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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 April—July 2012 (the period (or date) to which data to be released relate is shown in parentheses)			
	April	May	June	July
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	28.04.2012 (03.2012)	31.05.2012 (04.2012)	29.06.2012 (05.2012)	31.07.2012 (06.2012)
2. Analytical accounts of the central bank, end of period ¹	13.04.2012 (03.2012)	14.05.2012 (04.2012)	14.06.2012 (05.2012)	13.07.2012 (06.2012)
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)	
7. Stock market: Share Price Index	10.04.2012 (03.2012)	11.05.2012 (04.2012)	9.06.2012 (05.2012)	10.07.2012 (06.2012)
External sector				
8. Balance of Payments, for the reporting quarter, year ²			29.06.2012 (Q1.2012)	
9. International Reserves: Official reserves (weekly)	weekly, on Thursday			
10. International Reserves: Official reserves (monthly), end of period	6.04.2012 (03.2012)	5.05.2012 (04.2012)	7.06.2012 (05.2012)	6.07.2012 (06.2012)
11. Template on international reserves and foreign currency liquidity, end of period	20.04.2012 (03.2012)	18.05.2012 (04.2012)	20.06.2012 (05.2012)	20.07.2012 (06.2012)
12. Merchandise trade, for the reporting month (per balance of payments methodology)	11.04.2012 (02.2012)	11.05.2012 (03.2012)	9.06.2012 (04.2012)	12.07.2012 (05.2012)
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)	
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)	
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)	
15. Exchange Rates	every working day			

¹ Preliminary data publication date.

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

³ Advance estimates of quarterly external debt data are usually disseminated on the third business day following the end of the reporting period.

The Central Bank of the Russian Federation disseminates data on the above-mentioned categories on the Bank of Russia Internet website — section IMF Special data dissemination standard (SDDS) (http://www.cbr.ru/eng/data_standard/).

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8. Summary Methodology

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

Symbols and notes:

— nil

... not available

0,0 and 0,00 non-significant volume

X data are not published

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

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

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Macroeconomic 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	45,166.0	104.3
2011	54,369.1	104.3
2010		
Q1	9,571.9	103.5
Q2	10,623.4	105.0
Q3	11,772.9	103.1
Q4	12,971.0	104.5
2011		
Q1	11,410.0	104.1
Q2	12,757.1	103.4
Q3	14,055.5	104.8
2011		
	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	105.7	106.9 ³
2011	105.1	108.4 ³
2011		
Q1	104.3	103.8 ³
Q2	103.5	101.1 ³
Q3	106.5	99.7 ³
Q4	105.9	101.4 ³
January	105.5	102.4
February	104.3	103.2
March	103.3	103.8
April	103.0	104.3
May	103.3	104.8
June	104.2	105.0
July	105.9	105.0
August	106.5	104.7
September	107.2	104.7
October	107.5	105.2
November	105.7	105.6
December	104.6	106.1
2012		
January	104.9	100.5
February	107.1	100.9

¹ Data source: the Federal State Statistics Service.

² Quarterly and monthly indicators of GDP — estimates.

³ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	4	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	7	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
1	2	3	4	5	6	7	8	9	10	
2010	16,031.9	17,616.6	-1,584.6	8,305.4	10,117.4	-1,812.0	5,175.7	4,849.6	326.1	
2011	20,853.7	20,004.8	848.8	11,366.0	10,935.2	430.8	5,819.6	5,387.0	432.6	
2011										
Q1	4,392.5	3,575.4	817.0	2,392.8	2,214.7	178.0	1,375.7	1,153.4	222.4	
Q2	5,492.6	4,563.3	929.4	2,913.6	2,388.2	525.5	1,432.8	1,347.5	85.2	
Q3	5,285.7	4,606.7	679.0	2,906.6	2,479.2	427.4	1,458.2	1,337.9	120.3	
Q4	5,682.9	7,259.4	-1,576.6	3,153.0	3,853.1	-700.1	1,552.9	1,548.2	4.7	
January	1,115.9	647.0	468.8	804.9	657.4	147.5	445.6	225.4	220.3	
January—February	2,405.0	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	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	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	1,442.6	4,200.0	3,814.8	385.3	2,321.8	2,069.2	252.7	
January—June	9,885.1	8,138.7	1,746.4	5,306.4	4,602.9	703.5	2,808.5	2,500.9	307.6	
January—July	11,748.6	9,665.4	2,083.3	6,233.8	5,477.6	756.3	3,340.9	2,928.4	412.5	
January—August	13,496.1	11,138.6	2,357.5	7,220.2	6,431.5	788.7	3,984.2	3,366.5	617.7	
January—September	15,170.8	12,745.4	2,425.4	8,213.0	7,082.1	1,130.9	4,266.7	3,838.8	427.9	
January—October	17,025.2	14,324.5	2,700.7	9,240.8	7,818.0	1,422.8	4,696.8	4,276.6	420.3	
January—November	18,669.8	16,029.0	2,640.8	10,164.8	8,795.3	1,369.4	5,200.3	4,731.6	468.7	
January—December	20,853.7	20,004.8	848.8	11,366.0	10,935.2	430.8	5,819.6	5,387.0	432.6	
2012										
January	1,446.4	1,033.1	413.5	1,059.6	1,032.4	27.2	539.7	289.5	250.2	

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	7,643.9	7,679.3	-35.4	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	2,026.2	2,893.2	-867.0	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	7,643.9	7,679.3	-35.4	904.6	883.7	20.9
2012						
January	395.5	275.6	119.9	58.6	42.5	16.2

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	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	–430.8	–325.6	1,079.7	4.3	–1,628.6	–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	700.1	728.6	299.8	7.3	690.7	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	–430.8	–325.6	1,079.7	4.3	–1,628.6	–82.7	–51.2		
2012									
January	–27.2	24.1	–7.3	0.0	–132.0	–1,051.5	100.8		

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				
January	-51.3	0.0	-1.3	

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	146,410	400,419	14,911	8,970	21,239	45,120	445,539	3,619	33,742	1,008	9,953	492,853	
Q1, 2009	34,845	22,420	57,265	2,501	1,670	4,153	8,324	65,589	777	8,108	833	2,049	76,523	
Q2, 2009	42,013	26,100	68,113	3,156	2,449	5,046	10,652	78,765	846	7,074	144	2,376	89,060	
Q3, 2009	52,760	29,691	82,451	3,415	3,128	4,887	11,430	93,881	840	7,289	107	2,072	104,083	
Q4, 2009	61,091	34,468	95,559	3,297	2,119	5,772	11,188	106,747	863	7,387	189	2,412	117,409	
Q1, 2010	61,946	30,294	92,239	2,963	1,619	4,650	9,232	101,471	812	8,520	617	1,780	112,583	
Q2, 2010	61,796	35,892	97,688	3,777	2,309	5,116	11,202	108,890	957	8,401	159	2,899	121,147	
Q3, 2010	59,064	38,551	97,615	4,009	3,001	5,208	12,217	109,832	918	8,661	128	2,297	121,708	
Q4, 2010	71,204	41,673	112,877	4,162	2,042	6,266	12,469	125,346	932	8,160	103	2,977	137,415	
Q1, 2011	76,877	36,400	113,277	3,401	2,065	5,156	10,622	123,899	926	11,738	657	2,936	139,499	
Q2, 2011	88,036	45,714	133,750	4,528	3,014	6,400	13,943	147,693	1,042	9,246	180	5,137	163,118	
Q3, 2011	82,511	48,265	130,776	4,634	3,708	6,947	15,288	146,064	927	9,270	135	4,219	160,480	

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	248,738	12,058	26,516	35,758	74,332	323,070	12,131	73,845	2,069	13,552	422,598			
Q1, 2009	38,482	1,873	3,583	6,707	12,162	50,645	2,600	11,168	381	2,425	66,837			
Q2, 2009	43,930	2,249	4,998	7,470	14,716	58,646	3,030	16,797	420	2,635	81,108			
Q3, 2009	49,049	2,606	7,480	7,727	17,813	66,862	3,399	15,469	475	3,294	89,024			
Q4, 2009	60,342	2,723	4,845	9,170	16,738	77,080	3,164	17,839	541	3,417	101,501			
Q1, 2010	45,709	2,139	4,504	7,442	14,085	59,795	2,393	14,413	486	2,361	78,962			
Q2, 2010	58,166	2,899	6,352	8,214	17,465	75,631	2,964	21,167	497	2,880	102,643			
Q3, 2010	68,408	3,313	9,399	9,269	21,981	90,389	3,576	18,453	530	3,822	116,240			
Q4, 2010	76,455	3,707	6,261	10,833	20,800	97,255	3,198	19,812	556	4,489	124,753			
Q1, 2011	65,093	2,867	5,350	8,671	16,888	81,980	2,873	19,644	479	3,825	108,322			
Q2, 2011	82,982	4,025	7,790	10,528	22,342	105,324	3,508	27,552	504	4,820	141,205			
Q3, 2011	84,881	4,262	11,288	11,444	26,994	111,875	3,639	21,046	511	5,553	142,113			

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	1,225	-5,419	-2,471	-6,665	53,506	268	-7,004	69	46,839
2001	48,121	1,675	1,675	-5,714	-5,092	-9,131	38,990	130	-4,368	-817	33,935
2002	46,335	2,651	2,651	-7,116	-5,421	-9,886	36,449	197	-6,780	-750	29,116
2003	59,860	3,016	3,016	-8,378	-5,531	-10,894	48,966	-144	-13,027	-385	35,410
2004	85,825	3,906	3,906	-9,754	-6,844	-12,693	73,133	-258	-12,513	-850	59,512
2005	118,364	3,976	3,976	-11,445	-6,306	-13,775	104,589	-1,133	-17,816	-1,038	84,602
2006	139,269	3,360	3,360	-10,485	-6,489	-13,614	125,656	-4,168	-25,265	-1,537	94,686
2007	130,915	2,482	2,482	-11,770	-9,600	-18,888	112,027	-7,318	-23,434	-3,506	77,768
2008	179,742	2,064	2,064	-11,935	-14,418	-24,289	155,453	-14,357	-34,801	-2,765	103,530
2009	111,585	2,919	2,919	-11,539	-11,215	-19,836	91,750	-8,868	-31,416	-2,862	48,605
2010	151,681	2,853	2,853	-17,546	-14,519	-29,211	122,470	-8,512	-40,103	-3,600	70,255
Q1, 2009	18,783	628	628	-1,912	-2,554	-3,838	14,945	-1,823	-3,060	-376	9,686
Q2, 2009	24,183	907	907	-2,549	-2,424	-4,065	20,118	-2,184	-9,723	-259	7,952
Q3, 2009	33,402	810	810	-4,352	-2,841	-6,383	27,019	-2,559	-8,181	-1,222	15,058
Q4, 2009	35,217	573	573	-2,726	-3,397	-5,550	29,667	-2,302	-10,452	-1,005	15,908
Q1, 2010	46,530	824	824	-2,885	-2,793	-4,854	41,676	-1,581	-5,893	-581	33,621
Q2, 2010	39,522	878	878	-4,044	-3,098	-6,263	33,259	-2,007	-12,766	19	18,504
Q3, 2010	29,207	695	695	-6,398	-4,061	-9,763	19,444	-2,658	-9,792	-1,525	5,468
Q4, 2010	36,422	455	455	-4,219	-4,567	-8,331	28,091	-2,265	-11,652	-1,512	12,662
Q1, 2011	48,184	534	534	-3,285	-3,514	-6,266	41,918	-1,947	-7,906	-889	31,176
Q2, 2011	50,768	503	503	-4,775	-4,127	-8,399	42,369	-2,467	-18,306	317	21,913
Q3, 2011	45,895	372	372	-7,580	-4,497	-11,706	34,189	-2,713	-11,776	-1,334	18,366

Table 1.4 (cont.)

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

(millions of US dollars)

	General government liabilities										Monetary authorities' liabilities ²	Banks' liabilities ¹
	Capital transfers received	portfolio investment (3+4)	of which		loans ¹	arrears	other	total (2+5+6+7)	9	10		
			securities in rubles	securities in foreign currency								
	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		
Q1, 2009	326	-1,716	-45	-1,672	-310	-39	-2	-2,067	95	-19,320		
Q2, 2009	367	3,091	249	2,842	-334	18	-16	2,759	1,231	-8,984		
Q3, 2009	429	890	200	690	-289	0	0	601	8,057	-7,417		
Q4, 2009	527	2,024	776	1,248	-326	-574	21	1,144	2,522	-6,398		
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	172	694	1,586	-892	-380	0	-1	313	-86	2,374		
Q2, 2011	242	289	326	-37	-787	439	-6	-65	157	5,354		
Q3, 2011	216	-1,024	-260	-764	-271	-18	0	-1,313	-268	-2,990		

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

² Since the first quarter 2001, transactions conducted by Bank of Russia and Ministry of Finance of Russia concerning IMF credit and other liabilities of Bank of Russia are included. For previous periods the item covers 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 16	arrears 17	other 18	total (18+19+20) 21												
										2000			2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Q1, 2009	Q2, 2009	Q3, 2009	Q4, 2009	Q1, 2010	Q2, 2010	Q3, 2010	Q4, 2010	Q1, 2011	Q2, 2011	Q3, 2011
2000	2,475	308	-935	0	1,848	-11,381	-867	5,806	19	20	21	-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										
Q1, 2009	7,466	-1,387	-2,803	-340	2,936	-18,356	-186	-400	-817	34	-1,183										
Q2, 2009	8,091	1,066	3,652	2,093	14,901	9,907	-209	-617	-178	-541	-1,336										
Q3, 2009	10,297	1,656	-3,434	245	8,763	10,004	-12,647	-1,033	12,315	1,310	12,591										
Q4, 2009	4,205	742	3,956	-1,350	7,552	4,820	-476	-42	-76	221	104										
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	15,394	1,547	-2,461	469	14,949	17,550	-169	88	-561	-49	-523										
Q2, 2011	10,528	-1,016	6,317	4,340	20,168	25,614	-257	309	-93	-2,035	-1,819										
Q3, 2011	9,684	-4,116	7,233	-4,224	8,577	4,006	-274	74	76	576	727										

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	14,727	-63	-30,588	-887	370	-67,225	-69,987	
Q1, 2009	76	12,392	-13,885	-7,778	3,754	-4,573	-2,267	-688	-25,438	-14,152	
Q2, 2009	-18	3,119	-11,921	6,605	674	-6,453	-165	2,765	-8,495	-6,730	
Q3, 2009	17	-20,126	-9,446	-42	-628	-7,250	316	64	-16,986	-24,504	
Q4, 2009	-18	16,379	-8,832	5,467	901	-8,868	287	1,959	-9,087	7,378	
Q1, 2010	-100	-1,028	-8,971	3,478	-984	-7,490	839	532	-12,596	-14,158	
Q2, 2010	-36	11,241	-12,638	6,638	-375	-6,645	-210	-735	-13,965	-3,310	
Q3, 2010	86	-5,443	-11,000	3,438	132	-7,868	-112	-912	-16,322	-21,289	
Q4, 2010	20	-6,555	-18,175	1,173	1,164	-8,585	-1,404	1,485	-24,341	-31,230	
Q1, 2011	-7	-10,028	-15,434	351	-147	-6,474	-666	-497	-22,868	-33,426	
Q2, 2011	2	-7,943	-19,897	1,867	1,476	-7,391	39	-657	-24,562	-34,322	
Q3, 2011	-2	-5,548	-12,320	1,582	944	-7,807	-255	-1,516	-19,372	-24,196	

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)	33					34	35	36	37	38	39	40
	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	-42,351	-25,559	-25,486	-8,018	-36,751		
Q1, 2009	140	-3,250	171	-6,928	-22,502	-32,508	-32,369	-7,831	30,513		
Q2, 2009	158	1,423	1,213	-5,864	6,406	3,177	3,336	2,916	-14,204		
Q3, 2009	-12,218	13,192	8,074	-27,543	-8,223	-14,500	-26,717	2,585	9,074		
Q4, 2009	51	1,248	2,504	9,980	-1,535	12,198	12,248	604	-28,761		
Q1, 2010	177	-687	-2,334	835	-9,554	-11,741	-11,564	-5,459	-16,599		
Q2, 2010	38	4,154	105	6,823	-1,883	9,199	9,237	-1,626	-26,115		
Q3, 2010	-69	332	-125	9,980	-16,745	-6,559	-6,628	3,837	-2,677		
Q4, 2010	-73	-441	-78	-1,771	-14,169	-16,459	-16,532	-4,770	8,640		
Q1, 2011	4	-210	-93	-7,654	-7,919	-15,876	-15,872	-5,226	-10,078		
Q2, 2011	-14	-1,884	159	-2,589	-4,394	-8,708	-8,722	-309	-12,882		
Q3, 2011	-58	-586	-270	-8,538	-10,796	-20,190	-20,247	120	1,761		

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		8	
									foreign liabilities	foreign liabilities		foreign liabilities	“net errors and omissions” of balance of payments
2000	-24.8	-2.0	-3.5	1.5	-22.8	-15.3	1.8	-9.3				
2001	-15.0	1.3	-1.4	2.7	-16.2	-10.4	3.7	-9.5				
2002	-8.1	2.5	-1.1	3.6	-10.6	-18.9	14.3	-6.1				
2003	-1.9	10.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2				
2004	-8.9	3.5	-3.6	7.1	-12.4	-38.3	31.8	-5.9				
2005	-0.1	5.9	-13.4	19.2	-6.0	-50.6	52.5	-7.9				
2006	41.4	27.5	-23.6	51.2	13.9	-47.8	52.2	9.5				
2007	81.7	45.8	-25.1	70.9	35.9	-94.6	143.8	-13.3				
2008	-133.7	-56.9	-65.1	8.2	-76.8	-164.2	98.6	-11.3				
2009	-56.1	-30.4	11.8	-42.1	-25.8	-58.2	34.2	-1.7				
2010	-33.6	15.9	-1.8	17.7	-49.5	-66.3	24.9	-8.0				
Q1, 2009	-35.0	-6.9	12.4	-19.3	-28.1	-23.2	2.9	-7.8				
Q2, 2009	3.6	-5.9	3.1	-9.0	9.5	-8.3	14.9	2.9				
Q3, 2009	-33.5	-27.5	-20.1	-7.4	-6.0	-17.3	8.8	2.6				
Q4, 2009	8.8	10.0	16.4	-6.4	-1.2	-9.4	7.6	0.6				
Q1, 2010	-15.0	0.8	-1.0	1.9	-15.9	-13.4	3.0	-5.5				
Q2, 2010	3.5	6.8	11.2	-4.4	-3.3	-13.8	12.1	-1.6				
Q3, 2010	-2.8	10.0	-5.4	15.4	-12.8	-16.2	-0.4	3.8				
Q4, 2010	-19.3	-1.8	-6.6	4.8	-17.5	-22.9	10.2	-4.8				
Q1, 2011	-20.1	-7.7	-10.0	2.4	-12.5	-22.2	14.9	-5.2				
Q2, 2011	-7.3	-2.6	-7.9	5.4	-4.7	-24.6	20.2	-0.3				
Q3, 2011	-19.0	-8.5	-5.5	-3.0	-10.4	-19.1	8.6	0.1				

Table 1.6

External Debt of the Russian Federation

(millions of US dollars)

	30.09.2010	31.12.2010	31.03.2011	30.06.2011	30.09.2011
Total	476,642	488,940	509,603	538,828	527,076
General Government	34,821	34,525	35,366	35,120	33,335
Federal Government	32,338	32,166	32,857	32,640	31,124
New Russian Debt	29,355	29,266	30,071	29,943	28,547
Multilateral creditors	3,264	3,137	2,952	2,797	2,638
<i>IBRD</i>	2,725	2,617	2,446	2,310	2,164
<i>Other</i>	539	520	506	487	474
Other creditors (including Paris Club credits)	819	777	688	641	606
Foreign currency bonds	23,736	23,111	22,495	22,234	21,654
<i>Eurobonds with 15, 18, 20 and 28-year maturities</i>	6,305	6,091	6,090	6,175	6,229
<i>Eurobonds with 10 and 30-year maturities (related to the second restructuring of debt to London Club)</i>	16,997	16,590	15,974	16,059	15,425
<i>MinFin Foreign Currency Bonds (Series VII)</i>	433	431	431	—	—
Ruble denominated bonds	1,218	1,914	3,607	3,947	3,327
<i>OFZ</i>	1,218	1,914	2,342	2,739	2,267
<i>Eurobonds with 18-year maturity</i>	—	—	1,265	1,208	1,060
Other	319	328	329	324	322
Debt of the former USSR	2,983	2,900	2,786	2,697	2,577
Paris Club member countries	9	9	9	8	8
Debt owed to former socialist countries	1,167	1,125	1,123	1,157	1,042
Other official creditors	1,756	1,714	1,603	1,486	1,481
MinFin Foreign Currency Bonds (Series III and IV)	1	1	1	1	1
Other	50	50	50	46	46
Local Government	2,483	2,359	2,509	2,480	2,211
Loans	1,062	1,034	1,099	1,123	1,063
Ruble denominated bonds	1,421	1,325	1,409	1,356	1,148
Monetary Authorities	12,233	12,035	12,467	12,761	11,859
Currency and deposits	3,403	3,295	3,468	3,676	2,996
Other (SDR allocation)	8,831	8,740	8,999	9,086	8,863
Banks	140,038	144,225	149,107	159,011	157,301
Debt liabilities to direct investors and to direct investment enterprises	1,569	1,526	1,581	1,528	2,186
Loans	89,979	96,454	98,228	102,746	102,917
Deposits	41,598	39,688	41,679	45,967	44,659
Debt securities	3,834	4,308	4,391	4,937	4,189
Other	3,058	2,250	3,227	3,832	3,351
Other sectors	289,550	298,155	312,664	331,936	324,581
Debt liabilities to direct investors and to direct investment enterprises	53,970	63,216	73,271	79,010	79,638
Loans	216,712	218,611	220,850	227,851	226,282
Debt securities	10,208	10,609	11,938	13,687	11,637
Trade credits	2,329	2,155	2,659	2,657	2,371
Financial leases	2,229	2,283	2,257	2,459	2,438
Other	4,101	1,280	1,689	6,272	2,215

Table 1.7

External Debt of the Russian Federation in Domestic and Foreign Currency

(millions of US dollars)

	30.09.2010	31.12.2010	31.03.2011	30.06.2011	30.09.2011
Total	476,642	488,940	509,603	538,828	527,076
Foreign Currency	383,743	393,195	400,871	402,117	407,811
Domestic Currency	92,899	95,746	108,733	136,711	119,264
General Government	34,821	34,525	35,366	35,120	33,335
Foreign Currency	32,182	31,286	30,349	29,817	28,861
Domestic Currency	2,639	3,239	5,016	5,303	4,475
Monetary Authorities	12,233	12,035	12,467	12,761	11,859
Foreign Currency	8,831	8,740	8,999	9,086	8,863
Domestic Currency	3,403	3,295	3,468	3,676	2,996
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	138,469	142,699	147,526	157,483	155,115
Foreign Currency	109,544	112,824	115,107	121,439	124,278
Domestic Currency	28,925	29,875	32,419	36,044	30,837
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	235,580	234,939	239,392	252,925	244,943
Foreign Currency	193,407	193,891	193,644	188,182	188,105
Domestic Currency	42,173	41,047	45,749	64,744	56,838
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	55,538	64,742	74,852	80,538	81,823
Foreign Currency	39,779	46,453	52,771	53,593	57,705
Domestic Currency	15,759	18,289	22,080	26,945	24,118

Table 1.8

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

(millions of US dollars)

	30.09.2010	31.12.2010	31.03.2011	30.06.2011	30.09.2011
Total Liabilities	476,642	488,940	509,603	538,828	527,076
Short-term	64,849	60,207	61,792	73,724	67,403
Long-term	411,793	428,733	447,812	465,104	459,672
General Government	34,821	34,525	35,366	35,120	33,335
<i>Short-term</i>	896	449	451	882	861
Current accounts and deposits	26	27	27	28	27
Other liabilities	869	422	423	854	834
Arrears	784	322	328	757	746
<i>Long-term</i>	33,926	34,076	34,915	34,238	32,474
Debt securities	26,375	26,350	27,511	27,537	26,129
Loans	7,551	7,726	7,404	6,701	6,345
Monetary Authorities	12,233	12,035	12,467	12,761	11,859
<i>Short-term</i>	3,403	3,295	3,468	3,676	2,996
Currency and deposits	3,403	3,295	3,468	3,676	2,996
<i>Long-term</i>	8,831	8,740	8,999	9,086	8,863
Other liabilities (SDR allocation)	8,831	8,740	8,999	9,086	8,863
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	138,469	142,699	147,526	157,483	155,115
<i>Short-term</i>	40,686	39,193	38,996	45,039	43,375
Debt securities	800	726	689	984	642
Loans	11,807	14,480	13,683	14,956	15,817
Current accounts and deposits	25,680	22,358	22,281	25,976	24,278
Other liabilities	2,399	1,629	2,342	3,122	2,638
Arrears	77	7	20	25	2
Other	2,322	1,623	2,322	3,096	2,636
<i>Long-term</i>	97,783	103,506	108,531	112,444	111,740
Debt securities	3,034	3,581	3,702	3,953	3,547
Loans	78,172	81,974	84,546	87,790	87,100
Deposits	15,919	17,330	19,398	19,991	20,380
Other liabilities	659	621	885	711	713
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	235,580	234,939	239,392	252,925	244,943
<i>Short-term</i>	19,865	17,270	18,877	24,128	20,171
Loans	13,434	13,834	14,530	15,199	15,585
Trade credits	2,329	2,155	2,659	2,657	2,371
Other liabilities	4,101	1,280	1,689	6,272	2,215
<i>Long-term</i>	215,715	217,669	220,515	228,798	224,772
Debt securities	10,208	10,609	11,938	13,687	11,637
Loans	205,507	207,060	208,578	215,111	213,135
Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises	55,538	64,742	74,852	80,538	81,823
Banks	1,569	1,526	1,581	1,528	2,186
Other sectors	53,970	63,216	73,271	79,010	79,638

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	4,648	63	-35	-230	-202	4,445
Long-term	127,877	16,263	-3,233	-4,603	8,427	136,304
Other sectors	0	50	-1	0	49	49
Short-term	0	50	-1	0	49	49
General government	22,274	-493	-44	-66	-604	21,670
Long-term	22,274	-493	-44	-66	-604	21,670
Banks	54,743	16,327	-2,787	-47	13,493	68,236
Long-term	32,759	10,021	265	-17	10,269	43,028
Short-term	21,984	6,306	-3,052	-30	3,224	25,208
Other sectors	50,860	379	-401	-4,490	-4,512	46,349
Long-term	36,435	-1,593	-262	-3,416	-5,271	31,164
Short-term	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

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 30.09.2011
		transactions	valuation changes	other adjustments		total changes
Assets	170,212	23,519	12,458	-95	35,883
Direct investments abroad	6,665	560	-577	69	52
Equity capital and reinvested earnings	5,849	479	-560	69	-12
Other capital	816	80	-17	0	64
Portfolio investments	29,727	4,618	-1,705	-109	2,804
Equity securities	2,737	1,259	-118	-176	966
Debt securities	26,990	3,359	-1,587	67	1,838
long-term	26,665	3,357	-1,483	-46	1,829
short-term	325	2	-105	113	10
Financial derivatives	1,609	-9,729	14,896	0	5,167
Options	87	187	332	0	519
Forward-type contracts	1,522	-9,916	14,564	-1	4,648
Other investments	132,211	28,070	-156	-55	27,859
Currency and deposits	59,522	6,040	152	-47	6,145
Cash foreign currency	4,628	298	74	-10	362
Demand and term deposits	54,894	5,742	78	-37	5,783
long-term	9,944	4,506	-137	0	4,369
short-term	44,950	1,236	215	-37	1,414
Loans	68,236	19,758	-378	-7	19,373
long-term	43,028	10,661	-340	-1	10,320
short-term	25,208	9,097	-37	-6	9,054
Arrears	559	694	22	3	720
Other assets	3,894	1,578	48	-4	1,622
long-term	1,690	146	5	9	160
short-term	2,204	1,432	43	-13	1,462

Table 1.11 (end)
(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 30.09.2011
		transactions	valuation changes	other adjustments	total changes	
Liabilities	204,621	4,739	1,486	1,613	7,837	212,458
Direct investments in Russia	28,674	2,506	-1,822	-537	147	28,822
Equity capital and reinvested earnings	27,148	1,818	-1,778	-553	-512	26,636
Other capital	1,526	688	-44	16	660	2,186
Portfolio investments	34,740	-637	-11,906	2,305	-10,238	24,503
Equity securities	30,433	-1,135	-11,280	2,296	-10,119	20,314
Debt securities	4,308	498	-626	10	-119	4,189
long-term	3,581	547	-605	24	-35	3,547
short-term	726	-49	-21	-14	-84	642
Financial derivatives	2,814	-10,093	15,486	0	5,393	8,207
Options	790	-442	-45	0	-487	303
Forward-type contracts	2,024	-9,651	15,531	0	5,880	7,904
Other investments	138,392	12,963	-273	-156	12,534	150,926
Deposits	39,688	5,433	-409	-54	4,971	44,659
long-term	17,330	3,324	-269	-5	3,050	20,380
short-term	22,358	2,109	-139	-49	1,921	24,278
Loans	96,454	6,356	188	-81	6,463	102,917
long-term	81,974	4,995	208	-77	5,126	87,100
short-term	14,480	1,360	-20	-3	1,337	15,817
Arrears	7	10	0	-15	-5	2
Other liabilities	2,244	1,164	-52	-7	1,105	3,349
long-term	621	79	15	-2	92	713
short-term	1,623	1,084	-67	-4	1,013	2,636
International investment position, net	-34,409	18,780	10,973	-1,707	28,046	-6,363

Table 1.12

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

	(millions of US dollars)													
	Exports (FOB)					Imports (FOB)					Trade balance			
	total	% of the corresponding period of the previous year	of which:		% of the corresponding period of the previous year	total	% of the corresponding period of the previous year	of which:		total	of which:			
with non-CIS countries			with CIS countries	with non-CIS countries				with CIS countries	with non-CIS countries		with CIS countries			
2010	400,419	132.0	337,802	132.3	62,617	130.1	248,738	129.7	213,570	127.3	35,168	151,681	124,232	27,449
2011	521,969	130.4	438,259	129.7	83,709	133.7	323,208	129.9	275,502	129.0	47,705	198,761	162,757	36,004
2011														
Q1	113,229	122.8	93,523	117.3	19,705	157.1	65,093	142.4	54,923	141.0	10,169	48,136	38,600	9,536
Q2	133,708	136.9	113,469	136.8	20,239	137.1	82,982	142.7	70,410	141.8	12,572	50,726	43,059	7,667
Q3	130,378	133.6	109,843	134.6	20,535	128.1	84,881	124.1	72,415	123.4	12,466	45,497	37,428	8,069
Q4	144,654	128.2	121,424	129.7	23,230	120.5	90,252	118.0	77,754	117.4	12,498	54,402	43,670	10,732
January	30,343	109.6	24,875	104.2	5,468	143.3	16,334	143.6	13,575	141.2	2,759	14,009	11,300	2,709
February	39,247	128.4	32,585	122.5	6,662	168.4	21,831	140.6	18,341	138.1	3,490	17,416	14,244	3,172
March	43,639	128.3	36,064	123.4	7,575	158.8	26,927	143.1	23,008	143.2	3,919	16,712	13,056	3,656
April	45,881	137.0	39,017	137.1	6,864	136.4	27,128	141.4	23,106	141.0	4,022	18,753	15,911	2,842
May	43,646	137.2	37,185	137.1	6,461	137.5	28,145	145.3	23,982	145.0	4,163	15,501	13,203	2,298
June	44,180	136.5	37,266	136.3	6,914	137.5	27,709	141.3	23,322	139.3	4,387	16,471	13,944	2,527
July	41,970	133.6	35,489	134.8	6,481	127.5	27,416	130.3	23,297	129.5	4,119	14,554	12,192	2,362
August	44,550	139.9	37,904	143.7	6,646	121.8	30,111	126.3	25,858	125.6	4,253	14,439	12,046	2,393
September	43,858	127.6	36,450	126.3	7,408	134.7	27,355	116.2	23,260	115.5	4,095	16,503	13,190	3,313
October	46,297	133.3	38,920	135.4	7,377	123.6	29,387	119.1	25,300	118.6	4,087	16,910	13,620	3,290
November	47,378	133.4	40,019	136.3	7,359	119.7	30,326	122.7	26,277	123.2	4,049	17,052	13,742	3,310
December	50,979	119.5	42,485	119.7	8,494	118.6	30,539	112.8	26,177	111.0	4,362	20,440	16,308	4,132
2012														
January	40,128	132.2	34,039	136.8	6,089	111.4	19,595	120.0	16,258	119.8	3,337	20,533	17,781	2,752

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

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)

	29.02.2012
A. Official reserves	513,977.8
(1) Foreign currency reserves (in convertible foreign currencies)	447,745.6
(a) Securities	385,788.4
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	61,957.3
(i) other national central banks	39,188.4
(ii) banks headquartered in the reporting country	2,319.7
of which: located abroad	2,319.7
(iii) banks headquartered outside the reporting country	20,449.1
of which: located in the reporting country	—
(2) IMF reserve position	4,115.7
(3) SDRs	8,846.6
(4) Gold (is valued at current quotations of the Bank of Russia)	50,167.6
— volume in millions of fine troy ounces	28.3
(5) Other reserve assets (specify)	3,102.3
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	3,102.3
B. Other foreign currency assets (specify)	923.7
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	923.7
— 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	-3,329.7	-1,433.8	-184.5	-1,711.4
— outflows (—), principal	-2,134.5	-805.8	-148.6	-1,180.1
— outflows (—), interest	-2,303.1	-671.8	-133.1	-1,498.2
— inflows (+), principal	671.4	14.2	15.3	641.9
— inflows (+), interest	436.5	29.6	81.9	325.0
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)

	29.02.2012
(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	—4,766.5
— lent or repoed and included in Section I	—7,395.2
— 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	2,628.7
(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	355,823
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	1,841
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	—
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	2,407,185
Other items (net)	163,163	355,054	251,813	350,467	150,385	243,722	626,520	364,101	1,122,835
Other liabilities	267,277	461,933	381,169	472,560	376,906	594,905	877,832	692,780	1,430,509
Other assets	104,114	106,879	129,356	122,093	226,521	351,183	251,312	328,679	307,674

Table 1.15 (end)

(millions of rubles, end of period)

	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012
Claims on other sectors	112,631	110,741	108,087	107,959	99,950	383,390	375,395	371,118	355,823	358,540
Other financial institutions	108,505	107,077	104,037	102,987	94,990	378,801	371,101	367,400	353,982	353,173
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,125	3,664	4,049	4,972	4,959	4,589	4,294	3,717	1,841	5,366
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,285,389	7,268,794	7,410,301	7,147,271	7,163,099	7,407,874	7,261,598	7,464,823	8,644,114	7,898,470
Currency in circulation	5,670,324	5,664,127	5,787,827	5,916,255	5,964,099	6,059,470	6,101,480	6,139,703	6,895,836	6,407,739
Liabilities to credit institutions	1,615,065	1,604,668	1,622,474	1,231,015	1,199,000	1,348,403	1,160,119	1,325,120	1,748,278	1,490,730
Deposits	1,161,399	1,143,567	1,604,169	1,197,663	1,188,848	1,338,101	1,160,119	1,325,120	1,748,278	1,490,730
Securities other than shares	453,666	461,100	18,305	33,353	10,152	10,302	—	—	—	—
Other liabilities to credit institutions	834	1,579	232	22	26	171	61	1,668	87	24
Deposits included in broad money	69,825	76,808	79,162	70,877	78,242	81,943	100,366	94,208	141,282	49,636
Transferable deposits	57,173	62,406	64,940	57,874	63,420	61,441	65,915	70,157	119,581	49,633
Other financial institutions	622	1,193	1,891	1,664	934	2,250	1,859	1,584	872	26,375
Public nonfinancial organizations	42,785	45,139	47,106	40,474	47,415	43,667	46,873	50,162	109,049	20,776
Other nonfinancial organizations	13,766	16,074	15,943	15,736	15,071	15,523	17,183	18,411	9,660	2,483
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	12,652	14,402	14,222	13,002	14,822	20,502	34,451	24,051	21,701	2
Other financial institutions	12,650	14,400	14,220	13,000	14,820	20,500	34,450	24,050	21,700	0
Public nonfinancial organizations	2	2	2	2	2	2	0	0	0	2
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,408,897	2,408,718	2,407,902	2,407,766	2,407,666	2,407,408	2,407,339	2,407,279	2,407,185	3,235,374
Other items (net)	—223,654	—24,103	—287,620	—452,970	330,091	1,145,970	656,997	959,629	1,122,835	—281,698
Other liabilities	109,119	295,171	23,350	—97,850	662,352	1,456,855	971,666	1,268,986	1,430,509	43,698
Other assets	332,774	319,274	310,970	355,120	332,261	310,885	314,670	309,357	307,674	325,395

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	1,464,435
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	2,120,484
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	3,106,376
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	5,334,004
Deposits	276,991	272,242	359,304	741,731	1,005,296	981,546	932,605	1,239,080	1,529,060
Securities other than shares	35,881	50,763	52,557	86,914	151,394	97,431	86,045	83,649	124,873
Loans	372,321	557,483	996,683	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561	3,521,434
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	56,075	112,629	164,255	266,002	281,515	272,112	229,815	323,617	369,114
Deposits	56,075	112,629	164,255	266,002	281,515	272,112	229,815	323,617	369,114
Other liabilities	—	—	—	—	—	—	—	—	—
Claims on other sectors	2,997,019	4,373,803	5,888,198	8,759,215	13,077,518	17,829,032	18,246,901	20,671,447	26,243,988
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	792,411
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)

	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012
Net foreign assets	1,053,425	1,064,938	1,125,767	1,112,058	1,084,473	1,319,671	1,590,464	1,546,236	1,464,435	1,806,525
Claims on nonresidents	5,369,767	5,543,850	5,572,486	5,564,642	5,761,815	6,408,650	6,441,210	6,785,291	6,798,438	6,851,177
Foreign currency	150,432	148,839	144,539	140,656	152,916	159,020	148,644	159,055	166,215	160,071
Deposits	1,869,870	1,961,198	1,802,982	1,798,440	1,853,246	1,977,232	2,021,329	2,129,024	2,120,484	2,175,782
Securities other than shares	802,979	796,396	826,569	814,361	850,227	956,602	916,968	969,574	984,303	928,663
Loans	2,188,338	2,295,221	2,451,141	2,444,966	2,519,473	2,896,521	2,961,121	3,118,887	3,106,376	3,187,384
Other	358,148	342,196	347,254	366,219	385,953	419,275	393,148	408,750	421,059	399,276
Liabilities to nonresidents	4,316,342	4,478,912	4,446,719	4,452,584	4,677,342	5,088,979	4,850,746	5,239,055	5,334,004	5,044,652
Deposits	1,213,307	1,267,048	1,301,679	1,305,586	1,372,424	1,465,433	1,396,926	1,510,642	1,529,060	1,448,282
Securities other than shares	84,503	88,435	97,555	95,575	99,402	104,081	98,084	97,822	124,873	115,406
Loans	2,860,072	2,986,754	2,910,236	2,918,972	3,068,404	3,374,900	3,217,127	3,479,017	3,521,434	3,335,401
Other	158,460	136,674	137,249	132,450	137,112	144,564	138,609	151,574	158,637	145,563
Claims on central bank	2,214,147	2,189,704	2,208,846	1,840,103	1,819,309	1,986,912	1,841,356	1,991,431	2,705,576	2,227,526
Currency	599,051	584,308	595,623	609,684	621,109	639,089	681,351	664,521	957,281	737,002
Deposits	1,161,430	1,144,295	1,594,919	1,197,066	1,188,048	1,337,521	1,160,005	1,326,910	1,748,295	1,490,523
Securities other than shares	453,666	461,100	18,305	33,353	10,152	10,302	—	—	—	—
Net claims on general government	653,142	475,286	317,512	317,771	119,315	36,787	117,479	238,119	1,001,403	1,196,362
Claims on federal government	1,610,866	1,637,122	1,719,126	1,767,309	1,787,609	2,108,183	2,093,448	2,073,485	2,074,567	2,047,661
Securities	1,593,861	1,619,541	1,702,116	1,742,506	1,762,714	2,084,191	2,061,201	2,046,772	2,050,460	2,023,580
Other claims	17,004	17,581	17,010	24,803	24,895	23,992	32,247	26,713	24,108	24,081
Claims on state and local government	522,215	502,618	495,287	497,952	489,240	477,167	469,608	477,354	614,145	600,801
Securities	297,692	297,592	280,287	281,528	284,553	267,368	254,813	261,854	245,991	242,010
Other claims	224,523	205,026	215,000	216,425	204,687	209,798	214,795	215,500	368,153	358,791
Liabilities to federal government	903,520	979,087	1,208,226	1,175,267	1,350,832	1,778,166	1,781,900	1,653,878	1,318,195	1,012,421
Deposits	884,377	961,134	1,190,542	1,156,864	1,333,674	1,761,391	1,763,777	1,637,104	1,299,723	989,999
Other liabilities	19,143	17,953	17,684	18,403	17,159	16,775	18,123	16,774	18,472	22,422

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

	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011	Nov, 2011	Dec, 2011	Jan, 2012
Liabilities to state and local government	576,419	685,366	688,676	772,223	806,702	770,396	663,677	658,841	369,114	439,678
Deposits	576,419	685,366	688,676	772,223	806,702	770,396	663,677	658,841	369,114	439,678
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	21,535,213	22,071,000	22,443,951	22,962,413	23,593,947	24,625,428	24,803,299	25,582,489	26,243,988	26,071,506
Other financial institutions	560,996	592,908	620,018	647,094	655,349	733,121	728,465	782,483	823,514	782,606
Public nonfinancial organizations	280,213	294,265	300,684	301,509	306,603	328,748	339,389	361,152	376,648	367,494
Other nonfinancial organizations	15,969,013	16,314,603	16,533,166	16,841,730	17,285,937	18,028,455	18,077,387	18,610,641	18,988,385	18,837,949
Households	4,724,991	4,869,224	4,990,084	5,172,080	5,346,058	5,535,103	5,658,058	5,828,212	6,055,441	6,083,457
Liabilities to central bank	583,386	576,120	578,672	586,763	587,879	790,696	1,241,807	1,454,296	1,477,655	1,635,048
Deposits included in broad money	18,596,292	18,878,209	19,183,625	19,203,362	19,521,321	20,177,963	20,038,865	20,762,943	22,735,067	22,333,639
Transferable deposits	5,323,477	5,398,579	5,649,878	5,544,596	5,637,003	5,809,862	5,586,604	5,756,486	6,762,785	6,538,996
Other financial institutions	266,889	301,505	327,109	283,118	294,743	343,857	265,822	283,779	356,225	365,586
Public nonfinancial organizations	400,621	380,980	358,867	341,846	362,079	348,548	367,281	369,431	464,448	414,803
Other nonfinancial organizations	3,014,489	3,090,971	3,191,116	3,115,065	3,216,684	3,334,720	3,189,708	3,329,166	3,772,397	3,845,167
Households	1,641,478	1,625,123	1,772,786	1,804,567	1,763,497	1,782,737	1,763,794	1,774,111	2,169,715	1,913,440
Other deposits	13,272,816	13,479,630	13,533,746	13,658,766	13,884,318	14,368,101	14,452,260	15,006,456	15,972,281	15,794,643
Other financial institutions	639,177	628,003	643,093	677,210	682,086	717,880	725,651	816,194	964,721	976,126
Public nonfinancial organizations	183,341	188,453	197,532	193,425	194,754	219,543	204,902	175,716	203,604	179,463
Other nonfinancial organizations	3,792,300	3,929,021	3,867,025	3,891,114	3,958,814	4,205,106	4,320,691	4,634,069	5,013,124	4,818,925
Households	8,657,998	8,734,153	8,826,097	8,897,017	9,048,663	9,225,572	9,201,017	9,380,478	9,790,833	9,820,128
Deposits excluded from broad money	314,604	292,158	289,380	296,846	301,623	581,906	587,013	590,810	533,344	552,330
Securities other than shares excluded from broad money	656,242	678,419	673,450	708,027	708,521	754,362	706,564	705,072	792,411	776,434
Shares and other equity	4,751,351	4,761,032	4,754,950	4,837,986	4,791,861	4,736,517	4,834,408	4,924,794	5,186,304	5,307,591
Other items (net)	554,050	614,990	615,999	599,361	705,840	927,355	943,942	920,360	690,622	696,878
Other liabilities	3,157,911	3,244,361	3,290,441	3,326,000	3,474,922	3,659,112	3,663,880	3,659,373	3,624,272	3,666,828
Other assets	2,231,278	2,241,795	2,276,302	2,320,525	2,384,264	2,445,481	2,449,286	2,478,769	2,608,041	2,712,022
Consolidation adjustment	-372,583	-387,577	-398,140	-406,115	-384,818	-286,276	-270,652	-260,244	-325,609	-257,928

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	17,267,819
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	5,615,246
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	22,195,882
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	-4,403,929
Claims on federal government	1,125,794	1,055,713	794,817	832,145	979,456	887,765	1,235,654	1,722,664	2,407,313
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	6,486,071
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	26,599,812
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	18,990,226
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	792,411
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	7,593,488
Other items (net)	297,042	687,411	198,985	146,845	-315,202	-123,049	915,016	817,465	1,729,554
Other liabilities	740,715	1,181,236	973,439	1,220,877	1,306,187	2,197,940	3,616,755	3,767,406	5,054,781
Other assets	444,990	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613	2,591,521	2,915,715
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)

	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011
Net foreign assets	15,210,685	15,439,127	15,599,854	15,595,019	16,551,058	17,514,613	17,036,855
Claims on nonresidents	19,803,992	20,174,197	20,303,073	20,299,434	21,493,315	22,887,616	22,158,280
Liabilities to nonresidents	4,593,307	4,735,070	4,703,219	4,704,415	4,942,257	5,373,002	5,121,425
Domestic claims	16,904,996	17,243,770	17,234,676	17,299,422	17,553,900	18,635,939	18,574,938
Net claims on general government	-4,742,848	-4,937,972	-5,317,361	-5,770,950	-6,139,997	-6,372,880	-6,603,756
Claims on federal government	1,935,094	1,948,943	2,032,315	2,077,141	2,102,704	2,434,585	2,417,535
Claims on state and local government	522,640	503,044	495,717	498,372	489,659	477,579	470,011
Liabilities to federal government	5,617,344	5,745,991	6,259,768	6,576,106	6,924,230	7,563,692	7,791,902
Liabilities to state and local government	1,583,238	1,643,968	1,585,625	1,770,357	1,808,130	1,721,352	1,699,401
Claims on other sectors	21,647,844	22,181,741	22,552,038	23,070,372	23,693,897	25,008,819	25,178,694
Other financial institutions	669,501	699,985	724,055	750,081	750,339	1,111,922	1,099,566
Public nonfinancial organizations	280,214	294,265	300,684	301,510	306,603	328,749	339,390
Other nonfinancial organizations	15,973,139	16,318,267	16,537,214	16,846,701	17,290,896	18,033,044	18,081,681
Households	4,724,991	4,869,224	4,990,084	5,172,080	5,346,058	5,535,103	5,658,058

Table 1.17 (cont.)

