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

	Release date in January — April 2012 (The period (or date) to which data to be released relate is shown in parentheses)			
	January	February	March	April
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	31.01.2012 (12.2011)	29.02.2012 (01.2012)	30.03.2012 (02.2012)	28.04.2012 (03.2012)
2. Analytical accounts of the central bank, end of period ¹	13.01.2012 (12.2011)	14.02.2012 (01.2012)	14.03.2012 (02.2012)	13.04.2012 (03.2012)
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. Stock market: Share Price Index	12.01.2012 (12.2011)	10.02.2012 (01.2012)	12.03.2012 (02.2012)	10.04.2012 (03.2012)
External sector				
7. Balance of Payments, for the reporting quarter, year ²			30.03.2012 (Q4.2011)	
8. International Reserves: Official reserves (weekly)	weekly, on Thursday			
9. International Reserves: Official reserves (monthly), end of period	13.01.2012 (12.2011)	7.02.2012 (01.2012)	7.03.2012 (02.2012)	6.04.2012 (03.2012)
10. Template on international reserves and foreign currency liquidity, end of period	20.01.2012 (12.2011)	20.02.2012 (01.2012)	20.03.2012 (02.2012)	20.04.2012 (03.2012)
11. Merchandise trade, for the reporting month (per balance of payments methodology)	13.01.2012 (11.2011)	10.02.2012 (12.2011)	13.03.2012 (01.2012)	11.04.2012 (02.2012)
12. International investment position, for the reporting year	29.06.2012 (2011)			
13. External Debt				
13.1 External Debt of the Russian Federation (with sectoral classification that complies with the SDDS), end of period ³			30.03.2012 (Q4.2011)	
13.2 External Debt of the Russian Federation in Domestic and Foreign Currency (with sectoral classification that complies with the SDDS), end of period			30.03.2012 (Q4.2011)	
13.3 External Debt of the Russian Federation by Maturity (with sectoral classification that complies with the SDDS), end of period			30.03.2012 (Q4.2011)	
14. Exchange Rates	every working day			

¹ Preliminary data publication date.

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

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

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

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

Symbols and notes:

— nil

... not available

0,0 and 0,00 non-significant volume

X data are not published

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

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

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Macroeconomic Indicators¹

	Gross domestic product (GDP) ² at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2009	38,786.4	92.2
2010	44,939.2	104.0
2009		
Q1	8,306.5	90.8
Q2	9,222.3	88.8
Q3	10,438.8	91.4
Q4	10,818.7	97.4
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
	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
2009	91.4	111.7 ³
2010	105.7	106.9 ³
2010		
Q1	106.4	103.2 ³
Q2	107.6	101.2 ³
Q3	102.9	101.8 ³
Q4	106.4	102.4 ³
November	106.1	107.6
December	107.6	108.8
2011		
Q1	104.3	103.8 ³
Q2	103.5	101.1 ³
Q3	106.5	104.7 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

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)		revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)		revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	
			2	3			4	5			6	7	8	9	10
1												
2009	13,599.7	16,048.3	-2,448.6	7,337.8	9,660.1	-2,322.3	3,789.3	3,587.2	202.1			
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			
2010												
Q1	3,463.1	3,220.7	242.4	1,954.9	2,199.5	-244.6	1,156.9	953.9	203.1			
Q2	4,140.4	4,110.5	29.9	2,043.0	2,186.7	-143.7	1,218.0	1,174.9	43.0			
Q3	3,815.9	3,978.6	-162.6	2,010.7	2,315.0	-304.3	1,169.0	1,086.7	82.3			
Q4	4,612.5	6,306.8	-1,694.3	2,296.8	3,416.2	-1,119.4	1,631.8	1,634.1	-2.3			
January—October	12,766.1	12,729.9	36.2	6,721.5	7,481.4	-759.9	3,911.1	3,592.8	318.3			
January—November	14,065.0	14,165.1	-100.1	7,431.7	8,323.3	-891.7	4,340.0	3,978.1	361.9			
January—December	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												
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			
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			

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
2009	5,926.6	6,255.7	-329.1	551.5	550.8	0.7
2010	6,537.3	6,636.9	-99.6	575.1	574.3	0.7
2010						
Q1	1,391.0	1,111.7	279.3	132.9	128.3	4.6
Q2	1,764.7	1,635.9	128.8	148.9	147.1	1.8
Q3	1,657.0	1,597.5	59.6	144.2	144.5	-0.3
Q4	1,724.6	2,291.8	-567.3	149.1	154.4	-5.4
January—October	5,380.7	4,908.9	471.8	473.3	467.3	6.1
January—November	5,909.2	5,484.7	424.4	522.0	516.8	5.2
January—December	6,537.3	6,636.9	-99.6	575.1	574.3	0.7
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
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

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

	Sources of federal budget funding ("—" surplus/ "+" deficit), total	Including:						of which:		
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	change in federal budget balances		of which:		
						3	4	5	6	Reserve Fund balances	National Wealth Fund balances
1	2	3	4	5	6	7	8			
2009	2,322.3	2,450.9	415.9	5.6	2,029.0	2,223.8	-90.0			
2010	1,812.0	1,692.3	621.5	10.5	1,684.8	1,054.6	206.6			
2010										
Q1	244.6	269.7	132.8	-0.5	571.8	274.4	137.0			
Q2	143.7	-11.7	-61.6	4.5	-172.3	328.2	-9.1			
Q3	304.3	332.6	261.3	-0.9	50.0	-30.8	-57.9			
Q4	1,119.4	1,101.7	289.0	7.4	1,235.3	482.8	136.6			
January—October	759.9	657.6	387.4	6.1	429.8	544.4	20.4			
January—November	891.7	791.5	453.7	6.4	531.5	551.4	32.7			
January—December	1,812.0	1,692.3	621.5	10.5	1,684.8	1,054.6	206.6			
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			
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			

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		foreign currency-denominated federal government securities	of which:	
			loans from foreign states, international financial organizations and other international entities	and foreign legal entities
1	9	10	11	
2009	-128.6	-48.0	-52.5	
2010	119.7	121.6	-41.9	
2010				
Q1	-25.1	-22.3	-9.2	
Q2	155.4	160.1	-8.0	
Q3	-28.4	-16.2	-15.4	
Q4	17.8	0.0	-9.3	
January—October	102.3	121.6	-34.8	
January—November	100.2	121.6	-39.0	
January—December	119.7	121.6	-41.9	
2011				
Q1	-20.9	-18.1	-8.5	
Q2	-33.8	-28.4	-8.9	
Q3	-22.0	-20.2	-7.1	
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	

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	33,739	1,008	9,953	492,851	
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	8,400	159	2,899	121,146	
Q3, 2010	59,064	38,551	97,615	4,009	3,001	5,208	12,217	109,832	918	8,659	128	2,297	121,707	
Q4, 2010	71,204	41,673	112,877	4,162	2,042	6,266	12,469	125,346	932	8,159	103	2,977	137,414	
Q1, 2011	76,860	37,376	114,236	3,401	1,872	5,153	10,426	124,662	926	11,189	657	2,880	139,657	
Q2, 2011	88,050	47,130	135,179	4,528	2,913	6,389	13,831	149,010	1,042	9,198	180	5,035	164,285	

Table 1.4 (cont.)

Current Account

	(millions of US dollars)												
	Import of goods (FOB)				Import of services			Import of goods and services (14+18)		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	73,844	2,069	13,552	422,597		
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	14,411	486	2,361	78,960		
Q2, 2010	58,166	2,899	6,352	8,214	17,465	75,631	2,964	21,165	497	2,880	102,641		
Q3, 2010	68,408	3,313	9,399	9,269	21,981	90,389	3,576	18,459	530	3,822	116,246		
Q4, 2010	76,455	3,707	6,261	10,833	20,800	97,255	3,198	19,809	556	4,489	124,750		
Q1, 2011	64,875	2,869	5,350	8,775	16,994	81,869	2,542	18,926	479	3,855	107,193		
Q2, 2011	82,282	4,022	7,790	10,538	22,349	104,631	3,718	27,280	510	4,865	140,495		

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	transport services (4-15)	travel (5-16)	other (6-17)	total balance (26+27+28)	26	27	28						29	30	31	32	33	34
2000	60,172	1,225	-5,419	-2,471	-6,665	53,506	268	-7,004	69	46,839			
2001	48,121	1,675	-5,714	-5,092	-9,131	38,990	130	-4,368	-817	33,935			
2002	46,335	2,651	-7,116	-5,421	-9,886	36,449	197	-6,780	-750	29,116			
2003	59,860	3,016	-8,378	-5,531	-10,894	48,966	-144	-13,027	-385	35,410			
2004	85,825	3,906	-9,754	-6,844	-12,693	73,133	-258	-12,513	-850	59,512			
2005	118,364	3,976	-11,445	-6,306	-13,775	104,589	-1,133	-17,816	-1,038	84,602			
2006	139,269	3,360	-10,485	-6,489	-13,614	125,656	-4,168	-25,265	-1,537	94,686			
2007	130,915	2,482	-11,770	-9,600	-18,888	112,027	-7,318	-23,434	-3,506	77,768			
2008	179,742	2,064	-11,935	-14,418	-24,289	155,453	-14,357	-34,801	-2,765	103,530			
2009	111,585	2,919	-11,539	-11,215	-19,836	91,750	-8,868	-31,416	-2,862	48,605			
2010	151,681	2,853	-17,546	-14,519	-29,211	122,470	-8,512	-40,105	-3,600	70,253			
Q1, 2009	18,783	628	-1,912	-2,554	-3,838	14,945	-1,823	-3,060	-376	9,686			
Q2, 2009	24,183	907	-2,549	-2,424	-4,065	20,118	-2,184	-9,723	-259	7,952			
Q3, 2009	33,402	810	-4,352	-2,841	-6,383	27,019	-2,559	-8,181	-1,222	15,058			
Q4, 2009	35,217	573	-2,726	-3,397	-5,550	29,667	-2,302	-10,452	-1,005	15,908			
Q1, 2010	46,530	824	-2,885	-2,793	-4,854	41,676	-1,581	-5,891	-581	33,623			
Q2, 2010	39,522	878	-4,044	-3,098	-6,263	33,259	-2,007	-12,764	19	18,506			
Q3, 2010	29,207	695	-6,398	-4,061	-9,763	19,444	-2,658	-9,799	-1,525	5,461			
Q4, 2010	36,422	455	-4,219	-4,567	-8,331	28,091	-2,265	-11,650	-1,512	12,664			
Q1, 2011	49,361	532	-3,478	-3,622	-6,568	42,793	-1,617	-7,738	-975	32,464			
Q2, 2011	52,897	506	-4,876	-4,148	-8,519	44,379	-2,677	-18,083	170	23,790			

Table 1.4 (cont.)

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

(millions of US dollars)

	Capital transfers received 1	General government liabilities							Monetary authorities' liabilities ²	Banks' liabilities ¹
		portfolio investment (3+4) 2	of which		loans ¹	arrears	other	total (2+5+6+7) 8		
			securities in rubles 3	securities in foreign currency 4						
2000	11,822	-10,761	-1,447	-9,314	-2,271	409	-2,098	-14,721	0	1,492
2001	2,147	-2,234	-793	-1,441	-5,668	731	-1,792	-8,963	-1,963	2,708
2002	7,536	105	-102	207	-9,599	-2,454	9	-11,939	-2,767	3,636
2003	616	-1,489	-220	-1,269	-3,707	-37	39	-5,194	-265	11,257
2004	862	3,095	203	2,892	-1,220	-2,869	-1,395	-2,390	259	7,078
2005	678	-1,914	-228	-1,686	-18,932	190	-502	-21,157	2,821	19,233
2006	1,023	-840	666	-1,506	-23,880	-3,208	35	-27,893	-7,331	51,154
2007	1,393	-3,995	-370	-3,625	-2,883	-763	9	-7,632	882	70,910
2008	1,647	-6,559	-222	-6,336	-1,505	-58	25	-8,097	1,440	8,168
2009	1,649	4,288	1,180	3,108	-1,259	-595	4	2,438	11,905	-42,120
2010	1,024	5,470	1,775	3,695	-1,112	-50	-3	4,305	-2,402	17,651
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	-381	0	-1	312	-86	2,374
Q2, 2011	236	289	326	-37	-782	439	-6	-59	157	5,354

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	portfolio investment	loans	other	total (11+12+13+14)	loans	arrears	other	total (18+19+20)							
										11			12	13	14	15	16	17	18	19	20	21
2000	2,475	308	-935	0	1,848	-11,381	-867	5,806	-7,537	115	-1,617					
2001	2,674	746	769	-479	3,709	-4,510	-11,503	302	9,238	559	10,099					
2002	3,170	2,824	8,334	19	14,348	3,277	-19,924	-1,254	16,002	2,242	16,990					
2003	7,455	-425	15,128	-58	22,101	27,898	-1,609	2,306	-2,621	16	-299					
2004	14,760	806	16,180	16	31,762	36,710	-2,486	804	-947	-95	-237					
2005	10,889	961	40,900	-207	52,543	53,440	-13,442	931	11,004	-457	11,478					
2006	27,191	8,580	16,840	-388	52,224	68,154	-832	-4,006	3,012	-358	-1,352					
2007	47,853	5,189	90,800	-63	143,779	207,939	-11,617	-1,594	8,779	39	7,224					
2008	64,927	-16,730	49,354	1,098	98,649	100,161	-1,152	-802	-1,116	-594	-2,513					
2009	30,059	2,076	1,370	648	34,153	6,376	-13,518	-2,092	11,244	1,024	10,176					
2010	37,387	-5,076	-6,298	-1,582	24,432	43,986	-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	6,573	525	-3,955	-217	2,925	2,300	-130	164	-615	16	-434					
Q2, 2010	11,108	-364	-2,113	3,334	11,965	12,392	-210	314	-181	-682	-550					
Q3, 2010	6,066	-1,906	-2,966	-1,687	-493	14,659	-334	-49	412	27	390					
Q4, 2010	13,641	-3,331	2,735	-3,010	10,035	14,634	-277	65	-104	-315	-354					
Q1, 2011	13,576	1,812	-2,461	469	13,396	15,996	-169	88	-561	-49	-523					
Q2, 2011	9,745	-1,023	6,157	4,587	19,466	24,917	-257	309	-93	-2,035	-1,819					

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	–50,737	14,727	–63	–30,588	–887	370	–67,178	–69,940	
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	–8,960	3,478	–984	–7,490	839	532	–12,585	–14,147	
Q2, 2010	–36	11,241	–12,628	6,638	–375	–6,645	–210	–735	–13,955	–3,300	
Q3, 2010	86	–5,443	–10,993	3,438	132	–7,868	–112	–912	–16,315	–21,282	
Q4, 2010	20	–6,555	–18,156	1,173	1,164	–8,585	–1,404	1,485	–24,322	–31,211	
Q1, 2011	–7	–10,028	–14,755	383	–147	–6,438	–666	–501	–22,123	–32,681	
Q2, 2011	2	–7,943	–20,056	2,220	1,476	–7,340	39	–1,149	–24,809	–34,569	

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				
	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	-42,746	-25,954	-25,881	-7,621	-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	-9,660	-11,847	-11,670	-5,355	-16,599	
Q2, 2010	38	4,154	105	6,823	-1,990	9,092	9,130	-1,521	-26,115	
Q3, 2010	-69	332	-125	9,980	-16,809	-6,623	-6,691	3,908	-2,677	
Q4, 2010	-73	-441	-78	-1,771	-14,287	-16,577	-16,650	-4,654	8,640	
Q1, 2011	4	-211	-93	-7,654	-8,727	-16,685	-16,682	-5,704	-10,078	
Q2, 2011	-21	-1,879	159	-2,589	-5,343	-9,652	-9,673	-1,234	-12,882	

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		“net errors and omissions” of balance of payments
									foreign liabilities	foreign liabilities	
2000	-24.8	-2.0	-3.5	1.5	-22.8	-15.3	1.8	-9.3			
2001	-15.0	1.3	-1.4	2.7	-16.2	-10.4	3.7	-9.5			
2002	-8.1	2.5	-1.1	3.6	-10.6	-18.9	14.3	-6.1			
2003	-1.9	10.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2			
2004	-8.9	3.5	-3.6	7.1	-12.4	-38.3	31.8	-5.9			
2005	-0.1	5.9	-13.4	19.2	-6.0	-50.6	52.5	-7.9			
2006	41.4	27.5	-23.6	51.2	13.9	-47.8	52.2	9.5			
2007	81.7	45.8	-25.1	70.9	35.9	-94.6	143.8	-13.3			
2008	-133.7	-56.9	-65.1	8.2	-76.8	-164.2	98.6	-11.3			
2009	-56.1	-30.4	11.8	-42.1	-25.8	-58.2	34.2	-1.7			
2010	-33.6	15.9	-1.8	17.7	-49.5	-66.3	24.4	-7.6			
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	2.9	-5.4			
Q2, 2010	3.5	6.8	11.2	-4.4	-3.3	-13.7	12.0	-1.5			
Q3, 2010	-2.8	10.0	-5.4	15.4	-12.8	-16.2	-0.5	3.9			
Q4, 2010	-19.3	-1.8	-6.6	4.8	-17.5	-22.9	10.0	-4.7			
Q1, 2011	-21.4	-7.7	-10.0	2.4	-13.8	-21.5	13.4	-5.7			
Q2, 2011	-9.2	-2.6	-7.9	5.4	-6.6	-24.8	19.5	-1.2			

Table 1.6

External Debt of the Russian Federation

(millions of US dollars)

	30.06.2010	30.09.2010	31.12.2010	31.03.2011	30.06.2011
Total	457,422	476,642	488,940	509,603	538,572
General Government	35,451	34,821	34,525	35,366	35,120
Federal Government	32,964	32,338	32,166	32,857	32,640
New Russian Debt	29,893	29,355	29,266	30,071	29,943
Multilateral creditors	3,430	3,264	3,137	2,952	2,797
IBRD	2,883	2,725	2,617	2,446	2,310
Other	547	539	520	506	487
Other creditors (including Paris Club credits)	839	819	777	688	641
Foreign currency bonds	24,332	23,736	23,111	22,495	22,234
Eurobonds with 15, 18, 20 and 28-year maturities	6,161	6,305	6,091	6,090	6,175
Eurobonds with 10 and 30-year maturities (related to the second restructuring of debt to London Club)	17,741	16,997	16,590	15,974	16,059
MinFin Foreign Currency Bonds (Series VII)	429	433	431	431	—
Ruble denominated bonds	976	1,218	1,914	3,607	3,947
OFZ	976	1,218	1,914	2,342	2,739
Eurobonds with 18-year maturity	—	—	—	1,265	1,208
Other	315	319	328	329	324
Debt of the former USSR	3,072	2,983	2,900	2,786	2,697
Paris Club member countries	9	9	9	9	8
Debt owed to former socialist countries	1,250	1,167	1,125	1,123	1,157
Other official creditors	1,762	1,756	1,714	1,603	1,486
MinFin Foreign Currency Bonds (Series III and IV)	1	1	1	1	1
Other	50	50	50	50	46
Local Government	2,486	2,483	2,359	2,509	2,480
Loans	956	1,062	1,034	1,099	1,123
Ruble denominated bonds	1,530	1,421	1,325	1,409	1,356
Monetary Authorities	11,916	12,233	12,035	12,467	12,761
Loans (repos)	—	—	—	—	—
Currency and deposits	3,524	3,403	3,295	3,468	3,676
Other (SDR allocation)	8,392	8,831	8,740	8,999	9,086
Banks	122,118	140,038	144,225	149,107	159,011
Debt liabilities to direct investors and to direct investment enterprises	1,468	1,569	1,526	1,581	1,528
Loans	83,216	89,979	96,454	98,228	102,746
Deposits	31,410	41,598	39,688	41,679	45,967
Debt securities	3,502	3,834	4,308	4,391	4,937
Other	2,522	3,058	2,250	3,227	3,832
Other sectors	287,937	289,550	298,155	312,664	331,680
Debt liabilities to direct investors and to direct investment enterprises	52,736	53,970	63,216	73,271	78,665
Loans	214,156	216,712	218,611	220,850	227,931
Debt securities	10,087	10,208	10,609	11,938	13,681
Trade credits	2,372	2,329	2,155	2,659	2,657
Financial leases	3,245	2,229	2,283	2,257	2,475
Other	5,341	4,101	1,280	1,689	6,272

Table 1.7

External Debt of the Russian Federation in Domestic and Foreign Currency

(millions of US dollars)

	30.06.2010	30.09.2010	31.12.2010	31.03.2011	30.06.2011
Total	457,422	476,642	488,940	509,603	538,572
Foreign Currency	362,653	383,743	393,195	400,871	411,966
Domestic Currency	94,769	92,899	95,746	108,733	126,606
General Government	35,451	34,821	34,525	35,366	35,120
Foreign Currency	32,944	32,182	31,286	30,349	29,817
Domestic Currency	2,506	2,639	3,239	5,016	5,303
Monetary Authorities	11,916	12,233	12,035	12,467	12,761
Foreign Currency	8,392	8,831	8,740	8,999	9,086
Domestic Currency	3,524	3,403	3,295	3,468	3,676
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	120,650	138,469	142,699	147,526	157,483
Foreign Currency	92,974	109,544	112,824	115,107	121,439
Domestic Currency	27,676	28,925	29,875	32,419	36,044
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	235,201	235,580	234,939	239,392	253,015
Foreign Currency	192,609	193,407	193,891	193,644	197,826
Domestic Currency	42,592	42,173	41,047	45,749	55,189
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	54,204	55,538	64,742	74,852	80,193
Foreign Currency	35,734	39,779	46,453	52,771	53,798
Domestic Currency	18,470	15,759	18,289	22,080	26,395

Table 1.8

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

(millions of US dollars)

