289,380	296,846	301,623	581,906	587,013	590,810	533,344	552,330	541,193	543,566
Securities other than shares excluded from broad money	673,450	708,027	708,521	754,362	706,564	705,072	806,521	789,742	932,566	1,038,618
Shares and other equity	4,754,950	4,837,986	4,791,861	4,736,517	4,834,408	4,924,794	5,186,304	5,307,591	5,419,506	5,445,902
Other items (net)	615,999	599,361	705,840	927,355	943,942	920,360	690,622	696,878	617,567	679,772
Other liabilities	3,290,441	3,326,000	3,474,922	3,659,112	3,663,880	3,659,373	3,624,272	3,666,828	3,644,854	3,709,839
Other assets	2,276,302	2,320,525	2,384,264	2,445,481	2,449,286	2,478,769	2,608,041	2,712,022	2,797,978	2,750,107
Consolidation adjustment	-398,140	-406,115	-384,818	-286,276	-270,652	-260,244	-325,609	-257,928	-229,309	-279,960

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	17,281,928
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	22,883,065
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	5,601,136
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	22,194,587
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	26,599,529
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	18,989,944
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	3,954,302	5,288,781	7,213,411	10,126,763	14,236,123	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	1,012,150	1,288,712	1,813,111	2,747,153	3,829,440	3,787,544	4,247,619	5,762,583	6,882,366
Other financial institutions	68,923	91,462	127,710	155,827	212,261	235,662	194,504	282,514	357,096
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	1,795,113	2,465,314	3,391,060	4,594,436	6,704,446	8,694,323	10,810,129	12,965,827	15,993,982
Other financial institutions	36,743	88,404	123,858	159,124	263,979	578,014	621,403	603,337	986,421
Public nonfinancial organizations	59,348	57,968	67,186	79,509	85,352	94,552	180,182	202,931	203,604
Other nonfinancial organizations	357,539	558,431	787,046	1,139,361	2,065,195	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)	297,042	687,411	198,985	146,845	-315,202	-123,049	915,016	817,465	900,061
Other liabilities	740,715	1,181,236	973,439	1,220,877	1,306,187	2,197,940	3,616,755	3,767,406	4,225,382
Other assets	444,990	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809
Consolidation adjustment	1,317	-8,106	-40,760	-88,393	-182,776	-241,335	-350,126	-358,420	-409,512

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

	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011
Net foreign assets	15,599,854	15,595,019	16,551,058	17,514,613	17,036,855	17,297,652	17,281,928
Claims on nonresidents	20,303,073	20,299,434	21,493,315	22,887,616	22,158,280	22,815,066	22,883,065
Liabilities to nonresidents	4,703,219	4,704,415	4,942,257	5,373,002	5,121,425	5,517,413	5,601,136
Domestic claims	17,234,676	17,299,422	17,553,900	18,635,939	18,574,938	19,458,225	22,194,587
Net claims on general government	-5,317,361	-5,770,950	-6,139,997	-6,372,880	-6,603,756	-6,495,382	-4,404,942
Claims on federal government	2,032,315	2,077,141	2,102,704	2,434,585	2,417,535	2,400,853	2,407,434
Claims on state and local government	495,717	498,372	489,659	477,579	470,011	477,757	614,552
Liabilities to federal government	6,259,768	6,576,106	6,924,230	7,563,692	7,791,902	7,706,844	6,487,204
Liabilities to state and local government	1,585,625	1,770,357	1,808,130	1,721,352	1,699,401	1,667,147	939,723
Claims on other sectors	22,552,038	23,070,372	23,693,897	25,008,819	25,178,694	25,953,606	26,599,529
Other financial institutions	724,055	750,081	750,339	1,111,922	1,099,566	1,149,883	1,177,496
Public nonfinancial organizations	300,684	301,510	306,603	328,749	339,390	361,153	376,649
Other nonfinancial organizations	16,537,214	16,846,701	17,290,896	18,033,044	18,081,681	18,614,358	18,989,944
Households	4,990,084	5,172,080	5,346,058	5,535,103	5,658,058	5,828,212	6,055,441

Table 1.17 (cont.)

(millions of rubles, end of period)

	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011
Broad money liabilities	24,454,991	24,580,810	24,942,552	25,680,287	25,559,359	26,332,332	28,814,904
Currency outside banking system	5,192,204	5,306,572	5,342,990	5,420,381	5,420,129	5,475,181	5,938,555
Transferable deposits	5,714,818	5,602,470	5,700,423	5,871,303	5,652,520	5,826,643	6,882,366
Other financial institutions	328,999	284,782	295,677	346,107	267,681	285,363	357,096
Public nonfinancial organizations	405,974	382,321	409,494	392,215	414,154	419,593	573,497
Other nonfinancial organizations	3,207,059	3,130,801	3,231,755	3,350,244	3,206,891	3,347,577	3,782,057
Households	1,772,786	1,804,567	1,763,497	1,782,737	1,763,794	1,774,111	2,169,715
Other deposits	13,547,969	13,671,768	13,899,140	14,388,603	14,486,711	15,030,507	15,993,982
Other financial institutions	657,313	690,210	696,906	738,380	760,101	840,244	986,421
Public nonfinancial organizations	197,533	193,426	194,756	219,544	204,902	175,716	203,604
Other nonfinancial organizations	3,867,025	3,891,115	3,958,815	4,205,107	4,320,692	4,634,070	5,013,125
Households	8,826,097	8,897,017	9,048,663	9,225,572	9,201,017	9,380,478	9,790,833
Deposits excluded from broad money	289,380	296,846	301,623	581,906	587,013	590,810	533,344
Securities other than shares excluded from broad money	673,450	708,027	708,521	754,362	706,564	705,072	806,521
Shares and other equity	7,162,852	7,245,753	7,199,527	7,143,925	7,241,748	7,332,073	8,421,687
Other items (net)	253,858	63,005	952,734	1,990,073	1,517,109	1,795,590	900,061
Other liabilities	3,313,791	3,228,150	4,137,274	5,115,967	4,635,547	4,928,359	4,225,382
Other assets	2,587,272	2,675,645	2,716,525	2,756,366	2,763,956	2,788,126	2,915,809
Consolidation adjustment	-472,662	-489,500	-468,015	-369,529	-354,482	-344,643	-409,512

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

	Jan, 2012			Feb, 2012			Mar, 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	183,262	16,746,556	16,929,818	138,756	16,364,676	16,503,433	161,701	16,484,791	16,646,493
Claims on nonresidents	1,216,632	21,010,618	22,227,250	1,205,069	20,377,145	21,582,214	1,254,700	20,541,270	21,795,970
Liabilities to nonresidents	1,033,370	4,264,062	5,297,432	1,066,313	4,012,469	5,078,782	1,092,999	4,056,479	5,149,478
Domestic claims	20,611,879	728,802	21,340,682	22,095,827	-444,818	21,651,009	22,381,345	-383,067	21,998,278
Net claims on general government	-2,177,270	-2,912,093	-5,089,364	-934,486	-3,926,782	-4,861,268	-1,236,506	-3,912,597	-5,149,102
Claims on federal government	2,152,311	216,380	2,368,691	2,158,537	222,891	2,381,428	2,185,582	231,609	2,417,191
Claims on state and local government	601,116	95	601,210	606,212	93	606,305	603,933	94	604,027
Liabilities to federal government	3,744,085	3,126,229	6,870,314	2,519,237	4,147,536	6,666,773	2,636,218	4,142,040	6,778,259
Liabilities to state and local government	1,186,612	2,339	1,188,952	1,179,997	2,230	1,182,227	1,389,803	2,259	1,392,062
Claims on other sectors	22,789,150	3,640,896	26,430,046	23,030,313	3,481,964	26,512,277	23,617,850	3,529,530	27,147,380
Other financial institutions	997,751	138,028	1,135,779	1,031,070	129,291	1,160,361	1,106,295	132,120	1,238,415
Public nonfinancial organizations	310,508	56,987	367,495	299,450	53,388	352,837	319,084	50,024	369,109
Other nonfinancial organizations	15,703,489	3,139,826	18,843,315	15,780,062	3,011,877	18,791,939	16,050,303	3,062,068	19,112,371
Households	5,777,402	306,055	6,083,457	5,919,732	287,408	6,207,140	6,142,168	285,318	6,427,486

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

	Jan, 2012			Feb, 2012			Mar, 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	28,054,012	X	X	28,144,561	X	X	28,411,820
Money Supply (National Definition)	23,677,892	X	X	23,851,287	X	X	24,041,314	X	X
Currency outside banking system	5,670,737	—	5,670,737	5,713,016	—	5,713,016	5,704,317	—	5,704,317
Transferable deposits	6,588,630	—	6,588,630	6,533,034	—	6,533,034	6,541,630	—	6,541,630
Other financial institutions	391,961	—	391,961	357,252	—	357,252	426,946	—	426,946
Public nonfinancial organizations	435,579	—	435,579	453,479	—	453,479	489,703	—	489,703
Other nonfinancial organizations	3,847,650	—	3,847,650	3,757,556	—	3,757,556	3,671,237	—	3,671,237
Households	1,913,440	—	1,913,440	1,964,748	—	1,964,748	1,953,744	—	1,953,744
Other deposits	11,418,525	4,376,120	15,794,645	11,605,237	4,293,274	15,898,511	11,795,367	4,370,505	16,165,873
Other financial institutions	919,450	56,676	976,126	981,155	60,010	1,041,164	1,006,799	71,942	1,078,741
Public nonfinancial organizations	141,646	37,819	179,464	145,279	40,592	185,871	144,669	39,892	184,562
Other nonfinancial organizations	2,581,127	2,237,799	4,818,926	2,587,114	2,162,599	4,749,713	2,633,219	2,154,213	4,787,433
Households	7,776,302	2,043,826	9,820,128	7,891,688	2,030,074	9,921,763	8,010,679	2,104,458	10,115,137
Deposits excluded from broad money	457,505	94,825	552,330	454,589	86,604	541,193	459,223	84,343	543,566
Securities other than shares excluded from broad money	540,096	249,646	789,742	603,410	329,156	932,566	718,492	320,126	1,038,618
Shares and other equity	8,542,965	0	8,542,965	8,654,863	0	8,654,863	8,681,236	0	8,681,236
Other items (net)	331,451	0	331,451	—118,740	0	—118,740	—30,470	0	—30,470
Other liabilities	3,710,526	0	3,710,526	3,318,121	0	3,318,121	3,398,412	0	3,398,412
Other assets	3,037,417	0	3,037,417	3,123,856	0	3,123,856	3,064,925	0	3,064,925
Consolidation adjustment	—341,657	0	—341,657	—313,006	0	—313,006	—363,958	0	—363,958

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

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	—	

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							
3.04	7,745.4	6,450.8	784.7	385.2	124.8	—	
4.04	7,737.1	6,450.9	741.1	385.2	159.9	—	
5.04	7,666.6	6,420.8	679.5	385.2	181.1	—	
6.04	7,697.1	6,459.7	683.5	385.2	168.7	—	
9.04	7,744.6	6,494.3	719.1	385.2	146.0	—	
10.04	7,796.3	6,514.4	528.0	385.2	368.7	—	
11.04	7,825.4	6,521.3	822.8	385.2	96.2	—	
12.04	7,744.5	6,525.4	750.8	385.2	83.2	—	
13.04	7,723.7	6,553.4	692.0	385.2	93.1	—	
16.04	7,766.7	6,600.5	679.5	385.2	101.5	—	
17.04	7,806.3	6,622.8	716.3	378.6	88.7	—	
18.04	7,836.9	6,611.8	746.4	382.7	96.0	—	
19.04	7,887.7	6,611.6	802.8	382.7	90.5	—	
20.04	7,859.2	6,622.7	770.9	382.7	82.9	—	
23.04	7,856.2	6,641.5	764.0	382.7	67.9	—	
24.04	7,831.2	6,642.6	731.4	382.7	74.4	—	
25.04	7,795.2	6,613.5	709.1	382.7	89.9	—	
26.04	7,769.6	6,605.9	707.0	382.7	74.0	—	
27.04	7,810.8	6,604.2	752.8	382.7	71.1	—	
28.04	7,948.0	6,639.7	864.1	382.7	61.5	—	

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	Q1, 2011	Q2, 2011	Q3, 2011
Net foreign assets	8,350	20,025	25,067	36,630	42,212	66,169	61,953
Claims on nonresidents	29,912	38,645	48,041	62,561	72,318	92,170	90,342
Foreign currency	13	597	2,514	1,132	1,127	1,126	1,140
Deposits	1,477	2,039	3,549	4,904	2,165	2,351	2,065
Securities other than shares	6,885	8,660	5,070	11,728	21,202	28,282	27,109
Loans	400	813	240	247	239	171	677
Other	21,137	26,537	36,668	44,549	47,585	60,240	59,352
Liabilities to nonresidents	21,562	18,620	22,974	25,931	30,106	26,002	28,388
Loans	393	680	1,066	1,706	1,605	1,349	943
Other	21,169	17,941	21,908	24,225	28,500	24,653	27,445
Claims on banking system	466,684	491,690	551,709	601,905	643,626	640,808	663,233
Currency	20,293	16,873	14,667	12,870	14,812	14,097	14,225
Other	446,391	474,816	537,042	589,035	628,814	626,711	649,008
Net claims on general government	51,976	43,752	63,441	77,158	82,392	95,704	98,512
Claims on general government	57,734	50,374	71,084	82,122	91,446	105,016	107,212
Liabilities to general government	5,758	6,621	7,643	4,964	9,054	9,312	8,700
Claims on other sectors	539,448	533,944	655,606	761,805	824,849	865,527	873,026
Other financial institutions	198,361	272,560	309,671	316,593	335,672	330,898	359,880
Nonfinancial organizations	339,200	258,181	344,857	441,884	486,698	531,914	511,300
Households	1,888	3,203	1,078	3,327	2,479	2,714	1,845
Securities other than shares	5,586	5,875	4,458	18,331	3,458	18,739	3,472
Loans	8,817	11,784	22,310	24,503	37,300	40,683	47,076
Of which: credit institutions	5,059	4,690	17,633	18,878	19,541	18,717	38,172
Insurance technical reserves	724,300	833,029	954,639	1,135,680	1,279,448	1,344,728	1,407,028
Net equity of households in life insurance reserves	23,732	30,561	34,669	41,935	42,558	43,762	49,192
Net equity of households in pension funds	401,796	456,061	567,681	713,506	832,180	877,562	922,770
Prepaid premiums/reserves against outstanding claims	298,772	346,407	352,289	380,239	404,709	423,404	435,066
Of which: credit institutions	10,480	6,436	5,027	6,006	10,543	7,026	7,669
Shares and other equity	306,429	287,714	345,577	359,862	379,489	372,325	361,249
Other items (net)	21,326	-48,991	-31,161	-60,878	-106,616	-108,267	-122,100

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	Q1, 2011	Q2, 2011	Q3, 2011
Net foreign assets	9,921,200	12,217,894	13,967,741	15,077,828	15,067,492	15,666,023	17,576,566
Claims on nonresidents	14,080,102	17,249,620	18,263,783	19,837,327	19,654,663	20,395,243	22,977,957
Liabilities to nonresidents	4,158,902	5,031,726	4,296,042	4,759,499	4,587,171	4,729,221	5,401,391
Domestic claims	8,538,277	10,651,168	13,943,237	18,288,305	17,892,774	18,177,189	19,569,305
Net claims on general government	-5,074,555	-7,823,385	-5,110,597	-3,241,523	-4,217,092	-5,221,658	-6,274,368
Claims on general government	1,281,032	1,292,975	1,809,911	2,389,005	2,576,462	2,633,047	3,019,376
Liabilities to general government	6,355,587	9,116,360	6,920,508	5,630,528	6,793,554	7,854,705	9,293,744
Claims on other sectors	13,612,831	18,474,553	19,053,834	21,529,828	22,109,866	23,398,847	25,843,673
Other financial institutions (except insurance companies and private pension funds)	420,308	766,211	856,417	946,706	1,021,663	1,036,236	1,433,631
Nonfinancial organizations	9,945,611	13,324,884	14,263,733	16,053,956	16,496,166	17,369,813	18,873,093
Households	3,246,912	4,383,457	3,933,683	4,529,167	4,592,038	4,992,798	5,536,949
Currency outside financial sector	3,681,944	3,777,956	4,023,385	5,049,876	4,903,415	5,178,107	5,406,157
Deposits	10,325,900	12,487,846	15,006,967	18,585,803	18,545,830	19,118,037	20,390,205
Of which: other financial institutions (except insurance companies and private pension funds)	228,114	585,411	584,464	538,851	571,613	628,602	984,538
Securities other than shares	583,256	525,121	513,984	555,379	551,471	564,426	621,342
Loans	3,758	7,094	4,677	5,625	17,759	21,966	8,904
Insurance technical reserves	713,820	826,593	949,612	1,129,674	1,268,905	1,337,702	1,399,359
Shares and other equity	3,508,377	5,445,890	6,565,000	7,328,554	7,473,950	7,535,177	7,505,173
Other items (net)	-357,578	-201,440	847,354	711,222	198,936	87,797	1,814,731

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

Table 2.1

The Bank of Russia Balance Sheet

	2011										2012				
	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.01	1.02	1.03	1.04	1.05			
1. Precious metals	1,260,756	1,240,814	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			
2. Funds placed with nonresidents and securities issued by nonresidents	13,169,190	13,281,658	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			
3. Credits and deposits	495,069	493,082	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			
4. Securities	404,985	406,339	402,960	408,300	419,677	417,248	420,616	426,150	414,271	424,306	427,353	429,536			
of which:															
— Russian government securities	311,723	313,070	309,713	314,999	326,265	323,927	327,243	332,738	320,932	327,177	330,209	332,399			
5. Claims on IMF	533,289	532,529	529,571	555,243	607,109	576,750	590,294	602,627	574,564	549,861	557,391	570,361			
6. Other assets	592,251	615,364	731,433	184,088	127,353	116,722	107,006	97,857	669,918	1,042,950	1,028,532	1,005,737			
of which:															
— fixed assets ¹	X	X	X	X	X	X	X	75,429	X	X	X	X			
— advance payments on profit tax	—	—	—	—	—	—	—	167	—	—	—	—			
Total assets	16,455,540	16,569,786	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			
1. Cash in circulation	5,674,435	5,797,550	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			
2. Funds in accounts with the Bank of Russia	7,161,842	7,726,937	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			
of which:															
— Russian government funds	4,174,190	4,386,379	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			
— funds of resident credit institutions	1,145,135	1,604,557	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			
3. Float	37,531	40,919	44,595	29,043	29,366	57,583	33,355	36,217	30,659	34,268	36,216	56,069			
4. Bank of Russia bonds	461,160	18,302	33,419	10,152	10,303	—	—	—	—	—	—	—			
5. Liabilities to IMF	449,333	449,880	438,161	448,834	468,836	468,874	465,759	472,335	459,321	438,436	433,185	435,610			
5. Other liabilities	262,521	128,296	185,966	433,774	1,156,552	661,827	931,543	158,612	188,556	167,632	145,053	142,552			
6. Capital	2,408,718	2,407,902	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			
7. Profit of a fiscal year	—	—	—	—	—	—	—	21,903	—	—	—	—			
Total liabilities	16,455,540	16,569,786	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			

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		3.5	—	—
1.08.2004 — 30.09.2006	2.0	—	3.5		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 liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
			Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles
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

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	7.75
28.02.2011 — 2.05.2011	—	—	7.00	7.50	8.00	8.00	8.00
3.05.2011 — 14.09.2011	7.00 ²	—	7.25	7.75	8.25	8.25	8.25
15.09.2011 — 31.10.2011	6.75	—	7.00	7.50	8.25	8.25	8.25
1.11.2011 — 25.12.2011	6.75	7.25	7.00	7.50	8.25	8.25	8.25
26.12.2011 —	6.75	7.25	7.00	7.50	8.00	8.00	8.00

¹ Since April 30, 2010 to April 2, 2012 operations are suspended.

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

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:														
				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	
2010																		
October	3,205.80	120.00	1,178.20	1,473.00	434.60	—	—	—	—	—	—	—	4/3	4/0	—	—	—	6.67
November	4,877.30	320.00	1,198.40	1,467.00	1,891.90	—	—	—	—	—	—	—	5/5	5/0	—	—	—	6.41
December	9,548.25	669.00	4,672.90	769.95	2,156.40	1,280.00	—	—	—	—	—	—	4/4	4/1	—	—	—	6.49
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

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			
2010								
October	2,267.82	72.00	903.82	1,292.00	—	—	7.11	
November	2,947.11	2.00	1,850.82	1,094.29	—	—	7.02	
December	8,464.91	9.00	6,545.99	1,909.92	—	—	6.97	
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	

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 by maturity			On all deposit operations attracted on fixed-term rates			On deposit operations attracted on auction rates by maturity			On all deposit operations attracted on auction rates	On all deposit operations
	demand deposit	one week		one day	one week	one month	three months ¹	one week ²			
		one day	one week								
2011											
January	2.75	2.75	3.00	2.93	3.11	—	—	—	3.11	2.94	
February	2.76	2.76	3.00	2.96	3.15	—	—	—	3.15	2.97	
March	3.00	3.00	3.00	3.00	3.21	—	—	—	3.21	3.04	
April	3.01	3.00	3.00	3.00	3.25	—	—	—	3.25	3.08	
May	3.26	3.25	3.25	3.25	3.38	—	—	—	3.38	3.26	
June	3.50	3.50	3.50	3.50	3.60	—	—	—	3.60	3.51	
July	3.50	3.50	3.50	3.50	3.54	—	—	—	3.54	3.50	
August	3.50	3.50	3.50	3.50	3.53	—	—	—	3.53	3.50	
September	3.61	3.61	3.64	3.61	3.63	—	—	—	3.63	3.61	
October	3.75	3.75	3.75	3.75	3.79	—	—	—	3.79	3.75	
November	3.75	3.75	3.75	3.75	3.78	—	—	—	3.78	3.75	
December	3.85	3.89	3.87	3.89	3.81	—	—	—	3.81	3.89	
2012											
January	4.00	4.00	4.00	4.00	3.94	—	—	—	3.94	4.00	
February	4.00	4.00	4.00	4.00	4.04	—	—	—	4.04	4.00	
March	4.00	4.00	4.00	4.00	4.03	—	—	—	4.03	4.00	
April	4.00	4.00	4.00	4.00	4.03	—	—	—	4.03	4.00	

¹ Since January 1, 2011 operations are suspended.² Since April 17, 2012 the Bank of Russia decides to conduct these operations.

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	one month	three months ¹	one month	three months ¹	one week ²
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	—	—	—	

¹ Since January 1, 2011 operations are suspended.

² Since April 17, 2012 the Bank of Russia decides to conduct these operations.

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
2011									
1.12	One month	44	27	6.37	3.70	5.50	3.80	3.78	3.50
8.12	One month	39	28	6.17	3.75	5.50	3.80	3.79	3.36
15.12	One month	33	20	4.67	3.75	5.50	3.80	3.78	2.69
22.12	One month	42	29	7.67	3.75	5.50	3.80	3.79	4.26
29.12	One month	48	31	13.49	3.60	5.50	4.05	3.86	7.14
2012									
12.01	One month	48	31	12.05	3.75	5.50	4.05	3.91	4.97
19.01	One month	45	31	7.89	3.00	5.50	4.05	3.92	4.66
26.01	One month	43	29	8.31	3.75	5.50	4.05	4.00	4.45
2.02	One month	29	22	3.96	4.05	5.50	4.05	4.05	2.14
9.02	One month	46	30	9.50	4.00	5.50	4.05	4.04	5.20
16.02	One month	45	31	6.32	4.00	5.50	4.05	4.03	3.63
22.02	One month	34	25	4.60	4.00	5.50	4.05	4.03	2.53
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

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				
2.04	270,748.53	1	5.71	606,440.88
3.04	219,186.22	1	5.63	554,878.57
4.04	345,900.19	6	5.40	486,069.65
5.04	10,777.35	1	5.59	457,281.98
6.04	4,613.54	3	5.57	451,118.17
9.04	4,418.70	1	5.46	450,923.33
10.04	3,788.81	1	5.36	450,293.44
11.04	241,914.08	46	5.66	382,083.55
12.04	130,022.01	1	5.40	372,203.29
13.04	170,476.20	3	5.51	412,657.48
16.04	219,823.57	1	5.52	462,004.85
17.04	219,983.65	1	5.50	462,164.93
18.04	483,944.86	24	5.65	527,925.50
19.04	9,827.52	1	5.79	525,856.57
20.04	149,604.79	3	5.52	665,633.84
23.04	119,977.60	1	5.54	636,006.64
24.04	122,145.26	1	5.58	638,174.30
25.04	694,429.50	5	5.37	838,396.83
26.04	245,785.59	1	5.56	894,625.22
27.04	456,696.86	1	5.62	1,105,536.48
28.04	466,215.29	4	5.50	1,115,054.92

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

(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	29.2859	29.2859	29.2859	29.1611	28.9405	28.9405	28.9405	—	—	—
March	28.7263	28.6582	28.7422	28.4763	28.4763	28.4763	28.1561	28.2700	28.2700	28.4015	28.2237	28.2237	28.2237	28.4110	28.3436	28.4290
April	28.2212	28.2212	28.2212	28.1636	28.4213	28.1457	27.9396	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	28.3418	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	27.7169	27.7169	27.7169	27.7169	27.7413	27.5460	27.4439	27.5907	27.6796	27.6796
August	28.8576	28.7032	28.7207	28.9115	29.2709	29.2709	29.2555	28.9547	28.9547	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	31.0612	31.2133	31.4365	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	—

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

(rubles/euro)

Table 2.18 (end)
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2011																
January	40.1264	40.1264	39.9680	39.9066	40.1895	40.2113	40.5807	40.5807	40.5807	40.5807	40.5624	40.7027	40.7198	40.6205	40.6487	40.6487
February	39.4703	39.6802	39.6821	39.7682	39.7682	39.7682	39.6795	39.6795	39.6795	40.0294	40.0073	40.0073	40.0073	40.0073	—	—
March	39.9813	40.0728	40.1097	40.0633	40.0633	40.0633	40.1996	40.0858	40.0642	39.9495	40.0156	40.0156	40.0156	40.0156	39.9288	40.0325
April	40.8304	40.8304	40.8304	40.4739	40.4407	40.5523	40.8117	40.7443	40.7443	40.7443	40.7933	40.5837	40.5837	40.6681	40.8121	40.8078
May	39.7137	39.6830	39.8512	40.0113	39.8889	39.9652	39.9652	39.9652	39.8117	39.9938	39.9566	40.0217	40.0217	40.0802	40.0802	40.0594
June	40.1280	39.8184	39.8913	39.8913	39.8913	40.0470	40.2277	40.1814	40.0791	40.1189	40.1189	40.1189	40.1189	40.0923	40.3029	—
July	39.7388	39.7388	39.7388	39.5894	39.7316	39.7280	39.8415	39.9484	39.9484	39.9484	39.8365	39.8365	39.9389	39.7937	39.5982	39.5182
August	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.8749	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.8749	41.8749	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	43.6357	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	42.3571	42.3830	42.3830
November	41.6884	41.4605	41.4997	41.7035	41.7035	41.7035	41.8612	41.9109	42.0256	42.0337	42.0251	42.0251	42.0251	42.0251	41.7744	—
December	41.4389	41.3933	41.3933	41.3933	41.6868	41.7059	41.6718	41.2250	40.8848	40.8848	40.8848	40.8848	40.7632	40.6339	41.4079	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	39.3645	39.1517	—	—
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	—

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2012				
31.03	1,565.96	29.98	1,549.22	612.90
3.04	1,570.08	30.60	1,543.66	618.97
4.04	1,577.34	30.53	1,561.56	620.67
5.04	1,543.88	31.19	1,539.38	610.27
6.04	1,535.22	30.26	1,518.66	605.57
7.04	1,544.85	29.62	1,507.91	601.46
10.04	1,554.04	29.79	1,516.88	605.04
11.04	1,566.19	29.79	1,534.99	616.47
12.04	1,584.86	30.23	1,529.28	610.37
13.04	1,573.83	30.14	1,515.36	611.28
14.04	1,582.83	29.82	1,510.34	614.94
17.04	1,577.13	30.97	1,503.21	615.25
18.04	1,574.10	29.84	1,497.87	622.21
19.04	1,561.50	30.01	1,502.23	626.88
20.04	1,557.99	29.99	1,510.55	627.18
21.04	1,556.58	29.87	1,496.78	626.43
24.04	1,547.23	30.14	1,491.30	633.30
25.04	1,551.89	29.51	1,473.53	636.38
26.04	1,545.88	29.07	1,459.94	630.13
27.04	1,551.46	29.07	1,467.45	626.89
28.04	1,564.66	29.04	1,482.36	632.86
29.04	1,570.40	29.40	1,484.96	639.11

3. FINANCIAL MARKETS

3.1. Interbank Credit Market

Table 3.1.1

Monthly Average Moscow Interbank Bid Rates (MIBID), Monthly Average Moscow Interbank Offered Rates (MIBOR) and Monthly Weighted Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG)

(% p.a. for ruble credits)

	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)					Moscow Interbank Actual Credit Rates (MIACR)					Moscow Interbank Actual Credit Rates (MIACR-IG)									
											term of credit														
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
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	2.71	2.70	3.76	4.65	5.00	7.21	2.50	3.00	3.24	4.65	4.86	—	
February	2.48	2.73	3.12	3.74	4.50	5.49	3.09	3.39	4.07	4.69	5.46	6.71	2.85	2.74	4.57	4.87	4.28	6.99	2.69	2.84	3.32	4.00	—	—	
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	3.09	3.19	3.20	3.92	4.66	5.39	2.90	3.08	—	3.51	4.66	5.35	
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	3.34	3.51	3.38	4.32	5.69	5.74	3.36	3.24	—	3.95	—	5.43	
May	3.22	3.24	3.38	3.69	4.17	4.79	3.87	3.96	4.22	4.53	5.04	6.13	3.83	3.83	4.09	3.89	5.48	5.65	3.82	3.76	3.80	3.71	3.90	5.50	
June	3.34	3.43	3.57	3.84	4.22	4.80	3.98	4.12	4.39	4.70	5.18	6.13	3.71	3.90	4.32	4.36	4.09	6.15	3.61	3.77	4.00	3.97	4.53	5.15	
July	3.39	3.46	3.62	3.90	4.26	4.82	3.97	4.09	4.42	4.72	5.21	6.14	3.94	4.02	4.69	5.56	4.69	5.20	3.90	3.74	3.83	6.53	4.51	5.57	
August	3.57	3.63	3.82	4.16	4.48	5.00	4.19	4.30	4.63	5.01	5.48	6.35	3.98	4.68	4.60	4.83	4.86	5.36	3.90	3.74	4.50	4.39	4.84	5.63	
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	4.54	5.29	4.76	5.89	5.18	6.63	4.52	5.57	4.82	6.36	5.15	7.11	
October	4.47	4.69	5.20	5.80	6.14	6.54	5.16	5.45	6.04	6.65	7.01	7.88	4.92	6.09	5.97	7.09	7.82	8.76	4.82	4.84	5.97	7.12	7.76	8.40	
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	5.04	6.34	6.19	6.86	7.40	9.33	4.92	4.95	6.27	6.84	7.31	—	
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	5.44	6.13	6.53	7.46	8.04	9.27	5.40	5.94	6.54	7.61	8.14	9.35	
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	4.82	4.99	5.89	7.73	7.88	9.83	4.76	5.06	5.79	7.78	7.81	9.84	
February	4.09	4.41	5.13	6.04	6.65	7.14	4.76	5.19	6.09	7.11	7.56	8.46	4.42	4.75	6.10	7.20	8.43	8.59	4.37	4.48	6.73	7.19	—	8.42	
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	5.14	5.14	5.88	6.53	7.20	8.36	5.00	4.71	5.66	6.58	7.12	8.28	
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	5.33	5.80	6.53	7.20	7.45	8.44	5.15	5.50	6.19	6.75	7.01	8.36	

Table 3.1.2

**Daily Average Moscow Interbank Bid Rates (MIBID),
Daily Average Moscow Interbank Offered Rates (MIBOR)
and Daily Weighted Average Moscow Interbank Actual Credit Rate (MIACR, MIACR-IG)**

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)					Moscow Interbank Actual Credit Rates (MIACR)					Moscow Interbank Actual Credit Rates (MIACR-IG)				
	term of credit																			
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year		
2012																				
2.04	4.90	5.05	5.45	6.15	6.67	7.12	5.68	5.79	6.32	7.10	7.45	8.29	5.76	6.64	6.25	—	—	—	—	
3.04	4.97	5.05	5.42	6.17	6.66	7.12	5.75	5.88	6.28	7.08	7.44	8.30	5.25	6.13	6.50	6.80	6.76	—	—	
4.04	4.78	4.99	5.42	6.17	6.66	7.12	5.53	5.81	6.28	7.07	7.43	8.30	4.76	5.44	6.63	—	7.25	—	—	
5.04	4.53	4.81	5.33	6.14	6.67	7.12	5.24	5.65	6.25	7.08	7.46	8.29	4.53	4.91	5.99	8.40	8.72	—	—	
6.04	4.31	4.68	5.24	6.06	6.66	7.14	5.03	5.49	6.19	7.08	7.50	8.29	4.51	4.74	5.50	6.38	—	13.50	—	
9.04	4.30	4.57	5.20	6.05	6.65	7.16	5.08	5.37	6.12	7.04	7.49	8.29	4.41	4.78	5.00	—	—	—	—	
10.04	4.16	4.48	5.15	6.00	6.64	7.09	4.95	5.38	6.09	7.03	7.49	8.28	4.77	4.80	7.34	8.00	—	—	—	
11.04	4.34	4.60	5.18	6.01	6.63	7.06	5.07	5.44	6.11	7.02	7.50	8.24	5.08	5.29	6.25	8.70	—	8.30	—	
12.04	4.55	4.69	5.20	6.03	6.62	7.09	5.33	5.55	6.15	7.05	7.47	8.28	5.44	5.24	6.35	8.59	8.43	—	—	
13.04	4.73	4.93	5.36	6.08	6.70	7.18	5.49	5.65	6.23	7.11	7.57	8.30	5.44	5.69	7.80	8.00	6.85	—	—	
16.04	4.81	4.93	5.40	6.06	6.72	7.11	5.54	5.68	6.26	7.06	7.57	8.21	5.47	6.12	6.61	7.25	—	—	—	
17.04	4.88	5.01	5.39	6.06	6.70	7.12	5.65	5.79	6.26	7.07	7.51	8.21	5.44	5.55	7.66	8.62	—	—	—	
18.04	4.83	5.05	5.41	6.06	6.70	7.11	5.56	5.83	6.26	7.09	7.53	8.17	5.21	5.60	6.50	7.27	—	8.64	—	
19.04	4.80	5.02	5.41	6.06	6.68	7.09	5.47	5.79	6.25	7.04	7.49	8.14	5.33	5.61	5.91	—	—	—	—	
20.04	4.89	5.11	5.45	6.06	6.68	7.10	5.62	5.86	6.29	7.04	7.48	8.14	5.48	6.09	7.00	—	7.00	—	—	
23.04	4.92	5.12	5.46	6.07	6.70	7.10	5.65	5.83	6.28	7.08	7.49	8.12	5.50	6.01	6.50	6.50	—	—	—	
24.04	4.94	5.04	5.43	6.07	6.70	7.12	5.64	5.86	6.28	7.10	7.49	8.17	5.69	5.75	6.75	6.82	7.01	7.56	7.56	
25.04	4.99	5.16	5.49	6.07	6.70	7.13	5.72	5.94	6.32	7.10	7.49	8.18	5.74	5.61	5.86	8.32	8.05	—	—	
26.04	5.03	5.13	5.49	6.07	6.70	7.16	5.75	5.95	6.35	7.09	7.49	8.22	6.01	6.38	6.90	7.37	—	—	—	
27.04	5.18	5.22	5.58	6.10	6.72	7.18	5.92	6.05	6.41	7.12	7.56	8.22	6.32	6.69	7.80	6.94	—	—	—	
28.04	5.39	5.43	5.62	6.18	6.81	7.22	6.21	6.22	6.47	7.17	7.62	8.28	6.05	6.81	6.30	6.50	—	9.63	9.63	

Table 3.1.3

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

(millions of rubles)

	Russian rouble (RUB)			US dollar (USD)			Euro (EUR)			Others						
	deposit operations among residents	with non-residents	REPO	deposit operations among residents	with non-residents	REPO	deposit operations among residents	with non-residents	REPO	deposit operations among residents	with non-residents	REPO				
			among residents			among residents			among residents			among residents				
2011																
January	170,791	71,265	149,513	132	46,338	288,603	841	3,298	6,194	220,299	0	306	0	3,112	0	0
February	180,280	77,443	170,567	215	38,975	279,606	946	3,331	7,610	269,744	0	215	0	3,377	0	0
March	166,102	76,282	177,217	57	69,431	286,915	916	2,804	9,001	274,346	0	189	0	5,046	0	0
April	188,254	82,273	162,438	53	77,190	235,071	532	1,191	8,386	229,209	1	212	0	4,618	0	0
May	207,144	90,271	178,010	420	47,330	223,174	418	1,359	6,696	338,964	0	91	8	2,991	0	0
June	182,532	93,660	169,441	218	39,405	326,162	6,008	1,082	8,130	352,014	0	0	15	3,194	0	0
July	192,696	69,391	159,353	203	35,973	219,726	2,987	403	12,021	294,918	0	22	4	2,772	0	0
August	231,666	78,691	185,099	325	54,123	227,098	508	584	8,294	248,835	14	24	3	2,099	0	0
September	280,601	100,623	181,451	179	67,198	266,808	729	2,677	6,018	237,614	17	0	4	1,565	0	0
October	331,657	103,162	120,493	162	47,568	247,243	498	4,438	13,405	215,849	17	52	12	3,537	0	13
November	332,666	109,249	93,626	277	44,902	270,893	445	3,477	25,073	253,922	14	0	6	3,744	1	0
December	364,024	119,924	92,051	27	64,793	294,711	1,572	2,829	36,107	278,086	0	1	4	5,932	0	0
2012																
January	345,829	70,798	111,137	52	43,308	273,638	1,232	2,196	14,400	238,502	0	380	17	4,839	0	0
February	279,864	69,957	165,271	124	44,284	317,938	685	533	22,981	351,908	0	402	9	6,069	0	0
March	275,727	86,449	140,456	38	49,377	348,218	715	2,332	19,380	318,919	0	0	91	5,181	77	0
April	254,097	80,208	117,109	0	53,143	373,661	505	3,024	12,635	280,247	0	3	3	3,868	99	0

Table 3.1.4

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

(millions of rubles)

	April, 2012															
	Russian rouble (RUB)				US dollar (USD)				Euro (EUR)				Others			
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO	
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
Overnight	239,788	63,447	105,807	0	44,458	315,979	0	7,546	238,381	0	3	0	3,065	0	0	0
1 week ¹	6,210	9,508	6,476	0	6,555	39,169	375	4,677	32,199	0	0	0	716	77	0	0
2 weeks ¹	700	2,344	576	0	105	6,320	41	102	255	0	0	0	17	0	0	0
1 month ²	1,707	348	737	0	184	1,710	18	86	1,464	0	0	0	22	0	0	0
2 months ²	1,092	12	17	0	57	95	0	20	1	0	0	0	27	0	0	0
3 months ³	1,217	412	46	0	9	697	0	11	634	0	0	0	0	0	0	0
6 months ³	430	112	0	0	16	81	0	0	8	0	0	0	0	0	0	0
over 6 months	1,534	135	0	0	433	834	6	14	71	0	0	0	3	21	0	0
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	1,418	3,889	3,450	0	1,325	8,776	65	179	7,234	0	0	0	0	22	0	0

¹ Standard term +/- 2 calendar days.