(millions of rubles, end of period)

	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011
Broad money liabilities	23,737,391	24,034,835	24,454,991	24,580,810	24,942,552	25,680,287	25,559,359
Currency outside banking system	5,071,273	5,079,818	5,192,204	5,306,572	5,342,990	5,420,381	5,420,129
Transferable deposits	5,380,650	5,460,985	5,714,818	5,602,470	5,700,423	5,871,303	5,652,520
Other financial institutions	267,511	302,699	328,999	284,782	295,677	346,107	267,681
Public nonfinancial organizations	443,406	426,118	405,974	382,321	409,494	392,215	414,154
Other nonfinancial organizations	3,028,255	3,107,045	3,207,059	3,130,801	3,231,755	3,350,244	3,206,891
Households	1,641,478	1,625,123	1,772,786	1,804,567	1,763,497	1,782,737	1,763,794
Other deposits	13,285,468	13,494,032	13,547,969	13,671,768	13,899,140	14,388,603	14,486,711
Other financial institutions	651,827	642,403	657,313	690,210	696,906	738,380	760,101
Public nonfinancial organizations	183,343	188,455	197,533	193,426	194,756	219,544	204,902
Other nonfinancial organizations	3,792,301	3,929,021	3,867,025	3,891,115	3,958,815	4,205,107	4,320,692
Households	8,657,998	8,734,153	8,826,097	8,897,017	9,048,663	9,225,572	9,201,017
Deposits excluded from broad money	314,604	292,158	289,380	296,846	301,623	581,906	587,013
Securities other than shares excluded from broad money	656,242	678,419	673,450	708,027	708,521	754,362	706,564
Shares and other equity	7,160,248	7,169,750	7,162,852	7,245,753	7,199,527	7,143,925	7,241,748
Other items (net)	247,195	507,734	253,858	63,005	952,734	1,990,073	1,517,109
Other liabilities	3,267,031	3,539,532	3,313,791	3,228,150	4,137,274	5,115,967	4,635,547
Other assets	2,564,052	2,561,068	2,587,272	2,675,645	2,716,525	2,756,366	2,763,956
Consolidation adjustment	-455,784	-470,730	-472,662	-489,500	-468,015	-369,529	-354,482

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

	Nov, 2011			Dec, 2011			Jan, 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	122,539	17,175,113	17,297,652	170,808	17,097,011	17,267,819	169,954	16,746,556	16,916,510
Claims on nonresidents	1,243,178	21,571,887	22,815,066	1,260,145	21,622,920	22,883,065	1,216,632	21,010,618	22,227,250
Liabilities to nonresidents	1,120,639	4,396,774	5,517,413	1,089,337	4,525,909	5,615,246	1,046,678	4,264,062	5,310,741
Domestic claims	18,731,407	726,817	19,458,225	21,409,617	786,265	22,195,882	20,611,879	728,802	21,340,682
Net claims on general government	-3,384,578	-3,110,804	-6,495,382	-1,313,947	-3,089,983	-4,403,929	-2,177,270	-2,912,093	-5,089,364
Claims on federal government	2,169,262	231,591	2,400,853	2,165,518	241,796	2,407,313	2,152,311	216,380	2,368,691
Claims on state and local government	477,261	496	477,757	614,453	98	614,552	601,116	95	601,210
Liabilities to federal government	4,368,255	3,338,589	7,706,844	3,156,676	3,329,395	6,486,071	3,744,085	3,126,229	6,870,314
Liabilities to state and local government	1,662,846	4,301	1,667,147	937,242	2,481	939,723	1,186,612	2,339	1,188,952
Claims on other sectors	22,115,985	3,837,621	25,953,606	22,723,564	3,876,248	26,599,812	22,789,150	3,640,896	26,430,046
Other financial institutions	1,011,049	138,834	1,149,883	1,033,119	144,377	1,177,496	997,751	138,028	1,135,779
Public nonfinancial organizations	285,338	75,815	361,153	294,756	81,893	376,649	310,508	56,987	367,495
Other nonfinancial organizations	15,323,900	3,290,458	18,614,358	15,670,849	3,319,377	18,990,226	15,703,489	3,139,826	18,843,315
Households	5,495,698	332,514	5,828,212	5,724,840	330,601	6,055,441	5,777,402	306,055	6,083,457

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

	Nov, 2011			Dec, 2011			Jan, 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	26,332,332	X	X	28,814,904	X	X	28,054,012
Money Supply (National Definition)	21,961,872	X	X	24,543,401	X	X	23,677,892	X	X
Currency outside banking system	5,475,181	—	5,475,181	5,938,555	—	5,938,555	5,670,737	—	5,670,737
Transferable deposits	5,826,643	—	5,826,643	6,882,366	—	6,882,366	6,588,630	—	6,588,630
Other financial institutions	285,363	—	285,363	357,096	—	357,096	391,961	—	391,961
Public nonfinancial organizations	419,593	—	419,593	573,497	—	573,497	435,579	—	435,579
Other nonfinancial organizations	3,347,577	—	3,347,577	3,782,057	—	3,782,057	3,847,650	—	3,847,650
Households	1,774,111	—	1,774,111	2,169,715	—	2,169,715	1,913,440	—	1,913,440
Other deposits	10,660,047	4,370,460	15,030,507	11,722,479	4,271,503	15,993,982	11,418,525	4,376,120	15,794,645
Other financial institutions	790,779	49,464	840,244	931,548	54,873	986,421	919,450	56,676	976,126
Public nonfinancial organizations	140,773	34,943	175,716	165,527	38,077	203,604	141,646	37,819	179,464
Other nonfinancial organizations	2,380,998	2,253,072	4,634,070	2,940,750	2,072,375	5,013,125	2,581,127	2,237,799	4,818,926
Households	7,347,497	2,032,981	9,380,478	7,684,655	2,106,178	9,790,833	7,776,302	2,043,826	9,820,128
Deposits excluded from broad money	495,529	95,281	590,810	446,735	86,609	533,344	457,505	94,825	552,330
Securities other than shares excluded from broad money	493,882	211,190	705,072	541,133	251,278	792,411	526,787	249,646	776,434
Shares and other equity	7,332,073	0	7,332,073	7,593,488	0	7,593,488	8,542,965	0	8,542,965
Other items (net)	1,795,590	0	1,795,590	1,729,554	0	1,729,554	331,451	0	331,451
Other liabilities	4,928,359	0	4,928,359	5,054,781	0	5,054,781	3,710,526	0	3,710,526
Other assets	2,788,126	0	2,788,126	2,915,715	0	2,915,715	3,037,417	0	3,037,417
Consolidation adjustment	—344,643	0	—344,643	—409,512	0	—409,512	—341,657	0	—341,657

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

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	—	

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							
2.02	7,800.4	6,412.9	679.8	390.1	317.7	—	
3.02	7,894.5	6,419.1	610.8	390.1	474.5	—	
6.02	8,018.7	6,442.6	636.8	390.1	549.2	—	
7.02	8,068.5	6,454.9	520.9	390.1	702.7	—	
8.02	8,134.8	6,448.8	543.9	390.0	752.0	—	
9.02	8,101.2	6,450.5	504.0	390.0	756.7	—	
10.02	8,148.1	6,466.0	537.2	390.0	754.9	—	
13.02	8,178.9	6,496.5	869.0	390.0	423.4	—	
14.02	8,214.2	6,521.7	944.7	390.0	357.7	—	
15.02	8,155.0	6,517.1	949.8	390.1	298.1	—	
16.02	8,064.3	6,519.9	846.8	387.1	310.5	—	
17.02	8,060.1	6,545.2	838.4	393.9	282.6	—	
20.02	8,062.3	6,572.8	863.0	393.9	232.5	—	
21.02	7,982.2	6,590.0	803.2	393.9	195.1	—	
22.02	7,979.7	6,575.3	789.2	393.9	221.4	—	
24.02	7,954.2	6,578.2	729.2	393.9	252.9	—	
27.02	7,937.0	6,582.4	639.2	393.9	321.5	—	
28.02	7,699.6	6,559.6	603.7	393.9	142.4	—	
29.02	7,645.0	6,464.4	681.7	393.9	105.0	—	

¹ At market value.

Table 1.20

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

(millions of rubles, end of period)

	Q4, 2007	Q4, 2008	Q4, 2009	Q4, 2010	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
The Bank of Russia Balance Sheet
Table 2.1

(millions of rubles)

	2011										2012		
	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.02	1.03	
1. Precious metals	1,145,384	1,164,609	1,240,538	1,260,756	1,240,814	1,324,616	1,518,128	1,510,216	1,549,809	1,602,125	1,582,647	1,557,563	
2. Funds placed with nonresidents and securities issued by nonresidents	13,055,283	12,985,444	13,037,659	13,169,190	13,281,658	13,273,145	14,009,511	14,676,522	13,912,925	14,141,961	13,508,940	13,115,133	
3. Credits and deposits	500,685	498,282	505,234	495,069	493,082	500,455	490,321	971,929	1,439,963	1,657,341	1,816,845	1,707,359	
4. Securities	429,211	424,601	417,337	404,985	406,339	402,960	408,300	419,677	417,248	420,616	414,271	424,306	
of which:													
— Russian government securities	335,920	331,327	324,103	311,723	313,070	309,713	314,999	326,265	328,927	327,243	320,932	327,177	
5. Claims on IMF	527,893	522,374	515,218	533,289	532,529	529,571	555,243	607,109	576,750	590,294	574,564	549,861	
6. Other assets	527,966	654,196	664,746	592,251	615,364	731,433	184,088	127,353	116,722	107,006	669,918	1,042,950	
of which:													
— fixed assets ¹	X	X	X	X	X	X	X	X	X	X	X	X	
— advance payments on profit tax	—	—	—	—	—	—	—	—	—	—	—	—	
Total assets	16,186,422	16,249,506	16,380,732	16,455,540	16,569,786	16,762,180	17,165,591	18,312,806	18,013,417	18,519,343	18,567,185	18,397,172	
1. Cash in circulation	5,490,207	5,492,592	5,679,857	5,674,435	5,797,550	5,925,962	5,974,065	6,069,174	6,111,681	6,149,643	6,407,968	6,464,652	
2. Funds in accounts with the Bank of Russia	6,905,511	7,181,520	7,088,840	7,161,842	7,726,937	7,726,311	7,862,057	8,171,167	8,306,113	8,531,764	8,245,307	8,056,827	
of which:													
— Russian government funds	3,943,960	3,863,034	3,984,337	4,174,190	4,386,379	4,616,768	4,558,613	4,984,186	5,210,621	5,262,811	4,911,003	4,798,485	
— funds of resident credit institutions	1,351,438	1,627,999	1,162,036	1,145,135	1,604,557	1,197,635	1,188,879	1,338,282	1,160,930	1,327,936	1,491,285	1,297,071	
3. Float	56,095	44,885	35,002	37,531	40,919	44,595	29,043	29,366	57,583	33,355	30,659	34,268	
4. Bank of Russia bonds	599,807	403,293	453,622	461,160	18,302	33,419	10,152	10,303	—	—	—	—	
5. Liabilities to IMF	477,096	461,543	456,409	449,333	449,880	438,161	448,834	468,836	468,874	465,759	459,321	438,436	
5. Other liabilities	299,018	307,699	258,105	262,521	128,296	185,966	433,774	1,156,552	661,827	931,543	188,556	167,632	
6. Capital	2,358,688	2,357,974	2,408,897	2,408,718	2,407,902	2,407,766	2,407,666	2,407,408	2,407,339	2,407,279	3,235,374	3,235,357	
7. Profit of a fiscal year	—	—	—	—	—	—	—	—	—	—	—	—	
Total liabilities	16,186,422	16,249,506	16,380,732	16,455,540	16,569,786	16,762,180	17,165,591	18,312,806	18,013,417	18,519,343	18,567,185	18,397,172	

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

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

¹ Since January 1, 2010 data on the fixed assets in structure of other asset are published once a year for January 1st in the Annual report of the Bank of Russia.

Table 2.2

Refinancing Rate

Period	%
2.03.1998 — 15.03.1998	36.00
16.03.1998 — 18.05.1998	30.00
19.05.1998 — 26.05.1998	50.00
27.05.1998 — 4.06.1998	150.00
5.06.1998 — 28.06.1998	60.00
29.06.1998 — 23.07.1998	80.00
24.07.1998 — 9.06.1999	60.00
10.06.1999 — 23.01.2000	55.00
24.01.2000 — 6.03.2000	45.00
7.03.2000 — 20.03.2000	38.00
21.03.2000 — 9.07.2000	33.00
10.07.2000 — 3.11.2000	28.00
4.11.2000 — 8.04.2002	25.00
9.04.2002 — 6.08.2002	23.00
7.08.2002 — 16.02.2003	21.00
17.02.2003 — 20.06.2003	18.00
21.06.2003 — 14.01.2004	16.00
15.01.2004 — 14.06.2004	14.00
15.06.2004 — 25.12.2005	13.00
26.12.2005 — 25.06.2006	12.00
26.06.2006 — 22.10.2006	11.50
23.10.2006 — 28.01.2007	11.00
29.01.2007 — 18.06.2007	10.50
19.06.2007 — 3.02.2008	10.00
4.02.2008 — 28.04.2008	10.25
29.04.2008 — 9.06.2008	10.50
10.06.2008 — 13.07.2008	10.75
14.07.2008 — 11.11.2008	11.00
12.11.2008 — 30.11.2008	12.00
1.12.2008 — 23.04.2009	13.00
24.04.2009 — 13.05.2009	12.50
14.05.2009 — 4.06.2009	12.00
5.06.2009 — 12.07.2009	11.50
13.07.2009 — 9.08.2009	11.00
10.08.2009 — 14.09.2009	10.75
15.09.2009 — 29.09.2009	10.50
30.09.2009 — 29.10.2009	10.00
30.10.2009 — 24.11.2009	9.50
25.11.2009 — 27.12.2009	9.00
28.12.2009 — 23.02.2010	8.75
24.02.2010 — 28.03.2010	8.50
29.03.2010 — 29.04.2010	8.25
30.04.2010 — 31.05.2010	8.00
1.06.2010 — 27.02.2011	7.75
28.02.2011 — 2.05.2011	8.00
3.05.2011 — 25.12.2011	8.25
26.12.2011 —	8.00

Table 2.3

Required Reserves Ratios

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

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

Table 2.3 (end)
(percent)

	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
			Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency
15.10.2008 — 30.04.2009		0.5				
1.05.2009 — 31.05.2009		1.0				
1.06.2009 — 30.06.2009		1.5				
1.07.2009 — 31.07.2009		2.0				
1.08.2009 — 31.10.2009		2.5				
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency		Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency
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

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	for the term of 30 days ¹	
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 February 10, 2011 operations are suspended.

Table 2.8

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

Period of validity	Fixed-term rate on the loans secured by, %						
	gold for the term		assets and guarantees for the term				
	up to 90 days	from 90 to 180 days	up to 90 days	from 91 to 180 days	from 181 to 365 days ¹		
1.06.2010 — 27.02.2011	—	—	6.75	7.25	7.75	7.75	8.00
28.02.2011 — 2.05.2011	—	—	7.00	7.50	8.00	8.00	8.25
3.05.2011 — 14.09.2011	7.00 ²	—	7.25	7.75	8.25	8.25	8.50
15.09.2011 — 31.10.2011	6.75	—	7.00	7.50	8.00	8.00	8.25
1.11.2011 — 25.12.2011	6.75	7.25	7.00	7.50	8.00	8.00	8.25
26.12.2011 —	6.75	7.25	7.00	7.50	8.00	8.00	8.25

¹ Since April 30, 2011 operations are suspended.

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

Table 2.9

Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans						Overnight loans									
	extended loans, millions of rubles			number of credit institutions (branches)			extended loans, millions of rubles			number of credit institutions (branches)						
	of which: in the Moscow region			of which: in the Moscow region			of which: in the Moscow region			of which: in the Moscow region						
	total			total			total			total						
2012																
1.02	293,335.63	267,080.16	219	89	53	39.72	39.72	3	3	3	1					
2.02	140,392.41	106,540.42	233	101	57	104.51	99.61	7	5	5	3					
3.02	129,111.44	92,334.69	244	82	59	80.72	71.88	4	3	3	2					
6.02	164,351.87	132,095.70	228	80	58	900.57	879.83	4	3	3	2					
7.02	212,777.66	172,358.79	233	87	54	1.92	1.92	1	1	1	1					
8.02	199,485.84	165,570.32	239	90	58	1,282.54	1,282.54	3	3	3	1					
9.02	153,612.57	114,783.77	263	88	59	92.24	80.81	4	2	2	2					
10.02	118,998.99	76,032.85	268	88	61	321.42	268.67	2	1	1	2					
13.02	128,395.56	101,238.46	245	88	56	954.72	954.72	4	4	4	1					
14.02	150,495.15	113,575.52	250	82	59	650.57	648.83	5	3	3	3					
15.02	130,873.09	93,431.26	271	87	60	256.18	247.09	5	4	4	2					
16.02	132,769.50	88,367.07	236	84	60	13.31	—	2	—	—	2					
17.02	117,294.64	82,644.12	253	88	62	353.68	353.66	3	2	2	2					
20.02	113,189.99	75,691.38	253	84	59	—	—	—	—	—	—					
21.02	163,691.29	121,777.94	245	99	52	325.48	313.81	5	2	2	4					
22.02	126,781.94	91,033.03	231	79	53	652.05	649.51	5	4	4	2					
24.02	128,399.47	93,240.00	242	83	55	29.69	24.60	3	2	2	2					
27.02	203,517.08	166,357.80	249	101	57	83.57	58.06	4	3	3	2					
28.02	288,447.08	251,670.31	233	91	58	822.11	817.92	3	2	2	2					
29.02	302,004.38	278,390.85	245	94	57	269.88	269.88	1	1	1	1					

Table 2.10

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

1	Lombard loans														average weighted rate, % p.a.	
	total amount of loans, millions of rubles		of which:											number of announced/valid lombard loan auctions		
			on fixed-term rate					on auction								
	on 1 day	on 7 days	on 30 days ¹	on 1 week	on 3 months	on 6 months ²	on 12 months ³	on 1 week	on 3 months	on 6 months ²	on 12 months ³	on 1 week	on 3 months	on 6 months ²		on 12 months ³
2	3	4	5	6	7	8	9	10	11	12	13	14				
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	

Table 2.10 (end)

1	Other kinds of the Bank of Russia's collateralized loans ⁴							average weighted rate, % p.a.
	total amount of loans, millions of rubles	of which:						
		15	16	17	18	19	20	
	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days ⁵	from 181 days to 1 year ³				
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	

¹ Since February 10, 2011 operations are suspended.

² Since October 1, 2010 operations are suspended.

³ Since April 30, 2010 operations are suspended.

⁴ Including information on loans, secured by gold, in accordance with the Order No. P-362, dated November 30, 2010.

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

Table 2.11

Average Weighted Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

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

¹ Since January 1, 2011 the Bank of Russia deposit operations on an auction basis for the term of 4 weeks are replaced by the Bank of Russia deposit operations on an auction basis for the term of 1 month.

² Since January 1, 2011 operations are suspended.

Table 2.12

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of ruble	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds								
				fixed-term interest rates		auction interest rates		one month ¹				
				demand deposits	one day	one week	four weeks / one month ¹	three months 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	—				

¹ Since January 1, 2011 the Bank of Russia deposit operations on an auction basis for the term of 4 weeks are replaced by the Bank of Russia deposit operations on an auction basis for the term of 1 month.

² Since January 1, 2011 operations are suspended.

Table 2.13

Main Characteristics of the Bank of Russia Deposit Auctions

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Average weighted rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
3.11.2011	One month	46	30	6.86	3.70	5.50	3.80	3.78	3.84
10.11.2011	One month	43	31	4.92	3.70	5.50	3.80	3.77	2.83
17.11.2011	One month	39	26	4.83	3.75	5.50	3.80	3.78	2.71
24.11.2011	One month	42	27	7.52	3.75	5.50	3.80	3.79	4.02
1.12.2011	One month	44	27	6.37	3.70	5.50	3.80	3.78	3.50
8.12.2011	One month	39	28	6.17	3.75	5.50	3.80	3.79	3.36
15.12.2011	One month	33	20	4.67	3.75	5.50	3.80	3.78	2.69
22.12.2011	One month	42	29	7.67	3.75	5.50	3.80	3.79	4.26
29.12.2011	One month	48	31	13.49	3.60	5.50	4.05	3.86	7.14
12.01.2012	One month	48	31	12.05	3.75	5.50	4.05	3.91	4.97
19.01.2012	One month	45	31	7.89	3.00	5.50	4.05	3.92	4.66
26.01.2012	One month	43	29	8.31	3.75	5.50	4.05	4.00	4.45
2.02.2012	One month	29	22	3.96	4.05	5.50	4.05	4.05	2.14
9.02.2012	One month	46	30	9.50	4.00	5.50	4.05	4.04	5.20
16.02.2012	One month	45	31	6.32	4.00	5.50	4.05	4.03	3.63
22.02.2012	One month	34	25	4.60	4.00	5.50	4.05	4.03	2.53

Table 2.14

REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
2012				
1.02	20,382.12	4	6.03	312,466.45
2.02	5,418.72	1	5.80	308,268.30
3.02	4,337.62	3	5.50	307,187.19
6.02	1,605.33	1	5.48	304,454.90
7.02	1,640.71	1	5.48	304,490.28
8.02	7,891.11	4	5.75	299,975.44
9.02	1,502.20	1	5.50	297,768.93
10.02	1,765.91	3	5.26	298,032.64
13.02	1,275.25	1	5.25	297,541.98
14.02	2,261.90	1	5.26	298,528.63
15.02	14,034.50	5	5.29	264,671.17
16.02	2,617.36	1	5.29	263,092.64
17.02	2,448.50	3	5.26	262,923.78
20.02	4,572.52	1	5.28	265,047.79
21.02	3,687.13	1	5.28	264,162.41
22.02	29,060.59	50	6.09	279,697.26
24.02	4,973.17	3	5.30	277,217.05
27.02	5,312.48	1	5.30	277,556.36
28.02	69,249.96	1	5.34	341,493.84
29.02	197,731.74	1	5.29	463,775.20

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
25.11.2010	85	18.02.2011	4-16-21BR1-0	5,000,000.00	3.26	3.26	7,714.40	4,500.42	4,534.16	99.26	99.26
23.12.2010	57	18.02.2011	4-16-21BR1-0	50,000.00	3.25	3.25	39,745.02	4,529.69	4,552.28	99.50	99.50
13.01.2011	92	15.04.2011	4-17-21BR1-0	500,000.00	3.38	3.50	8,674.48	3,726.23	3,757.66	99.16	99.13
20.01.2011	85	15.04.2011	4-17-21BR1-0	25,000.00	3.48	3.50	1,808.19	1,098.31	1,107.12	99.20	99.20
3.02.2011	71	15.04.2011	4-17-21BR1-0	10,000.00	3.50	3.50	3,501.44	3,481.69	3,505.03	99.33	99.33
17.02.2011	57	15.04.2011	4-17-21BR1-0	25,000.00	3.30	3.30	30,478.23	8,299.40	8,341.43	99.50	99.50
10.03.2011	36	15.04.2011	4-17-21BR1-0	25,000.00	3.26	3.27	26,018.05	19,937.65	20,000.00	99.69	99.69
14.03.2011	95	17.06.2011	4-18-21BR1-1	750,000.00	3.59	3.60	414,119.58	350,361.46	353,600.68	99.08	99.08
24.03.2011	85	17.06.2011	4-18-21BR1-1	20,000.00	3.50	3.50	40,029.42	15,710.05	15,836.73	99.20	99.20
31.03.2011	78	17.06.2011	4-18-21BR1-1	25,000.00	3.47	3.50	27,846.19	24,138.63	24,315.19	99.27	99.27
7.04.2011	71	17.06.2011	4-18-21BR1-1	35,000.00	3.44	3.45	39,497.15	32,087.37	32,299.07	99.34	99.34
14.04.2011	64	17.06.2011	4-18-21BR1-1	20,000.00	3.40	3.40	40,106.50	17,443.40	17,545.70	99.42	99.42
21.04.2011	57	17.06.2011	4-18-21BR1-1	5,000.00	3.40	3.40	11,916.40	2,127.31	2,138.41	99.48	99.48
28.04.2011	50	17.06.2011	4-18-21BR1-1	15,000.00	3.37	3.40	10,452.61	9,954.90	10,000.00	99.55	99.55
12.05.2011	92	12.08.2011	4-19-21BR1-1	750,000.00	3.60	3.60	13,531.64	5,654.69	5,705.40	99.11	99.11
19.05.2011	85	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	654.28	257.66	259.80	99.18	99.18
26.05.2011	78	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	646.45	249.61	251.50	99.25	99.25
2.06.2011	71	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.65	2,418.85	1,018.91	1,025.95	99.31	99.30
9.06.2011	64	12.08.2011	4-19-21BR1-1	5,000.00	3.65	3.65	1,813.74	1,018.95	1,025.36	99.37	99.37
16.06.2011	57	12.08.2011	4-19-21BR1-1	10,000.00	3.65	3.65	21,634.10	8,799.45	8,848.69	99.44	99.44
23.06.2011	50	12.08.2011	4-19-21BR1-1	5,000.00	3.64	3.64	4,681.11	1,257.66	1,263.80	99.51	99.51
30.06.2011	43	12.08.2011	4-19-21BR1-1	5,000.00	3.60	3.60	2,096.74	880.93	884.58	99.59	99.59
7.07.2011	36	12.08.2011	4-19-21BR1-1	15,000.00	3.59	3.59	10,194.82	9,965.67	10,000.00	99.66	99.66
14.07.2011	92	14.10.2011	4-20-21BR1-1	500,000.00	3.69	3.69	47,395.30	4,149.17	4,187.34	99.09	99.09
28.07.2011	78	14.10.2011	4-20-21BR1-1	5,000.00	3.60	3.60	32.33	32.32	32.57	99.25	99.25
11.08.2011	64	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	9,640.54	3,169.91	3,189.34	99.39	99.39
18.08.2011	57	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	2,845.90	2,772.00	2,787.10	99.46	99.46
1.09.2011	43	14.10.2011	4-20-21BR1-1	5,000.00	3.55	3.55	120.01	120.00	120.49	99.59	99.59

Table 2.16

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

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

Table 2.17

Official Exchange Rate: Rubles per US Dollar

	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	27.6645	27.6288	27.9472	27.8497	27.8497
June	27.9805	27.9682	28.0419	27.8751	27.8751	27.8751	27.7752	27.7814	27.6847	27.7033	27.7907	27.7907	27.7907	27.7907	27.8984
July	27.8726	27.8536	27.8536	27.8536	27.8037	27.8622	27.8907	27.9853	27.8880	27.8880	27.8880	28.0839	28.3842	28.2557	28.0610
August	27.6796	27.5204	27.8154	27.8996	27.8432	28.3382	28.3382	28.3382	28.5210	29.4166	29.3065	29.4170	29.4452	29.4452	29.4452
September	28.9278	28.8911	29.0604	29.0604	29.0604	29.3436	29.6107	29.4905	29.5015	29.6904	29.6904	29.6904	30.3034	30.1872	30.3643
October	32.1100	32.1100	32.1100	32.5890	32.6799	32.6374	32.5085	32.2005	32.2005	32.2005	32.0096	31.4270	31.4151	31.2014	30.9905
November	30.1245	30.6448	30.6830	30.8438	30.8438	30.8438	30.8438	30.5694	30.5014	30.1033	30.8454	30.5282	30.5282	30.5282	30.2921
December	31.4001	30.8486	30.8099	30.8099	30.8099	30.9068	31.1026	31.1527	31.2308	31.5691	31.5691	31.5691	31.4134	31.6704	31.7655
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

(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	27.9398	27.9396	27.9396	27.9396	27.9924	27.8964	27.7144	27.4977	27.5022	—
May	27.8497	28.1220	28.1177	28.0466	27.9608	27.9145	27.9145	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	31.9106	32.1083	32.1083	32.1083	32.1083	32.4619	32.2201	31.8180	31.8751	—
October	30.9905	30.9905	30.7370	30.9694	30.9257	31.3788	31.3361	31.3361	31.3361	30.8255	30.4971	30.5732	30.2421	29.8977	29.8977	29.8977
November	30.6600	30.8417	30.7337	30.9190	30.9190	30.9190	30.9693	31.0612	31.2133	31.4365	31.5788	31.5788	31.5788	31.4117	31.3216	—
December	31.8957	31.7701	31.7701	31.7701	32.0323	32.0519	31.7645	31.5634	31.2575	31.2575	31.2575	31.2266	31.0847	31.5633	32.0197	32.1961
2012																
January	31.5830	31.9344	31.5445	31.5428	31.4777	31.2879	31.2879	31.2879	31.3325	30.8752	30.6670	30.3600	30.3626	30.3626	30.3626	30.3647
February	29.9440	30.2098	29.9982	29.9982	29.9982	29.7805	29.7796	29.7692	29.7692	29.4490	29.4490	29.4490	29.1264	28.9503	—	—

Table 2.18

Official Exchange Rate: Rubles per Euro

	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

(rubles/euro)

Table 2.18 (end)
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2011																
January	40.1264	40.1264	39.9680	39.9066	40.1895	40.2113	40.5807	40.5807	40.5807	40.5624	40.7027	40.7198	40.6205	40.6487	40.6487	40.6487
February	39.4703	39.6802	39.6821	39.7682	39.7682	39.7682	39.6795	39.6795	39.6795	40.0294	40.0073	40.0073	40.0073	—	—	—
March	39.9813	40.0728	40.1097	40.0633	40.0633	40.0633	40.1996	40.0858	40.0642	39.9495	40.0156	40.0156	40.0156	39.9288	40.0325	40.0223
April	40.8304	40.8304	40.8304	40.4739	40.4407	40.5523	40.8117	40.7443	40.7443	40.7443	40.7933	40.5837	40.6681	40.8121	40.8078	—
May	39.7137	39.6830	39.8512	40.0113	39.8889	39.9652	39.9652	39.9652	39.8117	39.9938	39.9566	40.0217	40.0802	40.0802	40.0802	40.0594
June	40.1280	39.8184	39.8913	39.8913	39.8913	40.0470	40.2277	40.1814	40.0791	40.1189	40.1189	40.1189	40.0923	40.3029	40.3870	—
July	39.7388	39.7388	39.7388	39.5894	39.7316	39.7280	39.8415	39.9484	39.9484	39.9484	39.8365	39.9389	39.7937	39.5982	39.5182	39.5182
August	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.8749	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.8749	41.7455	41.8396
September	41.8792	42.2482	42.2482	42.2482	42.2058	42.9164	43.0127	43.2421	43.3655	43.3655	43.3655	43.4535	43.6357	43.2216	43.3979	—
October	42.7328	42.7328	42.6169	42.5551	42.7084	42.9858	43.1373	43.1373	43.1373	42.9153	42.4001	42.5457	42.3571	42.3830	42.3830	42.3830
November	41.6884	41.4605	41.4997	41.7035	41.7035	41.7035	41.8612	41.9109	42.0256	42.0337	42.0251	42.0251	42.0251	41.7744	41.8457	—
December	41.4389	41.3933	41.3933	41.3933	41.6868	41.7059	41.6718	41.2250	40.8848	40.8848	40.8848	40.7632	40.6339	41.2280	41.4079	41.6714
2012																
January	40.6189	40.3842	40.1688	40.2612	40.4772	40.5867	40.5867	40.5867	40.4064	40.1872	39.9499	39.8384	39.7841	39.7841	39.7841	39.9691
February	39.4572	39.3181	39.3846	39.3846	39.3846	39.3311	39.5235	39.4114	39.4114	39.3645	39.3645	39.3645	39.1517	38.9121	—	—

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2012				
1.02	1,704.93	32.85	1,574.91	677.47
2.02	1,695.92	32.80	1,571.22	673.52
3.02	1,710.57	32.73	1,585.64	690.25
6.02	1,668.91	32.98	1,564.91	674.56
7.02	1,663.79	32.42	1,569.96	679.06
8.02	1,663.96	31.77	1,574.22	673.98
9.02	1,653.66	32.80	1,588.77	681.31
10.02	1,648.70	32.48	1,583.83	674.66
13.02	1,659.47	32.24	1,597.97	675.51
14.02	1,664.74	32.73	1,581.56	666.48
15.02	1,661.18	32.26	1,572.12	662.35
16.02	1,666.69	32.72	1,565.68	659.49
17.02	1,670.45	32.00	1,578.83	670.30
20.02	1,655.94	32.06	1,577.90	663.52
21.02	1,663.07	32.13	1,596.05	671.16
22.02	1,679.47	32.21	1,620.37	680.50
24.02	1,683.90	32.71	1,625.67	678.86
27.02	1,652.81	33.31	1,591.94	664.87
28.02	1,651.89	32.66	1,591.62	658.99
29.02	1,668.53	33.22	1,611.61	670.03

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	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	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	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	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	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	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	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	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	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	

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					term of credit					term of credit					term of credit									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2012																									
01.02	4.43	4.80	5.36	6.18	6.64	7.00	5.22	5.60	6.33	7.25	7.74	8.62	4.46	5.21	7.04	7.35	—	12.00	4.45	—	7.05	7.35	—	—	—
02.02	4.23	4.56	5.28	6.07	6.59	7.02	4.96	5.44	6.27	7.22	7.61	8.64	4.35	6.37	4.50	9.63	—	—	4.30	—	—	—	—	—	—
03.02	4.05	4.53	5.23	6.07	6.57	7.00	4.75	5.33	6.22	7.23	7.71	8.67	4.26	4.59	4.70	8.94	—	—	4.24	—	—	—	—	—	—
06.02	4.07	4.39	5.14	6.01	6.51	6.95	4.78	5.11	6.13	7.19	7.67	8.56	4.28	4.52	5.00	7.68	—	9.67	4.22	4.40	—	—	—	9.67	—
07.02	4.02	4.40	5.13	6.03	6.51	6.96	4.68	5.20	6.09	7.20	7.54	8.57	4.24	4.40	6.69	9.63	—	9.63	4.18	4.40	—	—	—	9.63	—
08.02	4.00	4.37	5.06	6.00	6.50	6.95	4.64	5.14	6.05	7.12	7.56	8.55	4.23	4.36	4.75	7.00	—	—	4.13	4.25	—	—	—	—	—
09.02	4.00	4.33	5.08	6.01	6.66	7.31	4.64	5.12	6.02	7.05	7.44	8.52	4.23	4.99	6.63	6.92	—	8.50	4.08	—	6.63	—	—	—	—
10.02	3.97	4.30	5.07	6.04	6.66	7.31	4.63	5.09	6.04	7.13	7.54	8.53	4.24	4.55	6.78	7.78	8.25	—	4.21	—	—	—	—	—	—
13.02	4.01	4.30	5.06	6.01	6.64	7.32	4.72	5.02	6.01	7.06	7.43	8.53	4.32	4.67	5.54	—	—	—	4.26	—	—	—	—	—	—
14.02	4.01	4.31	5.07	6.02	6.68	7.31	4.65	5.14	6.04	7.10	7.57	8.55	4.34	4.60	5.00	7.35	—	—	4.26	4.60	—	—	—	—	—
15.02	4.02	4.33	5.05	6.01	6.68	7.23	4.66	5.13	6.00	7.04	7.48	8.43	4.34	4.66	5.62	8.08	—	—	4.26	—	—	—	—	—	—
16.02	4.02	4.35	5.11	6.05	6.75	7.22	4.65	5.13	6.07	7.10	7.57	8.41	4.32	5.87	7.43	6.38	—	10.00	4.25	—	—	—	—	—	—
17.02	4.02	4.35	5.08	6.05	6.70	7.25	4.66	5.11	6.05	7.08	7.49	8.45	4.32	5.86	4.95	7.17	—	—	4.26	4.53	4.60	6.54	—	—	—
20.02	4.09	4.32	5.11	6.05	6.70	7.26	4.76	5.07	6.07	7.06	7.47	8.47	4.43	4.75	5.92	6.96	—	—	4.40	4.75	6.69	6.89	—	—	—
21.02	4.10	4.44	5.13	6.06	6.68	7.21	4.72	5.19	6.06	7.07	7.45	8.35	4.42	4.63	6.69	6.89	—	9.70	4.27	4.50	6.69	6.89	—	—	—
22.02	4.09	4.41	5.13	6.01	6.68	7.23	4.75	5.19	6.06	7.00	7.44	8.31	4.36	4.43	5.00	6.88	—	8.65	4.23	4.41	—	—	—	—	—
24.02	4.07	4.34	5.15	6.03	6.73	7.12	4.77	5.07	6.11	7.07	7.64	8.27	4.33	5.96	6.41	6.64	8.70	—	4.24	4.27	—	—	—	—	—
27.02	4.09	4.34	5.13	6.03	6.71	7.00	4.75	5.10	6.04	7.06	7.62	8.23	4.43	4.66	7.00	—	—	—	4.36	—	—	—	—	—	—
28.02	4.14	4.44	5.14	6.01	6.69	7.09	4.77	5.22	6.03	7.02	7.58	8.27	5.02	4.66	6.44	6.83	—	8.19	4.85	4.60	—	—	—	—	8.19
29.02	4.32	4.51	5.14	6.06	6.76	7.06	5.06	5.34	6.13	7.15	7.71	8.27	5.24	5.67	6.46	7.05	—	—	5.13	—	6.48	7.06	—	—	—