	30.06.2010	30.09.2010	31.12.2010	31.03.2011	30.06.2011
Total Liabilities	457,422	476,642	488,940	509,603	538,572
Short-term	54,960	64,849	60,207	61,792	73,883
Long-term	402,462	411,793	428,733	447,812	464,689
General Government	35,451	34,821	34,525	35,366	35,120
<i>Short-term</i>	846	896	449	451	882
Current accounts and deposits	25	26	27	27	28
Other liabilities	821	869	422	423	854
Arrears	733	784	322	328	757
<i>Long-term</i>	34,605	33,926	34,076	34,915	34,238
Debt securities	26,838	26,375	26,350	27,511	27,537
Loans	7,766	7,551	7,726	7,404	6,701
Monetary Authorities	11,916	12,233	12,035	12,467	12,761
<i>Short-term</i>	3,524	3,403	3,295	3,468	3,676
Loans	—	—	—	—	—
Currency and deposits	3,524	3,403	3,295	3,468	3,676
<i>Long-term</i>	8,392	8,831	8,740	8,999	9,086
Other liabilities (SDR allocation)	8,392	8,831	8,740	8,999	9,086
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	120,650	138,469	142,699	147,526	157,483
<i>Short-term</i>	30,306	40,686	39,193	38,996	45,039
Debt securities	721	800	726	689	984
Loans	10,282	11,807	14,480	13,683	14,956
Current accounts and deposits	17,305	25,680	22,358	22,281	25,976
Other liabilities	1,999	2,399	1,629	2,342	3,122
Arrears	15	77	7	20	25
Other	1,984	2,322	1,623	2,322	3,096
<i>Long-term</i>	90,344	97,783	103,506	108,531	112,444
Debt securities	2,782	3,034	3,581	3,702	3,953
Loans	72,934	78,172	81,974	84,546	87,790
Deposits	14,105	15,919	17,330	19,398	19,991
Other liabilities	523	659	621	885	711
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	235,201	235,580	234,939	239,392	253,015
<i>Short-term</i>	20,283	19,865	17,270	18,877	24,287
Loans	12,570	13,434	13,834	14,530	15,358
Trade credits	2,372	2,329	2,155	2,659	2,657
Other liabilities	5,341	4,101	1,280	1,689	6,272
<i>Long-term</i>	214,918	215,715	217,669	220,515	228,729
Debt securities	10,087	10,208	10,609	11,938	13,681
Loans	204,830	205,507	207,060	208,578	215,048
Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises	54,204	55,538	64,742	74,852	80,193
Banks	1,468	1,569	1,526	1,581	1,528
Other sectors	52,736	53,970	63,216	73,271	78,665

Table 1.9

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

(millions of US dollars)

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010
Assets	248,752	259,498	288,480	336,825	406,635	516,294	731,341	1,092,182	1,010,694	1,089,512	1,173,185
Direct investment abroad	20,141	44,219	62,350	90,873	107,291	146,679	216,474	370,129	205,547	302,542	369,076
Equity capital and reinvested earnings	18,470	42,167	58,358	86,532	100,402	139,046	213,535	355,713	189,379	276,830	321,709
Other capital	1,671	2,053	3,992	4,341	6,888	7,633	2,939	14,416	16,168	25,712	47,367
Portfolio investment	1,268	1,315	2,507	4,383	7,922	17,772	12,268	19,893	24,182	38,116	37,300
Equity securities other than investment fund shares	46	105	53	98	129	334	509	4,082	2,698	2,333	3,963
Monetary authorities	0	10	11	12	12	0	0	0	0	0	0
Banks	15	1	5	24	33	272	271	2,053	1,512	1,561	2,737
Other sectors	31	93	36	62	84	61	238	2,029	1,187	771	1,226
Investment fund shares	...	...	...	...	...	...	...	...	118	160	666
Other sectors	...	...	...	...	...	...	...	...	118	160	666
Debt securities	1,222	1,210	2,455	4,285	7,793	17,438	11,759	15,812	21,365	35,623	32,671
Bonds and notes	907	966	2,227	4,024	7,056	16,000	10,421	14,230	19,031	32,860	30,190
Monetary authorities	0	0	791	2,330	3,923	10,223	2,992	0	0	2,364	0
Banks	354	342	839	1,531	3,015	5,310	6,374	10,384	13,909	24,558	26,665
Other sectors	553	624	597	163	117	467	1,054	3,846	5,122	5,937	3,525
Money-market instruments	315	244	227	260	738	1,438	1,338	1,581	2,334	2,763	2,481
Banks	315	244	210	251	665	1,382	1,000	417	353	138	325
Other sectors	0	0	17	10	72	56	338	1,164	1,982	2,626	2,156

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

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010
Financial derivatives	...	...	...	55	153	51	222	1,423	5,302	2,240	1,639
Banks	...	...	...	55	153	51	222	1,423	5,302	2,222	1,609
Options	...	...	...	0	0	2	0	55	432	12	87
Forward-type contracts	...	...	...	55	153	49	222	1,368	4,870	2,210	1,522
Other sectors	...	...	...	...	...	...	...	...	...	18	30
Options	...	...	...	...	...	...	...	...	...	0	5
Forward-type contracts	...	...	...	...	...	...	...	...	...	18	25
Other investment	199,371	177,342	175,830	164,576	166,728	169,553	198,645	221,973	349,383	307,163	285,790
Trade credits	11,711	7,165	5,435	8,338	8,930	16,363	14,839	11,682	18,426	5,002	4,755
General government	4,454	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310
Long-term	4,454	4,039	1,777	1,746	1,720	1,626	1,637	1,573	1,552	355	310
Other sectors	7,257	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445
Short-term	7,257	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648	4,445
Loans	22,128	22,570	25,351	24,511	23,831	29,007	57,675	93,361	139,752	127,877	136,304
Monetary authorities	0	79	142	153	0	0	0	0	0	0	49
Long-term	0	0	47	153	0	0	0	0	0	0	49
Short-term	0	79	94	0	0	0	0	0	0	0	0
General government	18,483	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670
Long-term	18,483	17,966	19,198	15,956	15,402	14,238	18,235	20,003	20,290	22,274	21,670
Banks	2,536	3,050	4,521	5,269	6,660	11,706	22,422	34,312	58,543	54,743	68,236
Long-term	1,314	1,577	1,803	2,339	1,587	4,399	8,120	16,598	24,987	32,759	43,028
Short-term	1,223	1,473	2,718	2,930	5,073	7,306	14,302	17,714	33,556	21,984	25,208
Other sectors	1,110	1,476	1,491	3,134	1,769	3,064	17,018	39,045	60,919	50,860	46,349
Long-term	1,110	1,164	1,005	1,414	1,287	2,634	9,535	24,788	40,195	36,435	31,164
Short-term	0	312	486	1,720	482	430	7,483	14,258	20,724	14,426	15,185

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

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010
Currency and deposits	62,393	63,931	65,009	59,182	61,002	66,274	70,219	67,533	135,644	123,601	96,415
Cash foreign currency	47,658	49,708	52,024	47,503	47,959	49,092	39,747	24,653	53,740	47,579	30,915
Banks	635	924	1,189	1,898	2,013	2,406	3,037	2,896	7,445	5,399	4,628
Other sectors	47,023	48,784	50,835	45,605	45,947	46,686	36,710	21,757	46,295	42,181	26,288
Long-term deposits	388	358	400	226	727	890	3,311	8,402	10,407	9,243	9,974
Monetary authorities	22	2	123	63	50	50	40	30	30	30	30
Banks	366	356	278	163	677	840	3,271	8,372	10,377	9,213	9,944
Current accounts and short-term deposits	14,348	13,865	12,585	11,453	12,316	16,292	27,161	34,477	71,497	66,778	55,526
Monetary authorities	1,346	1,538	1,207	832	701	435	313	35	88	31	11
General government	413	164	120	95	42	475	487	513	561	20	22
Banks	11,739	11,970	11,013	10,282	11,126	15,025	25,986	32,195	63,122	57,271	44,950
Other sectors	850	193	244	244	447	358	375	1,734	7,726	9,457	10,543
Arrears	99,004	78,155	73,945	67,063	67,970	54,877	52,087	43,375	44,610	36,903	36,301
General government	98,940	77,993	73,777	66,886	67,931	54,846	52,044	43,340	44,397	35,373	35,742
Banks	64	163	167	177	39	32	43	36	213	1,530	559
Fictitious transactions	...	...	...	...	...	...	...	...	...	...	...
Indebtedness on supplies according to intergovernmental agreements	3,584	3,949	4,168	3,916	3,526	1,633	1,559	1,828	1,812	3,655	4,543
Other assets	551	1,572	1,923	1,567	1,468	1,398	2,267	4,195	9,139	10,125	7,472
Monetary authorities	68	58	47	47	41	45	46	46	46	46	46
Long-term	48	39	39	39	39	43	43	44	46	46	46
Short-term	20	19	8	9	3	2	2	3	0	0	0
General government	237	264	298	345	637	686	1,052	1,136	1,704	1,862	2,128
Long-term	235	251	283	330	586	590	820	893	1,545	1,590	1,894
Short-term	2	13	15	16	51	96	232	243	159	272	235

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

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010
Banks	246	484	628	1,172	789	661	1,155	2,221	3,636	4,267	3,894
Long-term	15	10	9	14	76	28	107	392	1,343	1,446	1,690
Short-term	231	474	619	1,158	713	633	1,048	1,828	2,293	2,822	2,204
Other sectors	0	767	949	2	1	7	15	792	3,753	3,949	1,403
Long-term	0	368	947	0	0	0	0	0	0	0	0
Short-term	0	398	2	2	1	7	15	792	3,753	3,949	1,403
Reserve assets	27,972	36,622	47,793	76,938	124,541	182,240	303,732	478,762	426,281	439,450	479,379
Monetary gold	3,708	4,080	3,739	3,763	3,732	6,349	8,164	12,012	14,533	22,798	35,788
Special drawing rights	1	3	1	1	1	6	7	1	1	8,901	8,749
Reserve position in the Fund	1	1	2	2	3	196	283	374	1,052	1,927	1,893
Foreign exchange	24,263	32,538	44,051	73,172	120,805	175,690	295,277	466,376	410,695	405,825	432,949
Liabilities	184,207	215,587	251,301	332,901	417,270	547,861	770,134	1,242,781	755,906	986,082	1,157,500
Direct investment in reporting economy	32,204	52,919	70,884	96,729	122,295	180,228	265,873	491,052	215,756	378,837	493,354
Equity capital and reinvested earnings	27,200	47,229	64,793	87,349	111,269	167,706	244,349	464,164	183,357	331,695	428,589
Other capital	5,004	5,690	6,091	9,380	11,026	12,522	21,524	26,888	32,398	47,142	64,765
Portfolio investment	32,132	52,317	66,911	93,358	130,822	166,340	265,800	367,546	112,560	217,317	278,332
Equity securities other than investment fund shares	11,109	27,353	35,762	57,982	89,178	118,072	207,133	307,179	83,051	176,865	230,835
Banks	52	53	652	1,108	1,927	5,032	13,870	35,800	8,602	22,415	30,433
Other sectors	11,057	27,300	35,110	56,874	87,251	113,040	193,263	271,379	74,449	154,451	200,403
Investment fund shares	...	...	...	...	40	225	747	1,732	1,476	1,235	2,011
Other sectors	...	...	...	...	40	225	747	1,732	1,476	1,235	2,011
Debt securities	21,023	24,964	31,149	35,376	41,605	48,043	57,919	58,634	28,034	39,217	45,486
Bonds and notes	20,698	23,953	30,086	34,598	40,573	46,856	56,392	56,171	26,478	38,179	44,760
Monetary authorities	36	0	0	0	0	0	0	0	0	0	0
General government	19,617	22,601	27,759	30,131	33,877	33,644	32,575	28,635	16,157	25,710	30,532
Banks	468	560	732	440	798	638	1,773	3,599	2,002	3,063	3,581
Other sectors	577	793	1,595	4,027	5,898	12,574	22,043	23,937	8,318	9,406	10,647

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

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010
Money-market instruments	325	1,011	1,063	778	1,032	1,188	1,528	2,463	1,556	1,038	726
General government	23	36	28	0	0	0	0	0	0	0	0
Banks	302	975	1,036	778	1,032	1,188	1,528	2,463	1,556	1,038	726
Financial derivatives	...	...	...	31	189	52	178	875	10,396	5,205	2,840
Banks	...	...	...	31	189	52	178	875	10,396	5,082	2,814
Options	...	...	...	0	0	1	1	66	2,830	1,781	790
Forward-type contracts	...	...	...	31	189	51	177	809	7,566	3,302	2,024
Other sectors	...	...	...	...	...	...	...	...	...	123	26
Options	...	...	...	...	...	...	...	...	...	0	0
Forward-type contracts	...	...	...	...	...	...	...	...	...	123	26
Other investment	119,871	110,352	113,506	142,783	163,964	201,240	238,283	383,309	417,194	384,723	382,973
Trade credits	0	0	0	0	0	0	0	0	0	2,102	2,156
Other sectors	0	0	0	0	0	0	0	0	0	2,102	2,156
Short-term	0	0	0	0	0	0	0	0	0	2,102	2,156
Loans	98,345	89,120	93,795	119,575	146,027	180,313	205,195	334,521	373,751	335,600	325,073
Monetary authorities	11,714	9,514	7,308	7,459	7,503	10,158	2,985	0	0	2,370	0
Long-term — IMF credit	11,613	7,433	6,481	5,069	3,562	0	0	0	0	0	0
Short-term	102	2,080	826	2,390	3,941	10,158	2,985	0	0	2,370	0
General government	67,075	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726
Long-term	67,075	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975	7,726
Banks	2,561	2,924	5,256	12,946	19,810	34,511	67,757	113,236	124,654	89,343	96,454
Long-term	801	1,172	2,706	6,381	11,653	26,350	50,199	89,384	103,398	80,208	81,974
Short-term	1,761	1,752	2,550	6,566	8,157	8,161	17,558	23,853	21,256	9,135	14,480
Other sectors	16,995	17,446	26,189	41,805	59,586	100,054	120,195	209,706	238,880	234,913	220,894
Long-term	15,160	15,218	23,691	37,319	53,313	94,511	109,756	168,934	216,493	219,768	207,060
Short-term	1,835	2,228	2,498	4,486	6,274	5,542	10,439	40,772	22,386	15,145	13,834

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010
Currency and deposits	6,083	7,471	7,993	11,801	10,700	13,262	28,760	42,591	35,665	33,416	43,009
Cash national currency	162	198	199	316	499	572	919	1,863	2,718	3,324	3,265
Monetary authorities	162	198	199	316	499	572	919	1,863	2,718	3,324	3,265
Long-term deposits	312	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330
Banks	312	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652	17,330
Current accounts and short-term deposits	5,610	6,744	6,976	10,133	8,623	10,172	18,800	24,987	17,142	15,440	22,414
Monetary authorities	6	22	24	32	242	223	23	48	44	40	30
General government	1,756	1,755	1,787	1,818	283	24	25	26	26	26	27
Banks	3,848	4,967	5,165	8,283	8,098	9,924	18,752	24,913	17,073	15,374	22,358
Arrears	14,250	13,129	10,890	10,422	6,316	6,463	2,390	1,625	3,335	1,012	657
General government	13,528	12,393	10,515	10,417	6,312	6,458	2,382	1,621	1,518	324	322
Banks	723	736	375	5	4	5	7	4	2	9	7
Other sectors	0	0	0	0	0	0	0	0	1,815	680	329
Other liabilities	1,193	633	829	985	921	1,202	1,938	4,572	4,442	12,593	12,078
Monetary authorities	56	7	0	0	0	0	0	0	0	8,895	8,740
Long-term	0	0	0	0	0	0	0	0	0	8,895	8,740
of which: Allocations of SDRs	0	0	0	0	0	0	0	0	0	8,895	8,740
Short-term	56	7	0	0	0	0	0	0	0	0	0
General government	34	11	40	37	30	27	30	67	106	112	100
Long-term	0	0	31	25	19	12	6	0	0	0	0
Short-term	34	11	9	12	12	15	23	67	106	112	100
Banks	546	547	711	938	881	1,164	1,894	2,876	3,500	2,237	2,244
Long-term	157	82	77	67	125	178	267	478	592	521	621
Short-term	389	465	634	871	756	986	1,627	2,398	2,908	1,715	1,623
Other sectors	557	69	78	11	10	10	15	1,630	836	1,349	994
Short-term	557	69	78	11	10	10	15	1,630	836	1,349	994
International Investment Position, net	64,545	43,911	37,179	3,924	-10,635	-31,566	-38,793	-150,600	254,788	103,430	15,684

Table 1.10

International Investment Position of Russia for 2010

(millions of US dollars)

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

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

	Position as of 31.12.2009	Changes in Position reflecting:				Position as of 31.12.2010
		transactions	valuation changes	other adjustments	total changes	
Financial derivatives						
Banks	2,240	-8,029	7,428	0	-601	1,639
Options	2,222	-7,510	6,897	0	-613	1,609
Forward-type contracts	12	-15	89	0	75	87
Other sectors	2,210	-7,495	6,807	0	-688	1,522
Options	18	-520	532	0	12	30
Forward-type contracts	0	244	-238	0	5	5
Other investment						
Trade credits	18	-763	770	0	7	25
General government	307,163	23,553	-6,451	-38,475	-21,373	285,790
Long-term	5,002	35	-52	-230	-247	4,755
Other sectors	355	-28	-17	0	-45	310
Short-term	355	-28	-17	0	-45	310
Loans	4,648	63	-35	-230	-202	4,445
Monetary authorities	127,877	16,263	-3,233	-4,603	8,427	136,304
Long-term	0	50	-1	0	49	49
General government	0	50	-1	0	49	49
Long-term	22,274	-493	-44	-66	-604	21,670
Banks	22,274	-493	-44	-66	-604	21,670
Long-term	54,743	16,327	-2,787	-47	13,493	68,236
Short-term	32,759	10,021	265	-17	10,269	43,028
Other sectors	21,984	6,306	-3,052	-30	3,224	25,208
Long-term	50,860	379	-401	-4,490	-4,512	46,349
Short-term	36,435	-1,593	-262	-3,416	-5,271	31,164
Loans	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	96,415
Cash foreign currency	47,579	-15,335	-1,319	-10	30,915
Banks	5,399	-609	-152	-10	4,628
Other sectors	42,181	-14,727	-1,167	0	26,288
Long-term deposits	9,243	721	59	-49	9,974
Monetary authorities	30	0	0	0	30
Banks	9,213	721	59	-49	9,944
Current accounts and short-term deposits	66,778	-9,416	-1,735	-102	55,526
Monetary authorities	31	-20	0	0	11
General government	20	0	2	0	22
Banks	57,271	-10,482	-1,737	-102	44,950
Other sectors	9,457	1,086	0	0	10,543
Arrears	36,903	-529	-148	76	36,301
General government	35,373	487	-118	0	35,742
Banks	1,530	-927	-30	-13	559
Other sectors	0	-89	0	89	0
Fictitious transactions	...	30,588	0	-30,588	0
Indebtedness on supplies according to intergovernmental agreements	3,655	887	-1	1	4,543
Other assets	10,125	339	-22	-2,970	7,472
Monetary authorities	46	0	1	0	46
Long-term	46	0	1	0	46
General government	1,862	273	38	-45	2,128
Long-term	1,590	311	-7	0	1,894
Short-term	272	-38	45	-45	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 30.06.2011
		transactions	valuation changes	other adjustments		total changes
Assets	170,212	17,971	13,070	-82	30,958
Direct investments abroad	6,665	463	-195	69	337
Equity capital and reinvested earnings	5,849	174	-267	69	-24
Other capital	816	289	71	0	360
Portfolio investments	29,727	2,104	969	-109	2,964
Equity securities	2,737	365	460	-176	649
Debt securities	26,990	1,740	509	67	2,315
long-term	26,665	1,761	610	-46	2,325
short-term	325	-21	-101	113	-10
Financial derivatives	1,609	-6,236	7,763	0	1,527
Options	87	102	5	0	107
Forward-type contracts	1,522	-6,338	7,759	-1	1,420
Other investments	132,211	21,640	4,534	-43	26,130
Currency and deposits	59,522	6,814	1,939	-46	8,706
Cash foreign currency	4,628	359	201	-9	551
Demand and term deposits	54,894	6,454	1,738	-37	8,155
long-term	9,944	672	338	0	1,010
short-term	44,950	5,783	1,400	-37	7,145
Loans	68,236	14,129	2,376	-6	16,498
long-term	43,028	5,653	1,153	0	6,806
short-term	25,208	8,475	1,223	-6	9,692
Arrears	559	351	65	7	422
Other assets	3,894	346	154	3	503
long-term	1,690	-143	50	0	-93
short-term	2,204	489	105	3	597

Table 1.11 (end)
(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:			Position as of 30.06.2011	
		transactions	valuation changes	other adjustments		total changes
Liabilities	204,621	7,728	13,645	88	21,461	226,082
Direct investments in Russia	28,674	111	2,694	100	2,905	31,579
Equity capital and reinvested earnings	27,148	151	2,666	85	2,903	30,051
Other capital	1,526	-40	27	15	2	1,528
Portfolio investments	34,740	2,611	965	16	3,592	38,332
Equity securities	30,433	1,978	995	-11	2,962	33,395
Debt securities	4,308	633	-31	27	629	4,937
long-term	3,581	380	-35	27	372	3,953
short-term	726	253	5	0	258	984
Financial derivatives	2,814	-4,992	5,803	0	811	3,625
Options	790	-518	2	0	-516	274
Forward-type contracts	2,024	-4,475	5,801	0	1,326	3,351
Other investments	138,392	9,999	4,184	-28	14,154	152,546
Deposits	39,688	4,372	1,913	-6	6,279	45,967
long-term	17,330	2,009	652	-1	2,660	19,991
short-term	22,358	2,363	1,261	-5	3,619	25,976
Loans	96,454	4,156	2,156	-19	6,293	102,746
long-term	81,974	3,999	1,835	-18	5,816	87,790
short-term	14,480	157	321	-1	476	14,956
Arrears	7	18	0	0	19	25
Other liabilities	2,244	1,452	115	-3	1,564	3,807
long-term	621	62	29	-1	90	711
short-term	1,623	1,390	86	-3	1,474	3,096
International investment position, net	-34,409	10,243	-575	-170	9,497	-24,911