² Standard term +/- 5 calendar days.

³ Standard term +/- 10 calendar days.

3.2. Exchange Market

Table 3.2.1

Trade at Interbank Currency Exchange

	US dollars				Euro	
	average weighted dollar/ruble rate		trading volume, millions of US dollars		average weighted euro/ruble rate	trading volume, millions of euros
	UTS		UTS		UTS	UTS
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2011						
January	29.9704	29.9801	16,959.2	48,304.0	40.2168	5,120.0
February	29.2639	29.2744	18,392.6	61,852.1	39.9226	6,906.5
March	28.4540	28.4621	25,459.3	84,800.6	39.8183	7,949.8
April	28.0294	28.0127	23,372.9	74,311.4	40.5905	6,631.7
May	27.9431	27.9221	22,782.2	86,548.6	40.0166	7,255.0
June	27.9973	27.9913	24,559.9	74,511.4	40.2504	7,922.4
July	27.9185	27.9333	23,508.4	83,188.5	39.8506	9,254.5
August	28.7957	28.8367	31,895.8	121,920.4	41.1981	8,350.1
September	30.8725	30.8548	33,792.9	128,851.4	42.3566	9,260.8
October	31.1668	31.2751	34,008.2	120,104.5	42.8860	7,999.7
November	30.8860	30.8816	31,855.8	122,465.5	41.8322	8,699.2
December	31.5337	31.5029	38,111.1	111,655.8	41.4680	9,754.0
2012						
January	31.0510	31.1380	25,259.4	89,201.8	40.2452	8,110.0
February	29.7843	29.7947	30,139.2	104,478.3	39.4266	8,879.1
March	29.3402	29.3516	34,209.0	107,904.2	38.7391	12,717.2
April	29.4940	29.5007	31,210.6	102,176.8	38.8170	9,334.4

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	56,022	43,086	51,311	14,753	1,211	532	788	185	61	2	3	0	33	79

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	1,650	1,098	1,443	480	92	43	76	33	2	6	0	—	5	23

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	535.98	224.69	
February	11,851.82	1,191.37	2,918.94	2,686.80	4,111.04	666.04	269.18	

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	203.58	274.13	5,228.53			
February	12,047.21	367.05	2,894.25	5,303.11	2,977.38	229.99	274.74	5,080.74			

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

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

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	
		February	March	April	May	June	July	August	September	October	November	December	January	February	
		up to 250 US dollars													
Purchase	number of transactions (thousands of units)	81.69	80.98	74.13	84.75	102.41	99.88	133.33	81.25	73.61	63.41	63.34	82.96	61.46	
	value of transactions (millions of US dollars)	14.99	13.99	13.19	14.52	19.25	17.75	23.60	14.63	12.34	10.04	10.43	15.33	9.80	
Sale	number of transactions (thousands of units)	12.80	16.89	16.89	17.61	17.68	5.13	4.38	1.19	13.51	13.35	23.15	11.03	12.23	
	value of transactions (millions of US dollars)	2.76	3.90	3.79	1.19	4.22	1.39	0.98	0.18	2.89	2.64	3.63	2.06	2.60	
		from 251 to 500 US dollars													
Purchase	number of transactions (thousands of units)	308.02	321.77	281.58	364.64	372.19	404.68	415.56	272.02	280.31	270.19	186.29	257.68	241.62	
	value of transactions (millions of US dollars)	121.73	127.42	109.58	146.78	148.52	168.78	175.76	108.56	106.77	105.47	76.36	98.00	94.63	
Sale	number of transactions (thousands of units)	107.60	121.78	124.82	158.80	98.78	65.46	74.09	63.82	59.45	84.28	60.37	55.17	45.94	
	value of transactions (millions of US dollars)	46.90	51.86	53.45	65.40	41.40	25.09	29.98	23.67	21.67	33.01	25.94	23.35	19.74	
		from 501 to 2,000 US dollars													
Purchase	number of transactions (thousands of units)	1,146.05	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	
	value of transactions (millions of US dollars)	1,228.66	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	
Sale	number of transactions (thousands of units)	1,612.75	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	
	value of transactions (millions of US dollars)	1,902.04	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	
		from 2,001 to 5,000 US dollars													
Purchase	number of transactions (thousands of units)	99.10	128.83	189.27	139.94	125.86	164.89	207.40	189.83	159.31	133.59	465.40	82.64	341.67	
	value of transactions (millions of US dollars)	279.35	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	
Sale	number of transactions (thousands of units)	302.35	409.95	316.67	341.17	320.12	403.67	419.23	480.85	561.79	460.18	600.23	394.96	695.60	
	value of transactions (millions of US dollars)	840.21	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	
		over 5,000 US dollars													
Purchase	number of transactions (thousands of units)	40.18	40.59	43.23	37.62	35.93	35.54	41.89	47.34	38.32	41.77	53.16	25.26	38.76	
	value of transactions (millions of US dollars)	626.37	535.40	574.04	481.10	478.06	570.86	859.05	701.09	570.60	586.84	956.22	413.92	643.57	
Sale	number of transactions (thousands of units)	30.15	49.42	45.65	33.80	40.85	50.06	41.89	60.55	75.93	65.25	72.10	62.27	121.59	
	value of transactions (millions of US dollars)	274.04	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	

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
4.04.2012	SU26207RMFS9	5,418	—	39,546.28	17,926.20	18,283.56	100.91	101.06	8.19	122,272.07
11.04.2012	SU26205RMFS3	3,290	—	4,825.00	4,575.00	4,663.23	98.41	98.43	8.00	31,212.97
18.04.2012	SU26208RMFS7	2,506	—	13,572.75	6,818.96	6,830.69	99.26	99.31	7.78	132,204.70
25.04.2012	SU25080RMFS1	1,820	150,000.00	9,705.27	6,451.92	6,438.91	99.73	99.80	7.59	143,548.09

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.
17.01.2007	11.04.2012	SU26199RMFS8	669.24	44,000.00	21	15.21	6.10
23.01.2008	18.04.2012	SU26200RMFS4	760.50	50,000.00	17	15.21	6.10
05.08.2009	18.04.2012	SU25067RMFS8	1,267.65	45,000.00	11	28.17	11.30
23.07.2008	18.04.2012	SU26201RMFS2	767.51	47,000.00	15	16.33	6.55
13.04.2011	25.04.2012	SU26205RMFS3	4,502.03	118,787.03	2	37.90	7.60

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

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %			
	1	2	3	4	5	6	7	8	9
		permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
2012									
2.04		7.28	—	8.07	7.16	—	—	—	—
3.04		7.27	—	8.08	7.16	—	—	—	—
4.04		7.33	—	7.99	7.16	—	—	—	—
5.04		7.33	—	7.99	7.16	—	—	—	—
6.04		7.34	—	7.99	7.16	—	—	—	—
9.04		7.39	—	8.04	7.16	—	—	—	—
10.04		7.42	—	8.07	7.16	—	—	—	—
11.04		7.44	—	8.07	7.16	—	—	—	—
12.04		7.43	—	8.07	7.16	—	—	—	—
13.04		7.45	—	8.07	7.16	—	—	—	—
16.04		7.46	—	8.08	7.16	—	—	—	—
17.04		7.43	—	8.08	7.16	—	—	—	—
18.04		7.41	—	8.08	7.16	—	—	—	—
19.04		7.43	—	8.08	7.16	—	—	—	—
20.04		7.40	—	8.08	7.16	—	—	—	—
23.04		7.42	—	8.09	7.16	—	—	—	—
24.04		7.45	—	8.09	7.16	—	—	—	—
25.04		7.42	—	8.09	7.16	—	—	—	—
26.04		7.42	—	8.08	7.16	—	—	—	—
27.04		7.42	—	8.08	7.16	—	—	—	—
28.04		7.40	—	8.06	7.16	—	—	—	—

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles				
	10	11	12	13	14	15	16	17	17	
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income		
1										
2012										
2.04	—	—	—	—	1,954,590.51	—	939,984.21	24,099.48	24,099.48	
3.04	—	—	—	—	1,954,590.51	—	939,984.21	24,099.48	24,099.48	
4.04	—	—	—	—	1,972,516.72	—	939,984.21	24,099.48	24,099.48	
5.04	—	—	—	—	1,972,516.72	—	939,984.21	24,099.48	24,099.48	
6.04	—	—	—	—	1,972,516.72	—	939,984.21	24,099.48	24,099.48	
9.04	—	—	—	—	1,972,516.72	—	939,984.21	24,099.48	24,099.48	
10.04	—	—	—	—	1,972,516.72	—	939,984.21	24,099.48	24,099.48	
11.04	—	—	—	—	1,977,091.71	—	939,984.21	24,099.48	24,099.48	
12.04	—	—	—	—	1,977,091.71	—	939,984.21	24,099.48	24,099.48	
13.04	—	—	—	—	1,977,091.71	—	939,984.21	24,099.48	24,099.48	
16.04	—	—	—	—	1,977,091.71	—	939,984.21	24,099.48	24,099.48	
17.04	—	—	—	—	1,977,091.71	—	939,984.21	24,099.48	24,099.48	
18.04	—	—	—	—	1,983,910.68	—	939,984.21	24,099.48	24,099.48	
19.04	—	—	—	—	1,983,910.68	—	939,984.21	24,099.48	24,099.48	
20.04	—	—	—	—	1,983,910.68	—	939,984.21	24,099.48	24,099.48	
23.04	—	—	—	—	1,983,910.68	—	939,984.21	24,099.48	24,099.48	
24.04	—	—	—	—	1,983,910.68	—	939,984.21	24,099.48	24,099.48	
25.04	—	—	—	—	1,990,362.59	—	939,984.21	24,099.48	24,099.48	
26.04	—	—	—	—	1,990,362.59	—	939,984.21	24,099.48	24,099.48	
27.04	—	—	—	—	1,990,362.59	—	939,984.21	24,099.48	24,099.48	
28.04	—	—	—	—	1,990,362.59	—	939,984.21	24,099.48	24,099.48	

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years			
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
1	18	19	20	21	22	23	24	25	
2012									
2.04	2,002,300.71	—	889,240.65	23,998.75	2.57	—	6.73	3.95	
3.04	2,003,064.80	—	888,607.08	24,003.09	2.57	—	6.72	3.95	
4.04	2,020,854.18	—	896,176.20	24,007.42	2.62	—	6.72	3.95	
5.04	2,021,284.78	—	896,287.47	24,011.76	2.61	—	6.72	3.94	
6.04	2,020,908.13	—	896,686.44	24,015.86	2.61	—	6.71	3.94	
9.04	2,019,868.17	—	893,238.46	24,028.87	2.60	—	6.71	3.93	
10.04	2,018,830.19	—	890,684.62	24,033.21	2.59	—	6.71	3.93	
11.04	2,022,222.56	—	890,915.08	24,037.31	2.60	—	6.70	3.93	
12.04	2,023,159.13	—	890,840.90	24,041.64	2.60	—	6.70	3.93	
13.04	2,022,786.39	—	891,006.63	24,045.98	2.60	—	6.70	3.92	
16.04	2,023,526.72	—	891,399.60	24,058.75	2.59	—	6.69	3.91	
17.04	2,025,012.70	—	891,278.90	24,063.09	2.58	—	6.69	3.91	
18.04	2,030,648.31	—	891,763.82	24,067.43	2.60	—	6.68	3.91	
19.04	2,030,287.37	—	891,815.92	24,071.77	2.59	—	6.68	3.91	
20.04	2,032,020.50	—	892,052.72	24,076.11	2.59	—	6.68	3.90	
23.04	2,032,119.71	—	891,956.51	24,088.88	2.58	—	6.67	3.90	
24.04	2,031,060.24	—	892,087.51	24,093.22	2.58	—	6.67	3.89	
25.04	2,028,198.35	—	892,290.94	24,097.56	2.58	—	6.66	3.89	
26.04	2,028,883.87	—	892,962.07	24,101.89	2.58	—	6.66	3.89	
27.04	2,028,853.88	—	892,832.43	24,105.99	2.58	—	6.66	3.88	
28.04	2,030,651.02	—	894,296.90	24,110.33	2.57	—	6.66	3.88	

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			
2.04	—	6.33	7.82
3.04	—	6.28	7.82
4.04	—	6.27	7.77
5.04	—	6.31	7.77
6.04	—	6.28	7.78
9.04	—	6.31	7.83
10.04	—	6.29	7.86
11.04	—	6.33	7.87
12.04	6.17	6.29	7.87
13.04	6.13	6.28	7.87
16.04	6.24	6.32	7.88
17.04	6.21	6.36	7.87
18.04	6.15	6.30	7.86
19.04	6.19	6.27	7.87
20.04	6.12	6.27	7.86
23.04	6.12	6.31	7.87
24.04	6.11	6.32	7.88
25.04	6.11	6.32	7.87
26.04	6.22	6.30	7.86
27.04	6.11	6.29	7.87
28.04	6.11	6.28	7.85

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	MICEX-RTS trade turnover, billions of rubles
2012			
2.04	1,521.90	1,643.20	50.17
3.04	1,550.05	1,681.80	63.68
4.04	1,512.88	1,632.21	63.21
5.04	1,525.11	1,642.62	61.32
6.04	1,497.19	1,613.25	34.65
9.04	1,510.49	1,622.07	46.26
10.04	1,498.07	1,606.98	57.07
11.04	1,505.77	1,615.69	58.43
12.04	1,501.63	1,620.19	57.41
13.04	1,502.65	1,612.74	61.10
16.04	1,477.71	1,587.58	60.89
17.04	1,471.61	1,585.40	61.40
18.04	1,468.55	1,583.06	49.10
19.04	1,496.60	1,609.56	68.80
20.04	1,505.10	1,619.53	53.48
23.04	1,466.34	1,572.88	49.23
24.04	1,457.40	1,576.22	46.41
25.04	1,461.85	1,583.42	39.44
26.04	1,447.06	1,574.61	44.75
27.04	1,469.65	1,594.20	48.77
28.04	1,473.50	1,593.97	10.59

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2011										2012			
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	
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	1,139	1,138	1,130	1,129	1,126	1,123	1,123	1,117	1,112	1,111	1,110	1,110	1,104	
of which:														
— banks	1,076	1,075	1,068	1,067	1,064	1,061	1,061	1,055	1,051	1,049	1,047	1,045	1,039	
— nonbanking credit institutions	63	63	62	62	62	62	62	62	61	62	63	65	65	
1.1. Registered 100 percent foreign-owned credit institutions	78	78	78	78	77	78	78	77	77	77	77	79	79	
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	2	1	—	1	1	1	—	—	—	1	1	2	1	
of which:														
— banks	1	1	—	1	1	1	—	—	—	1	1	2	1	
— nonbanking credit institutions	1	—	—	—	—	—	—	—	—	—	—	—	—	
2. Credit institutions licensed to conduct banking operations — total	1,003	1,003	1,000	994	993	991	988	982	978	976	974	975	970	
of which:														
— banks	945	944	941	936	935	933	931	925	922	919	916	915	910	
— nonbanking credit institutions	58	59	59	58	58	58	57	57	56	57	58	60	60	
2.1. Credit institutions with licence (permission):														
— to attract funds of individuals	811	813	812	807	808	806	804	799	797	795	794	793	790	
— to conduct operations in foreign currency	672	672	673	669	669	670	668	665	661	659	657	658	655	
— credit institutions with general license	279	279	277	275	274	273	274	273	273	273	273	273	272	
— to conduct operations with precious metals:														
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—	
— licenses ¹	208	210	209	207	207	206	207	207	207	207	208	209	210	

Table 4.1.1 (end)

	2011												2012			
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04			
11. Operational offices of credit institutions — total	3,685	3,809	3,956	4,093	4,218	4,406	4,617	4,877	5,360	5,576	5,702	5,867	6,058			
of which Sberbank of Russia	256	256	256	256	256	258	276	352	545	590	590	592	607			
12. Mobile banking offices — total	91	91	91	92	92	92	95	95	100	103	105	105	109			
of which Sberbank of Russia	87	87	87	88	88	88	91	91	96	99	101	101	104			
13. Credit institutions with revoked licences	134	134	130	134	132	131	135	135	134	134	135	133	133			
14. Credit institutions subjected to liquidation	128	131	128	129	128	128	131	130	130	131	130	130	127			
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	119	123	122	124	123	124	124	124	123	123	122	122	121			
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	1,999	2,000	2,008	2,010	2,013	2,017	2,017	2,023	2,028	2,030	2,031	2,033	2,039			
of which:																
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,560	1,561	1,565	1,566	1,568	1,570	1,570	1,572	1,574	1,575	1,576	1,578	1,582			
— credit institutions liquidated owing to reorganization	438	438	442	443	444	446	446	450	453	454	454	454	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	436	436	440	441	442	444	444	448	451	452	452	452	454			
of which:																
— reorganization into branches of other banks	363	363	364	365	366	368	368	370	372	373	373	373	375			
— taken over by other banks (without creating a branch)	73	73	76	76	76	76	76	78	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

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

		Nonresidents equity ¹											
		up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		total	
		units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	total
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) 31.03.2012										Total
	1—5	6—20	21—50	51—200	201—500	501—975					
Number of branches throughout the RF territory, units	720	345	373	679	399	259					2,775
Loans, deposits and other funds extended — total	15,288,129	5,839,735	3,065,269	3,339,171	1,137,495	286,636					28,956,434
of which: overdue debt	507,176	405,888	131,559	124,744	33,470	9,078					1,211,915
of which extended to											
— organizations	10,191,475	3,795,348	1,510,787	2,046,542	741,821	179,309					18,465,282
of which: overdue debt	424,397	323,878	54,652	76,108	21,764	5,990					906,788
— individuals	2,821,118	946,040	1,053,259	751,144	254,413	69,166					5,895,140
of which: overdue debt	79,211	81,704	76,635	47,768	11,558	2,953					299,828
— credit institutions	1,836,999	947,463	410,048	434,396	108,179	34,677					3,771,763
of which: overdue debt	3,560	46	273	868	148	135					5,030
Investments in government securities and the Bank of Russia bonds	540,737	524,350	172,604	241,947	39,020	7,889					1,526,547
Investments in bills	53,144	62,481	64,536	89,294	60,463	17,855					347,773
Investments in equities and shares of resident organizations other than credit institutions	385,455	96,302	39,561	30,406	12,612	1,948					566,284
Total funds in organizations accounts	2,411,620	1,185,511	481,272	916,579	390,888	135,789					5,521,659
Total budget and extrabudgetary funds in accounts	14,281	11,324	596	21,911	83	10					48,206
Deposits of individuals accepted by credit institutions	6,788,246	1,499,045	1,367,629	1,569,379	628,740	131,245					11,984,283
Credit institutions bonds, bills and acceptances	936,888	376,528	361,137	200,287	59,388	10,429					1,944,655
Equity capital	2,642,089	987,988	586,927	718,152	309,241	133,464					5,377,860
Total assets	20,771,804	8,321,220	4,680,549	5,354,275	1,893,709	510,907					41,532,464

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
2009						
31.12	205,110	284,939	88.7	79,829	11.3	71,356
2010						
31.03	116,719	141,055	85.4	24,337	14.6	14,763
30.06	249,592	281,049	84.7	31,457	15.3	77,758
30.09	359,698	387,690	85.7	27,992	14.3	99,994
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

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 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	capital, billion of rubles	number of credit institutions, units
2010												
31.12	4,732.3	14	105.4	0.7	38	0.4	7	23.2	187	4,602.6	766	
2011												
31.01	4,732.4	14	105.6	0.7	38	0.5	8	23.1	185	4,602.5	766	
28.02	4,562.3	14	111.5	0.3 ¹	39 ¹	0.6	9	21.9	174	4,428.0	774	
31.03	4,629.3	12	57.4	0.7	38	0.6	10	21.7	171	4,548.8	775	
30.04	4,732.0	11	56.6	0.6 ¹	38 ¹	0.6	9	21.0	165	4,653.1	780	
31.05	4,788.2	11	56.0	0.7	36	0.7	11	21.1	164	4,709.7	781	
30.06	4,770.8	11	140.1	0.6	35	0.8	12	20.2	156	4,609.1	786	
31.07	4,816.4	9	142.1	0.6	34	0.8	11	19.8	153	4,653.0	787	
31.08	4,850.3	8	142.6	0.6	34	0.7	11	17.2	133	4,689.3	806	
30.09	4,888.4	8	142.4	0.6	34	0.9	12	15.4	119	4,729.1	817	
31.10	4,941.0	8	145.4	0.4	34	0.6	9	14.1	108	4,780.5	828	
30.11	5,017.4	8	146.2	0.6	33	0.6	9	9.2	72	4,860.8	860	
31.12	5,242.1	8	249.7	0.6	32	0.7	11	0.9	9	4,990.1	918	
2012												
31.01	5,276.1	8	243.4	0.6	32	0.7	10	0.7	7	5,030.8	918	
29.02	5,266.6	8	240.9	0.6	32	0.7	10	0.9	8	5,023.6	915	
31.03	5,377.9	8	238.8	0.6	32	0.7	11	0.9	8	5,136.9	915	
Memo: own funds (capital) adequacy ratio as of 31.03.2012, %	14.6	19.5 ²	44.8	32.2	60.3	14.5						

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

² Credit institutions with positive own funds (capital).

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals															
	in rubles						in foreign currency									
	total		by maturity:				total		by maturity:							
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	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	1,540,027	6,381	97,794	248,527	1,006,991	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	1,370,749	6,320	103,117	250,833	1,038,465	4,421,128	648,875	1,890,171	186,275	987	18,153	46,756	305,787	1,133,454	199,760
28.02	9,920,657	1,424,237	14,635	105,923	245,987	1,062,704	4,491,267	675,209	1,900,695	187,056	1,379	18,892	43,864	301,467	1,144,655	203,382
31.03	10,018,028	1,427,079	11,128	110,534	250,699	1,082,556	4,541,731	703,080	1,891,221	186,213	1,239	18,277	43,852	295,396	1,139,216	207,029
30.04	10,230,436	1,554,688	13,523	109,164	252,964	1,092,615	4,590,354	738,389	1,878,738	184,261	1,219	17,227	42,310	290,933	1,130,150	212,639
31.05	10,280,337	1,528,122	9,291	107,296	255,025	1,102,296	4,629,565	765,959	1,882,784	183,342	1,055	16,100	42,019	290,480	1,132,463	217,324
30.06	10,516,464	1,668,661	15,638	105,157	255,786	1,106,576	4,686,131	786,625	1,891,891	185,659	1,065	16,673	40,946	291,442	1,133,125	222,983
31.07	10,618,898	1,704,143	10,907	112,445	257,816	1,109,230	4,740,209	823,579	1,860,569	187,438	934	14,876	38,642	282,746	1,105,044	230,890
31.08	10,720,911	1,652,380	8,677	113,163	254,210	1,118,611	4,774,978	846,475	1,952,417	190,497	944	15,805	40,130	293,858	1,163,325	247,858
30.09	10,920,215	1,668,807	18,111	101,804	250,743	1,134,066	4,776,990	863,372	2,106,322	211,371	1,650	17,342	42,548	314,295	1,249,225	269,891
31.10	10,876,079	1,650,656	10,962	106,296	257,927	1,160,752	4,769,839	874,606	2,045,042	212,554	1,382	16,882	42,634	303,049	1,199,305	269,236
30.11	11,061,372	1,658,151	19,278	98,066	302,745	1,293,066	4,709,732	887,813	2,092,520	213,650	1,858	16,787	45,307	308,898	1,227,883	278,137
31.12	11,871,363	2,048,765	10,488	122,580	377,427	1,481,102	4,743,348	918,557	2,169,096	219,252	2,804	21,846	51,032	322,693	1,270,395	281,074
2012																
31.01	11,638,442	1,793,119	9,589	119,900	414,539	1,605,963	4,684,180	906,182	2,104,970	214,188	2,214	19,326	51,745	314,878	1,233,451	269,168
29.02	11,793,393	1,849,861	33,263	117,859	427,911	1,655,106	4,709,476	909,509	2,090,408	216,813	2,942	20,335	52,584	316,539	1,215,504	265,691
31.03	11,984,283	1,839,309	21,502	136,864	445,259	1,714,781	4,749,491	908,705	2,168,371	227,030	2,068	24,525	55,358	328,863	1,253,374	277,154

Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)										
		in rubles										
		total	total	by maturity:									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	9	10			
1	2	3	4	5	6	7	8	9	10			
2009												
31.12	5,466,580	3,198,590	47,105	605,749	674,674	448,852	535,299	486,224	400,686			
2010												
31.03	5,275,118	3,150,922	56,207	443,520	494,523	641,683	604,055	524,759	386,175			
30.06	5,396,353	3,260,050	51,192	503,456	341,992	601,098	747,659	592,099	422,556			
30.09	5,518,232	3,165,857	52,772	432,954	329,253	694,814	633,146	634,397	388,521			
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			

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	total	In foreign currency										in rubles	in foreign currency	in rubles	in foreign currency	
		by maturity:														
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency						
11	12	13	14	15	16	17	18	19	20	21	22					
2010																
31.12	2,494,371	15,190	114,574	156,813	69,246	241,774	836,850	1,059,924	1,832,124	1,922,808	119,596	1,620				
2011																
31.01	2,384,461	14,287	84,027	122,367	66,096	221,310	842,306	1,034,068	1,706,271	1,916,925	115,335	1,845				
28.02	2,397,677	9,895	99,994	52,978	80,016	270,723	851,049	1,033,023	1,883,330	1,851,324	113,152	1,925				
31.03	2,324,915	1,784	84,397	45,657	68,076	257,546	852,497	1,014,957	1,764,034	1,849,194	113,970	1,975				
30.04	2,316,758	1,170	74,634	30,331	87,950	229,115	872,735	1,020,824	1,882,197	1,775,905	105,680	1,595				
31.05	2,280,919	1,267	98,120	32,157	48,683	206,055	862,199	1,032,438	1,886,218	1,801,618	115,442	1,603				
30.06	2,230,363	4,137	87,649	37,343	35,197	196,069	855,699	1,014,270	1,772,098	1,765,278	122,832	1,519				
31.07	2,260,242	4,169	72,029	52,974	48,727	180,252	908,397	993,695	1,916,244	1,861,227	119,568	1,545				
31.08	2,358,502	6,654	61,921	48,070	61,492	190,593	933,256	1,056,517	1,907,664	2,006,493	130,543	1,719				
30.09	2,616,019	2,120	127,180	60,814	59,889	190,633	1,020,404	1,154,979	1,961,343	2,209,003	133,505	1,897				
31.10	2,537,801	2,499	131,573	84,530	73,826	180,429	981,255	1,083,690	1,950,180	2,113,815	133,059	2,082				
30.11	2,663,395	2,452	135,776	87,528	106,801	185,210	1,032,610	1,113,019	2,002,150	2,324,194	136,304	1,852				
31.12	2,879,380	4,668	191,468	115,181	134,053	205,709	1,090,122	1,138,180	2,197,699	2,362,454	144,004	2,018				
2012																
31.01	2,660,773	3,697	141,356	90,409	139,594	193,516	1,037,123	1,055,078	2,251,029	2,248,339	140,984	2,350				
29.02	2,556,893	3,659	121,772	84,377	121,754	173,706	999,055	1,052,570	2,088,725	2,041,238	136,147	2,542				
31.03	2,589,199	4,443	95,810	92,494	119,307	164,383	1,031,967	1,080,795	1,980,729	2,144,172	136,018	2,615				

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

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

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

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

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits					
	in euros					in euros					in euros					
	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		
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		

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		

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

Table 4.2.7

Funds Raised Through Banking Bills from Legal Entities and Individuals

(millions of rubles)

	Ruble-denominated bills, by maturity period						Foreign currency-denominated bills, by maturity period											
	total	of which:					total	of which:										
		at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year		1 to 3 years	over 3 years	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		
2010																		
31.12	670,187	35,418	9,447	32,197	69,828	215,884	266,330	28,927	127,125	7,493	538	3,289	7,277	26,430	71,231	8,954		
2011																		
31.01	651,852	35,518	6,215	22,523	62,530	222,507	261,500	29,244	118,561	5,106	267	1,391	4,922	25,688	70,237	8,755		
28.02	651,356	33,262	6,249	17,514	56,821	225,844	270,478	28,937	144,734	5,431	347	1,583	8,463	30,707	88,013	8,477		
31.03	651,383	33,617	6,635	18,741	42,846	228,384	278,370	28,553	156,216	6,511	456	988	7,109	37,354	93,541	8,406		
30.04	635,908	34,508	6,430	23,291	42,564	227,145	259,856	29,131	173,037	4,938	315	687	6,407	51,324	100,319	7,306		
31.05	636,523	36,156	6,054	21,392	36,313	225,691	270,000	27,317	187,560	6,048	44	699	7,566	63,770	100,709	7,081		
30.06	616,302	38,499	6,501	27,050	30,865	217,232	254,910	30,089	195,621	5,091	899	456	7,814	58,738	115,026	6,316		
31.07	611,452	40,959	6,148	25,838	29,872	214,258	248,993	31,236	202,847	5,300	26	817	6,840	61,625	120,805	6,157		
31.08	564,270	37,175	9,363	19,716	34,359	181,845	236,030	32,379	222,465	6,105	38	771	2,349	81,780	123,508	6,644		
30.09	540,869	34,411	9,384	21,282	37,905	174,845	217,410	32,213	268,566	4,840	70	951	2,659	94,818	156,352	7,623		
31.10	506,480	33,779	5,777	23,566	37,428	164,586	188,144	35,739	248,073	4,622	30	1,557	5,171	87,814	140,285	7,044		
30.11	503,216	29,030	6,215	28,485	49,834	163,744	178,559	35,797	233,667	4,646	6	1,693	5,703	81,466	131,050	7,936		
31.12	583,750	33,931	18,023	61,980	73,338	154,035	170,400	56,616	275,766	4,711	113	2,251	5,582	129,180	125,034	7,694		
2012																		
31.01	598,932	33,198	3,873	56,221	102,765	160,693	166,525	56,996	274,333	4,285	6	2,075	4,359	121,411	133,427	7,629		
29.02	682,087	28,012	4,285	61,380	107,818	248,936	155,333	57,941	351,168	3,719	43,388	16,099	13,685	129,128	137,387	5,930		
31.03	796,898	32,281	18,084	49,972	96,367	361,321	159,923	57,976	369,119	30,869	323	17,096	14,849	158,648	136,582	8,640		

4.3. Lending

Table 4.3.1

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

(millions of rubles)

		Loans, Deposits and Other Funds in rubles												
		of which:										credit institutions		
		organizations												
		of which by maturity:												
1	2	3	4	total					of which by maturity:					10
				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				

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency															
		of which:											credit institutions				
		organizations															
		total	individuals	total	of which by maturity:									1 to 3 years	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							

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

Table 4.3.3

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

(% p.a.)

	in US dollars											
	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity						
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	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	15.5	11.6	11.8	13.1	12.4	11.3	2.9	6.3	6.8	7.0	5.6	6.4
February	10.8	13.6	13.5	12.6	12.2	12.0	4.7	5.4	6.6	9.8	6.5	7.3
March	14.4	15.7	12.8	13.7	13.9	11.6	4.5	5.9	6.1	8.2	6.4	8.4
April	15.1	14.3	14.9	12.1	13.3	11.5	1.2	4.0	7.3	7.1	4.0	7.3
May	11.9	12.8	12.8	12.1	12.4	10.5	0.9	4.6	6.1	6.3	3.8	6.9
June	15.3	15.3	11.1	12.2	13.4	11.0	3.2	4.8	6.1	7.3	5.6	7.6
July	15.6	12.0	14.3	12.5	13.4	12.2	2.2	5.0	5.6	5.8	4.8	7.7
August	13.7	14.7	13.1	13.0	13.7	10.8	1.3	3.0	6.2	8.1	4.3	6.8
September	14.2	13.8	12.8	11.2	12.6	10.8	2.2	4.7	7.1	8.2	5.1	7.2
October	12.0	14.5	12.9	12.8	13.1	11.2	2.3	4.2	6.2	6.8	4.4	7.3
November	11.9	13.7	13.4	9.6	10.7	12.3	3.0	5.5	7.8	8.1	6.1	7.3
December	12.7	12.6	14.5	13.1	13.0	12.1	2.2	6.2	5.3	7.1	5.5	7.9
2012												
January	12.3	13.7	10.6	13.9	13.1	12.9	3.5	6.8	7.3	6.9	6.6	7.3
February	12.3	13.8	10.0	12.4	12.4	11.8	4.3	6.4	7.2	7.8	6.7	7.8
March	12.2	15.2	14.0	12.7	13.0	11.7	4.2	5.4	5.3	7.2	5.9	8.0

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	11.6	7.4	6.2	9.3	10.3	8.1	8.9
February	9.7	10.8	11.6	14.5	12.9	10.7	8.4	6.4	9.5	11.2	8.5	7.1
March	10.5	13.4	14.4	12.1	11.9	13.0	8.3	7.9	7.9	9.0	8.4	9.2
April	11.6	9.9	9.3	14.1	12.2	10.6	6.3	6.4	7.2	9.4	7.3	9.7
May	11.5	14.5	10.5	13.3	12.3	11.1	4.9	6.9	7.3	8.6	6.9	8.3
June	13.0	13.8	10.4	13.4	12.9	10.9	7.5	6.0	6.6	8.2	7.3	8.9
July	10.2	11.0	14.7	9.3	10.3	11.4	4.6	8.0	8.9	8.5	8.2	8.9
August	11.5	14.3	12.4	13.6	12.4	11.2	5.6	7.9	8.3	7.3	7.3	7.2
September	11.1	11.9	13.1	12.9	11.8	13.4	6.4	3.9	9.1	9.0	7.1	7.4
October	11.9	11.7	13.5	11.8	12.0	13.4	9.1	7.5	6.9	6.4	7.6	6.8
November	12.1	12.4	13.0	13.7	12.6	11.9	9.4	10.1	7.3	7.6	8.1	8.2
December	10.4	12.2	11.2	13.1	11.4	11.5	7.0	8.8	5.6	9.5	8.0	9.2
2012												
January	9.9	11.1	14.4	13.9	11.9	13.4	7.5	7.9	7.5	8.5	7.9	7.4
February	11.2	12.3	10.3	10.3	11.0	13.0	4.3	8.4	5.9	8.9	6.7	7.2
March	11.0	10.1	12.8	11.0	11.0	11.5	7.5	9.4	9.8	8.1	8.8	9.9

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	
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
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
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
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
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	0.9
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
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
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
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
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
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
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
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
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
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

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	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	medium-sized businesses	
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	357,952	30,074	7,950	123	3,657,615	409,776	207,653	6,193	316,211	26,726	9,705	473							
29.02	837,980	74,749	17,161	187	3,711,428	418,154	197,840	5,808	332,008	27,089	9,544	455							
31.03	1,401,290	128,845	33,117	255	3,811,625	434,411	196,624	5,783	355,368	27,021	12,233	460							

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		13.0
28.02	51,740	60,904	1,114,576	27,539	186.4	187.8	12.7	12.6		12.6
31.03	91,472	112,136	1,134,453	27,863	187.6	189.0	12.6	12.5		12.5
30.04	136,070	167,873	1,160,253	27,967	187.3	186.8	12.5	12.1		12.1
31.05	182,740	224,857	1,189,241	28,647	186.3	183.5	12.4	12.2		12.2
30.06	232,628	288,945	1,225,010	28,965	185.0	180.5	12.3	12.2		12.2
31.07	282,259	351,582	1,255,772	29,161	182.8	172.4	12.3	12.0		12.0
31.08	335,560	419,567	1,290,781	29,158	181.1	172.3	12.2	11.8		11.8
30.09	391,240	489,874	1,321,632	29,208	178.7	164.3	12.1	11.7		11.7
31.10	449,383	563,507	1,356,057	29,515	177.2	167.7	12.1	11.6		11.6
30.11	509,339	641,297	1,398,578	29,786	176.0	167.3	12.0	11.6		11.6
31.12	587,600	745,971	1,448,522	29,313	174.6	165.7	12.0	11.7		11.7
2012										
31.01	30,430	40,210	1,456,193	29,461	168.9	168.9	11.9	11.9		11.9
29.02	78,825	106,759	1,488,361	29,847	171.2	172.6	12.0	12.0		12.0
31.03	136,459	187,231	1,529,468	28,993	172.7	174.6	12.0	12.1		12.1