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	REPO		deposit operations among residents	REPO		deposit operations among residents	REPO		deposit operations among residents	REPO				
		with non-residents	among residents		with non-residents	among residents		with non-residents	among residents		with non-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	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	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	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	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	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	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	2,772	0	0
August	231,666	78,691	185,099	325	54,123	227,098	508	584	8,294	248,835	14	24	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	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	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	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	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	4,839	0	0
February	279,747	69,881	165,082	124	44,207	317,729	674	514	22,981	351,122	0	402	6,068	0	0

Table 3.1.4

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

February, 2012
(millions of rubles)

	February, 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	254,739	60,889	149,210	0	38,845	271,202	0	0	17,582	335,574	0	0	0	0	5,494	0
1 week ¹	10,520	2,729	11,155	44	3,654	26,236	232	246	5,185	5,383	0	0	0	156	0	0
2 weeks ¹	601	2,188	183	80	45	2,467	0	0	73	1,977	0	0	0	220	0	0
1 month ²	3,928	440	507	0	311	1,706	263	0	76	1,924	0	0	0	4	18	0
2 months ²	2,590	54	0	0	2	23	0	0	9	2	0	0	0	0	0	0
3 months ³	2,360	430	6	0	316	524	0	0	0	2,082	0	0	0	0	45	0
6 months ³	403	17	47	0	1	131	0	0	4	51	0	0	402	0	0	0
> 6 months	862	672	5	0	781	1,582	8	97	4	173	0	0	0	5	115	0
Other standard (t/n, s/n) and non-standard terms less than 6 months	3,744	2,463	3,969	0	252	13,856	170	171	48	3,957	0	0	0	0	19	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

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

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

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	1	2	3	Of which:					7	8
				4	5	6	7	8		
	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			
2010										
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			
2010										
December	11,733.33	860.72	2,547.06	2,889.62	4,287.51	926.21	222.21			
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			

Table 3.2.4 (end)
(millions of US dollars)

1	9	Of which:								15	16
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses ²	Foreign cash balances at end of reporting period			
2010	2011	10	11	12	13	14	15	16	17	18	
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			
2010											
December	12,016.46	883.63	2,497.29	4,543.97	3,301.61	312.48	477.49	4,605.49			
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			

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								
2010									
January	1,050	1,153	1,067.17	1,098.21	29.7364	30.0410	0.30	62.28	56.57
February	1,282	1,067	1,200.21	1,287.86	30.0046	30.3710	0.37	53.71	61.64
March	1,063	1,062	1,369.12	1,688.65	29.3602	29.7580	0.40	42.80	67.19
April	1,193	1,024	1,373.83	1,709.45	29.0158	29.3690	0.35	48.58	66.21
May	1,198	1,057	1,368.14	1,708.89	30.2608	30.6943	0.43	45.09	69.15
June	1,001	1,147	1,345.90	1,887.88	31.0328	31.3963	0.36	50.31	71.53
July	881	1,160	1,347.13	2,039.44	30.4745	30.8512	0.38	48.82	68.84
August	935	1,139	1,411.97	2,032.99	30.2005	30.5591	0.36	56.72	67.92
September	923	1,290	1,359.70	1,996.31	30.6108	31.0185	0.41	52.06	67.80
October	975	1,448	1,344.72	1,967.92	30.1821	30.5082	0.33	54.58	69.81
November	1,163	1,337	1,316.55	1,714.93	30.8332	31.1880	0.35	62.22	64.62
December	1,300	1,413	1,317.33	1,946.97	30.6865	31.0294	0.34	62.04	62.23
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

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								
2010									
January	714	1,357	652.62	491.16	42.2819	42.8263	0.54	36.79	42.48
February	1,188	1,128	805.91	535.52	40.9566	41.5359	0.58	45.61	37.08
March	1,392	1,039	1,014.61	592.27	39.8439	40.2897	0.45	56.39	31.20
April	1,375	1,035	927.08	614.04	38.9148	39.3673	0.45	50.68	32.21
May	1,618	1,046	973.04	585.19	37.8988	38.4343	0.54	54.26	29.34
June	1,178	998	906.84	667.10	37.8658	38.3324	0.47	48.67	26.86
July	1,017	1,077	933.64	736.90	38.8452	39.3469	0.50	49.79	29.46
August	808	1,093	934.90	739.72	39.0119	39.4134	0.40	41.91	30.60
September	1,008	1,347	852.29	663.97	40.0803	40.4498	0.37	46.69	30.69
October	965	1,368	794.56	622.29	41.8789	42.3407	0.46	44.29	28.94
November	952	1,474	697.74	602.70	42.1181	42.4739	0.36	36.85	34.10
December	1,094	1,401	704.61	867.98	40.5838	40.9346	0.35	36.92	36.30
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

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												
		2010												
		December	January	February	March	April	May	June	July	August	September	October	November	December
		up to 250 US dollars												
Purchase	number of transactions (thousands of units)	90.85	76.98	81.69	80.98	74.13	84.75	102.41	99.88	133.33	81.25	73.61	63.41	63.34
	value of transactions (millions of US dollars)	15.69	13.31	14.99	13.99	13.19	14.52	19.25	17.75	23.60	14.63	12.34	10.04	10.43
Sale	number of transactions (thousands of units)	8.35	4.97	12.80	16.89	16.89	17.61	17.68	5.13	4.38	1.19	13.51	13.35	23.15
	value of transactions (millions of US dollars)	1.76	1.11	2.76	3.90	3.79	1.19	4.22	1.39	0.98	0.18	2.89	2.64	3.63
		from 251 to 500 US dollars												
Purchase	number of transactions (thousands of units)	333.33	402.03	308.02	321.77	281.58	364.64	372.19	404.68	415.56	272.02	280.31	270.19	186.29
	value of transactions (millions of US dollars)	133.20	153.57	121.73	127.42	109.58	146.78	148.52	168.78	175.76	108.56	106.77	105.47	76.36
Sale	number of transactions (thousands of units)	92.68	66.77	107.60	121.78	124.82	158.80	98.78	65.46	74.09	63.82	59.45	84.28	60.37
	value of transactions (millions of US dollars)	38.35	25.75	46.90	51.86	53.45	65.40	41.40	25.09	29.98	23.67	21.67	33.01	25.94
		from 501 to 2,000 US dollars												
Purchase	number of transactions (thousands of units)	1,443.47	988.09	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
	value of transactions (millions of US dollars)	1,460.81	898.17	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
Sale	number of transactions (thousands of units)	2,312.71	1,406.63	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
	value of transactions (millions of US dollars)	2,760.01	1,642.73	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
		from 2,001 to 5,000 US dollars												
Purchase	number of transactions (thousands of units)	159.10	73.71	99.10	128.83	189.27	139.94	125.86	164.89	207.40	189.83	159.31	133.59	465.40
	value of transactions (millions of US dollars)	423.27	205.12	279.35	386.50	505.11	397.78	348.29	429.97	586.44	554.50	437.01	367.62	1,266.15
Sale	number of transactions (thousands of units)	406.13	263.00	302.35	409.95	316.67	341.17	320.12	403.67	419.23	480.85	561.79	460.18	600.23
	value of transactions (millions of US dollars)	1,137.77	769.86	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
		over 5,000 US dollars												
Purchase	number of transactions (thousands of units)	49.57	17.14	40.18	40.59	43.23	37.62	35.93	35.54	41.89	47.34	38.32	41.77	53.16
	value of transactions (millions of US dollars)	718.85	259.26	626.37	535.40	574.04	481.10	478.06	570.86	859.05	701.09	570.60	586.84	956.22
Sale	number of transactions (thousands of units)	57.57	34.81	30.15	49.42	45.65	33.80	40.85	50.06	41.89	60.55	75.93	65.25	72.10
	value of transactions (millions of US dollars)	469.92	329.82	274.04	394.24	367.30	316.68	393.29	459.44	619.74	586.48	777.22	661.99	638.77

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
01.02.2012	SU26205RMFS3	3,360	—	192,218.70	34,942.11	34,563.06	96.85	96.87	8.25	70,257.10
08.02.2012	SU26205RMFS3	3,353	—	92,098.78	34,469.14	35,190.14	99.70	99.9	7.76	35,787.97
15.02.2012	SU26206RMFS1	1,946	—	27,252.71	18,823.71	19,075.86	100.12	100.2	7.49	19,303.75
22.02.2012	SU26207RMFS9	5,460	150,000.00	50,490.14	9,801.72	9,800.66	99.90	99.99	8.32	140,198.28

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.
27.01.2010	01.02.2012	SU25073RMFS6	5,124.00	150,000.00	4	34.16	6.85
05.02.2003	08.02.2012	SU46002RMFS0	1,236.90	62,000.00	18	19.95	8.00
16.02.2005	08.02.2012	SU46017RMFS8	1,396.00	80,000.00	28	17.45	7.00
04.08.2010	08.02.2012	SU26203RMFS8	4,802.27	139,560.20	3	34.41	6.90
02.02.2011	08.02.2012	SU25078RMFS5	3,332.20	99,736.47	2	33.41	6.70
05.02.2003	08.02.2012	SU46002RMFS0	15,500.00	31,000.00	18	19.95	8.00
30.09.2011	09.02.2012	SU46023RMFS6	8,705.45	295,000.00	1	29.51	8.16
15.02.2006	15.02.2012	SU46020RMFS2	4,177.23	116,911.01	12	35.73	6.90
21.02.2007	15.02.2012	SU46021RMFS0	2,776.41	92,794.44	10	29.92	6.00
26.08.2009	22.02.2012	SU25068RMFS6	2,692.80	45,000.00	5	59.84	12.00

Table 3.3.3

Structure of Bonded Debt (the OFZ Part Thereof)

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

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %				
	1	2	3	4	5	6	7	8	9	
		permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
	1	2	3	4	5	6	7	8	9	
2012										
01.02	7.44	—	8.16	9.15	7.88	—	8.22	—	—	
02.02	7.35	—	8.15	9.05	7.62	—	7.61	—	—	
03.02	7.28	—	8.04	7.27	7.48	—	7.77	—	7.27	
06.02	7.23	—	8.05	7.20	7.38	—	7.86	—	—	
07.02	7.20	—	7.94	7.20	7.48	—	7.78	—	—	
08.02	7.20	—	7.93	7.20	7.26	—	7.96	—	—	
09.02	7.26	—	7.94	7.20	7.37	—	8.00	—	—	
10.02	7.31	—	7.95	7.20	7.54	—	7.73	—	—	
13.02	7.30	—	7.94	7.20	7.19	—	7.77	—	—	
14.02	7.29	—	7.92	7.19	7.20	—	7.45	—	—	
15.02	7.28	—	7.90	7.17	7.22	—	7.68	—	—	
16.02	7.28	—	7.96	7.22	7.24	—	7.46	—	—	
17.02	7.27	—	7.93	7.16	7.16	—	7.96	—	—	
20.02	7.32	—	7.99	7.23	7.13	—	—	—	—	
21.02	7.30	—	8.02	7.21	7.19	—	8.27	—	—	
22.02	7.35	—	8.06	7.26	7.51	—	7.97	—	—	
24.02	7.33	—	8.02	7.21	7.40	—	—	—	—	
27.02	7.30	—	8.02	7.17	7.45	—	7.92	—	—	
28.02	7.32	—	8.03	7.17	7.03	—	8.00	—	—	
29.02	7.29	—	8.01	7.17	7.61	—	8.00	—	—	

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										
01.02	0.25	—	0.04	—	1,852,047.90	—	955,484.21	24,099.48	24,099.48	
02.02	0.29	—	0.04	—	1,852,047.90	—	955,484.21	24,099.48	24,099.48	
03.02	0.35	—	—	—	1,852,047.90	—	955,484.21	24,099.48	24,099.48	
06.02	0.30	—	0.02	—	1,852,047.90	—	955,484.21	24,099.48	24,099.48	
07.02	0.25	—	0.38	—	1,852,047.90	—	955,484.21	24,099.48	24,099.48	
08.02	0.31	—	0.04	—	1,886,517.03	—	939,984.21	24,099.48	24,099.48	
09.02	0.30	—	0.06	—	1,886,517.03	—	939,984.21	24,099.48	24,099.48	
10.02	0.29	—	0.01	—	1,886,517.03	—	939,984.21	24,099.48	24,099.48	
13.02	0.17	—	—	—	1,886,517.03	—	939,984.21	24,099.48	24,099.48	
14.02	0.20	—	—	—	1,886,517.03	—	939,984.21	24,099.48	24,099.48	
15.02	0.17	—	0.01	—	1,905,340.75	—	939,984.21	24,099.48	24,099.48	
16.02	0.14	—	—	—	1,905,340.75	—	939,984.21	24,099.48	24,099.48	
17.02	0.11	—	—	—	1,905,340.75	—	939,984.21	24,099.48	24,099.48	
20.02	0.09	—	—	—	1,905,340.75	—	939,984.21	24,099.48	24,099.48	
21.02	0.11	—	0.01	—	1,905,340.75	—	939,984.21	24,099.48	24,099.48	
22.02	0.07	—	—	—	1,915,142.47	—	939,984.21	24,099.48	24,099.48	
24.02	0.06	—	—	—	1,915,142.47	—	939,984.21	24,099.48	24,099.48	
27.02	0.01	—	—	—	1,915,142.47	—	939,984.21	24,099.48	24,099.48	
28.02	0.03	—	—	—	1,915,142.47	—	939,984.21	24,099.48	24,099.48	
29.02	—	—	—	—	1,915,142.47	—	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 and floating income	permanent-income federal loan bonds		fixed-income federal loan bonds		federal loan bonds with sinking fund and floating income		
	18	19	20	21	22	23	24	25				
1												
2012												
01.02	1,891,243.39	—	904,055.21	21,704.65	2.52	—	6.57	4.07				
02.02	1,895,222.48	—	904,796.63	21,708.98	2.53	—	6.56	4.07				
03.02	1,898,947.32	—	910,883.20	23,745.46	2.53	—	6.59	4.11				
06.02	1,902,049.94	—	910,650.52	23,758.48	2.52	—	6.58	4.11				
07.02	1,903,580.60	—	916,909.19	23,762.81	2.52	—	6.63	4.10				
08.02	1,932,721.33	—	899,569.24	23,767.15	2.60	—	6.77	4.10				
09.02	1,930,088.24	—	890,121.94	23,771.25	2.60	—	6.82	4.10				
10.02	1,928,343.68	—	889,852.22	23,775.59	2.59	—	6.82	4.09				
13.02	1,930,214.29	—	891,010.57	23,788.60	2.58	—	6.81	4.09				
14.02	1,930,764.85	—	890,973.32	23,792.70	2.58	—	6.81	4.08				
15.02	1,951,066.36	—	883,595.85	23,797.03	2.60	—	6.87	4.08				
16.02	1,951,371.22	—	884,315.13	23,801.37	2.60	—	6.86	4.08				
17.02	1,951,993.29	—	882,540.25	23,805.71	2.59	—	6.86	4.08				
20.02	1,951,013.01	—	883,035.39	23,818.48	2.58	—	6.84	4.07				
21.02	1,952,148.60	—	881,483.46	23,822.82	2.58	—	6.81	4.06				
22.02	1,958,773.20	—	881,431.97	23,827.16	2.61	—	6.80	4.06				
24.02	1,960,521.03	—	881,760.81	23,835.59	2.61	—	6.80	4.06				
27.02	1,962,799.08	—	880,900.48	23,848.61	2.60	—	6.80	4.05				
28.02	1,962,105.95	—	880,979.51	23,852.95	2.60	—	6.80	4.05				
29.02	1,964,292.78	—	882,818.68	23,857.04	2.60	—	6.79	4.04				

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			
01.02	—	6.14	7.97
02.02	—	5.98	7.93
03.02	—	6.09	7.82
06.02	—	6.06	7.81
07.02	—	6.04	7.72
08.02	—	6.13	7.71
09.02	—	6.06	7.75
10.02	—	6.08	7.77
13.02	—	6.11	7.76
14.02	—	6.13	7.74
15.02	—	6.09	7.72
16.02	—	6.11	7.76
17.02	—	6.13	7.74
20.02	—	6.12	7.79
21.02	—	6.12	7.80
22.02	—	6.11	7.84
24.02	—	6.08	7.81
27.02	—	6.09	7.80
28.02	—	6.13	7.81
29.02	—	6.12	7.78

Table 3.4

Main Share Price Indices

Date	MICEX index, points	RTS index, points	MICEX- RTS trade turnover, billions of rubles
2012			
1.02	1,539.36	1,599.56	70.18
2.02	1,542.39	1,602.99	77.07
3.02	1,564.82	1,625.60	57.91
6.02	1,562.87	1,626.46	56.79
7.02	1,549.49	1,632.35	62.70
8.02	1,555.11	1,643.53	67.72
9.02	1,541.64	1,638.09	79.88
10.02	1,525.17	1,603.25	59.76
13.02	1,559.21	1,645.94	62.63
14.02	1,562.13	1,644.10	60.54
15.02	1,579.38	1,661.36	63.22
16.02	1,570.36	1,641.51	56.62
17.02	1,568.54	1,656.60	52.13
20.02	1,579.19	1,674.27	36.15
21.02	1,558.98	1,655.35	47.85
22.02	1,538.17	1,642.01	57.53
24.02	1,594.55	1,722.05	84.59
27.02	1,592.66	1,728.13	65.83
28.02	1,574.10	1,708.16	69.81
29.02	1,597.67	1,734.99	61.94

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2011										2012		
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02
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	1,145	1,140	1,139	1,138	1,130	1,129	1,126	1,123	1,123	1,117	1,112	1,111	1,110
of which:													
— banks	1,083	1,078	1,076	1,075	1,068	1,067	1,064	1,061	1,061	1,055	1,051	1,049	1,047
— nonbanking credit institutions	62	62	63	63	62	62	62	62	62	62	61	62	63
1.1. Registered 100 percent foreign-owned credit institutions	78	78	78	78	78	78	77	78	78	77	77	77	77
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) — total	1	1	2	1	—	1	1	1	—	—	—	1	1
of which:													
— banks	1	1	1	1	—	1	1	1	—	—	—	1	1
— nonbanking credit institutions	—	—	1	—	—	—	—	—	—	—	—	—	—
2. Credit institutions licensed to conduct banking operations — total	1,010	1,006	1,003	1,003	1,000	994	993	991	988	982	978	976	974
of which:													
— banks	952	948	945	944	941	936	935	933	931	925	922	919	916
— nonbanking credit institutions	58	58	58	59	59	58	58	58	57	57	56	57	58
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	817	813	811	813	812	807	808	806	804	799	797	795	794
— to conduct operations in foreign currency	676	673	672	672	673	669	669	670	668	665	661	659	657
— credit institutions with general license	282	281	279	279	277	275	274	273	274	273	273	273	273
— to conduct operations with precious metals:													
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses ¹	210	209	208	210	209	207	207	206	207	207	207	207	208

Table 4.1.1 (end)

	2011												2012	
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	
11. Operational offices of credit institutions — total	3,432	3,524	3,685	3,809	3,956	4,093	4,218	4,406	4,617	4,877	5,360	5,576	5,702	
of which Sberbank of Russia	253	256	256	256	256	256	256	258	276	352	545	590	590	
12. Mobile banking offices — total	91	91	91	91	91	92	92	92	95	95	100	103	105	
of which Sberbank of Russia	87	87	87	87	87	88	88	88	91	91	96	99	101	
13. Credit institutions with revoked licences	134	133	134	134	130	134	132	131	135	135	134	134	135	
14. Credit institutions subjected to liquidation	126	127	128	131	128	129	128	128	131	130	130	131	130	
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	114	117	119	123	122	124	123	124	124	124	123	123	122	
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	1,992	1,997	1,999	2,000	2,008	2,010	2,013	2,017	2,017	2,023	2,028	2,030	2,031	
of which:														
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,556	1,559	1,560	1,561	1,565	1,566	1,568	1,570	1,570	1,572	1,574	1,575	1,576	
— credit institutions liquidated owing to reorganization	435	437	438	438	442	443	444	446	446	450	453	454	454	
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	433	435	436	436	440	441	442	444	444	448	451	452	452	
of which:														
— reorganization into branches of other banks	362	363	363	363	364	365	366	368	368	370	372	373	373	
— taken over by other banks (without creating a branch)	71	72	73	73	76	76	76	76	76	78	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)

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

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
	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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

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

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

Table 4.1.5

Selected Indicators of Credit Institutions Performance Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.01.2012										Total
	1—5	6—20	21—50	51—200	201—500	501—976					
Number of branches throughout the RF territory, units	761	321	368	691	392	262					2,795
Loans, deposits and other funds extended — total	14,848,550	6,079,345	2,989,669	3,270,225	1,077,302	281,006					28,546,098
of which: overdue debt	638,211	226,944	125,370	126,120	31,543	8,444					1,156,632
of which extended to											
— organizations	10,528,625	3,351,581	1,482,133	1,977,395	705,512	171,539					18,216,786
of which: overdue debt	571,871	128,013	53,190	75,808	20,858	5,314					855,054
— individuals	2,134,988	1,420,702	1,013,158	712,970	232,865	67,757					5,582,440
of which: overdue debt	62,506	98,381	71,848	49,434	10,538	2,957					295,665
— credit institutions	1,821,071	1,144,130	407,516	469,965	109,396	38,628					3,990,706
of which: overdue debt	3,829	546	333	878	148	173					5,906
Investments in government securities and the Bank of Russia bonds	618,116	291,947	197,275	221,854	40,392	7,913					1,377,496
Investments in bills	9,513	47,876	40,653	91,667	60,326	19,303					269,338
Investments in equities and shares of resident organizations other than credit institutions	379,155	75,684	32,905	40,902	12,403	2,906					543,954
Total funds in organizations accounts	2,484,980	1,126,645	494,149	942,698	432,863	150,617					5,631,953
Total budget and extrabudgetary funds in accounts	15,197	8,020	831	24,846	90	14					48,998
Deposits of individuals accepted by credit institutions	5,940,462	2,125,056	1,284,325	1,547,731	612,348	128,520					11,638,442
Credit institutions bonds, bills and acceptances	615,791	348,940	305,912	216,548	56,318	10,521					1,554,029
Equity capital	2,648,756	916,719	559,894	720,703	300,502	129,542					5,276,117
Total assets	20,815,646	8,234,538	4,523,301	5,202,208	1,854,146	519,611					41,149,450

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
2008						
31.12	409,186	446,936	94.9	37,750	5.1	109,840
2009						
31.03	58,261	87,387	89.9	29,125	10.1	23,144
30.06	6,795	130,595	89.0	123,801	11.0	55,670
30.09	31,204	164,443	86.8	133,239	13.2	59,313
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

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	Own funds (capital) of credit institutions, billion of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 45 million of rubles		credit institutions with capital from 45 to 90 million of rubles		credit institutions with capital from 90 to 180 million of rubles		credit institutions with capital more than 180 million of rubles	
	institutions, billion of rubles	of rubles	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units
2010												
31.12	4,732.3	105.4	14	0.7	38	0.4	7	23.2	187	4,602.6	766	
2011												
31.01	4,732.4	105.6	14	0.7	38	0.5	8	23.1	185	4,602.5	766	
28.02	4,562.3	111.5	14	0.3 ¹	39 ¹	0.6	9	21.9	174	4,428.0	774	
31.03	4,629.3	57.4	12	0.7	38	0.6	10	21.7	171	4,548.8	775	
30.04	4,732.0	56.6	11	0.6 ¹	38 ¹	0.6	9	21.0	165	4,653.1	780	
31.05	4,788.2	56.0	11	0.7	36	0.7	11	21.1	164	4,709.7	781	
30.06	4,770.8	140.1	11	0.6	35	0.8	12	20.2	156	4,609.1	786	
31.07	4,816.4	142.1	9	0.6	34	0.8	11	19.8	153	4,653.0	787	
31.08	4,850.3	142.6	8	0.6	34	0.7	11	17.2	133	4,689.3	806	
30.09	4,888.4	142.4	8	0.6	34	0.9	12	15.4	119	4,729.1	817	
31.10	4,941.0	145.4	8	0.4	34	0.6	9	14.1	108	4,780.5	828	
30.11	5,017.4	146.2	8	0.6	33	0.6	9	9.2	72	4,860.8	860	
31.12	5,242.1	249.7	8	0.6	32	0.7	11	0.9	9	4,990.1	918	
2012												
31.01	5,276.1	243.4	8	0.6	32	0.7	10	0.7	7	5,030.8	918	
Memo: own funds (capital) adequacy ratio as of 31.01.2012, %	14.9	19.2 ²	45.8	31.4	116.4	14.7						

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	7,918,536	1,540,027	6,381	97,794	248,527	1,006,981	4,381,725	637,101	1,899,512	185,519	1,030	17,575	48,782	310,689	1,144,451	191,468	
2011																		
31.01	9,729,658	7,839,487	1,370,749	6,320	103,117	250,833	1,038,465	4,421,128	648,875	1,890,171	186,275	987	18,153	46,756	305,787	1,133,454	198,760	
28.02	9,920,657	8,019,962	1,424,237	14,635	105,923	245,987	1,062,704	4,491,267	675,209	1,900,695	187,056	1,379	18,892	43,864	301,467	1,144,655	203,382	
31.03	10,018,028	8,126,807	1,427,079	11,128	110,534	250,699	1,082,556	4,541,731	703,080	1,891,221	186,213	1,239	18,277	43,852	295,396	1,139,216	207,029	
30.04	10,230,436	8,351,697	1,554,688	13,523	109,164	252,964	1,092,615	4,590,354	738,389	1,878,738	184,261	1,219	17,227	42,310	290,933	1,130,150	212,639	
31.05	10,280,337	8,397,553	1,528,122	9,291	107,296	255,025	1,102,296	4,629,565	765,959	1,882,784	183,342	1,055	16,100	42,019	290,480	1,132,463	217,324	
30.06	10,516,464	8,624,573	1,668,661	15,638	105,157	255,786	1,106,576	4,686,131	786,625	1,891,891	185,659	1,065	16,673	40,946	291,442	1,133,125	222,983	
31.07	10,618,898	8,758,329	1,704,143	10,907	112,445	257,816	1,109,230	4,740,209	823,579	1,860,569	187,438	934	14,876	38,642	282,746	1,105,044	230,890	
31.08	10,720,911	8,768,494	1,652,380	8,677	113,163	254,210	1,118,611	4,774,978	846,475	1,952,417	190,497	944	15,805	40,130	293,858	1,163,325	247,858	
30.09	10,920,215	8,813,892	1,668,807	18,111	101,804	250,743	1,134,066	4,776,990	863,372	2,106,322	211,371	1,650	17,342	42,548	314,295	1,249,225	269,891	
31.10	10,876,079	8,831,037	1,650,656	10,962	106,296	257,927	1,160,752	4,769,839	874,606	2,045,042	212,554	1,382	16,882	42,634	303,049	1,199,305	269,236	
30.11	11,061,372	8,968,851	1,658,151	19,278	98,066	302,745	1,293,066	4,709,732	887,813	2,092,520	213,650	1,858	16,787	45,307	308,898	1,227,883	278,137	
31.12	11,871,363	9,702,267	2,048,765	10,488	122,580	377,427	1,481,102	4,743,348	918,557	2,169,096	219,252	2,804	21,846	51,032	322,693	1,270,395	281,074	
2012																		
31.01	11,638,442	9,533,472	1,793,119	9,589	119,900	414,539	1,605,963	4,684,180	906,182	2,104,970	214,188	2,214	19,326	51,745	314,878	1,233,451	269,168	

Таблица 4.2.2

Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		total		by maturity:							
1	2	3	4	5	6	7	8	9	10		
		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			
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		

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds		
	In foreign currency											in rubles	in foreign currency	in rubles	in foreign currency		
	total	by maturity:															
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency	in rubles	in foreign currency					
1	11	12	13	14	15	16	17	18	19	20	21	22					
2009																	
31.12	2,267,990	7,673	78,966	154,208	86,658	302,321	778,188	859,977	1,420,474	1,696,829	88,939	1,654					
2010																	
31.03	2,124,196	9,278	61,143	60,131	101,170	272,785	740,907	878,782	1,508,914	1,588,648	85,472	1,487					
30.06	2,136,303	5,122	66,800	46,236	127,792	176,394	767,227	946,732	1,572,309	1,665,380	96,861	1,394					
30.09	2,352,375	5,249	104,056	73,265	92,776	195,410	811,269	1,070,350	1,684,719	1,777,033	109,610	1,377					
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					

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							
	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, 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

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	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	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	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	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	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	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	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	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	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	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	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	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	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	0.3	1.7	3.0	4.2	0.5	5.9

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

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

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	

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	over 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	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

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

	Bonds											Derivatives (at fair value)			
	total	of which by maturity:						1 to 3 years	21	22	23				
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years								
1	16	17	18	19	20	21	22	23							
2010															
31.12	537,880	0	0	0	6	171,063	366,811	...							
2011															
31.01	533,586	0	0	0	6	170,747	362,834	...							
28.02	537,932	0	0	1	6	180,121	357,804	...							
31.03	547,700	0	0	1	6	189,416	358,278	...							
30.04	573,887	0	0	1	6	214,569	359,075	...							
31.05	573,277	0	0	1	6	217,869	353,896	...							
30.06	574,811	0	0	1	6	229,549	345,255	...							
31.07	609,353	0	0	1	5	222,865	385,537	...							
31.08	626,436	0	0	0	0	238,742	387,694	...							
30.09	631,458	0	0	0	0	239,331	392,127	...							
31.10	601,784	0	0	0	0	230,205	371,579	...							
30.11	641,590	0	0	0	1,143	250,201	390,246	...							
31.12	666,720	0	0	0	1,218	272,694	392,807	...							
2012															
31.01	680,765	0	0	0	1,308	283,864	395,592	100,718							

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		
2009																		
31.12	574,484	26,971	10,561	39,186	63,772	196,296	195,118	31,218	174,136	9,013	902	9,614	18,193	45,764	83,846	4,996		
2010																		
31.03	670,691	27,662	13,936	22,139	61,601	263,094	242,656	28,383	137,719	7,510	111	3,889	9,485	39,261	70,891	4,826		
30.06	670,763	27,140	8,234	27,634	60,098	244,792	263,004	28,683	138,208	6,920	587	4,553	11,230	31,826	75,056	7,022		
30.09	713,486	37,677	5,114	25,358	75,386	256,521	272,594	30,262	125,331	5,274	278	1,382	8,111	31,058	69,094	7,309		
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		

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
total		individuals	organizations							credit institutions		
total			of which by maturity:									
1	2	3	4	5	6	7	8	9	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			
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		

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

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

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

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	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	
2010																			
31.12	4,450,288	410,452	254,427	2,510	2,992,176	298,020	235,394	5,588	271,046	26,856	13,002	457							
2011																			
31.01	281,888	24,756	7,095	79	2,860,895	294,639	179,357	5,341	278,985	27,283	12,112	441							
28.02	652,501	59,020	15,804	205	2,907,426	299,458	169,128	5,157	286,130	27,475	12,050	415							
31.03	1,147,566	106,865	37,130	492	3,015,534	313,084	166,638	5,234	289,351	27,520	12,037	407							
30.04	1,622,342	154,334	47,451	810	3,086,423	326,419	170,361	5,306	295,548	27,779	11,779	397							
31.05	2,081,602	199,065	58,689	1,101	3,172,811	336,872	174,044	5,428	305,132	28,070	11,664	416							
30.06	2,613,406	248,072	76,900	1,286	3,263,804	348,158	181,048	5,261	297,274	28,188	11,333	419							
31.07	3,103,925	293,971	87,922	1,601	3,356,812	356,668	179,402	5,340	309,370	28,097	11,268	438							
31.08	3,596,699	342,865	104,290	1,842	3,398,258	366,379	192,036	5,477	309,129	27,915	11,992	470							
30.09	4,127,669	390,305	131,580	2,625	3,494,693	377,833	222,034	6,354	306,495	27,700	12,670	527							
31.10	4,623,257	438,102	145,616	2,714	3,526,862	385,636	212,345	6,294	308,587	27,240	11,652	501							
30.11	5,149,819	489,639	163,761	3,206	3,577,831	396,440	209,023	6,381	301,563	27,101	10,616	517							
31.12	5,854,364	552,507	201,380	3,548	3,616,641	410,314	226,776	6,753	304,485	26,609	10,268	512							
2012																			
31.01	356,591	30,074	7,950	123	3,637,206	409,766	204,147	6,193	316,203	26,726	9,705	473							

Table 4.3.6

Housing Loans Extended by Credit Institutions to Individuals

	In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended since the beginning of the year	on loans extended over the month
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month		
2010										
31.12	392,302	418,209	1,102,324	26,726	188.7	189.1	13.3	12.6		
2011										
31.01	20,027	22,589	1,102,759	27,559	184.0	184.0	13.0	13.0		13.0
28.02	51,735	60,892	1,114,567	27,539	186.4	187.8	12.7	12.6		12.6
31.03	91,459	112,105	1,134,422	27,863	187.6	189.0	12.6	12.5		12.5
30.04	136,045	167,831	1,160,209	27,967	187.3	186.8	12.5	12.1		12.1
31.05	182,695	224,779	1,189,159	28,647	186.4	183.5	12.4	12.2		12.2
30.06	232,568	288,840	1,224,899	28,965	185.1	180.5	12.3	12.2		12.2
31.07	282,179	351,444	1,255,625	29,161	182.8	172.4	12.3	12.0		12.0
31.08	335,472	419,419	1,290,620	29,158	181.1	172.2	12.2	11.8		11.8
30.09	391,137	489,696	1,321,436	29,208	178.7	164.3	12.1	11.7		11.7
31.10	449,274	563,310	1,355,838	29,515	177.2	167.6	12.1	11.6		11.6
30.11	509,226	641,090	1,398,346	29,786	176.0	167.3	12.0	11.6		11.6
31.12	584,412	742,224	1,444,811	29,313	174.7	165.9	12.0	11.7		11.7
2012										
31.01	29,844	39,463	1,451,902	29,477	168.9	168.9	11.9	11.9		11.9

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	71	383	163,853	21,399	158.7		9.7

Table 4.3.7

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

	In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended over the month	on loans extended since the beginning of the year	
			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	15,131	19,841	957,924	24,333	196.8	196.8	12.6	12.6	12.6	83,303	
28.02	40,416	54,219	969,694	24,221	196.0	195.5	12.5	12.4	12.4	83,139	
31.03	74,743	101,851	993,774	24,476	194.4	192.5	12.4	12.4	12.4	83,456	
30.04	111,508	152,361	1,019,943	24,586	193.9	193.1	12.3	12.1	12.1	78,279	
31.05	151,780	204,761	1,049,365	25,007	191.6	184.7	12.3	12.2	12.2	77,784	
30.06	195,786	265,189	1,083,800	25,462	188.4	177.6	12.2	12.1	12.1	78,975	
31.07	238,937	323,147	1,113,009	25,369	187.8	185.2	12.2	11.8	11.8	79,630	
31.08	286,326	386,195	1,149,967	25,497	186.0	176.7	12.1	11.9	11.9	75,692	
30.09	337,048	452,436	1,181,680	25,583	184.0	172.0	12.1	11.6	11.6	74,230	
31.10	390,288	521,277	1,216,950	25,821	182.1	170.1	12.0	11.7	11.7	70,457	
30.11	446,575	596,223	1,262,119	26,006	180.3	167.7	11.9	11.4	11.4	69,505	
31.12	517,912	693,846	1,310,777	25,946	179.0	170.9	11.9	11.6	11.6	56,337	
2012											
31.01	27,746	37,854	1,316,077	25,972	172.0	172.0	11.8	11.8	11.8	73,069	

Table 4.3.7 (end)

	In foreign currency							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 on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %		
			total	of which overdue debt				
2010								
31.12	3,220	15,427	180,126	18,068	155.3	11.0		25,910
2011								
31.01	132	548	174,786	17,988	143.9	11.0		23,893
28.02	340	1,714	168,957	17,854	140.8	10.7		34,463
31.03	569	3,053	164,682	17,719	146.2	10.6		33,884
30.04	836	4,293	158,531	17,378	153.4	9.8		32,119
31.05	1,072	5,822	159,614	17,604	157.8	9.7		31,512
30.06	1,380	7,788	159,176	17,785	158.5	9.6		32,814
31.07	1,674	9,252	155,628	17,389	159.0	9.6		32,062
31.08	2,033	11,436	161,390	18,205	162.4	9.6		32,653
30.09	2,292	14,950	173,252	19,581	154.9	9.5		35,904
31.10	2,486	15,749	159,765	18,548	154.4	9.4		33,645
30.11	2,661	17,202	163,357	19,152	155.8	9.5		34,618
31.12	2,893	19,131	164,258	19,381	149.1	9.6		21,137
2012								
31.01	66	350	152,858	18,590	166.8	9.7		32,464

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 31.01.2012										total
	1—5	6—20	21—50	51—200	201—500	501—976					
Number of credit institutions extended mortgage loans, units	5	15	24	126	237	239					646
Number of mortgage loans extended to individuals, units, of which loans extended:	16,343	5,175	1,532	2,503	1,889	370					27,812
in rubles	16,339	5,152	1,529	2,474	1,886	366					27,746
in foreign currency	4	23	3	29	3	4					66
Volume of mortgage loans extended to individuals, — total, millions of rubles	20,132	7,949	3,320	4,158	2,008	637					38,204
in rubles	20,099	7,842	3,266	4,051	1,987	609					37,854
in foreign currency	33	107	54	107	21	28					350
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	756,546	374,192	120,405	165,456	43,097	9,239					1,468,935
in rubles	723,154	315,483	104,691	126,151	38,190	8,408					1,316,077
in foreign currency	33,392	58,709	15,714	39,305	4,907	831					152,858
of which: overdue, — total	21,348	15,918	3,229	3,317	631	119					44,562
in rubles	11,829	9,456	2,029	1,992	563	103					25,972
in foreign currency	9,519	6,462	1,200	1,325	68	16					18,590
Average weighted maturity, months, of which on loans extended:											
in rubles	173.9	164.4	202.0	174.2	141.7	131.3					172.0
in foreign currency	229.8	189.6	167.4	155.1	47.1	139.3					166.8
Average weighted interest rate, %, of which on loans extended:											
in rubles	11.7	11.9	12.2	12.5	11.0	11.6					11.8
in foreign currency	9.3	8.3	11.6	9.6	12.6	12.1					9.7
Rights of claim under mortgage loans, — total, millions of rubles	1,220	36,404	15,297	50,177	1,747	688					105,533
in rubles	1,206	21,749	8,766	39,100	1,701	547					73,069
in foreign currency	14	14,655	6,531	11,077	46	141					32,464

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											
		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		

Table 4.3.9 (end)
(millions of rubles)

	Investment in equities											Equity in subsidiaries and associated companies		Derivatives (at fair value)
	total	investment in equities at balance-sheet value (regardless revaluation)					revaluation of equities	total		Other equity interest				
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	of which: shares of subsidiaries and associated resident credit institutions								
1	12	13	14	15	16	17	18	19	20	21				
2010														
31.12	710,923	5,694	50,336	587,982	29,865	37,045	368,175	168,438	132,096	...				
2011														
31.01	710,076	6,421	47,962	586,568	32,161	36,964	377,310	179,014	152,776	...				
28.02	727,791	9,723	42,203	597,803	31,815	46,246	487,127	281,129	154,684	...				
31.03	692,234	11,214	45,593	575,928	35,136	24,363	458,036	244,699	155,535	...				
30.04	668,307	11,885	43,562	561,185	38,945	12,730	455,505	244,704	159,683	...				
31.05	724,982	13,732	47,066	610,769	44,510	8,905	439,432	246,929	162,723	...				
30.06	770,278	16,549	43,691	648,152	41,938	19,948	439,878	241,719	177,037	...				
31.07	813,094	16,675	66,576	640,542	59,831	29,470	454,205	257,369	177,744	...				
31.08	822,134	18,482	69,510	670,912	56,062	7,168	476,435	258,587	178,678	...				
30.09	815,888	12,855	73,804	684,007	70,167	-24,945	395,374	166,704	290,149	...				
31.10	808,921	8,659	68,590	681,711	53,963	-4,002	386,019	162,318	290,288	...				
30.11	809,126	9,769	73,082	677,232	53,434	-4,390	385,383	159,368	291,323	...				
31.12	914,400	10,636	78,394	786,591	53,485	-14,707	387,311	159,307	291,875	...				
2012														
31.01	885,849	8,446	73,890	763,468	43,150	-3,105	385,365	163,335	292,238	122,691				

Table 4.3.11

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

(% p.a.)