Table 1.12

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

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	of which:			total	% of the corresponding period of the previous year	with non-CIS countries	of which:			total	of which:			
		% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year				with non-CIS countries	% of the corresponding period of the previous year	with CIS countries		% of the corresponding period of the previous year			
2009	303,388	64.3	255,270	63.7	48,118	67.6	191,803	65.7	167,726	66.3	24,077	61.8	111,585	87,544	24,041
2010	400,419	132.0	337,802	132.3	62,617	130.1	248,738	129.7	213,570	127.3	35,168	146.1	151,681	124,232	27,449
2010															
Q1	92,239	161.1	79,697	165.0	12,543	139.8	45,709	118.8	38,961	114.9	6,749	147.7	46,530	40,736	5,794
Q2	97,688	143.4	82,929	145.7	14,758	131.8	58,166	132.4	49,668	129.8	8,498	150.3	39,522	33,262	6,260
Q3	97,615	118.4	81,579	117.4	16,036	123.4	68,408	139.5	58,706	136.9	9,702	157.2	29,207	22,873	6,334
Q4	112,877	118.1	93,598	116.1	19,280	128.9	76,455	126.7	66,236	125.8	10,219	133.1	36,422	27,362	9,061
October	34,721	114.0	28,751	111.0	5,970	130.8	24,667	127.6	21,329	126.9	3,338	132.5	10,054	7,422	2,632
November	35,504	115.1	29,357	113.9	6,147	121.1	24,706	127.4	21,326	126.3	3,380	135.0	10,798	8,031	2,767
December	42,652	124.6	35,490	122.7	7,162	134.8	27,082	125.2	23,581	124.3	3,501	131.8	15,570	11,909	3,661
2011															
Q1	113,277	122.8	93,572	117.4	19,705	157.1	64,912	142.0	54,757	140.5	10,155	150.5	48,365	38,815	9,550
Q2	133,749	136.9	113,512	136.9	20,237	137.1	82,878	142.5	70,318	141.6	12,560	147.8	50,871	43,194	7,677
Q3	130,700	133.9	110,180	135.1	20,520	128.0	84,699	123.8	72,238	123.1	12,461	128.4	46,001	37,942	8,059
January	30,347	109.6	24,879	104.2	5,468	143.3	16,278	143.1	13,523	140.7	2,755	156.6	14,069	11,356	2,713
February	39,280	128.6	32,618	122.6	6,662	168.4	21,773	140.3	18,288	137.7	3,485	155.6	17,507	14,330	3,177
March	43,651	128.4	36,076	123.4	7,575	158.8	26,861	142.8	22,947	142.9	3,914	142.3	16,790	13,129	3,661
April	45,884	137.0	39,020	137.1	6,864	136.4	27,095	141.2	23,077	140.8	4,018	143.7	18,789	15,943	2,846
May	43,656	137.2	37,196	137.1	6,460	137.5	28,109	145.1	23,951	144.8	4,158	147.1	15,547	13,245	2,302
June	44,209	136.6	37,296	136.4	6,913	137.5	27,675	141.1	23,291	139.1	4,384	152.4	16,534	14,005	2,529
July	42,117	134.1	35,635	135.3	6,482	127.5	27,347	130.0	23,231	129.1	4,116	135.3	14,770	12,404	2,366
August	44,566	140.0	37,919	143.7	6,647	121.8	30,046	126.1	25,794	125.3	4,252	130.8	14,520	12,125	2,395
September	44,017	128.1	36,626	126.9	7,391	134.4	27,306	116.0	23,213	115.3	4,093	120.1	16,711	13,413	3,298
October	45,947	132.3	38,670	134.5	7,277	121.9	29,066	117.8	25,155	117.9	3,911	117.2	16,881	13,515	3,366

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	
2008						
31.12	426,281	411,748	410,695	1	1,051	14,533
2009						
31.01	386,892	371,426	370,407	1	1,018	15,466
28.02	384,090	368,157	367,151	2	1,004	15,932
31.03	383,808	368,065	366,876	2	1,187	15,743
30.04	383,788	368,348	367,157	2	1,189	15,440
31.05	404,170	387,280	385,738	3	1,539	16,889
30.06	412,512	395,891	394,187	3	1,701	16,621
31.07	401,908	384,875	383,170	3	1,701	17,033
31.08	409,546	391,876	383,044	6,907	1,925	17,670
30.09	413,364	394,518	383,578	8,993	1,947	18,846
31.10	434,435	414,028	403,048	9,026	1,954	20,407
30.11	447,671	424,692	413,573	9,140	1,979	22,979
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

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

Table 1.14

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	30.11.2011
A. Official reserves	510,909.7
(1) Foreign currency reserves (in convertible foreign currencies)	449,502.3
(a) Securities	385,748.8
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	63,753.5
(i) other national central banks	47,784.0
(ii) banks headquartered in the reporting country	2,415.0
of which: located abroad	2,415.0
(iii) banks headquartered outside the reporting country	13,554.6
of which: located in the reporting country	—
(2) IMF reserve position	3,837.9
(3) SDRs	8,820.4
(4) Gold (is valued at current quotations of the Bank of Russia)	48,224.0
— volume in millions of fine troy ounces	28.1
(5) Other reserve assets (specify)	525.1
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	525.1
B. Other foreign currency assets (specify)	797.3
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	797.3
— 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	-3,580.7	-270.9	-117.6	-3,192.3
— outflows (—), principal	-2,222.4	-149.8	-70.0	-2,002.5
— outflows (—), interest	-2,306.1	-167.4	-192.6	-1,946.2
— inflows (+), principal	649.7	21.7	105.0	523.0
— inflows (+), interest	298.2	24.7	40.0	233.5
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (—)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (—)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (—)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (—)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.14 (cont.)

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

(millions of US dollars)

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

Table 1.14 (end)

IV. Memo Items

(millions of US dollars)

	30.11.2011
(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	—6,763.3
— lent or repoed and included in Section I	—7,098.9
— 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	335.5
(e) financial derivative assets (net, marked to market)	5.0
— forwards	—
— futures	—
— swaps	5.0
— 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, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010
Claims on other sectors	1,541	1,439	1,259	1,252	1,250	924	116,267	168,960	115,454
Other financial institutions	190	328	328	328	328	328	114,972	167,589	113,795
Public nonfinancial organizations	58	55	39	28	21	9	39	20	0
Other nonfinancial organizations	1,294	1,056	892	896	902	588	1,255	1,351	1,659
Households	—	—	—	—	—	—	—	—	—
Monetary base	1,232,633	1,914,312	2,380,324	2,914,243	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328
Currency in circulation	813,905	1,224,685	1,669,911	2,195,379	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151
Liabilities to credit institutions	418,728	689,627	710,413	718,864	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177
Deposits	418,728	689,627	700,664	685,967	957,250	1,294,099	1,194,165	1,560,689	1,816,301
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
Deposits included in broad money	28,127	31,141	35,747	43,015	58,490	75,871	270,404	161,180	142,724
Transferable deposits	28,098	31,137	35,730	42,980	58,482	75,866	170,403	115,479	133,972
Other financial institutions	0	1	0	0	0	234	74,795	632	2,860
Public nonfinancial organizations	27,086	29,693	33,801	41,207	54,830	70,422	89,827	106,831	121,968
Other nonfinancial organizations	1,012	1,443	1,930	1,773	3,652	5,210	5,781	8,016	9,145
Households	—	—	—	—	—	—	—	—	—
Other deposits	29	4	17	35	7	5	100,001	45,701	8,752
Other financial institutions	0	0	0	0	0	0	100,000	45,700	8,750
Public nonfinancial organizations	28	4	16	34	7	5	1	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	364,731	298,234	188,043	210,373	84,156	462,051	1,902,352	2,099,113	2,358,878
Other items (net)	180,956	163,163	355,054	251,813	350,467	150,385	243,722	626,520	364,101
Other liabilities	276,779	267,277	461,933	381,169	472,560	376,906	594,905	877,832	692,780
Other assets	95,823	104,114	106,879	129,356	122,093	226,521	351,183	251,312	328,679

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

	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011
Claims on other sectors	117,900	118,339	115,793	112,631	110,741	108,087	107,959	99,950	383,390	375,395
Other financial institutions	113,768	113,768	111,410	108,505	107,077	104,037	102,987	94,990	378,801	371,101
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,131	4,570	4,382	4,125	3,664	4,049	4,972	4,959	4,589	4,294
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,495,967	7,431,074	7,514,154	7,285,389	7,268,794	7,410,301	7,147,271	7,163,099	7,407,874	7,261,598
Currency in circulation	5,403,125	5,479,885	5,482,746	5,670,324	5,664,127	5,787,827	5,916,255	5,964,099	6,059,470	6,101,480
Liabilities to credit institutions	2,092,842	1,951,189	2,031,408	1,615,065	1,604,668	1,622,474	1,231,015	1,199,000	1,348,403	1,160,119
Deposits	1,497,345	1,351,453	1,627,994	1,161,399	1,143,567	1,604,169	1,197,663	1,188,848	1,338,101	1,160,119
Securities other than shares	595,497	599,736	403,413	453,666	461,100	18,305	33,353	10,152	10,302	—
Other liabilities to credit institutions	52	130	200	834	1,579	232	22	26	171	61
Deposits included in broad money	68,623	71,236	68,695	69,825	76,808	79,162	70,877	78,242	81,943	100,366
Transferable deposits	52,621	55,074	60,433	57,173	62,406	64,940	57,874	63,420	61,441	65,915
Other financial institutions	307	526	1,244	622	1,193	1,891	1,664	934	2,250	1,859
Public nonfinancial organizations	39,380	40,969	45,780	42,785	45,139	47,106	40,474	47,415	43,667	46,873
Other nonfinancial organizations	12,934	13,579	13,408	13,766	16,074	15,943	15,736	15,071	15,523	17,183
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	16,002	16,162	8,262	12,652	14,402	14,222	13,002	14,822	20,502	34,451
Other financial institutions	16,000	16,160	8,260	12,650	14,400	14,220	13,000	14,820	20,500	34,450
Public nonfinancial organizations	1	1	1	2	2	2	2	2	2	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,358,806	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
Other items (net)	99,111	—28,838	—148,451	—223,654	—24,103	—287,621	—452,970	330,091	1,145,970	656,996
Other liabilities	425,067	294,203	176,222	109,119	295,171	23,350	—97,850	662,352	1,456,854	971,666
Other assets	325,956	323,042	324,673	332,774	319,274	310,971	355,121	332,262	310,885	314,670

Table 1.16

Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010
Net foreign assets	136,453	-112,644	-241,376	-409,670	-1,125,723	-1,840,487	-329,983	918,916	694,147
Claims on nonresidents	605,770	609,194	708,181	1,094,334	1,647,089	2,295,664	4,681,844	4,850,175	5,160,596
Foreign currency	37,764	55,941	55,857	69,215	80,103	71,938	218,751	163,244	141,010
Deposits	365,538	323,462	339,604	459,015	754,378	1,001,168	2,158,783	2,036,286	1,694,042
Securities other than shares	41,013	48,985	104,683	189,222	193,503	261,250	407,514	738,960	821,199
Loans	151,771	168,652	192,748	339,610	579,249	847,687	1,725,757	1,723,542	2,123,030
Other	9,683	12,153	15,289	37,272	39,855	113,621	171,039	188,143	381,315
Liabilities to nonresidents	469,317	721,838	949,557	1,504,004	2,772,812	4,136,151	5,011,827	3,931,259	4,466,449
Deposits	196,246	276,991	272,242	359,304	741,731	1,005,296	981,546	932,605	1,239,080
Securities other than shares	56,188	35,881	50,763	52,557	86,914	151,394	97,431	86,045	83,649
Loans	184,669	372,321	557,483	996,683	1,808,464	2,800,279	3,721,503	2,775,265	3,011,561
Other	32,212	36,644	69,068	95,460	135,704	179,182	211,347	137,345	132,159
Claims on central bank	471,155	768,915	847,231	905,993	1,339,591	1,817,772	2,593,250	2,599,142	3,127,501
Currency	50,659	77,646	135,156	186,139	276,909	416,326	577,251	584,869	722,405
Deposits	420,495	691,269	702,325	686,957	959,608	1,300,776	2,003,527	1,730,564	1,816,221
Securities other than shares	—	—	9,749	32,896	103,073	100,670	12,472	283,708	588,876
Net claims on general government	615,246	651,474	615,248	478,816	476,259	560,411	-82,355	484,215	753,920
Claims on federal government	646,127	648,099	629,057	518,685	585,061	624,942	534,387	878,463	1,375,350
Securities	446,599	461,310	470,820	513,028	576,433	616,037	513,178	851,623	1,357,046
Other claims	199,528	186,789	158,237	5,658	8,628	8,905	21,209	26,840	18,304
Claims on state and local government	52,498	99,094	133,817	153,542	195,480	243,843	353,490	501,769	583,797
Securities	22,064	48,536	79,136	88,239	100,869	123,985	195,906	268,983	318,204
Other claims	30,435	50,557	54,681	65,304	94,610	119,857	157,584	232,786	265,593
Liabilities to federal government	46,574	39,643	34,996	29,157	38,280	26,859	698,120	666,202	881,610
Deposits	30,717	29,447	29,344	25,354	32,861	20,858	684,005	652,528	864,067
Other liabilities	15,858	10,196	5,652	3,803	5,419	6,001	14,114	13,675	17,543

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

	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010
Liabilities to state and local government	36,805	56,075	112,629	164,255	266,002	281,515	272,112	229,815	323,617
Deposits	36,805	56,075	112,629	164,255	266,002	281,515	272,112	229,815	323,617
Other liabilities	—	—	—	—	—	—	—	—	—
Claims on other sectors	2,098,222	2,997,019	4,373,803	5,888,198	8,759,215	13,077,518	17,829,032	18,246,901	20,671,447
Other financial institutions	29,195	48,483	67,407	93,179	209,546	226,679	383,369	396,790	535,195
Public nonfinancial organizations	123,804	143,773	166,884	194,062	221,888	289,312	294,771	287,007	299,299
Other nonfinancial organizations	1,801,188	2,502,393	3,518,977	4,421,227	6,259,271	9,316,503	12,770,637	13,630,498	15,311,113
Households	144,036	302,369	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840
Liabilities to central bank	226,103	200,868	181,102	28,953	44,349	50,696	3,867,893	1,906,408	583,470
Deposits included in broad money	2,067,469	2,776,122	3,718,279	5,161,156	7,283,099	10,458,014	12,211,463	14,896,568	18,585,686
Transferable deposits	697,906	981,013	1,252,982	1,770,131	2,688,671	3,753,574	3,617,141	4,132,140	5,628,610
Other financial institutions	37,357	68,923	91,462	127,710	155,827	212,028	160,867	193,872	279,655
Public nonfinancial organizations	89,031	85,893	96,932	127,591	148,906	221,930	313,440	354,705	404,223
Other nonfinancial organizations	437,442	621,086	812,001	1,133,417	1,755,405	2,395,462	2,236,475	2,449,767	3,302,289
Households	134,076	205,111	252,587	381,413	628,533	924,154	906,359	1,133,796	1,642,443
Other deposits	1,369,563	1,795,109	2,465,297	3,391,025	4,594,428	6,704,440	8,594,322	10,764,428	12,957,075
Other financial institutions	56,223	36,743	88,404	123,858	159,124	263,979	478,014	575,703	594,587
Public nonfinancial organizations	50,461	59,344	57,952	67,152	79,502	85,347	94,551	180,181	202,930
Other nonfinancial organizations	342,973	357,538	558,430	787,046	1,139,360	2,065,194	2,968,659	3,600,220	3,893,532
Households	919,905	1,341,483	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026
Deposits excluded from broad money	42,679	30,081	35,790	30,760	21,396	40,518	307,041	336,399	289,021
Securities other than shares excluded from broad money	343,678	509,582	482,889	527,397	723,735	701,375	657,165	617,860	643,084
Shares and other equity	472,952	650,153	839,910	1,163,412	1,574,641	2,739,898	3,255,824	4,120,309	4,609,814
Other items (net)	168,195	137,957	336,937	—48,340	—197,878	—375,287	—289,441	371,629	535,941
Other liabilities	441,046	473,438	719,303	592,269	748,318	929,280	1,603,035	2,738,922	3,074,626
Other assets	289,136	340,876	378,839	604,337	863,546	1,212,092	1,728,472	2,100,301	2,262,842
Consolidation adjustment	16,285	5,395	—3,527	—36,272	—82,649	—92,476	—164,005	—266,993	—275,844

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

	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011
Net foreign assets	767,452	959,548	993,827	1,053,425	1,064,938	1,125,767	1,112,058	1,084,473	1,320,845	1,591,566
Claims on nonresidents	5,129,575	5,308,453	5,293,707	5,369,767	5,543,850	5,572,486	5,564,642	5,761,815	6,408,650	6,441,210
Foreign currency	146,384	145,292	142,514	150,432	148,839	144,539	140,656	152,916	159,020	148,644
Deposits	1,688,744	1,781,837	1,855,157	1,869,870	1,961,198	1,802,982	1,798,440	1,853,246	2,065,594	2,111,662
Securities other than shares	804,166	786,061	757,606	802,979	796,396	826,569	814,361	850,227	956,602	916,988
Loans	2,116,390	2,233,057	2,171,119	2,188,338	2,295,221	2,451,141	2,444,966	2,519,473	2,808,159	2,870,788
Other	373,892	362,206	367,310	358,148	342,196	347,254	366,219	385,953	419,275	393,148
Liabilities to nonresidents	4,362,123	4,348,904	4,299,880	4,316,342	4,478,912	4,446,719	4,452,584	4,677,342	5,087,805	4,849,645
Deposits	1,211,280	1,206,391	1,215,578	1,213,307	1,267,048	1,301,679	1,305,586	1,372,424	1,495,890	1,425,958
Securities other than shares	78,889	80,212	87,009	84,503	88,435	97,555	95,575	99,402	102,907	96,983
Loans	2,943,996	2,932,112	2,865,426	2,860,072	2,986,754	2,910,236	2,918,972	3,068,404	3,344,444	3,188,095
Other	127,958	130,189	131,868	158,460	136,674	137,249	132,450	137,112	144,564	138,609
Claims on central bank	2,665,418	2,532,976	2,595,735	2,214,147	2,189,704	2,208,846	1,840,103	1,819,309	1,986,912	1,841,356
Currency	572,419	581,857	564,520	599,051	584,308	595,623	609,684	621,109	639,089	681,351
Deposits	1,497,502	1,351,383	1,627,801	1,161,430	1,144,295	1,594,919	1,197,066	1,188,048	1,337,521	1,160,005
Securities other than shares	595,497	599,736	403,413	453,666	461,100	18,305	33,353	10,152	10,302	—
Net claims on general government	892,920	874,580	713,310	653,142	475,286	317,512	317,771	119,315	36,787	117,479
Claims on federal government	1,386,707	1,521,504	1,594,945	1,610,866	1,637,122	1,719,126	1,767,309	1,787,609	2,108,183	2,093,448
Securities	1,369,588	1,505,115	1,577,439	1,593,861	1,619,541	1,702,116	1,742,506	1,762,714	2,084,191	2,061,201
Other claims	17,118	16,390	17,506	17,004	17,581	17,010	24,803	24,895	23,992	32,247
Claims on state and local government	582,623	569,222	558,155	522,215	502,618	495,287	497,952	489,240	477,167	469,608
Securities	324,616	318,819	317,110	297,692	297,592	280,287	281,528	284,553	267,368	254,813
Other claims	258,006	250,403	241,046	224,523	205,026	215,000	216,425	204,687	209,798	214,795
Liabilities to federal government	726,980	839,554	910,987	903,520	979,087	1,208,226	1,175,267	1,350,832	1,778,166	1,781,900
Deposits	706,630	817,309	891,562	884,377	961,134	1,190,542	1,156,864	1,333,674	1,761,391	1,763,777
Other liabilities	20,350	22,245	19,425	19,143	17,953	17,684	18,403	17,159	16,775	18,123

Table 1.16 (end)

(millions of rubles, end of period)

	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011	Sep, 2011	Oct, 2011
Liabilities to state and local government	349,429	376,592	528,803	576,419	685,366	688,676	772,223	806,702	770,396	663,677
Deposits	349,429	376,592	528,803	576,419	685,366	688,676	772,223	806,702	770,396	663,677
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	20,696,937	20,884,452	21,188,766	21,535,213	22,071,000	22,443,951	22,962,413	23,593,947	24,625,428	24,803,299
Other financial institutions	531,225	546,856	594,122	560,996	592,908	620,018	647,094	655,349	733,121	728,465
Public nonfinancial organizations	296,872	294,471	283,528	280,213	294,265	300,684	301,509	306,603	328,748	339,389
Other nonfinancial organizations	15,415,349	15,560,669	15,721,558	15,969,013	16,314,603	16,533,166	16,841,730	17,285,937	18,028,455	18,077,387
Households	4,453,491	4,482,456	4,589,559	4,724,991	4,869,224	4,990,084	5,172,080	5,346,058	5,535,103	5,658,058
Liabilities to central bank	581,486	577,171	574,117	583,386	576,120	578,672	586,763	587,879	790,696	1,241,807
Deposits included in broad money	18,253,828	18,538,110	18,654,218	18,596,292	18,878,209	19,183,625	19,203,362	19,521,321	20,177,963	20,038,865
Transferable deposits	5,474,427	5,543,921	5,457,691	5,323,477	5,398,579	5,649,878	5,544,596	5,637,003	5,809,862	5,586,604
Other financial institutions	296,439	279,795	349,690	266,889	301,505	327,109	283,118	294,743	343,857	265,822
Public nonfinancial organizations	365,469	385,404	392,003	400,621	380,980	358,867	341,846	362,079	348,548	367,281
Other nonfinancial organizations	3,342,566	3,358,514	3,192,252	3,014,489	3,090,971	3,191,116	3,115,065	3,216,684	3,334,720	3,189,708
Households	1,469,953	1,520,208	1,523,746	1,641,478	1,625,123	1,772,786	1,804,567	1,763,497	1,782,737	1,763,794
Other deposits	12,779,401	12,994,189	13,196,527	13,272,816	13,479,630	13,533,746	13,658,766	13,884,318	14,368,101	14,452,260
Other financial institutions	573,596	576,813	605,415	639,177	628,003	643,093	677,210	682,086	717,880	725,651
Public nonfinancial organizations	193,009	192,091	178,974	183,341	188,453	197,532	193,425	194,754	219,543	204,902
Other nonfinancial organizations	3,661,584	3,740,559	3,834,244	3,792,300	3,929,021	3,867,025	3,891,114	3,958,814	4,205,106	4,320,691
Households	8,351,212	8,484,726	8,577,894	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	314,167	324,981	296,612	314,604	292,158	289,380	296,846	301,623	581,906	587,013
Securities other than shares excluded from broad money	603,041	608,928	642,788	656,242	678,419	673,450	708,027	708,521	755,536	707,665
Shares and other equity	4,687,218	4,753,622	4,736,487	4,751,351	4,761,032	4,754,950	4,837,986	4,791,861	4,736,517	4,834,408
Other items (net)	582,986	448,747	587,417	554,050	614,990	615,999	599,361	705,840	927,355	943,942
Other liabilities	3,083,943	3,107,138	3,139,746	3,157,911	3,244,361	3,290,441	3,326,000	3,474,922	3,659,112	3,663,880
Other assets	2,201,716	2,233,073	2,191,955	2,231,278	2,241,795	2,276,302	2,320,525	2,384,264	2,445,481	2,449,286
Consolidation adjustment	—299,240	—425,319	—360,375	—372,583	—387,577	—398,140	—406,115	—384,818	—286,276	—270,652