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

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 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	83,198	
2011											
31.01	15,135	19,901	958,006	24,333	196.4	196.4	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	83,139	
31.03	74,750	101,913	993,849	24,476	194.3	192.5	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	78,279	
31.05	151,795	204,872	1,049,487	25,007	191.5	184.7	12.3	12.2	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	78,975	
31.07	238,957	323,275	1,113,145	25,369	187.8	185.2	12.2	11.8	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	75,692	
30.09	337,076	452,674	1,181,914	25,583	183.9	172.0	12.1	11.6	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	70,457	
30.11	446,614	596,508	1,262,395	26,006	180.3	167.7	11.9	11.4	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	56,337	
2012											
31.01	28,244	38,541	1,324,423	26,187	172.0	172.0	11.8	11.8	11.8	73,069	
29.02	73,197	102,180	1,356,233	26,253	174.6	176.1	11.9	11.9	11.9	72,788	
31.03	126,638	178,959	1,397,124	25,454	175.9	177.8	12.0	12.1	12.1	72,027	

Table 4.3.7 (end)

		In foreign currency						average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %	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				
			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	

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 31.03.2012										total
	1—5	6—20	21—50	51—200	201—500	501—975					
Number of credit institutions extended mortgage loans, units	5	15	25	124	242	238					649
Number of mortgage loans extended to individuals, units, of which loans extended:	74,132	23,242	6,871	11,742	9,097	1,875					126,959
in rubles	74,119	23,145	6,853	11,584	9,087	1,850					126,638
in foreign currency	13	97	18	158	10	25					321
Volume of mortgage loans extended to individuals, — total, millions of rubles	94,148	37,151	14,868	21,026	11,000	2,895					181,088
in rubles	94,077	36,581	14,766	19,975	10,806	2,754					178,959
in foreign currency	71	570	102	1,051	194	141					2,129
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	801,657	384,932	126,406	169,209	46,334	9,546					1,538,084
in rubles	771,082	330,498	111,963	133,109	41,703	8,769					1,397,124
in foreign currency	30,575	54,434	14,443	36,100	4,631	777					140,960
of which: overdue, — total	21,027	16,341	3,221	3,077	715	89					44,470
in rubles	11,793	9,165	2,022	1,866	522	86					25,454
in foreign currency	9,234	7,176	1,199	1,211	193	3					19,016
Average weighted maturity, months, of which on loans extended:											
in rubles	180.9	168.2	194.6	176.2	139.5	149.0					175.9
in foreign currency	201.8	194.2	137.7	136.3	48.3	215.1					151.3
Average weighted interest rate, %, of which on loans extended:											
in rubles	11.9	12	12.2	12.5	11.3	11.6					12.0
in foreign currency	9.8	9.4	11.6	9.3	12.4	11.0					9.7
Rights of claim under mortgage loans, — total, millions of rubles	1,185	34,392	16,243	47,214	1,652	670					101,356
in rubles	1,172	20,594	10,217	37,889	1,616	539					72,027
in foreign currency	13	13,798	6,026	9,325	36	131					29,329

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:										
		1	2	3	4	5	6	7	8	9	10		11
	investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments											
	investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments											
		federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
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		

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	investment in equities at balance-sheet value (regardless revaluation)					revaluation of equities	total		of which: shares of subsidiaries and associated resident credit institutions	18	19	20			21
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	16		17								
1	12	13	14	15	16	17	18	19	18	19	20	21				
2010																
31.12	710,923	5,694	50,336	587,982	29,865	37,045	368,175	168,438	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	377,310	179,014	152,776	...				
28.02	727,791	9,723	42,203	597,803	31,815	46,246	487,127	281,129	487,127	281,129	154,684	...				
31.03	692,234	11,214	45,593	575,928	35,136	24,363	458,036	244,699	458,036	244,699	155,535	...				
30.04	668,307	11,885	43,562	561,185	38,945	12,730	455,505	244,704	455,505	244,704	159,683	...				
31.05	724,982	13,732	47,066	610,769	44,510	8,905	439,432	246,929	439,432	246,929	162,723	...				
30.06	770,278	16,549	43,691	648,152	41,938	19,948	439,878	241,719	439,878	241,719	177,037	...				
31.07	813,094	16,675	66,576	640,542	59,831	29,470	454,205	257,369	454,205	257,369	177,744	...				
31.08	822,134	18,482	69,510	670,912	56,062	7,168	476,435	258,587	476,435	258,587	178,678	...				
30.09	815,888	12,855	73,804	684,007	70,167	-24,945	395,374	166,704	395,374	166,704	290,149	...				
31.10	808,921	8,659	68,590	681,711	53,963	-4,002	386,019	162,318	386,019	162,318	290,288	...				
30.11	809,126	9,769	73,082	677,232	53,434	-4,390	385,383	159,368	385,383	159,368	291,323	...				
31.12	914,400	10,636	78,394	786,591	53,485	-14,707	387,311	159,307	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	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	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	409,319	163,919	303,021	115,774				

Table 4.3.10

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles						Discounted bills denominated in foreign currency				
	total	of which:					total	of which:			
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills	other bills		bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills
2010											
31.12	311,076	0	0	255,712	2,399	52,964	18,928	0	16,992	1,799	137
2011											
31.01	327,503	0	0	272,359	2,296	52,848	17,042	0	15,183	1,754	104
28.02	367,122	0	0	294,499	1,826	70,798	18,824	0	17,024	1,714	86
31.03	328,841	0	0	276,729	1,831	50,282	20,780	0	18,907	1,835	38
30.04	317,896	0	0	267,769	1,757	48,370	28,119	0	26,308	1,774	37
31.05	312,027	0	0	260,615	1,761	49,650	29,699	0	27,786	1,875	38
30.06	306,052	0	0	255,814	1,768	48,469	24,991	0	23,084	1,881	26
31.07	301,816	0	0	249,401	1,773	50,643	26,272	0	24,391	1,856	25
31.08	266,409	0	0	213,340	1,778	51,291	24,990	0	23,082	1,882	27
30.09	239,584	0	0	190,285	1,194	48,105	25,953	0	23,675	2,170	108
31.10	230,497	0	0	181,032	1,195	48,270	18,966	0	16,824	2,045	98
30.11	229,480	0	0	181,782	1,195	46,504	18,405	0	16,243	2,059	103
31.12	213,938	0	0	181,494	15	32,430	19,916	0	17,678	2,122	116
2012											
31.01	252,366	0	0	219,127	0	33,239	16,972	0	14,856	2,007	109
29.02	287,942	0	0	252,138	0	35,804	15,203	0	13,189	1,918	95
31.03	307,136	0	0	267,167	132	39,837	40,637	0	38,612	1,947	78

Table 4.3.11

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

(% p.a.)

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

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities			
	total	of which those with terms:			total	of which those with terms:			total	of which those with terms:			total	of which those with terms:		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
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

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

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

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

Table 5.1

Payments Effected by the Payment System of Russia

	Total payments		by the payment system of the Bank of Russia ¹						of which:					
			by private payment systems ²		by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions ³		between various divisions of one credit institution		within one division of a credit institution			
			thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
2010	2,892,501.8	812,153.9	1,058,979.5	653,352.9	1,833,522.3	158,801.0	8,465.7	1,832.1	155,284.0	12,057.0	362,543.0	62,661.4	1,307,229.6	82,250.5
2011	3,205,742.3	1,101,755.2	1,187,607.6	916,153.6	2,018,134.7	185,601.6	8,803.7	3,141.0	173,596.4	12,104.0	409,794.5	78,437.1	1,425,940.1	91,919.5
2010														
Q1	601,911.1	185,449.2	216,104.5	151,794.3	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1
Q2	719,909.4	200,122.2	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2
Q3	751,175.1	199,485.8	273,953.4	159,313.3	477,221.7	40,172.5	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4
Q4	819,506.2	227,096.7	306,120.9	180,449.9	513,385.3	46,646.8	2,075.6	519.6	48,868.2	3,483.1	97,537.7	18,257.3	364,903.8	24,386.8
2011														
Q1	698,096.2	232,323.0	251,069.5	194,094.3	447,026.7	38,228.7	1,722.1	453.4	42,281.6	2,801.5	89,675.5	16,216.1	313,347.5	18,757.7
Q2	804,476.6	251,785.5	299,289.5	206,772.4	505,187.1	45,013.1	2,039.7	938.8	53,424.1	2,971.1	102,879.4	18,952.5	346,843.9	22,150.7
Q3	812,150.3	272,843.3	300,842.2	225,670.5	511,308.1	47,172.8	2,512.6	788.9	50,483.4	3,004.6	104,545.6	20,264.0	353,766.5	23,115.3
Q4	891,019.2	344,803.4	336,406.4	289,616.4	554,612.8	55,187.0	2,529.3	959.9	27,407.3	3,326.8	112,694.0	23,004.5	411,982.2	27,895.8
2012														
Q1	782,335.9	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
2010												
2010	1,058,979.5	653,352.9	1,058,066.7	652,631.9	912.8	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	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	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	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	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	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	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	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	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	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	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:			Other customers		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	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1		2	3	4	5	6	7	
2010	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	
	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	
	Q1	190,309	123,243	4,811,591	3,742,810	771,536	297,244	
2012	Q1							

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	67,442	31,068	36,267	107			
Q2	263	138	72,382	38,991	32,968	423			
Q3	268	155	159,885	48,014	110,681	1,190			
Q4	307	162	279,823	55,815	221,818	2,190			
2011									
Q1	318	157	129,985	43,926	83,069	2,990			
Q2	332	184	169,148	58,146	107,522	3,480			
Q3	362	193	197,841	69,545	124,256	4,040			
Q4	399	212	156,260	85,586	66,250	4,424			
2012									
Q1	457	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)

	30.04.2012			
	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	970	2,747	440	2,307
CENTRAL FEDERAL DISTRICT	569	567	115	452
Belgorod Region	5	22	1	21
Bryansk Region	1	21	—	21
Vladimir Region	3	23	—	23
Voronezh Region	4	47	—	47
Ivanovo Region	6	13	—	13
Kaluga Region	4	21	—	21
Kostroma Region	5	11	—	11
Kursk Region	2	16	—	16
Lipetsk Region	2	21	1	20
Moscow Region	11	79	3	76
Orel Region	2	19	2	17
Ryazan Region	4	18	—	18
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	497	150	23	127
NORTH-WEST FEDERAL DISTRICT	69	315	9	306
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	9	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	156	—	156
SOUTH FEDERAL DISTRICT	46	302	20	282
Republic of Adigei (Adigeya)	4	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	101	2	99
Astrakhan Region	5	24	5	19
Volgograd Region	4	56	—	56
Rostov Region	16	112	12	100
NORTH-CAUCASIAN FEDERAL DISTRICT	54	179	82	97
Republic of Daghestan	30	83	68	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	57	6	51
PRIVOLZHISKY FEDERAL DISTRICT	108	608	91	517
Republic of Bashkortostan	11	53	—	53
Republic of Mariy-El	1	17	4	13
Republic of Mordovia	4	9	1	8
Republic of Tatarstan (Tatarstan)	25	94	53	41
Udmurt Republic	4	22	—	22
Chuvash Republic — Chuvashya	4	17	—	17
Perm Territory	5	62	—	62
Kirov Region	3	18	—	18
Nizhni Novgorod Region	11	97	6	91
Orenburg Region	8	34	—	34
Penza Region	1	23	—	23
Samara Region	19	78	9	69
Saratov Region	9	63	16	47
Ulyanovsk Region	3	21	2	19
URALS FEDERAL DISTRICT	45	309	90	219
Kurgan Region	4	14	—	14
Sverdlovsk Region	16	89	5	84
Tyumen Region	16	116	47	69
Khanty-Mansiysky Autonomous Area — Yugra	9	32	6	26
Yamalo-Nenetsky Autonomous Area	—	23	—	23
Chelyabinsk Region	9	90	38	52
SIBERIA FEDERAL DISTRICT	53	338	25	313
Republic of Altai	3	6	1	5
Republic of Buryatia	1	13	2	11
Republic of Tyva	1	4	—	4
Republic of Khakassia	2	5	—	5
Altai Territory	7	42	8	34
Zabaykalskiy Territory	—	14	—	14
Krasnoyarsk Territory	5	51	2	49
Irkutsk Region	8	40	4	36
Kemerovo Region	9	30	—	30
Novosibirsk Region	9	72	—	72
Omsk Region	6	37	—	37
Tomsk Region	2	24	8	16
FAR EAST FEDERAL DISTRICT	26	129	8	121
Republic of Sakha (Yakutia)	4	27	—	27
Kamchatka Territory	4	10	3	7
Primorski Territory	7	24	2	22
Khabarovsk Territory	4	30	1	29
Amur Region	2	12	—	12
Magadan Region	—	9	—	9
Sakhalin Region	5	9	2	7
Jewish Autonomous Region	—	4	—	4
Chukotka Autonomous Area	—	4	—	4

Table 6.1.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	30.04.2012				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,653	10,543	1,816	6,058	41,070
CENTRAL FEDERAL DISTRICT	6,808	3,292	272	1,532	11,904
Belgorod Region	147	212	15	113	487
Bryansk Region	101	117	8	77	303
Vladimir Region	213	119	13	85	430
Voronezh Region	315	232	29	125	701
Ivanovo Region	139	55	10	73	277
Kaluga Region	144	58	7	98	307
Kostroma Region	101	31	6	38	176
Kursk Region	124	90	18	78	310
Lipetsk Region	148	95	14	76	333
Moscow Region	1,277	712	42	116	2,147
Orel Region	98	48	10	47	203
Ryazan Region	124	90	10	72	296
Smolensk Region	117	88	4	59	268
Tambov Region	126	139	11	59	335
Tver Region	135	121	12	84	352
Tula Region	192	76	9	95	372
Yaroslavl Region	214	37	10	119	380
Moscow	3,093	972	44	118	4,227
NORTH-WEST FEDERAL DISTRICT	2,313	404	289	826	3,832
Republic of Karelia	117	12	15	37	181
Republic of Komi	130	83	13	49	275
Arkhangelsk Region	159	59	17	64	299
Nenets Autonomous Area	4	8	—	1	13
Vologda Region	271	15	33	73	392
Kaliningrad Region	157	35	27	64	283
Leningrad Region	48	20	16	312	396
Murmansk Region	136	10	15	74	235
Novgorod Region	122	2	16	43	183
Pskov Region	114	15	10	49	188
St. Petersburg	1,059	153	127	61	1,400
SOUTH FEDERAL DISTRICT	2,563	620	206	482	3,871
Republic of Adigei (Adigeya)	73	8	3	8	92
Republic of Kalmykia	35	2	—	7	44
Krasnodar Territory	1,141	157	67	203	1,568
Astrakhan Region	113	78	13	50	254
Volgograd Region	279	260	45	118	702
Rostov Region	922	115	78	96	1,211
NORTH-CAUCASIAN FEDERAL DISTRICT	796	102	69	92	1,059
Republic of Daghestan	174	7	8	6	195
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	53	17	2	9	81
Republic of Chechnya	29	2	1	12	44
Stavropol Territory	418	30	53	54	555
PRIVOLZHISKY FEDERAL DISTRICT	4,347	3,801	431	1,231	9,810
Republic of Bashkortostan	686	421	60	138	1,305
Republic of Mariy-El	62	56	10	23	151
Republic of Mordovia	142	134	6	28	310
Republic of Tatarstan (Tatarstan)	634	632	59	155	1,480
Udmurt Republic	196	90	36	82	404
Chuvash Republic — Chuvashya	122	152	23	53	350
Perm Territory	388	247	35	133	803
Kirov Region	195	162	28	65	450
Nizhni Novgorod Region	523	391	45	96	1,055
Orenburg Region	303	376	43	90	812
Penza Region	160	322	13	71	566
Samara Region	470	291	43	139	943
Saratov Region	278	407	18	98	801
Ulyanovsk Region	188	120	12	60	380
URALS FEDERAL DISTRICT	1,960	795	228	500	3,483
Kurgan Region	78	180	14	52	324
Sverdlovsk Region	834	189	55	92	1,170
Tyumen Region	584	287	70	178	1,119
Khanty-Mansiysky Autonomous Area — Yugra	297	113	29	70	509
Yamalo-Nenetsky Autonomous Area	105	33	5	29	172
Chelyabinsk Region	464	139	89	178	870
SIBERIA FEDERAL DISTRICT	2,834	1,307	231	1,004	5,376
Republic of Altai	33	6	5	7	51
Republic of Buryatia	180	4	7	75	266
Republic of Tyva	39	2	4	2	47
Republic of Khakassia	91	23	4	65	183
Altai Territory	273	473	24	108	878
Zabaykalskiy Territory	203	10	10	55	278
Krasnoyarsk Territory	532	132	19	184	867
Irkutsk Region	348	61	28	147	584
Kemerovo Region	317	125	31	137	610
Novosibirsk Region	448	153	60	72	733
Omsk Region	219	291	25	83	618
Tomsk Region	151	27	14	69	261
FAR EAST FEDERAL DISTRICT	1,032	222	90	391	1,735
Republic of Sakha (Yakutia)	133	97	8	68	306
Kamchatka Territory	77	5	4	23	109
Primorski Territory	293	33	42	124	492
Khabarovsk Territory	251	29	20	42	342
Amur Region	148	24	8	43	223
Magadan Region	36	7	3	9	55
Sakhalin Region	65	18	3	59	145
Jewish Autonomous Region	21	3	2	19	45
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

	30.04.2012											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	48	179	283	100	119	145	22	970	
CENTRAL FEDERAL DISTRICT	4	8	25	24	83	165	54	81	106	19	569	
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	—	—	—	—	—	—	2	—	—	—	2	
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	63	140	47	76	102	19	497	
NORTH-WEST FEDERAL DISTRICT	3	3	4	7	16	17	3	9	7	—	69	
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
Republic of Komi	—	—	—	2	—	—	—	—	—	—	2	
Arkhangelsk Region	—	—	1	—	—	1	—	—	—	—	2	
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Vologda Region	—	—	1	—	—	4	—	2	—	—	9	
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	2	11	18	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	—	—	—	—	1	—	3	—	—	—	—	4
Rostov Region	—	—	—	—	1	4	7	2	2	—	—	16
NORTH-CAUCASIAN FEDERAL DISTRICT	3	1	1	2	2	14	24	6	2	—	—	54
Republic of Dagestan	2	1	1	1	—	8	15	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	21	31	19	10	19	2	108
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	—	—	4	8	—	3	8	1	25
Udmurt Republic	—	—	—	—	—	—	2	2	—	—	—	4
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	8	3	1	4	1	19
Saratov Region	—	—	—	—	1	2	4	2	—	—	—	9
Ulyanovsk Region	—	—	—	—	—	1	2	—	—	—	—	3

Table 6.1.5

Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
RUSSIAN FEDERATION			
31.12.2011	978	41,627,519.9	46
31.01.2012	976	41,149,450.2	44
29.02.2012	974	40,873,778.2	44
31.03.2012	975	41,532,464.0	45
CENTRAL FEDERAL DISTRICT			
31.12.2011	572	36,924,020.4	24
31.01.2012	571	36,579,190.6	24
29.02.2012	571	36,274,867.6	24
31.03.2012	571	36,801,704.5	24
Moscow and Moscow Region			
31.12.2011	512	36,649,631.8	23
31.01.2012	510	36,311,432.2	22
29.02.2012	510	36,001,969.9	23
31.03.2012	510	36,522,991.3	23
NORTH-WEST FEDERAL DISTRICT			
31.12.2011	69	1,241,162.9	9
31.01.2012	69	1,202,842.1	9
29.02.2012	69	1,204,294.5	9
31.03.2012	70	1,284,331.0	9
SOUTH FEDERAL DISTRICT			
31.12.2011	45	206,873.3	11
31.01.2012	46	202,677.9	11
29.02.2012	46	202,505.9	12
31.03.2012	46	203,991.9	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
31.12.2011	56	73,359.5	20
31.01.2012	55	68,630.4	20
29.02.2012	54	66,995.0	19
31.03.2012	54	67,539.4	19
PRIVOLZHISKY FEDERAL DISTRICT			
31.12.2011	111	1,303,144.9	31
31.01.2012	110	1,264,888.0	31
29.02.2012	110	1,261,587.6	31
31.03.2012	110	1,279,001.4	31
URALS FEDERAL DISTRICT			
31.12.2011	45	879,119.0	9
31.01.2012	45	869,876.7	9
29.02.2012	45	893,655.7	9
31.03.2012	45	904,601.0	9
SIBERIA FEDERAL DISTRICT			
31.12.2011	54	602,356.4	8
31.01.2012	54	563,867.1	9
29.02.2012	53	565,434.8	8
31.03.2012	53	584,064.7	8
FAR EAST FEDERAL DISTRICT			
31.12.2011	26	397,483.6	6
31.01.2012	26	397,477.4	6
29.02.2012	26	404,437.1	6
31.03.2012	26	407,230.1	6

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from May 10 to June 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	19	27	32	112	187	309	686
CENTRAL FEDERAL DISTRICT	6	14	16	42	97	201	376
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	1	—	3
Kostroma Region	—	—	—	—	1	2	3
Kursk Region	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	1	1	2
Orel Region	—	—	—	—	—	1	1
Ryazan Region	—	—	3	—	1	—	4
Smolensk Region	—	—	—	1	—	1	2
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	6	11	10	30	84	193	334
NORTH-WEST FEDERAL DISTRICT	3	3	5	7	9	16	43
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	1	1	3	2	1	12	20
SOUTH FEDERAL DISTRICT	1	3	—	8	13	9	34
Republic of Adigei (Adigeya)	—	2	—	—	2	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	4	4	5	14
Astrakhan Region	1	—	—	1	—	—	2
Volgograd Region	—	—	—	—	4	—	4
Rostov Region	—	—	—	1	3	4	8
NORTH-CAUCASIAN FEDERAL DISTRICT	3	1	1	11	16	5	37
Republic of Daghestan	3	—	—	5	9	2	19
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	2	—	4

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	2	1	3	16	26	43	91
Republic of Bashkortostan	—	—	—	2	1	5	8
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	1	3	4
Republic of Tatarstan (Tatarstan)	1	—	—	3	8	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	7	8	17
Saratov Region	—	—	1	2	4	2	9
Ulyanovsk Region	—	—	—	—	1	—	1
URALS FEDERAL DISTRICT	1	2	4	6	10	14	37
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	4	6
SIBERIA FEDERAL DISTRICT	2	2	2	15	8	15	44
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	—	1	1
Republic of Tyva	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	1	1	2
Altai Territory	—	—	1	3	1	1	6
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	1	1	1	3
Irkutsk Region	—	—	—	4	4	—	8
Kemerovo Region	—	1	1	3	—	2	7
Novosibirsk Region	2	—	—	1	—	6	9
Omsk Region	—	—	—	2	—	3	5
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	1	1	7	8	6	24
Republic of Sakha (Yakutia)	—	—	—	1	2	1	4
Kamchatka Territory	—	1	1	1	—	1	4
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

	31.03.2012						
	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	267,864.6	272,361.5	90.4	4,496.9	9.6	36,022.7	
CENTRAL FEDERAL DISTRICT	245,531.1	248,921.7	90.9	3,390.6	9.1	32,517.2	
Belgorod Region	68.4	68.4	100.0	0.0	0.0	10.9	
Bryansk Region	7.5	7.5	100.0	0.0	0.0	0.0	
Vladimir Region	21.7	21.7	100.0	0.0	0.0	3.7	
Voronezh Region	3.0	3.0	100.0	0.0	0.0	0.1	
Ivanovo Region	63.2	63.2	100.0	0.0	0.0	6.7	
Kaluga Region	137.4	137.4	100.0	0.0	0.0	8.7	
Kostroma Region	1,105.8	1,111.5	60.0	5.7	40.0	245.1	
Kursk Region	19.5	19.5	100.0	0.0	0.0	3.6	
Lipetsk Region	109.5	109.5	100.0	0.0	0.0	26.0	
Moscow Region	22.4	308.1	90.0	285.7	10.0	42.6	
Orel Region	20.3	20.3	100.0	0.0	0.0	8.4	
Ryazan Region	75.2	75.2	100.0	0.0	0.0	12.0	
Smolensk Region	58.7	58.7	100.0	0.0	0.0	18.9	
Tambov Region	6.5	6.5	100.0	0.0	0.0	1.6	
Tver Region	56.0	56.0	100.0	0.0	0.0	7.4	
Tula Region	74.1	74.1	100.0	0.0	0.0	16.2	
Yaroslavl Region	90.2	90.2	100.0	0.0	0.0	11.8	
Moscow	243,591.4	246,690.6	90.2	3,099.2	9.8	32,093.5	
NORTH-WEST FEDERAL DISTRICT	3,405.4	3,597.7	87.1	192.3	12.9	490.1	
Republic of Karelia	4.4	4.4	100.0	0.0	0.0	1.3	
Republic of Komi	77.6	77.6	100.0	0.0	0.0	5.1	
Arkhangelsk Region	-0.6	0.9	50.0	1.5	50.0	0.0	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	241.6	241.8	88.9	0.2	11.1	56.8	
Kaliningrad Region	92.6	92.6	100.0	0.0	0.0	15.1	

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-31.5	1.9	50.0	33.5	50.0	0.7
Murmansk Region	74.1	74.1	100.0	0.0	0.0	6.5
Novgorod Region	23.0	23.0	100.0	0.0	0.0	2.4
Pskov Region	12.9	13.5	66.7	0.6	33.3	2.9
St. Petersburg	2,911.4	3,068.0	90.0	156.6	10.0	399.2
SOUTH FEDERAL DISTRICT	849.7	943.0	84.8	93.3	15.2	183.6
Republic of Adigei (Adigeya)	19.6	22.9	75.0	3.3	25.0	6.8
Republic of Kalmykia	-3.4	1.1	50.0	4.5	50.0	0.0
Krasnodar Territory	382.4	405.6	93.3	23.2	6.7	61.1
Astrakhan Region	-0.7	28.1	80.0	28.8	20.0	7.7
Volgograd Region	117.3	136.4	75.0	19.1	25.0	16.0
Rostov Region	334.6	349.0	87.5	14.4	12.5	92.0
NORTH-CAUCASIAN FEDERAL DISTRICT	353.0	403.7	90.7	50.7	9.3	60.8
Republic of Dagestan	121.6	169.6	90.0	48.0	10.0	20.2
Republic of Ingushetia	10.6	10.6	100.0	0.0	0.0	0.8
Kabardino-Balkar Republic	33.8	33.8	100.0	0.0	0.0	9.8
Karachai-Cherkess Republic	9.1	10.8	80.0	1.7	20.0	2.9
Republic of Northern Ossetia — Alania	40.0	40.0	100.0	0.0	0.0	6.5
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	137.9	138.9	85.7	1.0	14.3	20.6
PRIVOLZHSKY FEDERAL DISTRICT	3,559.1	4,178.6	90.9	619.5	9.1	679.5
Republic of Bashkortostan	243.1	318.3	90.9	75.2	9.1	59.6
Republic of Mariy-El	3.0	3.0	100.0	0.0	0.0	0.4
Republic of Mordovia	-1.2	34.8	75.0	36.0	25.0	10.3
Republic of Tatarstan (Tatarstan)	903.0	1,030.4	96.0	127.4	4.0	149.9
Udmurt Republic	-57.4	45.4	75.0	102.8	25.0	4.7
Chuvash Republic — Chuvashya	29.0	29.0	100.0	0.0	0.0	6.4
Perm Territory	70.7	70.7	100.0	0.0	0.0	6.8
Kirov Region	162.6	162.6	100.0	0.0	0.0	53.1
Nizhni Novgorod Region	347.6	347.6	100.0	0.0	0.0	60.7
Orenburg Region	125.2	130.2	87.5	5.1	12.5	24.1
Penza Region	6.2	6.2	100.0	0.0	0.0	2.7
Samara Region	1,666.8	1,710.7	85.0	43.9	15.0	229.9
Saratov Region	253.4	253.4	100.0	0.0	0.0	61.9
Ulyanovsk Region	-192.8	36.4	50.0	229.1	50.0	8.9

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	6,768.2	6,875.5	86.7	107.2	13.3	864.3
Kurgan Region	32.9	32.9	100.0	0.0	0.0	4.2
Sverdlovsk Region	2,072.7	2,083.0	93.8	10.3	6.3	131.4
Tyumen Region	4,059.2	4,102.1	81.3	42.9	18.8	648.1
Khanty-Mansiysky Autonomous Area — Yugra	3,694.1	3,731.4	77.8	37.3	22.2	520.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	603.4	657.5	77.8	54.1	22.2	80.5
SIBERIA FEDERAL DISTRICT	4,348.7	4,372.7	94.3	24.0	5.7	551.7
Republic of Altai	151.0	151.3	66.7	0.4	33.3	11.8
Republic of Buryatia	64.3	64.3	100.0	0.0	0.0	0.0
Republic of Tyva	-6.1	0.0	0.0	6.1	100.0	0.2
Republic of Khakassia	20.1	20.1	100.0	0.0	0.0	4.9
Altai Territory	127.6	127.6	100.0	0.0	0.0	18.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	26.5	26.5	100.0	0.0	0.0	4.2
Irkutsk Region	47.5	47.5	100.0	0.0	0.0	9.5
Kemerovo Region	107.2	107.2	100.0	0.0	0.0	27.5
Novosibirsk Region	3,742.0	3,742.0	100.0	0.0	0.0	458.1
Omsk Region	18.4	36.0	83.3	17.6	16.7	8.2
Tomsk Region	50.2	50.2	100.0	0.0	0.0	9.0
FAR EAST FEDERAL DISTRICT	3,049.3	3,068.6	92.3	19.3	7.7	675.6
Republic of Sakha (Yakutia)	51.7	51.7	100.0	0.0	0.0	16.7
Kamchatka Territory	84.8	87.2	75.0	2.4	25.0	10.3
Primorski Territory	571.8	571.8	100.0	0.0	0.0	170.9
Khabarovsk Territory	165.2	165.2	100.0	0.0	0.0	45.3
Amur Region	2,160.2	2,160.2	100.0	0.0	0.0	426.5
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	15.7	32.6	80.0	16.9	20.0	5.9
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	—	—	—	—	—
PRIVOLZHSKY 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	31.12.2011			31.03.2012		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	470	624	1,288	478	627	1,244
CENTRAL FEDERAL DISTRICT	300	335	555	306	341	542
Belgorod Region	1	2	8	1	2	6
Bryansk Region	—	1	6	—	1	5
Vladimir Region	—	2	7	—	3	8
Voronezh Region	—	1	8	—	1	7
Ivanovo Region	3	3	6	3	3	5
Kaluga Region	—	2	9	—	2	8
Kostroma Region	2	5	9	2	5	9
Kursk Region	—	1	7	—	1	7
Lipetsk Region	1	2	7	1	2	6
Orel Region	—	—	6	—	—	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	10	2	4	9
Yaroslavl Region	—	3	12	—	3	11
Moscow and Moscow Region	289	300	435	295	305	431
NORTH-WEST FEDERAL DISTRICT	25	35	91	25	34	89
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	—	2	7	—	1	7
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	6	7	10	6	7	8
Kaliningrad Region	2	3	11	2	3	11
Leningrad Region	—	2	3	—	2	3
Murmansk Region	1	2	6	1	2	6
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	80	25	33	77
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	2	3	—	2	5
Krasnodar Territory	8	14	26	8	14	25
Astrakhan Region	2	2	8	2	2	7
Volgograd Region	4	3	13	4	3	12
Rostov Region	9	9	26	9	9	24
NORTH-CAUCASIAN FEDERAL DISTRICT	3	16	31	3	17	30
Republic of Daghestan	—	2	2	—	2	2
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	1	4	6	1	4	6
Karachai-Cherkess Republic	1	3	5	1	3	5
Republic of Northern Ossetia — Alania	—	4	6	—	5	7
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	1	3	12	1	3	10

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	51	97	215	51	95	206
Republic of Bashkortostan	2	11	28	2	11	28
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	4	8	2	4	7
Republic of Tatarstan (Tatarstan)	16	22	29	16	22	27
Udmurt Republic	2	3	9	2	3	8
Chuvash Republic — Chuvashya	1	4	10	1	4	10
Perm Territory	—	4	14	—	4	13
Kirov Region	2	3	7	2	3	6
Nizhni Novgorod Region	6	11	25	5	10	23
Orenburg Region	2	6	12	3	6	13
Penza Region	1	1	8	1	1	8
Samara Region	15	17	35	14	16	33
Saratov Region	2	9	18	3	9	18
Ulyanovsk Region	—	2	8	—	2	8
URALS FEDERAL DISTRICT	29	39	82	30	39	79
Kurgan Region	—	3	6	—	3	6
Sverdlovsk Region	10	15	32	10	15	32
Tyumen Region	11	13	24	12	13	24
Chelyabinsk Region	8	8	20	8	8	17
SIBERIA FEDERAL DISTRICT	19	46	153	20	45	140
Republic of Altai	—	3	5	—	2	4
Republic of Buryatia	1	1	8	1	1	7
Republic of Tyva	1	1	3	1	1	3
Republic of Khakassia	1	2	4	1	2	3
Altai Territory	—	5	14	—	5	13
Zabaykalskiy Territory	—	—	7	—	—	6
Krasnoyarsk Territory	4	4	19	4	4	19
Irkutsk Region	1	8	22	2	8	20
Kemerovo Region	1	6	14	1	6	13
Novosibirsk Region	7	8	28	7	8	27
Omsk Region	1	6	17	1	6	15
Tomsk Region	2	2	12	2	2	10
FAR EAST FEDERAL DISTRICT	18	23	81	18	23	81
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	8	2	3	8
Primorski Territory	7	7	21	7	7	20
Khabarovsk Territory	2	3	16	2	3	16
Amur Region	2	2	9	2	2	9
Magadan Region	—	—	5	—	—	5
Sakhalin Region	1	4	9	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	
	January 2	February 3
RUSSIAN FEDERATION	3,434.14	5,195.40
CENTRAL FEDERAL DISTRICT	1,552.72	2,299.75
Belgorod Region	8.45	15.32
Bryansk Region	20.05	26.93
Vladimir Region	12.26	19.74
Voronezh Region	38.85	58.76
Ivanovo Region	5.79	8.85
Kaluga Region	14.57	22.18
Kostroma Region	6.47	8.78
Kursk Region	5.57	8.40
Lipetsk Region	8.16	10.02
Moscow Region	65.00	91.21
Orel Region	12.47	16.52
Ryazan Region	13.32	20.82
Smolensk Region	10.04	14.60
Tambov Region	3.09	5.56
Tver Region	11.82	17.29
Tula Region	12.77	19.94
Yaroslavl Region	20.00	29.78
Moscow	1,284.05	1,905.07
NORTH-WEST FEDERAL DISTRICT	467.63	699.84
Republic of Karelia	3.68	5.85
Republic of Komi	5.92	10.39
Arkhangelsk Region	8.47	12.54
Nenets Autonomous Area	0.09	0.38
Vologda Region	16.11	24.43
Kaliningrad Region	46.17	64.61
Leningrad Region	101.07	136.64
Murmansk Region	9.40	16.25
Novgorod Region	2.71	3.63
Pskov Region	3.11	4.57
St. Petersburg	271.00	420.93
SOUTH FEDERAL DISTRICT	222.39	342.06
Republic of Adigei (Adigeya)	1.84	4.39
Republic of Kalmykia	1.09	1.77
Krasnodar Territory	104.53	156.15
Astrakhan Region	7.64	8.73
Volgograd Region	29.59	43.21
Rostov Region	77.70	127.81
NORTH-CAUCASIAN FEDERAL DISTRICT	114.01	145.86
Republic of Daghestan	15.27	19.65
Republic of Ingushetia	2.30	3.46
Kabardino-Balkar Republic	9.15	11.91
Karachai-Cherkess Republic	2.48	4.83

Table 6.2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	19.90	14.67
Republic of Chechnya	1.49	2.53
Stavropol Territory	63.42	88.81
PRIVOLZHSKY FEDERAL DISTRICT	338.73	504.15
Republic of Bashkortostan	35.10	52.82
Republic of Mariy-El	5.00	6.07
Republic of Mordovia	2.71	3.39
Republic of Tatarstan (Tatarstan)	55.86	87.88
Udmurt Republic	18.19	22.27
Chuvash Republic — Chuvashya	6.04	8.81
Perm Territory	27.42	38.92
Kirov Region	10.16	17.28
Nizhni Novgorod Region	54.21	74.67
Orenburg Region	10.63	21.18
Penza Region	11.98	17.56
Samara Region	72.59	113.77
Saratov Region	19.18	26.06
Ulyanovsk Region	9.67	13.48
URALS FEDERAL DISTRICT	229.89	346.72
Kurgan Region	3.33	4.99
Sverdlovsk Region	104.04	149.35
Tyumen Region	80.30	126.12
Khanty-Mansiysky Autonomous Area — Yugra	33.81	51.47
Yamalo-Nenetsky Autonomous Area	10.27	18.71
Chelyabinsk Region	42.22	66.27
SIBERIA FEDERAL DISTRICT	268.70	426.61
Republic of Altai	0.36	0.98
Republic of Buryatia	13.99	20.86
Republic of Tyva	0.50	0.57
Republic of Khakassia	4.46	7.12
Altai Territory	13.96	19.52
Zabaykalskiy Territory	5.89	10.22
Krasnoyarsk Territory	42.96	67.80
Irkutsk Region	33.94	57.14
Kemerovo Region	21.03	32.32
Novosibirsk Region	83.64	137.29
Omsk Region	36.14	55.00
Tomsk Region	11.86	17.79
FAR EAST FEDERAL DISTRICT	240.76	432.92
Republic of Sakha (Yakutia)	5.27	9.06
Kamchatka Territory	8.32	15.50
Primorski Territory	115.24	198.97
Khabarovsk Territory	65.57	140.02
Amur Region	27.94	44.90
Magadan Region	3.79	5.78
Sakhalin Region	14.24	17.91
Jewish Autonomous Region	0.31	0.65
Chukotka Autonomous Area	0.07	0.13