	On bills discounted by credit institutions, issued by												On bills issued by credit institutions									
	nonfinancial organizations						credit institutions															
	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years		
2011																						
January	15.5	9.6	7.8	8.8	9.0	14.5	5.7	6.9	7.6	7.7	3.6	4.3	7.0	7.2	10.7							
February	10.8	5.8	12.1	7.9	5.4	4.7	5.8	6.7	7.6	7.6	1.7	4.9	6.3	6.2	9.7							
March	8.1	9.7	9.4	8.8	3.9	5.2	6.1	7.4	8.2	8.2	2.3	4.8	5.1	7.1	10.5							
April	16.2	9.6	10.6	8.0	11.1	5.9	6.4	7.4	7.6	8.0	2.2	4.5	5.7	6.9	10.3							
May	15.3	8.8	8.9	8.2	6.5	6.0	7.1	7.3	8.3	7.5	2.7	5.0	6.3	7.4	11.4							
June	12.3	7.6	8.5	8.2	5.8	4.2	6.1	7.6	8.0	7.7	3.0	5.5	6.8	7.7	11.0							
July	11.2	13.2	7.1	8.6	5.3	5.4	6.4	8.0	8.1	7.3	3.1	5.6	6.0	6.7	10.8							
August	13.2	8.4	7.8	6.1	3.2	6.3	7.1	9.5	9.2	9.3	3.1	4.6	6.0	7.4	11.4							
September	13.0	9.7	10.3	8.1	6.4	5.8	8.9	9.7	9.4	8.0	4.0	6.3	6.3	7.2	11.5							
October	15.7	8.6	10.7	8.0	5.0	5.0	8.8	8.5	8.2	7.6	3.5	6.1	6.9	7.9	10.6							
November	22.2	16.9	11.8	7.6	3.3	6.5	9.5	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							

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

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

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	37	2 to 30 days	31 to 90 days	over 91 days	41	42	2 to 30 days	31 to 90 days	over 91 days	44	45	46	2 to 30 days	31 to 90 days	over 91 days	
2010																			
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49			
2011																			
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			

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

Table 5.1

Payments Effected by the Payment System of Russia

	Of which payments effected:																																																																																																																																																																																																																																																	
	Total payments			by the payment system of the Bank of Russia ¹			by private payment systems ²			by non-bank settlement credit institutions			of which:																																																																																																																																																																																																																																					
				thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	billions of rubles																																																																																																																																																																																																																												
2009	2,723,796.6	877,432.5	609,865.7	942,943.3	609,865.7	1,780,853.3	267,566.8	4,605.5	3,275.5	82,772.1	30,955.0	427,996.9	110,506.5	1,265,478.8	122,829.8	2010	2,892,501.8	812,153.9	653,352.9	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	3,205,774.4	1,101,776.5	916,153.6	1,187,607.6	916,153.6	2,018,166.8	185,622.9	8,803.7	3,141.0	173,593.9	12,125.0	409,793.4	78,437.1	1,425,975.8	91,919.8	2009	Q1	603,863.0	184,944.9	122,072.8	193,139.4	122,072.8	410,723.6	62,872.1	760.7	1,108.6	18,808.5	6,652.4	96,092.7	27,461.7	295,061.7	27,649.4	Q2	676,856.3	216,569.2	154,061.4	231,365.2	154,061.4	445,491.1	62,507.8	1,065.5	676.8	20,086.4	6,498.6	107,744.4	25,814.0	316,594.8	29,518.4	Q3	694,741.0	226,754.4	161,087.7	245,139.3	161,087.7	449,601.7	65,666.7	1,229.5	690.7	20,946.5	7,244.7	108,272.2	27,927.2	319,153.5	29,804.1	Q4	748,336.3	249,164.0	172,643.8	273,299.4	172,643.8	475,036.9	76,520.2	1,549.8	799.4	22,930.7	10,559.3	115,887.6	29,303.6	334,668.8	35,857.9	2010	Q1	601,911.1	185,449.2	151,794.3	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	161,795.4	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	159,313.3	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	180,449.9	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	698,132.9	232,323.1	194,094.3	251,069.5	194,094.3	447,063.4	38,228.8	1,722.1	453.4	42,281.6	2,801.5	89,675.5	16,216.1	313,384.2	18,757.8	Q2	804,476.6	251,785.5	206,772.4	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	225,670.5	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	891,014.6	344,824.6	289,616.4	336,406.4	289,616.4	554,608.2	55,208.2	2,529.3	959.9	27,404.8	3,347.8	112,692.9	23,004.5	411,981.2	27,896.0

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	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
2009												
2009	942,943.3	609,865.7	941,280.1	608,977.7	1,663.2	888.0	1,780,853.3	267,566.8	952,055.2	214,825.5	828,798.1	52,741.3
2010	1,058,979.5	653,352.9	1,058,066.7	652,631.9	912.8	721.0	1,833,522.3	158,801.0	1,123,915.8	138,975.0	709,606.5	19,826.0
2011	1,187,607.6	916,153.6	1,186,895.4	915,813.2	712.2	340.4	2,018,166.8	185,622.9	1,402,494.6	166,096.9	615,672.2	19,526.0
2009												
Q1	193,139.4	122,072.8	192,757.1	121,847.2	382.3	225.6	410,723.6	62,872.1	217,790.5	52,364.2	192,933.1	10,507.9
Q2	231,365.2	154,061.4	230,926.9	153,869.3	438.3	192.1	445,491.1	62,507.8	235,981.3	52,539.7	209,509.8	9,968.1
Q3	245,139.3	161,087.7	244,732.1	160,866.0	407.2	221.7	449,601.7	65,666.7	242,095.5	53,450.1	207,506.2	12,216.6
Q4	273,299.4	172,643.8	272,864.0	172,395.2	435.4	248.6	475,036.9	76,520.2	256,187.9	56,471.5	218,849.0	20,048.7
2010												
Q1	216,104.5	151,794.3	215,880.6	151,630.1	223.9	164.2	385,806.6	33,654.9	211,040.0	29,251.0	174,766.6	4,403.9
Q2	262,800.7	161,795.4	262,548.7	161,614.4	252.0	181.0	457,108.7	38,326.8	280,501.2	33,205.2	176,607.5	5,121.6
Q3	273,953.4	159,313.3	273,743.3	159,130.6	210.1	182.7	477,221.7	40,172.5	305,238.5	35,320.2	171,983.2	4,852.3
Q4	306,120.9	180,449.9	305,894.1	180,256.8	226.8	193.1	513,385.3	46,646.8	327,136.1	41,198.6	186,249.2	5,448.2
2011												
Q1	251,069.5	194,094.3	250,923.8	194,029.2	145.7	65.1	447,063.4	38,228.8	307,864.7	33,867.0	139,198.7	4,361.8
Q2	299,289.5	206,772.4	299,114.9	206,703.5	174.6	68.9	505,187.1	45,013.1	355,768.0	39,994.2	149,419.1	5,018.9
Q3	300,842.2	225,670.5	300,659.7	225,573.6	182.5	96.9	511,308.1	47,172.8	361,649.2	42,529.1	149,658.9	4,643.7
Q4	336,406.4	289,616.4	336,197.0	289,506.9	209.4	109.5	554,608.2	55,208.2	377,212.7	49,706.6	177,395.5	5,501.6

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
2007						
31.12	3,426	3,324	986	521	28,338	485
2008						
31.03	3,470	3,372	950	480	25,691	504
30.06	3,503	3,416	905	461	23,867	538
30.09	3,527	3,428	802	436	22,530	558
31.12	3,511	3,398	804	432	19,737	608
2009						
31.03	3,476	3,396	795	428	17,617	651
30.06	3,426	3,380	791	425	17,037	711
30.09	3,429	3,357	810	426	15,885	788
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

Table 5.4

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

(units)

1	The Bank of Russia institutions		Of which members:			Credit institutions	Of which users:		
	2	3	intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system
			4	5	6	7	8	9	
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	

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	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	

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

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals									
	1	the number of bank cards ¹ , thousands of units	2	the number of bank cards in use, thousands of units	3	total value of operations conducted using bank cards, millions of rubles	4	of which:			
								cash withdrawals, millions of rubles	5	6	7
	2009	125,787	125,787	—	—	9,715,631	8,652,721	877,247	185,663		
	2010	144,112	144,112	—	—	12,597,106	10,890,851	1,346,157	360,098		
	2011	199,771	199,771	—	—	12,597,666	10,294,222	1,713,623	589,821		
2009											
	Q1	121,729	121,729	58,635	58,635	2,103,614	1,869,941	199,289	34,384		
	Q2	121,379	121,379	58,809	58,809	2,321,669	2,082,664	200,422	38,583		
	Q3	121,359	121,359	59,615	59,615	2,493,377	2,218,542	224,540	50,295		
	Q4	125,787	125,787	63,897	63,897	2,796,969	2,481,573	252,995	62,401		
2010											
	Q1	128,620	128,620	64,341	64,341	2,555,974	2,220,878	273,360	61,736		
	Q2	133,329	133,329	71,597	71,597	2,997,609	2,623,065	296,832	77,712		
	Q3	137,464	137,464	72,283	72,283	3,256,663	2,817,723	344,066	94,874		
	Q4	144,112	144,112	78,665	78,665	3,786,860	3,229,185	431,899	125,776		
2011											
	Q1	146,464	146,464	78,785	78,785	3,399,452	2,820,185	453,419	125,848		
	Q2	157,122	157,122	88,831	88,831	4,025,359	3,341,600	511,812	171,947		
	Q3	167,223	167,223	97,087	97,087	4,539,886	3,657,833	648,989	233,064		
	Q4	199,771	199,771	129,243	129,243	5,172,855	4,132,437	748,392	292,026		

Table 5.5 (end)

		Legal entities						
		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	of which:		
						payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1	2	3	4	5	6	7	8	
	2009	246	—	352,885	125,331	227,341	13	
	2010	307	—	579,532	173,888	401,734	3,910	
	2011	399	—	455,393	187,658	256,841	10,894	
2009								
	Q1	242	150	48,942	23,947	24,890	105	
	Q2	245	121	57,741	24,951	32,762	28	
	Q3	245	124	136,767	33,612	103,107	48	
	Q4	246	135	109,435	42,821	66,582	32	
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	

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 of Participants (Users) Effected by the Payment System of the Bank of Russia

	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)

	29.02.2012			
	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	974	2,791	453	2,338
CENTRAL FEDERAL DISTRICT	571	578	120	458
Belgorod Region	5	22	1	21
Bryansk Region	1	21	—	21
Vladimir Region	3	23	—	23
Voronezh Region	4	49	1	48
Ivanovo Region	6	13	—	13
Kaluga Region	4	22	—	22
Kostroma Region	5	11	—	11
Kursk Region	2	17	—	17
Lipetsk Region	2	21	1	20
Moscow Region	10	81	3	78
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	23	1	22
Tula Region	5	23	1	22
Yaroslavl Region	7	31	2	29
Moscow	500	153	25	128
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	31	—	31
Nenets Autonomous Area	—	1	—	1
Vologda Region	9	16	4	12
Kaliningrad Region	3	29	1	28
Leningrad Region	4	15	—	15
Murmansk Region	4	15	—	15
Novgorod Region	2	10	—	10
Pskov Region	3	6	—	6
St. Petersburg	39	154	—	154
SOUTH FEDERAL DISTRICT	46	303	20	283
Republic of Adigei (Adigeya)	4	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	98	2	96
Astrakhan Region	5	25	5	20
Volgograd Region	4	56	—	56
Rostov Region	16	115	12	103
NORTH-CAUCASIAN FEDERAL DISTRICT	54	179	80	99
Republic of Daghestan	30	82	66	16
Republic of Ingushetia	2	7	1	6
Kabardino-Balkar Republic	5	13	3	10
Karachai-Cherkess Republic	5	4	—	4

Table 6.1.1 (end)

(units)

1	2	3	4	5
Republic of Northern Ossetia — Alania	5	11	4	7
Republic of Chechnya	—	5	—	5
Stavropol Territory	7	57	6	51
PRIVOLZHISKY FEDERAL DISTRICT	110	618	96	522
Republic of Bashkortostan	11	54	—	54
Republic of Mariy-El	1	17	4	13
Republic of Mordovia	4	9	1	8
Republic of Tatarstan (Tatarstan)	25	96	54	42
Udmurt Republic	4	23	—	23
Chuvash Republic — Chuvashya	4	18	—	18
Perm Territory	5	63	—	63
Kirov Region	3	18	—	18
Nizhni Novgorod Region	11	97	7	90
Orenburg Region	8	37	3	34
Penza Region	1	24	—	24
Samara Region	20	78	9	69
Saratov Region	9	63	16	47
Ulyanovsk Region	4	21	2	19
URALS FEDERAL DISTRICT	45	319	95	224
Kurgan Region	4	14	—	14
Sverdlovsk Region	16	93	8	85
Tyumen Region	16	120	49	71
Khanty-Mansiysky Autonomous Area — Yugra	9	32	6	26
Yamalo-Nenetsky Autonomous Area	—	23	—	23
Chelyabinsk Region	9	92	38	54
SIBERIA FEDERAL DISTRICT	53	347	25	322
Republic of Altai	3	6	1	5
Republic of Buryatia	1	14	2	12
Republic of Tyva	1	4	—	4
Republic of Khakassia	2	5	—	5
Altai Territory	7	44	8	36
Zabaykalskiy Territory	—	15	—	15
Krasnoyarsk Territory	5	54	2	52
Irkutsk Region	8	41	4	37
Kemerovo Region	9	30	—	30
Novosibirsk Region	9	72	—	72
Omsk Region	6	38	—	38
Tomsk Region	2	24	8	16
FAR EAST FEDERAL DISTRICT	26	132	8	124
Republic of Sakha (Yakutia)	4	27	—	27
Kamchatka Territory	4	11	3	8
Primorski Territory	7	26	2	24
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	29.02.2012				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,566	10,675	1,759	5,702	40,702
CENTRAL FEDERAL DISTRICT	6,752	3,356	264	1,446	11,818
Belgorod Region	148	213	16	107	484
Bryansk Region	101	117	8	73	299
Vladimir Region	213	121	12	85	431
Voronezh Region	306	244	29	120	699
Ivanovo Region	140	55	10	70	275
Kaluga Region	143	58	7	94	302
Kostroma Region	101	32	6	34	173
Kursk Region	135	90	18	73	316
Lipetsk Region	147	97	13	73	330
Moscow Region	1,252	717	42	110	2,121
Orel Region	98	48	11	41	198
Ryazan Region	123	91	11	70	295
Smolensk Region	115	86	4	54	259
Tambov Region	126	139	9	58	332
Tver Region	133	122	12	79	346
Tula Region	193	80	9	76	358
Yaroslavl Region	210	37	10	113	370
Moscow	3,068	1,009	37	116	4,230
NORTH-WEST FEDERAL DISTRICT	2,300	411	282	807	3,800
Republic of Karelia	117	12	14	34	177
Republic of Komi	129	83	12	48	272
Arkhangelsk Region	159	59	17	60	295
Nenets Autonomous Area	4	8	—	1	13
Vologda Region	271	14	29	72	386
Kaliningrad Region	155	37	31	65	288
Leningrad Region	48	20	16	305	389
Murmansk Region	139	11	15	72	237
Novgorod Region	122	2	15	42	181
Pskov Region	114	17	10	47	188
St. Petersburg	1,046	156	123	62	1,387
SOUTH FEDERAL DISTRICT	2,558	643	200	441	3,842
Republic of Adigei (Adigeya)	76	8	3	8	95
Republic of Kalmykia	36	3	—	7	46
Krasnodar Territory	1,138	162	64	191	1,555
Astrakhan Region	112	79	12	45	248
Volgograd Region	276	275	45	110	706
Rostov Region	920	116	76	80	1,192
NORTH-CAUCASIAN FEDERAL DISTRICT	795	103	65	91	1,054
Republic of Daghestan	170	8	7	7	192
Republic of Ingushetia	15	1	—	—	16
Kabardino-Balkar Republic	72	42	4	7	125
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	8	80
Republic of Chechnya	31	2	1	13	47
Stavropol Territory	420	30	50	53	553
PRIVOLZHISKY FEDERAL DISTRICT	4,335	3,830	420	1,156	9,741
Republic of Bashkortostan	679	423	56	128	1,286
Republic of Mariy-El	62	56	10	23	151
Republic of Mordovia	142	134	7	24	307
Republic of Tatarstan (Tatarstan)	628	631	59	158	1,476
Udmurt Republic	194	90	34	79	397
Chuvash Republic — Chuvashya	122	152	23	52	349
Perm Territory	387	247	31	126	791
Kirov Region	197	163	29	58	447
Nizhni Novgorod Region	512	394	42	89	1,037
Orenburg Region	300	381	43	81	805
Penza Region	160	329	12	66	567
Samara Region	482	291	42	128	943
Saratov Region	278	417	20	88	803
Ulyanovsk Region	192	122	12	56	382
URALS FEDERAL DISTRICT	1,964	796	221	460	3,441
Kurgan Region	78	179	14	54	325
Sverdlovsk Region	834	186	56	80	1,156
Tyumen Region	580	292	66	161	1,099
Khanty-Mansiysky Autonomous Area — Yugra	294	118	29	64	505
Yamalo-Nenetsky Autonomous Area	105	33	3	27	168
Chelyabinsk Region	472	139	85	165	861
SIBERIA FEDERAL DISTRICT	2,828	1,310	220	934	5,292
Republic of Altai	33	6	5	7	51
Republic of Buryatia	180	4	7	72	263
Republic of Tyva	39	2	4	1	46
Republic of Khakassia	94	22	4	52	172
Altai Territory	273	473	25	104	875
Zabaykalskiy Territory	203	10	9	52	274
Krasnoyarsk Territory	534	130	18	169	851
Irkutsk Region	348	59	24	146	577
Kemerovo Region	319	125	29	127	600
Novosibirsk Region	439	153	61	60	713
Omsk Region	215	293	21	81	610
Tomsk Region	151	33	13	63	260
FAR EAST FEDERAL DISTRICT	1,034	226	87	367	1,714
Republic of Sakha (Yakutia)	135	97	8	64	304
Kamchatka Territory	79	6	4	22	111
Primorski Territory	290	36	39	115	480
Khabarovsk Territory	250	29	20	36	335
Amur Region	149	24	8	42	223
Magadan Region	36	7	3	9	55
Sakhalin Region	65	18	3	57	143
Jewish Autonomous Region	22	3	2	18	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				
31.03.2011	220 (17)	118 (7)	101 (10)	186 (16)
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)
CENTRAL FEDERAL DISTRICT				
31.03.2011	148 (11)	76 (5)	71 (6)	115 (10)
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)
Moscow and Moscow Region				
31.03.2011	142 (11)	74 (5)	67 (6)	109 (10)
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)
NORTH-WEST FEDERAL DISTRICT				
31.03.2011	23 (1)	16	7 (1)	23 (1)
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)
SOUTH FEDERAL DISTRICT				
31.03.2011	6	1	5	5
30.06.2011	6	1	5	5
30.09.2011	7	2	5	6
31.12.2011	7	2	5	6
NORTH-CAUCASIAN FEDERAL DISTRICT				
31.03.2011	—	—	—	—
30.06.2011	—	—	—	—
30.09.2011	—	—	—	—
31.12.2011	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
31.03.2011	22 (2)	10 (1)	12 (1)	22 (2)
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)
URALS FEDERAL DISTRICT				
31.03.2011	8 (1)	7	1 (1)	8 (1)
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)
SIBERIA FEDERAL DISTRICT				
31.03.2011	7 (2)	2 (1)	5 (1)	7 (2)
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)
FAR EAST FEDERAL DISTRICT				
31.03.2011	6	6	—	6
30.06.2011	5	5	—	5
30.09.2011	6	6	—	6
31.12.2011	6	6	—	6

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

(units)

	29.02.2012												total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more			
1	2	3	4	5	6	7	8	9	10	11	12		
RUSSIAN FEDERATION	15	18	41	49	187	277	103	117	145	22	974		
CENTRAL FEDERAL DISTRICT	4	8	25	24	87	163	57	78	106	19	571		
Belgorod Region	—	—	—	—	1	2	1	1	—	—	5		
Bryansk Region	—	—	—	—	—	1	—	—	—	—	1		
Vladimir Region	—	—	—	—	2	1	—	—	—	—	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	3	1	2	2	—	10		
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	66	140	50	73	102	19	500		
NORTH-WEST FEDERAL DISTRICT	3	3	4	7	17	16	3	10	6	—	69		
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1		
Republic of Komi	—	—	—	2	—	—	—	—	—	—	2		
Arkhangelsk Region	—	—	1	—	—	1	—	—	—	—	2		
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—		
Vologda Region	—	—	1	—	4	2	—	2	—	—	9		
Kaliningrad Region	—	—	—	—	1	1	—	—	1	—	3		

Table 6.1.4 (cont.)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	1	—	1	1	—	1	—	—	4
Murmansk Region	1	—	—	—	—	2	—	1	—	—	4
Novgorod Region	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	—	2	1	—	—	—	—	3
St. Petersburg	2	2	1	5	8	7	3	6	5	—	39
SOUTH FEDERAL DISTRICT	1	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	2	2	15	23	6	2	—	—	54
Republic of Dagestan	2	1	1	—	9	14	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	4	21	31	19	10	20	2	110
Republic of Bashkortostan	—	—	—	—	2	2	4	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	—	—	—	—	4	—	1	1	2	—	8
Penza Region	—	—	—	—	—	1	—	—	—	—	1
Samara Region	—	—	—	—	2	8	3	1	5	1	20
Saratov Region	—	—	—	1	2	4	2	—	—	—	9
Ulyanovsk Region	—	—	—	—	1	2	—	1	—	—	4

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			
31.10.2011	988	38,464,386.7	45
30.11.2011	982	39,879,989.5	45
31.12.2011	978	41,627,519.9	46
31.01.2012	976	41,149,450.2	44
CENTRAL FEDERAL DISTRICT			
31.10.2011	576	34,024,650.1	24
30.11.2011	573	35,362,610.7	24
31.12.2011	572	36,924,020.4	24
31.01.2012	571	36,579,190.6	24
Moscow and Moscow Region			
31.10.2011	516	33,765,660.1	23
30.11.2011	513	35,101,161.1	23
31.12.2011	512	36,649,631.8	23
31.01.2012	510	36,311,432.2	22
NORTH-WEST FEDERAL DISTRICT			
31.10.2011	69	1,175,480.5	9
30.11.2011	69	1,182,923.6	9
31.12.2011	69	1,241,162.9	9
31.01.2012	69	1,202,842.1	9
SOUTH FEDERAL DISTRICT			
31.10.2011	45	193,377.0	12
30.11.2011	45	194,095.3	12
31.12.2011	45	206,873.3	11
31.01.2012	46	202,677.9	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
31.10.2011	56	61,479.5	20
30.11.2011	56	62,729.9	20
31.12.2011	56	73,359.5	20
31.01.2012	55	68,630.4	20
PRIVOLZHISKY FEDERAL DISTRICT			
31.10.2011	114	1,236,033.3	31
30.11.2011	112	1,282,063.6	30
31.12.2011	111	1,303,144.9	31
31.01.2012	110	1,264,888.0	31
URALS FEDERAL DISTRICT			
31.10.2011	46	824,623.8	9
30.11.2011	46	833,363.5	9
31.12.2011	45	879,119.0	9
31.01.2012	45	869,876.7	9
SIBERIA FEDERAL DISTRICT			
31.10.2011	56	582,186.6	8
30.11.2011	55	588,668.6	8
31.12.2011	54	602,356.4	8
31.01.2012	54	563,867.1	9
FAR EAST FEDERAL DISTRICT			
31.10.2011	26	366,555.8	6
30.11.2011	26	373,534.3	6
31.12.2011	26	397,483.6	6
31.01.2012	26	397,477.4	6

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from March 10 to April 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	20	27	35	118	183	305	688
CENTRAL FEDERAL DISTRICT	6	14	16	43	93	196	368
Belgorod Region	—	—	—	1	2	2	5
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	1	1	—	2
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	—	—	1	—	1
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	—	—	—	2	—	1	3
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	—	2	2	—	4
Tula Region	—	1	—	1	3	—	5
Yaroslavl Region	—	1	2	1	1	1	6
Moscow and Moscow Region	6	11	10	32	79	188	326
NORTH-WEST FEDERAL DISTRICT	4	3	5	8	8	16	44
Republic of Karelia	—	—	—	—	—	—	—
Republic of Komi	—	—	2	—	—	—	2
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	—	2	2	2	7
Kaliningrad Region	—	—	—	1	1	1	3
Leningrad Region	—	1	—	1	1	—	3
Murmansk Region	1	—	—	—	2	1	4
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	—	2	1	—	3
St. Petersburg	2	1	3	2	—	12	20
SOUTH FEDERAL DISTRICT	1	3	2	8	12	9	35
Republic of Adigei (Adigeya)	—	2	—	—	2	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	4	4	5	14
Astrakhan Region	1	—	—	1	—	—	2
Volgograd Region	—	—	1	—	3	—	4
Rostov Region	—	—	1	1	3	4	9
NORTH-CAUCASIAN FEDERAL DISTRICT	3	1	1	12	17	5	39
Republic of Daghestan	3	—	—	6	10	2	21
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	19	28	44	97
Republic of Bashkortostan	—	—	—	2	2	4	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	2	4	11
Orenburg Region	—	—	—	3	—	5	8
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	2	7	9	18
Saratov Region	—	—	1	2	4	2	9
Ulyanovsk Region	—	—	—	—	1	—	1
URALS FEDERAL DISTRICT	1	2	5	6	10	14	38
Kurgan Region	1	—	1	2	—	—	4
Sverdlovsk Region	—	—	2	3	5	5	15
Tyumen Region	—	1	1	1	4	5	12
Chelyabinsk Region	—	1	1	—	1	4	7
SIBERIA FEDERAL DISTRICT	2	2	2	15	7	16	44
Republic of Altai	—	1	—	—	—	1	2
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	2
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	5	23
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	—	2
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

Financial Performance of Credit Institutions

		31.01.2012						
1	2	3	4	5	6	7		
	total profit (+)/loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles		
RUSSIAN FEDERATION	102,656.7	108,980.5	80.7	6,323.8	19.3	9,522.9		
CENTRAL FEDERAL DISTRICT	94,587.6	100,067.5	77.9	5,479.9	22.1	8,884.5		
Belgorod Region	9.0	19.1	80.0	10.1	20.0	2.1		
Bryansk Region	0.6	0.6	100.0	0.0	0.0	0.0		
Vladimir Region	8.2	8.2	100.0	0.0	0.0	1.2		
Voronezh Region	0.4	0.7	75.0	0.4	25.0	0.0		
Ivanovo Region	-3.3	5.6	66.7	8.9	33.3	2.1		
Kaluga Region	48.1	48.1	100.0	0.0	0.0	2.0		
Kostroma Region	835.1	835.1	100.0	0.0	0.0	92.5		
Kursk Region	2.3	2.3	100.0	0.0	0.0	0.0		
Lipetsk Region	58.7	58.7	100.0	0.0	0.0	0.1		
Moscow Region	-149.9	60.4	40.0	210.3	60.0	10.7		
Orel Region	4.6	4.6	100.0	0.0	0.0	2.8		
Ryazan Region	33.9	33.9	75.0	0.0	25.0	3.9		
Smolensk Region	22.6	22.6	100.0	0.0	0.0	3.8		
Tambov Region	2.1	2.1	100.0	0.0	0.0	0.5		
Tver Region	17.5	18.2	83.3	0.8	16.7	1.8		
Tula Region	28.8	28.8	100.0	0.0	0.0	2.6		
Yaroslavl Region	22.0	22.0	100.0	0.0	0.0	1.7		
Moscow	93,647.1	98,896.5	77.2	5,249.4	22.8	8,756.7		
NORTH-WEST FEDERAL DISTRICT	1,247.4	1,585.8	82.6	338.4	17.4	95.6		
Republic of Karelia	1.1	1.1	100.0	0.0	0.0	0.4		
Republic of Komi	50.0	50.0	100.0	0.0	0.0	1.1		
Arkhangelsk Region	3.4	4.4	50.0	1.0	50.0	0.0		
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0		
Vologda Region	89.3	89.8	88.9	0.5	11.1	9.7		
Kaliningrad Region	29.2	41.8	66.7	12.5	33.3	4.4		

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-18.4	0.0	33.3	18.4	66.7	0.0
Murmansk Region	44.4	44.4	100.0	0.0	0.0	0.3
Novgorod Region	-1.1	2.3	50.0	3.4	50.0	0.0
Pskov Region	4.7	4.7	100.0	0.0	0.0	0.0
St. Petersburg	1,044.8	1,347.3	85.0	302.6	15.0	79.7
SOUTH FEDERAL DISTRICT	255.4	321.3	82.6	65.9	17.4	51.2
Republic of Adigei (Adigeya)	10.5	10.5	100.0	0.0	0.0	2.3
Republic of Kalmykia	6.0	6.0	100.0	0.0	0.0	0.0
Krasnodar Territory	91.9	135.5	73.3	43.6	26.7	17.1
Astrakhan Region	-2.2	5.9	60.0	8.1	40.0	0.3
Volograd Region	11.1	24.4	75.0	13.3	25.0	1.0
Rostov Region	138.1	139.1	93.8	0.9	6.3	30.4
NORTH-CAUCASIAN FEDERAL DISTRICT	109.4	131.9	90.9	22.5	9.1	7.0
Republic of Dagestan	25.6	47.9	86.7	22.3	13.3	3.7
Republic of Ingushetia	3.4	3.4	100.0	0.0	0.0	0.0
Kabardino-Balkar Republic	18.7	18.7	100.0	0.0	0.0	0.9
Karachai-Cherkess Republic	14.1	14.1	100.0	0.0	0.0	0.6
Republic of Northern Ossetia — Alania	8.4	8.4	100.0	0.0	0.0	1.7
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	39.2	39.3	87.5	0.2	12.5	0.1
PRIVOLZHSKY FEDERAL DISTRICT	1,332.8	1,541.9	91.8	209.1	8.2	95.0
Republic of Bashkortostan	95.7	132.0	90.9	36.3	9.1	9.8
Republic of Mariy-El	0.5	0.5	100.0	0.0	0.0	0.0
Republic of Mordovia	10.9	10.9	100.0	0.0	0.0	1.9
Republic of Tatarstan (Tatarstan)	396.0	401.9	96.0	5.9	4.0	15.2
Udmurt Republic	-49.0	21.4	75.0	70.4	25.0	1.5
Chuvash Republic — Chuvashya	18.9	18.9	100.0	0.0	0.0	2.4
Perm Territory	36.9	37.1	80.0	0.2	20.0	2.3
Kirov Region	32.4	32.4	100.0	0.0	0.0	1.3
Nizhni Novgorod Region	132.4	132.4	100.0	0.0	0.0	17.2
Orenburg Region	37.9	39.6	87.5	1.8	12.5	6.6
Penza Region	3.0	3.0	100.0	0.0	0.0	0.9
Samara Region	584.3	603.6	89.5	19.3	10.5	13.9
Saratov Region	-8.5	66.8	77.8	75.3	22.2	19.8
Ulyanovsk Region	41.4	41.4	100.0	0.0	0.0	2.3

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	3,421.7	3,554.0	77.8	132.3	22.2	42.0
Kurgan Region	10.5	10.5	100.0	0.0	0.0	0.8
Sverdlovsk Region	393.8	486.3	75.0	92.6	25.0	30.1
Tyumen Region	2,835.4	2,859.6	81.3	24.2	18.8	7.2
Khanty-Mansiysky Autonomous Area — Yugra	2,742.6	2,765.3	77.8	22.8	22.2	1.3
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	182.0	197.5	66.7	15.5	33.3	3.9
SIBERIA FEDERAL DISTRICT	851.3	895.7	77.8	44.4	22.2	161.1
Republic of Altai	73.5	84.0	50.0	10.5	50.0	0.6
Republic of Buryatia	30.3	30.3	100.0	0.0	0.0	0.0
Republic of Tyva	-0.9	0.0	0.0	0.9	100.0	0.1
Republic of Khakassia	5.0	5.0	100.0	0.0	0.0	0.0
Altai Territory	15.8	15.8	100.0	0.0	0.0	1.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	7.8	7.8	100.0	0.0	0.0	1.4
Irkutsk Region	3.0	12.5	50.0	9.5	50.0	2.9
Kemerovo Region	41.6	41.6	100.0	0.0	0.0	1.1
Novosibirsk Region	660.7	663.2	77.8	2.5	22.2	151.6
Omsk Region	-3.0	18.0	50.0	21.0	50.0	2.1
Tomsk Region	17.6	17.6	100.0	0.0	0.0	0.0
FAR EAST FEDERAL DISTRICT	851.0	882.2	76.9	31.2	23.1	186.6
Republic of Sakha (Yakutia)	-11.9	8.5	75.0	20.4	25.0	6.5
Kamchatka Territory	47.6	47.6	100.0	0.0	0.0	3.0
Primorski Territory	238.7	239.0	85.7	0.4	14.3	32.2
Khabarovsk Territory	125.7	126.9	75.0	1.2	25.0	4.2
Amur Region	450.4	450.4	100.0	0.0	0.0	139.9
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	0.5	9.8	40.0	9.3	60.0	0.9
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					
31.03.2011	33	55	23	31 (11)	78 (6)
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)
CENTRAL FEDERAL DISTRICT					
31.03.2011	20	26	11	20 (5)	71 (6)
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)
Moscow and Moscow Region					
31.03.2011	18	24	11	19 (5)	70 (6)
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)
NORTH-WEST FEDERAL DISTRICT					
31.03.2011	4	11	2	2 (1)	4
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
SOUTH FEDERAL DISTRICT					
31.03.2011	1	1	1	2	1
30.06.2011	1	1	1	2	1
30.09.2011	2	2	—	2	1
31.12.2011	2	2	—	2	1
NORTH-CAUCASIAN FEDERAL DISTRICT					
31.03.2011	—	—	—	—	—
30.06.2011	—	—	—	—	—
30.09.2011	—	—	—	—	—
31.12.2011	—	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
31.03.2011	4	9	5	3 (2)	1
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)
URALS FEDERAL DISTRICT					
31.03.2011	2	3	2	1 (1)	—
30.06.2011	3	2	2	1 (1)	—
30.09.2011	4	2	2	1 (1)	—
31.12.2011	4	2	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
31.03.2011	—	3	1	2 (2)	1
30.06.2011	—	3	1	2 (2)	1
30.09.2011	1	3	1	2 (2)	—
31.12.2011	1	4	1	2 (2)	—
FAR EAST FEDERAL DISTRICT					
31.03.2011	2	2	1	1	—
30.06.2011	1	2	1	1	—
30.09.2011	2	2	1	1	—
31.12.2011	2	2	1	1	—

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

Table 6.1.9

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

(units)

1	30.09.2011			31.12.2011		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	468	618	1,272	470	624	1,288
CENTRAL FEDERAL DISTRICT	299	329	547	300	335	555
Belgorod Region	1	2	8	1	2	8
Bryansk Region	—	1	6	—	1	6
Vladimir Region	—	2	7	—	2	7
Voronezh Region	—	1	9	—	1	8
Ivanovo Region	3	2	5	3	3	6
Kaluga Region	—	2	9	—	2	9
Kostroma Region	2	5	9	2	5	9
Kursk Region	—	1	7	—	1	7
Lipetsk Region	1	2	7	1	2	7
Orel Region	—	—	6	—	—	6
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	10
Yaroslavl Region	1	3	12	—	3	12
Moscow and Moscow Region	287	295	427	289	300	435
NORTH-WEST FEDERAL DISTRICT	25	36	91	25	35	91
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	—	2	7	—	2	7
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	6	7	10	6	7	10
Kaliningrad Region	2	4	12	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	42	15	17	43
SOUTH FEDERAL DISTRICT	23	31	76	25	33	80
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	8	12	22	8	14	26
Astrakhan Region	1	2	8	2	2	8
Volgograd Region	3	3	13	4	3	13
Rostov Region	9	9	26	9	9	26
NORTH-CAUCASIAN FEDERAL DISTRICT	3	16	31	3	16	31
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	—	4	6
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	1	3	12	1	3	12

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	50	96	212	51	97	215
Republic of Bashkortostan	2	11	27	2	11	28
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	3	7	2	4	8
Republic of Tatarstan (Tatarstan)	16	22	28	16	22	29
Udmurt Republic	2	3	9	2	3	9
Chuvash Republic — Chuvashya	1	4	10	1	4	10
Perm Territory	—	4	15	—	4	14
Kirov Region	2	3	7	2	3	7
Nizhni Novgorod Region	6	11	25	6	11	25
Orenburg Region	2	6	12	2	6	12
Penza Region	—	1	7	1	1	8
Samara Region	15	17	35	15	17	35
Saratov Region	2	9	18	2	9	18
Ulyanovsk Region	—	2	8	—	2	8
URALS FEDERAL DISTRICT	29	39	80	29	39	82
Kurgan Region	—	3	6	—	3	6
Sverdlovsk Region	10	15	33	10	15	32
Tyumen Region	11	13	23	11	13	24
Chelyabinsk Region	8	8	18	8	8	20
SIBERIA FEDERAL DISTRICT	21	48	153	19	46	153
Republic of Altai	—	3	5	—	3	5
Republic of Buryatia	1	1	8	1	1	8
Republic of Tyva	1	2	4	1	1	3
Republic of Khakassia	2	3	5	1	2	4
Altai Territory	—	5	13	—	5	14
Zabaykalskiy Territory	—	—	7	—	—	7
Krasnoyarsk Territory	4	4	19	4	4	19
Irkutsk Region	1	7	21	1	8	22
Kemerovo Region	1	6	14	1	6	14
Novosibirsk Region	8	9	29	7	8	28
Omsk Region	1	6	16	1	6	17
Tomsk Region	2	2	12	2	2	12
FAR EAST FEDERAL DISTRICT	18	23	82	18	23	81
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	9	2	3	8
Primorski Territory	7	7	22	7	7	21
Khabarovsk Territory	2	3	16	2	3	16
Amur Region	2	2	9	2	2	9
Magadan Region	—	—	4	—	—	5
Sakhalin Region	1	4	9	1	4	9
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	2011	
	November 2	December 3
RUSSIAN FEDERATION	4,401.54	5,189.00
CENTRAL FEDERAL DISTRICT	1,978.38	2,455.17
Belgorod Region	11.37	19.11
Bryansk Region	21.20	24.49
Vladimir Region	16.51	24.59
Voronezh Region	51.18	58.11
Ivanovo Region	6.82	8.45
Kaluga Region	20.57	23.92
Kostroma Region	6.99	9.82
Kursk Region	7.52	9.45
Lipetsk Region	8.50	11.44
Moscow Region	89.70	110.42
Orel Region	12.41	14.40
Ryazan Region	13.03	18.05
Smolensk Region	13.70	16.65
Tambov Region	4.24	5.28
Tver Region	16.67	21.23
Tula Region	18.73	18.93
Yaroslavl Region	24.81	29.22
Moscow	1,634.42	2,031.62
NORTH-WEST FEDERAL DISTRICT	558.21	692.85
Republic of Karelia	4.95	7.94
Republic of Komi	7.23	9.10
Arkhangelsk Region	9.86	15.11
Nenets Autonomous Area	0.17	0.13
Vologda Region	15.81	23.59
Kaliningrad Region	56.55	69.51
Leningrad Region	129.66	143.69
Murmansk Region	11.02	15.75
Novgorod Region	3.16	4.49
Pskov Region	3.94	5.17
St. Petersburg	316.02	398.51
SOUTH FEDERAL DISTRICT	285.36	332.45
Republic of Adigei (Adigeya)	2.75	2.68
Republic of Kalmykia	1.48	1.94
Krasnodar Territory	138.56	160.20
Astrakhan Region	8.24	12.36
Volgograd Region	33.68	38.11
Rostov Region	100.65	117.16
NORTH-CAUCASIAN FEDERAL DISTRICT	144.39	135.77
Republic of Daghestan	21.25	22.32
Republic of Ingushetia	5.18	4.74
Kabardino-Balkar Republic	11.74	12.25
Karachai-Cherkess Republic	4.42	4.09

Table 6.2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	12.74	12.57
Republic of Chechnya	1.17	2.15
Stavropol Territory	87.90	77.64
PRIVOLZHSKY FEDERAL DISTRICT	453.04	490.96
Republic of Bashkortostan	47.83	54.89
Republic of Mariy-El	5.01	5.04
Republic of Mordovia	2.83	3.44
Republic of Tatarstan (Tatarstan)	67.56	83.76
Udmurt Republic	16.01	18.12
Chuvash Republic — Chuvashya	7.49	7.35
Perm Territory	33.01	40.20
Kirov Region	13.54	14.05
Nizhni Novgorod Region	66.07	76.28
Orenburg Region	47.59	17.85
Penza Region	13.45	15.29
Samara Region	96.28	112.87
Saratov Region	24.70	28.10
Ulyanovsk Region	11.67	13.73
URALS FEDERAL DISTRICT	292.17	347.81
Kurgan Region	4.20	4.02
Sverdlovsk Region	133.70	150.67
Tyumen Region	98.78	132.77
Khanty-Mansiysky Autonomous Area — Yugra	40.72	56.08
Yamalo-Nenetsky Autonomous Area	12.35	17.71
Chelyabinsk Region	55.51	60.35
SIBERIA FEDERAL DISTRICT	370.77	403.64
Republic of Altai	0.75	0.78
Republic of Buryatia	15.96	19.67
Republic of Tyva	0.91	1.18
Republic of Khakassia	9.47	7.82
Altai Territory	20.55	19.73
Zabaykalskiy Territory	8.17	8.68
Krasnoyarsk Territory	55.91	66.57
Irkutsk Region	54.63	53.01
Kemerovo Region	32.07	33.18
Novosibirsk Region	110.08	127.70
Omsk Region	46.30	48.63
Tomsk Region	15.98	16.68
FAR EAST FEDERAL DISTRICT	321.11	331.63
Republic of Sakha (Yakutia)	19.27	19.25
Kamchatka Territory	9.47	11.14
Primorski Territory	159.62	152.25
Khabarovsk Territory	87.06	101.21
Amur Region	24.68	20.47
Magadan Region	4.46	6.34
Sakhalin Region	15.93	20.29
Jewish Autonomous Region	0.46	0.55
Chukotka Autonomous Area	0.15	0.14

Table 6.2.2

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

(millions of US dollars)

1	2011	
	November	December
2	3	
RUSSIAN FEDERATION	2,511.08	3,725.06
CENTRAL FEDERAL DISTRICT	1,560.68	2,415.79
Belgorod Region	5.31	7.44
Bryansk Region	5.89	7.44
Vladimir Region	7.50	14.66
Voronezh Region	17.67	26.07
Ivanovo Region	3.14	3.67
Kaluga Region	8.84	12.97
Kostroma Region	3.31	4.51
Kursk Region	3.58	4.53
Lipetsk Region	4.45	7.83
Moscow Region	45.22	64.98
Orel Region	4.04	4.75
Ryazan Region	4.83	7.11
Smolensk Region	6.95	9.53
Tambov Region	2.17	3.42
Tver Region	5.75	7.30
Tula Region	6.93	8.71
Yaroslavl Region	10.67	13.41
Moscow	1,414.44	2,207.48
NORTH-WEST FEDERAL DISTRICT	356.37	496.65
Republic of Karelia	2.33	3.57
Republic of Komi	2.01	3.61
Arkhangelsk Region	5.93	7.28
Nenets Autonomous Area	0.01	0.05
Vologda Region	3.35	7.67
Kaliningrad Region	39.91	47.93
Leningrad Region	103.55	122.15
Murmansk Region	4.47	5.55
Novgorod Region	1.79	2.90
Pskov Region	3.24	4.41
St. Petersburg	189.79	291.59
SOUTH FEDERAL DISTRICT	112.67	152.10
Republic of Adigei (Adigeya)	1.10	1.41
Republic of Kalmykia	0.37	0.65
Krasnodar Territory	56.43	77.26
Astrakhan Region	6.26	9.05
Volgograd Region	11.06	15.52
Rostov Region	37.45	48.22
NORTH-CAUCASIAN FEDERAL DISTRICT	20.22	29.79
Republic of Daghestan	4.54	5.68
Republic of Ingushetia	0.10	0.11
Kabardino-Balkar Republic	1.74	2.94
Karachai-Cherkess Republic	1.33	1.08