Table 1.17

Banking System Survey

(millions of rubles, end of period)

	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010
Net foreign assets	1,519,101	2,057,815	3,154,177	4,846,332	6,881,938	9,912,850	12,197,869	13,942,674	15,041,198
Claims on nonresidents	2,221,447	3,000,291	4,318,662	6,649,147	9,733,962	14,050,190	17,210,975	18,215,742	19,774,767
Liabilities to nonresidents	702,347	942,476	1,164,485	1,802,815	2,852,024	4,137,339	5,013,106	4,273,068	4,733,568
Domestic claims	2,908,715	3,681,579	4,368,648	4,498,006	5,795,598	7,951,912	10,078,161	13,241,822	17,468,220
Net claims on general government	808,951	683,122	-6,414	-1,391,445	-2,964,867	-5,126,530	-7,867,138	-5,174,038	-3,318,681
Claims on federal government	1,197,713	1,125,794	1,055,713	794,817	832,145	979,456	887,765	1,235,654	1,722,664
Claims on state and local government	52,498	99,094	133,817	153,542	195,480	243,843	354,836	503,173	584,219
Liabilities to federal government	370,510	441,919	997,852	2,048,886	3,500,102	5,722,912	8,405,327	6,261,232	4,832,879
Liabilities to state and local government	70,751	99,847	198,092	290,917	492,390	626,917	704,411	651,633	792,686
Claims on other sectors	2,099,764	2,998,458	4,375,061	5,889,450	8,760,465	13,078,442	17,945,299	18,415,861	20,786,901
Other financial institutions	29,385	48,810	67,735	93,507	209,874	227,007	498,341	564,379	648,990
Public nonfinancial organizations	123,862	143,829	166,923	194,090	221,908	289,320	294,811	287,027	299,299
Other nonfinancial organizations	1,802,481	2,503,449	3,519,869	4,422,124	6,260,173	9,317,091	12,771,892	13,631,849	15,312,772
Households	144,036	302,369	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605	4,525,840

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

	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010
Broad money liabilities	2,858,842	3,954,302	5,288,781	7,213,411	10,126,763	14,236,123	16,276,697	19,095,800	23,791,156
Currency outside banking system	763,246	1,147,039	1,534,755	2,009,240	2,785,174	3,702,237	3,794,829	4,038,051	5,062,746
Transferable deposits	726,005	1,012,150	1,288,712	1,813,111	2,747,153	3,829,440	3,787,544	4,247,619	5,762,583
Other financial institutions	37,357	68,923	91,462	127,710	155,827	212,261	235,662	194,504	282,514
Public nonfinancial organizations	116,117	115,587	130,733	168,798	203,736	292,353	403,267	461,535	526,191
Other nonfinancial organizations	438,454	622,529	813,930	1,135,190	1,759,058	2,400,672	2,242,256	2,457,783	3,311,434
Households	134,076	205,111	252,587	381,413	628,533	924,154	906,359	1,133,796	1,642,443
Other deposits	1,369,592	1,795,113	2,465,314	3,391,060	4,594,436	6,704,446	8,694,323	10,810,129	12,965,827
Other financial institutions	56,223	36,743	88,404	123,858	159,124	263,979	578,014	621,403	603,337
Public nonfinancial organizations	50,489	59,348	57,968	67,186	79,509	85,352	94,552	180,182	202,931
Other nonfinancial organizations	342,974	357,539	558,431	787,046	1,139,361	2,065,195	2,968,660	3,600,220	3,893,533
Households	919,905	1,341,483	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324	8,266,026
Deposits excluded from broad money	42,679	30,081	35,790	30,760	21,396	40,518	307,041	336,399	289,021
Securities other than shares excluded from broad money	343,678	509,582	482,889	527,397	723,735	701,375	657,165	617,860	643,084
Shares and other equity	837,683	948,387	1,027,953	1,373,785	1,658,797	3,201,948	5,158,176	6,219,422	6,968,692
Other items (net)	344,934	297,042	687,411	198,985	146,845	-315,202	-123,049	915,016	817,465
Other liabilities	717,825	740,715	1,181,236	973,439	1,220,877	1,306,187	2,197,940	3,616,755	3,767,406
Other assets	384,959	444,990	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613	2,591,521
Consolidation adjustment	12,068	1,317	-8,106	-40,760	-88,393	-182,776	-241,335	-350,126	-358,420

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

	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011
Net foreign assets	14,871,616	14,996,172	15,025,279	15,210,685	15,439,126	15,599,853	15,595,018
Claims on nonresidents	19,497,851	19,604,366	19,582,345	19,803,992	20,174,197	20,303,073	20,299,434
Liabilities to nonresidents	4,626,235	4,608,194	4,557,066	4,593,307	4,735,070	4,703,219	4,704,415
Domestic claims	16,843,414	16,893,524	17,005,074	16,904,996	17,243,770	17,234,676	17,299,422
Net claims on general government	-3,971,423	-4,109,267	-4,299,484	-4,742,848	-4,937,972	-5,317,361	-5,770,950
Claims on federal government	1,725,264	1,857,564	1,926,429	1,935,094	1,948,943	2,032,315	2,077,141
Claims on state and local government	583,048	569,650	558,587	522,640	503,044	495,717	498,372
Liabilities to federal government	5,366,993	5,607,518	5,520,520	5,617,344	5,745,991	6,259,768	6,576,106
Liabilities to state and local government	912,742	928,963	1,263,980	1,583,238	1,643,968	1,585,625	1,770,357
Claims on other sectors	20,814,837	21,002,791	21,304,558	21,647,844	22,181,741	22,552,038	23,070,372
Other financial institutions	644,994	660,624	705,532	669,501	699,985	724,055	750,081
Public nonfinancial organizations	296,873	294,472	283,528	280,214	294,265	300,684	301,510
Other nonfinancial organizations	15,419,480	15,565,239	15,725,940	15,973,139	16,318,267	16,537,214	16,846,701
Households	4,453,491	4,482,456	4,589,559	4,724,991	4,869,224	4,990,084	5,172,080

Table 1.17 (cont.)

(millions of rubles, end of period)

	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011
Broad money liabilities	23,153,157	23,507,375	23,641,138	23,737,391	24,034,835	24,454,991	24,580,810
Currency outside banking system	4,830,706	4,898,028	4,918,226	5,071,273	5,079,818	5,192,204	5,306,572
Transferable deposits	5,527,047	5,598,995	5,518,123	5,380,650	5,460,985	5,714,818	5,602,470
Other financial institutions	296,745	280,321	350,934	267,511	302,699	328,999	284,782
Public nonfinancial organizations	404,849	426,373	437,783	443,406	426,118	405,974	382,321
Other nonfinancial organizations	3,355,500	3,372,093	3,205,660	3,028,255	3,107,045	3,207,059	3,130,801
Households	1,469,953	1,520,208	1,523,746	1,641,478	1,625,123	1,772,786	1,804,567
Other deposits	12,795,403	13,010,351	13,204,789	13,285,468	13,494,032	13,547,969	13,671,768
Other financial institutions	589,596	592,973	613,675	651,827	642,403	657,313	690,210
Public nonfinancial organizations	193,010	192,093	178,975	183,343	188,455	197,533	193,426
Other nonfinancial organizations	3,661,584	3,740,560	3,834,244	3,792,301	3,929,021	3,867,025	3,891,115
Households	8,351,212	8,484,726	8,577,894	8,657,998	8,734,153	8,826,097	8,897,017
Deposits excluded from broad money	314,167	324,981	296,612	314,604	292,158	289,380	296,846
Securities other than shares excluded from broad money	603,041	608,928	642,788	656,242	678,419	673,450	708,027
Shares and other equity	7,046,024	7,112,310	7,094,461	7,160,248	7,169,750	7,162,852	7,245,753
Other items (net)	598,640	336,104	355,355	247,195	507,733	253,857	63,005
Other liabilities	3,509,009	3,401,342	3,315,968	3,267,031	3,539,532	3,313,791	3,228,150
Other assets	2,527,672	2,556,114	2,516,628	2,564,052	2,561,069	2,587,272	2,675,645
Consolidation adjustment	-382,697	-509,124	-443,985	-455,784	-470,730	-472,662	-489,500

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

	Aug, 2011			Sep, 2011			Oct, 2011		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Net foreign assets	-86,853	16,637,910	16,551,057	49,520	17,466,267	17,515,787	181,108	16,856,848	17,037,956
Claims on nonresidents	956,617	20,536,697	21,493,314	1,074,195	21,813,420	22,887,615	1,155,545	21,002,734	22,158,279
Liabilities to nonresidents	1,043,470	3,898,787	4,942,257	1,024,675	4,347,153	5,371,828	974,437	4,145,886	5,120,324
Domestic claims	16,902,283	651,617	17,553,900	17,974,155	661,784	18,635,939	17,963,647	611,291	18,574,938
Net claims on general government	-3,230,570	-2,909,426	-6,139,997	-3,166,723	-3,206,157	-6,372,880	-3,542,474	-3,061,282	-6,603,756
Claims on federal government	1,910,691	192,013	2,102,704	2,211,175	223,410	2,434,585	2,208,048	209,487	2,417,535
Claims on state and local government	489,194	465	489,659	477,070	509	477,579	469,533	478	470,011
Liabilities to federal government	3,826,285	3,097,946	6,924,230	4,137,989	3,425,703	7,563,692	4,524,781	3,267,121	7,791,902
Liabilities to state and local government	1,804,171	3,959	1,808,130	1,716,979	4,373	1,721,352	1,695,274	4,127	1,699,401
Claims on other sectors	20,132,853	3,561,043	23,693,897	21,140,878	3,867,941	25,008,819	21,506,121	3,672,573	25,178,694
Other financial institutions	618,213	132,126	750,339	968,227	143,695	1,111,922	968,762	130,804	1,099,566
Public nonfinancial organizations	237,947	68,656	306,603	253,181	75,568	328,749	267,559	71,831	339,390
Other nonfinancial organizations	14,255,407	3,035,489	17,290,896	14,734,945	3,298,099	18,033,044	14,936,152	3,145,529	18,081,681
Households	5,021,286	324,772	5,346,058	5,184,526	350,578	5,535,103	5,333,649	324,409	5,658,058

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

	Aug, 2011			Sep, 2011			Oct, 2011		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
	X	X	X	X	X	X	X	X	X
Broad money liabilities			24,942,552			25,680,287			25,559,359
Money Supply (National Definition)	21,083,828	X	X	21,497,372	X	X	21,380,938	X	X
Currency outside banking system	5,342,990	—	5,342,990	5,420,381	—	5,420,381	5,420,129	—	5,420,129
Transferable deposits	5,700,423	—	5,700,423	5,871,303	—	5,871,303	5,652,520	—	5,652,520
Other financial institutions	295,677	—	295,677	346,107	—	346,107	267,681	—	267,681
Public nonfinancial organizations	409,494	—	409,494	392,215	—	392,215	414,154	—	414,154
Other nonfinancial organizations	3,231,755	—	3,231,755	3,350,244	—	3,350,244	3,206,891	—	3,206,891
Households	1,763,497	—	1,763,497	1,782,737	—	1,782,737	1,763,794	—	1,763,794
Other deposits	10,040,415	3,858,724	13,899,140	10,205,688	4,182,915	14,388,603	10,308,290	4,178,421	14,486,711
Other financial institutions	653,927	42,979	696,906	693,043	45,336	738,380	717,534	42,567	760,101
Public nonfinancial organizations	163,251	31,505	194,756	186,014	33,530	219,544	171,926	32,976	204,902
Other nonfinancial organizations	2,073,490	1,885,325	3,958,815	2,148,914	2,056,192	4,205,107	2,202,858	2,117,834	4,320,692
Households	7,149,748	1,898,915	9,048,663	7,177,716	2,047,856	9,225,572	7,215,972	1,985,045	9,201,017
Deposits excluded from broad money	204,805	96,818	301,623	485,266	96,640	581,906	480,999	106,013	587,013
Securities other than shares excluded from broad money	512,056	196,465	708,521	515,643	239,892	755,536	479,906	227,759	707,665
Shares and other equity	7,199,527	0	7,199,527	7,143,925	0	7,143,925	7,241,748	0	7,241,748
Other items (net)	952,733	0	952,733	1,990,072	0	1,990,072	1,517,109	0	1,517,109
Other liabilities	4,137,274	0	4,137,274	5,115,967	0	5,115,967	4,635,546	0	4,635,546
Other assets	2,716,526	0	2,716,526	2,756,366	0	2,756,366	2,763,956	0	2,763,956
Consolidation adjustment	—468,015	0	—468,015	—369,529	0	—369,529	—354,482	0	—354,482

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		
2008					
31.12	12,975.9	3,794.8	9,181.1	1.1	—
2009					
31.01	11,430.9	3,312.7	8,118.2	—11.9	—11.9
28.02	11,465.2	3,301.6	8,163.5	0.3	—11.6
31.03	11,581.6	3,278.3	8,303.3	1.0	—10.7
30.04	11,838.7	3,410.1	8,428.5	2.2	—8.8
31.05	12,331.6	3,461.9	8,869.7	4.2	—5.0
30.06	12,650.5	3,522.5	9,128.0	2.6	—2.5
31.07	12,618.1	3,550.1	9,068.0	—0.3	—2.8
31.08	12,797.3	3,506.6	9,290.7	1.4	—1.4
30.09	13,101.9	3,485.6	9,616.4	2.4	1.0
31.10	13,376.9	3,566.7	9,810.2	2.1	3.1
30.11	13,713.3	3,600.1	10,113.2	2.5	5.7
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

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		
31.12.2000	721.6	446.5	130.1	124.3	20.7	—	
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	
2010							
30.11	6,945.4	5,142.5	599.9	185.7	146.2	871.1	
31.12	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
2011							
31.01	7,496.0	5,403.1	543.7	192.1	761.6	595.5	
28.02	7,431.1	5,479.9	633.6	195.2	522.6	599.7	
31.03	7,514.2	5,482.7	597.2	244.1	786.7	403.4	
30.04	7,285.4	5,670.3	616.4	280.8	264.2	453.7	
31.05	7,268.8	5,664.1	649.9	335.4	158.3	461.1	
30.06	7,410.3	5,787.8	786.5	331.3	486.4	18.3	
31.07	7,147.3	5,916.3	710.4	341.6	145.7	33.4	
31.08	7,163.1	5,964.1	649.5	342.6	196.8	10.2	
30.09	7,407.9	6,059.5	781.6	347.0	209.5	10.3	
31.10	7,261.6	6,101.5	681.6	356.6	122.0	—	
30.11	7,464.8	6,139.7	735.7	369.6	219.9	—	

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		
2011							
2.11	7,291.2	6,106.7	667.2	356.6	160.8	—	
3.11	7,174.0	6,123.2	562.4	356.6	131.8	—	
7.11	7,179.0	6,164.0	543.1	356.6	115.4	—	
8.11	7,239.9	6,174.7	556.0	356.6	152.7	—	
9.11	7,343.9	6,150.5	697.9	356.6	138.9	—	
10.11	7,244.8	6,140.0	486.4	356.6	261.9	—	
11.11	7,515.6	6,153.4	894.7	356.6	110.9	—	
14.11	7,527.1	6,185.5	888.6	355.7	97.2	—	
15.11	7,612.4	6,208.1	906.9	355.7	141.7	—	
16.11	7,634.9	6,211.4	967.8	355.6	100.1	—	
17.11	7,619.5	6,200.8	932.1	361.7	124.9	—	
18.11	7,404.9	6,214.6	707.5	369.5	113.2	—	
21.11	7,443.3	6,244.6	717.6	369.6	111.6	—	
22.11	7,432.0	6,255.7	668.8	369.6	137.9	—	
23.11	7,438.9	6,232.2	698.7	369.6	138.4	—	
24.11	7,400.5	6,218.1	679.7	369.5	133.1	—	
25.11	7,322.8	6,210.7	601.3	369.5	141.3	—	
28.11	7,401.5	6,215.9	707.4	369.5	108.7	—	
29.11	7,382.5	6,208.8	688.0	369.6	116.2	—	
30.11	7,394.4	6,175.4	734.8	369.6	114.6	—	

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							
Claims on nonresidents	8,350	20,025	25,067	36,630	42,212	66,169	61,953
Foreign currency	29,912	38,645	48,041	62,561	72,318	92,170	90,342
Deposits	13	597	2,514	1,132	1,127	1,126	1,140
Securities other than shares	1,477	2,039	3,549	4,904	2,165	2,351	2,065
Loans	6,885	8,660	5,070	11,728	21,202	28,282	27,109
Other	400	813	240	247	239	171	677
Liabilities to nonresidents	21,137	26,537	36,668	44,549	47,585	60,240	59,352
Loans	21,562	18,620	22,974	25,931	30,106	26,002	28,388
Other	393	680	1,066	1,706	1,605	1,349	943
Claims on banking system	21,169	17,941	21,908	24,225	28,500	24,653	27,445
Currency	466,684	491,690	551,709	601,905	643,626	640,808	663,233
Other	20,293	16,873	14,667	12,870	14,812	14,097	14,225
Net claims on general government	446,391	474,816	537,042	589,035	628,814	626,711	649,008
Claims on general government	51,976	43,752	63,441	77,158	82,392	95,704	98,512
Liabilities to general government	57,734	50,374	71,084	82,122	91,446	105,016	107,212
Claims on other sectors	5,758	6,621	7,643	4,964	9,054	9,312	8,700
Other financial institutions	539,448	533,944	655,606	761,805	824,849	865,527	873,026
Nonfinancial organizations	198,361	272,560	309,671	316,593	335,672	330,898	359,880
Households	339,200	258,181	344,857	441,884	486,698	531,914	511,300
Securities other than shares	1,888	3,203	1,078	3,327	2,479	2,714	1,845
Loans	5,586	5,875	4,458	18,331	3,458	18,739	3,472
Of which: credit institutions	8,817	11,784	22,310	24,503	37,300	40,683	47,076
Insurance technical reserves	5,059	4,690	17,633	18,878	19,541	18,717	38,172
Net equity of households in life insurance reserves	724,300	833,029	954,639	1,135,680	1,279,448	1,344,728	1,407,028
Net equity of households in pension funds	23,732	30,561	34,669	41,935	42,558	43,762	49,192
Prepaid premiums/reserves against outstanding claims	401,796	456,061	567,681	713,506	832,180	877,562	922,770
Of which: credit institutions	298,772	346,407	352,289	380,239	404,709	423,404	435,066
Shares and other equity	10,480	6,436	5,027	6,006	10,543	7,026	7,669
Other items (net)	306,429	287,714	345,577	359,862	379,489	372,325	361,249
	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	15,666,022	17,577,740
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	5,400,217
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	622,516
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	1,814,730

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

Table 2.1

The Bank of Russia Balance Sheet

2011

(millions of rubles)

	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12
1. Precious metals	1,200,916	1,094,595	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
2. Funds placed with nonresidents and securities issued by nonresidents	13,271,928	13,100,834	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
3. Credits and deposits	514,303	505,962	500,685	498,282	505,234	495,069	493,082	500,455	490,321	971,929	1,439,963	1,657,341
4. Securities	440,512	431,739	429,211	424,601	417,337	404,985	406,339	402,960	408,300	419,677	417,248	420,616
of which:												
— Russian government securities	347,161	338,422	335,920	331,327	324,103	311,723	313,070	309,713	314,999	326,265	323,927	327,243
5. Claims on IMF	—	539,353	527,893	522,374	515,218	533,289	532,529	529,571	555,243	607,109	576,750	590,294
6. Other assets	98,732	362,835	527,966	654,196	664,746	592,251	615,364	731,433	184,088	127,353	116,722	107,006
of which:												
— fixed assets ¹	74,388	X	X	X	X	X	X	X	X	X	X	X
— advance payments on profit tax	164	—	—	—	—	—	—	—	—	—	—	—
Total assets	15,526,391	16,035,318	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
1. Cash in circulation	5,792,464	5,413,310	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
2. Funds in accounts with the Bank of Russia	6,430,681	6,836,709	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
of which:												
— Russian government funds	3,269,720	3,834,574	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
— funds of resident credit institutions	1,817,134	3,834,574	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
3. Float	6,708	48,375	56,095	44,885	35,002	37,531	40,919	44,595	29,043	29,366	57,583	33,355
4. Bank of Russia bonds	588,598	595,354	599,807	403,293	453,622	461,160	18,302	33,419	10,152	10,303	—	—
5. Liabilities to IMF	—	481,304	477,096	461,543	456,409	449,333	449,880	438,161	448,834	468,836	468,874	465,759
5. Other liabilities	144,797	301,460	299,018	307,699	258,105	262,521	128,296	185,966	433,774	1,156,552	661,827	931,543
6. Capital	2,358,878	2,358,806	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
7. Profit of a fiscal year	204,265	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	15,526,391	16,035,318	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

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

Table 2.4

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

Period of validity	Scaling Factor
1.11.2009 —	0.2

Table 2.5

Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia¹

The period of averaging	Volume, billions of rubles
2010	
10.01.2010 — 10.02.2010	200.3
10.02.2010 — 10.03.2010	203.5
10.03.2010 — 10.04.2010	197.1
10.04.2010 — 10.05.2010	185.6
10.05.2010 — 10.06.2010	205.3
10.06.2010 — 10.07.2010	206.8
10.07.2010 — 10.08.2010	207.8
10.08.2010 — 10.09.2010	217.3
10.09.2010 — 10.10.2010	219.8
10.10.2010 — 10.11.2010	225.7
10.11.2010 — 10.12.2010	227.5
10.12.2010 — 10.01.2011	233.1
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

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 and settlement centres of the organised securities market

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

¹ Since April 30, 2011 operations are suspended, except for the loans extended in accordance with the Order No. OD-561, dated August 11, 2009

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				number of the Bank of Russia territorial branches	
	extended loans, millions of rubles		number of credit institutions (branches)	of which: in the Moscow region	extended loans, millions of rubles		number of credit institutions (branches)	of which: in the Moscow region		
	total	of which: in the Moscow region			total	of which: in the Moscow region				
2011										
1.11	242,019.72	220,506.61	213	84	305.67	101.55	2	1	2	2
2.11	262,976.39	221,698.48	238	84	111.37	83.60	4	2	3	3
3.11	298,425.29	259,257.11	257	87	60.70	60.70	2	2	1	1
7.11	218,528.51	187,173.91	221	85	158.15	114.06	3	1	2	2
8.11	260,343.97	230,215.63	232	96	45.05	45.05	2	2	1	1
9.11	328,086.45	293,918.51	256	93	39.00	35.29	4	3	2	2
10.11	287,030.06	244,224.55	290	104	8.78	1.74	5	2	4	4
11.11	139,637.29	101,298.12	249	79	18.49	18.49	1	1	1	1
14.11	197,868.87	161,416.42	280	106	1,351.87	1,322.68	4	2	3	3
15.11	124,702.45	91,976.50	231	86	26.49	10.96	3	1	3	3
16.11	124,408.28	96,960.13	216	77	4.57	4.57	1	1	1	1
17.11	135,962.90	104,715.74	262	84	36.10	36.10	3	3	1	1
18.11	135,656.42	103,630.54	243	82	123.53	69.11	4	1	3	3
21.11	170,341.30	134,259.71	243	81	74.72	54.27	4	2	3	3
22.11	161,152.78	131,880.31	227	82	989.99	989.63	3	2	2	2
23.11	185,408.08	155,085.83	229	78	50.95	50.95	4	4	1	1
24.11	168,609.15	136,586.49	223	80	289.39	278.82	6	3	4	4
25.11	320,624.53	283,083.12	249	91	69.45	41.82	7	5	3	3
28.11	290,705.06	255,146.53	237	85	17.54	17.54	1	1	1	1
29.11	245,542.87	217,114.60	211	78	5,893.35	5,889.16	4	3	2	2
30.11	194,830.45	163,210.60	204	83	1,526.29	1,526.29	3	3	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.	
	2	total amount of loans, millions of rubles					of which:					number of announced/valid lombard loan auctions				
		on fixed-term rate					on auction					on 1 week	on 3 months	on 6 months ²		on 12 months ³
		3	4	5	6	7	8	9	10	11	12						13	14
		on 1 day	on 7 days	on 30 days ¹	on 1 week	on 3 months	on 6 months ²	on 12 months ²	on 12 months ³	on 1 week	on 3 months	on 6 months ²	on 12 months ³			
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		

Table 2.10 (end)

	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:						
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days ⁵	from 181 days to 1 year ⁶	19	20	
1	15	16	17	18	19	20		
2010								
October	2,267.82	72.00	903.82	1,292.00	—	—	7.11	
November	2,947.11	2.00	1,850.82	1,094.29	—	—	7.02	
December	8,464.91	9.00	6,545.99	1,909.92	—	—	6.97	
2011								
January	2,169.63	0.00	205.85	1,963.78	—	—	7.23	
February	479.43	12.40	278.79	188.24	—	—	7.04	
March	1,427.50	356.50	321.00	750.00	—	—	7.76	
April	172.80	—	172.80	—	—	—	7.00	
May	427.30	—	427.30	—	—	—	7.25	
June	174.23	6.00	168.23	—	—	—	7.25	
July	459.70	52.20	407.50	—	—	—	7.25	
August	318.87	90.46	228.41	—	—	—	7.25	
September	1,103.38	94.06	329.32	680.00	—	—	7.79	
October	81,587.00	50.00	81,537.00	—	—	—	7.00	
November	22,427.00	528.00	1,105.00	19,394.00	1,400.00	—	7.55	

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 (except for the loans, extended in accordance with the Order No. OD-561, dated August 11, 2009).⁶ Since April 30, 2011 operations are suspended, except for the loans extended in accordance with the Order No. OD-561, dated August 11, 2009.