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	
	January 2	February 3
RUSSIAN FEDERATION	1,940.57	2,578.40
CENTRAL FEDERAL DISTRICT	1,181.97	1,749.82
Belgorod Region	5.01	3.92
Bryansk Region	5.01	5.59
Vladimir Region	5.20	5.47
Voronezh Region	13.79	14.82
Ivanovo Region	2.50	2.89
Kaluga Region	8.47	8.31
Kostroma Region	3.27	2.67
Kursk Region	3.15	3.56
Lipetsk Region	4.12	3.55
Moscow Region	40.37	37.67
Orel Region	3.15	2.83
Ryazan Region	3.86	4.15
Smolensk Region	6.48	6.63
Tambov Region	1.66	1.79
Tver Region	4.94	4.95
Tula Region	6.70	5.07
Yaroslavl Region	7.32	8.27
Moscow	1,056.99	1,627.69
NORTH-WEST FEDERAL DISTRICT	277.92	334.43
Republic of Karelia	2.12	2.11
Republic of Komi	1.76	1.52
Arkhangelsk Region	4.56	4.66
Nenets Autonomous Area	0.13	0.07
Vologda Region	2.77	3.58
Kaliningrad Region	28.38	30.97
Leningrad Region	88.30	110.90
Murmansk Region	3.41	3.86
Novgorod Region	1.57	1.66
Pskov Region	3.10	2.95
St. Petersburg	141.95	172.22
SOUTH FEDERAL DISTRICT	89.49	91.44
Republic of Adigei (Adigeya)	0.94	0.96
Republic of Kalmykia	0.56	0.52
Krasnodar Territory	45.92	49.03
Astrakhan Region	5.93	3.79
Volgograd Region	9.25	11.18
Rostov Region	26.90	25.97
NORTH-CAUCASIAN FEDERAL DISTRICT	17.76	15.98
Republic of Daghestan	3.12	3.25
Republic of Ingushetia	0.21	0.07
Kabardino-Balkar Republic	1.64	1.57
Karachai-Cherkess Republic	0.53	0.52

Table 6.2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	1.65	1.58
Republic of Chechnya	0.07	0.10
Stavropol Territory	10.56	8.89
PRIVOLZHSKY FEDERAL DISTRICT	156.16	150.79
Republic of Bashkortostan	12.23	12.24
Republic of Mariy-El	1.86	1.87
Republic of Mordovia	1.58	1.66
Republic of Tatarstan (Tatarstan)	21.83	21.15
Udmurt Republic	2.83	2.74
Chuvash Republic — Chuvashya	2.67	2.57
Perm Territory	7.73	8.34
Kirov Region	1.92	2.06
Nizhni Novgorod Region	22.35	20.29
Orenburg Region	6.89	5.57
Penza Region	4.41	3.92
Samara Region	55.63	55.62
Saratov Region	10.69	9.68
Ulyanovsk Region	3.54	3.09
URALS FEDERAL DISTRICT	69.54	78.36
Kurgan Region	1.47	2.02
Sverdlovsk Region	30.37	31.40
Tyumen Region	20.64	22.24
Khanty-Mansiysky Autonomous Area — Yugra	7.67	7.48
Yamalo-Nenetsky Autonomous Area	1.84	2.85
Chelyabinsk Region	17.06	22.71
SIBERIA FEDERAL DISTRICT	88.01	93.59
Republic of Altai	0.26	0.43
Republic of Buryatia	2.72	3.22
Republic of Tyva	0.15	0.18
Republic of Khakassia	1.13	1.31
Altai Territory	6.09	6.58
Zabaykalskiy Territory	0.93	1.16
Krasnoyarsk Territory	10.18	12.58
Irkutsk Region	8.84	10.22
Kemerovo Region	6.62	6.70
Novosibirsk Region	26.78	28.17
Omsk Region	20.07	18.23
Tomsk Region	4.25	4.80
FAR EAST FEDERAL DISTRICT	59.69	63.96
Republic of Sakha (Yakutia)	1.30	1.87
Kamchatka Territory	0.88	1.60
Primorski Territory	31.64	35.17
Khabarovsk Territory	14.69	14.43
Amur Region	3.37	4.46
Magadan Region	0.70	0.71
Sakhalin Region	7.03	5.61
Jewish Autonomous Region	0.06	0.09
Chukotka Autonomous Area	0.02	0.03

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)

	31.03.2012												
	customer funds, total			of which:									
	in rubles	in foreign currency and precious metals	funds of organizations				deposits of legal entities				individual deposits		
			public organizations		non-public organizations		in rubles		in foreign currency		in rubles	in foreign currency	
2	3	4	5	6	7	8	9	10	11				
1													
RUSSIAN FEDERATION	19,883,363	6,090,875	479,256	32,656	4,024,008	734,904	4,577,083	1,648,813	9,802,605	2,164,053			
CENTRAL FEDERAL DISTRICT	11,571,059	5,016,815	324,553	27,387	2,596,628	609,037	3,401,625	1,505,393	4,437,260	1,529,252			
Belgorod Region	113,494	18,469	1,313	13	17,774	785	12,419	7,769	79,904	6,446			
Bryansk Region	54,060	4,507	298	0	6,369	205	3,126	76	43,192	3,534			
Vladimir Region	107,115	11,240	1,049	38	11,171	381	9,503	128	83,557	8,023			
Voronezh Region	180,611	22,277	1,591	3	24,365	1,150	18,203	4,539	133,804	11,291			
Ivanovo Region	56,102	6,435	183	1	5,766	467	1,637	419	47,240	4,823			
Kaluga Region	78,585	7,098	1,406	6	10,943	685	9,281	142	55,639	4,260			
Kostroma Region	43,477	2,675	205	0	3,155	215	5,158	259	31,082	1,701			
Kursk Region	56,921	4,238	613	41	7,300	214	4,533	64	43,006	2,615			
Lipetsk Region	74,401	6,071	563	0	9,446	1,008	7,492	385	55,946	3,649			
Moscow Region	701,969	71,941	10,830	2,718	146,425	5,982	78,563	8,591	450,917	48,276			
Orel Region	40,136	2,842	368	0	4,032	166	2,055	238	32,978	1,862			
Ryazan Region	71,613	6,904	713	1	9,425	311	5,653	1,227	54,213	3,827			
Smolensk Region	55,132	6,464	907	39	6,826	540	4,203	140	42,386	3,603			
Tambov Region	46,176	3,012	948	5	4,874	120	2,067	41	37,452	1,566			
Tver Region	77,740	8,814	930	0	10,872	852	5,949	369	58,918	4,621			
Tula Region	98,695	12,331	683	687	10,732	1,836	9,576	1,081	75,950	6,139			
Yaroslavl Region	106,820	8,958	1,738	2	13,643	447	11,918	217	77,578	7,057			
Moscow	9,608,012	4,812,539	300,215	23,833	2,293,510	593,673	3,210,289	1,479,708	3,033,498	1,405,959			
NORTH-WEST FEDERAL DISTRICT	1,897,296	402,828	28,280	2,476	417,167	52,997	304,732	84,340	1,095,280	230,622			
Republic of Karelia	34,859	3,493	299	8	4,845	160	1,201	17	27,928	2,853			
Republic of Komi	77,308	6,553	260	10	7,856	497	4,591	396	63,099	3,656			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	110,884	9,503	1,314	11	16,815	940	20,302	3,153	70,538	4,460
Nenets Autonomous Area	3,928	172	99	0	392	84	142	0	3,177	43
Vologda Region	89,806	22,691	566	0	15,251	5,891	8,606	9,094	63,845	5,439
Kaliningrad Region	78,986	19,760	1,345	208	16,418	3,252	6,721	1,060	52,941	14,466
Leningrad Region	82,375	9,066	2,537	5	10,890	864	5,596	528	62,278	6,053
Murmansk Region	74,800	10,748	989	37	9,121	1,677	4,712	1,347	59,155	6,450
Novgorod Region	32,715	4,006	298	0	5,878	1,160	2,798	61	23,051	2,365
Pskov Region	28,465	2,593	138	1	4,822	285	1,832	269	21,191	1,509
St. Petersburg	1,287,098	314,415	20,534	2,196	325,271	38,271	248,373	68,415	651,254	183,371
SOUTH FEDERAL DISTRICT	839,281	92,459	14,135	196	130,404	10,853	66,107	10,293	608,907	57,692
Republic of Adigei (Adigeya)	11,559	604	112	0	1,045	40	505	0	9,602	398
Republic of Kalmykia	5,641	345	189	0	362	2	318	0	4,535	247
Krasnodar Territory	373,065	41,158	6,951	67	68,911	3,559	28,143	7,764	259,740	25,697
Astrakhan Region	55,233	5,530	893	25	5,091	1,044	10,070	452	37,638	2,589
Vologograd Region	135,143	15,649	1,610	104	22,520	1,314	7,206	1,208	101,129	10,658
Rostov Region	258,640	29,173	4,380	0	32,475	4,894	19,865	869	196,263	18,103
NORTH-CAUCASIAN FEDERAL DISTRICT	241,430	18,685	7,176	20	38,358	995	14,662	315	174,770	14,125
Republic of Dagestan	39,334	1,155	1,359	2	8,510	97	2,478	0	25,900	957
Republic of Ingushetia	3,571	275	69	0	916	4	192	0	2,291	240
Kabardino-Balkar Republic	20,961	1,650	341	0	3,423	36	408	0	16,379	1,159
Karachai-Cherkess Republic	10,001	2,652	349	2	1,664	3	534	0	7,216	2,393
Republic of Northern Ossetia — Alania	23,112	1,193	413	10	2,336	45	1,114	0	18,898	892
Republic of Chechnya	9,078	102	401	0	3,951	5	672	0	3,313	96
Stavropol Territory	135,373	11,658	4,244	6	17,558	805	9,264	315	100,773	8,388
PRIVOLZHYSKY FEDERAL DISTRICT	2,288,777	232,805	44,933	521	354,091	22,741	399,227	26,391	1,446,308	134,519
Republic of Bashkortostan	313,049	24,197	3,745	16	33,993	2,513	115,939	1,062	155,914	13,512
Republic of Mariy-El	27,043	1,809	195	4	3,595	114	2,299	270	20,205	863
Republic of Mordovia	38,478	2,092	964	0	6,436	115	2,707	49	27,596	1,243
Republic of Tatarstan (Tatarstan)	476,222	41,888	9,313	91	90,672	4,454	135,540	888	226,171	21,608
Udmurt Republic	86,985	5,384	1,034	1	14,629	437	12,467	80	57,387	3,564
Chuvash Republic — Chuvashya	59,815	5,607	630	0	8,644	1,052	4,903	1,199	44,620	2,122
Perm Territory	214,151	29,115	1,632	6	38,109	2,372	31,185	7,252	139,835	14,637
Kirov Region	73,903	4,240	1,682	0	8,908	531	8,353	177	53,122	2,745
Nizhni Novgorod Region	290,172	31,819	13,355	308	51,846	4,835	25,612	1,535	193,967	19,091
Orenburg Region	106,747	9,383	1,926	0	15,105	1,297	9,463	492	78,333	6,575

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	66,060	4,816	1,423	0	7,279	315	3,357	295	52,528	2,705
Samara Region	318,249	54,243	5,521	57	47,081	3,626	33,462	12,406	228,150	32,642
Saratov Region	143,569	11,985	2,399	21	18,886	759	7,776	457	111,556	8,900
Ulyanovsk Region	74,334	6,227	1,114	17	8,908	321	6,164	229	56,924	4,312
URALS FEDERAL DISTRICT	1,263,785	163,831	23,046	1,354	217,240	19,170	212,139	11,952	783,588	103,597
Kurgan Region	29,819	1,556	120	2	3,566	163	1,446	113	23,765	762
Sverdlovsk Region	455,935	50,262	8,680	213	86,909	7,309	59,159	3,365	291,091	33,473
Tyumen Region	536,925	80,035	2,810	27	85,675	7,957	133,944	1,801	303,582	54,109
Khanty-Mansiysky Autonomous Area — Yugra	233,124	62,487	1,355	19	31,238	6,582	48,050	502	145,369	41,083
Yamalo-Nenetsky Autonomous Area	62,980	2,494	557	0	10,542	3	7,844	40	42,792	1,732
Chelyabinsk Region	241,106	31,978	11,436	1,112	41,090	3,741	17,590	6,673	165,150	15,253
SIBERIA FEDERAL DISTRICT	1,174,198	102,686	23,332	569	172,038	10,366	125,918	6,781	829,764	60,095
Republic of Altai	5,182	194	81	0	494	16	368	0	4,130	89
Republic of Buryatia	35,533	4,022	515	0	4,419	767	4,147	29	25,279	1,384
Republic of Tva	4,933	189	76	0	442	75	136	0	4,014	56
Republic of Khakassia	19,502	882	413	0	2,021	4	1,035	161	15,181	570
Altai Territory	105,833	9,699	1,617	63	12,649	478	10,417	1,073	79,246	4,496
Zabaykalskiy Territory	39,225	2,298	404	0	5,122	122	2,102	3	30,454	1,023
Krasnoyarsk Territory	214,115	13,022	11,354	301	33,181	1,163	31,439	268	133,880	8,925
Irkutsk Region	148,433	12,672	1,645	19	21,171	1,469	15,147	422	108,086	6,762
Kemerovo Region	182,033	19,017	1,463	6	24,815	3,559	22,672	1,369	130,614	11,045
Novosibirsk Region	237,533	24,234	3,987	163	42,034	1,941	22,033	2,748	164,262	14,408
Omsk Region	108,182	9,469	1,132	2	13,278	492	10,106	130	81,540	6,543
Tomsk Region	73,694	6,988	645	15	12,412	280	6,316	578	53,078	4,794
FAR EAST FEDERAL DISTRICT	607,537	60,766	13,801	133	98,082	8,745	52,673	3,348	426,728	34,151
Republic of Sakha (Yakutia)	73,872	5,156	2,422	5	15,121	880	4,087	33	49,958	1,889
Kamchatka Territory	38,729	3,664	758	10	4,481	634	1,898	102	30,472	2,480
Primorski Territory	189,708	22,781	6,934	90	42,165	3,392	15,295	2,546	121,470	14,006
Khabarovsk Territory	149,340	12,742	1,239	19	16,009	554	15,945	428	112,622	9,213
Amur Region	51,655	3,659	677	1	7,190	946	3,289	5	38,571	1,533
Magadan Region	26,992	5,689	525	8	3,925	470	3,296	3	18,060	1,067
Sakhalin Region	64,241	6,648	817	0	8,149	1,862	8,234	231	45,014	3,688
Jewish Autonomous Region	6,125	290	104	0	414	7	220	0	5,205	212
Chukotka Autonomous Area	6,875	137	325	0	628	0	409	0	5,356	63
OUTSIDE THE RUSSIAN FEDERATION	6,916	18,895	0	0	2	0	3,991	7,779	180	3,257

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.03.2012			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	9,756.4	2,487.4	31,329.2	4,777.0
CENTRAL FEDERAL DISTRICT	8,608.9	212.3	22,802.6	989.5
Belgorod Region	3.2	0.0	14.1	9.3
Bryansk Region	3.1	0.0	22.0	16.8
Vladimir Region	4.1	0.0	9.8	6.8
Voronezh Region	7.9	0.2	137.6	0.5
Ivanovo Region	7.9	0.0	20.2	1.9
Kaluga Region	27.4	0.0	22.0	6.6
Kostroma Region	3.1	0.0	12.0	0.0
Kursk Region	4.1	0.0	12.7	0.0
Lipetsk Region	1.6	0.0	13.3	5.4
Moscow Region	101.8	1.0	218.6	355.5
Orel Region	1.0	0.0	11.1	0.0
Ryazan Region	14.2	0.0	12.0	8.5
Smolensk Region	4.2	0.0	13.3	2.5
Tambov Region	1.2	0.0	11.6	0.2
Tver Region	2.7	0.0	15.4	0.0
Tula Region	14.0	0.0	30.8	0.5
Yaroslavl Region	0.5	0.1	19.4	0.0
Moscow	8,406.9	211.0	22,206.7	575.0
NORTH-WEST FEDERAL DISTRICT	40.7	1.1	2,175.2	34.2
Republic of Karelia	1.8	0.0	10.5	0.2
Republic of Komi	2.6	0.2	16.8	4.8
Arkhangelsk Region	6.4	0.2	15.4	3.2
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Vologda Region	1.1	0.0	25.5	1.0
Kaliningrad Region	3.0	0.0	12.2	3.1
Leningrad Region	4.1	0.0	18.8	2.7
Murmansk Region	3.7	0.0	9.2	0.7
Novgorod Region	2.9	0.0	8.8	2.6
Pskov Region	1.3	0.0	69.3	2.5
St. Petersburg	13.8	0.7	1,988.7	13.4
SOUTH FEDERAL DISTRICT	113.0	3.0	174.1	104.0
Republic of Adigei (Adigeya)	6.8	0.0	3.4	0.0
Republic of Kalmykia	4.2	0.7	13.6	3.5
Krasnodar Territory	68.7	1.5	78.9	86.0
Astrakhan Region	0.9	0.1	9.1	0.9
Volgograd Region	3.7	0.1	24.0	1.1
Rostov Region	28.7	0.6	45.1	12.5
NORTH-CAUCASIAN FEDERAL DISTRICT	502.1	9.0	191.1	578.1
Republic of Daghestan	306.3	0.1	0.0	16.2
Republic of Ingushetia	36.7	0.0	0.0	0.0
Kabardino-Balkar Republic	0.5	0.0	0.0	0.1
Karachai-Cherkess Republic	3.7	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	3.9
Republic of Chechnya	142.4	0.0	0.0	509.5
Stavropol Territory	12.5	8.9	191.1	48.4

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	161.4	2,228.3	5,451.1	2,450.4
Republic of Bashkortostan	6.5	2,222.1	19.6	0.1
Republic of Mariy-El	0.6	0.0	5.4	0.0
Republic of Mordovia	2.8	0.0	120.3	0.7
Republic of Tatarstan (Tatarstan)	27.0	5.6	5,050.0	2,348.6
Udmurt Republic	0.7	0.0	30.0	0.0
Chuvash Republic — Chuvashya	1.6	0.0	10.9	7.3
Perm Territory	45.6	0.5	31.8	41.1
Kirov Region	4.3	0.0	18.5	0.0
Nizhni Novgorod Region	39.6	0.0	32.4	29.8
Orenburg Region	18.0	0.0	12.7	14.5
Penza Region	2.9	0.0	31.3	0.0
Samara Region	0.2	0.1	13.0	7.5
Saratov Region	9.5	0.0	27.1	0.8
Ulyanovsk Region	2.1	0.0	48.1	0.0
URALS FEDERAL DISTRICT	111.8	31.5	293.5	155.4
Kurgan Region	11.1	0.1	0.0	2.5
Sverdlovsk Region	15.2	2.2	127.4	74.7
Tyumen Region	67.5	28.8	67.2	50.1
Khanty-Mansiysky Autonomous Area — Yugra	63.0	0.0	9.2	4.4
Yamalo-Nenetsky Autonomous Area	3.5	0.7	28.7	14.3
Chelyabinsk Region	18.0	0.4	98.9	28.1
SIBERIA FEDERAL DISTRICT	136.4	1.5	153.1	130.2
Republic of Altai	4.5	0.0	0.0	3.1
Republic of Buryatia	3.0	0.0	2.8	2.1
Republic of Tyva	41.6	0.0	0.9	0.3
Republic of Khakassia	2.4	0.0	4.4	0.0
Altai Territory	1.4	0.2	0.1	14.0
Zabaykalskiy Territory	26.2	0.0	6.4	20.9
Krasnoyarsk Territory	24.0	0.0	28.6	38.3
Irkutsk Region	9.2	1.3	12.4	12.1
Kemerovo Region	14.6	0.0	0.0	16.9
Novosibirsk Region	5.3	0.0	94.4	4.3
Omsk Region	2.3	0.0	2.8	8.1
Tomsk Region	1.9	0.0	0.3	10.1
FAR EAST FEDERAL DISTRICT	82.1	0.7	88.5	335.2
Republic of Sakha (Yakutia)	31.3	0.0	23.0	7.9
Kamchatka Territory	3.9	0.0	1.6	1.3
Primorski Territory	8.3	0.0	20.2	2.9
Khabarovsk Territory	12.1	0.1	14.8	5.0
Amur Region	12.4	0.5	8.1	6.9
Magadan Region	4.9	0.0	6.4	311.0
Sakhalin Region	9.2	0.1	11.1	0.2
Jewish Autonomous Region	0.0	0.0	2.2	0.0
Chukotka Autonomous Area	0.0	0.0	1.1	0.0

Table 6.3.3

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.03.2012		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	11,553.4	19,744.5	778,637.9
CENTRAL FEDERAL DISTRICT	10,690.2	7,348.2	709,313.9
Belgorod Region	0.0	58.5	0.0
Bryansk Region	5.2	168.4	0.0
Vladimir Region	53.2	163.8	0.0
Voronezh Region	0.0	132.3	0.0
Ivanovo Region	0.0	127.9	0.0
Kaluga Region	0.0	205.4	0.0
Kostroma Region	0.0	44.1	0.0
Kursk Region	0.0	7.6	0.0
Lipetsk Region	0.0	36.0	0.0
Moscow Region	90.7	1,309.0	0.0
Orel Region	0.0	115.9	0.0
Ryazan Region	0.0	196.7	0.0
Smolensk Region	0.0	122.3	0.0
Tambov Region	0.0	36.3	0.0
Tver Region	0.0	204.7	0.0
Tula Region	1.8	182.3	0.0
Yaroslavl Region	36.0	164.5	0.0
Moscow	10,503.3	4,072.7	709,313.9
NORTH-WEST FEDERAL DISTRICT	153.5	1,222.6	8,214.3
Republic of Karelia	0.1	38.0	0.0
Republic of Komi	5.0	119.4	0.0
Arkhangelsk Region	8.8	195.4	0.0
Nenets Autonomous Area	0.0	13.6	0.0
Vologda Region	50.8	138.1	0.0
Kaliningrad Region	0.0	49.3	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	32.3	45.1	0.0
Novgorod Region	0.0	45.2	0.0
Pskov Region	0.0	26.9	0.0
St. Petersburg	56.5	565.1	8,214.3
SOUTH FEDERAL DISTRICT	44.7	1,744.3	6,813.1
Republic of Adigei (Adigeya)	0.0	51.2	0.0
Republic of Kalmykia	0.0	4.0	0.0
Krasnodar Territory	43.6	676.3	1,500.0
Astrakhan Region	0.0	97.7	0.0
Volgograd Region	0.0	352.9	0.0
Rostov Region	1.1	562.1	5,313.1
NORTH-CAUCASIAN FEDERAL DISTRICT	116.6	559.7	0.0
Republic of Dagestan	0.0	8.8	0.0
Republic of Ingushetia	0.0	31.5	0.0
Kabardino-Balkar Republic	0.0	30.5	0.0
Karachai-Cherkess Republic	0.0	17.9	0.0
Republic of Northern Ossetia — Alania	0.0	32.3	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	116.6	438.8	0.0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	356.1	2,968.9	34,493.5
Republic of Bashkortostan	0.0	187.0	0.0
Republic of Mariy-El	0.0	23.3	0.0
Republic of Mordovia	0.0	29.3	0.0
Republic of Tatarstan (Tatarstan)	31.5	277.2	15,822.4
Udmurt Republic	0.0	100.1	0.0
Chuvash Republic — Chuvashya	0.0	139.0	0.0
Perm Territory	3.0	269.3	0.0
Kirov Region	0.0	41.6	0.0
Nizhni Novgorod Region	104.7	648.6	0.0
Orenburg Region	0.0	216.5	6.8
Penza Region	0.2	196.6	0.0
Samara Region	215.4	459.2	18,664.4
Saratov Region	0.5	187.8	0.0
Ulyanovsk Region	0.8	193.4	0.0
URALS FEDERAL DISTRICT	105.3	1,410.5	14,673.0
Kurgan Region	0.0	41.7	0.0
Sverdlovsk Region	68.1	237.7	9,673.0
Tyumen Region	26.2	777.8	5,000.0
Khanty-Mansiysky Autonomous Area — Yugra	25.7	405.0	3,000.0
Yamalo-Nenetsky Autonomous Area	0.5	217.2	0.0
Chelyabinsk Region	11.0	353.3	0.0
SIBERIA FEDERAL DISTRICT	85.4	3,048.4	130.0
Republic of Altai	0.0	29.3	0.0
Republic of Buryatia	0.1	68.8	130.0
Republic of Tyva	0.0	10.6	0.0
Republic of Khakassia	24.2	19.4	0.0
Altai Territory	2.6	287.7	0.0
Zabaykalskiy Territory	0.1	149.7	0.0
Krasnoyarsk Territory	49.9	255.8	0.0
Irkutsk Region	2.4	438.9	0.0
Kemerovo Region	0.0	665.6	0.0
Novosibirsk Region	5.4	676.4	0.0
Omsk Region	0.8	171.7	0.0
Tomsk Region	0.0	274.5	0.0
FAR EAST FEDERAL DISTRICT	1.7	1,441.9	5,000.0
Republic of Sakha (Yakutia)	0.0	240.1	0.0
Kamchatka Territory	1.6	130.1	0.0
Primorski Territory	0.0	445.0	0.0
Khabarovsk Territory	0.0	194.8	0.0
Amur Region	0.0	84.6	5,000.0
Magadan Region	0.0	224.1	0.0
Sakhalin Region	0.1	54.0	0.0
Jewish Autonomous Region	0.0	40.7	0.0
Chukotka Autonomous Area	0.0	28.4	0.0

Table 6.3.4

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

(millions of rubles)

1	31.03.2012	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	796,898.1	369,119.3
CENTRAL FEDERAL DISTRICT	640,427.9	326,608.1
Belgorod Region	1,508.8	81.9
Bryansk Region	666.7	0.0
Vladimir Region	530.8	141.4
Voronezh Region	5,019.7	55.5
Ivanovo Region	316.3	40.6
Kaluga Region	147.9	0.0
Kostroma Region	126.7	0.0
Kursk Region	646.2	0.0
Lipetsk Region	91.1	0.0
Moscow Region	6,872.3	623.5
Orel Region	157.2	0.0
Ryazan Region	217.3	0.0
Smolensk Region	125.5	27.6
Tambov Region	403.2	0.0
Tver Region	402.0	0.0
Tula Region	1,093.9	0.0
Yaroslavl Region	1,258.5	31.0
Moscow	620,843.7	325,606.6
NORTH-WEST FEDERAL DISTRICT	47,428.1	9,537.3
Republic of Karelia	1.9	0.0
Republic of Komi	88.9	0.0
Arkhangelsk Region	119.1	0.0
Nenets Autonomous Area	0.1	0.0
Vologda Region	1,238.2	1.3
Kaliningrad Region	120.0	18.2
Leningrad Region	359.1	0.0
Murmansk Region	257.3	0.0
Novgorod Region	50.0	0.0
Pskov Region	56.4	0.0
St. Petersburg	45,137.2	9,517.8
SOUTH FEDERAL DISTRICT	3,562.3	1,150.6
Republic of Adigei (Adigeya)	2.2	0.0
Republic of Kalmykia	15.0	0.0
Krasnodar Territory	1,083.6	125.1
Astrakhan Region	175.3	0.0
Volgograd Region	353.6	3.5
Rostov Region	1,932.5	1,022.0
NORTH-CAUCASIAN FEDERAL DISTRICT	1,410.7	80.5
Republic of Daghestan	180.3	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	462.1	0.0
Karachai-Cherkess Republic	73.6	54.2
Republic of Northern Ossetia — Alania	77.0	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	617.6	26.4

Table 6.3.4 (end)

(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	75,867.5	4,641.1
Republic of Bashkortostan	3,225.1	686.9
Republic of Mariy-El	352.7	1.5
Republic of Mordovia	272.2	0.0
Republic of Tatarstan (Tatarstan)	44,723.2	2,219.0
Udmurt Republic	1,243.4	197.4
Chuvash Republic — Chuvashya	960.4	8.7
Perm Territory	2,537.3	127.1
Kirov Region	321.5	39.1
Nizhni Novgorod Region	7,858.6	451.2
Orenburg Region	1,989.6	0.5
Penza Region	631.6	0.0
Samara Region	8,493.8	862.3
Saratov Region	2,189.7	3.5
Ulyanovsk Region	1,068.4	43.8
URALS FEDERAL DISTRICT	21,064.2	519.0
Kurgan Region	186.0	0.0
Sverdlovsk Region	9,971.7	336.0
Tyumen Region	8,866.1	179.2
Khanty-Mansiysky Autonomous Area — Yugra	5,151.3	157.0
Yamalo-Nenetsky Autonomous Area	62.4	0.0
Chelyabinsk Region	2,040.4	3.9
SIBERIA FEDERAL DISTRICT	6,343.8	26,501.6
Republic of Altai	37.7	0.0
Republic of Buryatia	111.5	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	4.0	0.0
Altai Territory	775.3	1.0
Zabaykalskiy Territory	19.1	0.3
Krasnoyarsk Territory	265.8	0.9
Irkutsk Region	569.6	25,969.5
Kemerovo Region	1,401.8	0.0
Novosibirsk Region	1,581.6	6.2
Omsk Region	1,190.1	523.7
Tomsk Region	387.2	0.0
FAR EAST FEDERAL DISTRICT	793.8	81.1
Republic of Sakha (Yakutia)	125.4	1.5
Kamchatka Territory	2.1	0.0
Primorski Territory	278.7	51.3
Khabarovsk Territory	141.8	25.8
Amur Region	97.7	0.0
Magadan Region	0.9	0.0
Sakhalin Region	147.2	2.5
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	0.0	0.0

6.4. Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use¹

31.03.2012

of which:

(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	5,564,228	143,780	93,326	747,152	145,849	135,357	332,586	250,761	1,275,323	285,444	964,333	1,283,643
CENTRAL FEDERAL DISTRICT	3,078,337	93,125	56,573	339,250	39,982	47,183	159,682	144,714	671,736	179,929	784,242	618,494
Belgorod Region	58,046	26,509	0	13,019	158	4,979	2,188	1,070	3,648	619	963	4,893
Bryansk Region	12,672	0	0	2,586	746	2,351	82	98	2,315	332	148	4,014
Vladimir Region	27,069	6	0	7,973	1,591	1,254	249	155	3,732	1,433	5,483	5,193
Voronezh Region	50,410	0	0	15,074	1,078	5,457	1,051	727	15,005	2,124	489	9,405
Ivanovo Region	13,463	7	7	3,348	865	96	753	141	3,711	504	490	3,548
Kaluga Region	18,916	36	0	5,516	995	432	566	244	4,509	2,113	512	3,993
Kostroma Region	10,998	0	0	2,459	985	173	403	75	3,556	537	281	2,529
Kursk Region	20,563	0	0	3,855	246	4,182	547	212	6,116	573	189	4,643
Lipetsk Region	17,275	5	0	2,587	236	2,999	766	505	6,154	315	190	3,518
Moscow Region	303,431	211	61	35,605	4,812	1,800	16,235	4,263	73,682	37,306	15,003	114,514
Orel Region	16,288	0	0	2,602	116	2,870	4,098	142	4,470	210	457	1,323
Ryazan Region	15,470	31	18	4,717	224	1,139	1,453	377	3,592	124	240	3,573
Smolensk Region	15,949	0	0	4,807	715	1,165	1,202	249	3,483	32	437	3,859
Tambov Region	14,418	0	0	3,918	856	4,064	452	248	2,909	307	76	1,588
Tver Region	17,721	303	0	7,034	29	1,523	286	231	4,292	285	379	3,359
Tula Region	53,332	52	0	5,717	10,357	2,688	1,263	275	7,123	756	11,865	13,236
Yaroslavl Region	30,824	171	0	6,004	1,900	695	804	1,156	5,744	793	1,598	11,959
Moscow	2,381,492	65,794	56,487	212,427	14,073	9,317	127,284	134,546	517,693	131,566	745,447	423,345

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	570,310	894	482	62,173	17,035	10,682	40,080	51,231	123,588	36,611	36,625	191,391
Republic of Karelia	37,906	225	0	717	2,789	186	329	87	1,532	187	162	31,692
Republic of Komi	12,652	177	174	381	1,692	576	870	305	2,907	560	245	4,939
Arkhangelsk Region	21,296	239	200	4,708	371	335	634	376	2,598	492	2,403	9,140
Nenets Autonomous Area	316	0	0	0	0	0	188	17	16	87	0	8
Vologda Region	22,545	0	0	4,214	508	1,427	766	174	4,575	422	582	9,877
Kaliningrad Region	21,106	12	0	6,191	1,253	1,198	645	317	6,042	576	1,094	3,778
Leningrad Region	38,504	7	0	7,025	700	2,840	10,756	715	7,684	745	2,042	5,990
Murmansk Region	11,738	40	0	470	924	196	232	577	5,116	550	470	3,163
Novgorod Region	8,748	0	0	2,033	140	1,933	530	110	1,507	35	93	2,367
Pskov Region	6,014	0	0	1,116	176	1,851	174	534	857	33	92	1,181
St. Petersburg	389,801	194	108	35,319	8,482	141	25,143	48,036	90,769	33,011	29,442	119,264
SOUTH FEDERAL DISTRICT	330,353	577	375	71,211	9,043	21,312	18,307	4,052	99,759	6,127	32,504	67,461
Republic of Adigei (Adigeya)	3,263	23	0	643	0	462	396	125	856	18	61	679
Republic of Kalmykia	926	1	0	17	5	383	122	14	149	1	30	204
Krasnodar Territory	162,227	28	1	21,310	7,018	8,881	9,997	2,127	53,440	3,147	29,364	26,915
Astrakhan Region	6,329	4	4	586	103	537	1,265	97	2,027	568	308	834
Volgograd Region	37,479	50	50	6,122	285	3,533	1,053	634	13,674	414	846	10,868
Rostov Region	120,129	471	320	42,533	1,632	7,517	5,474	1,055	29,612	1,979	1,895	27,961
NORTH-CAUCASIAN FEDERAL DISTRICT	46,886	319	17	7,115	1,424	5,321	3,227	569	15,243	994	2,731	9,943
Republic of Dagestan	6,260	21	17	643	15	210	1,248	19	1,572	177	965	1,390
Republic of Ingushetia	318	0	0	0	0	184	45	0	53	0	36	0
Kabardino-Balkar Republic	2,977	196	0	680	4	327	230	41	1,018	84	97	300
Karachai-Cherkess Republic	2,173	14	0	1,065	0	402	121	29	443	28	4	67
Republic of Northern Ossetia — Alania	3,247	85	0	378	66	160	341	39	1,026	84	459	609
Republic of Chechnya	472	0	0	45	0	3	131	0	184	8	101	0
Stavropol Territory	31,439	3	0	4,304	1,339	4,035	1,111	441	10,947	613	1,069	7,577
PRIVOLZHSKY FEDERAL DISTRICT	673,040	21,953	19,220	157,359	30,104	26,609	37,254	13,578	160,898	29,956	63,264	132,065
Republic of Bashkortostan	85,946	16,092	15,484	16,890	420	2,877	4,236	1,452	23,408	2,771	2,416	15,384
Republic of Mariy-El	17,427	3	0	8,309	1,665	1,514	278	137	1,695	834	160	2,832
Republic of Mordovia	13,875	10	0	4,618	22	2,030	1,626	160	1,997	56	395	2,961

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)	120,246	2,140	2,018	25,800	373	4,558	8,908	2,515	30,317	13,298	8,436	23,901
Udmurt Republic	22,013	96	40	5,318	65	1,014	542	206	4,428	708	2,264	7,372
Chuvash Republic — Chuvashya	16,830	1	0	2,820	3,293	610	1,183	394	2,002	427	1,190	4,910
Perm Territory	73,750	621	565	32,814	7,060	642	2,144	948	12,480	2,784	3,002	11,255
Kirov Region	16,444	8	0	3,740	87	1,255	419	308	5,602	294	296	4,435
Nizhni Novgorod Region	124,741	149	132	23,930	7,160	2,096	3,560	2,829	33,568	3,415	25,450	22,584
Orenburg Region	23,151	819	366	2,413	2,228	2,120	676	1,056	5,431	631	715	7,062
Penza Region	12,887	8	0	2,879	211	1,754	821	251	2,753	239	237	3,734
Samara Region	90,497	646	600	15,980	7,176	2,613	8,517	2,414	26,497	2,924	12,997	10,733
Saratov Region	33,295	37	15	6,207	181	1,932	3,584	721	7,440	1,264	1,309	10,620
Ulyanovsk Region	21,938	1,323	0	5,642	163	1,594	760	187	3,276	311	4,397	4,285
URALS FEDERAL DISTRICT	323,853	8,620	6,681	48,530	2,914	7,540	32,631	12,561	77,960	11,967	16,729	104,401
Kurgan Region	7,719	4	0	2,352	2	751	323	133	1,493	59	206	2,396
Sverdlovsk Region	135,472	1,273	141	23,594	2,090	1,644	7,288	2,892	43,372	5,628	5,947	41,744
Tyumen Region	105,936	6,911	6,540	5,273	692	2,144	20,908	8,905	17,879	3,779	7,379	32,066
Khanty-Mansiysky Autonomous Area — Yugra	49,518	3,181	3,180	605	422	279	13,181	7,375	6,240	919	3,884	13,432
Yamalo-Nenetsky Autonomous Area	9,588	1,853	1,546	152	1	8	2,538	525	1,180	335	149	2,847
Chelyabinsk Region	74,726	432	0	17,311	130	3,001	4,112	631	15,216	2,501	3,197	28,195
SIBERIA FEDERAL DISTRICT	406,542	13,094	9,317	50,596	34,565	14,435	29,894	9,619	88,995	15,532	20,993	128,819
Republic of Altai	4,756	71	70	62	1	125	292	11	1,875	210	68	2,041
Republic of Buryatia	9,815	231	74	3,341	75	555	846	126	1,920	258	118	2,345
Republic of Tyva	671	152	12	13	34	50	56	13	237	11	10	95
Republic of Khakassia	4,102	157	123	188	325	297	292	29	1,173	45	156	1,440
Altai Territory	46,132	241	0	8,602	2,822	4,856	1,736	390	12,815	639	512	13,519
Zabaykalskiy Territory	6,109	731	311	124	1,066	39	194	20	1,483	98	192	2,162
Krasnoyarsk Territory	73,527	1,809	887	12,838	17,722	2,136	7,639	1,720	11,730	2,498	1,308	14,127
Irkutsk Region	51,243	926	568	4,194	8,596	1,009	3,410	2,054	11,746	1,064	1,529	16,715
Kemerovo Region	56,021	8,059	6,764	4,202	1,069	880	1,281	539	11,320	1,428	799	26,444
Novosibirsk Region	76,643	308	100	7,339	1,793	1,896	4,333	3,382	20,986	5,794	3,021	27,791
Omsk Region	53,891	1	0	6,583	657	1,408	8,460	870	8,394	3,093	12,898	11,527
Tomsk Region	23,632	408	408	3,111	403	1,184	1,355	465	5,317	394	382	10,613