Table 6.2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	1.97	2.60
Republic of Chechnya	0.13	0.24
Stavropol Territory	10.42	17.14
PRIVOLZHSKY FEDERAL DISTRICT	181.29	260.35
Republic of Bashkortostan	15.10	20.27
Republic of Mariy-El	2.14	2.89
Republic of Mordovia	1.60	2.48
Republic of Tatarstan (Tatarstan)	23.34	34.69
Udmurt Republic	3.62	4.94
Chuvash Republic — Chuvashya	2.48	4.19
Perm Territory	10.29	15.13
Kirov Region	2.99	3.68
Nizhni Novgorod Region	24.95	35.19
Orenburg Region	7.84	12.52
Penza Region	6.01	11.74
Samara Region	65.16	91.88
Saratov Region	11.34	14.89
Ulyanovsk Region	4.43	5.86
URALS FEDERAL DISTRICT	89.83	119.85
Kurgan Region	1.73	2.24
Sverdlovsk Region	37.53	50.70
Tyumen Region	28.84	35.35
Khanty-Mansiysky Autonomous Area — Yugra	11.18	13.49
Yamalo-Nenetsky Autonomous Area	1.98	3.03
Chelyabinsk Region	21.72	31.56
SIBERIA FEDERAL DISTRICT	112.13	151.76
Republic of Altai	0.60	0.53
Republic of Buryatia	3.33	3.53
Republic of Tyva	0.23	0.16
Republic of Khakassia	1.11	1.59
Altai Territory	7.86	10.80
Zabaykalskiy Territory	1.26	1.62
Krasnoyarsk Territory	13.56	19.84
Irkutsk Region	12.88	18.01
Kemerovo Region	8.26	9.91
Novosibirsk Region	32.76	45.23
Omsk Region	24.41	33.65
Tomsk Region	5.85	6.87
FAR EAST FEDERAL DISTRICT	77.58	98.71
Republic of Sakha (Yakutia)	2.76	2.52
Kamchatka Territory	1.65	1.81
Primorski Territory	44.06	52.15
Khabarovsk Territory	18.05	24.87
Amur Region	4.42	5.85
Magadan Region	0.34	1.35
Sakhalin Region	6.18	9.95
Jewish Autonomous Region	0.08	0.20
Chukotka Autonomous Area	0.04	0.02

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Arkhangelsk Region	105,173	8,861	863	12	16,880	518	16,646	3,240	68,782	4,122
Nenets Autonomous Area	3,755	177	93	0	310	87	154	0	3,102	40
Vologda Region	87,095	26,791	544	1	16,142	9,305	7,902	9,648	60,877	5,400
Kaliningrad Region	77,884	20,631	1,208	69	15,690	4,274	7,870	1,221	51,553	14,216
Leningrad Region	79,093	9,076	2,340	3	10,284	902	5,150	407	60,258	6,074
Murmansk Region	73,034	9,563	1,376	30	9,825	1,904	3,580	389	57,453	5,966
Novgorod Region	31,110	3,816	305	0	6,235	924	1,416	108	22,399	2,345
Pskov Region	28,526	2,656	287	0	5,474	316	1,668	294	20,564	1,488
St. Petersburg	1,235,002	324,943	19,924	2,045	326,837	44,151	220,929	74,634	637,035	180,957
SOUTH FEDERAL DISTRICT	832,291	89,634	13,696	180	135,236	11,633	69,261	9,148	591,554	55,235
Republic of Adigei (Adigeya)	11,348	610	71	0	1,295	47	406	0	9,274	385
Republic of Kalmykia	5,437	326	174	0	485	2	251	0	4,248	223
Krasnodar Territory	380,840	40,584	7,337	64	70,527	4,197	37,626	6,760	254,826	25,456
Astrakhan Region	49,140	4,746	998	27	7,628	841	3,277	190	35,716	2,533
Volgograd Region	128,753	13,838	1,362	89	19,476	1,292	6,846	1,298	98,546	8,867
Rostov Region	256,773	29,530	3,754	0	35,825	5,254	20,855	900	188,944	17,771
NORTH-CAUCASIAN FEDERAL DISTRICT	240,456	17,902	9,120	20	43,399	692	13,281	457	168,351	13,586
Republic of Dagestan	37,538	1,143	893	4	10,032	84	1,829	0	23,809	945
Republic of Ingushetia	3,744	197	109	0	1,182	7	165	0	2,163	159
Kabardino-Balkar Republic	21,564	1,711	501	0	4,135	62	525	0	15,901	1,122
Karachai-Cherkess Republic	9,279	2,488	282	0	1,503	3	663	0	6,594	2,359
Republic of Northern Ossetia — Alania	22,943	1,088	547	11	2,752	55	1,126	0	18,163	851
Republic of Chechnya	10,262	99	553	0	5,527	5	469	0	3,295	92
Stavropol Territory	135,126	11,176	6,235	5	18,268	476	8,504	457	98,426	8,058
PRIVOLZHSKY FEDERAL DISTRICT	2,227,244	225,990	31,672	572	385,504	24,064	359,021	13,673	1,407,132	130,831
Republic of Bashkortostan	292,286	24,000	3,360	18	40,056	2,616	94,901	925	150,879	13,082
Republic of Mariy-El	25,626	1,816	255	4	3,649	120	1,840	278	19,428	844
Republic of Mordovia	37,367	2,153	1,447	0	5,194	165	3,049	90	26,859	1,222
Republic of Tatarstan (Tatarstan)	452,758	48,253	7,517	115	88,867	4,901	123,274	879	219,671	20,956
Udmurt Republic	89,113	5,080	829	1	18,032	335	13,640	73	55,163	3,309
Chuvash Republic — Chuvashya	59,254	4,546	515	0	9,054	238	5,018	1,119	43,543	1,930
Perm Territory	219,447	24,263	1,794	1	49,069	4,577	28,455	709	136,428	13,604
Kirov Region	71,850	5,102	1,478	0	10,044	1,571	6,223	126	51,905	2,554
Nizhni Novgorod Region	276,419	31,341	5,733	355	55,631	4,819	21,419	1,238	188,512	18,766
Orenburg Region	104,187	9,897	1,667	0	16,298	705	8,450	1,422	75,701	6,761

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Penza Region	64,070	4,575	1,043	0	8,192	211	3,486	129	49,761	2,517
Samara Region	327,679	45,876	3,116	38	51,121	2,578	37,981	5,725	230,754	31,931
Saratov Region	137,614	12,700	2,101	22	21,127	692	6,848	711	104,666	9,302
Ulyanovsk Region	69,574	6,388	817	18	9,170	536	4,437	249	53,862	4,053
URALS FEDERAL DISTRICT	1,212,573	164,067	14,456	1,042	218,033	10,797	195,473	21,019	756,265	101,179
Kurgan Region	28,493	1,594	124	2	3,556	179	1,372	102	22,439	756
Sverdlovsk Region	427,021	47,398	4,995	31	85,741	4,717	44,368	4,473	281,814	31,924
Tyumen Region	528,983	83,081	2,802	5	87,724	1,915	136,068	9,593	292,070	53,878
Khanty-Mansiysky Autonomous Area — Yugra	233,335	66,169	1,638	0	34,420	914	49,398	7,720	141,290	41,732
Yamalo-Nenetsky Autonomous Area	63,034	2,371	454	0	10,960	2	9,910	31	40,456	1,586
Chelyabinsk Region	228,076	31,994	6,535	1,004	41,012	3,986	13,665	6,851	159,942	14,621
SIBERIA FEDERAL DISTRICT	1,161,822	108,559	22,063	295	177,796	11,956	142,672	12,252	796,112	57,301
Republic of Altai	5,021	192	137	0	572	17	400	0	3,695	82
Republic of Buryatia	36,764	3,346	886	0	6,154	215	3,862	74	24,611	1,087
Republic of Tyva	4,621	665	111	0	452	542	208	0	3,631	61
Republic of Khakassia	19,510	645	475	0	2,199	7	1,232	0	14,651	496
Altai Territory	102,412	9,697	1,749	16	12,461	588	11,021	1,142	75,297	4,151
Zabaykalskiy Territory	36,938	2,336	344	0	4,163	132	1,956	4	29,324	976
Krasnoyarsk Territory	209,647	16,062	9,693	71	32,987	1,947	33,287	382	129,189	8,355
Irkutsk Region	149,519	12,160	1,510	16	23,728	1,213	17,915	402	103,764	6,439
Kemerovo Region	186,538	23,654	1,342	7	27,818	3,284	31,648	6,358	123,192	10,975
Novosibirsk Region	230,348	23,597	3,879	166	40,068	2,879	23,383	3,488	158,552	13,659
Omsk Region	108,977	9,194	1,282	2	14,834	748	11,590	83	79,011	6,273
Tomsk Region	71,527	7,011	655	17	12,360	384	6,170	319	51,195	4,747
FAR EAST FEDERAL DISTRICT	593,961	61,336	14,063	131	95,751	7,741	48,929	4,910	418,488	32,376
Republic of Sakha (Yakutia)	70,490	4,878	1,440	5	13,058	587	4,847	34	48,473	1,664
Kamchatka Territory	39,508	3,243	1,118	11	5,224	296	1,883	132	30,186	2,357
Primorski Territory	178,342	23,513	4,988	92	36,099	3,744	12,638	3,557	120,184	13,536
Khabarovsk Territory	149,481	12,921	4,114	13	18,434	653	13,020	437	110,853	8,728
Amur Region	52,347	3,320	573	1	8,027	90	4,140	6	37,862	1,387
Magadan Region	27,259	6,258	739	9	4,298	640	3,527	47	17,538	1,047
Sakhalin Region	64,261	6,783	773	0	9,668	1,723	8,313	697	43,326	3,396
Jewish Autonomous Region	6,018	273	135	0	442	8	187	0	5,023	193
Chukotka Autonomous Area	6,255	147	183	0	501	0	374	0	5,043	68
OUTSIDE THE RUSSIAN FEDERATION	6,497	19,059	0	0	2	1	3,661	7,679	188	3,127

Table 6.3.2

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.01.2012			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	8,115.6	2,874.5	33,435.4	4,572.7
CENTRAL FEDERAL DISTRICT	7,293.7	400.2	25,680.5	1,774.1
Belgorod Region	1.2	0.0	38.9	5.9
Bryansk Region	9.2	0.3	38.3	16.5
Vladimir Region	3.4	0.2	22.2	7.1
Voronezh Region	10.6	3.5	144.8	0.6
Ivanovo Region	8.3	0.0	24.7	3.1
Kaluga Region	22.9	0.0	60.6	4.8
Kostroma Region	8.5	0.1	26.6	0.0
Kursk Region	3.4	2.0	7.4	0.0
Lipetsk Region	3.3	0.2	4.7	3.1
Moscow Region	95.7	22.1	346.3	1,046.7
Orel Region	0.5	0.3	0.0	0.0
Ryazan Region	10.2	0.0	46.4	7.7
Smolensk Region	1.8	0.0	2.8	9.6
Tambov Region	1.3	0.4	35.7	0.7
Tver Region	6.4	1.3	26.6	0.1
Tula Region	9.4	0.1	0.3	1.4
Yaroslavl Region	2.2	1.0	2.4	3.2
Moscow	7,095.4	368.7	24,851.8	663.6
NORTH-WEST FEDERAL DISTRICT	43.6	6.5	1,748.9	99.8
Republic of Karelia	2.9	0.0	14.3	0.4
Republic of Komi	3.4	0.5	16.9	5.5
Arkhangelsk Region	8.6	2.6	39.3	4.2
Nenets Autonomous Area	0.0	0.0	0.0	0.0
Vologda Region	1.9	1.3	46.1	1.2
Kaliningrad Region	2.5	0.6	7.0	44.1
Leningrad Region	6.7	0.2	70.6	5.9
Murmansk Region	1.1	0.6	0.1	1.1
Novgorod Region	6.5	0.2	16.9	4.7
Pskov Region	8.1	0.0	77.3	3.7
St. Petersburg	1.9	0.5	1,460.4	29.0
SOUTH FEDERAL DISTRICT	82.7	13.4	217.5	127.1
Republic of Adigei (Adigeya)	0.0	0.7	7.7	0.0
Republic of Kalmykia	0.5	0.0	15.8	3.9
Krasnodar Territory	57.4	3.2	116.9	89.6
Astrakhan Region	6.1	0.2	1.8	1.3
Volgograd Region	5.1	0.0	2.2	1.6
Rostov Region	13.6	9.3	73.1	30.7
NORTH-CAUCASIAN FEDERAL DISTRICT	164.9	33.8	252.7	373.0
Republic of Daghestan	73.2	0.0	22.2	11.9
Republic of Ingushetia	27.2	0.0	0.0	0.0
Kabardino-Balkar Republic	0.9	0.0	13.1	1.1
Karachai-Cherkess Republic	12.8	0.1	10.1	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	4.9
Republic of Chechnya	36.6	0.0	0.0	307.4
Stavropol Territory	14.2	33.7	207.3	47.7

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	192.2	2,325.3	4,245.2	1,537.9
Republic of Bashkortostan	4.7	2,301.3	16.0	1.6
Republic of Mariy-El	1.2	0.0	9.8	0.0
Republic of Mordovia	8.9	0.0	139.6	0.2
Republic of Tatarstan (Tatarstan)	35.8	5.7	3,586.6	1,408.9
Udmurt Republic	2.2	10.7	38.5	1.0
Chuvash Republic — Chuvashya	5.5	0.1	53.9	8.5
Perm Territory	35.6	6.1	118.4	39.6
Kirov Region	4.6	0.2	42.2	2.3
Nizhni Novgorod Region	50.0	0.0	13.9	51.3
Orenburg Region	14.3	0.0	114.2	15.6
Penza Region	5.0	0.0	23.3	0.0
Samara Region	1.6	1.1	0.0	5.1
Saratov Region	18.8	0.1	54.1	1.3
Ulyanovsk Region	4.0	0.0	34.7	2.5
URALS FEDERAL DISTRICT	74.9	62.9	655.3	162.2
Kurgan Region	11.4	0.3	35.0	2.5
Sverdlovsk Region	18.0	26.6	139.8	80.3
Tyumen Region	28.1	33.7	286.7	49.8
Khanty-Mansiysky Autonomous Area — Yugra	21.0	1.7	14.1	3.4
Yamalo-Nenetsky Autonomous Area	6.0	2.9	236.6	11.5
Chelyabinsk Region	17.4	2.3	193.8	29.6
SIBERIA FEDERAL DISTRICT	154.0	14.9	425.3	155.8
Republic of Altai	2.2	0.2	12.1	1.6
Republic of Buryatia	4.2	0.0	18.0	2.8
Republic of Tyva	3.4	0.0	18.6	2.2
Republic of Khakassia	4.0	3.3	23.9	0.0
Altai Territory	1.8	2.7	47.2	10.3
Zabaykalskiy Territory	39.2	0.2	23.0	18.9
Krasnoyarsk Territory	28.5	0.7	12.2	43.4
Irkutsk Region	8.0	7.0	27.4	11.9
Kemerovo Region	18.6	0.0	82.4	35.6
Novosibirsk Region	4.9	0.6	89.4	2.0
Omsk Region	34.6	0.2	39.4	17.8
Tomsk Region	4.6	0.0	31.7	9.3
FAR EAST FEDERAL DISTRICT	109.6	17.5	210.0	342.8
Republic of Sakha (Yakutia)	12.6	0.0	70.4	6.1
Kamchatka Territory	10.1	0.0	0.2	1.0
Primorski Territory	11.9	0.8	37.8	1.5
Khabarovsk Territory	20.2	2.4	31.4	13.8
Amur Region	23.9	10.3	38.6	9.8
Magadan Region	13.2	0.7	2.5	310.4
Sakhalin Region	17.6	3.3	22.4	0.2
Jewish Autonomous Region	0.1	0.0	6.7	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0

Table 6.3.3

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.01.2012		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	12,796.3	11,131.4	680,764.6
CENTRAL FEDERAL DISTRICT	11,859.0	3,905.7	615,653.9
Belgorod Region	0.0	26.0	0.0
Bryansk Region	12.8	14.9	0.0
Vladimir Region	53.2	68.0	0.0
Voronezh Region	0.0	89.3	0.0
Ivanovo Region	0.0	32.1	0.0
Kaluga Region	0.0	29.0	0.0
Kostroma Region	22.0	18.0	0.0
Kursk Region	0.0	8.5	0.0
Lipetsk Region	0.0	33.1	0.0
Moscow Region	105.0	320.8	0.0
Orel Region	0.0	12.5	0.0
Ryazan Region	0.0	17.2	0.0
Smolensk Region	0.0	34.5	0.0
Tambov Region	0.0	30.1	0.0
Tver Region	0.0	10.1	0.0
Tula Region	1.8	10.8	0.0
Yaroslavl Region	36.8	55.2	0.0
Moscow	11,627.4	3,095.5	615,653.9
NORTH-WEST FEDERAL DISTRICT	136.1	726.6	8,314.3
Republic of Karelia	0.1	40.0	0.0
Republic of Komi	5.0	69.8	0.0
Arkhangelsk Region	8.7	44.2	0.0
Nenets Autonomous Area	0.0	3.3	0.0
Vologda Region	29.5	33.0	0.0
Kaliningrad Region	0.0	39.1	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	34.3	28.7	0.0
Novgorod Region	0.0	37.7	0.0
Pskov Region	0.0	16.8	0.0
St. Petersburg	58.5	417.2	8,314.3
SOUTH FEDERAL DISTRICT	45.3	657.0	6,813.1
Republic of Adigei (Adigeiya)	0.0	17.6	0.0
Republic of Kalmykia	0.0	1.9	0.0
Krasnodar Territory	43.6	246.0	1,500.0
Astrakhan Region	0.0	91.7	0.0
Volgograd Region	0.0	149.8	0.0
Rostov Region	1.7	150.1	5,313.1
NORTH-CAUCASIAN FEDERAL DISTRICT	156.6	442.9	0.0
Republic of Dagestan	0.0	9.5	0.0
Republic of Ingushetia	0.0	26.4	0.0
Kabardino-Balkar Republic	0.0	28.8	0.0
Karachai-Cherkess Republic	0.0	10.4	0.0
Republic of Northern Ossetia — Alania	0.0	22.5	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	156.6	345.3	0.0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	370.1	1,791.9	30,260.2
Republic of Bashkortostan	0.0	125.1	0.0
Republic of Mariy-El	0.0	3.3	0.0
Republic of Mordovia	0.0	16.0	0.0
Republic of Tatarstan (Tatarstan)	52.0	38.2	15,589.1
Udmurt Republic	0.0	65.7	0.0
Chuvash Republic — Chuvashya	0.0	115.0	0.0
Perm Territory	14.8	117.5	0.0
Kirov Region	0.0	34.4	0.0
Nizhni Novgorod Region	104.9	421.1	0.0
Orenburg Region	0.0	115.5	6.8
Penza Region	3.3	129.6	0.0
Samara Region	191.4	385.3	14,664.4
Saratov Region	0.5	93.1	0.0
Ulyanovsk Region	3.3	131.8	0.0
URALS FEDERAL DISTRICT	115.3	771.6	14,673.0
Kurgan Region	0.0	13.9	0.0
Sverdlovsk Region	68.1	111.0	9,673.0
Tyumen Region	36.3	378.6	5,000.0
Khanty-Mansiysky Autonomous Area — Yugra	35.7	191.1	3,000.0
Yamalo-Nenetsky Autonomous Area	0.5	96.5	0.0
Chelyabinsk Region	11.0	268.1	0.0
SIBERIA FEDERAL DISTRICT	110.7	2,007.0	50.0
Republic of Altai	0.0	48.6	0.0
Republic of Buryatia	0.4	27.1	50.0
Republic of Tyva	0.0	3.6	0.0
Republic of Khakassia	24.2	14.7	0.0
Altai Territory	2.9	143.2	0.0
Zabaykalskiy Territory	17.1	81.3	0.0
Krasnoyarsk Territory	50.2	137.4	0.0
Irkutsk Region	13.4	260.8	0.0
Kemerovo Region	0.0	436.9	0.0
Novosibirsk Region	0.8	557.4	0.0
Omsk Region	1.8	123.3	0.0
Tomsk Region	0.0	172.6	0.0
FAR EAST FEDERAL DISTRICT	3.2	828.8	5,000.0
Republic of Sakha (Yakutia)	0.0	53.8	0.0
Kamchatka Territory	1.6	41.8	0.0
Primorski Territory	1.5	406.9	0.0
Khabarovsk Territory	0.0	127.4	0.0
Amur Region	0.0	71.8	5,000.0
Magadan Region	0.0	46.5	0.0
Sakhalin Region	0.1	37.6	0.0
Jewish Autonomous Region	0.0	27.1	0.0
Chukotka Autonomous Area	0.0	15.9	0.0

Table 6.3.4

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

(millions of rubles)

1	31.01.2012	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
	2	3
RUSSIAN FEDERATION	598,932.0	274,332.6
CENTRAL FEDERAL DISTRICT	451,625.2	239,655.6
Belgorod Region	1,485.2	84.5
Bryansk Region	636.9	0.0
Vladimir Region	632.8	145.5
Voronezh Region	4,949.1	30.3
Ivanovo Region	323.3	42.1
Kaluga Region	218.4	0.0
Kostroma Region	148.9	0.0
Kursk Region	653.1	0.0
Lipetsk Region	138.1	0.0
Moscow Region	8,976.1	689.1
Orel Region	96.2	0.0
Ryazan Region	184.9	0.0
Smolensk Region	96.7	18.0
Tambov Region	382.1	0.0
Tver Region	316.9	0.0
Tula Region	1,077.9	0.0
Yaroslavl Region	1,159.7	32.0
Moscow	430,148.8	238,614.0
NORTH-WEST FEDERAL DISTRICT	38,562.0	7,737.0
Republic of Karelia	8.6	0.0
Republic of Komi	88.4	0.0
Arkhangelsk Region	182.1	0.0
Nenets Autonomous Area	0.1	0.0
Vologda Region	1,051.1	1.3
Kaliningrad Region	97.8	18.7
Leningrad Region	367.9	0.0
Murmansk Region	406.4	1.8
Novgorod Region	60.0	0.0
Pskov Region	15.9	0.0
St. Petersburg	36,283.8	7,715.1
SOUTH FEDERAL DISTRICT	4,224.0	171.7
Republic of Adigei (Adigeya)	12.8	0.0
Republic of Kalmykia	5.0	0.0
Krasnodar Territory	1,000.9	97.4
Astrakhan Region	50.3	0.0
Volgograd Region	347.0	3.6
Rostov Region	2,808.0	70.6
NORTH-CAUCASIAN FEDERAL DISTRICT	1,566.9	83.5
Republic of Daghestan	174.8	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	462.1	0.0
Karachai-Cherkess Republic	81.9	56.2
Republic of Northern Ossetia — Alania	50.3	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	797.8	27.3

Table 6.3.4 (end)

(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	71,274.3	2,085.4
Republic of Bashkortostan	3,237.3	532.6
Republic of Mariy-El	163.3	1.5
Republic of Mordovia	257.1	0.0
Republic of Tatarstan (Tatarstan)	41,344.8	267.0
Udmurt Republic	1,247.7	0.0
Chuvash Republic — Chuvashya	894.6	13.5
Perm Territory	3,081.0	95.9
Kirov Region	139.0	10.0
Nizhni Novgorod Region	6,790.1	305.8
Orenburg Region	2,092.6	0.6
Penza Region	660.4	1.4
Samara Region	9,277.8	853.5
Saratov Region	1,729.7	3.6
Ulyanovsk Region	358.9	0.0
URALS FEDERAL DISTRICT	21,906.5	1,265.4
Kurgan Region	352.2	0.0
Sverdlovsk Region	9,901.9	293.0
Tyumen Region	9,865.3	961.9
Khanty-Mansiysky Autonomous Area — Yugra	4,599.9	939.3
Yamalo-Nenetsky Autonomous Area	80.7	0.0
Chelyabinsk Region	1,787.2	10.5
SIBERIA FEDERAL DISTRICT	6,453.8	23,173.7
Republic of Altai	36.0	0.0
Republic of Buryatia	83.0	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	4.0	0.0
Altai Territory	792.0	1.0
Zabaykalskiy Territory	41.6	0.3
Krasnoyarsk Territory	534.7	0.9
Irkutsk Region	459.1	22,624.6
Kemerovo Region	1,387.8	0.0
Novosibirsk Region	1,570.4	6.4
Omsk Region	1,197.0	540.5
Tomsk Region	348.2	0.0
FAR EAST FEDERAL DISTRICT	3,319.2	160.3
Republic of Sakha (Yakutia)	81.1	1.6
Kamchatka Territory	38.0	0.0
Primorski Territory	2,783.2	37.8
Khabarovsk Territory	246.9	26.4
Amur Region	51.1	0.0
Magadan Region	0.7	0.0
Sakhalin Region	115.2	94.4
Jewish Autonomous Region	3.0	0.0
Chukotka Autonomous Area	0.0	0.0

Table 6.4.1
6.4. Funds Allocations
Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs,
by Economic Activities and Fund Use¹

(millions of rubles)

1	31.01.2012													13
	2	3	4	5	6	7	8	9	10	11	12	13		
total		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
		total	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	1,587,642	68,181	38,419	240,179	63,096	26,154	71,459	50,840	322,795	73,086	300,578	371,274		
CENTRAL FEDERAL DISTRICT	902,271	48,303	21,708	118,610	14,514	10,771	31,193	32,194	173,166	49,607	254,852	169,061		
Belgorod Region	36,664	26,420	0	5,920	44	745	440	73	1,164	124	93	1,641		
Bryansk Region	4,390	0	0	1,129	26	1,338	13	23	542	66	40	1,213		
Vladimir Region	10,247	6	0	1,745	612	221	48	30	1,041	627	4,376	1,541		
Voronezh Region	18,373	0	0	9,324	72	1,208	296	54	3,876	661	108	2,774		
Ivanovo Region	3,575	0	0	576	443	20	89	34	952	194	255	1,012		
Kaluga Region	3,137	6	0	995	42	59	77	78	407	337	99	1,037		
Kostroma Region	3,231	0	0	606	285	25	31	32	1,270	123	65	794		
Kursk Region	4,547	0	0	649	117	589	167	25	1,535	120	33	1,312		
Lipetsk Region	4,525	0	0	811	46	408	209	65	1,802	63	39	1,082		
Moscow Region	80,930	59	0	8,771	2,187	479	2,963	579	18,372	12,425	3,992	31,103		
Orel Region	4,383	0	0	600	0	237	1,130	66	1,684	113	109	444		
Ryazan Region	3,641	0	0	1,042	33	230	227	103	950	28	64	964		
Smolensk Region	4,104	0	0	1,582	14	199	201	34	657	6	350	1,061		
Tambov Region	3,296	0	0	1,053	341	1,034	43	5	380	102	8	330		
Tver Region	4,227	0	0	1,200	3	429	94	52	1,258	65	186	940		
Tula Region	16,869	10	0	1,593	4,090	380	282	25	1,904	117	4,526	3,942		
Yaroslavl Region	9,140	17	0	1,542	1,231	62	140	259	1,510	246	430	3,703		
Moscow	686,992	21,786	21,708	79,471	4,928	3,108	24,743	30,657	133,861	34,190	240,083	114,165		

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	140,899	276	184	16,190	5,350	2,433	8,316	3,208	27,687	5,712	10,982	60,745
Republic of Karelia	12,978	26	0	125	689	21	30	27	252	13	15	11,780
Republic of Komi	3,749	87	87	68	653	283	197	81	1,018	133	75	1,154
Arkhangelsk Region	7,155	88	67	926	147	104	117	90	635	211	1,829	3,008
Nenets Autonomous Area	57	0	0	0	0	0	0	2	0	54	0	1
Vologda Region	5,720	0	0	1,463	89	274	156	49	994	149	89	2,457
Kaliningrad Region	4,916	0	0	1,621	348	164	84	77	1,163	88	75	1,296
Leningrad Region	8,341	0	0	1,464	131	827	1,796	36	1,766	120	378	1,823
Murmansk Region	3,030	0	0	128	100	7	67	41	1,562	146	166	813
Novgorod Region	2,076	0	0	292	105	407	98	31	489	4	7	643
Pskov Region	1,692	0	0	307	0	318	36	404	240	13	17	357
St. Petersburg	91,242	75	30	9,795	3,088	28	5,735	2,373	19,567	4,835	8,331	37,415
SOUTH FEDERAL DISTRICT	83,437	104	83	18,682	3,496	3,637	5,323	1,481	23,280	1,149	5,470	20,815
Republic of Adigei (Adigeya)	1,088	3	0	248	0	183	240	41	208	0	8	157
Republic of Kalmykia	177	0	0	1	0	26	77	1	24	0	2	46
Krasnodar Territory	37,552	10	0	5,260	2,514	1,613	3,146	752	11,268	335	5,029	7,625
Astrakhan Region	1,632	0	0	215	31	109	132	48	777	33	12	275
Volgograd Region	8,836	3	3	1,370	109	382	268	307	2,852	94	101	3,350
Rostov Region	34,152	88	80	11,589	842	1,324	1,460	332	8,150	687	318	9,362
NORTH-CAUCASIAN FEDERAL DISTRICT	13,010	43	11	1,652	497	1,025	932	159	3,733	332	949	3,688
Republic of Dagestan	1,664	15	11	131	8	78	567	2	329	6	206	322
Republic of Ingushetia	215	0	0	0	0	141	7	0	32	0	35	0
Kabardino-Balkar Republic	754	1	0	264	0	64	50	16	258	12	25	64
Karachai-Cherkess Republic	561	10	0	272	0	132	1	5	120	2	2	17
Republic of Northern Ossetia — Alania	1,005	17	0	111	60	27	59	31	236	5	271	188
Republic of Chechnya	89	0	0	21	0	0	53	0	6	8	1	0
Stavropol Territory	8,722	0	0	853	429	584	195	105	2,751	299	410	3,096
PRIVOLZHSKY FEDERAL DISTRICT	200,023	12,384	11,892	57,360	11,672	3,347	8,455	3,665	41,463	9,152	16,022	36,503
Republic of Bashkortostan	28,455	10,032	10,032	5,701	297	270	1,142	208	5,727	885	443	3,750
Republic of Mariy-El	6,358	0	0	3,896	542	97	23	45	432	410	12	901
Republic of Mordovia	3,056	0	0	1,005	4	264	375	15	304	26	65	998

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)	34,614	1,056	1,046	8,542	111	674	1,402	729	8,825	4,862	1,631	6,782
Udmurt Republic	5,717	14	0	1,020	8	58	139	36	1,055	269	689	2,429
Chuvash Republic — Chuvashya	6,116	0	0	638	2,530	147	560	145	493	75	224	1,304
Perm Territory	31,455	398	378	20,143	2,540	100	236	433	3,170	476	537	3,422
Kirov Region	3,336	0	0	636	46	82	82	61	1,048	53	54	1,274
Nizhni Novgorod Region	31,011	17	13	5,253	2,414	405	949	612	8,965	448	6,751	5,197
Orenburg Region	6,249	149	19	553	1,224	338	141	227	1,229	246	172	1,970
Penza Region	2,677	0	0	379	36	216	197	28	548	56	41	1,176
Samara Region	25,323	410	404	4,772	1,844	388	2,426	903	6,988	1,057	3,708	2,827
Saratov Region	8,816	1	0	2,212	23	230	682	177	1,744	225	333	3,189
Ulyanovsk Region	6,840	307	0	2,610	53	78	101	46	938	64	1,362	1,281
URALS FEDERAL DISTRICT	87,207	2,360	1,719	12,373	744	1,227	6,886	3,870	20,297	3,343	4,798	31,309
Kurgan Region	1,903	0	0	602	0	126	48	23	312	17	38	737
Sverdlovsk Region	38,723	280	21	7,213	591	269	1,516	615	12,194	1,641	1,478	12,926
Tyumen Region	27,427	1,781	1,698	1,584	134	226	4,518	3,054	4,517	932	1,477	9,204
Khanty-Mansiysky Autonomous Area — Yugra	12,804	667	667	132	105	73	2,665	2,825	1,414	253	550	4,120
Yamalo-Nenetsky Autonomous Area	2,806	708	634	48	0	0	884	38	171	51	5	901
Chelyabinsk Region	19,154	299	0	2,974	19	606	804	178	3,274	753	1,805	8,442
SIBERIA FEDERAL DISTRICT	125,645	3,519	2,762	12,618	22,053	3,513	7,922	1,839	24,278	3,157	6,174	40,572
Republic of Altai	1,574	1	0	39	1	27	131	0	616	50	5	704
Republic of Buryatia	2,285	24	2	431	23	254	222	43	532	14	21	721
Republic of Tyva	150	12	12	1	10	16	2	3	75	0	1	30
Republic of Khakassia	1,017	41	9	28	142	30	78	7	272	11	58	350
Altai Territory	12,435	54	0	2,310	295	1,568	307	38	3,631	320	71	3,841
Zabaykalskiy Territory	1,165	168	0	23	180	8	57	4	256	14	22	433
Krasnoyarsk Territory	29,499	523	420	1,736	16,611	399	1,439	709	3,309	507	248	4,018
Irkutsk Region	15,419	382	245	1,367	3,853	128	780	290	3,001	173	479	4,966
Kemerovo Region	17,323	2,168	1,988	1,733	66	212	481	81	2,914	221	191	9,256
Novosibirsk Region	21,322	60	0	2,002	455	479	933	360	5,803	855	1,125	9,250
Omsk Region	16,423	0	0	2,199	216	104	3,167	251	2,169	863	3,903	3,551
Tomsk Region	7,033	86	86	749	201	288	325	53	1,700	129	49	3,453

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	35,150	1,192	60	2,693	4,770	201	2,432	4,424	8,891	634	1,326	8,587
Republic of Sakha (Yakutia)	5,477	445	50	45	2,220	3	149	1,170	348	67	61	969
Kamchatka Territory	1,442	0	0	156	54	12	82	38	538	73	137	352
Primorski Territory	15,395	89	0	1,772	1,301	83	1,155	2,855	2,831	262	300	4,747
Khabarovsk Territory	8,103	163	0	302	820	32	433	238	4,042	144	548	1,381
Amur Region	1,893	103	0	283	27	65	373	7	456	26	58	495
Magadan Region	967	376	10	81	134	0	10	3	272	0	37	54
Sakhalin Region	1,531	15	0	20	41	2	227	104	365	62	172	523
Jewish Autonomous Region	168	0	0	34	5	4	3	7	39	0	13	63
Chukotka Autonomous Area	174	0	0	0	169	0	0	2	1	0	0	2

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

31.01.2012
(millions of rubles)

	total	of which:											real estate activities	other activities	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	for settlement finality			
1	2	3	4	5	6	7	8	9	10	11	12	13			
RUSSIAN FEDERATION	107,002	5,584	1,793	37,652	30	1,594	3,610	4,882	18,064	22,723	11,648	1,215			
CENTRAL FEDERAL DISTRICT	62,477	1,376	0	13,691	30	948	3,330	1,961	13,373	17,214	10,199	355			
Belgorod Region	110	84	0	0	0	0	0	17	9	0	0	0			
Bryansk Region	949	0	0	44	0	888	0	2	11	4	0	0			
Vladimir Region	336	0	0	290	0	0	0	0	0	0	46	0			
Voronezh Region	119	0	0	76	0	0	0	0	0	0	43	0			
Ivanovo Region	55	0	0	49	0	0	0	0	6	0	0	0			
Kaluga Region	584	0	0	0	0	0	0	0	584	0	0	0			
Kostroma Region	88	0	0	32	0	0	0	0	56	0	0	0			
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0			
Lipetsk Region	77	0	0	37	0	40	0	0	0	0	0	0			
Moscow Region	4,276	0	0	1,020	0	22	1,799	98	591	281	372	93			
Orel Region	517	0	0	501	0	0	0	0	14	0	0	2			
Ryazan Region	145	0	0	120	0	0	0	0	3	0	22	0			
Smolensk Region	302	0	0	205	0	0	0	4	2	0	91	0			
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0			
Tver Region	7	0	0	7	0	0	0	0	0	0	0	0			
Tula Region	3,026	0	0	1,875	0	0	0	0	0	0	1,145	6			
Yaroslavl Region	47	0	0	32	0	0	12	0	3	0	0	0			
Moscow	51,839	1,292	0	9,402	30	0	1,518	1,840	12,094	16,929	8,480	254			

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	6,108	8	0	2,553	0	15	1	674	1,613	297	823	124
Republic of Karelia	108	8	0	100	0	0	0	0	0	0	0	0
Republic of Komi	30	0	0	30	0	0	0	0	0	0	0	0
Arkhangelsk Region	63	0	0	61	0	0	0	0	2	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	160	0	0	4	0	14	0	0	1	0	39	102
Kaliningrad Region	1,240	0	0	928	0	0	0	266	19	12	15	0
Leningrad Region	88	0	0	88	0	0	0	0	0	0	0	0
Murmansk Region	91	0	0	0	0	0	0	0	0	91	0	0
Novgorod Region	629	0	0	607	0	1	0	0	16	0	0	5
Pskov Region	130	0	0	130	0	0	0	0	0	0	0	0
St. Petersburg	3,569	0	0	607	0	0	1	408	1,573	194	769	17
SOUTH FEDERAL DISTRICT	3,434	101	101	829	0	5	93	117	2,065	16	208	0
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	2,609	0	0	429	0	0	14	66	1,982	0	118	0
Astrakhan Region	14	0	0	0	0	0	0	0	0	14	0	0
Volgograd Region	11	0	0	1	0	5	0	0	5	0	0	0
Rostov Region	800	101	101	398	0	0	79	51	79	2	90	0
NORTH-CAUCASIAN FEDERAL DISTRICT	374	27	0	298	0	0	0	0	49	0	0	0
Republic of Dagestan	272	0	0	272	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	76	27	0	0	0	0	0	0	49	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	26	0	0	26	0	0	0	0	0	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	12,950	340	0	10,091	0	4	108	1,881	219	301	6	0
Republic of Bashkortostan	8,459	0	0	8,079	0	1	16	0	181	182	0	0
Republic of Mariy-El	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	3	0	0	0	0	3	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)	1,545	271	0	1,218	0	0	0	0	0	56	0	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic — Chuvashya	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	181	0	0	77	0	0	91	0	13	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhni Novgorod Region	596	0	0	507	0	0	0	87	0	0	2	0
Orenburg Region	169	50	0	119	0	0	0	0	0	0	0	0
Penza Region	22	0	0	22	0	0	0	0	0	0	0	0
Samara Region	74	0	0	7	0	0	0	2	4	61	0	0
Saratov Region	24	18	0	1	0	0	0	0	0	1	4	0
Ulyanovsk Region	1,877	0	0	65	0	0	0	1,791	21	0	0	0
URALS FEDERAL DISTRICT	11,838	0	0	6,120	0	0	38	42	242	4,558	102	736
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	9,016	0	0	4,268	0	0	38	26	24	4,558	102	0
Tyumen Region	1,666	0	0	714	0	0	0	16	200	0	0	736
Khanty-Mansiysky Autonomous Area — Yugra	752	0	0	0	0	0	0	16	0	0	0	736
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	1,156	0	0	1,138	0	0	0	0	18	0	0	0
SIBERIA FEDERAL DISTRICT	7,411	2,724	1,492	3,921	0	120	26	0	286	334	0	0
Republic of Altai	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	14	14	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
Republic of Khakassia	86	34	0	52	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Zabaykalskiy Territory	99	99	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	623	1	0	308	0	0	0	0	0	314	0	0
Irkutsk Region	369	167	0	52	0	120	16	0	14	0	0	0
Kemerovo Region	5,193	1,892	975	3,282	0	0	0	0	0	19	0	0
Novosibirsk Region	599	517	517	52	0	0	10	0	20	0	0	0
Omsk Region	251	0	0	0	0	0	0	0	251	0	0	0
Tomsk Region	177	0	0	176	0	0	0	0	1	0	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	2,410	1,006	200	151	0	502	14	207	216	4	310	0
Republic of Sakha (Yakutia)	548	502	0	46	0	0	0	0	0	0	0	0
Kamchatka Territory	269	60	0	0	0	0	0	0	0	0	209	0
Primorski Territory	293	0	0	9	0	0	14	91	84	4	91	0
Khabarovsk Territory	853	0	0	96	0	501	0	116	131	0	9	0
Amur Region	153	152	0	0	0	0	0	0	1	0	0	0
Magadan Region	94	94	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	200	200	200	0	0	0	0	0	0	0	0	0
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

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

31.01.2012

(millions of rubles)

	of which:												
	total	3	4	5	6	7	8	9	10	11	12	13	
1	2	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
RUSSIAN FEDERATION	13,665,220	300,984	175,866	2,679,271	647,055	1,059,637	1,163,803	976,832	3,001,127	1,680,182	1,973,162	183,167	
CENTRAL FEDERAL DISTRICT	6,851,425	89,208	35,348	802,311	231,701	376,605	625,100	623,136	1,468,251	1,150,726	1,402,044	82,343	
Belgorod Region	247,955	42,481	0	74,215	665	99,173	4,438	1,833	12,885	5,589	5,859	817	
Bryansk Region	37,059	0	0	10,177	2,687	12,933	471	526	6,745	1,790	1,038	692	
Vladimir Region	63,261	104	0	26,482	2,168	12,271	1,653	1,290	10,702	3,562	4,389	640	
Voronezh Region	157,458	43	0	37,933	1,764	39,409	4,553	3,416	34,870	22,100	12,114	1,256	
Ivanovo Region	40,480	98	49	12,759	1,796	2,380	3,011	444	11,950	5,382	2,019	641	
Kaluga Region	65,807	42	0	24,735	3,002	7,609	4,421	1,150	10,523	11,627	2,059	639	
Kostroma Region	27,304	7	0	7,957	326	2,631	1,293	473	11,273	1,167	1,720	457	
Kursk Region	90,562	5,325	0	23,910	1,158	30,364	6,344	1,347	18,488	1,426	1,512	688	
Lipetsk Region	98,540	419	0	29,658	93	31,111	5,172	1,231	20,509	4,045	5,735	567	
Moscow Region	683,533	2,200	1,561	110,433	30,844	19,912	55,754	18,527	200,523	81,844	150,776	12,720	
Orel Region	69,530	0	0	8,930	604	21,163	24,427	1,693	10,276	1,177	1,043	217	
Ryazan Region	60,720	49	43	19,323	230	18,040	3,818	1,222	13,475	1,798	2,329	436	
Smolensk Region	54,428	147	7	17,822	1,012	9,539	3,259	1,329	15,736	2,149	2,749	686	
Tambov Region	63,347	4	0	21,549	859	24,589	1,019	1,082	9,598	3,622	766	259	
Tver Region	51,405	148	0	19,395	672	10,766	1,453	1,286	13,757	1,402	2,041	485	
Tula Region	80,438	300	0	20,011	6,424	12,982	5,538	2,082	18,837	4,619	5,886	3,759	
Yaroslavl Region	103,342	900	0	33,348	16,346	11,480	3,701	2,093	19,551	3,106	10,862	1,955	
Moscow	4,856,256	36,941	33,688	303,679	161,051	10,250	494,775	582,112	1,028,552	994,321	1,189,146	55,429	