Table 2.11

Average Weighted Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates			On deposit operations attracted on auction rates by maturity			On all deposit operations attracted on auction rates		On all deposit operations
	demand deposit	one week		one day	one week	four weeks / one month ¹	three months ²	On all deposit operations attracted on auction rates	On all deposit operations attracted on auction rates	On all deposit operations attracted on auction rates		
		one day	one week									
2010												
January	3.50	3.50	4.00	3.87	5.00	—	—	5.00	4.20	5.00	4.20	
February	3.44	3.44	3.96	3.90	4.87	—	—	4.87	4.20	4.87	4.20	
March	3.23	3.22	3.73	3.56	4.20	4.20	4.20	4.20	3.77	4.20	3.79	
April	2.99	2.88	3.48	3.43	3.72	3.89	—	3.72	3.46	3.77	3.52	
May	2.75	2.65	3.25	3.18	3.46	—	—	3.46	3.23	3.46	3.20	
June	2.50	2.50	2.75	2.70	3.23	—	—	3.23	3.15	3.23	2.78	
July	2.50	2.50	2.75	2.70	3.15	—	—	3.15	3.03	3.15	2.78	
August	2.50	2.50	2.75	2.68	3.03	—	—	3.03	2.92	3.03	2.73	
September	2.50	2.50	2.75	2.69	3.13	—	—	3.13	2.87	3.13	2.73	
October	2.50	2.50	2.75	2.67	2.92	—	—	2.92	2.87	2.92	2.70	
November	2.50	2.50	2.75	2.68	2.87	—	—	2.87	2.90	2.87	2.70	
December	2.54	2.53	2.92	2.82	2.90	—	—	2.90	—	2.90	2.82	
2011												
January	2.75	2.75	3.00	2.93	3.11	—	—	3.11	3.11	3.11	2.94	
February	2.76	2.76	3.00	2.96	3.15	—	—	3.15	3.21	3.15	2.97	
March	3.00	3.00	3.00	3.00	3.21	—	—	3.21	3.25	3.21	3.04	
April	3.01	3.00	3.00	3.00	3.25	—	—	3.25	3.60	3.25	3.08	
May	3.26	3.25	3.25	3.25	3.38	—	—	3.38	3.54	3.38	3.26	
June	3.50	3.50	3.50	3.50	3.60	—	—	3.60	3.53	3.60	3.51	
July	3.50	3.50	3.50	3.50	3.54	—	—	3.54	3.63	3.54	3.50	
August	3.50	3.50	3.50	3.50	3.53	—	—	3.53	3.79	3.53	3.50	
September	3.61	3.61	3.64	3.61	3.63	—	—	3.63	3.78	3.63	3.61	
October	3.75	3.75	3.75	3.75	3.79	—	—	3.79	—	3.79	3.75	
November	3.75	3.75	3.75	3.75	3.78	—	—	3.78	—	3.78	3.75	

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	
				demand deposits	one day	one week	four weeks / one month ¹	three months ²
2010								
January	304	60	1,888,509.62	23.55	7.57	62.32	6.56	—
February	281	60	1,573,548.38	13.12	7.68	70.31	8.88	—
March	289	59	2,708,106.90	16.83	10.75	66.30	5.88	0.24
April	282	56	2,354,182.24	8.70	3.90	81.98	4.78	0.64
May	280	56	3,221,455.60	12.73	10.95	74.98	1.34	—
June	298	54	3,986,878.68	11.01	28.69	57.47	2.83	—
July	296	58	3,272,344.88	8.53	30.95	56.80	3.72	—
August	288	57	3,476,022.45	10.18	43.26	44.13	2.43	—
September	292	59	3,666,234.23	8.32	41.29	47.26	3.13	—
October	287	58	3,804,271.07	5.67	59.10	33.62	1.61	—
November	265	56	2,130,387.00	8.11	52.02	38.82	1.04	—
December	309	57	3,193,960.24	7.77	58.38	32.55	1.30	—
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	—

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
2.06.2011	One month	56	32	35.41	3.35	5.50	3.60	3.58	9.48
9.06.2011	One month	57	35	10.51	3.55	5.50	3.60	3.60	7.00
16.06.2011	One month	46	26	39.14	3.50	5.50	3.60	3.60	24.08
23.06.2011	One month	37	23	4.69	3.50	5.50	3.60	3.60	2.24
30.06.2011	One month	54	36	59.73	3.55	5.50	3.55	3.55	4.02
7.07.2011	One month	64	37	92.38	3.50	5.50	3.55	3.54	7.81
14.07.2011	One month	52	29	77.67	3.50	5.50	3.55	3.53	4.20
21.07.2011	One month	39	25	73.24	3.50	5.50	3.55	3.53	1.84
28.07.2011	One month	47	31	26.23	3.50	5.50	3.55	3.53	3.42
4.08.2011	One month	51	29	28.90	3.50	5.50	3.55	3.54	5.01
11.08.2011	One month	54	29	22.46	3.50	5.50	3.55	3.52	4.37
18.08.2011	One month	43	24	18.61	3.50	5.50	3.55	3.53	2.11
25.08.2011	One month	47	29	20.83	3.50	5.50	3.55	3.52	3.11
1.09.2011	One month	44	27	9.78	3.50	5.50	3.55	3.54	5.26
8.09.2011	One month	51	32	7.63	3.50	5.50	3.55	3.51	4.39
15.09.2011	One month	48	31	5.35	3.50	5.50	3.80	3.59	2.94
22.09.2011	One month	40	27	4.32	3.75	5.50	3.80	3.79	2.43
29.09.2011	One month	46	31	7.70	3.70	5.50	3.80	3.79	4.22
6.10.2011	One month	54	32	8.68	3.70	5.50	3.80	3.78	4.94
13.10.2011	One month	46	34	5.07	3.70	5.50	3.80	3.79	2.78
20.10.2011	One month	39	27	4.56	3.75	5.50	3.80	3.79	2.54
27.10.2011	One month	44	28	8.21	3.75	5.50	3.80	3.79	4.39
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

Table 2.14

REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
2011				
1.11	310,478.54	1	5.27	517,355.91
2.11	395,278.05	3	5.27	395,838.17
3.11	174,168.96	4	5.28	338,499.66
7.11	183,842.20	1	5.27	348,172.89
8.11	227,145.05	1	5.26	391,475.75
9.11	313,400.61	4	5.27	313,960.73
10.11	434,993.55	1	5.26	589,342.72
11.11	429,844.47	3	5.26	584,193.64
14.11	495,702.17	1	5.26	650,051.34
15.11	538,729.35	1	5.26	693,078.52
16.11	691,981.89	9	5.35	692,542.01
17.11	178,453.01	1	5.28	483,619.08
18.11	189,629.68	3	5.27	494,795.75
21.11	228,020.89	1	5.27	533,186.96
22.11	211,903.07	1	5.27	517,069.14
23.11	486,096.34	4	5.26	528,104.11
24.11	187,238.26	1	5.27	484,049.21
25.11	446,266.19	3	5.27	743,077.14
28.11	497,817.24	1	5.28	794,628.19
29.11	500,484.52	1	5.28	797,295.47
30.11	733,913.67	4	5.29	775,921.45

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
2010															
January	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	29.4283	29.3774	29.6409	29.4299
February	30.4312	30.3996	30.1830	29.8779	30.0054	30.4666	30.4666	30.4666	30.5158	30.3735	30.2462	30.1245	30.1595	30.1595	30.1595
March	29.9484	29.9300	29.9779	29.8140	29.8217	29.8366	29.8366	29.8366	29.8366	29.7499	29.7249	29.5195	29.3897	29.3897	29.3897
April	29.4956	29.4394	29.2194	29.2194	29.2194	29.2097	29.2416	29.2940	29.4003	29.3232	29.3232	29.3232	28.9428	29.0294	29.0444
May	29.1537	29.1537	29.1537	29.1537	29.2982	29.6812	30.2971	30.7193	30.7193	30.7193	30.7193	30.3609	30.2048	29.8597	30.0575
June	30.7400	31.0702	31.1900	30.8938	31.0685	31.0685	31.0685	31.7798	31.6200	31.7302	31.5742	31.4471	31.4471	31.4471	31.4471
July	31.2554	31.3703	31.1942	31.1942	31.1942	31.1124	31.1124	31.0922	30.9479	30.7953	30.7953	30.7953	30.8823	30.8543	30.5390
August	30.1869	30.1869	30.1861	29.9681	29.7958	29.8633	29.8312	29.8312	29.8312	29.8186	30.0239	30.2050	30.4493	30.4199	30.4199
September	30.8669	30.8001	30.6858	30.6922	30.6922	30.6922	30.5771	30.7319	30.8873	30.8801	30.8937	30.8937	30.8937	30.6831	30.7049
October	30.5126	30.5094	30.5094	30.5094	30.4960	30.4360	29.8929	29.6334	29.9086	29.9086	29.9086	29.8317	30.0763	30.1269	29.9315
November	30.7821	30.7738	30.7941	30.7709	30.7709	30.7709	30.7709	30.7709	30.8029	30.8612	30.6925	30.5107	30.7722	30.8414	30.8414
December	31.3335	31.4555	31.3518	31.2641	31.2641	31.2641	31.2867	31.2238	31.2430	30.9831	30.8604	30.8604	30.8604	30.9006	30.7447
2011															
January	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.6252	30.3988	30.0926	29.9540
February	29.8018	29.6548	29.4219	29.3489	29.4136	29.4136	29.4136	29.3689	29.2550	29.3010	29.3535	29.3200	29.3200	29.3200	29.2583
March	28.9028	28.7569	28.6277	28.3228	28.1880	28.1717	28.1717	28.1717	28.1717	28.2945	28.4356	28.6317	28.6317	28.6317	28.6640
April	28.5162	28.3684	28.3684	28.3684	28.2277	28.3113	28.2164	28.2286	28.1211	28.1211	28.1211	27.9758	28.1456	28.1145	28.1886
May	27.5022	27.5022	27.5022	27.3348	27.3675	27.2625	27.6635	27.6635	27.6635	27.6635	27.8645	27.6288	27.9472	27.8497	27.8497
June	27.9805	27.9682	28.0419	27.8751	27.8751	27.8751	27.7752	27.7814	27.6847	27.7033	27.7907	27.7907	27.7907	27.7907	27.8984
July	27.8726	27.8536	27.8536	27.8536	27.8037	27.8622	27.8907	27.9853	27.8880	27.8880	27.8880	28.0839	28.3842	28.2557	28.0610
August	27.6796	27.5204	27.8154	27.8996	27.8432	28.3382	28.3382	28.3382	28.5210	29.4166	29.3065	29.4170	29.4452	29.4452	29.4452
September	28.9278	28.8911	29.0604	29.0604	29.0604	29.3436	29.6107	29.4905	29.5015	29.6904	29.6904	29.6904	30.3034	30.1872	30.3643
October	32.1100	32.1100	32.1100	32.5890	32.6799	32.6374	32.5085	32.2005	32.2005	32.2005	32.0096	31.4270	31.4151	31.2014	30.9905
November	30.1245	30.6448	30.6830	30.8438	30.8438	30.8438	30.8438	30.5694	30.5014	30.1033	30.8454	30.5282	30.5282	30.5282	30.2921

(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
2010																
January	29.5603	29.5603	29.5603	29.5963	29.5184	29.6941	29.7486	29.7458	29.7458	29.7458	30.0946	30.3136	30.2921	30.3631	30.4312	30.4312
February	30.2207	30.1176	29.9761	30.1138	30.1510	30.1510	30.1510	30.1510	30.1510	30.0309	30.0521	30.0388	29.9484	—	—	—
March	29.3353	29.4242	29.1927	29.2223	29.2565	29.2565	29.2565	29.3389	29.4707	29.5764	29.6572	29.5142	29.5142	29.5142	29.6309	29.3638
April	28.9310	29.0325	29.0325	29.0325	29.1969	29.1381	29.0906	29.1288	29.2743	29.2743	29.2743	29.0882	29.0623	29.3801	29.2886	—
May	30.0575	30.0575	30.6986	30.3946	30.6953	30.7523	31.0576	31.0576	31.0576	30.8754	31.4293	31.3538	30.8786	30.4956	30.4956	30.4956
June	31.4595	31.1566	31.1854	30.8840	30.8840	30.8840	30.7267	30.8960	30.9694	31.0149	31.0761	31.0761	31.0761	30.9833	31.1954	—
July	30.5619	30.4615	30.4615	30.4615	30.5739	30.4058	30.4059	30.5205	30.3839	30.3839	30.3839	30.3006	30.2391	30.2066	30.2173	30.1869
August	30.4199	30.5199	30.4514	30.4257	30.4636	30.5099	30.5099	30.5099	30.6041	30.7559	30.8958	30.8227	30.6969	30.6969	30.6969	30.6640
September	30.7407	31.0223	31.0826	31.0826	31.0826	30.9809	31.0814	30.9826	31.0031	30.9480	30.9480	30.9480	30.6119	30.6013	30.4030	—
October	30.1243	30.1243	30.1243	30.5237	30.4151	30.7968	30.7348	30.4977	30.4977	30.4977	30.2258	30.4000	30.5682	30.6786	30.7821	30.7821
November	30.8632	31.0560	31.3487	31.1999	30.9490	30.9490	30.9490	30.9950	31.2642	31.2929	31.2842	31.3539	31.3539	31.3539	31.3061	—
December	30.7199	30.7528	30.6682	30.6682	30.6682	30.7746	30.7188	30.7187	30.5922	30.5778	30.5778	30.5778	30.4495	30.2720	30.3592	30.4769
2011																
January	29.9540	29.9540	30.0534	29.8881	29.8252	29.9147	30.0109	30.0109	30.0109	29.8516	29.7948	29.7768	29.6738	29.6684	29.6684	29.6684
February	29.2850	29.2735	29.2447	29.2585	29.2585	29.2585	29.1549	29.2859	29.2859	29.1611	28.9405	28.9405	28.9405	—	—	—
March	28.7263	28.6582	28.7422	28.4763	28.4763	28.4763	28.3675	28.1561	28.2700	28.4015	28.2237	28.2237	28.2237	28.4110	28.3436	28.4290
April	28.2212	28.2212	28.2212	28.1636	28.4213	28.1457	27.9398	27.9396	27.9396	27.9396	27.9924	27.8964	27.7144	27.4977	27.5022	—
May	27.8497	28.1220	28.1177	28.0466	27.9608	27.9145	27.9145	27.9145	28.3418	28.4370	28.4794	28.2280	28.1166	28.1166	28.1166	28.0685
June	27.8957	28.1900	28.1778	28.1778	28.1778	28.1783	28.0118	27.8960	28.0568	28.1655	28.1655	28.1655	28.3478	28.2352	28.0758	—
July	28.1277	28.1277	28.1277	28.1775	28.1505	28.0466	27.9080	27.7169	27.7169	27.7169	27.7413	27.5460	27.4439	27.5907	27.6796	27.6796
August	28.8576	28.7032	28.7207	28.9115	29.2709	29.2709	29.2709	29.2555	28.9547	28.9037	28.8825	28.8717	28.8717	28.8717	28.7108	28.8569
September	30.5042	30.5328	30.5328	30.5328	30.6680	31.4960	31.4122	31.9106	32.1083	32.1083	32.1083	32.4619	32.2201	31.8180	31.8751	—
October	30.9905	30.9905	30.7370	30.9694	30.9257	31.3788	31.3361	31.3361	31.3361	30.8255	30.4971	30.5732	30.2421	29.8977	29.8977	29.8977
November	30.6600	30.8417	30.7337	30.9190	30.9190	30.9190	30.9693	31.0612	31.2133	31.4365	31.5788	31.5788	31.5788	31.4117	31.3216	—

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
2010															
January	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	42.6681	42.6149	42.9497	42.7764
February	42.4637	42.2190	42.0510	41.7633	41.6115	41.7179	41.7179	41.7179	41.6937	41.6998	41.6551	41.5085	41.1737	41.1737	41.1737
March	40.8047	40.7377	40.5271	40.6007	40.7215	40.5211	40.5211	40.5211	40.5211	40.4866	40.3367	40.2469	40.2610	40.2610	40.2610
April	39.5713	39.7255	39.6303	39.6303	39.6303	39.3922	39.2568	39.1866	39.1524	39.2286	39.2286	39.2286	39.4982	39.4829	39.6253
May	38.6986	38.6986	38.6986	38.6986	38.6004	38.5143	38.6833	38.9490	38.9490	38.9490	38.9490	38.5948	38.1940	37.8412	37.7282
June	37.8133	38.0330	38.1111	38.0117	37.8476	37.8476	37.8476	37.9165	37.8333	37.9430	38.0217	38.0982	38.0982	38.0982	38.0982
July	38.2097	38.3031	38.9928	38.9928	38.9928	39.0305	39.1021	39.1326	39.1615	39.1285	39.1285	39.1285	38.8716	38.7345	38.8090
August	39.4694	39.4694	39.4653	39.4500	39.3781	39.2404	39.3593	39.3593	39.3593	39.6110	39.5235	39.4417	39.3009	39.2173	39.2173
September	39.0127	39.1654	39.2901	39.3505	39.3505	39.3505	39.4720	39.3215	39.2948	39.1868	39.1917	39.1917	39.1917	39.3235	39.5264
October	41.4392	41.6606	41.6606	41.6606	41.9747	41.7156	41.4017	41.3564	41.6717	41.6717	41.6717	41.6600	41.5895	42.0451	42.1585
November	42.7256	42.9848	42.9147	43.1654	43.1654	43.1654	43.1654	43.1654	42.9854	42.7798	42.3004	42.0590	41.8779	42.2311	42.2311
December	41.0814	41.0620	41.2276	41.3374	41.3374	41.3374	41.7677	41.6525	41.2720	41.2106	40.9394	40.9394	40.9394	40.8042	41.2932
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

(rubles/euro)

Table 2.19

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

(rubles/US dollar)

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

Table 2.20

Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

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

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2011				
1.11	1,676.90	33.74	1,557.68	625.64
2.11	1,707.60	32.52	1,573.44	632.33
3.11	1,718.03	33.55	1,581.68	640.61
7.11	1,733.71	33.37	1,599.06	638.84
8.11	1,759.27	33.81	1,628.85	658.99
9.11	1,722.76	33.53	1,597.91	640.71
10.11	1,751.35	34.29	1,614.49	639.65
11.11	1,731.37	33.09	1,595.92	636.01
14.11	1,734.05	32.89	1,606.96	641.81
15.11	1,739.83	33.89	1,606.76	646.65
16.11	1,758.08	33.73	1,616.28	653.45
17.11	1,735.12	34.04	1,598.76	634.37
18.11	1,719.74	33.10	1,585.54	606.38
21.11	1,696.65	32.11	1,567.21	592.43
22.11	1,695.19	30.86	1,554.88	590.20
23.11	1,691.95	31.96	1,562.50	596.10
24.11	1,717.19	31.85	1,565.58	593.28
25.11	1,701.61	32.43	1,558.46	578.71
28.11	1,730.98	31.55	1,572.43	598.88
29.11	1,729.04	32.22	1,552.81	587.09
30.11	1,720.25	32.26	1,529.45	579.47