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	134,907	5,198	661	10,918	10,782	2,275	11,511	14,437	37,150	4,328	7,240	31,068
Republic of Sakha (Yakutia)	18,151	1,638	182	699	3,810	74	1,107	2,024	3,592	727	1,009	3,471
Kamchatka Territory	6,201	0	0	378	178	86	310	393	2,548	202	812	1,294
Primorski Territory	57,735	111	8	7,002	2,663	549	4,268	10,038	12,187	2,643	2,201	16,073
Khabarovsk Territory	29,856	492	17	1,260	3,077	131	3,086	1,242	12,946	473	1,957	5,192
Amur Region	9,080	406	20	980	439	1,157	1,688	67	1,813	143	328	2,059
Magadan Region	3,801	2,069	73	181	265	122	15	46	550	10	278	265
Sakhalin Region	7,100	81	58	320	150	111	994	460	1,696	129	637	2,522
Jewish Autonomous Region	548	0	0	98	7	45	43	9	140	1	18	187
Chukotka Autonomous Area	2,435	401	303	0	192	0	0	158	1,681	0	0	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

31.03.2012

of which:

(millions of rubles)

	total	of which:											real estate activities	other activities	for settlement finality	
		3	4	5	6	7	8	9	10	11	12	13				
1	2	3	4	5	6	7	8	9	10	11	12	13				
RUSSIAN FEDERATION	421,794	34,023	20,557	144,426	5,463	6,605	11,759	24,162	81,330	64,605	45,034	4,387				
CENTRAL FEDERAL DISTRICT	216,483	10,551	8,102	40,226	5,463	2,397	10,392	7,165	56,890	46,369	35,179	1,851				
Belgorod Region	1,111	321	0	97	0	0	0	49	644	0	0	0				
Bryansk Region	1,881	0	0	70	0	1,767	0	9	17	18	0	0				
Vladimir Region	1,410	0	0	992	0	0	0	0	0	0	418	0				
Voronezh Region	3,116	0	0	394	0	0	0	0	733	996	993	0				
Ivanovo Region	200	0	0	159	0	0	0	0	31	10	0	0				
Kaluga Region	2,329	0	0	109	0	0	203	0	1,383	46	588	0				
Kostroma Region	159	0	0	96	0	0	0	0	63	0	0	0				
Kursk Region	60	0	0	0	0	0	0	0	60	0	0	0				
Lipetsk Region	534	0	0	331	0	39	0	0	148	0	16	0				
Moscow Region	15,635	0	0	3,804	0	22	2,035	768	4,056	3,105	1,611	234				
Orel Region	3,145	0	0	1,589	0	0	0	0	1,554	0	0	2				
Ryazan Region	163	0	0	118	0	0	3	0	20	0	22	0				
Smolensk Region	4,059	0	0	3,807	0	0	0	159	2	0	91	0				
Tambov Region	30	0	0	30	0	0	0	0	0	0	0	0				
Tver Region	505	0	0	505	0	0	0	0	0	0	0	0				
Tula Region	6,020	0	0	2,554	0	0	0	0	0	0	3,435	31				
Yaroslavl Region	1,060	0	0	1,017	0	0	39	0	4	0	0	0				
Moscow	175,066	10,230	8,102	24,554	5,463	569	8,112	6,180	48,174	42,195	28,005	1,584				

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	37,938	1,017	982	13,470	0	179	743	3,976	8,436	2,508	6,825	784
Republic of Karelia	1,383	35	0	1,348	0	0	0	0	0	0	0	0
Republic of Komi	1,129	983	982	98	0	0	0	0	0	0	0	48
Arkhangelsk Region	183	0	0	178	0	0	0	0	5	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	3,020	0	0	5	0	20	0	0	24	0	2,570	401
Kaliningrad Region	7,588	0	0	5,044	0	11	17	1,032	1,285	74	125	0
Leningrad Region	384	0	0	371	0	0	0	13	0	0	0	0
Murmansk Region	285	0	0	0	0	142	0	0	40	91	12	0
Novgorod Region	4,555	0	0	4,395	0	6	0	0	149	0	0	5
Pskov Region	241	0	0	241	0	0	0	0	0	0	0	0
St. Petersburg	19,170	0	0	1,789	0	0	726	2,931	6,934	2,343	4,117	330
SOUTH FEDERAL DISTRICT	18,393	219	219	6,518	0	79	217	921	7,090	1,942	1,401	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	12,271	0	0	4,343	0	20	57	262	6,203	136	1,244	6
Astrakhan Region	1,601	0	0	0	0	0	0	21	0	1,580	0	0
Volgograd Region	409	0	0	165	0	59	0	0	185	0	0	0
Rostov Region	4,112	219	219	2,009	0	0	160	638	703	226	157	0
NORTH-CAUCASIAN FEDERAL DISTRICT	1,258	571	0	583	0	0	0	0	89	15	0	0
Republic of Dagestan	379	0	0	363	0	0	0	0	1	15	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	653	571	0	0	0	0	0	0	82	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Northern Ossetia — Alania	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Chechnya	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	226	0	0	220	0	0	0	0	6	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	48,210	1,685	0	32,679	0	2,927	199	6,988	2,854	701	174	3
Republic of Bashkortostan	22,517	0	0	21,776	0	2	16	59	485	176	3	0
Republic of Mariy-El	169	0	0	0	0	0	0	0	0	169	0	0
Republic of Mordovia	208	0	0	197	0	11	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)	5,157	631	0	2,810	0	0	1	0	1,521	183	9	2
Udmurt Republic	133	0	0	0	0	0	0	0	133	0	0	0
Chuvash Republic — Chuvashya	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	3,694	0	0	638	0	2,914	129	0	13	0	0	0
Kirov Region	129	0	0	59	0	0	0	0	70	0	0	0
Nizhni Novgorod Region	3,975	0	0	2,197	0	0	0	1,366	157	102	152	1
Orenburg Region	1,694	1,022	0	640	0	0	0	0	31	0	1	0
Penza Region	580	0	0	435	0	0	47	0	98	0	0	0
Samara Region	3,323	0	0	3,056	0	0	6	24	171	66	0	0
Saratov Region	140	32	0	3	0	0	0	0	91	5	9	0
Ulyanovsk Region	6,491	0	0	867	0	0	0	5,539	85	0	0	0
URALS FEDERAL DISTRICT	48,548	36	0	29,724	0	0	62	4,684	924	11,219	156	1,743
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	32,261	36	0	19,986	0	0	58	133	673	11,219	156	0
Tyumen Region	11,501	0	0	4,984	0	0	0	4,551	223	0	0	1,743
Khanty-Mansiysky Autonomous Area — Yugra	6,157	0	0	0	0	0	0	4,414	0	0	0	1,743
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	4,786	0	0	4,754	0	0	4	0	28	0	0	0
SIBERIA FEDERAL DISTRICT	41,138	14,403	10,523	20,562	0	417	106	0	3,650	1,777	223	0
Republic of Altai	1,199	0	0	976	0	0	0	0	163	0	60	0
Republic of Buryatia	194	61	0	5	0	0	0	0	0	128	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	126	53	0	72	0	1	0	0	0	0	0	0
Altai Territory	308	293	0	15	0	0	0	0	0	0	0	0
Zabaykalskiy Territory	309	309	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	14,377	307	0	12,429	0	0	0	0	15	1,626	0	0
Irkutsk Region	1,128	264	0	424	0	329	48	0	63	0	0	0
Kemerovo Region	21,629	12,275	9,696	6,242	0	0	0	0	2,985	19	108	0
Novosibirsk Region	974	499	499	223	0	87	58	0	52	0	55	0
Omsk Region	310	13	0	2	0	0	0	0	295	0	0	0
Tomsk Region	584	328	328	176	0	0	0	0	77	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	9,826	5,542	731	666	0	606	40	428	1,394	74	1,076	0
Republic of Sakha (Yakutia)	1,875	1,442	0	99	0	0	0	0	0	0	334	0
Kamchatka Territory	750	453	0	0	0	0	0	0	0	0	297	0
Primorski Territory	1,333	0	0	297	0	0	40	90	554	74	278	0
Khabarovsk Territory	2,907	849	0	172	0	606	0	338	828	0	114	0
Amur Region	1,918	1,906	0	0	0	0	0	0	12	0	0	0
Magadan Region	206	94	0	99	0	0	0	0	0	0	13	0
Sakhalin Region	770	730	731	0	0	0	0	0	0	0	40	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	67	67	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**

31.03.2012

(millions of rubles)

	of which:													for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	13		
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	13,942,720	324,975	189,589	2,698,540	629,801	1,082,950	1,230,655	944,832	3,105,810	1,712,255	2,008,899	204,003		
CENTRAL FEDERAL DISTRICT	6,965,347	104,228	42,654	807,793	229,040	383,806	656,004	559,528	1,521,333	1,172,309	1,434,848	96,458		
Belgorod Region	246,722	40,901	0	72,698	646	98,806	5,785	2,713	12,463	5,641	6,140	929		
Bryansk Region	38,069	0	0	10,168	2,651	13,500	477	550	6,877	2,006	1,063	777		
Vladimir Region	63,874	94	0	27,072	1,786	12,583	1,697	1,285	10,897	4,131	3,581	748		
Voronezh Region	162,248	18	0	39,885	2,240	41,118	4,599	3,605	35,599	21,891	11,835	1,458		
Ivanovo Region	41,065	98	50	13,151	1,912	2,369	3,176	462	12,271	5,065	1,920	641		
Kaluga Region	71,710	70	0	26,962	3,142	7,719	4,700	1,219	11,785	13,233	2,068	812		
Kostroma Region	28,287	6	0	8,476	310	2,661	1,392	480	11,214	1,522	1,807	419		
Kursk Region	92,631	5,000	0	23,564	966	32,258	6,354	1,354	19,437	1,362	1,551	785		
Lipetsk Region	98,834	419	0	29,339	152	31,082	5,226	1,519	20,819	4,026	5,621	631		
Moscow Region	712,051	1,090	391	114,404	32,855	20,326	60,872	21,914	209,764	87,089	148,876	14,861		
Orel Region	59,205	0	0	9,433	458	22,207	14,423	1,744	8,327	1,154	1,205	254		
Ryazan Region	62,433	79	62	19,717	196	18,008	4,787	1,300	13,767	1,819	2,279	481		
Smolensk Region	55,965	147	7	17,230	1,164	9,967	4,067	1,424	16,448	2,085	2,595	838		
Tambov Region	63,144	4	0	22,062	861	26,263	1,122	1,238	7,223	3,315	662	394		
Tver Region	51,349	330	0	19,677	661	11,307	1,477	1,306	12,744	1,363	1,989	495		
Tula Region	80,082	577	0	20,106	6,252	14,272	5,666	2,183	18,738	4,903	4,212	3,173		
Yaroslavl Region	101,124	1,054	0	32,209	14,187	11,722	3,633	2,352	20,214	3,176	10,602	1,975		
Moscow	4,936,554	54,341	42,144	301,639	158,601	7,636	526,551	512,880	1,072,750	1,008,528	1,226,841	66,787		

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	1,527,624	13,865	4,444	320,268	75,635	87,295	154,325	179,169	341,343	111,929	215,290	28,505
Republic of Karelia	24,590	490	0	9,658	2,950	1,272	516	516	4,181	626	1,557	2,824
Republic of Komi	24,754	505	480	4,529	755	1,735	2,496	1,649	8,473	2,656	1,266	690
Arkhangelsk Region	55,668	143	113	20,435	2,953	7,119	1,500	2,897	12,339	2,789	4,191	1,302
Nenets Autonomous Area	1,232	0	0	39	0	0	187	58	80	857	9	2
Vologda Region	97,843	0	0	25,088	1,779	12,049	3,519	1,387	19,698	2,468	30,405	1,450
Kaliningrad Region	88,557	259	0	21,637	4,126	9,321	6,310	4,724	24,132	10,065	7,121	862
Leningrad Region	167,688	7,651	1	57,336	5,607	27,514	27,318	7,394	18,632	4,596	10,626	1,014
Murmansk Region	26,881	406	0	1,776	2,228	1,900	920	1,813	11,195	1,207	4,865	571
Novgorod Region	28,310	68	5	7,341	1,151	11,644	1,285	589	4,509	535	750	438
Pskov Region	29,269	4	4	8,148	175	12,706	1,429	1,282	4,699	311	323	192
St. Petersburg	984,064	4,339	3,841	164,319	53,911	2,034	109,032	156,918	233,488	86,676	154,185	19,162
SOUTH FEDERAL DISTRICT	960,851	3,386	2,038	286,539	45,902	167,045	76,491	45,175	222,822	51,252	51,004	11,235
Republic of Adigei (Adigeya)	17,031	108	0	8,236	15	3,287	2,178	282	2,093	236	451	145
Republic of Kalmykia	7,297	2	0	138	32	3,504	426	334	1,778	840	213	30
Krasnodar Territory	473,244	955	3	105,919	24,924	95,229	43,710	35,034	109,663	26,154	26,748	4,908
Astrakhan Region	30,697	15	15	2,887	896	3,289	9,834	632	7,383	3,433	2,182	146
Volgograd Region	110,942	33	33	34,200	861	16,268	7,646	2,743	32,554	8,438	6,125	2,074
Rostov Region	321,640	2,273	1,987	135,158	19,174	45,469	12,697	6,150	69,351	12,151	15,285	3,932
NORTH-CAUCASIAN FEDERAL DISTRICT	219,461	1,758	137	54,388	3,432	52,020	22,184	5,665	61,061	6,475	10,757	1,721
Republic of Dagestan	25,726	184	48	6,466	71	3,448	3,476	1,061	7,637	552	2,446	385
Republic of Ingushetia	6,184	50	25	280	0	2,934	933	40	1,709	145	93	0
Kabardino-Balkar Republic	31,980	675	44	7,643	65	7,572	1,463	605	11,386	1,183	1,333	55
Karachai-Cherkess Republic	19,802	130	0	9,656	5	4,922	1,088	280	3,236	67	399	19
Republic of Northern Ossetia — Alania	16,915	635	20	5,236	75	1,778	1,417	441	5,835	484	903	111
Republic of Chechnya	16,499	10	0	1,213	0	3,336	9,289	167	823	237	1,424	0
Stavropol Territory	102,355	74	0	23,894	3,216	28,031	4,518	3,071	30,434	3,807	4,159	1,151
PRIVOLZHSKY FEDERAL DISTRICT	1,961,288	75,291	65,376	647,499	91,077	214,011	110,688	54,884	396,427	211,871	136,909	22,631
Republic of Bashkortostan	210,621	53,256	50,528	63,914	2,995	15,632	10,982	3,697	37,748	11,160	8,722	2,515
Republic of Mariy-El	40,934	5	0	18,742	466	8,736	2,340	432	5,275	2,570	1,859	509
Republic of Mordovia	73,791	46	0	33,494	90	19,778	3,083	700	7,136	4,395	4,751	318

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)	401,517	5,539	5,009	125,774	3,776	50,928	26,951	10,781	74,305	68,611	30,434	4,418
Udmurt Republic	65,476	508	291	25,973	217	6,300	2,368	851	20,116	4,581	3,312	1,250
Chuvash Republic — Chuvashya	98,068	61	0	11,306	11,830	5,630	3,701	1,558	18,112	38,621	6,151	1,098
Perm Territory	252,167	5,171	4,717	116,329	12,451	6,741	15,232	10,675	48,107	21,065	14,450	1,946
Kirov Region	51,577	19	0	18,410	590	11,937	1,437	1,344	13,043	2,512	1,478	807
Nizhni Novgorod Region	243,900	585	261	80,496	35,027	18,784	7,668	5,924	61,928	17,124	13,190	3,174
Orenburg Region	87,272	4,697	2,025	30,021	1,238	19,197	2,422	5,429	15,182	3,731	3,902	1,453
Penza Region	53,288	19	0	12,183	2,339	17,302	1,773	1,612	11,694	3,492	2,253	621
Samara Region	234,946	1,190	1,107	60,972	11,824	14,967	21,423	8,959	52,836	22,188	38,590	1,997
Saratov Region	93,788	1,586	1,438	28,604	8,057	10,104	9,065	1,701	21,166	6,846	4,942	1,717
Ulyanovsk Region	53,943	2,609	0	21,279	177	7,976	2,243	1,221	9,779	4,976	2,875	808
URALS FEDERAL DISTRICT	907,954	25,462	14,678	312,935	41,215	42,233	84,718	33,228	206,231	77,180	67,439	17,313
Kurgan Region	23,818	2	0	8,186	565	4,531	1,126	590	6,295	1,021	1,152	350
Sverdlovsk Region	383,823	3,139	202	149,360	15,215	9,904	28,690	16,133	99,599	33,822	21,798	6,163
Tyumen Region	242,795	20,801	14,476	19,521	18,170	7,723	43,472	14,216	54,966	28,522	29,770	5,634
Khanty-Mansiysky Autonomous Area — Yugra	99,371	5,482	5,471	3,978	9,415	1,230	26,871	10,225	15,789	10,017	13,926	2,438
Yamalo-Nenetsky Autonomous Area	43,348	5,382	5,191	1,021	4,284	25	5,945	1,501	19,264	2,910	2,691	325
Chelyabinsk Region	257,518	1,520	0	135,867	7,265	20,075	11,430	2,289	45,372	13,815	14,719	5,166
SIBERIA FEDERAL DISTRICT	1,042,616	77,644	55,592	212,027	88,591	118,282	97,186	43,659	260,879	61,764	60,834	21,750
Republic of Altai	11,621	343	337	483	154	525	962	185	7,192	269	1,183	325
Republic of Buryatia	36,469	2,524	1,728	14,747	174	3,112	2,919	508	8,319	1,518	2,113	535
Republic of Tyva	2,811	879	620	90	78	244	75	159	839	81	354	12
Republic of Khakassia	11,212	1,162	933	2,818	795	1,899	544	188	2,669	244	566	327
Altai Territory	125,051	895	0	25,065	4,331	43,184	7,607	2,919	31,149	4,160	3,332	2,409
Zabaykalskiy Territory	17,746	4,410	2,857	1,112	1,958	200	935	668	6,114	534	1,354	461
Krasnoyarsk Territory	203,144	5,087	2,545	45,571	48,546	20,345	26,357	6,534	33,072	10,320	5,047	2,265
Irkutsk Region	109,977	2,530	1,812	24,151	8,660	5,658	10,904	6,882	36,993	5,028	6,107	3,064
Kemerovo Region	172,308	54,659	41,804	26,946	1,723	6,883	8,802	4,238	37,141	8,503	19,482	3,931
Novosibirsk Region	196,293	505	110	36,212	17,305	16,433	15,462	17,785	58,748	18,158	10,687	4,998
Omsk Region	98,272	1	0	21,256	3,150	13,509	19,155	1,866	20,134	9,134	8,352	1,715
Tomsk Region	57,712	4,649	2,846	13,576	1,716	6,289	3,464	1,727	18,511	3,815	2,257	1,708

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	357,579	23,341	4,670	57,093	54,909	18,258	29,059	23,524	95,712	19,475	31,818	4,390
Republic of Sakha (Yakutia)	78,843	7,553	1,153	3,945	28,525	1,222	2,667	7,332	22,097	2,484	2,438	580
Kamchatka Territory	20,799	67	0	1,549	3,336	815	724	1,399	5,317	1,175	6,151	266
Primorski Territory	105,655	371	8	33,976	6,129	5,010	7,525	7,516	27,794	7,615	7,812	1,907
Khabarovsk Territory	79,777	672	17	12,571	6,681	3,140	11,585	5,379	21,678	6,655	10,468	948
Amur Region	30,011	2,504	1,302	2,749	6,056	6,619	3,541	363	6,346	464	1,110	259
Magadan Region	15,435	10,622	1,073	508	808	550	78	207	1,839	99	661	63
Sakhalin Region	19,954	528	486	1,360	2,753	272	2,766	1,087	7,034	878	2,956	320
Jewish Autonomous Region	2,693	0	0	434	15	630	173	83	1,039	101	174	44
Chukotka Autonomous Area	4,412	1,024	631	0	608	0	0	158	2,566	4	49	3

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

(millions of rubles)

	31.03.2012												
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	3,148,489	367,768	223,992	783,430	21,954	51,445	187,765	222,936	402,103	604,462	506,152	474	
CENTRAL FEDERAL DISTRICT	1,797,100	131,359	116,399	234,474	18,823	16,512	149,804	75,332	286,091	447,850	436,788	67	
Belgorod Region	21,873	13,826	2,362	4,613	0	1,830	0	207	819	564	14	0	
Bryansk Region	6,718	0	0	70	0	5,873	0	22	569	184	0	0	
Vladimir Region	4,008	31	0	2,902	0	243	50	55	50	0	677	0	
Voronezh Region	13,239	0	0	2,261	0	563	934	593	1,009	3,108	4,771	0	
Ivanovo Region	4,763	0	0	4,599	0	0	0	15	131	18	0	0	
Kaluga Region	9,276	0	0	359	0	3,124	1,225	0	2,337	643	1,588	0	
Kostroma Region	1,740	0	0	313	0	3	0	0	964	0	460	0	
Kursk Region	2,671	0	0	1,191	0	0	309	0	59	1,089	23	0	
Lipetsk Region	3,250	0	0	2,424	0	87	0	0	591	0	148	0	
Moscow Region	181,302	0	0	19,839	49	2,408	19,408	32,648	30,314	45,133	31,492	11	
Orel Region	5,058	0	0	3,164	0	174	0	0	1,563	0	157	0	
Ryazan Region	4,886	0	0	1,030	0	381	3,104	0	72	237	62	0	
Smolensk Region	7,541	3	3	6,385	0	0	614	326	108	64	41	0	
Tambov Region	1,862	0	0	1,862	0	0	0	0	0	0	0	0	
Tver Region	6,603	7	0	5,855	20	298	0	0	195	0	228	0	
Tula Region	29,950	3	0	14,789	439	270	0	527	161	2,036	11,713	12	
Yaroslavl Region	14,622	2,566	2,566	10,682	35	71	508	0	127	511	122	0	
Moscow	1,477,738	114,923	111,468	152,136	18,280	1,187	123,651	40,939	247,022	394,263	385,293	44	

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	410,558	37,590	30,984	127,084	2,953	6,990	22,159	50,793	55,080	68,062	39,823	24
Republic of Karelia	11,030	179	0	9,914	0	9	0	159	131	315	323	0
Republic of Komi	3,116	1,597	1,598	129	0	107	0	229	174	880	0	0
Arkhangelsk Region	14,685	6,167	5,392	7,478	24	0	0	526	188	0	302	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	29,172	0	0	25,046	0	309	383	0	202	13	3,219	0
Kaliningrad Region	45,795	5	5	31,262	0	473	143	7,064	3,266	2,711	871	0
Leningrad Region	32,657	5,582	0	7,333	0	10	12	2,646	205	16,863	6	0
Murmansk Region	16,737	0	0	0	0	307	0	4,511	140	389	11,390	0
Novgorod Region	11,185	0	0	10,768	0	202	0	0	187	0	28	0
Pskov Region	2,429	2,008	2,007	200	0	11	0	8	191	11	0	0
St. Petersburg	243,752	22,052	21,982	34,954	2,929	5,562	21,621	35,650	50,396	46,879	23,685	24
SOUTH FEDERAL DISTRICT	145,992	2,575	2,533	34,850	9	799	4,305	70,362	13,736	13,047	6,303	6
Republic of Adigei (Adigeya)	102	0	0	102	0	0	0	0	0	0	0	0
Republic of Kalmykia	539	0	0	0	0	0	0	0	378	161	0	0
Krasnodar Territory	101,135	162	162	10,501	9	607	1,861	65,975	10,889	6,894	4,231	6
Astrakhan Region	3,587	0	0	26	0	0	118	167	10	2,210	1,056	0
Volgograd Region	9,992	0	0	7,409	0	60	1,995	0	403	111	14	0
Rostov Region	30,637	2,413	2,371	16,811	0	132	331	4,222	2,055	3,671	1,002	0
NORTH-CAUCASIAN FEDERAL DISTRICT	13,046	3,544	0	7,844	0	628	232	440	223	62	73	0
Republic of Dagestan	2,203	0	0	1,659	0	0	85	387	10	62	0	0
Republic of Ingushetia	1,466	0	0	1,466	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,204	2,019	0	1,041	0	0	0	0	144	0	0	0
Karachai-Cherkess Republic	662	0	0	234	0	227	102	0	26	0	73	0
Republic of Northern Ossetia — Alania	1,717	1,514	0	203	0	0	0	0	0	0	0	0
Republic of Chechnya	98	0	0	0	0	0	45	53	0	0	0	0
Stavropol Territory	3,696	12	0	3,240	0	401	0	0	43	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	203,800	36,445	16,222	117,230	169	4,351	4,732	10,617	9,408	14,014	6,819	15
Republic of Bashkortostan	43,601	4,517	2,196	34,494	148	521	1,341	59	662	214	1,645	0
Republic of Mariy-El	1,783	0	0	534	0	266	0	0	69	914	0	0
Republic of Mordovia	1,592	0	0	261	0	26	0	0	171	1,134	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)	48,555	18,846	11,947	11,919	0	61	381	119	4,136	10,225	2,853	15
Udmurt Republic	1,516	0	0	1,320	0	0	0	0	166	30	0	0
Chuvash Republic — Chuvashya	1,873	0	0	467	0	0	1,290	0	49	23	44	0
Perm Territory	36,981	6,031	0	26,715	0	2,914	1,077	0	112	65	67	0
Kirov Region	1,563	0	0	1,481	0	4	0	1	74	3	0	0
Nizhni Novgorod Region	17,683	0	0	9,223	0	0	123	5,754	1,532	562	489	0
Orenburg Region	15,515	5,146	205	9,907	0	0	0	0	449	0	13	0
Penza Region	1,221	0	0	968	0	93	145	0	15	0	0	0
Samara Region	9,553	0	0	5,462	21	59	375	101	1,376	580	1,579	0
Saratov Region	5,112	1,906	1,874	2,035	0	407	0	25	368	242	129	0
Ulyanovsk Region	17,252	0	0	12,442	0	0	0	4,558	229	23	0	0
URALS FEDERAL DISTRICT	254,992	12,759	12,576	149,738	0	238	4,913	12,454	22,476	48,078	3,974	362
Kurgan Region	76	0	0	30	0	0	0	0	25	21	0	0
Sverdlovsk Region	134,633	141	0	85,855	0	0	269	761	9,378	35,929	2,300	0
Tyumen Region	74,612	12,576	12,576	22,050	0	238	2,758	11,693	11,538	11,733	1,664	362
Khanty-Mansiysky Autonomous Area — Yugra	17,859	7,176	7,176	4	0	0	5	10,296	0	12	4	362
Yamalo-Nenetsky Autonomous Area	19,768	2,910	2,910	0	0	0	114	0	4,909	11,714	121	0
Chelyabinsk Region	45,671	42	0	41,803	0	0	1,886	0	1,535	395	10	0
SIBERIA FEDERAL DISTRICT	212,284	79,024	40,276	97,844	0	6,145	1,422	320	11,459	12,078	3,972	0
Republic of Altai	4,925	306	0	2,340	0	0	0	0	1,650	584	45	0
Republic of Buryatia	1,540	212	0	200	0	907	0	0	7	129	85	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2,778	613	0	2,146	0	7	0	0	0	0	12	0
Altai Territory	4,284	1,758	0	1,661	0	565	0	25	79	7	189	0
Zabaykalskiy Territory	2,364	2,128	0	232	0	0	4	0	0	0	0	0
Krasnoyarsk Territory	61,232	2,420	35	48,906	0	7	7	20	34	9,752	86	0
Irkutsk Region	23,879	3,674	0	14,942	0	4,433	168	247	356	13	46	0
Kemerovo Region	92,055	63,673	36,308	17,316	0	75	0	0	6,933	1,017	3,041	0
Novosibirsk Region	6,329	1,519	1,226	1,914	0	150	1,162	5	930	362	287	0
Omsk Region	7,654	13	0	6,421	0	0	81	13	737	208	181	0
Tomsk Region	5,224	2,707	2,707	1,768	0	0	0	10	733	6	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	110,737	64,470	5,002	14,369	0	15,782	198	2,617	3,630	1,271	8,400	0
Republic of Sakha (Yakutia)	42,152	40,896	3,613	879	0	4	0	0	3	0	370	0
Kamchatka Territory	9,083	4,472	0	148	0	305	0	0	1	511	3,646	0
Primorski Territory	10,538	2,530	0	1,263	0	95	192	1,619	1,252	448	3,139	0
Khabarovsk Territory	36,270	4,541	0	11,777	0	15,377	6	976	2,365	312	916	0
Amur Region	9,455	9,445	0	10	0	0	0	0	0	0	0	0
Magadan Region	439	0	0	204	0	0	0	0	9	0	226	0
Sakhalin Region	1,590	1,390	1,389	88	0	0	0	22	0	0	90	0
Jewish Autonomous Region	11	0	0	0	0	0	0	0	0	0	11	0
Chukotka Autonomous Area	1,199	1,199	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)

	31.03.2012															
	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	1,401,290	128,845	33,117	255	3,811,625	434,411	196,624	5,783	355,368	27,021	12,233	460				
CENTRAL FEDERAL DISTRICT	586,586	25,016	23,448	66	1,431,401	87,021	110,325	2,465	122,906	3,610	8,474	174				
Belgorod Region	9,520	1,520	131	0	42,067	5,314	470	36	1,614	192	72	36				
Bryansk Region	5,755	1,461	50	35	18,087	4,964	828	605	1,357	200	1	0				
Vladimir Region	6,663	1,452	18	0	26,743	5,309	951	56	989	315	55	5				
Voronezh Region	19,663	1,668	1,192	0	74,731	11,488	2,500	3	2,424	199	14	3				
Ivanovo Region	8,330	1,036	14	0	22,275	3,318	66	15	1,918	106	4	4				
Kaluga Region	6,510	1,076	585	5	24,241	2,868	3,421	12	984	66	61	0				
Kostroma Region	4,865	859	159	0	18,729	3,555	1,538	0	1,223	164	240	0				
Kursk Region	10,958	2,387	0	0	34,525	4,699	23	0	4,225	266	0	0				
Lipetsk Region	7,216	953	164	0	40,154	3,065	678	13	9,053	111	0	0				
Moscow Region	68,196	2,405	1,096	0	167,387	8,354	12,556	256	14,607	513	378	5				
Orel Region	5,106	719	0	0	18,415	2,386	245	0	2,802	42	0	0				
Ryazan Region	8,556	1,739	38	1	30,318	4,841	460	6	2,668	156	33	1				
Smolensk Region	7,809	1,107	161	0	38,792	4,473	462	64	3,217	273	0	0				
Tambov Region	5,803	720	0	0	25,920	2,250	0	0	1,163	49	0	0				
Tver Region	6,000	912	0	0	17,276	3,138	220	0	955	81	0	0				
Tula Region	11,825	1,249	2	0	40,259	4,448	621	36	1,849	198	23	0				
Yaroslavl Region	13,215	1,522	35	4	33,535	4,316	711	24	4,582	464	48	10				
Moscow	380,596	2,231	19,803	21	757,947	8,235	84,575	1,339	67,276	215	7,545	110				
NORTH-WEST FEDERAL DISTRICT	158,336	10,535	1,469	1	451,950	27,915	36,502	522	45,025	2,492	1,720	23				
Republic of Karelia	4,205	467	6	0	13,489	1,017	1,259	0	2,287	19	282	0				
Republic of Komi	3,571	906	0	0	12,243	3,806	348	0	1,618	357	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	8,457	1,644	0	0	21,843	3,899	208	2	2,230	205	163	0
Nenets Autonomous Area	99	45	0	0	213	148	0	0	4	1	0	0
Vologda Region	14,344	3,820	80	0	39,550	6,046	619	8	9,315	873	16	0
Kaliningrad Region	8,271	809	290	1	37,147	2,671	5,723	46	6,109	342	275	3
Leningrad Region	11,056	383	169	0	52,512	1,989	1,490	5	3,871	317	85	5
Murmansk Region	5,140	666	154	0	17,293	2,180	11,852	0	3,884	135	93	0
Novgorod Region	4,298	397	1	0	12,739	1,567	212	0	981	79	4	0
Pskov Region	3,505	461	16	0	18,737	1,601	313	8	1,892	37	274	0
St. Petersburg	95,489	982	753	0	226,397	3,139	14,478	453	12,838	128	528	15
SOUTH FEDERAL DISTRICT	107,804	16,636	1,372	10	388,583	57,273	11,206	280	52,365	4,915	183	48
Republic of Adigei (Adigeya)	1,934	275	0	0	11,091	1,416	89	0	3,079	87	0	0
Republic of Kalmykia	757	407	0	0	4,901	2,853	0	0	355	208	0	0
Krasnodar Territory	47,686	7,665	626	0	210,691	24,656	6,736	197	34,747	2,478	66	18
Astrakhan Region	4,142	1,432	21	0	14,620	5,883	180	13	712	167	13	13
Volgograd Region	12,296	1,638	60	0	42,762	7,098	432	7	5,103	968	1	0
Rostov Region	40,989	5,219	665	10	104,518	15,367	3,769	63	8,369	1,007	103	17
NORTH-CAUCASIAN FEDERAL DISTRICT	25,442	5,370	161	21	136,582	25,627	1,588	71	9,492	1,850	58	0
Republic of Dagestan	3,800	1,236	15	15	18,007	4,315	403	65	1,065	107	0	0
Republic of Ingushetia	283	205	0	0	6,023	3,195	0	0	704	181	0	0
Kabardino-Balkar Republic	2,647	636	82	0	26,709	4,285	638	0	949	163	58	0
Karachai-Cherkess Republic	1,271	216	0	0	9,405	1,702	253	0	1,055	211	0	0
Republic of Northern Ossetia — Alania	2,612	396	0	0	12,237	1,343	0	0	1,458	114	0	0
Republic of Chechnya	451	33	0	0	11,104	451	98	0	159	21	0	0
Stavropol Territory	14,378	2,648	64	6	53,097	10,336	196	6	4,102	1,053	0	0
PRIVOLZHSKY FEDERAL DISTRICT	219,743	25,684	2,815	84	642,740	90,245	11,781	1,037	53,459	5,861	843	108
Republic of Bashkortostan	18,839	1,989	30	0	50,891	6,895	1,608	0	5,455	332	0	0
Republic of Mariy-El	3,897	861	0	0	13,522	2,190	0	0	1,265	54	0	0
Republic of Mordovia	5,720	437	1	0	26,156	2,602	7	0	502	70	0	0
Republic of Tatarstan (Tatarstan)	39,772	3,149	12	2	122,470	11,852	1,455	180	5,516	678	0	0
Udmurt Republic	7,229	1,641	133	0	22,443	4,952	137	0	4,983	359	0	0
Chuvash Republic — Chuvashya	5,296	1,036	0	0	17,630	3,681	40	16	1,867	334	0	0
Perm Territory	13,224	3,644	13	13	48,509	10,769	418	177	6,495	1,893	38	0
Kirov Region	7,787	1,456	0	0	27,758	4,602	8	4	1,523	274	0	0
Nizhni Novgorod Region	37,859	2,498	169	4	79,664	13,482	2,085	497	5,298	608	221	107
Orenburg Region	12,202	2,682	1	0	42,322	8,346	359	4	2,131	294	9	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	7,254	1,916	413	0	28,660	5,803	479	0	5,347	94	0	0
Samara Region	39,315	1,425	151	60	99,212	4,182	1,770	80	8,891	406	465	1
Saratov Region	13,165	1,919	136	5	38,895	7,289	345	56	3,188	303	16	0
Ulyanovsk Region	8,184	1,031	1,756	0	24,608	3,600	3,070	23	998	162	94	0
URALS FEDERAL DISTRICT	106,180	14,757	881	8	248,628	48,819	6,380	261	21,614	2,289	619	28
Kurgan Region	3,710	1,134	0	0	13,690	4,186	25	0	653	105	0	0
Sverdlovsk Region	34,943	4,474	764	4	81,073	16,266	2,486	245	8,648	1,033	157	28
Tyumen Region	38,688	4,854	98	4	97,209	17,770	2,872	10	4,289	361	451	0
Khanty-Mansiysky Autonomous Area — Yugra	13,242	2,388	0	0	31,062	9,431	21	0	884	145	0	0
Yamalo-Nenetsky Autonomous Area	3,197	962	0	0	12,872	3,488	114	0	322	117	0	0
Chelyabinsk Region	28,839	4,295	19	0	56,656	10,597	997	6	8,024	790	11	0
SIBERIA FEDERAL DISTRICT	143,335	21,137	1,540	44	375,557	65,610	11,829	987	41,769	4,858	235	31
Republic of Altai	970	130	0	0	5,055	779	0	0	934	21	0	0
Republic of Buryatia	4,501	2,010	65	0	15,420	5,941	312	0	1,988	235	0	0
Republic of Tyva	377	190	0	0	1,238	794	0	0	41	23	0	0
Republic of Khakassia	3,003	1,513	18	0	6,355	2,882	36	12	401	84	0	0
Altai Territory	23,966	2,162	0	0	79,391	10,073	849	118	12,189	694	65	10
Zabaykalskiy Territory	2,676	1,338	21	0	8,347	4,090	25	0	510	128	4	0
Krasnoyarsk Territory	23,858	4,309	590	0	54,880	9,586	6,376	62	3,262	837	9	0
Irkutsk Region	14,022	2,000	49	12	38,130	9,150	642	70	4,427	851	4	0
Kemerovo Region	12,856	1,557	6	0	37,254	5,539	698	0	5,702	714	0	0
Novosibirsk Region	32,311	1,226	306	0	68,038	4,475	1,239	164	4,148	195	67	7
Omsk Region	15,606	3,878	76	32	39,955	8,297	1,098	551	6,584	935	86	14
Tomsk Region	9,189	824	409	0	21,494	4,004	554	10	1,583	141	0	0
FAR EAST FEDERAL DISTRICT	53,864	9,710	1,431	21	136,184	31,901	7,013	160	8,738	1,146	101	48
Republic of Sakha (Yakutia)	6,226	1,691	372	0	20,788	5,668	560	36	1,185	140	29	29
Kamchatka Territory	3,714	543	0	0	15,312	2,226	3,005	1	678	90	4	1
Primorski Territory	23,675	2,426	467	21	36,665	7,124	1,160	94	2,339	219	17	10
Khabarovsk Territory	10,666	1,798	106	0	29,714	6,526	1,059	29	3,243	338	51	8
Amur Region	3,886	1,679	12	0	11,360	4,661	10	0	519	120	0	0
Magadan Region	1,790	516	0	0	7,518	1,459	1	0	94	9	0	0
Sakhalin Region	3,391	759	474	0	12,063	2,701	1,207	0	255	82	0	0
Jewish Autonomous Region	511	296	0	0	2,624	1,435	11	0	420	148	0	0
Chukotka Autonomous Area	5	2	0	0	140	101	0	0	5	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.03.2012										
	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			
	5,606,382	1,529,468	1,397,124	25,454	272,294	151,191	140,960	19,016			
RUSSIAN FEDERATION	1,542,989	395,268	369,428	6,581	197,865	110,934	102,132	15,689			
Belgorod Region	48,653	10,230	8,216	68	584	449	437	39			
Bryansk Region	31,295	7,711	6,796	42	282	209	190	3			
Vladimir Region	46,573	11,011	9,321	137	646	534	507	9			
Voronezh Region	64,111	16,224	14,429	250	880	503	487	60			
Ivanovo Region	23,419	5,178	4,794	56	411	326	324	99			
Kaluga Region	36,356	9,553	8,969	54	1,387	644	564	8			
Kostroma Region	17,891	3,932	3,551	36	148	79	78	5			
Kursk Region	32,869	8,603	7,038	30	367	296	273	17			
Lipetsk Region	31,838	7,455	6,813	35	346	257	251	25			
Moscow Region	352,890	100,937	97,337	1,835	44,039	29,752	28,239	5,553			
Orel Region	18,901	4,284	3,464	42	343	185	184	0			
Ryazan Region	35,224	9,830	9,471	78	859	273	272	15			
Smolensk Region	32,140	9,808	9,113	99	916	371	310	8			
Tambov Region	23,323	5,028	4,264	20	229	183	182	5			
Tver Region	40,657	12,766	12,561	396	1,080	735	709	254			
Tula Region	50,431	12,405	11,774	92	906	649	627	5			
Yaroslavl Region	39,645	10,203	9,542	140	583	448	397	56			
Moscow	616,773	150,110	141,975	3,171	143,859	75,041	68,101	9,528			
NORTH-WEST FEDERAL DISTRICT	599,068	163,385	149,428	2,360	35,486	18,144	17,449	1,392			
Republic of Karelia	31,209	8,132	7,509	47	257	188	183	9			
Republic of Komi	43,018	14,526	10,556	41	268	177	175	0			
Arkhangelsk Region	53,894	16,511	15,284	63	370	264	261	16			
Nenets Autonomous Area	3,128	2,132	2,061	1	2	2	2	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	50,387	13,928	12,832	183	498	376	373	56
Kaliningrad Region	30,800	6,080	5,527	240	2,707	986	906	195
Leningrad Region	63,830	16,559	15,388	354	3,984	1,613	1,558	113
Murmansk Region	39,950	6,767	6,192	26	381	244	231	32
Novgorod Region	22,686	5,224	4,657	73	235	169	168	7
Pskov Region	17,613	2,970	2,292	6	153	112	110	16
St. Petersburg	245,681	72,688	69,191	1,327	26,633	14,015	13,484	948
SOUTH FEDERAL DISTRICT	435,215	96,454	86,526	2,159	6,054	3,286	3,181	201
Republic of Adigei (Adigeya)	10,999	1,961	1,762	25	160	123	121	1
Republic of Kalmykia	10,190	1,792	1,600	5	94	73	72	0
Krasnodar Territory	166,452	36,996	33,045	922	2,959	1,360	1,309	108
Astrakhan Region	31,812	6,120	5,391	53	183	143	137	13
Volgograd Region	70,790	18,106	16,593	614	714	482	480	18
Rostov Region	144,972	31,479	28,135	540	1,944	1,105	1,062	61
NORTH-CAUCASIAN FEDERAL DISTRICT	155,059	29,306	23,949	684	2,669	1,805	1,684	306
Republic of Dagestan	22,269	2,537	2,128	83	543	219	214	33
Republic of Ingushetia	3,606	335	69	0	34	29	2	0
Kabardino-Balkar Republic	19,042	3,598	2,507	9	314	248	241	97
Karachai-Cherkess Republic	12,351	1,260	690	1	76	67	67	15
Republic of Northern Ossetia — Alania	13,350	2,373	1,784	219	240	203	180	51
Republic of Chechnya	5,135	156	153	9	184	131	131	25
Stavropol Territory	79,306	19,047	16,618	363	1,278	908	849	85
PRIVOLZHSKY FEDERAL DISTRICT	1,021,218	288,328	250,274	4,849	12,085	7,805	7,608	738
Republic of Bashkortostan	133,269	36,346	29,175	472	916	593	590	32
Republic of Mariy-El	17,414	5,547	5,099	47	165	111	111	3
Republic of Mordovia	19,840	6,130	5,159	19	295	251	251	21
Republic of Tatarstan (Tatarstan)	139,774	35,385	30,013	293	1,310	963	957	17
Udmurt Republic	52,881	18,307	14,104	229	501	391	389	69
Chuvash Republic — Chuvashya	36,009	13,167	12,404	125	558	400	395	38
Perm Territory	118,319	37,067	30,835	1,140	1,310	783	723	106
Kirov Region	35,758	10,118	8,075	86	415	219	217	0
Nizhni Novgorod Region	112,488	33,706	29,753	658	1,755	938	925	92
Orenburg Region	71,848	19,183	17,581	123	513	418	418	23
Penza Region	34,235	8,613	7,030	55	407	259	259	37
Samara Region	133,596	36,311	34,602	1,348	2,594	1,414	1,406	246