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	1,473,720	13,940	4,309	319,274	79,964	84,686	144,516	157,786	325,051	109,553	214,238	24,712
Republic of Karelia	21,628	472	0	9,546	2,968	1,281	348	490	3,695	472	1,647	709
Republic of Komi	24,212	466	443	4,386	656	1,762	2,425	1,628	8,547	2,632	1,269	441
Arkhangelsk Region	56,531	92	70	20,941	3,036	7,125	1,350	2,819	12,383	2,887	4,576	1,322
Nenets Autonomous Area	1,203	0	0	47	0	0	49	46	67	983	10	1
Vologda Region	96,405	0	0	24,441	1,833	11,852	3,448	1,364	19,549	2,432	30,301	1,185
Kaliningrad Region	84,202	268	0	18,899	4,145	8,800	6,124	4,683	23,482	9,892	6,996	913
Leningrad Region	160,926	7,838	1	54,942	6,091	26,552	23,713	8,421	17,974	4,285	9,979	1,131
Murmansk Region	26,517	471	0	1,842	1,937	1,930	816	1,512	11,365	1,219	4,990	435
Novgorod Region	27,609	68	5	6,663	1,521	11,375	1,321	560	4,470	560	729	342
Pskov Region	28,135	5	4	7,990	174	11,898	1,422	1,371	4,459	306	295	215
St. Petersburg	947,555	4,260	3,786	169,625	57,603	2,111	103,549	134,938	219,124	84,868	153,458	18,019
SOUTH FEDERAL DISTRICT	927,835	3,395	2,156	273,574	44,789	161,852	71,597	44,432	215,482	52,735	48,794	11,185
Republic of Adigei (Adigeya)	16,493	110	0	8,191	15	3,335	2,101	254	1,739	220	437	91
Republic of Kalmykia	7,230	1	0	128	27	3,391	406	326	1,890	840	196	25
Krasnodar Territory	461,024	960	4	106,609	23,965	93,987	39,981	34,320	105,972	24,871	26,136	4,223
Astrakhan Region	28,900	15	15	2,702	847	3,030	9,437	631	6,889	3,234	1,969	146
Volgograd Region	106,034	5	5	34,233	882	14,692	7,780	2,671	29,590	8,433	5,638	2,110
Rostov Region	308,154	2,304	2,132	121,709	19,053	43,420	11,891	6,230	69,402	15,137	14,418	4,590
NORTH-CAUCASIAN FEDERAL DISTRICT	215,393	1,521	138	53,483	3,830	50,555	21,704	5,715	59,650	6,370	9,990	2,575
Republic of Dagestan	25,171	186	49	6,679	73	3,465	3,644	1,158	7,314	396	1,995	261
Republic of Ingushetia	6,226	50	25	307	0	2,913	974	40	1,704	145	93	0
Kabardino-Balkar Republic	31,504	481	44	7,711	72	7,517	1,403	619	11,150	1,177	1,336	38
Karachai-Cherkess Republic	20,754	128	0	9,658	5	4,860	1,036	264	4,289	89	410	15
Republic of Northern Ossetia — Alania	16,639	594	20	5,160	70	1,813	1,324	441	5,741	415	994	87
Republic of Chechnya	16,242	11	0	1,196	0	3,342	9,263	167	693	245	1,325	0
Stavropol Territory	98,857	71	0	22,771	3,610	26,645	4,059	3,026	28,761	3,903	3,837	2,174
PRIVOLZHSKY FEDERAL DISTRICT	1,929,620	73,836	64,701	641,954	95,440	210,150	104,318	52,663	385,517	209,906	135,471	20,365
Republic of Bashkortostan	200,201	50,941	48,167	61,659	2,895	14,601	10,281	3,374	34,812	10,720	8,800	2,118
Republic of Mariy-El	40,225	2	0	19,147	711	7,667	2,333	389	5,427	2,261	1,764	524
Republic of Mordovia	71,405	37	0	31,962	85	19,314	2,667	711	6,952	4,450	4,875	352

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)	396,381	6,918	6,245	126,806	5,095	51,778	24,719	10,110	71,523	65,773	29,575	4,084
Udmurt Republic	67,634	472	276	27,312	182	5,999	3,224	860	19,513	4,715	3,748	1,609
Chuvash Republic — Chuvashya	97,700	63	0	11,064	12,462	5,532	3,347	1,435	18,617	38,447	5,939	794
Perm Territory	253,052	5,162	4,716	115,990	12,603	6,658	15,517	10,581	49,456	20,917	14,331	1,837
Kirov Region	49,544	11	0	17,618	668	11,433	1,258	1,173	12,514	2,722	1,420	727
Nizhni Novgorod Region	240,019	474	161	79,289	36,147	19,646	6,826	5,293	59,796	17,011	12,959	2,578
Orenburg Region	83,934	4,515	1,829	29,513	826	18,950	2,331	4,990	14,039	3,620	3,937	1,213
Penza Region	52,710	11	0	12,490	2,803	16,447	1,671	1,563	11,408	3,510	2,238	569
Samara Region	233,183	1,987	1,793	59,604	11,792	14,089	20,539	9,265	51,500	24,281	38,351	1,775
Saratov Region	91,379	1,649	1,514	28,725	8,987	9,723	7,479	1,557	20,527	6,663	4,638	1,431
Ulyanovsk Region	52,253	1,594	0	20,775	184	8,314	2,126	1,362	9,433	4,815	2,896	754
URALS FEDERAL DISTRICT	903,676	25,352	14,304	323,837	40,627	40,478	75,454	30,176	201,129	78,009	71,541	17,073
Kurgan Region	23,270	0	0	7,383	1,113	4,547	984	521	6,095	1,032	1,162	433
Sverdlovsk Region	384,865	2,613	188	151,943	14,364	9,756	27,362	15,764	97,020	34,941	24,656	6,446
Tyumen Region	229,258	20,300	14,102	19,271	17,799	7,288	36,583	11,682	53,091	28,207	29,678	5,359
Khanty-Mansiysky Autonomous Area — Yugra	94,162	6,871	5,960	3,954	9,465	1,115	22,007	8,525	15,046	10,108	14,944	2,127
Yamalo-Nenetsky Autonomous Area	44,348	5,757	5,646	1,169	4,394	19	5,942	1,175	19,507	3,118	2,905	362
Chelyabinsk Region	266,283	2,439	14	145,240	7,351	18,887	10,525	2,209	44,923	13,829	16,045	4,835
SIBERIA FEDERAL DISTRICT	1,015,404	73,016	50,619	210,022	91,677	117,538	90,585	40,447	255,282	56,251	60,171	20,415
Republic of Altai	13,069	298	293	516	164	498	955	202	7,181	261	2,569	425
Republic of Buryatia	33,896	2,365	1,703	12,662	199	3,083	2,772	467	8,066	1,336	2,518	428
Republic of Tyva	2,617	755	635	83	79	215	93	157	794	76	348	17
Republic of Khakassia	10,471	1,072	844	2,793	758	1,748	480	183	2,449	239	557	192
Altai Territory	120,712	221	0	24,206	2,607	42,262	7,755	2,813	30,620	4,260	3,346	2,622
Zabaykalskiy Territory	17,617	4,508	50	1,095	1,831	203	1,035	675	5,986	748	1,291	245
Krasnoyarsk Territory	197,814	4,826	2,827	45,572	48,309	19,561	23,987	6,207	33,404	9,554	4,522	1,872
Irkutsk Region	107,811	2,497	1,949	24,690	10,268	5,882	9,856	5,633	35,842	4,458	6,211	2,474
Kemerovo Region	168,508	51,227	39,370	26,326	3,814	6,919	8,533	4,068	36,235	7,988	19,818	3,580
Novosibirsk Region	192,995	577	80	37,615	18,866	17,209	14,528	16,762	57,181	14,877	10,776	4,604
Omsk Region	94,261	0	0	21,231	3,036	14,135	17,322	1,710	19,900	8,540	6,061	2,326
Tomsk Region	55,633	4,671	2,868	13,234	1,747	5,822	3,269	1,570	17,622	3,914	2,154	1,630

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	348,147	20,716	4,291	54,826	59,027	17,773	30,529	22,477	90,755	16,632	30,913	4,499
Republic of Sakha (Yakutia)	78,363	6,707	1,239	3,846	30,852	1,252	2,774	6,885	20,504	2,460	2,225	858
Kamchatka Territory	22,700	67	0	1,424	4,434	808	1,978	1,101	5,252	1,126	6,295	215
Primorski Territory	100,600	370	3	32,689	6,850	5,014	7,320	7,394	26,669	5,199	7,077	2,018
Khabarovsk Territory	79,525	438	0	12,164	6,527	3,294	12,921	5,523	20,785	6,549	10,454	870
Amur Region	28,000	2,318	1,304	2,517	5,684	6,082	2,736	353	6,479	381	1,224	226
Magadan Region	14,460	9,612	1,010	438	1,127	507	77	201	1,853	90	538	17
Sakhalin Region	18,621	425	390	1,334	2,650	183	2,582	927	6,679	711	2,865	265
Jewish Autonomous Region	2,628	0	0	414	16	633	141	91	1,012	112	182	27
Chukotka Autonomous Area	3,250	779	345	0	885	0	0	2	1,525	4	52	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)

	31.01.2012												
	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	3,237,138	374,005	224,376	800,827	19,991	50,397	195,086	226,456	428,008	615,165	526,644	559	
CENTRAL FEDERAL DISTRICT	1,861,001	130,607	116,045	244,419	16,702	17,190	155,099	77,788	298,906	459,451	460,764	75	
Belgorod Region	22,202	14,229	2,449	4,679	0	2,271	0	214	210	584	15	0	
Bryansk Region	5,999	0	0	44	0	5,137	0	18	618	182	0	0	
Vladimir Region	3,120	32	0	2,341	0	257	52	57	53	0	328	0	
Voronezh Region	14,496	0	0	3,551	0	691	980	1,130	521	3,256	4,367	0	
Ivanovo Region	5,013	0	0	4,773	0	0	0	16	199	25	0	0	
Kaluga Region	9,278	0	0	369	0	3,278	1,053	0	1,716	1,825	1,037	0	
Kostroma Region	1,731	0	0	253	0	4	0	0	986	0	488	0	
Kursk Region	3,365	0	0	1,217	0	631	316	0	61	1,115	25	0	
Lipetsk Region	3,091	0	0	2,248	0	93	0	0	612	0	138	0	
Moscow Region	185,182	0	0	18,889	51	2,774	20,318	33,406	30,661	47,231	31,825	27	
Orel Region	2,973	0	0	2,567	0	196	0	0	49	0	160	1	
Ryazan Region	5,647	0	0	1,202	0	395	3,656	0	81	245	68	0	
Smolensk Region	6,408	4	4	5,255	0	0	636	188	125	67	133	0	
Tambov Region	1,964	0	0	1,903	0	61	0	0	0	0	0	0	
Tver Region	6,570	8	0	5,794	25	306	0	0	202	0	235	0	
Tula Region	35,525	3	0	15,023	0	277	0	545	168	2,222	17,287	0	
Yaroslavl Region	15,201	2,657	2,657	11,137	39	75	490	0	129	542	132	0	
Moscow	1,533,236	113,673	110,935	163,172	16,587	744	127,598	42,214	262,516	402,158	404,527	47	

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	428,253	41,400	34,130	131,353	3,108	7,073	22,942	53,036	60,926	70,684	37,663	68
Republic of Karelia	11,049	161	0	9,908	0	10	0	165	139	332	334	0
Republic of Komi	4,243	2,684	2,684	109	0	116	0	237	186	911	0	0
Arkhangelsk Region	15,461	6,426	5,583	7,880	72	0	0	581	189	0	313	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	28,510	0	0	26,836	0	340	391	0	206	14	723	0
Kaliningrad Region	47,247	5	5	32,909	0	483	136	6,630	3,367	2,869	848	0
Leningrad Region	35,063	6,191	0	8,067	0	11	12	2,742	318	17,715	7	0
Murmansk Region	17,603	0	0	0	0	168	0	4,728	96	658	11,953	0
Novgorod Region	8,111	0	0	7,811	0	208	0	0	55	0	37	0
Pskov Region	2,916	2,225	2,225	461	0	12	0	9	197	12	0	0
St. Petersburg	258,050	23,708	23,633	37,373	3,036	5,725	22,403	37,944	56,171	48,173	23,449	68
SOUTH FEDERAL DISTRICT	149,871	2,564	2,521	36,576	9	793	4,451	72,345	14,707	12,994	5,432	0
Republic of Adigei (Adigeya)	114	0	0	114	0	0	0	0	0	0	0	0
Republic of Kalmykia	565	0	0	0	0	0	0	0	392	173	0	0
Krasnodar Territory	102,442	192	192	8,780	9	611	2,015	68,308	12,240	7,045	3,241	0
Astrakhan Region	3,379	0	0	94	0	0	124	152	11	1,904	1,094	0
Volgograd Region	10,269	0	0	7,684	0	6	2,059	0	388	115	17	0
Rostov Region	33,102	2,372	2,329	19,905	0	176	253	3,884	1,675	3,757	1,080	0
NORTH-CAUCASIAN FEDERAL DISTRICT	13,228	3,084	0	8,053	0	969	260	495	242	49	76	0
Republic of Dagestan	2,256	0	0	1,611	0	54	88	440	14	49	0	0
Republic of Ingushetia	1,518	0	0	1,518	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2,730	1,504	0	1,078	0	0	0	0	148	0	0	0
Karachai-Cherkess Republic	708	0	0	243	0	256	106	0	27	0	76	0
Republic of Northern Ossetia — Alania	1,777	1,567	0	208	0	2	0	0	0	0	0	0
Republic of Chechnya	101	0	0	0	0	0	47	54	0	0	0	0
Stavropol Territory	4,138	13	0	3,396	0	657	19	0	53	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	207,912	38,603	17,961	120,193	172	1,604	5,538	9,785	10,234	14,590	7,180	13
Republic of Bashkortostan	45,080	4,681	2,277	35,154	151	582	1,458	0	1,036	223	1,795	0
Republic of Mariy-El	1,840	0	0	681	0	272	0	0	90	797	0	0
Republic of Mordovia	1,641	0	0	234	0	30	0	0	180	1,197	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)	51,255	20,067	13,309	12,367	0	106	395	155	4,376	10,833	2,943	13
Udmurt Republic	1,601	0	0	1,391	0	0	0	0	179	31	0	0
Chuvash Republic — Chuvashya	2,080	0	0	542	0	0	1,336	0	50	26	126	0
Perm Territory	35,731	6,252	0	27,841	0	0	1,329	0	150	68	91	0
Kirov Region	2,397	0	0	2,347	0	41	0	1	5	3	0	0
Nizhni Novgorod Region	17,243	0	0	9,710	0	0	128	4,678	1,679	521	527	0
Orenburg Region	16,173	5,561	385	10,159	0	0	0	0	433	0	20	0
Penza Region	742	0	0	575	0	98	0	0	69	0	0	0
Samara Region	8,221	0	0	3,541	21	60	892	81	1,385	616	1,625	0
Saratov Region	5,232	2,042	1,990	2,117	0	415	0	27	328	250	53	0
Ulyanovsk Region	18,676	0	0	13,534	0	0	0	4,843	274	25	0	0
URALS FEDERAL DISTRICT	251,306	19,328	13,019	139,751	0	311	5,105	10,097	28,661	44,819	2,831	403
Kurgan Region	90	0	0	31	0	0	0	0	26	33	0	0
Sverdlovsk Region	131,066	119	0	83,593	0	0	284	2,241	11,596	32,174	1,059	0
Tyumen Region	73,936	13,019	13,019	20,163	0	243	2,855	7,856	15,447	12,189	1,761	403
Khanty-Mansiysky Autonomous Area — Yugra	14,435	7,439	7,439	8	0	0	5	6,550	0	26	4	403
Yamalo-Nenetsky Autonomous Area	23,547	2,999	2,999	0	0	0	117	0	8,123	12,145	163	0
Chelyabinsk Region	46,214	6,190	0	35,964	0	68	1,966	0	1,592	423	11	0
SIBERIA FEDERAL DISTRICT	215,247	74,683	35,919	106,002	0	6,200	1,514	337	11,150	11,329	4,032	0
Republic of Altai	4,750	317	0	2,268	0	0	0	0	1,560	605	0	0
Republic of Buryatia	1,536	171	0	263	0	1,007	0	0	8	0	87	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2,880	656	0	2,202	0	10	0	0	0	0	12	0
Altai Territory	4,175	1,516	0	1,698	0	576	0	28	99	8	250	0
Zabaykalskiy Territory	2,228	1,983	0	241	0	0	4	0	0	0	0	0
Krasnoyarsk Territory	62,995	2,188	36	51,911	0	9	7	21	29	8,733	97	0
Irkutsk Region	27,419	3,687	0	18,500	0	4,367	206	258	338	14	49	0
Kemerovo Region	88,578	59,895	31,612	17,991	0	76	0	0	6,493	1,087	3,036	0
Novosibirsk Region	6,918	1,614	1,614	2,180	0	155	1,209	6	1,021	438	295	0
Omsk Region	8,233	0	0	6,653	0	0	88	13	832	441	206	0
Tomsk Region	5,535	2,657	2,657	2,094	0	0	0	11	770	3	0	0

Table 6.4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	110,320	63,734	4,781	14,480	0	16,257	177	2,575	3,182	1,249	8,666	0
Republic of Sakha (Yakutia)	42,613	41,533	3,899	1,034	0	6	0	0	3	0	37	0
Kamchatka Territory	9,232	4,221	0	131	0	390	0	0	1	529	3,960	0
Primorski Territory	10,611	2,624	0	984	0	103	171	1,719	1,143	397	3,470	0
Khabarovsk Territory	35,774	3,823	0	12,121	0	15,757	6	827	2,016	323	901	0
Amur Region	9,498	9,478	0	11	0	0	0	0	9	0	0	0
Magadan Region	351	0	0	108	0	0	0	0	10	0	233	0
Sakhalin Region	1,056	882	882	91	0	0	0	29	0	0	54	0
Jewish Autonomous Region	12	0	0	0	0	0	0	0	0	0	12	0
Chukotka Autonomous Area	1,173	1,173	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)

	31.01.2012															
	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	
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	
1	2	3	4	5	6	7	8	9	10	11	12	13				
RUSSIAN FEDERATION	356,591	30,074	7,950	123	3,637,206	409,766	204,147	6,193	316,203	26,726	9,705	473				
CENTRAL FEDERAL DISTRICT	149,235	5,526	6,621	32	1,314,961	81,400	116,692	2,630	93,761	3,490	5,714	178				
Belgorod Region	2,070	344	17	0	40,357	4,957	415	37	3,718	194	74	37				
Bryansk Region	1,978	330	24	15	17,546	4,644	869	644	1,348	216	0	0				
Vladimir Region	1,419	321	19	0	26,390	4,946	985	59	1,137	331	5	5				
Voronezh Region	4,894	273	0	0	71,079	10,926	2,448	3	2,057	157	15	3				
Ivanovo Region	2,392	234	0	0	21,067	3,350	122	16	1,752	118	3	3				
Kaluga Region	1,584	261	0	0	22,966	2,657	2,988	12	804	87	0	0				
Kostroma Region	1,212	210	88	0	18,622	3,531	1,673	0	1,172	165	215	0				
Kursk Region	2,610	609	0	0	32,484	4,448	149	0	4,209	249	0	0				
Lipetsk Region	1,635	221	0	0	39,975	2,757	687	16	7,589	109	0	0				
Moscow Region	16,954	457	201	0	156,551	7,546	17,620	275	13,118	498	382	5				
Orel Region	1,033	160	0	0	17,420	2,219	266	0	2,744	40	0	0				
Ryazan Region	2,150	559	25	0	29,828	4,608	543	13	2,524	163	34	1				
Smolensk Region	1,964	268	6	0	37,283	4,229	386	67	2,439	171	0	0				
Tambov Region	1,017	124	0	0	24,224	2,075	61	0	1,159	46	0	0				
Tver Region	1,606	150	0	0	16,850	2,804	234	0	945	78	0	0				
Tula Region	3,075	320	0	0	38,453	4,319	727	39	1,794	191	24	0				
Yaroslavl Region	3,325	377	3	3	33,283	4,086	736	24	4,306	470	46	10				
Moscow	98,317	308	6,238	14	670,583	7,298	85,783	1,425	40,946	207	4,916	114				
NORTH-WEST FEDERAL DISTRICT	39,611	2,327	218	0	431,267	26,568	40,624	562	42,438	2,518	1,836	24				
Republic of Karelia	901	125	0	0	13,122	968	968	0	1,860	19	256	0				
Republic of Komi	861	238	0	0	11,401	3,745	368	0	1,300	365	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	2,610	421	0	0	21,577	3,690	214	2	1,718	203	158	0
Nenets Autonomous Area	4	4	0	0	174	126	0	0	0	0	0	0
Vologda Region	3,285	702	41	0	37,238	5,833	696	8	9,175	860	17	0
Kaliningrad Region	2,089	176	39	0	36,361	2,425	6,563	48	5,987	359	277	4
Leningrad Region	2,751	66	1	0	50,672	1,877	1,977	5	3,926	323	88	5
Murmansk Region	1,320	144	0	0	17,053	2,080	12,273	0	3,535	136	96	0
Novgorod Region	1,005	71	1	0	12,250	1,498	243	0	982	83	17	0
Pskov Region	1,129	145	0	0	17,671	1,525	306	9	1,870	38	282	0
St. Petersburg	23,660	239	136	0	213,922	2,927	17,016	490	12,085	132	645	15
SOUTH FEDERAL DISTRICT	26,235	3,745	215	0	376,572	53,222	10,962	292	52,625	4,730	180	49
Republic of Adigei (Adigeya)	567	52	0	0	10,754	1,316	94	0	3,072	76	0	0
Republic of Kalmykia	110	49	0	0	4,872	2,703	0	0	336	196	0	0
Krasnodar Territory	11,667	1,659	120	0	207,909	22,903	6,820	205	35,799	2,253	68	18
Astrakhan Region	1,251	351	0	0	13,675	5,475	165	13	708	159	13	13
Volgograd Region	2,726	325	6	0	40,608	6,720	396	8	4,203	978	1	0
Rostov Region	9,914	1,309	89	0	98,754	14,105	3,487	66	8,507	1,068	98	18
NORTH-CAUCASIAN FEDERAL DISTRICT	8,045	1,263	71	0	138,432	24,266	1,603	55	8,586	1,608	89	0
Republic of Dagestan	1,168	193	0	0	18,248	4,001	405	55	1,072	84	0	0
Republic of Ingushetia	180	152	0	0	6,075	3,176	0	0	203	109	0	0
Kabardino-Balkar Republic	720	83	49	0	25,871	4,004	652	0	701	134	36	0
Karachai-Cherkess Republic	324	59	0	0	9,898	1,622	282	0	1,097	193	53	0
Republic of Northern Ossetia — Alania	698	113	0	0	11,939	1,262	2	0	1,389	101	0	0
Republic of Chechnya	68	9	0	0	10,825	452	101	0	201	25	0	0
Stavropol Territory	4,887	654	22	0	55,576	9,749	161	0	3,923	962	0	0
PRIVOLZHSKY FEDERAL DISTRICT	53,702	6,267	141	76	634,371	85,403	9,370	1,104	50,223	5,858	942	111
Republic of Bashkortostan	4,207	450	20	0	47,466	6,407	1,907	0	5,463	333	0	0
Republic of Mariy-El	1,131	502	0	0	12,710	2,028	112	0	980	50	0	0
Republic of Mordovia	1,076	136	0	0	25,753	2,597	18	0	493	37	0	0
Republic of Tatarstan (Tatarstan)	9,634	585	0	0	121,013	10,963	1,646	187	5,261	752	0	0
Udmurt Republic	1,985	463	0	0	25,946	4,691	173	0	4,674	341	0	0
Chuvash Republic — Chuvashya	1,415	240	0	0	15,712	3,717	113	17	1,855	337	0	0
Perm Territory	3,295	860	13	13	60,179	10,380	447	181	4,870	1,932	39	0
Kirov Region	1,750	374	0	0	27,692	4,446	32	4	1,784	241	22	0
Nizhni Novgorod Region	9,111	772	20	0	73,302	13,043	2,158	539	5,048	575	227	110
Orenburg Region	2,876	548	0	0	40,467	7,731	377	4	2,118	322	6	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	1,670	476	0	0	28,134	5,487	122	0	5,324	90	0	0
Samara Region	10,570	227	65	62	94,841	3,614	1,826	89	9,287	414	534	1
Saratov Region	2,943	387	23	1	37,097	6,920	257	58	2,316	312	17	0
Ulyanovsk Region	2,039	247	0	0	24,059	3,379	182	25	750	122	97	0
URALS FEDERAL DISTRICT	26,556	3,640	246	5	237,828	46,535	6,500	290	21,219	2,317	628	29
Kurgan Region	621	264	0	0	12,723	4,177	26	0	683	89	0	0
Sverdlovsk Region	8,982	986	137	5	77,481	15,509	2,355	266	8,407	1,030	163	29
Tyumen Region	9,475	1,162	97	0	92,475	16,563	2,996	17	4,151	363	461	0
Khanty-Mansiysky Autonomous Area — Yugra	3,475	603	0	0	29,636	8,899	39	0	843	151	0	0
Yamalo-Nenetsky Autonomous Area	859	171	0	0	13,513	3,288	117	0	309	113	0	0
Chelyabinsk Region	7,478	1,228	12	0	55,149	10,286	1,123	7	7,978	835	4	0
SIBERIA FEDERAL DISTRICT	39,509	5,067	214	7	371,643	62,569	14,692	1,100	38,394	4,970	209	32
Republic of Altai	254	17	0	0	6,381	741	0	0	838	21	0	0
Republic of Buryatia	1,227	553	14	0	15,743	5,734	331	0	1,972	241	0	0
Republic of Tyva	78	43	0	0	1,293	739	0	0	91	24	0	0
Republic of Khakassia	642	317	0	0	5,834	2,548	22	12	403	75	0	0
Altai Territory	6,799	538	0	0	76,623	9,886	958	132	8,814	722	68	11
Zabaykalskiy Territory	538	233	0	0	7,990	3,867	4	0	509	133	4	0
Krasnoyarsk Territory	5,793	909	172	0	51,870	8,513	6,265	66	3,541	869	8	0
Irkutsk Region	4,424	479	0	0	40,519	8,934	647	77	4,624	889	4	0
Kemerovo Region	3,749	443	6	0	39,164	5,387	3,812	0	5,494	727	0	0
Novosibirsk Region	9,497	271	10	0	66,553	4,284	1,210	179	3,944	203	69	7
Omsk Region	4,190	1,091	11	7	39,427	8,099	1,250	623	6,461	926	54	14
Tomsk Region	2,318	173	1	0	20,246	3,837	193	11	1,703	140	2	0
FAR EAST FEDERAL DISTRICT	13,698	2,239	224	3	132,132	29,803	3,704	160	8,957	1,235	107	50
Republic of Sakha (Yakutia)	812	166	0	0	18,885	4,958	194	37	1,040	143	30	30
Kamchatka Territory	1,068	103	0	0	16,060	2,114	419	1	725	107	4	1
Primorski Territory	6,851	695	93	3	36,646	6,761	1,047	90	2,427	206	20	11
Khabarovsk Territory	3,015	560	9	0	28,774	6,219	1,131	32	3,288	322	53	8
Amur Region	743	337	1	0	11,020	4,376	19	0	712	232	0	0
Magadan Region	274	79	0	0	6,962	1,330	1	0	104	10	0	0
Sakhalin Region	786	214	121	0	11,025	2,528	881	0	249	75	0	0
Jewish Autonomous Region	147	84	0	0	2,535	1,389	12	0	408	140	0	0
Chukotka Autonomous Area	2	1	0	0	225	128	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.01.2012										
	rubles						foreign currency				
	total	housing loans	including:			total	housing loans	including:		of which:	including overdue debt
			mortgage loans	including overdue debt	mortgage loans			including overdue debt			
2	3	4	5	6	7	8	9				
1											
RUSSIAN FEDERATION	5,273,380	1,451,902	1,316,077	25,972	292,826	163,853	152,858	18,590			
CENTRAL FEDERAL DISTRICT	1,449,583	370,754	345,474	6,727	212,008	119,871	110,398	15,170			
Belgorod Region	45,771	9,805	7,697	76	672	523	510	37			
Bryansk Region	29,082	7,176	6,232	41	317	235	213	3			
Vladimir Region	43,082	10,436	8,675	159	708	568	537	7			
Voronezh Region	59,916	15,477	13,655	258	992	578	539	73			
Ivanovo Region	21,991	4,936	4,544	58	452	350	348	103			
Kaluga Region	33,894	8,949	8,365	60	1,501	702	619	12			
Kostroma Region	16,834	3,708	3,311	44	151	98	97	6			
Kursk Region	30,734	8,161	6,540	27	401	325	302	15			
Lipetsk Region	29,980	7,021	6,361	40	390	291	286	26			
Moscow Region	330,977	94,122	91,053	1,894	47,305	31,850	30,232	4,746			
Orel Region	17,708	4,040	3,170	44	369	201	199	0			
Ryazan Region	33,224	9,397	9,025	90	922	292	291	14			
Smolensk Region	30,367	9,358	8,633	102	1,124	394	327	9			
Tambov Region	21,804	4,718	3,925	18	267	216	215	11			
Tver Region	38,260	12,037	11,833	386	1,162	788	761	250			
Tula Region	47,704	11,664	11,019	87	988	697	669	9			
Yaroslavl Region	37,075	9,701	9,035	164	652	479	423	58			
Moscow	581,180	140,048	132,401	3,179	153,635	81,284	73,830	9,791			
NORTH-WEST FEDERAL DISTRICT	563,939	151,273	138,184	2,341	38,133	19,725	18,975	1,464			
Republic of Karelia	28,737	7,137	6,627	48	294	225	220	6			
Republic of Komi	40,794	14,228	10,251	47	307	210	207	0			
Arkhangelsk Region	50,412	15,635	14,365	64	413	285	279	17			
Nenets Autonomous Area	2,680	2,057	1,982	1	2	2	2	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	47,600	13,228	12,066	186	559	433	431	58
Kaliningrad Region	28,498	5,437	4,990	237	2,811	1,046	956	206
Leningrad Region	58,685	14,766	13,909	378	4,192	1,771	1,722	120
Murmansk Region	36,079	6,092	5,538	29	415	259	245	34
Novgorod Region	20,834	4,634	4,122	74	269	190	188	7
Pskov Region	16,096	2,661	2,041	6	162	115	114	4
St. Petersburg	236,204	67,455	64,275	1,272	28,711	15,191	14,613	1,012
SOUTH FEDERAL DISTRICT	408,483	92,520	82,353	2,180	6,481	3,514	3,423	184
Republic of Adigei (Adigeya)	10,424	1,912	1,709	24	172	132	130	1
Republic of Kalmykia	9,499	1,660	1,460	3	100	78	77	0
Krasnodar Territory	155,708	35,459	31,417	892	3,147	1,443	1,410	100
Astrakhan Region	30,003	5,875	5,128	63	193	150	144	14
Volgograd Region	67,195	17,392	15,782	647	790	525	523	12
Rostov Region	135,654	30,222	26,857	551	2,079	1,186	1,139	57
NORTH-CAUCASIAN FEDERAL DISTRICT	144,165	27,576	22,250	689	2,967	2,030	1,900	306
Republic of Dagestan	20,366	2,226	1,946	73	586	237	231	31
Republic of Ingushetia	3,472	300	60	0	35	30	2	0
Kabardino-Balkar Republic	17,363	3,328	2,296	10	346	276	269	96
Karachai-Cherkess Republic	11,514	1,215	605	1	89	77	77	16
Republic of Northern Ossetia — Alania	12,386	2,242	1,635	219	262	222	197	53
Republic of Chechnya	4,556	143	140	9	243	181	181	26
Stavropol Territory	74,508	18,122	15,568	377	1,406	1,007	943	84
PRIVOLZHSKY FEDERAL DISTRICT	964,783	275,497	237,582	4,912	13,213	8,598	8,379	759
Republic of Bashkortostan	125,884	34,756	27,418	501	1,034	668	664	33
Republic of Mariy-El	16,310	5,289	4,827	51	177	122	122	3
Republic of Mordovia	18,620	5,870	4,786	19	341	296	296	15
Republic of Tatarstan (Tatarstan)	129,931	33,341	28,917	304	1,393	1,037	1,027	21
Udmurt Republic	49,970	17,522	13,329	236	567	443	440	70
Chuvash Republic — Chuvashya	33,930	12,684	11,866	138	622	441	435	40
Perm Territory	111,090	35,801	29,601	1,084	1,512	891	827	109
Kirov Region	33,152	9,502	7,433	67	440	236	233	0
Nizhni Novgorod Region	109,070	32,547	28,411	650	1,977	1,026	1,013	97
Orenburg Region	67,993	18,264	16,562	125	573	466	465	25
Penza Region	32,104	8,068	6,434	47	452	298	295	39
Samara Region	128,367	34,914	33,179	1,410	2,664	1,526	1,516	257

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	65,742	16,033	15,139	214	1,003	769	674	28
Ulyanovsk Region	42,620	10,906	9,680	66	458	379	372	22
URALS FEDERAL DISTRICT	645,355	228,774	214,338	3,113	7,230	2,727	2,675	190
Kurgan Region	26,882	7,836	7,005	30	118	88	88	0
Sverdlovsk Region	192,945	53,793	50,239	1,060	4,776	1,159	1,134	77
Tyumen Region	283,338	125,535	118,514	668	1,049	648	629	57
Khanty-Mansiysky Autonomous Area — Yugra	139,725	72,234	69,615	251	392	223	214	3
Yamalo-Nenetsky Autonomous Area	45,451	21,354	19,515	54	149	123	123	17
Chelyabinsk Region	142,190	41,610	38,580	1,355	1,287	832	824	56
SIBERIA FEDERAL DISTRICT	827,278	237,092	215,234	5,488	9,272	5,176	4,994	381
Republic of Altai	6,074	694	673	6	64	0	0	0
Republic of Buryatia	44,951	8,117	7,514	90	174	131	131	1
Republic of Tyva	10,573	2,578	2,485	10	7	2	2	0
Republic of Khakassia	20,525	6,151	5,680	80	78	42	36	0
Altai Territory	75,611	18,723	17,289	533	583	334	333	84
Zabaykalskiy Territory	45,777	10,725	9,913	80	143	55	55	0
Krasnoyarsk Territory	153,415	50,072	44,882	952	1,589	934	898	55
Irkutsk Region	120,443	35,438	33,385	567	869	552	542	54
Kemerovo Region	105,631	24,341	21,466	963	2,506	795	782	27
Novosibirsk Region	126,708	42,698	38,479	996	1,765	1,376	1,320	124
Omsk Region	68,718	20,552	18,008	990	1,069	627	581	24
Tomsk Region	48,852	17,003	15,460	221	425	328	314	12
FAR EAST FEDERAL DISTRICT	269,794	68,416	60,662	522	3,522	2,212	2,114	136
Republic of Sakha (Yakutia)	45,816	14,033	13,103	18	168	144	135	0
Kamchatka Territory	13,542	3,039	2,931	4	105	79	79	0
Primorski Territory	66,331	13,942	12,665	140	1,589	990	914	36
Khabarovsk Territory	66,956	18,302	15,816	220	821	661	656	68
Amur Region	36,839	9,030	7,461	94	146	121	120	31
Magadan Region	9,040	1,918	1,725	3	406	28	27	0
Sakhalin Region	24,274	6,333	5,300	39	229	153	147	1
Jewish Autonomous Region	5,482	1,448	1,323	4	37	17	17	0
Chukotka Autonomous Area	1,514	371	338	0	21	19	19	0

Table 6.4.7

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

		31.01.2012											
		including:											
1	volume of consumer loans total, millions of rubles	housing loans					of which: mortgage loans						
		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, %
2	378,630	29,844	39,463	168.9	11.9	27,746	37,854	172.0	11.8				
CENTRAL FEDERAL DISTRICT	118,053	6,541	11,953	160.1	12.0	6,297	11,421	164.1	11.9				
Belgorod Region	3,061	265	265	179.1	12.0	241	259	180.6	12.0				
Bryansk Region	1,910	231	219	168.7	12.5	217	216	169.9	12.4				
Vladimir Region	2,675	234	283	163.4	12.6	221	278	165.6	12.4				
Voronezh Region	4,687	346	404	178.0	12.2	328	391	178.9	12.2				
Ivanovo Region	1,504	177	202	172.0	12.2	170	198	172.0	12.1				
Kaluga Region	2,163	256	372	187.4	12.2	250	365	189.6	12.1				
Kostroma Region	1,104	145	122	149.1	12.8	133	114	155.9	12.7				
Kursk Region	2,001	248	243	170.4	12.3	230	234	174.4	12.2				
Lipetsk Region	2,185	229	256	182.2	12.5	218	251	184.4	12.5				
Moscow Region	24,777	1,286	3,006	163.1	11.9	1,262	2,942	164.5	11.8				
Orel Region	1,184	98	122	159.9	12.3	93	121	161.1	12.3				
Ryazan Region	1,955	232	281	178.8	12.3	229	280	179.3	12.3				
Smolensk Region	2,117	253	307	174.3	12.6	252	306	174.5	12.6				
Tambov Region	1,371	147	156	179.3	12.2	140	154	180.7	12.2				
Tver Region	2,370	285	362	174.7	12.0	284	361	174.8	12.0				
Tula Region	3,295	331	368	170.2	12.2	318	360	171.2	12.2				
Yaroslavl Region	2,639	253	253	147.8	12.0	241	248	149.4	11.9				
Moscow	57,055	1,525	4,732	147.1	11.7	1,470	4,343	154.4	11.6				
NORTH-WEST FEDERAL DISTRICT	39,656	2,471	3,914	158.2	11.9	2,378	3,842	159.2	11.9				
Republic of Karelia	1,507	61	79	160.1	12.0	54	76	163.5	11.9				
Republic of Komi	2,357	249	286	173.0	11.9	241	277	172.8	11.8				
Arkhangelsk Region	3,034	340	381	162.6	12.0	329	376	163.5	11.9				
Nenets Autonomous Area	185	15	33	216.5	11.1	15	33	216.5	11.1				

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	2,857	378	345	160.8	12.1	365	339	162.0	12.0
Kaliningrad Region	2,042	75	100	176.9	11.7	67	97	180.3	11.7
Leningrad Region	3,419	223	449	160.8	11.7	217	443	162.1	11.7
Murmansk Region	2,490	96	153	142.7	11.5	92	151	143.2	11.4
Novgorod Region	1,209	76	101	158.7	11.7	75	101	159.1	11.7
Pskov Region	1,020	46	59	141.0	11.9	41	55	147.6	11.9
St. Petersburg	19,721	927	1,961	154.7	12.0	897	1,927	155.6	12.0
SOUTH FEDERAL DISTRICT	27,528	1,778	2,208	180.6	12.0	1,621	2,107	185.6	11.9
Republic of Adigei (Adigeya)	640	47	51	199.1	12.9	45	50	197.9	12.8
Republic of Kalmykia	544	45	63	179.8	12.7	42	62	182.2	12.7
Krasnodar Territory	10,196	736	954	181.8	12.1	633	890	189.1	12.0
Astrakhan Region	2,103	135	150	208.5	11.2	130	148	210.2	11.1
Volgograd Region	4,004	333	381	175.9	11.7	332	381	176.1	11.7
Rostov Region	10,041	482	609	173.4	11.9	439	576	179.7	11.9
NORTH-CAUCASIAN FEDERAL DISTRICT	9,349	1,299	987	157.4	12.3	666	749	190.0	12.0
Republic of Dagestan	1,322	323	169	76.2	11.9	31	67	188.1	11.9
Republic of Ingushetia	169	279	114	115.4	14.8	2	4	172.6	10.4
Kabardino-Balkar Republic	1,106	113	108	166.6	12.7	55	84	210.9	12.6
Karachai-Cherkess Republic	623	27	25	239.5	13.2	27	25	239.5	13.2
Republic of Northern Ossetia — Alania	772	40	50	190.3	11.9	39	50	191.3	11.9
Republic of Chechnya	117	1	1	108.0	13.5	1	1	108.0	13.5
Stavropol Territory	5,240	516	520	184.1	11.9	511	518	184.6	11.9
PRIVOLZHSKY FEDERAL DISTRICT	66,936	8,117	7,719	169.4	11.6	7,579	7,492	171.7	11.4
Republic of Bashkortostan	8,480	1,105	908	154.8	12.1	933	850	161.7	11.9
Republic of Mariy-El	880	153	135	169.8	12.1	149	133	170.9	12.0
Republic of Mordovia	951	207	187	184.8	11.6	197	183	188.0	11.6
Republic of Tatarstan (Tatarstan)	8,775	1,427	1,277	150.9	12.1	1,350	1,234	145.7	11.8
Udmurt Republic	2,744	482	428	178.9	12.0	453	412	193.9	10.1
Chuvash Republic — Chuvashya	2,035	341	352	177.7	11.6	341	352	177.7	11.6
Perm Territory	7,613	665	666	171.3	12.1	637	651	173.0	12.1
Kirov Region	2,073	451	294	168.1	12.2	337	272	177.0	12.0
Nizhni Novgorod Region	9,078	680	734	157.7	11.6	661	719	159.5	11.6
Orenburg Region	4,892	546	611	199.1	9.1	516	599	201.9	9.1
Penza Region	2,001	222	223	197.5	12.0	210	216	201.0	12.0
Samara Region	10,597	943	993	177.6	11.6	935	990	177.9	11.6