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		
2010																										
November	2.65	2.75	3.03	3.67	4.42	5.27	3.28	3.45	3.99	4.68	5.36	6.49	3.15	3.12	4.48	4.09	4.79	6.64	3.03	2.93	3.56	3.42	4.45	6.25		
December	2.69	2.88	3.31	3.86	4.52	5.47	3.33	3.64	4.26	4.84	5.48	6.73	2.96	3.26	3.81	5.34	5.59	6.73	2.79	3.33	3.62	3.95	4.85	5.69		
2011																										
January	2.48	2.75	3.18	3.81	4.50	5.49	3.09	3.43	4.14	4.74	5.45	6.76	2.71	2.70	3.76	4.65	5.00	7.21	2.50	3.00	3.24	4.65	4.86	—		
February	2.48	2.73	3.12	3.74	4.50	5.49	3.09	3.39	4.07	4.69	5.46	6.71	2.85	2.74	4.57	4.87	4.28	6.99	2.69	2.84	3.32	4.00	—	—		
March	2.77	2.86	3.13	3.69	4.41	5.32	3.34	3.51	4.07	4.65	5.34	6.54	3.09	3.19	3.20	3.92	4.66	5.39	2.90	3.08	—	3.51	4.66	5.35		
April	2.80	2.85	3.05	3.48	4.04	4.82	3.35	3.47	3.90	4.39	5.07	6.10	3.34	3.51	3.38	4.32	5.69	5.74	3.36	3.24	—	3.95	—	5.43		
May	3.22	3.24	3.38	3.69	4.17	4.79	3.87	3.96	4.22	4.53	5.04	6.13	3.83	3.83	4.09	3.89	5.48	5.65	3.82	3.76	3.80	3.71	3.90	5.50		
June	3.34	3.43	3.57	3.84	4.22	4.80	3.98	4.12	4.39	4.70	5.18	6.13	3.71	3.90	4.32	4.36	4.09	6.15	3.61	3.77	4.00	3.97	4.53	5.15		
July	3.39	3.46	3.62	3.90	4.26	4.82	3.97	4.09	4.42	4.72	5.21	6.14	3.94	4.02	4.69	5.56	4.69	5.20	3.90	3.74	3.83	6.53	4.51	5.57		
August	3.57	3.63	3.82	4.16	4.48	5.00	4.19	4.30	4.63	5.01	5.48	6.35	3.98	4.68	4.60	4.83	4.86	5.36	3.90	3.74	4.50	4.39	4.84	5.63		
September	3.93	4.05	4.35	4.75	5.05	5.53	4.61	4.82	5.22	5.65	6.00	6.96	4.54	5.29	4.76	5.89	5.18	6.63	4.52	5.57	4.82	6.36	5.15	7.11		
October	4.47	4.69	5.20	5.80	6.14	6.54	5.16	5.45	6.04	6.65	7.01	7.88	4.92	6.09	5.97	7.09	7.82	8.76	4.82	4.84	5.97	7.12	7.76	8.40		
November	4.61	4.89	5.41	6.00	6.34	6.70	5.35	5.66	6.28	6.96	7.28	8.11	5.04	6.34	6.19	6.86	7.40	9.33	4.92	4.95	6.27	6.84	7.31	—		

Table 3.1.4

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

November, 2011
(millions of rubles)

	Russian rouble (RUB)						US dollar (USD)						Euro (EUR)						Others												
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			
	among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		among residents	with non-residents		
Overnight	308,846	94,235	89,102	0	0	0	35,377	223,360	223,360	144	0	0	24,689	238,927	238,927	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 week ¹	5,839	9,317	2,879	143	0	0	4,491	17,031	17,031	208	2,715	0	102	5,228	5,228	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 weeks ¹	2,008	2,535	715	75	0	0	386	3,714	3,714	91	33	0	12	208	208	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 month ²	5,525	487	256	0	0	0	550	6,091	6,091	48	82	0	90	3,238	3,238	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 months ²	706	0	0	0	0	0	273	332	332	0	130	0	3	60	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 months ³	2,788	262	13	0	0	0	1	352	352	0	0	0	1	291	291	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 months ³	224	59	0	0	0	0	4	588	588	0	0	0	0	314	314	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
> 6 months	595	1,571	0	59	0	0	241	720	720	4	454	0	0	274	274	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other standard (t/n, s/n) and non-standard terms less than 6 months	6,066	743	556	0	0	0	3,576	18,686	18,686	9	63	176	1,962	1,962	1,962	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

¹ Standard term +/- 2 calendar days.

² Standard term +/- 5 calendar days.

³ Standard term +/- 10 calendar days.

3.2. Exchange Market

Table 3.2.1

Trade at Interbank Currency Exchange

	US dollars				Euro	
	average weighted dollar/ruble rate		trading volume, millions of US dollars		average weighted euro/ruble rate	trading volume, millions of euros
	UTS		UTS		UTS	UTS
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2010						
January	29.8347	29.8395	14,035.1	46,130.0	42.4873	3,723.3
February	30.1544	30.1694	16,038.2	57,678.9	41.2815	3,907.6
March	29.5488	29.5317	19,504.5	76,741.4	40.1032	4,846.2
April	29.1852	29.1833	20,177.4	74,251.2	39.1496	4,967.8
May	30.5122	30.5643	18,866.6	89,154.2	38.1094	6,682.9
June	31.2106	31.2446	20,254.7	84,459.1	38.1349	5,303.8
July	30.6140	30.6552	18,188.3	59,057.1	39.1162	5,107.4
August	30.4057	30.3816	20,036.5	66,630.1	39.2136	5,181.4
September	30.7891	30.8059	23,051.2	76,727.0	40.3637	6,262.2
October	30.3497	30.3193	22,908.3	95,265.6	42.1671	6,297.5
November	31.0581	31.0364	22,467.2	88,575.0	42.2627	7,589.3
December	30.8188	30.8741	28,379.3	79,582.1	40.7776	8,472.9
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

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
2010														
January	38,390	28,095	35,732	11,603	608	300	180	31	40	0	9	0	101	82
February	38,302	25,565	35,843	13,761	664	376	158	66	32	0	6	0	75	59
March	38,319	26,166	35,738	13,122	857	310	212	123	43	0	5	4	22	36
April	36,075	24,412	33,916	12,366	731	297	154	126	79	0	4	0	26	40
May	44,094	30,043	41,803	14,463	1,149	229	162	190	86	0	1	0	24	37
June	44,026	30,969	41,868	13,043	1,542	251	187	73	65	0	1	0	12	39
July	38,488	26,401	36,214	12,252	1,324	240	201	215	65	0	2	0	25	38
August	39,487	28,554	37,380	11,425	940	295	241	46	40	0	1	0	1	50
September	45,464	32,926	42,965	12,833	1,147	398	322	139	135	0	1	0	30	30
October	48,857	34,414	46,309	14,707	1,184	401	338	202	104	0	3	0	22	31
November	50,427	34,995	47,362	16,053	1,251	346	387	259	133	0	1	0	29	35
December	48,299	35,461	44,405	14,967	669	273	464	186	111	7	2	0	28	26
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

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
2010														
January	1,111	535	1,080	556	26	4	12	2	1	—	0	—	—	6
February	963	528	945	403	7	23	8	1	2	—	0	—	4	6
March	1,346	467	1,268	827	52	36	27	5	1	—	0	—	3	5
April	1,351	558	1,313	717	26	39	15	29	1	—	1	—	—	4
May	1,785	827	1,742	944	8	19	18	5	3	—	1	—	0	4
June	1,755	900	1,696	796	45	9	56	1	3	—	0	—	—	4
July	1,498	535	1,474	847	101	17	8	8	2	—	0	—	0	3
August	1,506	579	1,466	726	181	9	35	0	0	—	0	—	—	16
September	1,443	690	1,371	680	56	56	21	7	1	—	0	—	—	3
October	1,638	713	1,610	831	77	4	28	7	1	—	—	—	—	4
November	1,903	780	1,835	961	122	31	62	5	1	—	—	4	1	3
December	1,979	1,031	1,895	804	115	35	46	15	6	—	0	—	2	3
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

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										
October	10,014.15	1,183.27	1,983.36	2,479.28	3,190.94	966.54	210.76			
November	9,547.58	518.57	2,034.83	2,599.41	3,338.20	855.92	200.65			
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			

Table 3.2.4 (end)
(millions of US dollars)

	Total foreign cash expenses ³	Of which:									Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses ²				
1	9	10	11	12	13	14	15	16			
2007	143,229.29	20,629.81	43,113.55	45,789.00	25,832.14	1,653.29	6,211.51	2,903.40			
2008	168,458.14	11,751.73	36,811.72	79,344.75	31,869.82	1,756.67	6,923.46	7,117.00			
2009	138,190.24	18,151.72	27,485.41	50,316.95	35,239.16	1,530.63	5,466.38	5,531.98			
2010	117,003.78	14,992.70	25,493.95	39,455.94	30,679.23	2,118.71	4,263.48	4,605.49			
2010											
October	9,806.70	539.46	1,945.43	4,155.78	2,566.23	212.41	387.39	4,860.53			
November	9,432.82	455.65	2,040.32	3,694.28	2,681.06	219.28	342.23	5,024.19			
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			

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 a 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

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 a 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

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												
		October	November	December	January	February	March	April	May	June	July	August	September	October
		up to 250 US dollars												
Purchase	number of transactions (thousands of units)	87.89	69.30	90.85	76.98	81.69	80.98	74.13	84.75	102.41	99.88	133.33	81.25	73.61
	value of transactions (millions of US dollars)	14.76	12.13	15.69	13.31	14.99	13.99	13.19	14.52	19.25	17.75	23.60	14.63	12.34
Sale	number of transactions (thousands of units)	7.93	23.39	8.35	4.97	12.80	16.89	16.89	17.61	17.68	5.13	4.38	1.19	13.51
	value of transactions (millions of US dollars)	1.22	5.36	1.76	1.11	2.76	3.90	3.79	1.19	4.22	1.39	0.98	0.18	2.89
		from 251 to 500 US dollars												
Purchase	number of transactions (thousands of units)	414.42	295.60	333.33	402.03	308.02	321.77	281.58	364.64	372.19	404.68	415.56	272.02	280.31
	value of transactions (millions of US dollars)	169.23	118.12	133.20	153.57	121.73	127.42	109.58	146.78	148.52	168.78	175.76	108.56	106.77
Sale	number of transactions (thousands of units)	71.60	70.89	92.68	66.77	107.60	121.78	124.82	158.80	98.78	65.46	74.09	63.82	59.45
	value of transactions (millions of US dollars)	27.99	32.13	38.35	25.75	46.90	51.86	53.45	65.40	41.40	25.09	29.98	23.67	21.67
		from 501 to 2,000 US dollars												
Purchase	number of transactions (thousands of units)	1,525.40	1,538.59	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
	value of transactions (millions of US dollars)	1,454.01	1,547.98	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
Sale	number of transactions (thousands of units)	2,145.69	1,918.09	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
	value of transactions (millions of US dollars)	2,504.35	2,252.58	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
		from 2,001 to 5,000 US dollars												
Purchase	number of transactions (thousands of units)	138.21	131.97	159.10	73.71	99.10	128.83	189.27	139.94	125.86	164.89	207.40	189.83	159.31
	value of transactions (millions of US dollars)	381.29	359.32	423.27	205.12	279.35	386.50	505.11	397.78	348.29	429.97	586.44	554.50	437.01
Sale	number of transactions (thousands of units)	356.16	308.14	406.13	263.00	302.35	409.95	316.67	341.17	320.12	403.67	419.23	480.85	561.79
	value of transactions (millions of US dollars)	1,009.37	896.53	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
		over 5,000 US dollars												
Purchase	number of transactions (thousands of units)	32.96	33.92	49.57	17.14	40.18	40.59	43.23	37.62	35.93	35.54	41.89	47.34	38.32
	value of transactions (millions of US dollars)	361.06	440.55	718.85	259.26	626.37	535.40	574.04	481.10	478.06	570.86	859.05	701.09	570.60
Sale	number of transactions (thousands of units)	63.41	43.95	57.57	34.81	30.15	49.42	45.65	33.80	40.85	50.06	41.89	60.55	75.93
	value of transactions (millions of US dollars)	514.42	387.03	469.92	329.82	274.04	394.24	367.30	316.68	393.29	459.44	619.74	586.48	777.22

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
2.11.2011	SU26206RMFS1	2,051	—	10,013.01	4,252.99	4,257.94	97.12	97.14	8.20	67,215.85
9.11.2011	SU26204RMFS6	2,318	—	16,585.80	8,982.98	8,855.10	97.56	97.59	8.15	3,273.47
16.11.2011	SU26205RMFS3	3,437	—	2,352.16	2,152.03	2,067.78	95.60	95.65	8.45	105,199.21

Table 3.3.2

Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Paper code	Redemption amount, millions of rubles	Marketable volume, millions of rubles	No. of coupon period	Current coupon rate, rubles	Current coupon rate, % p.a.
9.10.2002	3.11.2011	SU26198RMFS0	2,527.04	42,117.40	9	60.00	6.00
9.07.2008	9.11.2011	SU25063RMFS7	30,000.00	30,000.00	—	—	—
18.11.2004	9.11.2011	SU48001RMFS0	1,682.38	24,099.48	7	69.81	7.00
16.02.2005	9.11.2011	SU46017RMFS8	1,396.00	80,000.00	27	17.45	7.00
9.07.2008	9.11.2011	SU25063RMFS7	463.80	30,000.00	13	15.46	6.20
2.12.2009	30.11.2011	SU25071RMFS0	3,231.20	80,000.00	4	40.39	8.10

Table 3.3.3

Structure of Bonded Debt (the OFZ Part Thereof)

Date	% of trading volume at par			
	fixed income	permanent income	sinking fund	sinking fund and floating income
2009				
1.01	2.96	28.69	66.25	2.11
1.02	2.95	28.80	66.15	2.10
1.03	2.95	28.80	66.15	2.10
1.04	1.58	29.21	67.08	2.13
1.05	1.63	26.74	69.42	2.21
1.06	0.82	27.77	69.20	2.20
1.07	0.00	29.87	67.97	2.16
1.08	0.00	33.30	64.59	2.11
1.09	0.00	36.17	61.82	2.02
1.10	0.00	41.67	56.49	1.84
1.11	0.00	44.40	53.85	1.76
1.12	0.00	47.32	51.02	1.66
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

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	
2011										
1.11	7.78	—	7.90	6.96	8.14	—	8.20	—	—	
2.11	7.74	—	7.86	6.96	7.95	—	8.08	—	—	
3.11	7.72	—	7.93	6.97	7.84	—	8.35	—	—	
7.11	7.70	—	8.03	6.97	8.06	—	8.36	—	—	
8.11	7.69	—	8.09	6.97	7.99	—	8.45	—	—	
9.11	7.68	—	8.03	6.95	7.56	—	8.40	—	—	
10.11	7.79	—	8.19	7.08	7.94	—	8.20	—	—	
11.11	7.73	—	8.04	7.01	8.04	—	8.44	—	—	
14.11	7.71	—	8.06	7.00	7.95	—	—	—	—	
15.11	7.79	—	8.10	7.08	7.81	—	8.49	—	—	
16.11	7.79	—	8.15	7.10	7.77	—	8.36	—	—	
17.11	7.84	—	8.17	7.10	7.97	—	8.36	—	—	
18.11	7.88	—	8.22	7.16	7.01	—	8.31	—	—	
21.11	7.94	—	8.22	7.19	8.17	—	8.34	—	—	
22.11	7.94	—	8.16	7.16	7.91	—	8.05	—	—	
23.11	7.98	—	8.24	7.22	8.20	—	8.57	—	—	
24.11	7.96	—	8.18	7.23	8.27	—	8.11	—	—	
25.11	7.92	—	8.18	7.24	6.86	—	8.27	—	—	
28.11	7.94	—	8.54	7.30	8.29	—	8.56	—	—	
29.11	7.91	—	8.29	7.00	8.07	—	8.56	—	7.00	
30.11	7.81	—	8.14	7.00	8.20	—	8.21	—	—	

Table 3.3.4 (cont.)

Date	Turnover ratio, %				Nominal value, millions of rubles							
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	10	11	12	13	14	15	16	17
2011												
1.11	0.19	—	0.01	—	1,829,063.65	—	—	—	1,829,063.65	—	955,484.21	24,099.48
2.11	0.11	—	—	—	1,833,316.64	—	—	—	1,833,316.64	—	955,484.21	24,099.48
3.11	0.12	—	—	—	1,833,316.64	—	—	—	1,833,316.64	—	955,484.21	24,099.48
7.11	0.05	—	—	—	1,833,316.64	—	—	—	1,833,316.64	—	955,484.21	24,099.48
8.11	0.10	—	0.02	—	1,833,316.64	—	—	—	1,833,316.64	—	955,484.21	24,099.48
9.11	0.29	—	0.01	—	1,812,299.62	—	—	—	1,812,299.62	—	955,484.21	24,099.48
10.11	0.11	—	0.01	—	1,812,299.62	—	—	—	1,812,299.62	—	955,484.21	24,099.48
11.11	0.04	—	—	—	1,812,299.62	—	—	—	1,812,299.62	—	955,484.21	24,099.48
14.11	0.07	—	—	—	1,812,299.62	—	—	—	1,812,299.62	—	955,484.21	24,099.48
15.11	0.17	—	—	—	1,812,299.62	—	—	—	1,812,299.62	—	955,484.21	24,099.48
16.11	0.15	—	—	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
17.11	0.15	—	—	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
18.11	0.26	—	—	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
21.11	0.03	—	—	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
22.11	0.06	—	0.03	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
23.11	0.05	—	—	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
24.11	0.10	—	—	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
25.11	0.14	—	—	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
28.11	0.08	—	—	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
29.11	0.11	—	—	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48
30.11	0.24	—	0.01	—	1,814,451.66	—	—	—	1,814,451.66	—	955,484.21	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles						Duration, years			
	permanent-income federal loan bonds		fixed-income federal loan bonds		federal loan bonds with sinking fund and floating income		permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
	18	19	20	21	22	23	24	25		
1										
2011										
1.11	1,857,145.42	—	907,383.12	25,745.00	2.47	—	6.87	4.07		
2.11	1,862,950.40	—	907,868.89	25,749.57	2.47	—	6.88	4.07		
3.11	1,862,066.04	—	899,094.04	25,754.15	2.48	—	6.88	4.08		
7.11	1,864,348.37	—	896,112.26	25,772.71	2.47	—	6.83	4.07		
8.11	1,865,426.73	—	893,047.94	25,777.29	2.46	—	6.78	4.07		
9.11	1,844,663.22	—	894,941.00	24,099.48	2.51	—	6.82	4.36		
10.11	1,841,071.16	—	894,595.23	24,103.82	2.51	—	6.8	4.35		
11.11	1,842,756.18	—	895,320.17	24,108.16	2.51	—	6.82	4.35		
14.11	1,844,883.48	—	895,826.43	24,120.93	2.5	—	6.8	4.34		
15.11	1,842,413.59	—	895,808.93	24,125.27	2.49	—	6.8	4.34		
16.11	1,844,162.35	—	895,973.72	24,129.61	2.49	—	6.78	4.33		
17.11	1,842,978.07	—	896,061.38	24,133.70	2.49	—	6.78	4.33		
18.11	1,841,984.17	—	896,043.24	24,138.04	2.49	—	6.77	4.33		
21.11	1,841,036.74	—	896,169.91	24,151.06	2.48	—	6.77	4.32		
22.11	1,841,049.26	—	897,398.45	24,155.39	2.47	—	6.77	4.31		
23.11	1,840,035.23	—	896,629.83	24,159.49	2.47	—	6.75	4.31		
24.11	1,841,372.08	—	899,025.87	24,163.83	2.47	—	6.75	4.31		
25.11	1,842,577.28	—	898,372.50	24,168.17	2.47	—	6.75	4.30		
28.11	1,843,337.61	—	898,477.56	24,180.94	2.46	—	6.69	4.29		
29.11	1,844,801.49	—	903,615.34	23,703.29	2.46	—	6.71	4.30		
30.11	1,846,317.71	—	908,929.68	23,707.63	2.46	—	6.78	4.30		

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
2011			
1.11	4.99	6.32	7.88
2.11	4.81	6.22	7.84
3.11	3.91	6.18	7.88
7.11	4.82	6.19	7.94
8.11	5.18	5.89	7.99
9.11	4.59	6.04	7.94
10.11	4.75	6.06	8.08
11.11	4.71	5.97	7.97
14.11	4.72	5.97	7.98
15.11	4.68	5.96	8.03
16.11	4.17	5.95	8.07
17.11	3.92	6.24	8.09
18.11	3.84	6.23	8.13
21.11	3.84	6.26	8.15
22.11	3.61	6.26	8.12
23.11	3.61	6.23	8.18
24.11	4.35	6.12	8.14
25.11	4.35	6.17	8.12
28.11	4.35	6.13	8.38
29.11	4.35	6.15	8.19
30.11	4.35	6.12	8.06

Table 3.4

Main Share Price Indices

Date	MICEX Stock Exchange trade turnover		RTS trade turnover	
	trade turnover, billions of rubles	MICEX index, points	trade turnover, billions of rubles	RTS index, points
2011				
1.11	82.44	1,456.29	14.38	1,484.98
2.11	85.87	1,488.86	12.12	1,526.19
3.11	106.61	1,501.18	17.01	1,542.39
7.11	63.02	1,521.01	11.23	1,563.24
8.11	62.54	1,520.88	10.59	1,579.82
9.11	96.88	1,470.80	14.74	1,512.85
10.11	93.31	1,489.58	13.04	1,529.71
11.11	62.11	1,484.97	19.24	1,530.70
14.11	59.27	1,484.38	12.47	1,527.16
15.11	78.03	1,487.84	14.19	1,526.98
16.11	71.48	1,483.24	13.78	1,520.75
17.11	87.14	1,475.32	15.62	1,512.67
18.11	59.28	1,460.56	12.25	1,495.87
21.11	71.76	1,390.56	14.15	1,424.97
22.11	59.39	1,401.91	12.18	1,431.13
23.11	71.55	1,404.26	15.31	1,422.00
24.11	38.9	1,392.75	11.67	1,402.83
25.11	64.43	1,410.84	11.49	1,413.18
28.11	72.6	1,466.22	10.65	1,475.25
29.11	57.71	1,454.67	11.89	1,466.36
30.11	101.06	1,499.62	14.12	1,540.81