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	69,936	16,819	15,987	198	922	712	620	26
Ulyanovsk Region	45,851	11,629	10,457	56	424	353	347	28
URALS FEDERAL DISTRICT	685,016	238,362	224,425	3,192	6,841	2,551	2,497	194
Kurgan Region	28,772	8,214	7,413	62	98	69	69	0
Sverdlovsk Region	206,158	56,524	53,444	1,070	4,571	1,102	1,074	86
Tyumen Region	299,195	130,363	123,227	695	962	600	582	55
Khanty-Mansiysky Autonomous Area — Yugra	147,139	74,892	72,169	253	367	217	208	3
Yamalo-Nenetsky Autonomous Area	48,141	22,174	20,277	36	124	102	102	17
Chelyabinsk Region	150,891	43,261	40,341	1,365	1,210	780	772	53
SIBERIA FEDERAL DISTRICT	877,205	246,158	224,637	5,088	8,224	4,701	4,530	359
Republic of Altai	6,747	683	663	5	62	0	0	0
Republic of Buryatia	49,087	8,473	7,758	80	151	121	121	1
Republic of Tyva	11,222	2,694	2,608	18	7	2	2	0
Republic of Khakassia	21,642	6,282	5,818	80	66	32	26	0
Altai Territory	79,384	19,423	18,017	535	526	310	309	78
Zabaykalskiy Territory	49,354	11,150	10,350	71	121	50	50	0
Krasnoyarsk Territory	161,704	51,594	46,642	963	1,304	849	813	53
Irkutsk Region	126,604	36,769	34,489	537	794	514	505	52
Kemerovo Region	112,121	25,574	22,729	1,002	2,224	718	706	25
Novosibirsk Region	135,126	44,657	40,787	951	1,610	1,239	1,186	116
Omsk Region	72,564	21,150	18,528	624	976	572	529	22
Tomsk Region	51,650	17,709	16,248	222	383	294	283	12
FAR EAST FEDERAL DISTRICT	290,612	72,207	68,457	541	3,070	1,965	1,879	137
Republic of Sakha (Yakutia)	49,426	14,774	13,896	13	146	128	120	0
Kamchatka Territory	14,902	3,246	3,136	3	96	74	74	0
Primorski Territory	71,560	14,775	14,177	148	1,408	885	818	41
Khabarovsk Territory	71,926	19,283	18,835	240	713	577	573	66
Amur Region	39,534	9,623	8,661	88	128	107	106	29
Magadan Region	9,924	2,022	1,837	3	324	26	25	0
Sakhalin Region	25,889	6,580	6,131	42	205	139	134	1
Jewish Autonomous Region	5,810	1,522	1,425	4	30	11	11	0
Chukotka Autonomous Area	1,641	382	359	0	20	18	18	0

Table 6.4.7

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

		31.03.2012											
		including:					of which:						
		housing loans					mortgage loans						
1	2	volume of consumer loans total, millions of rubles			housing loans			mortgage loans			10		
		3	4	5	6	7	8	9	10				
		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	1,403,765	136,459	187,231	172.7	12.0	126,638	178,959	175.9	12.0				
CENTRAL FEDERAL DISTRICT	427,575	29,324	56,763	166.5	12.2	28,195	54,024	171.1	12.1				12.1
Belgorod Region	11,469	1,158	1,215	180.5	12.1	1,048	1,175	183.1	12.1				12.1
Bryansk Region	7,544	1,020	1,073	185.4	12.4	960	1,047	187.2	12.4				12.4
Vladimir Region	9,952	1,144	1,416	177.3	12.9	1,097	1,376	180.4	12.6				12.6
Voronezh Region	16,648	1,794	1,989	180.0	12.3	1,715	1,925	181.1	12.3				12.3
Ivanovo Region	5,615	743	747	165.0	12.5	705	727	166.9	12.5				12.5
Kaluga Region	8,440	1,026	1,522	190.0	12.1	1,005	1,486	191.4	12.0				12.0
Kostroma Region	4,378	659	595	162.0	12.3	613	562	169.0	12.3				12.3
Kursk Region	7,757	1,086	1,123	176.0	12.3	1,022	1,086	178.1	12.3				12.3
Lipetsk Region	8,143	1,004	1,111	180.6	12.4	937	1,083	183.5	12.4				12.4
Moscow Region	90,172	5,732	14,156	168.8	12.2	5,588	13,490	174.1	12.2				12.2
Orel Region	4,543	540	591	168.7	12.3	518	583	169.9	12.3				12.3
Ryazan Region	7,599	993	1,276	179.7	12.3	973	1,261	180.2	12.3				12.3
Smolensk Region	7,556	1,087	1,227	185.4	12.4	1,069	1,217	185.9	12.4				12.4
Tambov Region	5,335	625	688	179.9	12.4	591	667	182.8	12.3				12.3
Tver Region	9,233	1,386	1,903	182.1	12.3	1,364	1,886	182.6	12.3				12.3
Tula Region	12,183	1,383	1,662	179.9	12.4	1,344	1,637	180.8	12.4				12.4
Yaroslavl Region	10,628	1,232	1,282	161.6	12.1	1,176	1,245	163.5	12.1				12.1
Moscow	200,380	6,712	23,187	155.0	12.0	6,470	21,571	161.2	11.9				11.9
NORTH-WEST FEDERAL DISTRICT	146,719	12,933	20,596	163.9	12.0	12,068	19,828	163.3	11.9				11.9
Republic of Karelia	6,780	678	922	187.3	12.1	631	891	190.2	12.0				12.0
Republic of Komi	8,724	1,036	1,294	175.7	11.9	1,018	1,279	176.3	11.9				11.9
Arkhangelsk Region	11,939	1,652	1,936	174.1	12.0	1,567	1,893	176.2	12.0				12.0
Nenets Autonomous Area	684	94	187	217.4	11.4	92	187	217.8	11.4				11.4

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	11,065	1,705	1,688	166.9	12.0	1,647	1,664	168.1	12.0
Kaliningrad Region	8,573	521	765	176.6	11.9	472	725	179.7	11.9
Leningrad Region	14,347	1,308	2,418	164.3	12.2	1,197	2,303	166.8	12.1
Murmansk Region	10,503	710	885	157.6	11.9	623	832	159.4	11.9
Novgorod Region	5,322	586	670	168.3	12.2	555	645	171.3	12.2
Pskov Region	4,384	403	445	161.6	11.9	301	378	168.4	11.8
St. Petersburg	65,082	4,334	9,573	156.8	12.0	4,057	9,218	152.9	11.8
SOUTH FEDERAL DISTRICT	103,150	8,312	10,686	181.2	12.2	7,558	10,235	186.3	12.1
Republic of Adigei (Adigeya)	2,204	171	193	185.7	12.7	167	189	186.2	12.7
Republic of Kalmykia	2,089	204	295	192.5	12.8	188	288	195.2	12.8
Krasnodar Territory	38,919	3,222	4,254	182.3	12.3	2,809	4,027	190.9	12.3
Astrakhan Region	7,483	652	763	193.4	11.5	612	741	196.5	11.5
Volgograd Region	15,373	1,661	1,989	178.5	11.9	1,642	1,977	179.2	11.9
Rostov Region	37,082	2,402	3,192	177.2	12.1	2,140	3,013	181.4	12.0
NORTH-CAUCASIAN FEDERAL DISTRICT	36,400	5,189	4,354	164.1	12.4	2,930	3,436	194.6	12.2
Republic of Dagestan	5,953	1,198	776	104.3	12.3	223	372	209.8	12.2
Republic of Ingushetia	639	881	362	117.6	14.8	8	16	198.5	12.6
Kabardino-Balkar Republic	4,722	637	518	162.3	13.0	260	370	224.1	12.9
Karachai-Cherkess Republic	2,409	119	146	218.3	12.5	118	145	219.0	12.5
Republic of Northern Ossetia — Alania	3,017	217	272	191.0	11.9	212	270	191.7	11.9
Republic of Chechnya	993	10	16	146.6	12.4	10	16	146.6	12.4
Stavropol Territory	18,667	2,127	2,264	185.9	12.1	2,099	2,247	186.4	12.0
PRIVOLZHSKY FEDERAL DISTRICT	246,938	36,161	35,196	172.3	11.8	33,695	34,085	175.9	11.6
Republic of Bashkortostan	32,337	5,328	4,472	157.1	12.5	4,496	4,181	163.9	12.3
Republic of Mariy-El	3,541	662	653	178.4	12.0	645	646	179.7	12.0
Republic of Mordovia	3,837	852	806	188.4	11.9	782	775	193.9	11.9
Republic of Tatarstan (Tatarstan)	34,611	6,040	5,252	147.1	12.1	5,775	5,074	147.0	11.9
Udmurt Republic	10,869	2,330	2,084	177.5	11.7	2,226	2,040	190.5	10.2
Chuvash Republic — Chuvashya	7,726	1,507	1,589	178.4	11.7	1,492	1,580	178.6	11.7
Perm Territory	28,680	3,261	3,480	177.5	12.2	3,149	3,382	180.8	12.2
Kirov Region	8,268	2,025	1,429	173.4	12.2	1,494	1,328	183.0	12.0
Nizhni Novgorod Region	27,607	2,991	3,367	169.7	12.0	2,895	3,310	170.9	11.9
Orenburg Region	18,648	2,340	2,661	212.9	9.3	2,192	2,590	216.4	9.2
Penza Region	7,933	1,087	1,218	186.2	11.7	1,009	1,159	191.4	11.6
Samara Region	37,138	4,049	4,322	172.7	11.7	3,992	4,257	174.1	11.7

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	15,886	1,916	2,147	185.8	11.9	1,857	2,107	187.1	11.9
Ulyanovsk Region	9,857	1,773	1,716	169.1	11.9	1,691	1,656	173.8	11.9
URALS FEDERAL DISTRICT	153,247	17,263	24,438	191.3	12.0	16,324	23,255	191.8	12.0
Kurgan Region	6,586	933	878	219.0	10.4	892	858	222.2	10.3
Sverdlovsk Region	48,640	4,726	6,450	173.7	11.9	4,644	6,368	175.1	11.9
Tyumen Region	64,310	6,868	12,396	213.9	12.1	6,172	11,371	215.3	12.1
Khanty-Mansiysky Autonomous Area — Yugra	25,793	3,274	6,341	216.7	12.2	3,047	5,916	214.0	12.2
Yamalo-Nenetsky Autonomous Area	9,449	1,161	2,417	225.7	11.8	1,006	2,139	234.4	11.8
Chelyabinsk Region	33,711	4,736	4,714	150.6	12.2	4,616	4,658	151.6	12.1
SIBERIA FEDERAL DISTRICT	216,465	21,145	25,609	174.2	12.2	20,056	24,749	175.5	12.1
Republic of Altai	1,688	44	45	177.9	13.5	34	41	191.3	12.8
Republic of Buryatia	12,618	713	902	172.5	12.3	667	859	176.8	12.3
Republic of Tyva	2,032	139	236	197.8	13.3	133	234	198.7	13.2
Republic of Khakassia	5,169	443	473	163.6	12.8	440	472	163.8	12.8
Altai Territory	16,716	2,288	2,225	176.8	12.0	2,175	2,172	178.9	11.9
Zabaykalskiy Territory	10,881	902	1,258	180.7	12.5	879	1,244	182.0	12.4
Krasnoyarsk Territory	37,086	3,613	4,881	170.8	12.0	3,564	4,844	171.5	12.0
Irkutsk Region	30,363	2,893	3,604	161.2	12.3	2,797	3,517	163.0	12.3
Kemerovo Region	29,057	2,592	2,818	155.2	12.1	2,436	2,685	153.9	11.6
Novosibirsk Region	42,130	3,629	4,812	186.0	12.3	3,427	4,611	188.0	12.2
Omsk Region	16,415	2,372	2,489	186.3	11.8	2,031	2,226	188.9	11.8
Tomsk Region	12,310	1,517	1,866	183.3	12.0	1,473	1,844	184.6	12.0
FAR EAST FEDERAL DISTRICT	73,271	6,132	9,589	172.5	12.2	5,812	9,347	174.3	12.2
Republic of Sakha (Yakutia)	11,209	1,130	1,774	170.7	12.6	1,018	1,727	174.8	12.6
Kamchatka Territory	4,597	341	529	162.7	12.2	307	506	167.3	12.1
Primorski Territory	19,041	1,331	2,134	165.4	11.9	1,293	2,096	166.1	11.9
Khbarovsk Territory	18,604	1,717	2,708	178.0	11.9	1,683	2,659	178.8	11.9
Amur Region	9,229	869	1,261	178.2	12.5	829	1,226	179.4	12.5
Magadan Region	3,070	177	261	180.5	12.1	174	258	182.2	12.8
Sakhalin Region	5,861	404	720	168.5	12.3	353	680	171.4	12.3
Jewish Autonomous Region	1,249	138	156	175.3	12.6	132	151	175.4	12.6
Chukotka Autonomous Area	411	25	46	200.8	13.0	23	44	206.2	12.9

Table 6.4.8

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

	31.03.2012										
	volume of consumer loans total, millions of rubles	including:						of which:			
		housing loans			mortgage loans			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, %				
1	2	3	4	5	6	7	8	9	10		
RUSSIAN FEDERATION	28,785	346	2,733	124.8	9.8	321	2,129	151.3	9.7		
CENTRAL FEDERAL DISTRICT	24,627	193	2,201	114.4	10.2	175	1,646	144.1	10.1		
Belgorod Region	7	1	3	182.0	10.3	1	3	182.0	10.3		
Bryansk Region	13	0	0	0.0	0.0	0	0	0.0	0.0		
Vladimir Region	23	5	18	164.4	10.0	5	18	164.4	10.0		
Voronezh Region	30	1	4	242.0	9.0	1	4	242.0	9.0		
Ivanovo Region	14	1	3	182.0	9.1	1	3	182.0	9.1		
Kaluga Region	60	3	18	268.3	10.2	3	18	268.3	10.2		
Kostroma Region	24	0	0	0.0	0.0	0	0	0.0	0.0		
Kursk Region	17	2	10	182.0	9.5	2	10	182.0	9.5		
Lipetsk Region	7	1	4	302.0	11.7	1	4	302.0	11.7		
Moscow Region	2,806	55	535	98.2	9.9	53	530	99.0	9.9		
Orel Region	19	1	1	242.0	9.3	1	1	242.0	9.3		
Ryazan Region	59	3	10	220.0	9.8	3	10	220.0	9.8		
Smolensk Region	25	0	0	0.0	0.0	0	0	0.0	0.0		
Tambov Region	2	0	0	0.0	0.0	0	0	0.0	0.0		
Tver Region	31	3	13	201.3	9.9	3	13	201.3	9.9		
Tula Region	30	2	12	189.7	9.7	2	12	189.7	9.7		
Yaroslavl Region	14	0	0	0.0	0.0	0	0	0.0	0.0		
Moscow	21,446	115	1,570	114.0	10.3	99	1,020	161.3	10.2		
NORTH-WEST FEDERAL DISTRICT	2,200	58	297	142.1	8.0	54	279	149.4	8.0		
Republic of Karelia	25	1	10	122.0	9.8	1	10	122.0	9.8		
Republic of Komi	4	0	0	0.0	0.0	0	0	0.0	0.0		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	16	0	0	0.0	0.0	0	0	0.0	0.0
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	47	1	6	182.0	9.3	1	6	182.0	9.3
Kaliningrad Region	300	4	12	159.5	10.4	4	12	159.5	10.4
Leningrad Region	218	5	26	55.1	9.7	4	15	89.1	9.6
Murmansk Region	15	0	0	0.0	0.0	0	0	0.0	0.0
Novgorod Region	12	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	1,558	46	241	150.0	7.7	43	234	152.9	7.7
SOUTH FEDERAL DISTRICT	411	17	69	177.4	9.5	15	44	212.1	9.9
Republic of Adigei (Adigeya)	5	1	4	182.0	8.3	1	4	182.0	8.3
Republic of Kalmykia	1	0	0	0.0	0.0	0	0	0.0	0.0
Krasnodar Territory	294	7	40	159.1	9.5	5	15	230.5	10.7
Astrakhan Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Volgograd Region	24	1	3	242.0	9.5	1	3	242.0	9.5
Rostov Region	85	8	22	200.8	9.5	8	22	200.8	9.5
NORTH-CAUCASIAN FEDERAL DISTRICT	80	4	14	306.5	9.2	4	14	306.5	9.2
Republic of Dagestan	20	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Ingushetia	1	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	2	0	0	0.0	0.0	0	0	0.0	0.0
Karachai-Cherkess Republic	5	1	5	302.0	10.9	1	5	302.0	10.9
Republic of Northern Ossetia — Alania	4	1	3	359.6	6.5	1	3	359.6	6.5
Republic of Chechnya	26	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	22	2	6	279.7	9.8	2	6	279.7	9.8
PRIVOLZHSKY FEDERAL DISTRICT	746	26	67	219.1	8.9	25	61	222.8	8.9
Republic of Bashkortostan	21	1	2	122.0	9.3	1	2	122.0	9.3
Republic of Mariy-El	8	1	4	242.0	8.5	1	4	242.0	8.5
Republic of Mordovia	4	1	2	302.0	9.6	1	2	302.0	9.6
Republic of Tatarstan (Tatarstan)	78	2	9	202.5	9.4	1	3	242.0	10.0
Udmurt Republic	8	0	0	0.0	0.0	0	0	0.0	0.0
Chuvash Republic — Chuvashya	10	3	7	184.4	8.1	3	7	184.4	8.1
Perm Territory	28	1	2	242.0	10.0	1	2	242.0	10.0
Kirov Region	8	0	0	0.0	0.0	0	0	0.0	0.0
Nizhni Novgorod Region	37	3	6	202.5	10.2	3	6	202.5	10.2
Orenburg Region	11	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	7	1	2	182.0	9.3	1	2	182.0	9.3
Samara Region	490	6	7	312.6	8.0	6	7	312.6	8.0
Saratov Region	23	2	11	204.3	9.1	2	11	204.3	9.1
Ulyanovsk Region	13	3	9	241.6	9.4	3	9	241.6	9.4
URALS FEDERAL DISTRICT	401	29	24	228.1	9.5	29	24	228.1	9.5
Kurgan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Sverdlovsk Region	299	6	10	233.3	10.0	6	10	233.3	10.0
Tyumen Region	42	20	5	238.0	8.5	20	5	238.0	8.5
Khanty-Mansiysky Autonomous Area — Yugra	15	20	5	238.0	8.5	20	5	238.0	8.5
Yamalo-Nenetsky Autonomous Area	2	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	59	3	9	216.4	9.4	3	9	216.4	9.4
SIBERIA FEDERAL DISTRICT	209	9	41	185.2	8.4	9	41	185.2	8.4
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	2	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	5	0	0	0.0	0.0	0	0	0.0	0.0
Altai Territory	17	0	0	0.0	0.0	0	0	0.0	0.0
Zabaykalskiy Territory	2	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	55	2	17	123.7	9.0	2	17	123.7	9.0
Irkutsk Region	22	1	2	182.0	9.5	1	2	182.0	9.5
Kemerovo Region	9	0	0	0.0	0.0	0	0	0.0	0.0
Novosibirsk Region	54	2	10	301.5	7.0	2	10	301.5	7.0
Omsk Region	33	4	12	181.2	9.5	4	12	181.2	9.5
Tomsk Region	10	0	0	0.0	0.0	0	0	0.0	0.0
FAR EAST FEDERAL DISTRICT	111	10	20	143.7	10.3	10	20	143.8	10.3
Republic of Sakha (Yakutia)	5	1	3	188.4	12.0	1	3	188.4	12.0
Kamchatka Territory	3	0	0	0.0	0.0	0	0	0.0	0.0
Primorski Territory	86	8	15	128.9	9.9	8	15	129.1	9.9
Khabarovsk Territory	11	1	2	185.0	9.2	1	2	185.0	9.2
Amur Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Jewish Autonomous Region	0	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)

	31.03.2012				
	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	4,803,903.6	1,526,547.1	873,766.5	409,319.2	303,021.4
CENTRAL FEDERAL DISTRICT	4,339,092.9	1,439,126.3	778,317.9	404,040.3	295,803.4
Belgorod Region	1,179.2	36.9	4.6	0.0	0.0
Bryansk Region	0.0	0.0	1.3	0.0	0.2
Vladimir Region	164.7	53.0	9.0	0.0	27.3
Voronezh Region	2.5	2.7	1.2	0.0	7.6
Ivanovo Region	813.8	47.4	58.7	0.0	4.6
Kaluga Region	0.0	0.0	12.8	0.0	2.0
Kostroma Region	12,523.8	53.5	1.3	0.0	153.5
Kursk Region	1,352.0	1,021.7	0.0	0.0	5.2
Lipetsk Region	1,618.9	332.2	5.6	0.0	59.6
Moscow Region	6,801.1	1,409.0	1,368.0	0.0	13.2
Orel Region	0.0	0.0	18.0	0.0	110.4
Ryazan Region	982.2	693.1	336.0	0.0	0.0
Smolensk Region	233.2	210.2	147.5	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	514.1	207.6	18.9	0.0	0.6
Tula Region	565.1	298.6	4.7	0.0	0.0
Yaroslavl Region	28.9	10.6	0.2	0.0	3.8
Moscow	4,312,313.4	1,434,750.1	776,330.2	404,040.2	295,415.4
NORTH-WEST FEDERAL DISTRICT	190,313.9	34,909.3	29,968.6	3,443.9	2,361.4
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,975.3	594.6	63.3	0.0	0.0
Arkhangelsk Region	0.0	0.0	3.1	0.0	0.2
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,595.4	920.7	49.8	1.5	3.9
Kaliningrad Region	3,617.6	198.2	33.0	0.0	470.1
Leningrad Region	715.4	105.6	0.1	1,247.2	0.0
Murmansk Region	850.0	626.2	0.0	0.0	302.0
Novgorod Region	833.3	365.2	233.0	0.0	0.0
Pskov Region	94.8	5.2	0.0	0.0	0.0
St. Petersburg	180,632.0	32,093.7	29,586.3	2,195.3	1,585.0
SOUTH FEDERAL DISTRICT	9,230.0	2,671.3	3,704.8	25.2	129.7
Republic of Adigei (Adigeya)	20.2	20.1	1.7	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	6,464.1	1,879.9	3,275.5	0.0	109.2
Astrakhan Region	710.9	471.2	101.3	5.3	1.6
Volgograd Region	1,041.9	141.5	2.2	0.0	0.0
Rostov Region	992.9	158.5	324.1	19.9	18.9
NORTH-CAUCASIAN FEDERAL DISTRICT	2,677.8	226.9	266.2	20.2	35.9
Republic of Daghestan	1,091.9	0.0	172.7	0.0	2.8
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	1.0	0.0	27.1	0.0	4.2
Karachai-Cherkess Republic	0.0	0.0	34.9	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	29.5	20.0	28.8
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,584.9	226.9	2.1	0.2	0.1
PRIVOLZHISKY FEDERAL DISTRICT	97,995.9	16,255.2	37,507.9	1,031.1	2,122.3
Republic of Bashkortostan	8,395.8	1,287.5	969.3	0.0	71.0
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	420.9	126.5	44.7	0.0	18.5
Republic of Tatarstan (Tatarstan)	44,719.1	8,173.3	15,621.7	765.1	1,235.6
Udmurt Republic	2,975.4	542.1	87.2	0.0	109.8
Chuvash Republic — Chuvashya	448.1	76.0	215.1	0.0	0.0
Perm Territory	873.7	0.0	5,342.0	0.0	118.3
Kirov Region	4,378.2	0.0	1,272.0	0.0	2.2
Nizhni Novgorod Region	7,985.4	2,426.5	4,406.1	0.2	79.1
Orenburg Region	3,915.8	122.8	402.7	17.6	41.9
Penza Region	180.5	87.1	0.0	0.0	0.0
Samara Region	22,649.6	3,297.8	8,035.9	247.8	445.6
Saratov Region	1,053.3	115.8	711.3	0.3	0.0
Ulyanovsk Region	0.0	0.0	400.1	0.0	0.1
URALS FEDERAL DISTRICT	113,237.1	25,767.9	20,720.4	716.3	767.2
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	53,744.2	5,786.2	12,828.1	0.1	30.5
Tyumen Region	39,982.3	8,747.9	7,707.0	716.2	643.4
Khanty-Mansiysky Autonomous Area — Yugra	31,294.1	4,021.5	7,264.5	716.2	229.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	69.1	0.0	0.0
Chelyabinsk Region	19,510.5	11,233.9	185.2	0.0	93.2
SIBERIA FEDERAL DISTRICT	20,211.3	4,369.0	1,511.4	0.0	760.6
Republic of Altai	39.5	0.0	0.0	0.0	0.0
Republic of Buryatia	48.9	0.0	881.1	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	7.1	7.5	0.0	0.0	0.0
Altai Territory	38.9	36.6	9.4	0.0	85.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	4.2	4.6	34.7	0.0	7.3
Irkutsk Region	178.4	0.0	103.9	0.0	164.1
Kemerovo Region	2,738.4	1,900.1	94.3	0.0	86.2
Novosibirsk Region	14,360.9	1,843.5	371.2	0.0	400.0
Omsk Region	2,317.7	471.4	1.5	0.0	12.6
Tomsk Region	477.4	105.3	15.3	0.0	5.2
FAR EAST FEDERAL DISTRICT	31,144.6	3,221.1	1,769.3	42.1	1,040.8
Republic of Sakha (Yakutia)	1,803.8	194.8	408.0	0.0	34.6
Kamchatka Territory	470.2	111.8	33.6	42.1	18.3
Primorski Territory	18,665.2	2,753.0	438.0	0.0	5.2
Khabarovsk Territory	878.4	40.0	454.9	0.0	600.0
Amur Region	9,268.0	121.5	7.6	0.0	340.1
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	59.0	0.0	427.2	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)

	31.03.2012		
	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	307,136.0	0.0	40,637.4
CENTRAL FEDERAL DISTRICT	242,820.1	0.0	35,445.4
Belgorod Region	2,335.8	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	46.5	0.0	0.0
Voronezh Region	210.2	0.0	0.0
Ivanovo Region	527.3	0.0	44.6
Kaluga Region	8.5	0.0	0.0
Kostroma Region	78.3	0.0	17.3
Kursk Region	598.2	0.0	0.0
Lipetsk Region	534.4	0.0	19.0
Moscow Region	3,390.3	0.0	326.1
Orel Region	4.5	0.0	0.0
Ryazan Region	118.5	0.0	0.0
Smolensk Region	43.0	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	350.9	0.0	0.0
Yaroslavl Region	42.8	0.0	0.0
Moscow	234,530.7	0.0	35,038.5
NORTH-WEST FEDERAL DISTRICT	20,524.3	0.0	974.1
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	101.7
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	3,292.0	0.0	0.0
Kaliningrad Region	596.6	0.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	200.7	0.0	11.9
Pskov Region	5.0	0.0	0.0
St. Petersburg	16,430.0	0.0	860.5
SOUTH FEDERAL DISTRICT	1,836.9	0.0	161.7
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	1,289.2	0.0	0.0
Astrakhan Region	147.4	0.0	0.0
Volgograd Region	299.9	0.0	161.7
Rostov Region	100.4	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	515.1	0.0	0.0
Republic of Daghestan	268.9	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	47.5	0.0	0.0
Republic of Northern Ossetia — Alania	149.6	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	49.1	0.0	0.0

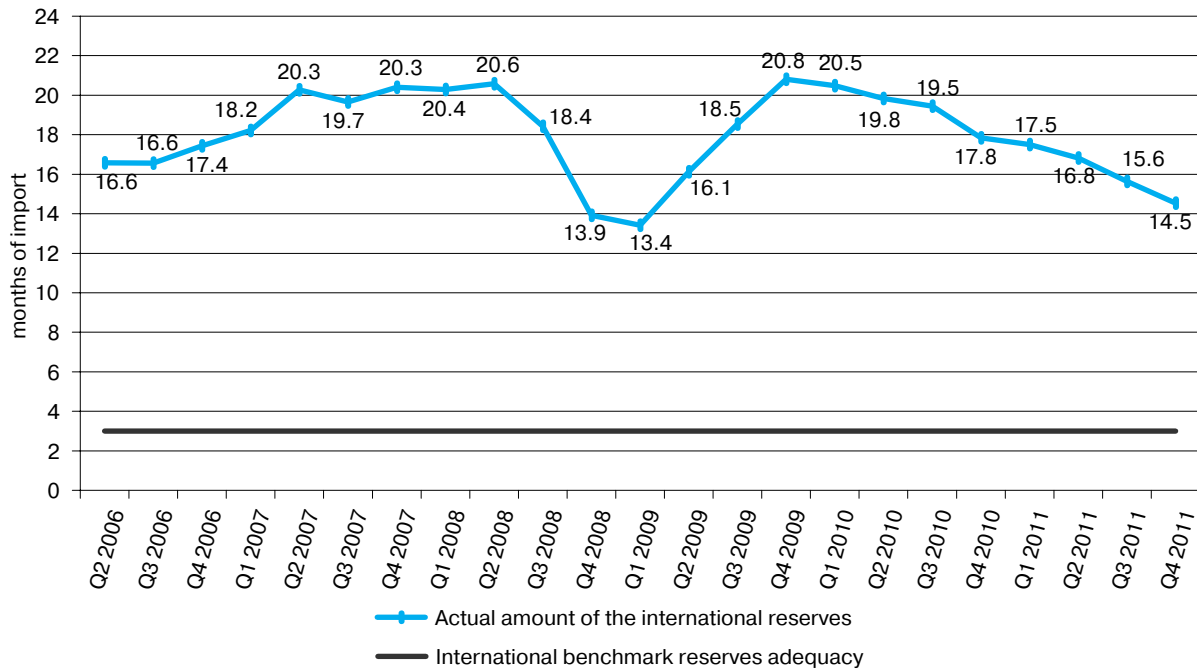
Table 6.4.10 (end)

(millions of rubles)