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	4,182	453	503	180.6	12.2	432	486	183.2	12.1
Ulyanovsk Region	2,635	442	408	160.0	11.7	428	395	164.7	11.7
URALS FEDERAL DISTRICT	40,197	3,638	5,159	188.1	11.9	3,484	4,934	189.8	11.9
Kurgan Region	1,694	191	162	218.0	10.7	182	159	219.6	10.7
Sverdlovsk Region	12,600	1,010	1,358	164.0	11.7	995	1,331	166.8	11.6
Tyumen Region	17,351	1,500	2,738	211.5	12.1	1,396	2,555	214.0	12.1
Khanty-Mansiysky Autonomous Area — Yugra	6,285	746	1,433	215.3	12.0	707	1,366	216.4	12.1
Yamalo-Nenetsky Autonomous Area	2,319	250	536	221.1	11.5	208	441	232.4	11.5
Chelyabinsk Region	8,552	937	901	148.2	12.0	911	889	149.2	11.9
SIBERIA FEDERAL DISTRICT	58,267	4,577	5,283	173.4	12.1	4,338	5,096	174.4	12.0
Republic of Altai	221	8	6	137.6	13.6	6	5	156.0	13.5
Republic of Buryatia	3,088	140	177	166.2	12.0	131	164	171.2	11.9
Republic of Tyva	486	27	44	213.6	13.3	25	44	215.7	13.3
Republic of Khakassia	1,678	93	96	156.7	12.8	92	96	157.0	12.8
Altai Territory	4,475	500	466	175.2	11.7	474	452	176.5	11.7
Zabaykalskiy Territory	2,671	211	292	178.0	12.5	205	287	180.2	12.5
Krasnoyarsk Territory	10,402	843	1,088	167.4	12.0	832	1,084	167.7	12.0
Irkutsk Region	8,208	592	696	159.0	12.2	573	682	160.2	12.1
Kemerovo Region	7,691	555	560	169.5	12.1	531	547	169.9	11.9
Novosibirsk Region	11,960	756	944	187.9	12.3	663	849	190.0	12.0
Omsk Region	4,224	498	504	179.4	11.6	457	478	180.6	11.5
Tomsk Region	3,163	354	410	175.7	11.8	349	408	176.9	11.8
FAR EAST FEDERAL DISTRICT	18,644	1,423	2,240	171.0	12.0	1,383	2,213	172.0	12.0
Republic of Sakha (Yakutia)	2,710	264	455	172.7	12.7	251	449	174.0	12.6
Kamchatka Territory	1,182	73	117	172.7	12.2	70	115	174.7	12.2
Primorski Territory	4,760	247	402	157.9	11.2	243	399	159.0	11.2
Khabarovsk Territory	5,130	480	742	178.7	11.8	478	741	179.0	11.8
Amur Region	2,085	185	245	172.6	12.4	177	238	173.0	12.3
Magadan Region	789	35	61	157.3	11.6	33	59	162.2	11.5
Sakhalin Region	1,547	107	182	166.4	12.4	99	176	168.1	12.4
Jewish Autonomous Region	320	26	25	157.3	12.4	26	25	157.2	12.4
Chukotka Autonomous Area	121	6	11	192.6	12.6	6	11	192.6	12.6

Table 6.4.8

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

	31.01.2012										
	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, %
1	2	3	4	5	6	7	8					9	10
RUSSIAN FEDERATION	7,129	71	383	158.7	9.7	66	350	166.8	9.7		
CENTRAL FEDERAL DISTRICT	6,180	46	320	149.2	9.8	43	291	157.2	9.8		
Belgorod Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Bryansk Region	5	0	0	0.0	0.0	0	0	0.0	0.0		
Vladimir Region	3	1	3	83.0	6.5	1	3	83.0	6.5		
Voronezh Region	10	0	0	0.0	0.0	0	0	0.0	0.0		
Ivanovo Region	11	1	3	182.0	9.1	1	3	182.0	9.1		
Kaluga Region	31	1	3	302.0	10.9	1	3	302.0	10.9		
Kostroma Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Kursk Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Lipetsk Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Moscow Region	725	13	74	186.7	8.9	13	74	186.7	8.9		
Orel Region	12	0	0	0.0	0.0	0	0	0.0	0.0		
Ryazan Region	12	1	4	192.0	11.5	1	4	192.0	11.5		
Smolensk Region	8	0	0	0.0	0.0	0	0	0.0	0.0		
Tambov Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Tver Region	11	0	0	0.0	0.0	0	0	0.0	0.0		
Tula Region	14	1	11	182.0	11.0	1	11	182.0	11.0		
Yaroslavl Region	5	0	0	0.0	0.0	0	0	0.0	0.0		
Moscow	5,328	28	222	132.3	10.1	25	193	141.8	10.0		
NORTH-WEST FEDERAL DISTRICT	585	11	36	154.8	10.1	9	32	161.7	10.1		
Republic of Karelia	11	1	10	122.0	9.8	1	10	122.0	9.8		
Republic of Komi	1	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	1	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	23	0	0	0.0	0.0	0	0	0.0	0.0
Kaliningrad Region	180	1	6	228.0	11.1	1	6	228.0	11.1
Leningrad Region	21	0	0	0.0	0.0	0	0	0.0	0.0
Murmansk Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Novgorod Region	9	0	0	0.0	0.0	0	0	0.0	0.0
Pskov Region	0	0	0	0.0	0.0	0	0	0.0	0.0
St. Petersburg	337	9	20	148.9	9.8	7	16	161.1	9.6
SOUTH FEDERAL DISTRICT	55	3	10	219.7	10.6	3	10	219.7	10.6
Republic of Adigei (Adigeya)	4	1	4	182.0	8.3	1	4	182.0	8.3
Republic of Kalmykia	0	0	0	0.0	0.0	0	0	0.0	0.0
Krasnodar Territory	33	1	3	241.0	13.5	1	3	241.0	13.5
Astrakhan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Volgograd Region	9	1	3	242.0	9.5	1	3	242.0	9.5
Rostov Region	8	0	0	0.0	0.0	0	0	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	35	2	8	326.4	8.8	2	8	326.4	8.8
Republic of Dagestan	18	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	1	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	1	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	5	0	0	0.0	0.0	0	0	0.0	0.0
PRIVOLZHSKY FEDERAL DISTRICT	84	2	7	303.3	6.4	2	7	303.3	6.4
Republic of Bashkortostan	4	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Mariy-El	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Mordovia	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Tatarstan (Tatarstan)	11	0	0	0.0	0.0	0	0	0.0	0.0
Udmurt Republic	4	0	0	0.0	0.0	0	0	0.0	0.0
Chuvash Republic — Chuvashya	4	1	3	242.0	7.0	1	3	242.0	7.0
Perm Territory	9	0	0	0.0	0.0	0	0	0.0	0.0
Kirov Region	4	0	0	0.0	0.0	0	0	0.0	0.0
Nizhni Novgorod Region	9	0	0	0.0	0.0	0	0	0.0	0.0
Orenburg Region	2	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Samara Region	27	0	0	0.0	0.0	0	0	0.0	0.0
Saratov Region	8	1	4	359.0	6.1	1	4	359.0	6.1
Ulyanovsk Region	1	0	0	0.0	0.0	0	0	0.0	0.0
URALS FEDERAL DISTRICT	109	7	2	238.3	10.0	7	2	238.3	10.0
Kurgan Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Sverdlovsk Region	86	1	2	242.0	10.0	1	2	242.0	10.0
Tyumen Region	14	6	0	23.9	12.0	6	0	23.9	12.0
Khanty-Mansiysky Autonomous Area — Yugra	1	6	0	23.9	12.0	6	0	23.9	12.0
Yamalo-Nenetsky Autonomous Area	1	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	9	0	0	0.0	0.0	0	0	0.0	0.0
SIBERIA FEDERAL DISTRICT	54	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	1	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	0	0	0	0.0	0.0	0	0	0.0	0.0
Altai Territory	4	0	0	0.0	0.0	0	0	0.0	0.0
Zabaykalskiy Territory	1	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	13	0	0	0.0	0.0	0	0	0.0	0.0
Irkutsk Region	3	0	0	0.0	0.0	0	0	0.0	0.0
Kemerovo Region	5	0	0	0.0	0.0	0	0	0.0	0.0
Novosibirsk Region	19	0	0	0.0	0.0	0	0	0.0	0.0
Omsk Region	6	0	0	0.0	0.0	0	0	0.0	0.0
Tomsk Region	2	0	0	0.0	0.0	0	0	0.0	0.0
FAR EAST FEDERAL DISTRICT	27	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Sakha (Yakutia)	1	0	0	0.0	0.0	0	0	0.0	0.0
Kamchatka Territory	2	0	0	0.0	0.0	0	0	0.0	0.0
Primorski Territory	19	0	0	0.0	0.0	0	0	0.0	0.0
Khabarovsk Territory	3	0	0	0.0	0.0	0	0	0.0	0.0
Amur Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	0	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)

	31.01.2012				
	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	4,617,385.9	1,377,496.4	885,849.5	385,365.2	292,238.3
CENTRAL FEDERAL DISTRICT	4,177,759.9	1,277,551.2	791,899.6	379,954.2	286,160.8
Belgorod Region	964.7	37.3	6.4	0.0	0.0
Bryansk Region	0.0	0.0	0.8	0.0	0.2
Vladimir Region	215.9	193.4	9.0	0.0	27.3
Voronezh Region	2.5	2.8	1.2	0.0	7.6
Ivanovo Region	708.8	43.0	46.3	0.0	6.0
Kaluga Region	0.0	0.0	14.0	0.0	2.0
Kostroma Region	12,871.6	246.3	0.6	0.0	153.5
Kursk Region	1,426.6	1,024.0	0.0	0.0	5.3
Lipetsk Region	1,423.3	334.3	5.4	0.0	59.6
Moscow Region	6,614.9	1,825.6	906.0	0.0	47.6
Orel Region	0.0	0.0	18.0	0.0	110.4
Ryazan Region	749.9	498.4	336.0	0.0	0.0
Smolensk Region	307.7	287.6	189.7	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	492.2	206.6	13.9	0.0	0.7
Tula Region	415.1	171.9	4.9	0.0	0.0
Yaroslavl Region	18.0	4.9	6.4	0.0	7.0
Moscow	4,151,548.9	1,272,675.0	790,341.1	379,954.1	285,733.6
NORTH-WEST FEDERAL DISTRICT	175,277.0	39,722.3	32,348.4	3,447.3	2,300.8
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,961.1	611.2	62.8	0.0	0.0
Arkhangelsk Region	0.0	0.0	84.9	0.0	0.2
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,697.1	942.6	42.0	4.9	5.0
Kaliningrad Region	3,542.3	255.9	33.1	0.0	430.1
Leningrad Region	708.4	103.4	0.1	1,247.2	0.0
Murmansk Region	1,247.4	620.3	0.0	0.0	302.0
Novgorod Region	871.9	366.9	235.3	0.0	0.0
Pskov Region	98.3	10.3	0.0	0.0	0.0
St. Petersburg	165,150.5	36,811.8	31,890.2	2,195.3	1,563.3
SOUTH FEDERAL DISTRICT	9,761.8	2,788.5	3,119.9	25.2	166.8
Republic of Adigei (Adigeya)	20.0	20.2	1.6	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	6,888.8	1,995.8	2,642.7	0.0	143.3
Astrakhan Region	630.7	474.7	116.1	5.3	1.6
Volgograd Region	963.2	139.7	37.7	0.0	3.1
Rostov Region	1,259.1	158.2	321.7	19.9	18.9
NORTH-CAUCASIAN FEDERAL DISTRICT	3,423.1	657.4	792.4	1.2	7.0
Republic of Daghestan	730.2	0.0	174.4	0.0	2.8
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	1.0	0.0	22.4	0.0	4.2
Karachai-Cherkess Republic	622.6	0.0	21.8	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	18.0	1.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	2,069.3	657.4	555.7	0.2	0.1
PRIVOLZHISKY FEDERAL DISTRICT	98,374.5	16,773.7	36,312.7	1,181.1	2,151.8
Republic of Bashkortostan	7,606.5	1,054.1	980.0	0.0	101.1
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	431.7	133.8	44.1	0.0	18.5
Republic of Tatarstan (Tatarstan)	47,809.5	8,755.0	16,853.4	765.1	1,218.6
Udmurt Republic	2,434.4	460.8	87.8	0.0	109.8
Chuvash Republic — Chuvashya	597.3	76.5	219.7	0.0	0.0
Perm Territory	1,045.5	0.0	3,469.8	0.0	118.3
Kirov Region	5,109.5	6.4	1,252.0	0.0	2.3
Nizhni Novgorod Region	7,740.0	2,474.9	4,335.7	0.2	79.1
Orenburg Region	3,677.5	71.6	764.7	17.6	41.9
Penza Region	121.9	50.6	31.9	0.0	0.0
Samara Region	20,074.2	3,526.8	7,448.3	397.8	445.8
Saratov Region	1,069.6	117.1	719.6	0.3	0.0
Ulyanovsk Region	657.0	46.0	105.6	0.0	16.3
URALS FEDERAL DISTRICT	107,803.6	30,825.5	18,643.8	716.3	647.2
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	45,933.7	6,525.6	12,362.5	0.1	30.5
Tyumen Region	42,854.1	13,255.2	6,097.6	716.2	523.4
Khanty-Mansiysky Autonomous Area — Yugra	36,099.8	9,346.3	5,653.3	716.2	109.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	70.0	0.0	0.0
Chelyabinsk Region	19,015.7	11,044.6	183.7	0.0	93.2
SIBERIA FEDERAL DISTRICT	14,068.3	4,427.7	1,513.1	0.0	363.5
Republic of Altai	28.9	0.0	0.0	0.0	0.0
Republic of Buryatia	46.1	0.0	895.4	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	191.9	89.0	0.0	0.0	0.0
Altai Territory	38.7	36.7	2.8	0.0	85.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	4.3	4.8	32.4	0.0	7.3
Irkutsk Region	180.6	0.0	104.0	0.0	164.1
Kemerovo Region	2,788.2	1,924.3	95.4	0.0	89.1
Novosibirsk Region	8,220.3	1,808.0	367.0	0.0	0.0
Omsk Region	2,167.5	535.0	0.8	0.0	12.6
Tomsk Region	401.8	30.0	15.2	0.0	5.2
FAR EAST FEDERAL DISTRICT	30,917.6	4,750.2	1,219.5	39.8	440.3
Republic of Sakha (Yakutia)	1,601.0	198.3	376.1	0.0	34.6
Kamchatka Territory	472.5	110.6	31.5	39.8	18.3
Primorski Territory	18,296.7	3,865.8	429.5	0.0	5.2
Khabarovsk Territory	867.2	41.4	2.3	0.0	0.0
Amur Region	9,650.6	534.1	7.6	0.0	340.1
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	29.7	0.0	372.5	0.0	41.9
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)

	31.01.2012		
	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	252,365.7	0.0	16,972.4
CENTRAL FEDERAL DISTRICT	198,891.2	0.0	12,856.7
Belgorod Region	2,228.3	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	46.0	0.0	0.0
Voronezh Region	21.2	0.0	0.0
Ivanovo Region	415.9	0.0	45.8
Kaluga Region	8.5	0.0	0.0
Kostroma Region	76.8	0.0	17.6
Kursk Region	595.0	0.0	0.0
Lipetsk Region	526.9	0.0	19.7
Moscow Region	4,108.8	0.0	332.3
Orel Region	0.4	0.0	0.0
Ryazan Region	19.1	0.0	0.0
Smolensk Region	42.8	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	402.4	0.0	0.0
Yaroslavl Region	2.0	0.0	0.0
Moscow	190,200.1	0.0	12,441.4
NORTH-WEST FEDERAL DISTRICT	19,758.5	0.0	2,968.0
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	17.5	0.0	102.9
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	2,898.7	0.0	0.0
Kaliningrad Region	591.8	0.0	0.0
Leningrad Region	0.0	0.0	8.1
Murmansk Region	0.0	0.0	0.0
Novgorod Region	51.6	0.0	12.2
Pskov Region	0.0	0.0	0.0
St. Petersburg	16,198.9	0.0	2,844.7
SOUTH FEDERAL DISTRICT	1,934.5	0.0	263.8
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	900.5	0.0	0.0
Astrakhan Region	145.6	0.0	0.0
Volgograd Region	792.4	0.0	263.8
Rostov Region	96.1	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	860.0	0.0	0.0
Republic of Daghestan	468.4	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	9.7	0.0	0.0
Republic of Northern Ossetia — Alania	148.7	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	148.2	0.0	0.0

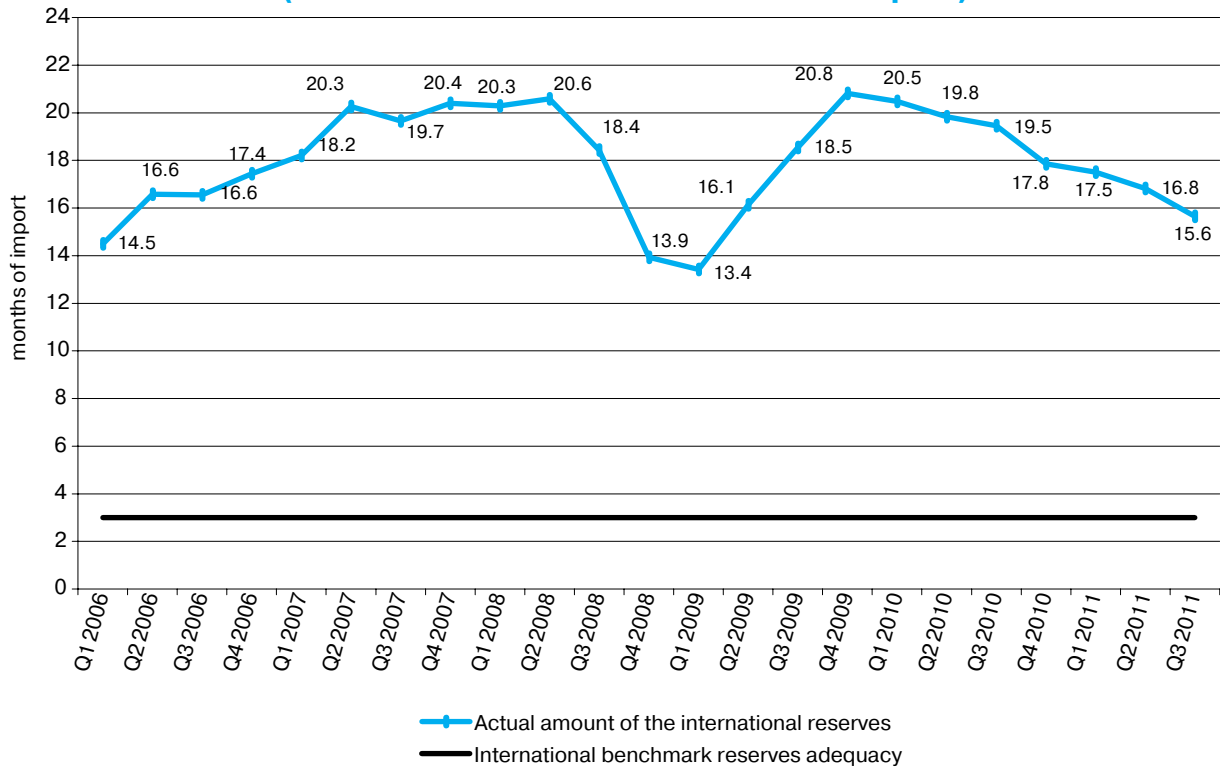
Table 6.4.10 (end)

(millions of rubles)

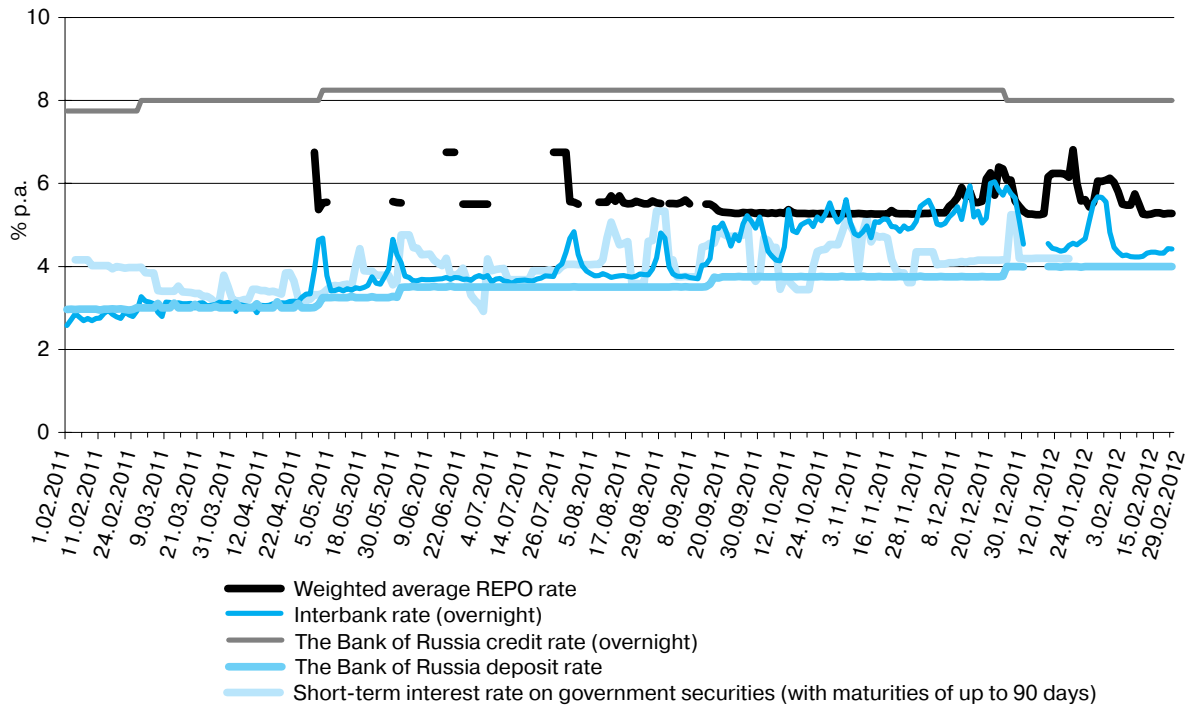
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	11,602.5	0.0	65.1
Republic of Bashkortostan	232.4	0.0	0.0
Republic of Mariy-El	39.8	0.0	0.0
Republic of Mordovia	153.1	0.0	0.0
Republic of Tatarstan (Tatarstan)	3,196.2	0.0	0.0
Udmurt Republic	1,059.4	0.0	0.0
Chuvash Republic — Chuvashya	505.9	0.0	0.0
Perm Territory	286.1	0.0	0.0
Kirov Region	389.7	0.0	0.0
Nizhni Novgorod Region	815.9	0.0	45.3
Orenburg Region	3,926.1	0.0	19.8
Penza Region	97.4	0.0	0.0
Samara Region	703.4	0.0	0.0
Saratov Region	197.2	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	14,229.1	0.0	608.5
Kurgan Region	0.0	0.0	0.0
Sverdlovsk Region	3,394.5	0.0	0.0
Tyumen Region	10,463.9	0.0	608.5
Khanty-Mansiysky Autonomous Area — Yugra	4,769.6	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	370.6	0.0	0.0
SIBERIA FEDERAL DISTRICT	2,385.1	0.0	210.3
Republic of Altai	248.9	0.0	0.0
Republic of Buryatia	2.1	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	106.2	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	5.6	0.0	0.0
Irkutsk Region	231.8	0.0	31.9
Kemerovo Region	144.4	0.0	0.0
Novosibirsk Region	836.0	0.0	3.5
Omsk Region	781.4	0.0	175.0
Tomsk Region	28.6	0.0	0.0
FAR EAST FEDERAL DISTRICT	2,704.8	0.0	0.0
Republic of Sakha (Yakutia)	1,059.9	0.0	0.0
Kamchatka Territory	158.3	0.0	0.0
Primorski Territory	1,255.4	0.0	0.0
Khabarovsk Territory	187.7	0.0	0.0
Amur Region	0.0	0.0	0.0
Magadan Region	0.0	0.0	0.0
Sakhalin Region	43.4	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

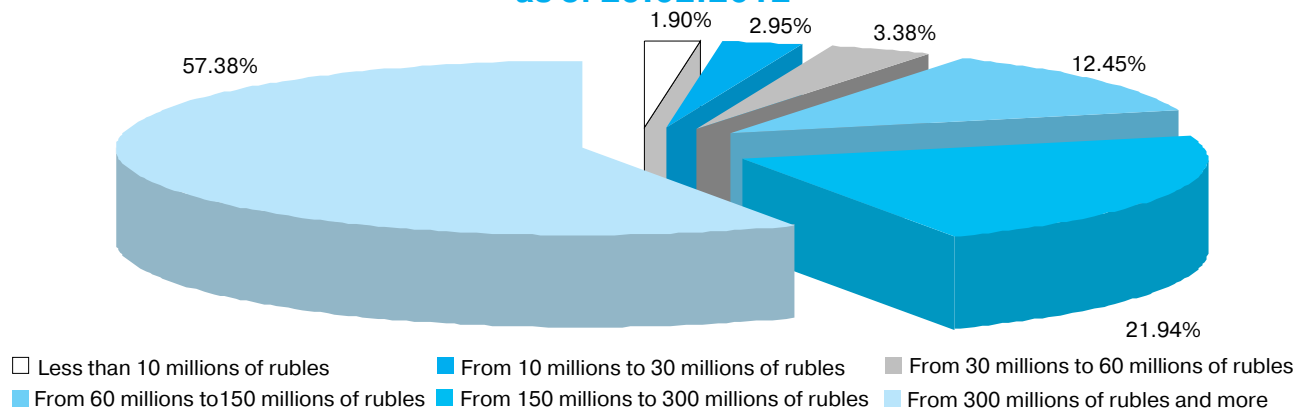


7.2. Interest Rates Dynamics in February, 2011 – February, 2012

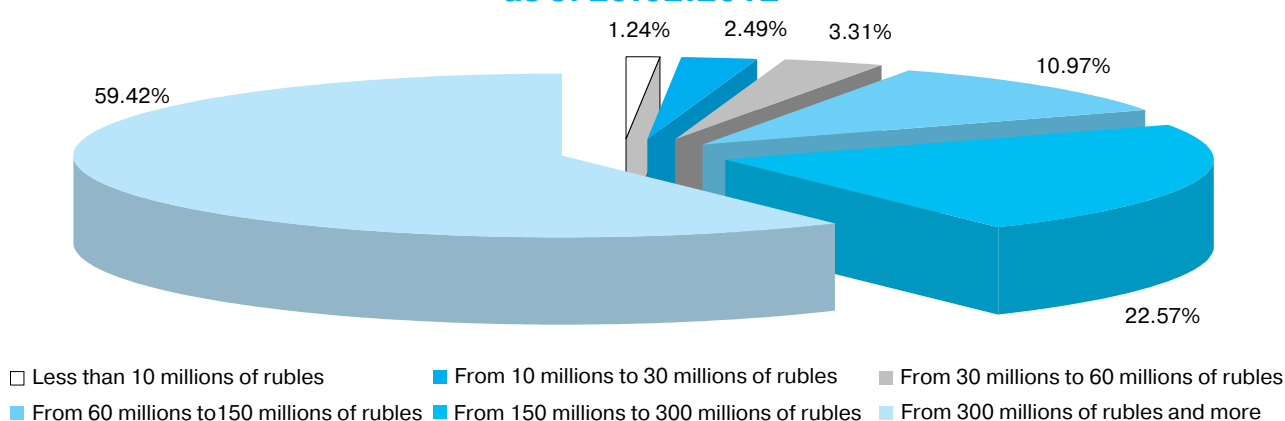


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

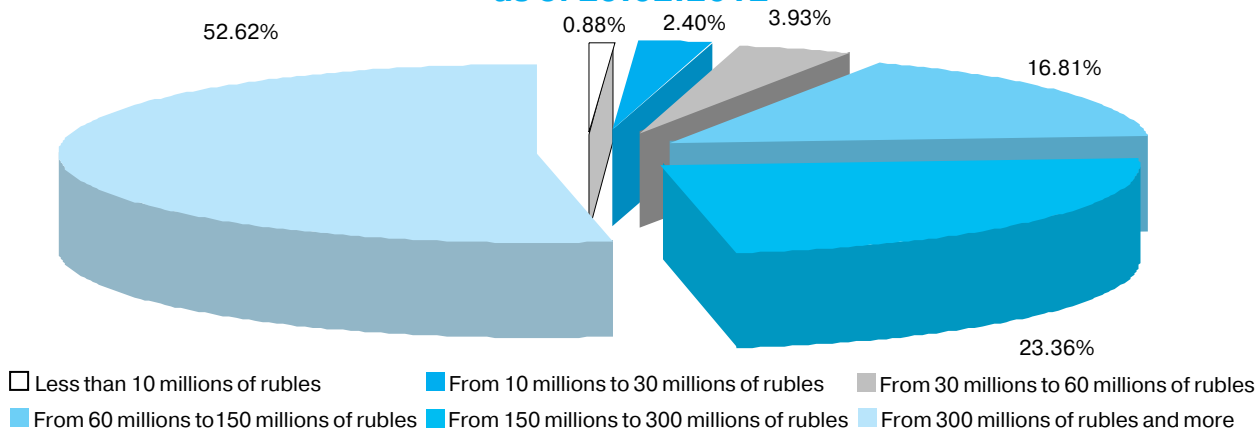
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 29.02.2012



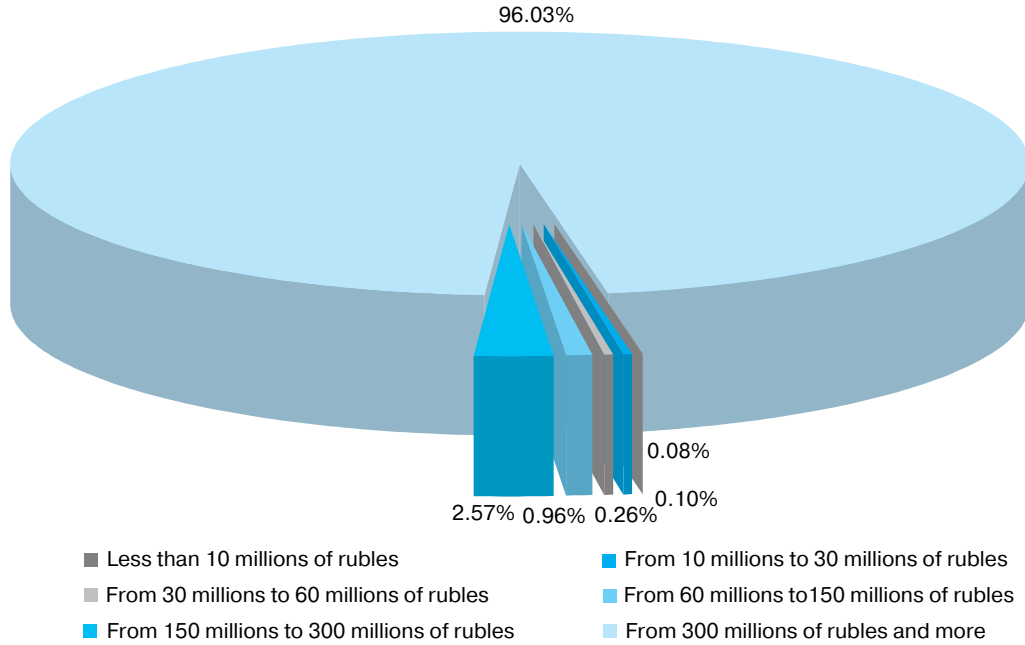
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 29.02.2012



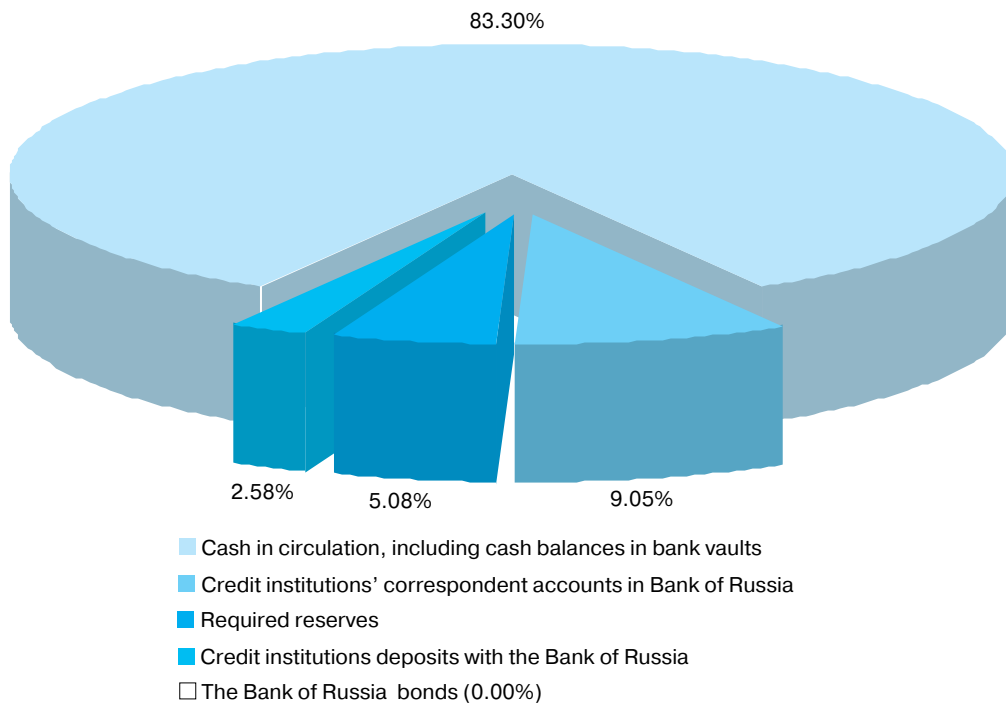
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 29.02.2012



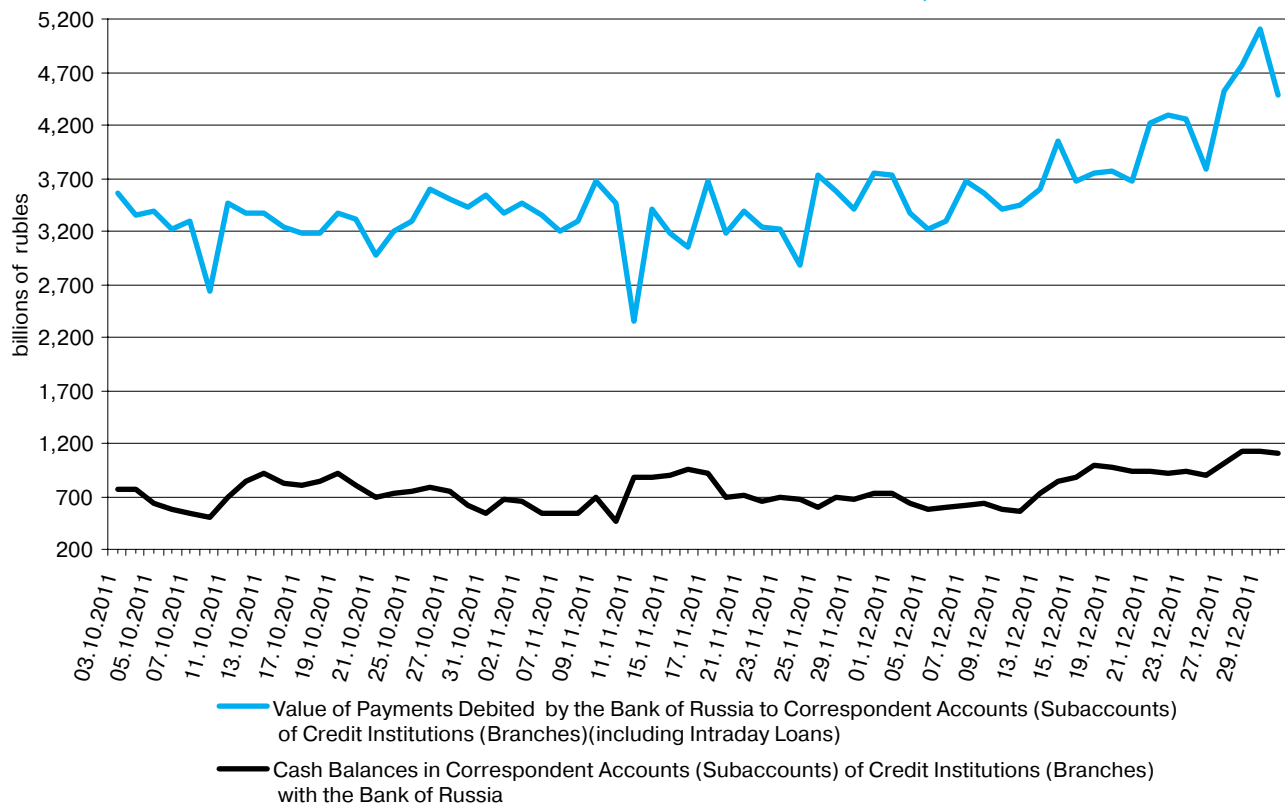
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from March 10, to April 10, 2012 (Credit Institutions Grouped by Size of Registered Authorized Capital)



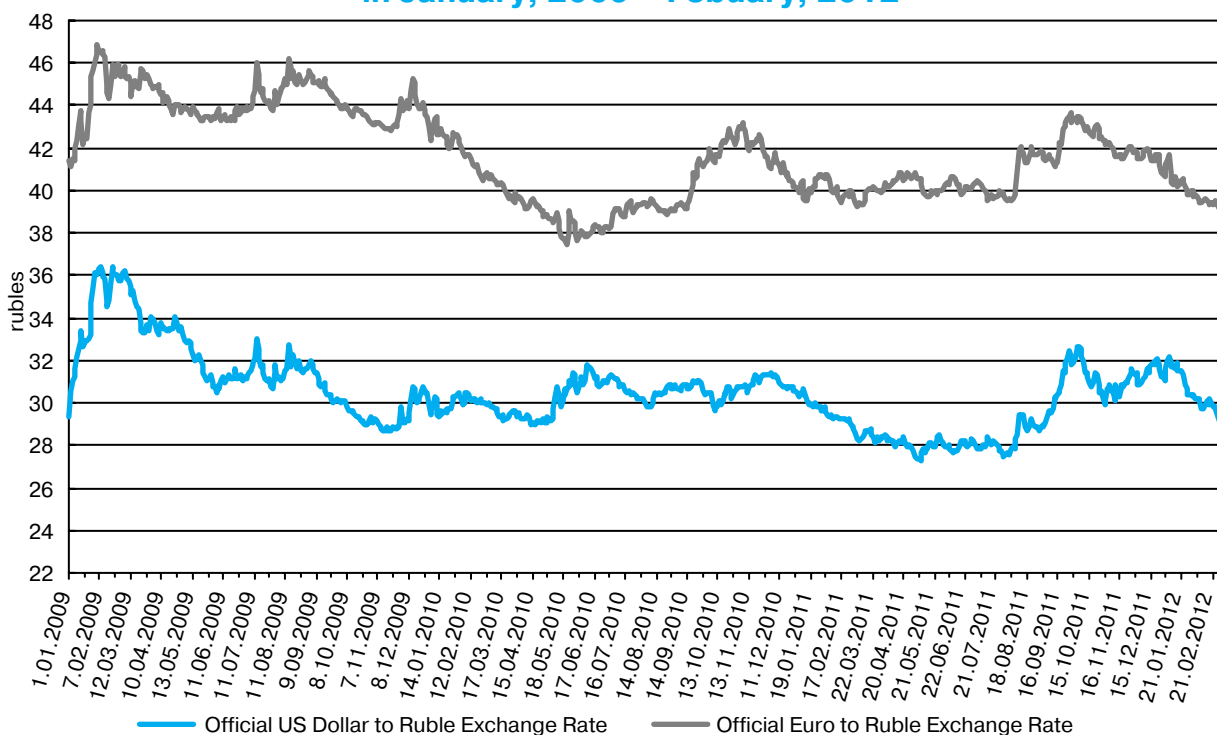
7.7. Structure of Broad Monetary Base as of 29.02.2012



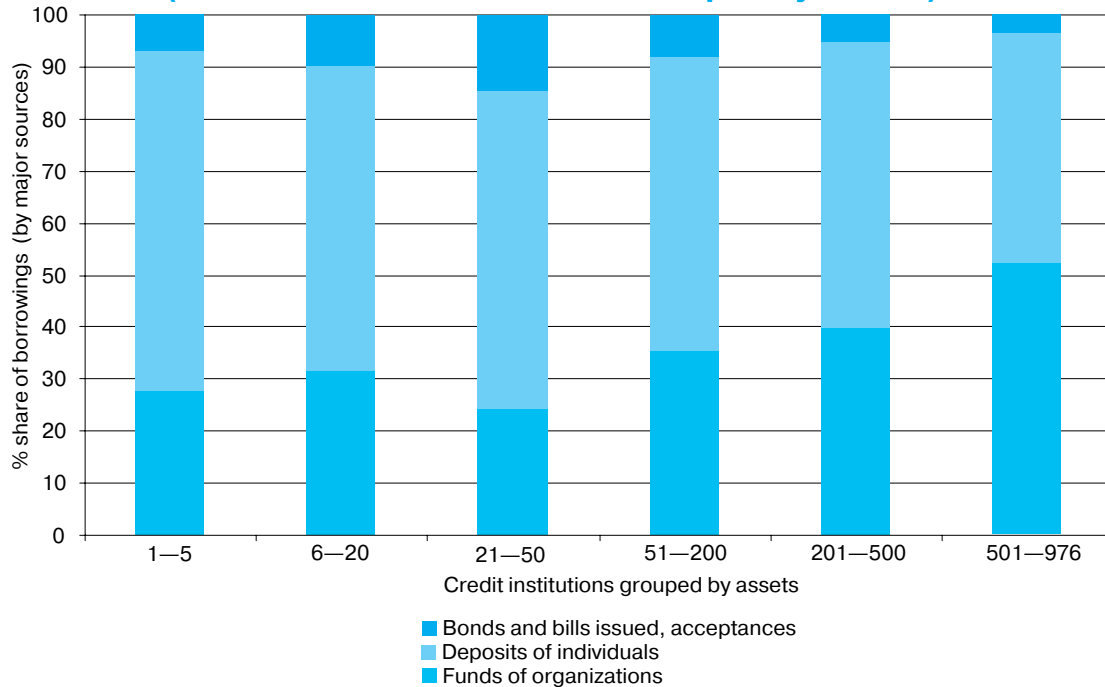
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2011 Q4