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2010					2011							
	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11
1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision — total	1,148	1,146	1,145	1,145	1,140	1,139	1,138	1,130	1,129	1,126	1,123	1,123	1,117
of which:													
— banks	1,087	1,084	1,083	1,083	1,078	1,076	1,075	1,068	1,067	1,064	1,061	1,061	1,055
— nonbanking credit institutions	61	62	62	62	62	63	63	62	62	62	62	62	62
1.1. Registered 100 percent foreign-owned credit institutions	81	80	79	78	78	78	78	78	78	77	78	78	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	2	1	1	1	2	1	—	1	1	1	—	—
of which:													
— banks	1	1	1	1	1	1	1	—	1	1	1	—	—
— nonbanking credit institutions	—	1	—	—	—	1	—	—	—	—	—	—	—
2. Credit institutions licensed to conduct banking operations — total	1,023	1,012	1,012	1,010	1,006	1,003	1,003	1,000	994	993	991	988	982
of which:													
— banks	965	955	954	952	948	945	944	941	936	935	933	931	925
— nonbanking credit institutions	58	57	58	58	58	58	59	59	58	58	58	57	57
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	826	819	819	817	813	811	813	812	807	808	806	804	799
— to conduct operations in foreign currency	684	677	677	676	673	672	672	673	669	669	670	668	665
— credit institutions with general license	285	283	283	282	281	279	279	277	275	274	273	274	273
— to conduct operations with precious metals:													
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses ¹	208	208	210	210	209	208	210	209	207	207	206	207	207

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
2004				
31.12	131	84	45	122
2005				
31.03	130	84	44	121
30.06	133	86	45	126
30.09	131	80	49	120
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)

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, %
2009										
31.12	26	2.5	38	3.6	71	6.7	117	11.1	204	19.3
2010										
31.01	21	2.0	34	3.2	67	6.3	118	11.2	213	20.2
28.02	22	2.1	30	2.9	59	5.6	112	10.7	223	21.3
31.03	21	2.0	28	2.7	57	5.4	108	10.3	227	21.7
30.04	19	1.8	24	2.3	55	5.3	109	10.4	227	21.7
31.05	18	1.7	23	2.2	55	5.3	107	10.3	226	21.8
30.06	18	1.7	23	2.2	54	5.2	107	10.3	226	21.8
31.07	18	1.7	23	2.2	53	5.1	107	10.3	225	21.7
31.08	18	1.7	22	2.1	53	5.1	105	10.1	226	21.8
30.09	18	1.7	23	2.2	51	5.0	103	10.0	224	21.7
31.10	18	1.8	22	2.1	52	5.1	102	10.0	220	21.5
30.11	18	1.8	22	2.1	52	5.1	100	9.8	219	21.4
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

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
2009											
31.12	252	23.8	92	8.7	109	10.3	128	12.1	21	2.0	1,058
2010											
31.01	255	24.1	92	8.7	109	10.3	125	11.8	22	2.1	1,056
28.02	255	24.3	92	8.8	109	10.4	124	11.8	22	2.1	1,048
31.03	257	24.5	93	8.9	110	10.5	123	11.7	23	2.2	1,047
30.04	259	24.7	96	9.2	110	10.5	125	11.9	23	2.2	1,047
31.05	257	24.7	96	9.2	107	10.3	127	12.2	23	2.2	1,039
30.06	255	24.6	97	9.3	108	10.4	127	12.2	23	2.2	1,038
31.07	254	24.5	98	9.5	107	10.3	129	12.4	23	2.2	1,037
31.08	252	24.3	99	9.6	111	10.7	126	12.2	24	2.3	1,036
30.09	251	24.4	102	9.9	109	10.6	126	12.2	23	2.2	1,030
31.10	253	24.7	102	10.0	109	10.6	125	12.2	22	2.1	1,025
30.11	253	24.7	101	9.9	105	10.3	131	12.8	22	2.2	1,023
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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

		Nonresidents equity ¹											
		up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		total	
		units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	total
2007													
	31.12	40	19.8	55	27.2	21 (1)	10.4	23 (6)	11.4	63 (2)	31.2	202	
2008													
	31.03	35	17.0	61	29.6	21 (1)	10.2	26 (5)	12.6	63 (2)	30.6	206	
	30.06	37	17.2	59	27.4	23	10.7	26 (5)	12.1	70 (3)	32.6	215	
	30.09	38	17.2	63	28.5	22	10.0	24 (5)	10.9	74 (3)	33.5	221	
	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	

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 31.10.2011										Total
	1—5	6—20	21—50	51—200	201—500	501—988					
Number of branches throughout the RF territory, units	727	370	366	682	417	256					2,818
Loans, deposits and other funds extended — total	13,760,093	5,713,717	2,873,308	3,121,005	1,050,411	282,768					26,801,301
of which: overdue debt	514,399	358,380	128,288	123,399	32,896	8,368					1,165,730
of which extended to											
— organizations	9,390,366	3,832,976	1,418,354	1,986,609	689,500	176,534					17,494,340
of which: overdue debt	434,202	269,913	56,727	74,967	20,745	5,259					861,813
— individuals	2,382,306	891,083	937,988	667,714	228,806	68,692					5,176,589
of which: overdue debt	76,634	88,417	71,287	48,301	11,408	2,951					298,998
— credit institutions	1,744,727	869,747	444,208	360,325	106,084	34,871					3,559,962
of which: overdue debt	3,560	47	274	123	743	158					4,904
Investments in government securities and the Bank of Russia bonds	643,775	559,610	148,773	182,330	35,567	6,656					1,576,711
Investments in bills	8,241	50,475	50,151	70,691	51,586	18,319					249,464
Investments in equities and shares of resident organizations other than credit institutions	337,082	84,754	28,799	44,519	11,136	1,816					508,106
Total funds in organizations accounts	1,957,251	1,103,444	450,292	856,377	357,844	135,326					4,860,534
Total budget and extrabudgetary funds in accounts	19,459	23,445	1,099	22,356	365	122					66,846
Deposits of individuals accepted by credit institutions	6,210,660	1,378,851	1,104,744	1,482,274	571,203	128,347					10,876,079
Credit institutions bonds, bills and acceptances	479,341	307,498	286,355	216,801	55,436	10,906					1,356,337
Equity capital	2,453,145	849,329	540,673	683,392	292,595	121,872					4,941,006
Total assets	18,894,491	8,076,031	4,318,968	4,948,987	1,725,593	500,316					38,464,387

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

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	of which												
	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		
	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	capital, billion of rubles	number of credit institutions, units	
2010													
31.10	4,613.1	14	98.9	14	0.7	41	8	0.5	8	23.8	196	4,489.2	766
30.11	4,661.9	14	106.0	14	0.7	41	7	0.4	7	23.3	191	4,531.5	770
31.12	4,732.3	14	105.4	14	0.7	38	7	0.4	7	23.2	187	4,602.6	766
2011													
31.01	4,732.4	14	105.6	14	0.7	38	8	0.5	8	23.1	185	4,602.5	766
28.02	4,562.3	14	111.5	14	0.3 ¹	39 ¹	9	0.6	9	21.9	174	4,428.0	774
31.03	4,629.3	12	57.4	12	0.7	38	10	0.6	10	21.7	171	4,548.8	775
30.04	4,732.0	11	56.6	11	0.6 ¹	38 ¹	9	0.6	9	21.0	165	4,653.1	780
31.05	4,788.2	11	56.0	11	0.7	36	11	0.7	11	21.1	164	4,709.7	781
30.06	4,770.8	11	140.1	11	0.6	35	12	0.8	12	20.2	156	4,609.1	786
31.07	4,816.4	9	142.1	9	0.6	34	11	0.8	11	19.8	153	4,653.0	787
31.08	4,850.3	8	142.6	8	0.6	34	11	0.7	11	17.2	133	4,689.3	806
30.09	4,888.4	8	142.4	8	0.6	34	12	0.9	12	15.4	119	4,729.1	817
31.10	4,941.0	8	145.4	8	0.4	34	9	0.6	9	14.1	108	4,780.5	828
Memo: own funds (capital) adequacy ratio as of 31.10.2011, %	15.1	13.3 ²		37.0		34.6		33.6		15.1			

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

² Credit institutions with positive own funds (capital).

Таблица 4.2.2

Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		total		by maturity:								total
1	2	3	4	5	6	7	8	9	10	over 3 years	
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years			
2009											
31.12	5,466,580	3,198,590	47,105	605,749	674,674	448,852	535,299	486,224	400,686		
2010											
31.01	5,118,330	2,954,256	37,111	431,376	613,656	441,461	565,298	487,236	378,119		
28.02	5,001,880	2,875,191	43,290	395,072	515,873	529,883	529,555	479,864	381,655		
31.03	5,275,118	3,150,922	56,207	443,520	494,523	641,683	604,055	524,759	386,175		
30.04	5,485,323	3,329,997	71,539	497,966	402,691	690,119	679,883	581,684	406,116		
31.05	5,492,601	3,307,665	49,254	482,381	383,429	736,637	668,993	581,810	405,161		
30.06	5,396,353	3,260,050	51,192	503,456	341,992	601,098	747,659	592,099	422,556		
31.07	5,463,150	3,214,793	46,545	417,351	392,161	558,600	778,167	618,692	403,278		
31.08	5,544,578	3,298,249	48,774	412,379	436,123	666,084	690,406	645,317	399,166		
30.09	5,518,232	3,165,857	52,772	432,954	329,253	694,814	633,146	634,397	388,521		
31.10	5,594,566	3,184,918	42,583	452,671	452,598	620,028	599,779	626,898	390,360		
30.11	5,619,980	3,166,688	46,008	492,171	473,136	503,751	584,582	688,778	378,263		
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		

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	total	In foreign currency										in rubles	in foreign currency	in rubles	in foreign currency	
		by maturity:														
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency						
11	12	13	14	15	16	17	18	19	20	21	22					
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																
31.01	2,164,074	443	52,948	87,953	76,936	305,479	777,094	863,221	1,475,878	1,683,098	82,910	1,812				
28.02	2,126,689	1,876	90,385	77,699	72,576	287,146	774,230	822,777	1,480,773	1,596,221	84,120	1,639				
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				
30.04	2,155,326	943	72,674	63,707	122,493	246,925	776,610	871,975	1,538,323	1,548,914	81,593	1,264				
31.05	2,184,935	5,199	58,293	72,137	130,447	210,540	775,930	932,388	1,520,862	1,572,554	90,078	1,401				
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				
31.07	2,248,357	4,765	151,173	67,322	113,140	194,484	761,784	955,688	1,673,656	1,627,908	94,722	1,379				
31.08	2,246,329	5,693	105,592	73,673	88,450	191,105	778,999	1,002,818	1,593,361	1,671,634	103,747	1,353				
30.09	2,952,375	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				
31.10	2,409,648	5,211	128,259	59,116	95,577	203,854	832,333	1,085,297	1,785,539	1,817,483	103,546	1,466				
30.11	2,453,292	8,507	119,109	48,011	83,857	243,209	854,250	1,096,348	1,843,737	1,841,889	112,526	1,546				
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				

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	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
2010														
January	1.1	4.4	7.3	9.6	10.0	8.1	9.1	8.5	3.9	6.4	7.9	9.9	4.3	12.6
February	1.8	4.9	6.9	9.2	9.2	7.4	8.4	7.6	3.7	5.9	7.9	8.5	4.0	9.1
March	1.3	5.3	6.5	7.9	8.6	6.9	7.9	7.0	3.3	5.2	6.7	8.2	3.7	8.8
April	1.7	6.2	6.2	7.6	8.2	6.7	7.6	6.7	3.2	5.0	5.9	6.8	3.4	7.5
May	1.2	5.1	5.5	7.3	7.6	6.2	7.0	6.0	2.6	4.8	5.9	6.7	2.8	8.1
June	1.5	4.9	5.3	6.8	7.2	5.8	6.6	5.8	2.3	4.7	5.7	6.8	2.5	7.0
July	1.1	4.3	5.2	6.6	7.0	5.6	6.4	5.7	2.3	4.5	5.4	7.2	2.5	6.7
August	1.0	4.4	4.8	6.4	6.7	5.4	6.1	5.3	2.3	4.1	5.0	7.0	2.5	7.0
September	1.6	4.2	4.4	5.7	6.4	5.1	5.7	4.9	2.5	3.9	5.0	6.4	2.7	7.0
October	1.5	4.8	4.2	5.5	6.3	5.0	5.6	4.9	2.4	4.0	4.8	6.4	2.6	6.8
November	1.5	3.6	4.3	5.4	6.5	5.0	5.6	4.8	2.7	3.6	4.8	6.1	2.8	6.3
December	0.9	2.9	4.1	5.4	6.4	4.9	5.5	4.8	2.8	4.1	5.0	5.2	3.0	6.4
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

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, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
in US dollars													
2010													
January	0.4	1.3	3.2	4.3	5.0	3.9	4.4	5.0	1.6	4.0	5.2	0.4	5.1
February	0.4	1.3	3.1	4.4	5.4	3.9	4.5	5.0	1.9	2.8	4.6	0.2	4.4
March	0.4	0.5	2.7	4.1	5.0	3.5	4.0	4.7	2.1	1.7	6.6	0.4	5.6
April	0.5	1.4	2.5	3.6	4.7	3.4	3.9	4.6	3.6	6.7	4.7	0.8	4.2
May	0.4	1.5	2.4	3.7	4.4	3.3	3.8	5.2	1.8	2.8	5.7	0.6	4.8
June	0.5	1.9	2.1	3.5	4.0	3.1	3.5	4.5	1.3	2.4	6.7	0.4	4.9
July	0.4	1.9	2.0	3.4	4.1	3.1	3.5	4.2	1.8	2.9	5.1	0.3	5.6
August	0.4	3.0	2.2	3.7	4.2	3.2	3.6	4.4	1.9	2.3	4.2	0.3	5.0
September	0.6	2.0	2.0	3.7	4.4	3.2	3.7	4.5	1.4	2.5	4.6	0.4	5.2
October	0.8	1.8	2.3	3.5	4.5	3.2	3.8	4.6	1.9	2.4	5.0	0.5	4.4
November	0.7	1.9	2.2	3.2	4.3	3.1	3.6	4.7	1.5	2.7	5.8	0.7	4.1
December	0.6	1.5	2.3	3.2	4.3	3.1	3.7	4.7	1.7	2.4	4.6	0.4	4.4
2011													
January	0.4	1.1	2.5	3.1	3.9	2.9	3.4	4.6	1.5	2.6	3.8	0.3	5.0
February	0.6	1.6	2.4	3.1	4.5	3.1	3.7	4.6	1.3	1.6	3.2	0.3	4.9
March	1.2	1.9	2.1	3.2	4.1	3.1	3.5	4.4	1.5	1.9	3.9	0.2	4.4
April	0.5	1.6	1.9	2.7	3.8	2.6	3.1	4.4	1.4	3.7	3.3	0.3	3.8
May	0.5	1.4	1.7	2.9	3.8	2.6	3.1	4.8	3.3	2.8	2.8	0.2	3.5
June	0.6	1.6	1.9	3.0	3.6	2.6	3.1	4.5	0.9	3.2	3.5	0.3	4.6
July	0.5	2.2	1.9	2.7	3.7	2.6	3.1	4.3	1.1	2.1	4.5	0.5	3.8
August	0.6	2.2	1.9	3.0	3.8	2.6	3.1	4.0	1.1	2.3	3.6	0.6	3.9
September	0.6	1.2	1.9	2.8	3.8	2.5	3.0	4.2	1.4	2.2	3.5	0.3	4.4
October	0.8	1.4	2.0	3.3	4.0	2.9	3.4	4.5	1.8	2.8	3.3	0.4	4.2

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

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits					
	in euros					in euros					in euros			in euros		
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year	over 1 year	
2010																
January	0.3	2.1	3.2	4.2	4.5	3.8	4.2	4.8	0.2	1.1	3.6	4.7	0.7	4.0		
February	0.4	1.8	2.9	4.0	4.6	3.6	4.1	4.7	0.4	1.1	2.6	7.3	0.7	4.1		
March	0.4	1.9	2.6	3.6	4.5	3.5	3.9	4.4	0.2	1.3	2.7	6.2	0.8	4.0		
April	0.4	1.8	2.3	3.2	4.1	3.2	3.5	4.4	0.2	0.9	2.8	4.3	0.5	3.7		
May	0.3	1.9	2.3	3.2	3.9	2.9	3.4	4.1	0.5	0.7	4.1	2.8	0.7	4.3		
June	0.4	1.5	2.3	3.1	3.7	2.9	3.3	4.2	0.2	1.1	2.2	3.0	0.3	5.8		
July	0.3	1.6	2.3	3.2	3.6	2.9	3.3	4.0	0.2	0.9	1.9	3.1	0.4	3.9		
August	0.3	1.3	2.1	2.8	3.6	2.8	3.1	4.0	0.2	1.2	3.7	3.3	0.5	4.2		
September	0.6	1.8	1.9	2.9	3.8	2.9	3.2	4.1	0.2	1.1	2.2	3.0	0.6	4.2		
October	0.5	1.6	2.0	3.0	3.9	3.0	3.4	4.1	0.3	1.3	1.9	3.3	0.6	4.5		
November	0.5	1.5	1.8	2.7	4.0	2.9	3.3	4.1	0.3	1.5	3.8	3.2	0.6	3.9		
December	0.4	1.8	2.1	3.0	3.9	2.9	3.4	4.2	0.5	1.6	2.1	2.6	0.8	3.7		
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		

Table 4.2.6

Savings (Deposit) Certificates and Bonds Issued by Credit Institutions

(at par, millions of rubles)

	Savings certificates										Bonds										
	Deposit certificates					Savings certificates					of which by maturity:										
	of which by maturity:					of which by maturity:					total		up to 30 days		91 to 180 days		181 days to 1 year		1 to 3 years		over 3 years
total	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	total	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	total	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	20,062	3,907	2,347	681	1,900	10,596	8	15,487	3	1,797	2,497	5,705	3,788	53	412,662	0	0	605	3,302	66,535	342,220
2010																					
31.01	17,053	370	2,872	589	2,030	10,550	6	15,137	1	1,677	2,425	5,722	3,587	51	411,524	0	0	605	3,302	64,065	343,551
28.02	15,078	699	831	489	2,063	10,657	6	15,342	1	1,704	2,434	5,945	3,567	51	415,339	0	0	255	2,123	62,739	350,223
31.03	15,570	590	1,182	505	2,250	10,773	6	15,426	0	1,872	2,288	5,965	3,511	48	426,578	0	0	255	128	79,199	346,996
30.04	15,836	369	1,078	635	2,692	10,629	6	15,761	234	2,044	2,114	6,127	3,513	48	430,221	0	0	239	68	85,423	344,490
31.05	16,942	1,047	1,712	653	2,691	10,660	6	15,617	1	2,221	2,050	6,119	3,437	47	423,738	0	5	239	68	85,833	337,593
30.06	17,548	639	2,572	873	2,394	10,867	6	15,555	3	2,412	2,036	6,039	3,419	46	425,689	0	5	0	4	87,511	338,169
31.07	17,458	443	2,662	850	2,303	10,952	6	15,713	0	2,497	1,992	6,213	3,297	44	437,905	0	0	0	0	96,692	341,213
31.08	17,400	830	2,017	1,105	2,327	10,960	6	15,163	1	1,366	2,667	6,089	3,282	55	442,650	0	0	0	0	96,377	346,274
30.09	15,290	437	473	1,191	2,029	10,950	6	14,697	0	633	2,957	5,895	3,421	79	479,396	0	0	0	1	113,139	366,174
31.10	14,598	144	645	880	1,524	11,165	6	14,298	11	118	3,102	5,632	3,636	87	484,219	0	0	0	3	116,752	367,465
30.11	14,333	6	492	963	1,452	11,257	6	14,016	0	71	2,849	5,583	3,756	91	522,678	0	0	0	5	156,643	365,991
31.12	15,384	113	1,586	568	1,337	11,357	6	13,981	1	229	2,592	5,344	4,156	62	537,880	0	0	0	6	171,063	366,811
2011																					
31.01	14,330	2	710	790	1,285	11,361	40	13,752	0	196	2,206	5,283	4,406	62	533,586	0	0	0	6	170,747	362,834
28.02	13,957	0	646	1,054	1,359	10,654	6	13,689	3	39	2,411	4,955	4,629	76	537,932	0	0	1	6	180,121	357,804
31.03	13,962	3	368	1,292	1,318	10,729	6	13,593	6	36	2,413	4,601	4,815	77	547,700	0	0	1	6	189,416	358,278
30.04	13,657	58	444	1,225	1,066	10,717	6	13,957	137	38	2,617	4,207	5,266	77	573,887	0	0	1	6	214,569	359,075
31.05	13,380	160	109	1,212	1,057	10,703	6	14,014	3	62	2,873	3,902	5,435	108	573,277	0	0	1	6	217,869	353,896
30.06	13,417	48	97	1,125	976	10,639	408	14,034	0	31	2,977	3,579	5,679	108	574,811	0	0	1	6	229,549	345,255
31.07	14,309	193	964	1,123	863	10,653	410	13,934	0	1	2,865	3,506	5,810	110	609,353	0	0	1	5	222,865	385,537
31.08	13,839	12	318	807	743	10,698	410	13,610	1	2	2,636	3,357	5,814	115	626,436	0	0	0	0	238,742	387,694
30.09	13,151	28	426	584	666	10,775	410	13,068	0	37	2,665	3,224	5,468	115	631,458	0	0	0	0	239,331	392,127
31.10	12,482	32	117	631	574	10,610	410	12,768	9	6	2,583	3,043	5,488	115	601,784	0	0	0	0	230,205	371,579

Table 4.3.1

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

(millions of rubles)

		Loans, Deposits and Other Funds in rubles												
		total		individuals		organizations							credit institutions	
				total		of which by maturity:								
1	2	3	4	5	6	7	8	9	10	11				
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years					
2009														
31.12	13,326,589	3,169,902	9,386,042	292,008	215,178	343,959	1,968,047	2,840,951	3,101,279	770,646				
2010														
31.01	13,337,327	3,143,550	9,339,957	291,120	211,754	349,655	1,949,863	2,768,639	3,150,473	853,820				
28.02	13,339,188	3,135,596	9,339,949	285,672	225,697	358,295	1,892,531	2,750,905	3,194,125	863,643				
31.03	13,461,633	3,159,086	9,420,109	319,588	233,969	366,293	1,931,974	2,769,511	3,155,040	882,439				
30.04	13,592,017	3,197,890	9,495,909	319,592	213,513	385,013	1,943,510	2,768,285	3,196,851	898,218				
31.05	13,717,985	3,231,047	9,588,191	301,128	245,097	404,818	1,916,001	2,815,822	3,219,308	898,747				
30.06	13,964,272	3,286,351	9,781,065	329,941	243,136	425,095	1,872,858	2,936,576	3,288,507	896,856				
31.07	14,157,176	3,359,690	9,865,452	307,689	258,582	427,030	1,914,469	2,934,087	3,333,522	932,034				
31.08	14,240,553	3,431,607	9,937,707	308,705	265,967	442,895	1,945,401	2,965,843	3,316,722	871,238				
30.09	14,711,701	3,502,825	10,223,619	400,798	258,752	482,100	1,986,988	3,099,709	3,300,626	985,258				
31.10	14,942,262	3,570,149	10,283,494	392,782	304,169	500,315	2,049,112	2,986,547	3,359,648	1,088,619				
30.11	15,306,121	3,627,162	10,497,110	380,276	293,488	523,130	2,116,796	3,032,873	3,480,866	1,181,849				
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				