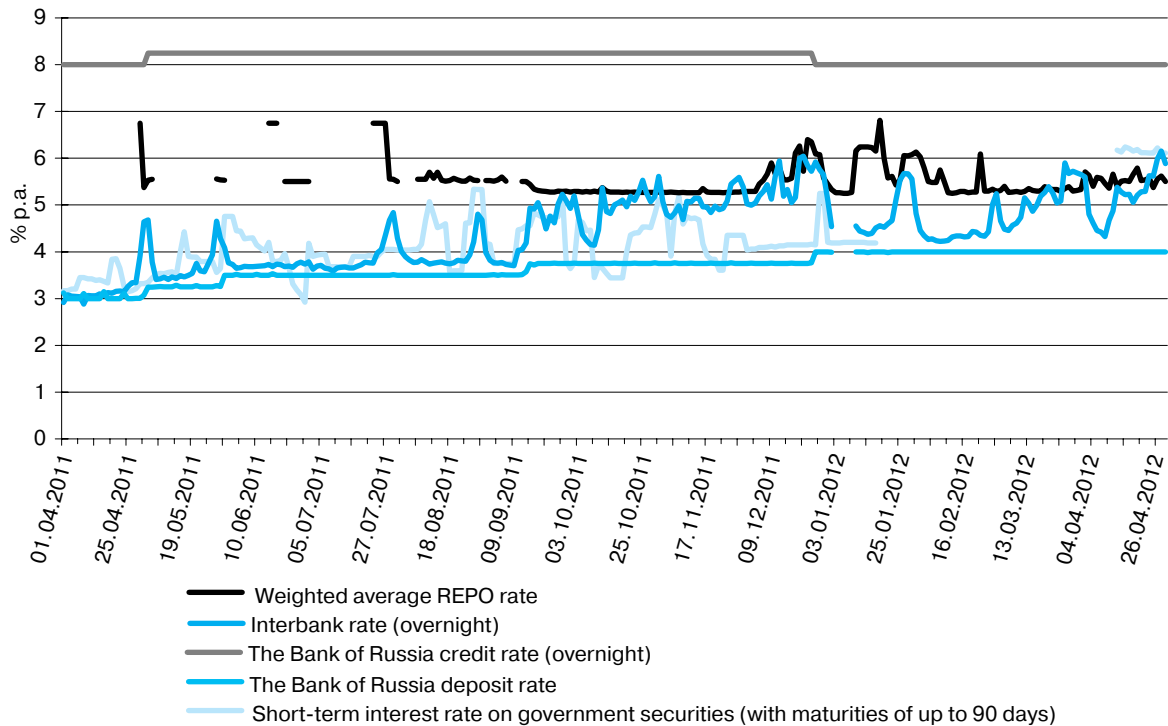
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	14,441.7	0.0	324.6
Republic of Bashkortostan	467.1	0.0	0.0
Republic of Mariy-El	0.0	0.0	0.0
Republic of Mordovia	158.1	0.0	0.0
Republic of Tatarstan (Tatarstan)	4,420.0	0.0	0.0
Udmurt Republic	1,337.6	0.0	196.3
Chuvash Republic — Chuvashya	517.2	0.0	0.0
Perm Territory	280.4	0.0	0.0
Kirov Region	284.4	0.0	0.0
Nizhni Novgorod Region	2,002.7	0.0	44.8
Orenburg Region	3,624.1	0.0	26.9
Penza Region	96.8	0.0	0.0
Samara Region	1,008.4	0.0	56.6
Saratov Region	244.9	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	21,134.8	0.0	3,350.0
Kurgan Region	9.0	0.0	0.0
Sverdlovsk Region	3,415.8	0.0	0.0
Tyumen Region	17,164.0	0.0	3,320.8
Khanty-Mansiysky Autonomous Area — Yugra	11,270.1	0.0	2,838.6
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	546.0	0.0	29.2
SIBERIA FEDERAL DISTRICT	2,952.4	0.0	236.4
Republic of Altai	249.0	0.0	0.0
Republic of Buryatia	334.6	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	107.8	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	16.5	0.0	0.0
Irkutsk Region	160.0	0.0	31.0
Kemerovo Region	63.6	0.0	0.0
Novosibirsk Region	714.9	0.0	3.4
Omsk Region	1,251.4	0.0	202.0
Tomsk Region	54.7	0.0	0.0
FAR EAST FEDERAL DISTRICT	2,910.7	0.0	145.1
Republic of Sakha (Yakutia)	1,219.4	0.0	0.0
Kamchatka Territory	98.0	0.0	0.0
Primorski Territory	1,370.7	0.0	0.0
Khabarovsk Territory	178.9	0.0	0.0
Amur Region	0.0	0.0	145.1
Magadan Region	0.0	0.0	0.0
Sakhalin Region	43.8	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

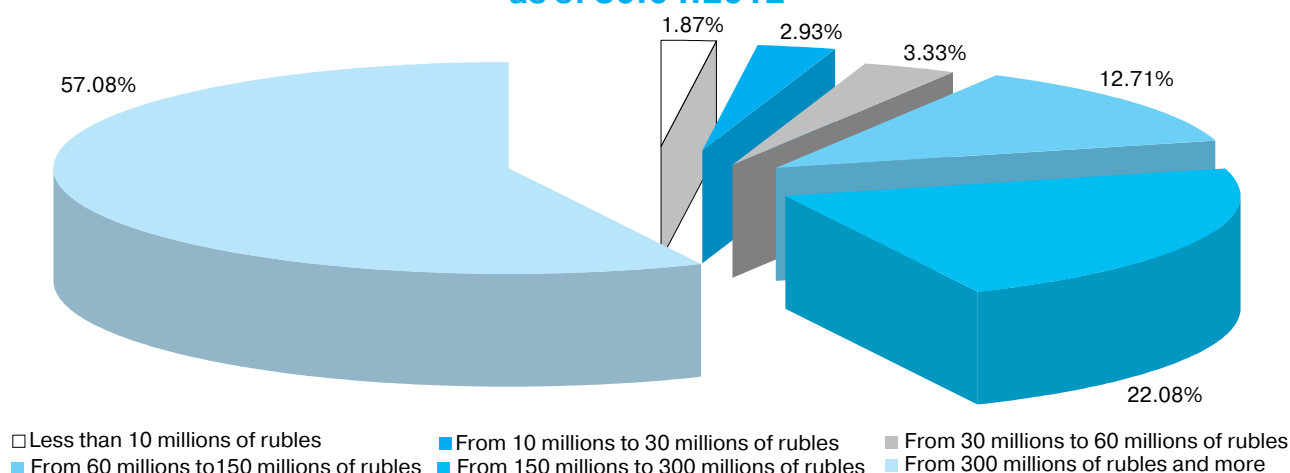


7.2. Interest Rates Dynamics in April, 2011 – April, 2012

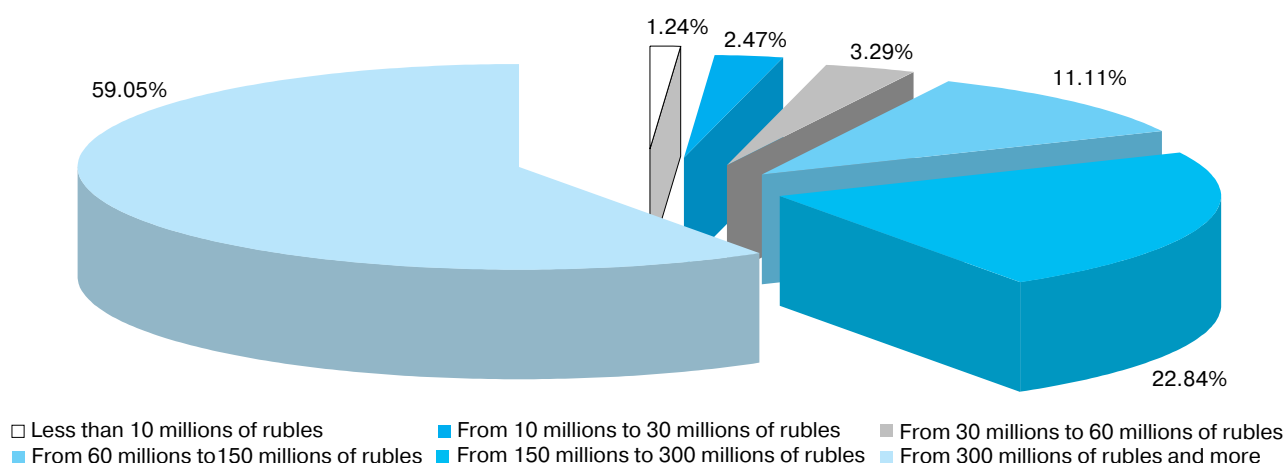


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

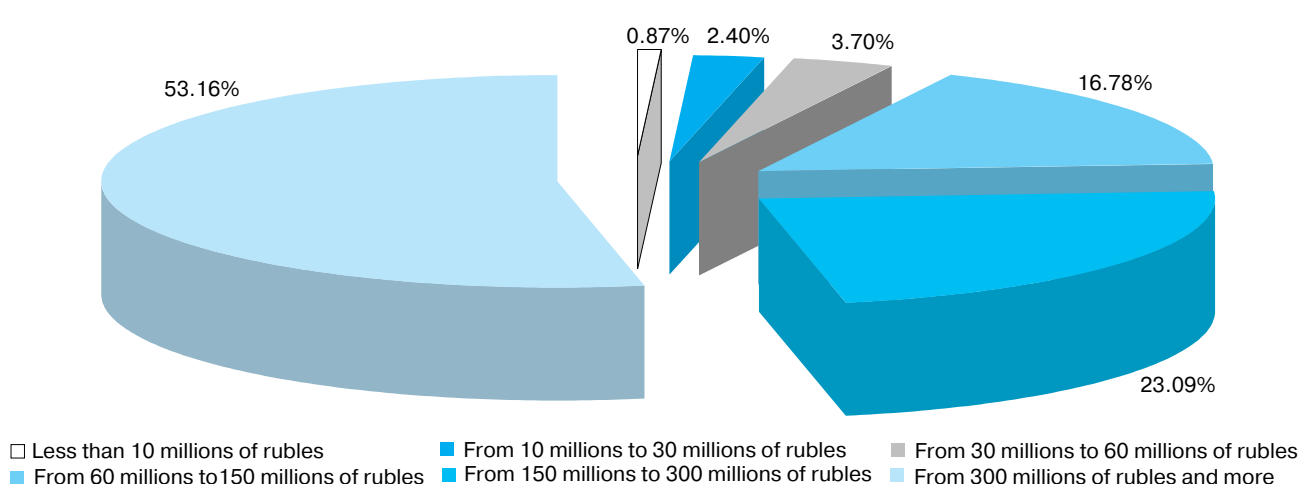
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 30.04.2012



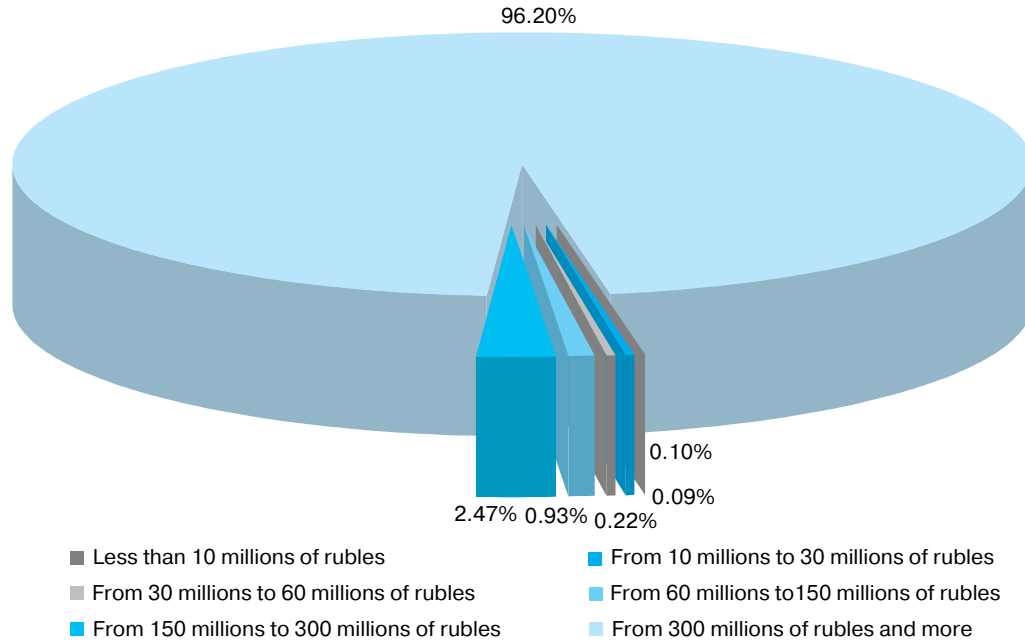
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 30.04.2012



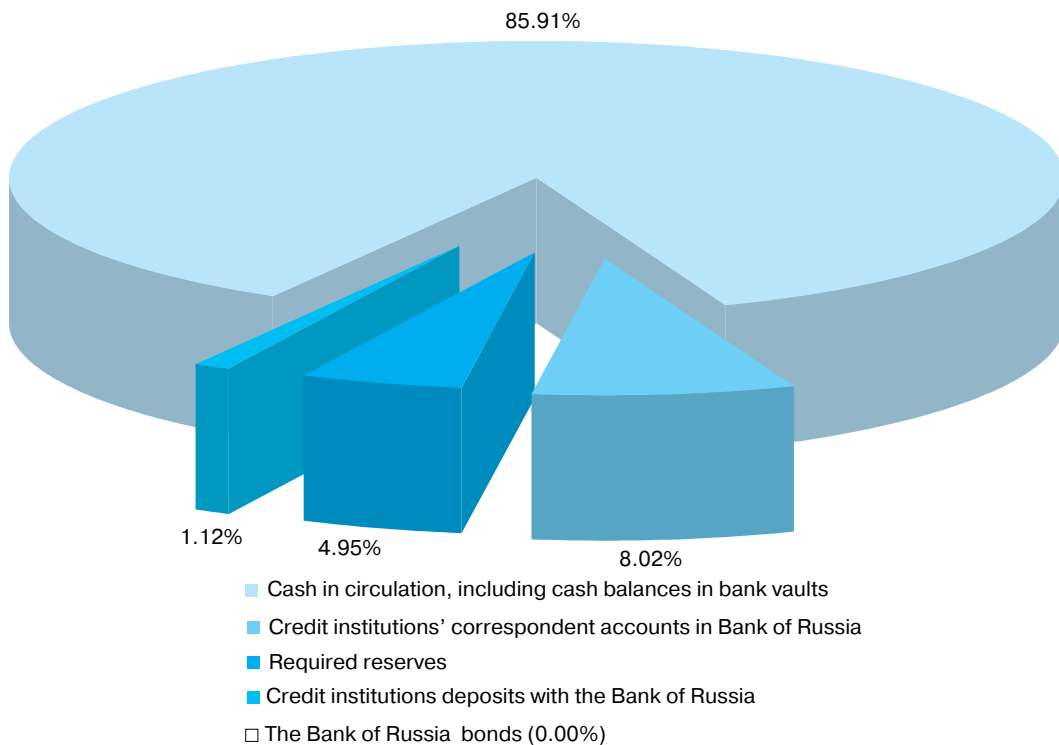
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.04.2012



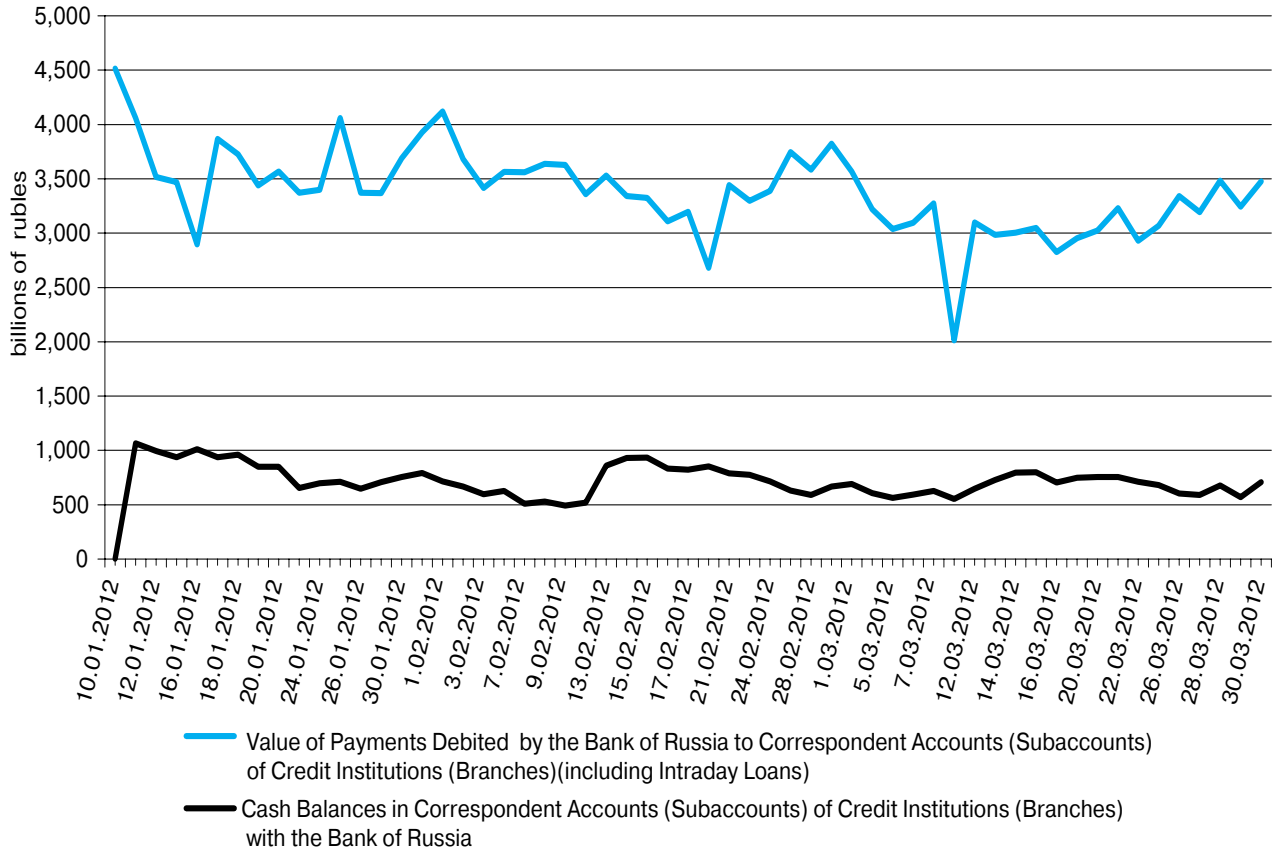
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from May 10, to June 10, 2012 (Credit Institutions Grouped by Size of Registered Authorized Capital)



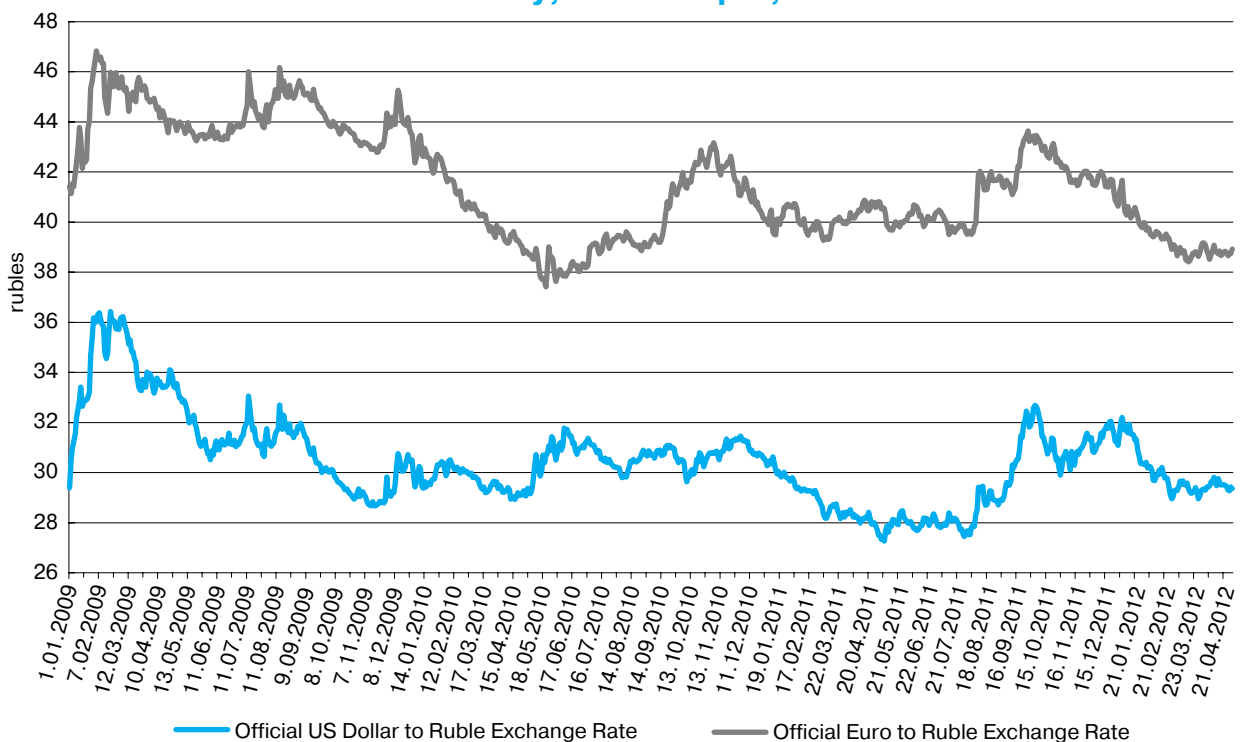
7.7. Structure of Broad Monetary Base as of 30.04.2012



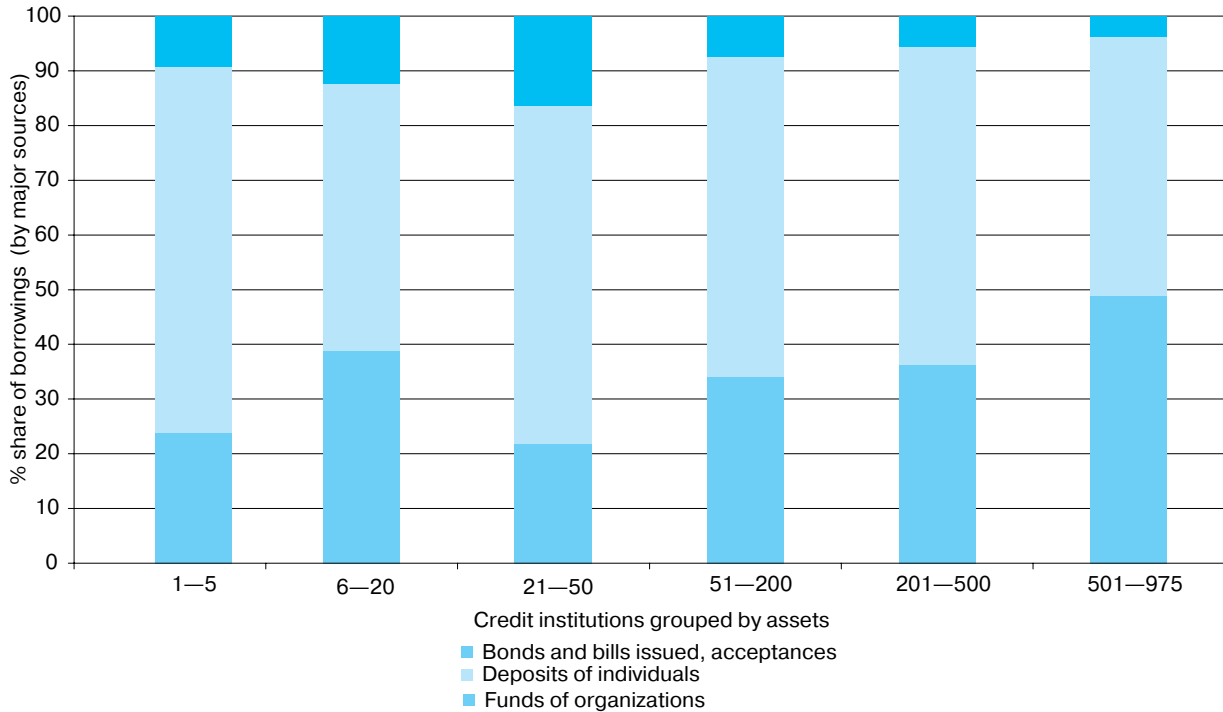
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2012 Q1



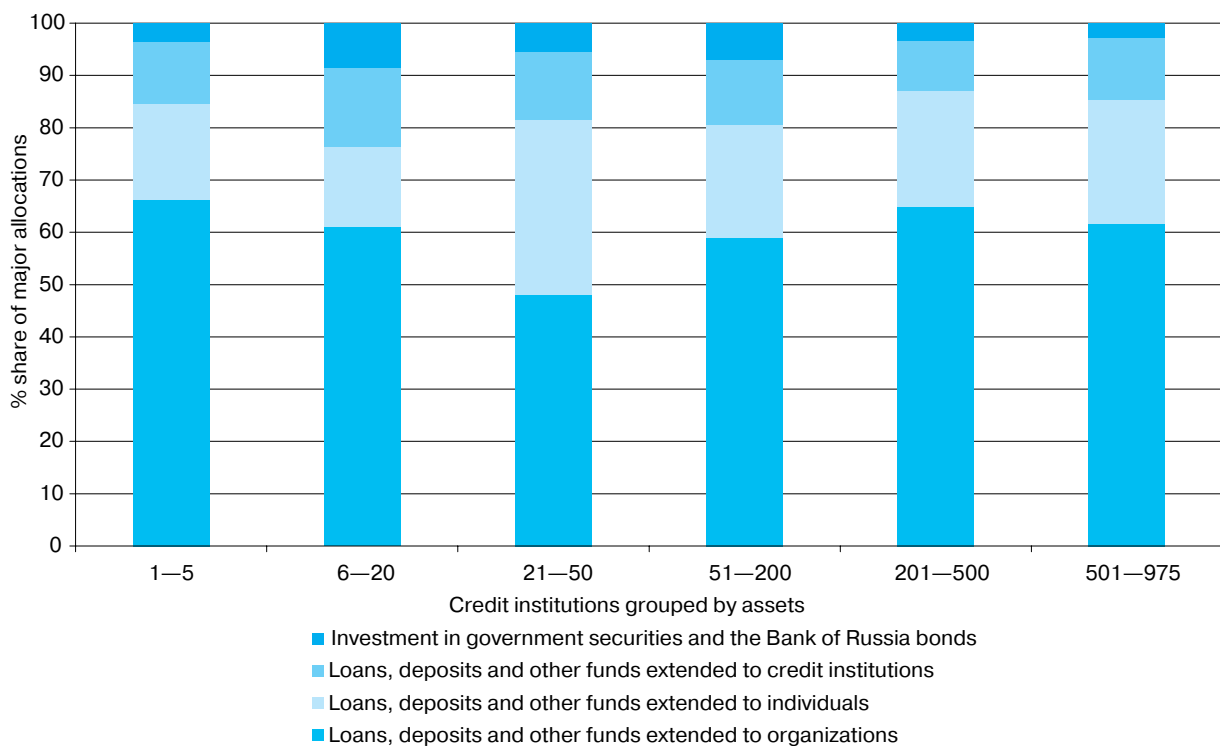
7.9. Official Ruble Exchange Rate Dynamics in January, 2009 – April, 2012



7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.03.2012 (Based on Credit Institutions Grouped by Assets)

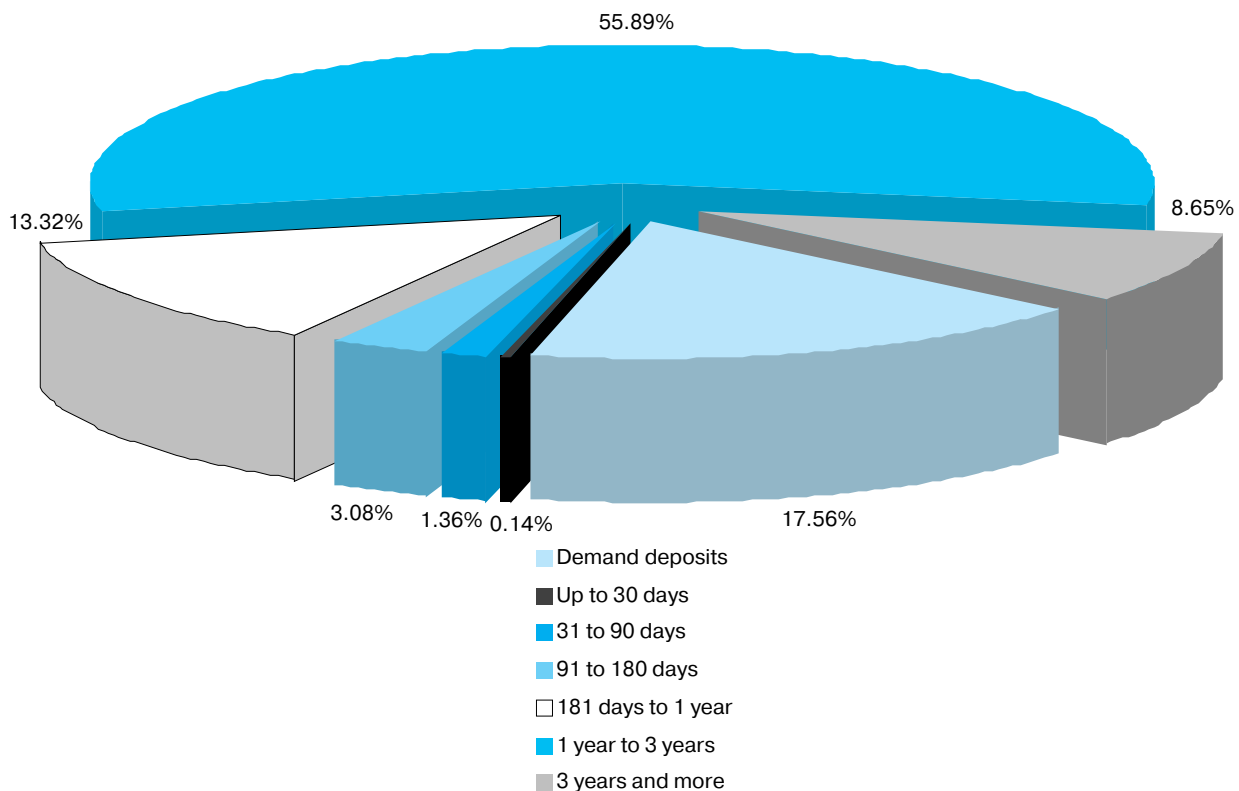


7.11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.03.2012 (Based on Credit Institutions Grouped by Assets)

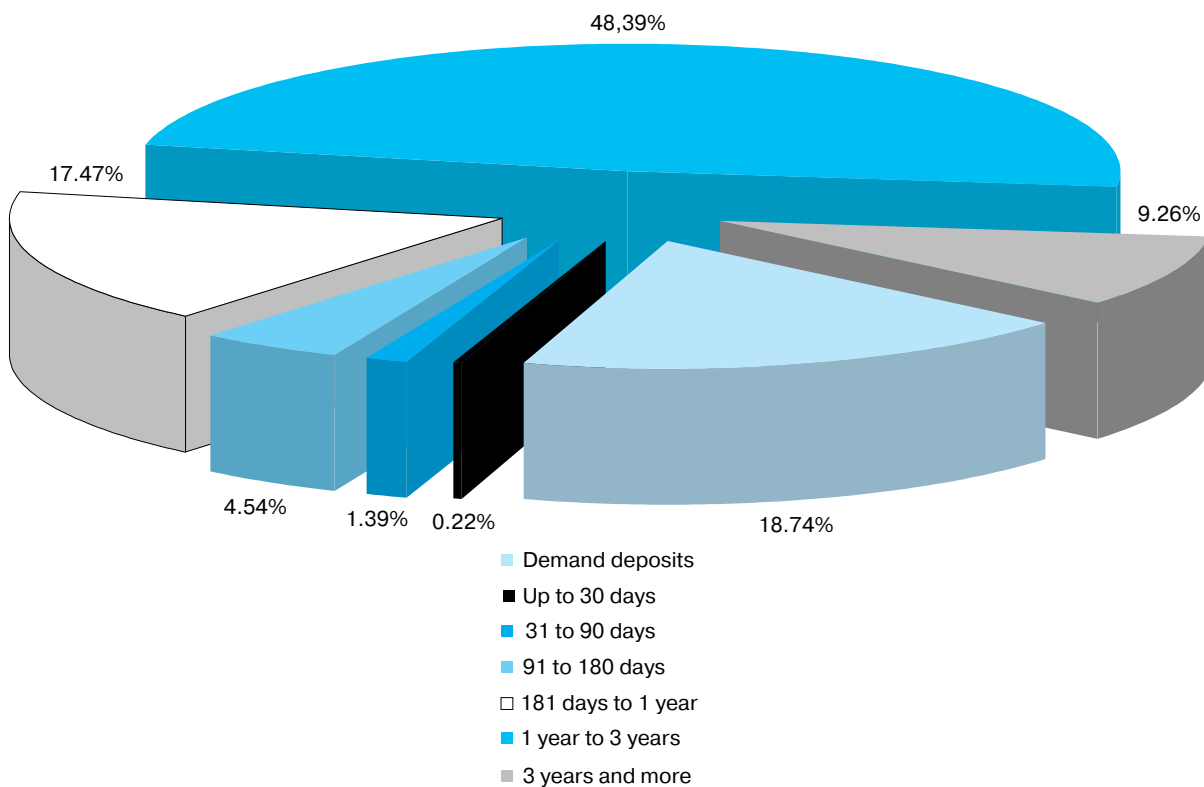


7.12. Structure of Individual Deposits Denominated in Rubles

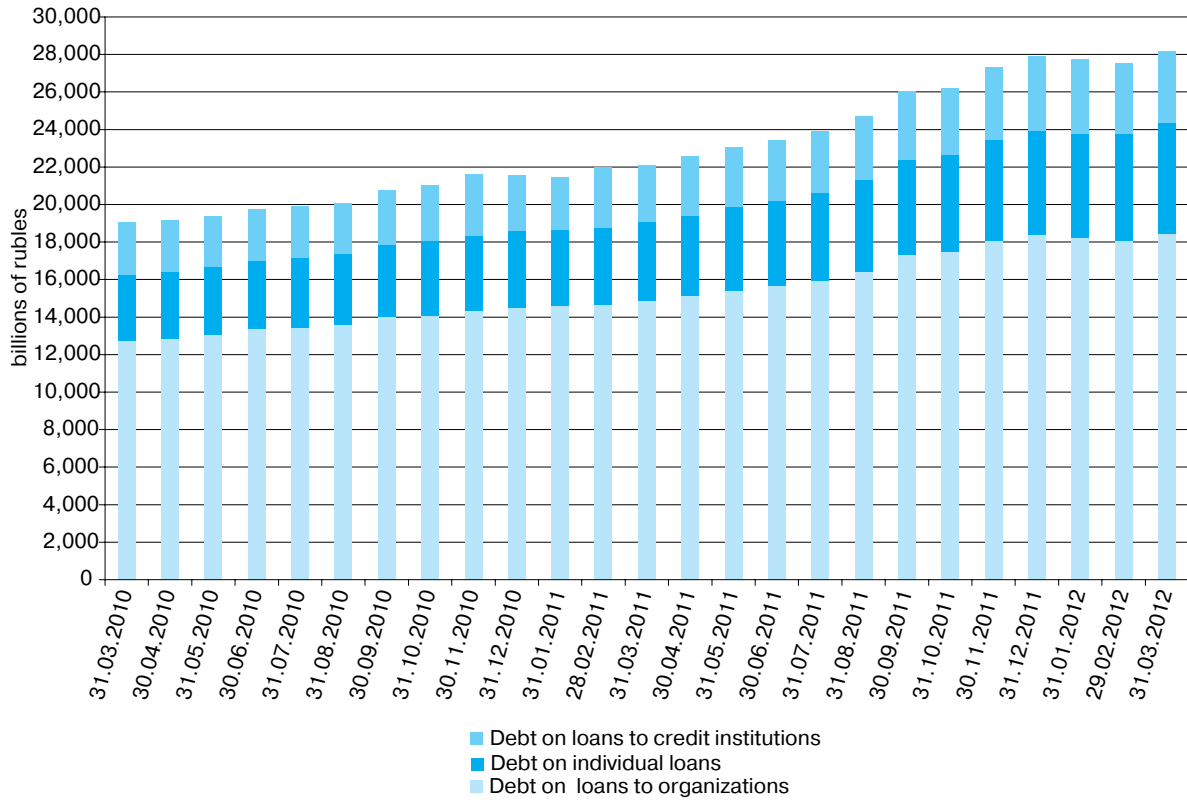
as of 31.03.2011



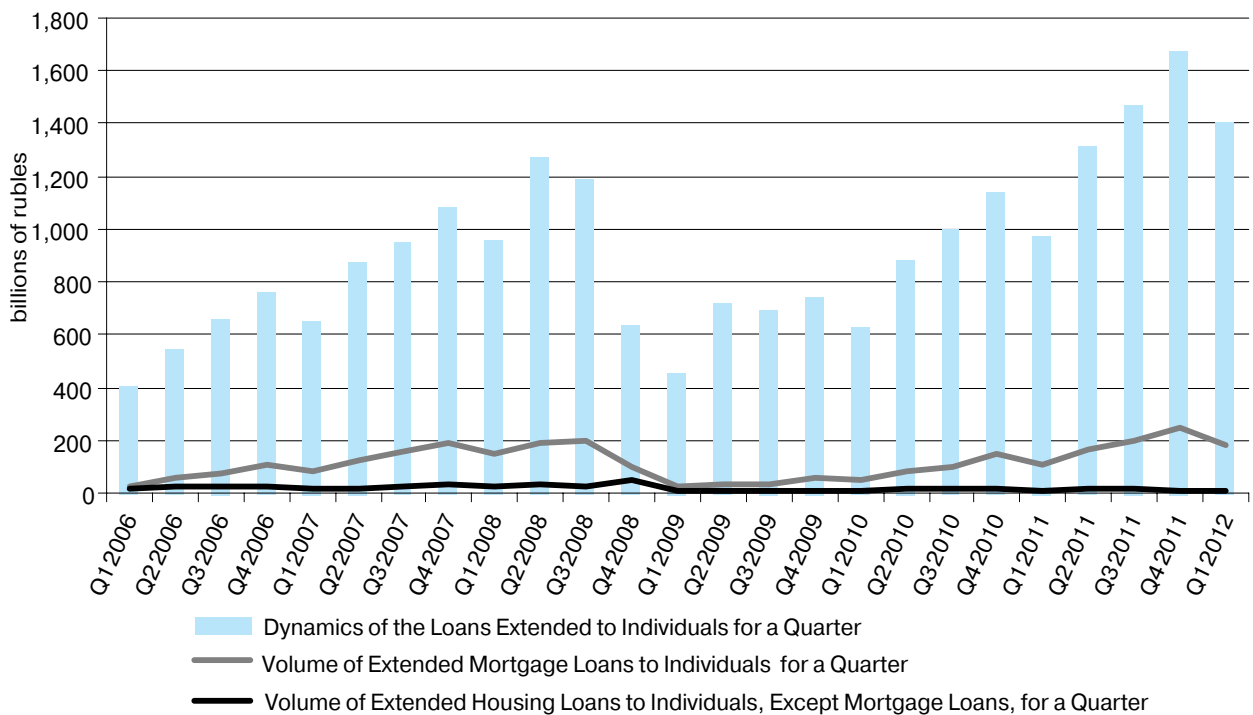
as of 31.03.2012



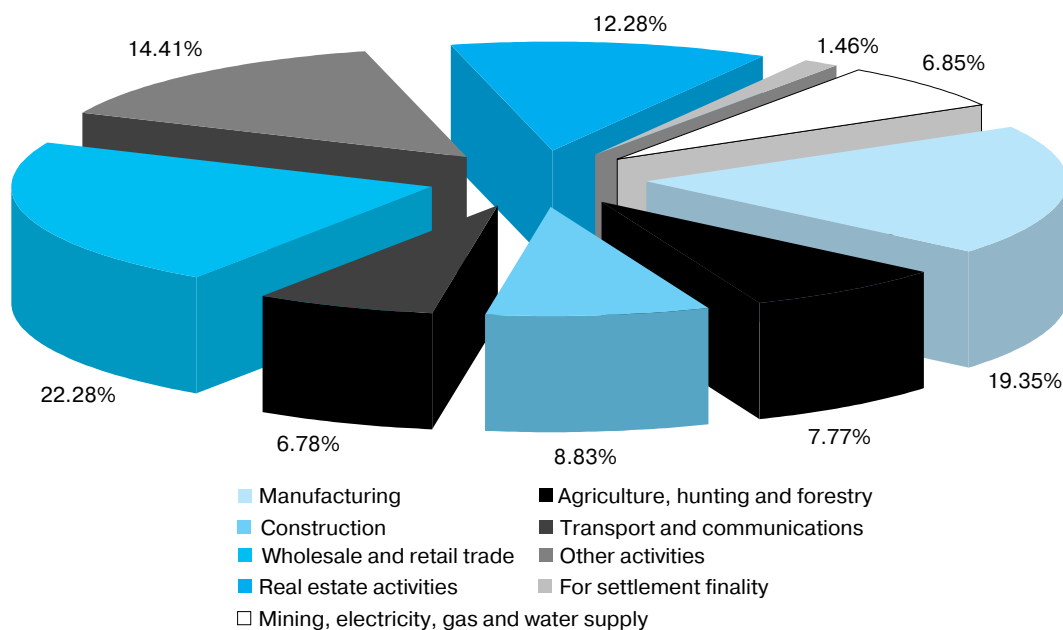
7.13. Dynamics of Debt on Loans Extended