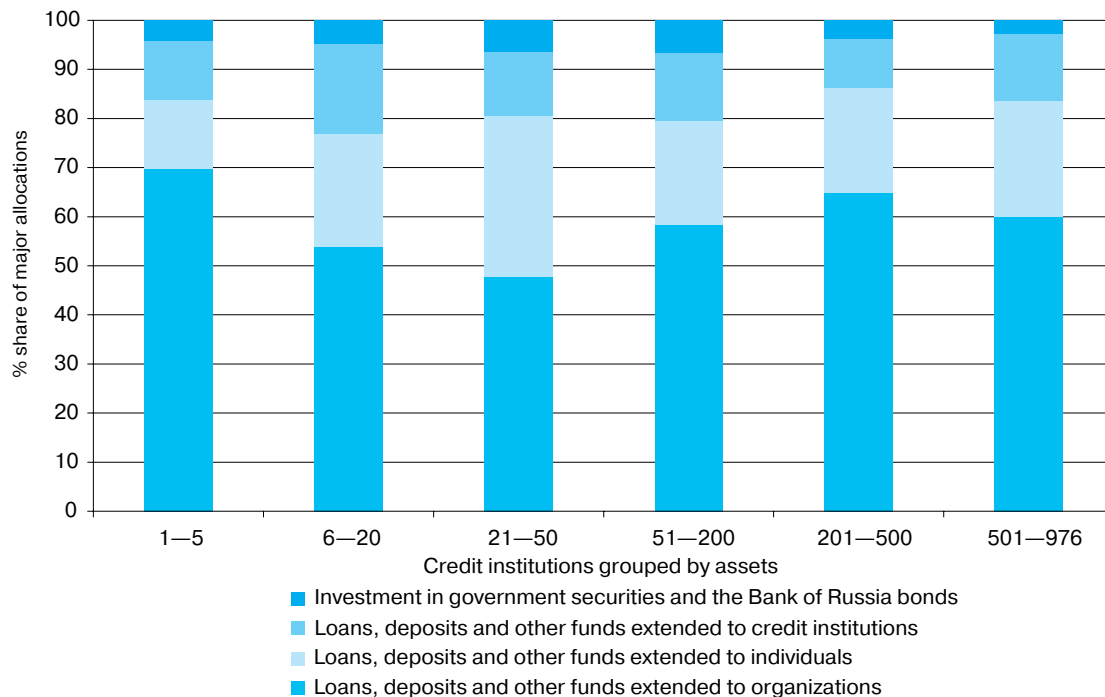
7.9. Official Ruble Exchange Rate Dynamics in January, 2009 – February, 2012



7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.01.2012 (Based on Credit Institutions Grouped by Assets)

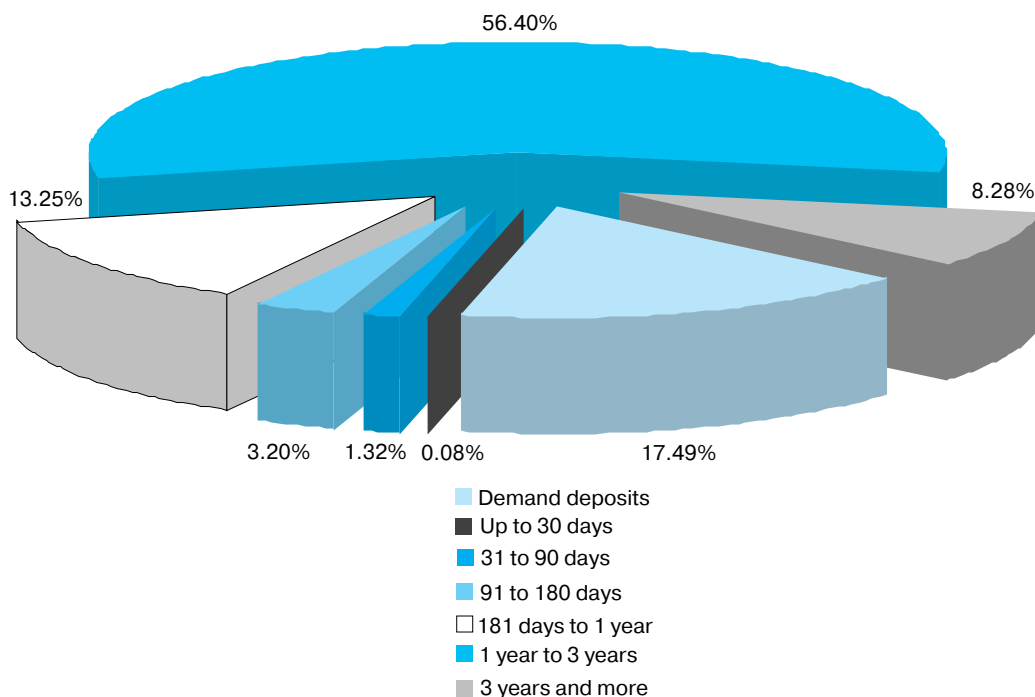


7.11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.01.2012 (Based on Credit Institutions Grouped by Assets)

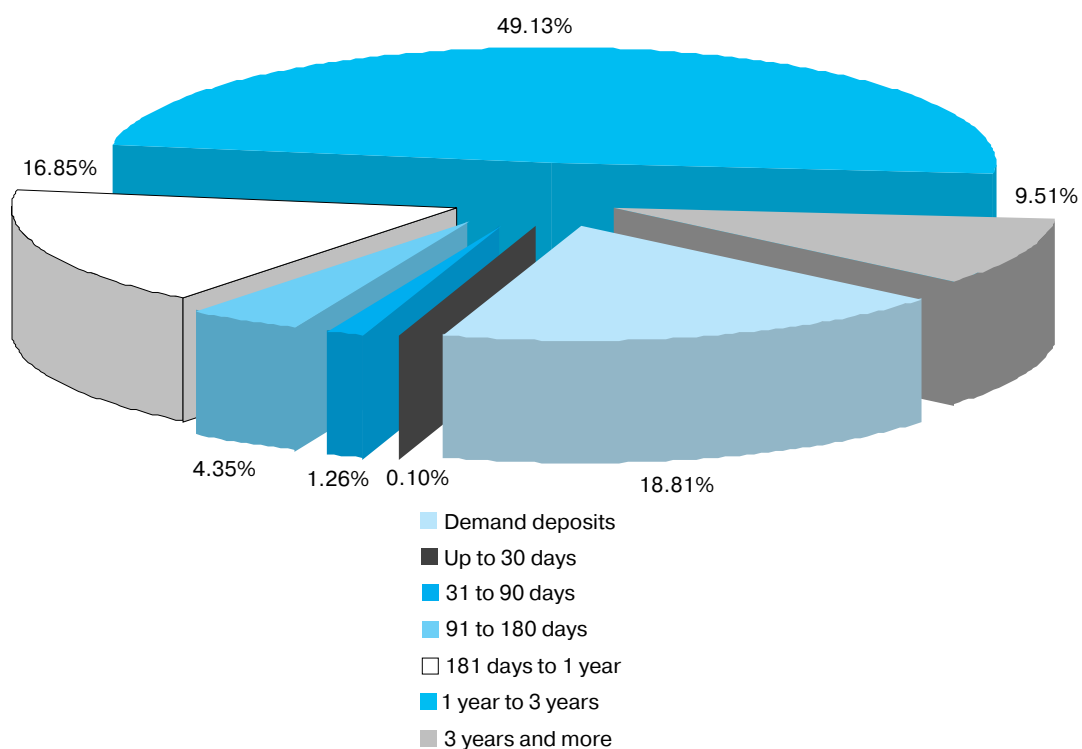


7.12. Structure of Individual Deposits Denominated in Rubles

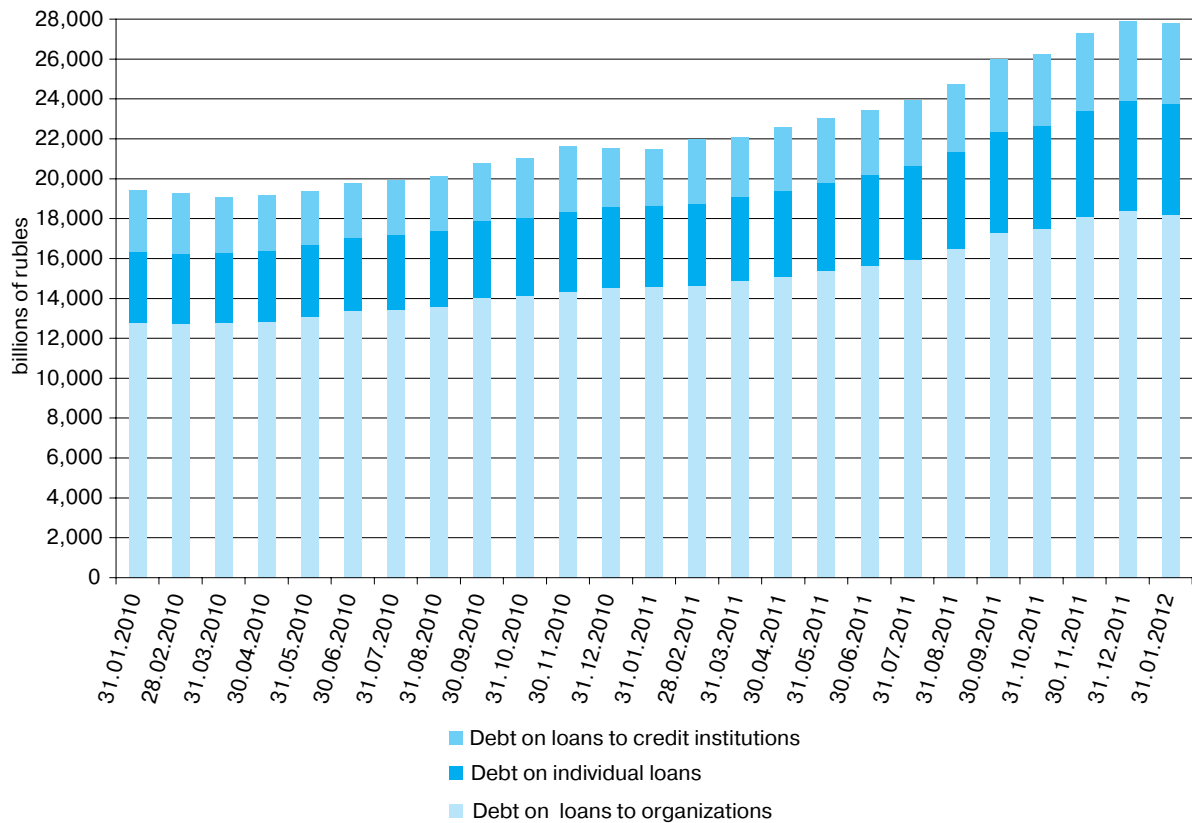
as of 31.01.2011



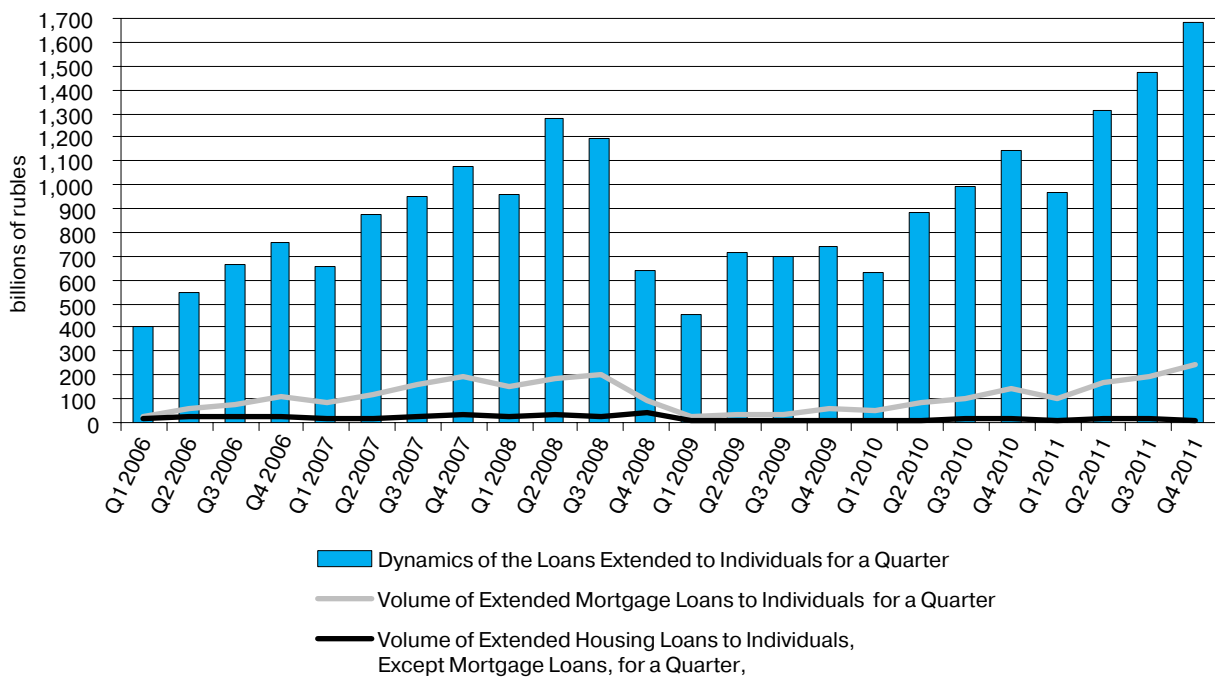
as of 31.01.2012



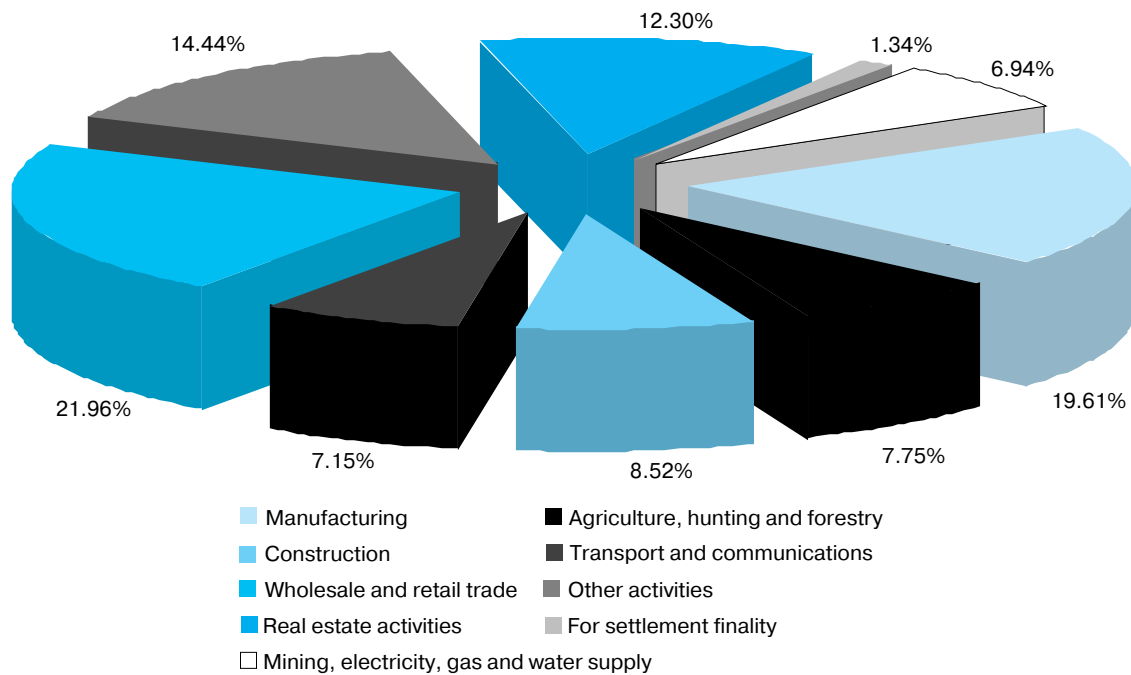
7.13. Dynamics of Debt on Loans Extended



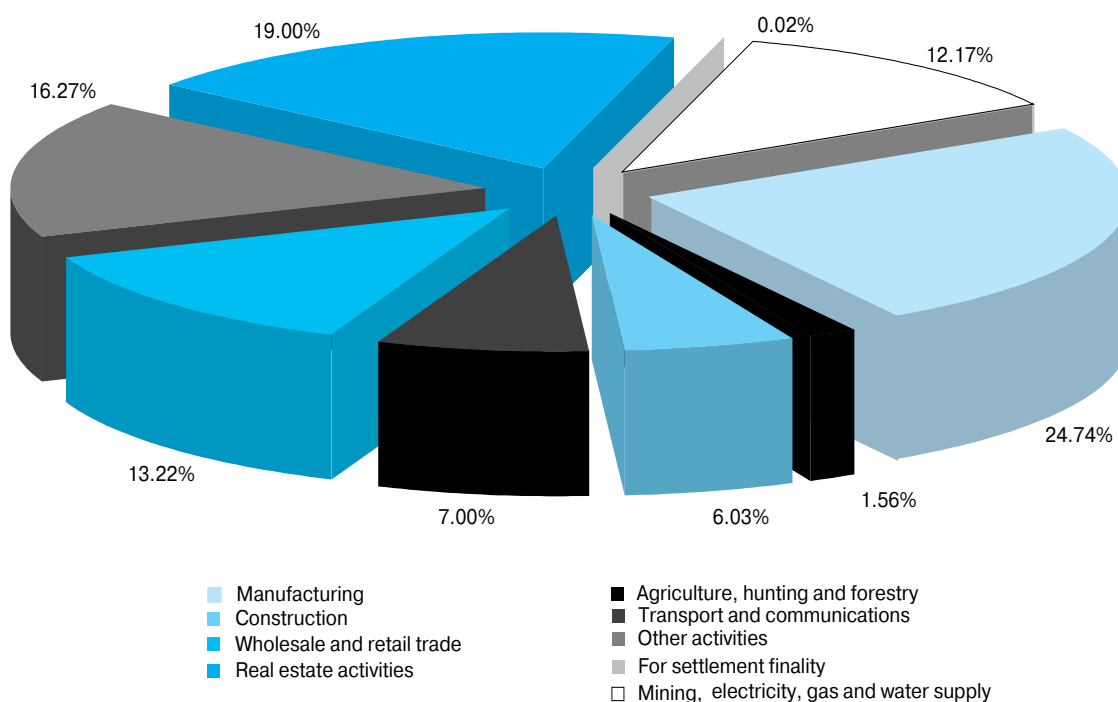
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



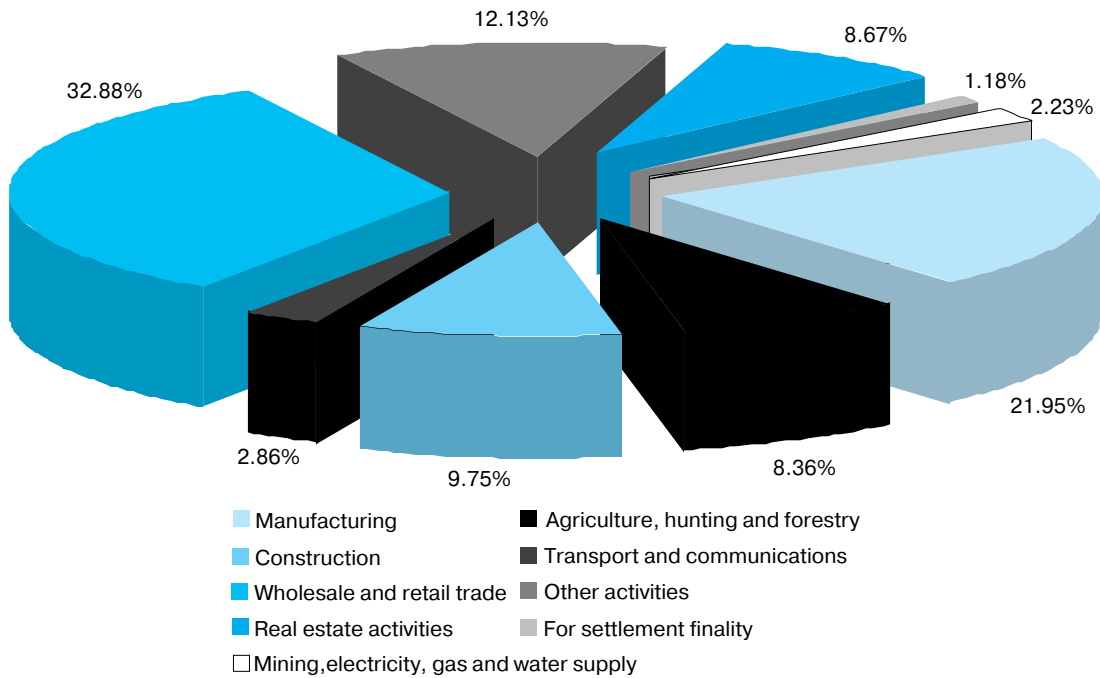
7.15. Structure of Ruble - Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.01.2012



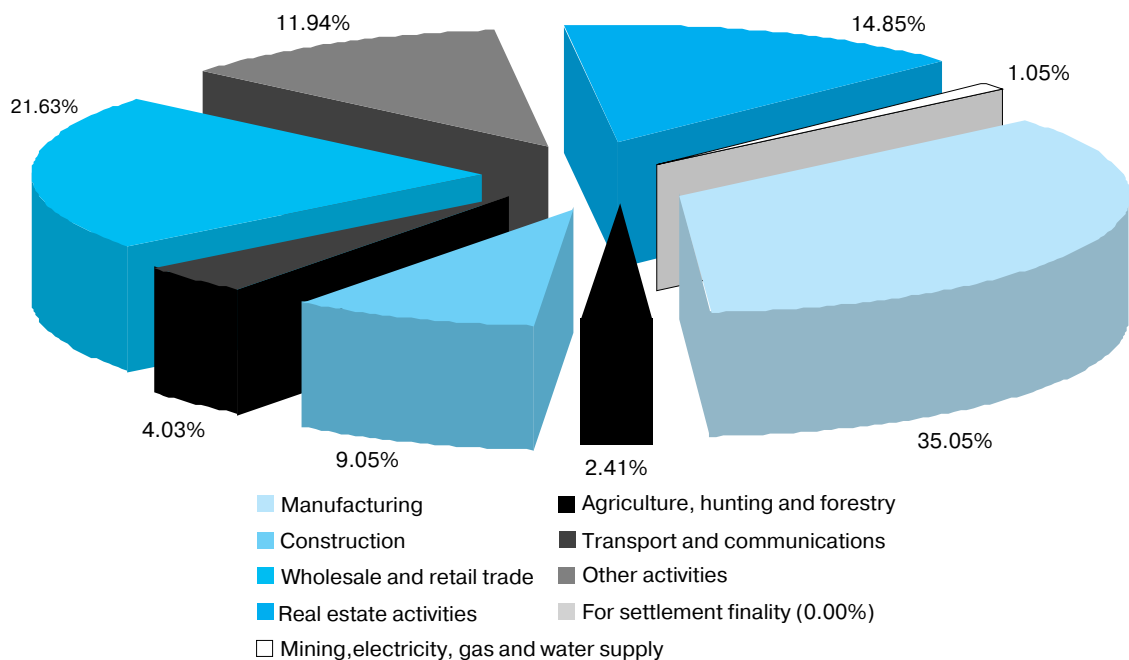
7.16. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.01.2012



7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.01.2012



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 31.01.2012



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 compulsory medical insurance 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 Stabilisation Fund, the 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. 74n, dated August 24, 2007, "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' corporations as well as estimates.

A specific list of reporting forms and other sources of information applied when compiling the balance of payments is presented 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. 7—8 (1023—1024)). 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 meet 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 reflects capital transfers.

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 forgiveness). A provision of funds, when no counterpart is received in return, is treated as a capital transfer only when the funds are assigned for acquisition of fixed assets or capital construction. Migrants' transfers are also recorded under this account.

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.

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 2002). Assets of the other sectors have the following breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, non-repatriation of exports proceeds, non-supply of goods and services against import contracts and remittances against fictitious transactions in securities (the latest are included since the fourth quarter 2002).

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 banking 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 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 re-

corded in the balance of payments and relating to banks and other sectors, and displays changes in its net assets.

Net capital export/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 these sectors, 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; non-repatriation of exports proceeds and non-supply of goods and services against import contracts; other assets, as well as transactions of these agents in cash foreign exchange. 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 and foreign currency.

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

Individual Indicators Highlights

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

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

General Provisions

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

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

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

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

General government debt securities are appraised at face value, while those of banks and other sectors, are appraised at market value or — in the absence thereof — at nominal value.

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

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

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

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

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

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

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

Individual Indicators Highlights

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

The new Russian debt is composed of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government including those issued in 1998 for the GKO—OFZs restructuring and those is-

sued for the London Club debt restructuring, Ministry of Finance Currency Bonds (OGVZs of 1996). These obligations are not overdue. Other liabilities are composed of other current indebtedness.

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

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

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

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

Other debt liabilities.

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

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

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

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

Currency and deposits comprises indebtedness of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia's estimate of the outstanding amount of national currency, owned by nonresidents (description of the methodology of this estimate is available in the *Bank of Russia Bulletin*, and the balance of payments publication).

Other liabilities is composed of liabilities on SDR allocations.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Covered is indebtedness to nonresidents of credit institutions 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, arrears 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 as-sets/liabilities due to transactions, revaluation and other changes.

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

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

Valuation of indicators

External assets and liabilities are measured at market values except for those given at book value, which are amounts outstanding recorded under the items Trade credits, Loans and Arrears of the General government sector on the assets side. Following negotiations with borrowers within the Paris Club, the above claims will be discounted.

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 Fed-

eration 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 institutions’ (including banks with revoked licenses) with the Bank of Russia) and *securities other than shares* (the Bank of Russia bonds in the portfolios of credit institutions (at market value)).

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

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

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

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

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

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

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

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

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

Table 1.16
Credit Institutions Survey

General Provisions

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

Individual Indicators Highlights

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

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.

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

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

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

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

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

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

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

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

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

Claims on other financial institutions comprise funds of other financial institutions, regardless of their type of property on

the accounts of credit institutions, and credits extended to these institutions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.17
Banking System Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

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

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

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

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

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

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

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

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

Table 1.18
Money Supply (National Definition)

General Provisions

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

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents).

In addition to being published in the *Bulletin of Banking Statistics*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia home page in the Internet.

Individual Indicators Highlights

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

Two components are singled out as part of the money supply. **Cash in circulation (M0 monetary aggregate)** is the most liquid part of the money supply, accessible for immediate use as

¹ Equivalent to the indicator "Broad money".

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) and other Bank of Russia ruble-denominated obligations on operations with credit institutions. 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).

Bank of Russia obligations on the reverse repurchase of securities denote Bank of Russia obligations to credit institutions on operations conducted in accordance with the Bank of Russia Provision No. 176-P, dated January 11, 2002, "On the Procedure for Selling Securities by the Bank of Russia on the Reverse Repurchase Basis".

Reserve funds for foreign exchange operations deposited with the Bank of Russia is the amount of funds deposited in compliance with the Bank of Russia Ordinance No. 1465-U, dated June 29, 2004, "On Setting Requirements for Creating Reserves while Crediting/Debiting Special Bank Accounts" (It has become invalid since 1.07.2006 in compliance with Bank of Russia Ordinance No. 1689-U, dated May 29, 2006).

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 secu-

rities 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 equals:

- for credit institutions (except settlement nonbanking credit organizations, settlement centers of the organized securities market, nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations) (from October 1, 2008) — 0,6;
- for settlement nonbanking credit organizations, for settlement centers of the organized securities market (from November 1, 2004), for nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations (from January 1, 2012) — 1.0.

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 Rus-

sian 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 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 Bloomberg Services on daily basis.

Individual Indicators Highlights

The fixed-term rate on lombard loans extended by the Bank of Russia for one, 7 and 30 calendar days is set by the decision of the Bank of Russia Board of Directors.

Table 2.8
Fixed-term Rates on the Bank of Russia Loans
Secured by Gold, Assets or Guarantees

General provisions

The table presents time series of the fixed-term rates on the Bank of Russia loans secured by gold, assets or guarantees. The Bank of Russia extends loans secured by assets or guarantees with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending Bank of Russia Loans Secured by Assets or Guarantees to Credit Institutions" (with amendments) (Regulation No. 312-P). The Bank of Russia extends gold-backed loans with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for Extending Bank of Russia Loans Secured by Gold to Credit Institutions" (Regulation No. 362-P).

Individual Indicators Highlights

The fixed-term rate on loans secured by assets and guarantees extended by the Bank of Russia for the period up to 90, from 91 to 180 and from 181 to 365 calendar days is set by the decision of the Bank of Russia Board of Directors.

The fixed-term rate on loans secured by gold extended by the Bank of Russia for the period up to 90, from 91 to 180 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 and No. 312-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 working 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.

Note:

In compliance with the Regulations No. 236-P, No. 312-P and other orders the Bank of Russia has afforded an opportunity to obtain intraday and overnight loans to credit institutions serviced in 75 Bank of Russia regional branches where settlement documents are processed electronically.

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 rates.

Data on other kinds of secured loans of the Bank of Russia are presented by terms of funds accommodation and also average weighted 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 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, CBDEPOS01 and CBDEPAUC news agency Thomson Reuters and on page CBR in information system Bloomberg.

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 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: Rubles per US Dollar
Table 2.18
Official Exchange Rate: Rubles per Euro

General Provisions

Foreign currencies’ official rates to the Russian ruble are fixed and quoted by the Russian Federation Central Bank pursuant to Article 53 of the Federal Law “On the Russian Federation Central Bank (Bank of Russia)”. They are applied for calculating revenues and expenditures of the government budget for all types of payments and settlements by the government with enterprises, associations, organizations, and households as well as for taxation and accounting.

Foreign currencies’ official rates to the Russian ruble are quoted daily by the CBR to Reuters and other mass media. They also are published in the weekly *Bank of Russia Bulletin* and placed on the CBR Internet web site.

Individual Indicators Highlights

Official US dollar to ruble rate is set by the Bank of Russia each business day on the basis of quotations for US dollar/ruble operations on the interbank exchange currency markets.

Official euro to ruble rate is calculated and set on the basis of the official US dollar/Russian ruble rate and euro/US

dollar rate set in international currency markets for spot transactions.

These rates come into effect on the calendar day following the day they were set on and remain effective until the next official rate of these currencies comes into effect unless Bank of Russia rules otherwise.

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 index is calculated as a ratio of the total market capitalization of 50 stocks, used for the index calculation, to the total market capitalization of the same stocks at the initial date, multiplied by the index value at the initial date and the adjusting coefficient for changes in the list of constituent stocks, weight coefficients and free-float coefficients for stocks of each type. For more detailed information on the calculation of the above indicators, see the websites at www.micex.com and www.rts.ru/en.

Section 4. Credit Institutions Performance

Subsection 4.1 General Description

Table 4.1.1
Number and Structure of Credit Institutions

General Provisions

The table "Number and Structure of Credit Institutions" provides data on the number and structure of the registered credit institutions in the Russian Federation.

Credit institutions are subject to the state registration pursuant to the Federal Law "On the State Registration of Legal Entities and Individual Entrepreneurs". They are registered according to the procedure established by Articles 4 and 59 of the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)" and Article 12 of the Federal Law "On Banks and Banking Activities".

The Bank of Russia makes decisions on the state registration of credit institutions, grants banking licences to them and suspends and revokes such licences.

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into the single state register of legal entities by the authorized registering body on the basis of the Bank of Russia decision on the corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority. (For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences".)

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of licenses granted to credit institutions must be published by the Bank of Russia in the official Bank of Russia Bulletin at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licenses, changes in their names, location, restructuring and liquidation are reported in the official weekly Bank of Russia Bulletin and placed on the CBR Internet web site.

Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institutions are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

Credit institution — legal entity authorized by a special CBR permission (license) to make its profits from banking activities within the framework of the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Bank — credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

Nonbanking credit institution — credit institution authorized for selected banking operations, within the range specified by the CBR.

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 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.

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 licence 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;
- general license.

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 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 founders 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 and Bonds Issued by Credit Institutions; Funds Raised Through Banking Bills from Legal Entities and Individuals; Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions; Discounted Bills; Structure of Credit Institutions' Investments in Securities. 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, 2011" 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 period means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

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

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit (see the commentary to the indicator "Time deposits" in tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposit made in a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by the Bank of Russia Ordinance No. 333-U dated August 31, 1998. In tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

Bond is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

Derivatives at fair value being a liability¹.

Derivative is a liability, if the overall estimated value of contractual liabilities on a counterparty exceeds corresponding contractual claims to the same counterparty and a credit institution expects an decrease of future economic benefits resulting from retirement of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavorable conditions for the credit institution.

Table 4.2.7
Funds Raised Through Banking Bills from Legal Entities and Individuals

General Provisions

The table "Funds Raised Through Banking Bills from Legal Entities and Individuals" contains credit institutions' liabilities on issued bills and bank acceptances.

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

Individual Indicators Highlights

Bill — direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and gives the latter unconditional right to make claims to the promissor in terms of specific amount, time and place.

Banking bill of exchange — a bill that is mainly used for raising funds by a credit institution.

Acceptance is an agreement on repayment of a bill of exchange that imposes obligation on the acceptor.

Bank acceptance — a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities — funds in rubles/foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles/foreign currency raised by bills and banker's acceptances are broken down by maturity periods. Bills matured at a fixed date and at fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in "at sight" position. In case of non-payment these bills are treated similarly to the term bills (Accounting Rules for Credit Institutions Based in the Russian Federation, dated March 26, 2007, No. 302-P).

Subsection 4.3
Lending

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

Table 4.3.1
Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

General Provisions

This table shows data covering the major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements). The total outstanding balance of loans extended in rubles and foreign currency (in ruble equivalent) in this table is smaller than that in the Table "Selected Indicators of Credit Institutions Performance Grouped by Assets" by the amount of loans extended to general government, as well as to government and other extrabudgetary funds. In addition, these data do not include investments in financial leasing operations and acquired claims.

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

Individual Indicators Highlights

Total loans, deposits and other funds extended to organizations, individuals and credit institutions show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

Loans extended to individuals in rubles and foreign currency are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

Loans and other funds extended in rubles and foreign currency to organizations with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), including overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts "other financial institutions" and "nonfinancial organizations" in notes to the table "Central Bank Survey"). Loans provided for terms of up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available on its current account).

Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

Table 4.3.2
Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals

Table 4.3.3
Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals

Table 4.3.4
Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency

General Provisions

The tables contain average weighted interest rates on ruble and foreign currency denominated loans granted by credit institutions. The data are given with a breakdown by type

of borrowers (individuals, nonfinancial organizations and credit institutions) and loan maturities.

The data source: Form 0409128 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly *Bulletin of Banking Statistics*, data on average weighted interest rates on short-term ruble loans to nonfinancial organizations are published in a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

Average weighted interest rates on loans to individuals/nonfinancial organizations and average weighted interest rates on interbank loans, by maturity — are indicated in loan agreements average weighted annual rates on loans in rubles and foreign currency granted to individuals, nonfinancial organizations and credit institutions, with a breakdown by loan maturity: up to 30 days, 31—90 days, 91—180 days, 181 days — 1 year, up to 1 year, over 1 year.

Average weighted interest rates on loans granted to individuals, nonfinancial organizations and credit institutions for corresponding maturities are calculated as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted loan interest rate;

P — nominal annual interest rate as included in an agreement;

V — amount of loan as included in an agreement.

Table 4.3.5
Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses.

The source of information is reports compiled by credit institutions of the Russian Federation (including the state corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)" and non-bank credit institutions, except for those, which have a responsibility for money transfers without opening bank accounts and other associated operations) (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Small and medium-sized businesses is the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year. This indicator includes loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 4.3.6

Housing Loans Extended by Credit Institutions to Individuals

Table 4.3.7

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

Table 4.3.8

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

The tables "Housing Loans Extended by Credit Institutions to Individuals", "Mortgage Loans Extended by Credit Institutions to Individual and Rights of Claim under Mortgage Loans Acquired" and "Selected indicators characterizing performance of credit institutions (grouped by size of assets) on mortgage loans market" show data on housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

Average weighted maturity of loans extended over the month characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

Average weighted interest rate on loans extended since the beginning of the year characterizes average interest rates

on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

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

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

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

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

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

Average weighted interest rate on loans extended over the month characterises average interest rates on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

Rights of claim under mortgage loans acquired is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

Table 4.3.9

Investment Portfolio of Credit Institutions and Derivatives**General Provisions**

This table shows values of credit institutions' investments in securities, such as debt obligations, except bills of exchange and equities. The data do not include checks, warehouse certificates and passbooks to bearer. The table shows also information on derivatives at fair value being an assets.

Individual Indicators Highlights

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

Revaluation of debt obligations (equities) denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities 'booked at fair value through profit or loss' and securities 'available for sale,' whose current (fair) value could be measured reliably, are subject to revaluations.

Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation) — credit institutions' investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to peculiarities of accounting standards). The subsequent columns show a breakdown of this total by issuers, as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

Debt obligations (equities) transferred that do not qualify for the derecognition are securities passed to counterparties in commercial operations conducted on REPOs basis, whose continue to be recognized.

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

Equity in subsidiaries and associated companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert

significant influence on financial and operating policy of a joint-stock company.

Derivatives at fair value being an asset.

Derivative is an asset, if the overall estimated value of contractual claims on a counterparty exceeds corresponding contractual liabilities to the same counterparty and a credit institution expects an increase of future economic benefits resulting from receipt of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially favorable conditions for the credit institution.

Table 4.3.10
Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

Data source is monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Total discounted bills denominated in rubles is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;
- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

Table 4.3.11
Average Weighted Interest rates (Yield)
on Operations of the Credit Institutions
with Bills Denominated in Rubles, by Maturity

General Provisions

The table contains average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations and credit institutions, and also on ruble-denominated bills issued by credit institutions.

Interest rates (yield) on ruble nominated bills acquired (discounted) by credit institutions over the report period are given by types of drawers and shown by maturity.

Interest rates (yield) on ruble nominated bills issued by credit institutions over the report period are shown by maturity.

Data source: monthly reports of operating credit institutions on forms 0409128 and 0409129 (see Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Individual Indicators Highlights

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by non-financial organizations and acquired (discounted) by credit institutions with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated discounted bills of credit institutions, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and acquired (discounted) by credit institutions with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and placed on the primary market with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations / credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted interest rate on discounted bills;

P — annualized discount rate on a bill;

V — purchase price of a discounted bill.

Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted interest rate on issued bills;

P — bill's annualized yield;

V — value of the placed on the primary market bill.

Table 4.4
Credit Institutions' Claims and Liabilities
on Financial Derivatives

General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange, other funds and derivatives) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off-balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order.

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles and foreign currency, precious metals, securities) and by term of settlement: 2—30 days, 31—90 days, over 90 days. Total of claims and liabilities across all financial instruments presented in the table also include amounts due for repayment "on the following day".

Data are obtained from monthly aggregate balance sheets (Subsection D "Transactions in Derivatives") of operating Russian credit institutions.

Section 5. Selected Indicators on the Russian Federation's Payment System

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless 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.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

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 interaffiliate 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 by using paper technology.

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 as **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 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 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 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 on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia.

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 handed by credit institutions to their customers.

The number of bank cards in use is the number of bank cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

Other transactions include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

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 of Participants (Users) Effected by the Payment System of the Bank of Russia

General Provisions

The information on number and value of the participants (users) 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

The payment system of the Bank of Russia participants (users) are the Bank of Russia branches providing settlement services to the Bank of Russia's customers, other Bank of Russia units, credit institutions (branches) and the Federal Treasury and its regional branches and non-bank institutions (branches).

Intraregional electronic settlements systems provide settlements using of electronic technology in the payment system of the Bank of Russia regional components.

Interregional electronic settlement systems ensures payment interaction between the Intraregional electronic settlements systems of different BRPS regional components on a decentralised basis (any to any), which means that in the MER system electronic payments are made between system participants and/or users, Bank of Russia customers, located in various regions of the Russian Federation.

The BESP system is a centralized on federal-level real time gross settlement system interlinked with the BRPS regional components by the electronic messages exchange.

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 is the authorized capital paid up by stakeholders and written down in the founding documents of a credit institution, this means that the authorized registering agency has made an entry in the State Register of Legal Entities on the state registration of the changes in the credit institution's founding documents or the state registration of a new version of the credit institution's founding documents, indicating the size of authorized capital.

**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.

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".

Assets are total assets of credit institutions registered in the corresponding federal district (intranbank operations are included on net basis).

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 March 10 to April 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” 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 N 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. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit, a security acknowledging the amount deposited with a bank and entitles of a depositor (certificate holder) to receive upon the expiry of the fixed term the deposit and interest indicated in the certificate in the bank that issued the certificate or in any branch of this bank. Savings (deposit) certificates are denominated in rubles. For more information on Savings (deposit) certificates, see the Regulation on the Savings Certificates and Certificates of Deposit Issued by

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

Bond¹ is a financial security entitles the holder to receive, in due time, the nominal value of the bond or any other tangible equivalent. Bonds also provide fixed interest payments or any other tangible equivalent.

Table 6.3.4
Funds of Legal Entities and Individuals
Raised by Credit Institutions through Issuing Bills

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 operated in a particular constituent entity of the Russian Federation, including branches whose head offices are registered in another constituent entities of the Russian Federation. 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

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

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, and also for branches whose head office is registered in another constituent entity of the Russian Federation. 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 operated in a particular constituent entity of the Russian Federation, including branches whose head offices are registered in another constituent entities of the Russian Federation. 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.