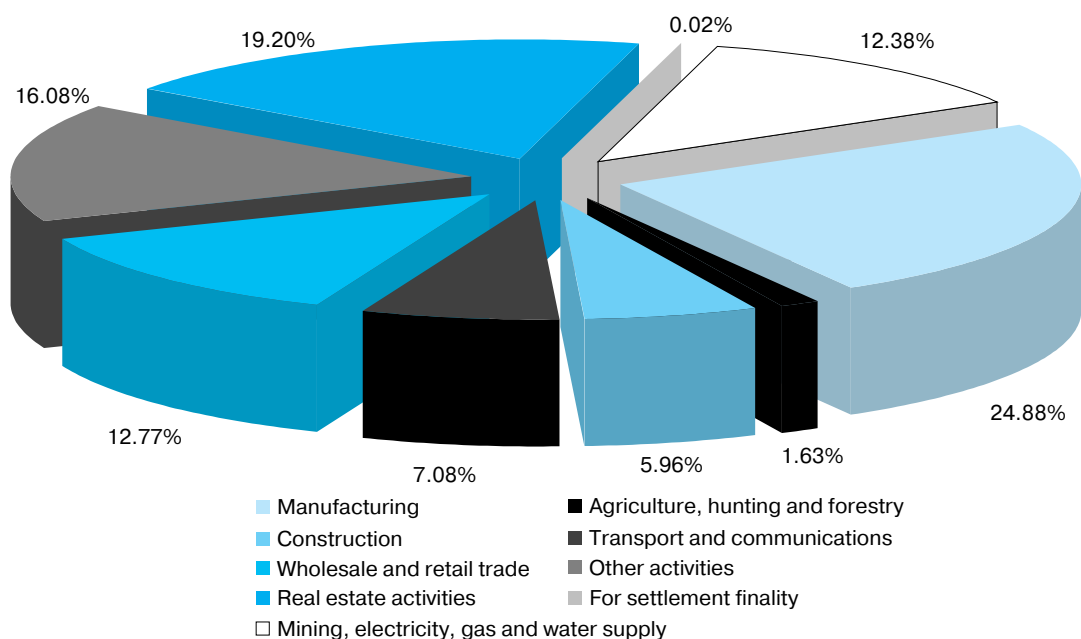
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



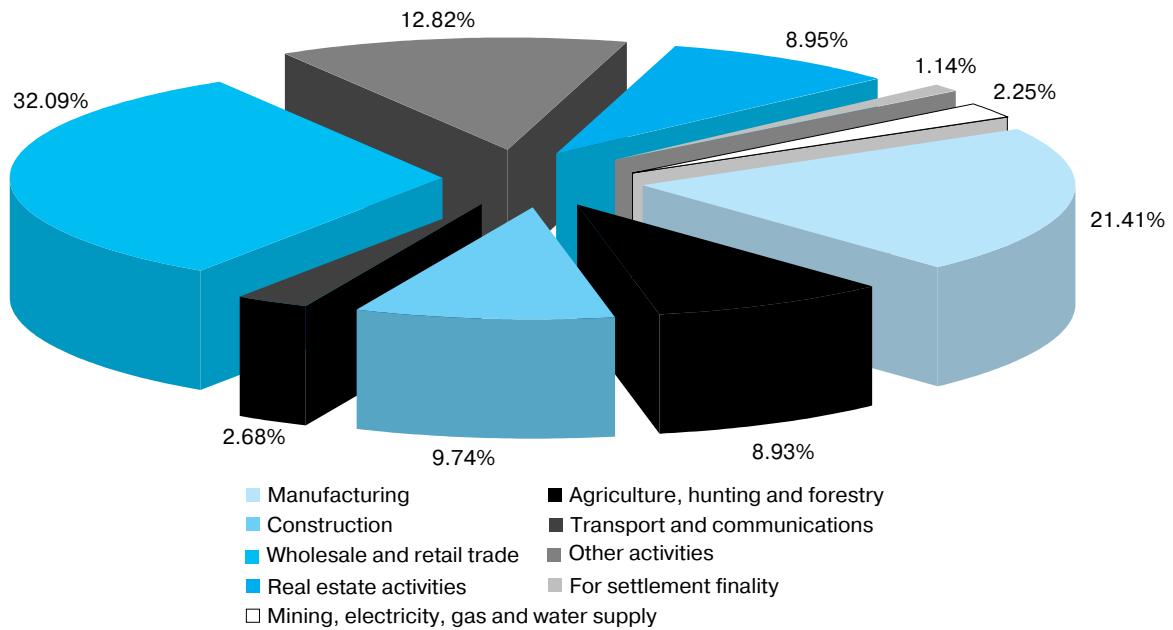
7.15. Structure of Ruble - Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2012



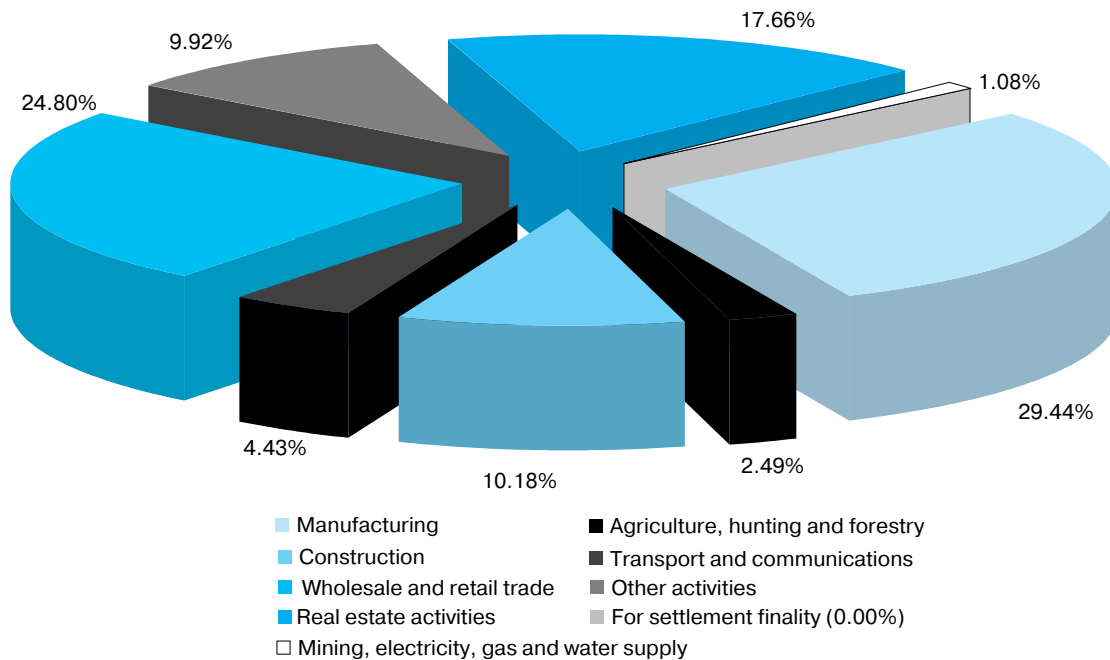
7.16. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.03.2012



**7.17. Structure of Ruble - Denominated Overdue Loans
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.03.2012**



**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 31.03.2012**



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".

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, Emergencies Ministry as well as from credit institutions, custodians, Other Sectors as well as 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 neutral presentation, which has the structure that meets international standards, 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 and current transfers.

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

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

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

1.3. Income includes income on production factors (labour, capital) provided by residents to nonresidents 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.

1.4. Current transfers. 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 2.1.1). 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 and financial account includes two major categories: (i) capital account and (ii) financial account (excluding reserve assets).

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

2.1.1. 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 forgive-

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.

ness). 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.

2.1.2. Acquisition or disposal of non-produced, non-financial 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).

2.2. 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 in accordance with the requirements of the International Monetary Fund's 5th edition of the "Balance of Payments Manual", 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).

2.2.1. 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.

2.2.2. 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.

2.2.3. 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.

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

2.3. 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.

2.4. 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 Capital Export/Import by Private Sector
(Based on the Balance of Payments, Flows Data)

General Provisions

The table "Net Capital Export/Import 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 capital export/import 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 capitalexport/import 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 capital export/import 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, Vnesheco-

nombank (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 inter-state 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 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 loans attracted from nonresidents by banks, including direct repos.

Current accounts and deposits item comprises indebtedness of banks to nonresidents on current accounts, short-term and long-term deposits.

Other liabilities is composed of banks’ arrears including interest arrears and other liabilities 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.

Table 1.9
International Investment Position of Russia
for 2000–2010: External Assets and Liabilities
at End of Period
Table 1.10
International Investment Position of Russia
for 2010

General Provisions

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

Valuation of indicators

External assets and liabilities are measured at market values, except for Positions in Trade credits, Loans and Arrears related to General government sector assets, which are recorded at book value that is higher than market value. Following negotiations with borrowers within the Paris Club, the above claims will be discounted.

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

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

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

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

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

Table 1.11
International Investment Position
of the Banking Sector of Russia

General Provisions

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

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

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

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

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

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

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

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

Individual Indicators Highlights

Foreign assets and foreign liabilities of the Banking sector on a specific date (which when netted result in the net international investment position) are the major classification groupings presented in **the lines of the table**. The components singled out in the table's lines are identical to those in the financial account of balance of payments, namely, direct investment, portfolio investment, financial derivatives, other investment. More detailed information on these components is given in the comment to table "The Russian Federation Balance of Payments".

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

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

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

creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

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

Valuation of indicators

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

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

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 compliance with the 5th edition of the IMF's Balance of Payments Manual.

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;
- reporting data by the major exporting enterprises;
- partner country data on selected items.

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

Individual Indicators Highlights

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

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

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

Table 1.13
International Reserves
of the Russian Federation

General Provisions

A country's international reserves are those external assets that are controlled by monetary authorities and used for

financing balance of payments imbalances, for interventions in exchange markets, which affect the currency exchange rate, and for other related purposes.

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

Chart 7.1. International Reserves Adequacy (International Reserves in Months of Import)

Reserves adequacy is determined by comparison of the actual amount of the international reserves in months of imports

of goods and services and the international benchmark reserves adequacy.

The international benchmark reserves adequacy is equal to three months.

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

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

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

Table 1.14
International Reserves and Foreign Currency Liquidity — Russia

General Provisions

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

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

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

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

Individual Indicators Highlights

Section I **Official Reserves and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table "International Reserves of the Russian Federation". Other foreign currency liquidity represents assets of the Bank of Russia and Minfin of Russia that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

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

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

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

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

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

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

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

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

Table 1.15
Central Bank Survey

General Provisions

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

Individual Indicators Highlights

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

Claims on nonresidents include international reserves of the Russian Federation government (see comments to the table: "International Reserves of the Russian Federation") and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with 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 institutions¹ (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.

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.

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

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

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

Table 1.16
Credit Institutions Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

Claims on nonresidents — all transactions in assets made by credit institutions with nonresidents and presented across the following financial instruments: *foreign currency* — cash in foreign currency in credit institutions' vaults; *deposits* — deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; *securities other than shares* — debt securities and bills issued by foreign governments, banks and other nonresidents; *credit and loans* — credits extended to nonresident banks, nonresident legal entities and individuals, including funds extended to nonresidents as REPO; *other claims* — investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

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

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

Net claims on general government include the credit institutions' claims on the RF government, fiscal authorities of

the RF constituent entities and local authorities, the RF government, constituent entities and local authorities extrabudgetary funds less the credit institutions' liabilities to the general government.

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

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

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

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

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

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

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

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

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

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

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

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

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

clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

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

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

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

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

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

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

Table 1.17
Banking System Survey

General Provisions

The "Banking System Survey" presents results of the consolidated data of the banking system (see "Central Bank Survey" and "Credit Institutions Survey"). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents). The monthly balance sheet of the Bank of Russia, the monthly aggregate balance sheet of credit institutions (excluding branches of Russian credit institutions abroad), balance sheets of the foreign banks branches located in the Russian Federation, the balance sheet of Vnesheconombank, and the Minfin's data on international reserves are the sources of information used to compile the "Banking System Survey".

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

Broad money liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

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)

¹ Equivalent to the indicator "Broad money".

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, 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, except for insurance companies and private pension funds, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, except for insurance companies and private pension funds.

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, except for those in the portfolios of insurance companies and private pension funds.

Loans include credits and loans received by insurance companies and private pension funds from credit institutions, other financial institutions, except for insurance companies and private pension funds, from 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, except for insurance companies and private pension funds, with nonfinancial organizations and households 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 agreements with residents and the amount of compulsory medical insurance reserves.

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, and also consolidation adjustment. Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance and co-insurance agreements, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial

assets, accounts receivable under insurance and co-insurance agreements and other accounts receivable, deferrals, other reserves and costs and other assets; consolidation adjustment represents the balance of reinsurance transactions with residents.

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, except for insurance companies and private pension funds, on nonfinancial institutions and households, and also net claims on general government.

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

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

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

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

Claims on other financial institutions comprise investments of banking system, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension

funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for insurance companies and private pension funds.

Claims on 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, except for insurance companies and private pension funds.

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 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), Monthly Average Moscow Interbank Offered Rates (MIBOR) and Monthly Weighted Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG)

Table 3.1.2

Daily Average Moscow Interbank Bid Rates (MIBID), Daily Average Moscow Interbank Offered Rates (MIBOR) and Daily Weighted Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG)

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 weighted Moscow Interbank Actual Credit Rate (MIACR) and **Average Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG)** is calculated as monthly average of daily MIACR/MIACR-IG rates weighted by daily amounts of interbank lending transactions included in calculation base of MIACR/MIACR-IG rate.

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).

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 and MIACR-IG 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);

K_i — interest rate on interbank loan "i" during the day;

S_i — volume of interbank loan "i" during the day.

Table 3.1.3

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

Table 3.1.4

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

General Provisions

Data source: Form № 0409701 "The currency and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation"). Tables include average daily turnover of credits (deposits) in the domestic money market and REPO operations with breakdown into the standard money market terms (tools).

Individual Indicators Highlights

Interbank credits (deposits) turnover includes interbank lending-borrowing operations on credits (deposits), unsecured and uncharged.

Subsection 3.2 Exchange Market

Table 3.2.1

Trade at Interbank Currency Exchange

General Provisions

Information is provided by the results of trade in foreign currencies for rubles at the interbank currency exchanges, which participated in organization of the Unified trading session of interbank currency exchanges. The bidding participants are authorized banks, members of the exchanges (the Bank of Russia may also take part). Trading and settlements on the interbank currency exchanges are regulated by the rules approved by the authorized bodies of the interbank currency exchanges and agreed with the Bank of Russia.

The table contains data on US dollars and euros trade for rubles. Data are obtained from the monthly reporting of the authorized exchange markets and CBR regional departments.

In addition, relevant information is released by interbank currency exchanges.

Individual Indicators Highlights

Average weighted rate is defined as an average weighted rate with the following formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

\bar{r} — average weighted rate;

R_i — average weighted rate of a bidding session;

V_i — trading volume.

Trading volume is the total volume of contracts settled over a bidding session.

Table 3.2.2
Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

Table 3.2.3
Total Average Daily Currencies' Turnover of Forward FX Transactions on Domestic Currency Market of the Russian Federation

General Provisions

Table is based on data from credit institutions, which are the largest domestic currency market operators. The share of these credit institutions (further — the banks-respondents) in total turnover of FX transactions exceeds 99%.

Individual Indicators Highlights

Spot FX transactions currencies' turnover includes inter-bank transactions with settlements effected not later than the second bank business day after the transaction day.

Forward FX transactions currencies' turnover includes inter-bank transactions with settlements effected later than the second bank business day after the transaction day.

Spot FX/Forward FX transactions currencies' turnover includes exchange and over-the-counter transactions conducted among banks-respondents (excluding double-counting), and transactions conducted by banks-respondents with other credit institutions (residents and non-residents of the Russian Federation).

Spot FX/Forward FX transactions currencies' turnover includes also FX swap transactions (only one leg).

Total currencies' turnover is the total value of the deals (excluding double-counting).

Table 3.2.4
Foreign Cash Flow Through Authorized Banks Across Russia

General Provisions

The table "Foreign Cash Flow Through Authorized Banks Across Russia" contains principal indicators of foreign cash circulation on the territory of the Russian Federation.

The table data was sourced from monthly reports of credit institutions that are licensed for foreign exchange transactions (authorized banks) on foreign cash flows and payments on foreign exchange cheques.

Information on foreign cash flow through Russia's authorized banks is available in the *Bulletin of Banking Statistics*, the weekly *Bank of Russia Bulletin* and placed on the CBR Internet web site.

Individual Indicators Highlights

Total foreign currency receipts — include all foreign currency cash receipts to vaults in authorized banks (and their branches) excluding the interbranch operations.

Banks' imports (entered to the cash account) to Russia — the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions' cash balance account.

Purchased from resident banks¹ — the amount of foreign cash in held by authorized banks as a result of transactions with other resident banks.

Purchased from individuals (residents and nonresidents) and accepted for conversion — the amount of foreign cash purchased from residents and nonresidents against the currency of the Russian Federation or accepted for exchange (conversion), including damaged banknotes of foreign states (group of states) bought against the currency of the Russian Federation.

Deposited into personal accounts (by residents and nonresidents) — the amount of foreign cash deposited into personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payment accepted by a credit institution employee (a teller). Funds deposited through automated teller machines (ATMs) are reported in the "other receipts" category, rather than in this indicator.

Received from individuals (resident and nonresidents) for remittances without opening an accounts — the amount of foreign cash deposited by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorized banks' commission for remittances that originated in the Russian Federation is not included in this indicator but shown in Other Receipts.

Other receipts — the amount of other foreign cash receipts, including:

- foreign currency commission charged for transactions with foreign cash and cheques;
- foreign cash, deposited on accounts of individuals — residents and nonresidents through automatic teller machines (without of a credit institution's employee)²;
- foreign cash returned by resident and nonresident legal entities formerly withdrawn from their foreign currency accounts with authorized banks for covering employee foreign travel expenses and not spent in full.
- foreign cash credited to legal entities' foreign currency current accounts;
- foreign cash held by authorized banks and brought to the Russian Federation by nonresident banks and booked on their correspondent accounts;
- appropriately authenticated banknotes held by authorized banks;
- earnings from selling goods for foreign currency in duty-free shops deposited on legal entities' accounts;
- foreign currency charges and duties paid in cash;
- foreign cash deposited by individuals to repay loans received from authorized banks;
- receipts from sales of foreign currency cheques;
- other legitimate foreign currency receipts.

Total foreign cash expenses — all types of foreign cash expenditures by authorized banks (branches) except for inter-branch operations.

Banks' exports from Russia (cash withdrawn) — amount of foreign cash exported from the Russian Federation by authorized banks.

Sales to resident banks — the amount of foreign cash sold (spent) by authorized banks in transactions with other authorized banks.

Sales to individuals (residents and nonresidents) and payments as a result of conversion — the amount of foreign cash sold to residents and nonresidents or paid out as a result of a foreign exchange operation (conversion).

Personal account withdrawals (by residents and nonresidents) — the amount of foreign cash withdrawals from personal accounts by residents and nonresidents as well as a result of foreign exchange operations and ruble account withdrawals, including payments with bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payments accepted by a credit institution employee (a teller). Withdrawals through automated teller machines (ATMs) are reported in "other expenses" category, rather than this indicator.

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign 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;

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.

- 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 ex-

change transactions in cash rubles reported by each authorized bank's (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of the estimated average transaction.

Subsection 3.3

Main Characteristics of the Government Securities Market

The subsection "Main Characteristics of the Government Securities Market" comprises data on specific placement and redemption parameters of short-term government bond (GKO) and federal loan bond (OFZ) issues and indicators characterising GKO and OFZ secondary trading.

For details about the terms and conditions of government securities issues, circulation and redemption, see the Provision of Bank of Russia No. 219-P, dated March 25, 2003, on the Servicing and Circulation of the issues of Government securities.

The data source for all tables characterising the GKO—OFZ market is the global certificate of issue and information provided on a daily basis by the Moscow Interbank Currency Exchange (MICEX).

Data on operations with government securities are published not only in the *Bulletin of Banking Statistics*, but also in the weekly *Bank of Russia Bulletin* and in the subsection "Government Securities Market" of the section "Financial Markets" in the Bank of Russia site on the Internet.

Table 3.3.1

Main Highlights of Auctions for OFZ Placement

General Provisions

The table "Main Highlights of Auctions for OFZ Placement" contains information on the results of the OFZ primary placement.

Individual Indicators Highlights

Date — date of the OFZ primary placement.

Bond code determines the issue put up for auction.

Demand volume — maximum volume of the issue that auction participants were ready to acquire.

Volume placed — the issue volume actually acquired by auction participants.

Cut-off price determines the bottom price level of accepted bids.

Average weighted price is the ratio of proceeds to the bond volume placed.

Official yield by the average weighted price — yield to maturity calculated by the average weighted price in accordance with the official method of yield assessment for the given type of bonds (OFZ — effective yield).

Table 3.3.2

Data on Redemption and Coupon Payments on Government Securities

General Provisions

The table "Data on Redemption and Coupon Payments on Government Securities" contains data on the expenses involved in bond redemption in the GKO—OFZ market.

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.

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".

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 de-

pending 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:

1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law

"On Banks and Banking Activities" (nonbanking credit institutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

2) credit institution authorized for selected banking operations, established by Federal Law "On Banks and Banking Activities". The permissible combination of banking operations for such nonbanking institutions are specified by the Bank Russia.

Registered credit institutions — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

Credit institutions licensed for banking operations — credit institutions registered by the Bank of Russia before July 1, 2002, or by the registration authority, and entitled to conduct banking operations.

The Bank of Russia license is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking license spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licenses may be issued to newly created credit institutions:

- license to conduct banking operations in rubles (without the right to accept individual deposits);
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a bank along with a license to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- license to accept individual deposits in rubles. This license may be granted to a bank simultaneously with the license for banking operations in rubles (without the right to accept individual deposits);
- license to accept individual deposits in rubles and foreign currency. This license may be granted to a bank simultaneously with the license for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to conduct banking operations in rubles (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- license to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- license to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations;
- license to conduct banking operations in rubles and foreign currency for nonbanking credit institutions authorized for money transfers without opening accounts and other banking operations connected with them.

The following types of banking licenses may be issued to an operating credit institution for expansion of its activities:

- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- license to accept individual deposits in rubles;

- license to accept individual deposits in rubles and foreign currency. This license may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) or simultaneously with it;
- general license;
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to render collect of cash, bills, payment documents and cash service of individuals and legal entities).

A general license may be issued to a credit institution that has licenses to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law "On Banks and Banking Activities" own funds (capital) adequacy requirements. A bank is not required to have a license to carry out banking operations with precious metals in order to receive a general license. A bank with a General license and own funds (capital) of at least 180 million rubles has the right to establish branches in foreign countries after obtaining a permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General license and capital of not less than 180 million rubles has the right with the permission and in accordance with requirements of the Bank of Russia to establish subsidiaries on the territory of a foreign state.

The Bank of Russia's licenses to accept deposits of individuals — license to accept individual deposits in rubles and license to accept individual deposits in rubles and foreign currency.

The authorized capital of a credit institution is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a license to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with the Article 11 of the Federal Law "On Banks and Banking Activities".

Registered authorized capital of credit institutions — aggregate value of credit institutions' authorized capitals as registered in the State Register of Credit Institutions, i.e. after the authorized registrar has made in the single state register of legal entities an entry on the state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

Branches of credit institutions having the right to conduct banking operations — structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the CBR license.

The line "Sberbank branches" shows Russia's Sberbank branches that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of Savings Bank (Sberbank) branches.

Representative offices of credit institutions having the right to conduct banking operations — autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

Credit institutions with revoked licenses — credit institutions whose banking licenses were revoked following a

decision by the CBR under the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)".

Following the publication of the CBR's decision to revoke a license, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law "On Banks and Banking Activities".

Credit institutions subject to liquidation — credit institutions subject to liquidation:

- a) without signs of bankruptcy by the decision of:
 - a general meeting of stockholders (equity holders) or its body authorized to do so by the founding documents (voluntary liquidation in accordance with paragraph 2 of point 2 of Article 61 of the Civil Code of the Russian Federation);
 - an arbitration court (compulsory liquidation in accordance with paragraph 3 of point 2 of Article 61 of the Civil Code of the Russian Federation).

b) with procedures of bankruptcy by the decision of an arbitration court (which may rule a credit institution bankrupt and initiate bankruptcy proceedings in accordance with point 1 of Article 65 of the Civil Code of the Russian Federation, Federal Law No. 127-FZ, dated October 26, 2002, "On Insolvency (Bankruptcy)" and Federal Law No. 40-FZ, dated February 25, 1999, "On Insolvency (Bankruptcy) of Credit Institutions").

Credit institutions in receivership with court-appointed interim trustees (structure of a liquidating commission is agreed) — credit institutions subject to liquidation:

- a) without any signs of bankruptcy, in which
 - the stockholders (equity holders) or a body that has taken the decision to liquidate the credit institution have appointed liquidation commissions (liquidators), approved by the Bank of Russia;
 - a liquidator has been appointed by the decision of an arbitration court;
 - b) through bankruptcy proceedings, following a decision by an arbitration court to introduce receivership and appoint a receiver.

**Table 4.1.2
Number of Credit Institutions
with Nonresidents Equity**

General Provisions

The table "Number of Credit Institutions with Nonresidents Equity" carries information on nonresidents' participation in the authorized capital of credit institutions in the Russian Federation.

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

Individual Indicators Highlights

Residents/Nonresidents — the notions "residents" and "nonresidents" used for calculating the indicators of this table are defined in accordance with the Russian Federation Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity is a resident credit institution whose authorized capital is formed with the nonresidents' participation regardless of their share in it.

When calculating indicators of the table, credit institutions with the General license were not included in the number of credit institutions licensed by the Bank of Russia to conduct operations in foreign currency.

Table 4.1.3
Credit Institutions Grouped by
Registered Authorized Capital

General Provisions

The table "Credit Institutions Grouped by Registered Authorized Capital" is complementary to the table "Number and Structure of Credit Institutions" and presents quantitative distribution by the size of registered authorized capital (see comments on the "Number and Structure of Credit Institution" table). Authorized capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions. The quarterly supplement to the *Bulletin of Banking Statistics* provides similar data dissected by Russian regions.

The data source is the State Register of Credit Institutions.

Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bulletin of Banking Statistics*, it is also available in weekly the *Bank of Russia Bulletin*, and on the CBR Internet web site.

Table 4.1.4
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

The table "Credit Institutions Grouped by the Share of Nonresidents 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 deposits 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 periods 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.

¹ According to the Bank of Russia Regulation No. 372-P dated July 4, 2011 "On the Procedure for Derivatives Accounting".

The data source is the monthly aggregate balance sheet of operating credit institutions.

Individual Indicators Highlights

Bill — direct financial liability that is completed in a legally prescribed form and issued by a promisor to a billholder and 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 organi-

zations 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, payment 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 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 BSP 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).

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".

The number of credit institutions covering 80% of assets signifies the number of credit institutions that cover 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 May 10 to June 10, 2012
Grouped by Registered Authorized Capital

General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On the Required Reserves of Credit Institutions" (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as a part of the credit institution's required reserves as of the corresponding reporting date.

The total on the Russian Federation includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

The total on the federal district includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding federal districts where their correspondent accounts are held with breakdown by the size of registered authorized capital.

The total on the constituent entities includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

Table 6.1.7
Financial Performance of Credit Institutions

General Provisions

The Table "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions registered in corresponding federal districts with breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

The total profit (+)/loss(–) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

The value of profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

The share of profit-making credit institutions is the share of credit institutions that have made profit or zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

The value of losses (–) of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

The share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the stakeholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

Table 6.1.8
Credit Institutions
Grouped by the Share of Nonresidents Equity

General Provisions

The table "Credit Institutions by the Share of Nonresidents Equity" show how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

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

Individual Indicators Highlights

See commentary on table "Number of Credit Institutions with Nonresidents Equity".

Table 6.1.9
Number of Credit Institutions under the General
Agreement with the Bank of Russia on Deposit
Operations (AD), General Loan Agreement (GLA),
Number of Correspondent Accounts
Credited by the Bank of Russia (CA)

General Provisions

The table "Number of Credit Institutions under the General Agreement with the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)" contains the following information:

- the number of resident credit institutions that have concluded the General agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System, under the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" (with amendments) and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the MICEX Electronic Trade System in compliance with the Bank of Russia letters No. 114-T, dated August 25, 2006, "On a New Form of the General Deposit Agreement on Conducting Deposit Transactions in the Russian Federation Currency Using the MICEX Electronic Trade System" and No. 121-T, dated August 8, 2007 "On a form of Additional agreement to General deposit agreement";
- the number of credit institutions that have concluded General credit agreements with the Bank of Russia under

the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending by the Bank of Russia Loans against assets or guarantees" (with amendments) and/or General credit agreements for extending by the Bank of Russia loans against gold under the Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for Extending by the Bank of Russia Loans against Gold" and/or General credit agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities under the Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" (with amendments) and/or agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities in MICEX transactions with use of MICEX Electronic Trade System, according to the Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";

— the number of credit institutions' correspondent accounts and sub-accounts credited by the Bank of Russia under General credit agreements.

Credit institutions conclude General agreements/General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Settlements in deposit transactions conducted using the Reuters Dealing System are routed either through the correspondent account of a credit institution registered in the Moscow Region or through the correspondent sub-account of the Moscow branch of a regional credit institution. A credit institution that has concluded General deposit agreement effects settlements through the authorized settlement centre of the organized securities market in which the credit institution's bank account indicated in the agreement was opened.

Credit institutions conclude General credit agreements with those the Bank of Russia regional branches where their correspondent account was opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

The total on the Russian Federation includes total number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia as of the reporting date.

The total on the federal district includes the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branches in the correspondent federal district where they opened correspondent accounts as of the corresponding reporting date.

The total on the constituent entities — the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branch in the corresponding region, territory or republic where a correspondent account was opened as of the corresponding reporting date.

Number of credit institutions that have concluded General credit agreements with the Bank of Russia

The total on the Russian Federation — total number of credit institutions that concluded General credit agreements with the Bank of Russia as of the corresponding reporting date.

The total on the federal district — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches located in the corresponding federal district where a correspondent account was opened as of the corresponding reporting date.

The total on the constituent entities — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches where a correspondent account was opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

The total on the Russian Federation includes total credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer the sum of loans under General credit agreements as of the corresponding date.

The total on the federal district includes the number of credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia loans can transfer the loans under General credit agreements as of the corresponding date.

The total on the constituent entities — the number of credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General credit agreements as of the corresponding date.

Subsection 6.2 Foreign Cash Operations

Table 6.2.1

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

General Provisions

The table "Foreign Cash Sales to Individuals by Authorized Banks (US Dollar Equivalent for All Currencies)" contains data on the volume of sale of foreign cash to individuals by the authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of sale of the major currencies (the US dollar and the euro) by the authorized banks with breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entities of the Russian Federation.

Table 6.2.2

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

General Provisions

The table "Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)" contains data on the volume of purchase of foreign cash by the authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of purchase of the US dollars and

the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash purchases by authorized banks from individuals (in US dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

Subsection 6.3 Borrowings

Table 6.3.1

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

General Provisions

This table contains aggregate data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions, their branches and internal divisions.

The source of information is reports compiled by Russian credit institutions (including 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

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

by Credit Institutions, approved by the Bank of Russia Ordinance No. 333-U, dated August 31, 1998.

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 institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity or individual entrepreneur is determined by its core activity.

Individual Indicators Highlights

Volume of loans by economic activities is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt on loans by economic activities reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

Table 6.4.5
Loans Extended to Small, Medium-Sized
Businesses

General Provisions

This table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with break down by constituent entities of the Russian Federation. Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including 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:

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

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

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

In addition to being published in the *Bulletin of Banking Statistics*, this information is also available on the Bank of Russia's website in the section "Statistics".

Individual Indicators Highlights

Value of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt on loans, including overdue debt as of the reporting date.

Average weighted maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

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

\bar{T} is the average weighted term of credit;

T is the average weighted maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Average weighted interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the average weighted interest rate;

P is the average weighted interest rate on loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n;

T is the average weighted maturity of loans extended by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers' residence.

Table 6.4.9
Structure of Investment Portfolio
of Credit Institutions

General Provisions

The table "Structure of Investment Portfolio of Credit Institutions" contains data on the value of securities other than bills acquired by credit institutions from residents and nonresidents, which are classified as securities under the federal law. These include bonds, deposit certificates, shares and other securities denominated in rubles and foreign currency.

The data on investment portfolio of credit institutions are aggregated for operating credit institutions and their branches registered in a particular constituent entity of the Russian Federation (including branches whose head office is registered in another constituent entity of the Russian Federation) and don't take into accounts actual place of registration of issuer. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Investments in debt obligations, total — credit institutions' investments in debt obligations that are classified as securities under Russian Federation law (debt obligations of the Russian Federation government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and do not qualify for the derecognition; and non-resident debt obligations, other than bills of exchange, that are considered as securities under the law of the issuer's country). Investments in debt obligations (column 2) include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. The aggregate value of investments in debt obligations (column 2) accounts for revaluation of securities.

Depending on the issuer of securities, *debt obligations* in a credit institution's portfolio include:

debt obligations of the Russian government — all debt obligations of the Russian government denominated in rubles and foreign currency;

debt obligations of the Bank of Russia — debt obligations issued by the Bank of Russia for trade among credit institutions;

debt obligations of regional and local governments — debt obligations issued by the constituent entities of the Russian Federation and local governments;

debt obligations of resident credit institutions — debt obligations issued by credit institutions that are residents of the Russian Federation;

other debt obligations of residents — debt obligations issued by resident organizations other than credit institutions;

investments in nonresident debt obligations (except bills of exchange) that are considered as securities under the law of the issuer's country. In particular, they include:

debt obligations of foreign countries — debt obligations issued by foreign states;

nonresident banks' debt obligations — debt obligations issued by non-resident banks;

other non-residents' debt obligations — debt obligations issued by other non-resident organizations;

debt obligations that do not qualify for derecognition — securities that were backed to repurchase agreements and continue to be recognized;

overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

Debt obligations of the Russian government and the Bank of Russia (column 3) are accounted for at their balance-sheet value (regardless of revaluation);

Investments in equity securities — investments in shares, stakes and also in any securities, which in accordance with the legislation of the country of their issue entitle a

shareholding in the property and (or) net assets of an organization (the residual share in assets remaining after the deduction of all of the organization's liabilities), and also equity securities continue to be recognized.

Investments in equity securities include equities that are booked at their fair value through profit or loss and those available for sale, denominated in rubles or foreign currency.

Investments in equity securities (column 4) are booked with account taken of their revaluation.

Equity in subsidiary and associated joint stock companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint stock companies that ensures control over the financial and operating policy of the issuer or the ability to exert significant influence on financial and operating policy of a joint stock company.

Other equity is credit institutions contributions in equity of legal entities-residents and non-residents in rubles and foreign currency.

Table 6.4.10
Discounted Bills

General Provisions

The table "Discounted Bills" contains information on the value of bills acquired (discounted) by credit institutions, including notes guaranteed by federal, regional and local governments, bills guaranteed by the central and local governments of foreign states and unpaid, protested and unprotested bills.

The data on discounted bills of credit institutions are aggregated for head offices and branches of credit institutions operating in a particular constituent entity of the Russian Federation (including branches whose head offices are registered in another constituent entities of the Russian Federation) and don't take into accounts actual place of registration of drawer of a bill. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in conformity with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Ruble and foreign currency-denominated discounted bills, total is the purchase price of ruble and foreign currency-denominated bills and notes acquired by credit institutions, including notes unpaid by the required time.

Total ruble and foreign currency-denominated bills discounted by credit institutions comprise:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by regional and local governments;
- bills issued and guaranteed by resident credit organizations;
- other resident bills;
- nonresident bills, which include bills issued and guaranteed by central and local governments of foreign states, bills issued and guaranteed by nonresident banks and other nonresident bills.