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency												
		of which:											credit institutions	
		organizations												
		total		individuals		total		of which by maturity:						
1	12	13	14	15	16	17	18	19	20	21				
		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years							
2009														
31.12	5,853,047	403,850	3,493,157	23,581	68,549	136,541	500,766	1,076,932	1,541,817	1,955,286				
2010														
31.01	6,074,376	401,953	3,487,255	18,777	51,586	129,095	512,574	1,078,859	1,546,964	2,184,127				
28.02	5,926,985	390,215	3,406,468	50,384	40,306	117,410	492,614	994,241	1,568,247	2,129,452				
31.03	5,623,872	377,238	3,348,739	67,746	55,435	104,748	478,691	965,631	1,541,336	1,897,040				
30.04	5,593,352	373,777	3,368,519	39,234	46,686	108,990	521,133	976,417	1,540,313	1,849,786				
31.05	5,646,462	382,687	3,505,693	38,358	60,184	130,593	537,524	1,011,623	1,578,557	1,756,968				
30.06	5,797,909	386,049	3,598,082	38,375	69,628	108,623	597,267	1,040,422	1,604,543	1,812,588				
31.07	5,756,076	372,024	3,585,207	45,730	49,478	139,738	617,599	1,042,703	1,560,706	1,797,514				
31.08	5,866,329	372,928	3,670,878	34,141	58,549	114,642	609,884	1,056,845	1,667,572	1,821,122				
30.09	6,049,372	368,790	3,804,958	34,945	55,673	98,353	598,231	1,043,886	1,844,579	1,874,269				
31.10	6,072,418	367,926	3,836,755	36,890	68,813	101,392	598,509	1,027,349	1,880,699	1,866,311				
30.11	6,337,188	370,503	3,863,579	46,887	56,147	108,585	585,385	1,046,332	1,905,128	2,101,539				
31.12	5,936,439	359,577	3,755,988	23,961	125,756	101,572	520,311	987,199	1,891,557	1,819,333				
2011														
31.01	5,925,081	346,147	3,748,016	45,311	130,644	108,554	504,885	954,608	1,900,819	1,829,532				
28.02	5,966,393	329,744	3,589,818	55,988	76,620	99,802	440,768	967,942	1,847,242	2,045,350				
31.03	5,787,404	322,105	3,550,730	35,002	55,497	133,505	440,973	949,200	1,838,807	1,913,232				
30.04	5,774,269	312,744	3,524,891	47,700	62,986	125,436	458,630	933,117	1,810,976	1,935,174				
31.05	6,027,844	314,306	3,713,346	38,265	53,562	135,683	498,795	959,290	1,942,040	1,998,664				
30.06	6,054,801	304,218	3,713,574	43,002	56,712	120,063	522,143	919,328	1,962,042	2,035,466				
31.07	6,012,155	307,038	3,708,633	42,622	62,500	128,202	527,340	890,628	1,963,192	1,994,908				
31.08	6,394,797	318,233	4,010,317	79,594	79,929	146,770	570,277	916,494	2,120,904	2,064,473				
30.09	6,951,943	343,155	4,398,451	91,935	85,484	135,494	640,029	1,012,992	2,324,351	2,208,600				
31.10	6,733,910	317,714	4,275,826	86,586	91,602	127,840	648,648	969,438	2,245,332	2,138,681				

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	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year
2010										
January	16.2	20.4	37.5	36.1	20.3	9.7	17.8	14.4	15.1	13.9
February	17.0	22.4	33.4	34.4	19.2	9.2	14.1	14.7	14.2	12.7
March	17.0	17.0	30.6	32.3	18.8	8.1	13.3	13.8	13.5	11.8
April	15.4	18.2	26.6	28.6	18.5	8.1	12.9	13.0	13.1	11.4
May	15.5	18.1	28.5	28.5	18.5	9.1	12.3	12.5	12.6	11.3
June	15.8	17.3	28.2	27.8	18.1	7.9	12.3	13.5	12.2	11.4
July	15.2	16.7	27.6	29.1	18.0	7.8	10.7	12.3	11.5	10.5
August	15.1	17.9	28.8	29.0	17.9	7.4	10.5	11.6	11.4	10.0
September	15.2	16.9	26.0	29.2	18.0	6.7	10.5	11.1	11.6	9.7
October	15.1	16.6	28.3	28.3	18.0	6.1	9.7	10.6	10.6	8.9
November	14.9	17.2	31.9	29.1	17.7	6.7	10.0	10.6	10.7	9.1
December	13.9	17.7	28.4	26.8	16.7	6.5	9.5	10.5	10.6	9.1
2011										
January	14.0	19.5	31.8	30.4	17.5	5.9	9.6	10.5	10.4	8.6
February	14.2	20.7	26.3	28.1	17.5	5.9	9.3	9.9	10.6	8.7
March	13.8	15.8	27.6	25.0	17.6	5.9	9.4	9.8	10.7	8.7
April	12.6	15.9	26.0	26.6	17.4	5.5	9.5	10.1	10.4	8.3
May	12.7	15.2	30.7	25.9	17.2	5.3	9.3	10.1	10.4	8.0
June	12.6	15.6	28.2	25.6	17.1	6.1	8.9	9.8	10.6	8.6
July	12.6	15.5	27.3	25.9	17.3	5.4	8.7	9.4	10.3	7.9
August	12.2	15.4	29.2	26.0	17.1	5.7	8.6	9.4	10.0	7.9
September	13.3	15.7	26.6	24.6	17.0	6.2	8.9	9.2	8.9	8.0
October	14.0	15.8	28.3	26.3	17.0	6.7	10.0	9.4	9.8	8.6

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

	in euros											
	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity						
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2010												
January	9.0	13.7	15.7	15.0	13.1	13.3	9.7	9.9	13.0	11.4	10.7	8.0
February	11.5	18.0	14.4	13.7	14.0	13.0	2.5	13.0	11.7	11.2	7.6	10.3
March	12.1	11.7	15.1	14.9	14.3	10.2	1.6	9.4	9.7	10.8	5.6	10.0
April	12.0	12.7	16.2	15.3	14.3	12.9	4.7	10.5	8.9	11.9	8.2	8.2
May	10.1	13.5	13.4	13.5	13.2	11.9	0.6	11.8	9.5	10.4	2.4	9.1
June	10.9	14.8	13.6	15.0	13.0	12.9	6.4	10.1	11.2	10.4	9.7	8.2
July	11.6	12.7	16.5	11.7	12.9	12.8	10.5	5.7	12.1	11.9	9.2	7.3
August	11.9	12.5	12.7	14.0	13.2	13.1	11.4	9.2	11.0	8.4	9.4	7.8
September	9.5	13.6	12.9	14.3	12.6	13.0	7.3	10.0	10.3	9.6	9.8	8.6
October	11.2	14.9	16.3	15.0	14.7	12.7	8.7	5.3	8.0	5.0	5.9	8.1
November	11.9	6.0	14.3	13.5	12.7	13.0	6.6	9.4	7.6	9.9	8.7	6.9
December	10.2	13.4	15.9	12.9	12.5	13.2	5.2	7.1	7.8	9.4	7.7	8.6
2011												
January	12.0	13.0	15.2	13.8	13.7	11.6	7.4	6.2	9.3	10.3	8.1	8.9
February	9.7	10.8	11.6	14.5	12.9	10.7	8.4	6.4	9.5	11.2	8.5	7.1
March	10.5	13.4	14.4	12.1	11.9	13.0	8.3	7.9	7.9	9.0	8.4	9.2
April	11.6	9.9	9.3	14.1	12.2	10.6	6.3	6.4	7.2	9.4	7.3	9.7
May	11.5	14.5	10.5	13.3	12.3	11.1	4.9	6.9	7.3	8.6	6.9	8.3
June	13.0	13.8	10.4	13.4	12.9	10.9	7.5	6.0	6.6	8.2	7.3	8.9
July	10.2	11.0	14.7	9.3	10.3	11.4	4.6	8.0	8.9	8.5	8.2	8.9
August	11.5	14.3	12.4	13.6	12.4	11.2	5.6	7.9	8.3	7.3	7.3	7.2
September	11.1	11.9	13.1	12.9	11.8	13.4	6.4	3.9	9.1	9.0	7.1	7.4
October	11.9	11.7	13.5	11.8	12.0	13.4	9.1	7.5	6.9	6.4	7.6	6.8

Table 4.3.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs		
2010																		
30.06	1,869,750	170,693	120,169	1,265	2,801,878	267,610	228,411	6,404	257,714	25,510	13,880	441						
31.07	2,256,891	204,799	159,315	1,477	2,835,846	271,598	251,192	6,142	263,823	26,083	14,526	426						
31.08	2,629,052	238,357	173,094	1,659	2,868,165	274,609	247,332	6,196	268,328	26,377	15,422	421						
30.09	3,061,676	276,996	194,409	1,921	2,931,186	280,987	250,948	6,263	267,332	26,663	14,605	425						
31.10	3,474,556	319,729	221,354	2,011	2,910,790	286,258	253,909	5,946	273,521	26,874	16,839	431						
30.11	3,871,505	357,962	238,257	2,178	2,940,006	292,038	248,543	5,793	272,994	27,376	16,736	455						
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	281,860	24,756	7,095	79	2,860,627	294,639	179,357	5,341	278,985	27,283	12,112	441						
28.02	652,422	59,020	15,804	205	2,907,109	299,458	169,128	5,157	286,130	27,475	12,050	415						
31.03	1,147,440	106,865	37,130	492	3,015,240	313,084	166,638	5,234	289,351	27,520	12,037	407						
30.04	1,622,195	154,334	47,451	810	3,086,156	326,419	170,361	5,306	295,548	27,779	11,779	397						
31.05	2,081,449	199,065	58,689	1,101	3,172,586	336,872	174,044	5,428	305,132	28,070	11,664	416						
30.06	2,613,183	248,072	76,900	1,286	3,263,532	348,158	181,048	5,261	297,274	28,188	11,333	419						
31.07	3,103,925	293,971	87,922	1,601	3,356,535	356,668	179,402	5,340	309,370	28,097	11,268	438						
31.08	3,596,699	342,865	104,290	1,842	3,397,955	366,379	192,036	5,477	309,129	27,915	11,992	470						
30.09	4,127,669	390,305	131,580	2,625	3,494,282	377,832	222,034	6,354	306,495	27,700	12,670	527						
31.10	4,623,241	438,102	145,616	2,714	3,526,399	385,613	212,345	6,294	308,587	27,240	11,652	501						

Table 4.3.6

Housing Loans Extended by Credit Institutions to Individuals

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %				
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
2010											
30.06	140,874	145,363	990,625	24,996	189.0	189.6	13.7	13.6			
31.07	175,311	181,890	1,005,186	26,647	189.5	191.2	13.7	13.5			
31.08	210,064	217,609	1,017,760	27,270	188.9	186.0	13.7	13.6			
30.09	248,503	258,171	1,033,770	28,029	188.7	187.6	13.6	13.5			
31.10	286,581	300,765	1,050,901	28,373	188.7	188.9	13.5	12.8			
30.11	328,676	346,868	1,070,316	29,214	188.6	187.8	13.4	13.0			
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	1,102,749	27,559	184.0	184.0	13.0	13.0			
28.02	51,735	60,892	1,114,556	27,539	186.4	187.8	12.7	12.6			
31.03	91,459	112,105	1,134,411	27,863	187.6	189.0	12.6	12.5			
30.04	136,045	167,831	1,160,198	27,967	187.3	186.8	12.5	12.1			
31.05	182,695	224,779	1,189,148	28,647	186.4	183.5	12.4	12.2			
30.06	232,567	288,830	1,224,879	28,965	185.1	180.5	12.3	12.2			
31.07	282,178	351,425	1,255,596	29,161	182.8	172.5	12.3	12.0			
31.08	335,468	419,354	1,290,545	29,158	181.1	172.3	12.2	11.8			
30.09	391,137	489,696	1,321,428	29,208	178.7	164.2	12.1	11.7			
31.10	449,277	563,328	1,355,818	29,515	177.2	167.7	12.1	11.6			

Table 4.3.6 (end)

	In foreign currency						average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		of which overdue debt	average weighted maturity on loans extended since the beginning of the year, months		
			total	of which overdue debt				
2010								
30.06	1,742	9,754	207,848	18,414	150.2	11.1		
31.07	2,051	11,210	200,555	18,747	149.3	11.2		
31.08	2,298	12,625	201,821	19,496	145.6	11.3		
30.09	2,567	14,301	199,825	19,788	144.5	11.3		
31.10	2,873	15,858	199,710	20,427	143.9	11.2		
30.11	3,120	17,501	200,689	21,302	141.9	11.3		
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		

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

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles	
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended over the month	on loans extended over the month	on loans extended since the beginning of the year		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													
30.06	105,624	125,900	841,468	22,279	197.8	198.8	13.5	13.3				84,419	
31.07	131,331	157,548	856,291	23,358	196.8	193.0	13.4	13.2				84,091	
31.08	156,876	188,524	868,978	24,427	196.7	195.8	13.4	13.3				83,322	
30.09	185,016	222,960	884,305	25,026	197.3	200.7	13.4	13.2				82,440	
31.10	215,522	260,473	900,597	25,348	196.6	192.3	13.3	12.8				82,159	
30.11	247,797	301,479	918,967	26,075	195.9	191.4	13.2	12.6				86,433	
31.12	298,213	364,634	949,247	23,564	196.3	198.2	13.1	12.5				83,198	
2011													
31.01	15,130	19,841	957,914	24,333	196.8	196.8	12.6	12.6				83,234	
28.02	40,415	54,219	969,685	24,221	196.0	195.5	12.5	12.4				83,070	
31.03	74,740	101,836	993,751	24,476	194.4	192.5	12.4	12.4				83,390	
30.04	111,503	152,345	1,019,919	24,586	194.0	193.1	12.3	12.1				78,214	
31.05	151,775	204,745	1,049,338	25,007	191.6	184.7	12.3	12.2				77,720	
30.06	195,780	265,163	1,083,764	25,462	188.4	177.6	12.2	12.1				78,912	
31.07	238,929	323,084	1,112,937	25,369	187.8	185.3	12.2	11.8				79,567	
31.08	286,315	386,084	1,149,848	25,497	186.0	176.7	12.1	11.9				75,630	
30.09	337,036	452,358	1,181,594	25,583	184.0	172.0	12.1	11.6				74,168	
31.10	390,266	521,170	1,216,803	25,821	182.1	170.2	12.0	11.7				70,395	

Table 4.3.7 (end)

		In foreign currency						average weighted interest rate on loans extended since the beginning of the year, %	average weighted maturity on loans extended since the beginning of the year, months	memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		of which overdue debt	average weighted maturity on loans extended since the beginning of the year, months				
			total							
2010										
30.06	1,600	7,464	192,435	16,316	164.8	11.0	24,109			
31.07	1,897	8,681	185,962	16,575	165.4	11.2	23,778			
31.08	2,129	9,761	187,097	17,276	163.0	11.1	24,068			
30.09	2,372	11,120	185,420	17,638	162.6	11.1	23,558			
31.10	2,666	12,480	185,771	18,092	161.4	11.1	23,558			
30.11	2,906	13,803	186,529	18,618	159.2	11.1	26,662			
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			

Table 4.3.8

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

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.10.2011										total
	1—5	6—20	21—50	51—200	201—500	501—988					
Number of credit institutions extended mortgage loans, units	5	15	22	127	235	247					651
Number of mortgage loans extended to individuals, units, of which loans extended:	272,617	26,724	22,082	36,342	28,557	6,430					392,752
in rubles	272,164	26,248	21,850	35,157	28,468	6,379					390,266
in foreign currency	453	476	232	1,185	89	51					2,486
Volume of mortgage loans extended to individuals, — total, millions of rubles of which:	331,544	52,586	43,913	66,740	31,753	10,383					536,919
in rubles	328,449	49,243	42,969	60,821	29,682	10,006					521,170
in foreign currency	3,095	3,343	944	5,919	2,071	377					15,749
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles of which:	809,368	244,266	113,394	158,235	40,803	10,502					1,376,568
in rubles	769,400	186,945	97,407	117,497	35,739	9,815					1,216,803
in foreign currency	39,968	57,321	15,987	40,738	5,064	687					159,765
of which: overdue, — total	24,602	12,465	3,176	3,256	698	172					44,369
in rubles	13,161	7,994	2,057	1,910	538	161					25,821
in foreign currency	11,441	4,471	1,119	1,346	160	11					18,548
Average weighted maturity, months, of which on loans extended:											
in rubles	185.9	185.6	203.3	173.0	134.2	147.9					182.1
in foreign currency	186.7	200.5	141.0	151.2	39.6	196.3					154.4
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.0	12.0	12.4	12.2	12.0	11.7					12.0
in foreign currency	9.6	8.5	12.0	9.4	11.2	11.2					9.4
Rights of claim under mortgage loans, — total, millions of rubles of which:	32,033	7,045	13,475	49,130	1,585	772					104,040
in rubles	18,489	5,409	6,831	37,497	1,547	622					70,395
in foreign currency	13,544	1,636	6,644	11,633	38	150					33,645

Table 4.3.9

Structure of Investment Portfolio of Credit Institutions

Investments in debt obligations

of which:

investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments

	total	Investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments											revaluation of debt obligations
		federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations				
1	2	3	4	5	6	7	8	9	10	11			
2009													
31.12	3,379,085	767,939	283,104	229,643	289,283	663,283	759,208	362,741	13,404	10,480			
2010													
31.03	3,885,608	824,988	736,987	264,705	320,417	628,583	834,048	186,129	15,815	73,936			
30.06	4,082,472	818,597	949,677	268,092	308,571	633,537	781,395	253,734	16,868	52,001			
30.09	4,190,684	961,340	806,907	292,353	333,202	563,120	833,857	337,816	16,699	45,391			
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			

(millions of rubles)

Table 4.3.9 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		
	total	investment in equities at balance-sheet value (regardless revaluation)				revaluation of equities	of which:		total	of which: shares of subsidiaries and associated resident credit institutions	Other equity interest		
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition								
1	12	13	14	15	16	17	18	19	20				
2009													
31.12	411,790	4,594	33,394	354,215	13,814	5,773	284,537	143,731	72,590				
2010													
31.03	493,216	7,691	36,277	409,844	24,067	15,336	281,929	143,477	111,692				
30.06	573,237	8,707	37,654	504,945	35,867	-13,936	291,849	142,909	113,735				
30.09	674,801	8,236	40,944	579,471	33,337	12,813	313,045	139,385	117,028				
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				

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	
2010																
January	19.2	13.0	13.6	12.4	19.8	8.4	10.1	10.1	10.4	10.5	4.1	8.0	9.9	9.5	12.2	
February	15.6	12.9	18.1	10.8	10.0	5.9	9.0	9.3	9.9	10.0	4.9	7.0	8.7	10.1	10.6	
March	17.0	13.7	13.2	10.4	10.5	6.6	6.9	8.5	9.0	8.5	3.9	6.2	7.7	8.5	9.5	
April	14.3	10.9	10.0	10.3	10.2	6.7	7.7	8.1	8.4	8.3	4.3	6.1	7.6	8.3	9.5	
May	14.6	12.7	13.0	8.9	12.6	10.1	6.8	6.9	8.7	8.5	2.3	5.1	7.7	8.8	10.4	
June	16.0	12.4	7.9	9.3	8.0	5.5	5.4	6.7	8.1	8.5	3.8	4.8	6.2	9.9	11.3	
July	12.6	9.9	9.8	10.1	8.8	5.4	5.7	6.9	7.9	8.2	3.1	5.0	6.3	8.1	11.0	
August	14.7	10.3	9.6	11.1	15.4	6.1	6.5	7.4	8.0	7.7	2.2	5.3	6.9	7.5	10.6	
September	12.8	10.2	10.8	9.7	8.8	5.8	6.2	7.1	8.2	8.0	1.9	4.6	5.4	9.2	8.3	
October	15.0	9.1	10.3	10.9	8.1	5.1	6.3	7.4	7.8	8.6	2.6	4.2	6.7	7.2	11.1	
November	18.1	9.3	10.0	9.2	6.8	6.9	7.1	7.5	8.0	7.7	1.4	3.2	6.1	7.5	10.9	
December	11.0	10.7	10.2	8.3	6.2	6.8	6.2	7.1	7.9	8.5	3.0	4.8	5.9	7.2	10.4	
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	

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	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
		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																				
30.06	1,000,579	331,713	216,119	418,568	1,734,393	789,616	332,045	521,500	243,269	33,607	9,016	5,541	88,023	9,356	62,031	12,424				
31.07	964,658	269,515	219,738	449,925	1,534,300	497,924	379,476	574,884	224,950	24,395	20,726	4,785	58,706	22,687	18,012	12,152				
31.08	980,135	292,755	180,118	473,958	1,621,258	559,983	307,837	638,496	224,701	32,656	12,473	1,532	47,561	24,061	2,190	13,911				
30.09	1,005,228	308,889	185,883	471,818	1,713,988	727,853	315,449	601,896	237,004	24,312	38,750	2,528	48,602	23,640	4,546	13,322				
31.10	1,020,218	260,741	263,077	486,079	1,644,252	624,098	347,002	618,413	234,741	46,356	9,207	457	64,254	13,971	31,537	14,077				
30.11	1,124,395	369,010	249,330	471,070	1,770,676	655,694	399,126	639,594	223,972	23,937	14,061	818	81,593	51,617	5,455	15,042				
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				

Table 4.4 (end)
(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																
30.06	1,097,870	286,502	142,459	461,385	1,799,004	856,013	442,545	448,639	34,787	12,890	433	0	130,357	12,786	8,260	99,042
31.07	997,833	185,818	129,759	492,819	1,640,348	592,091	494,707	502,640	26,201	7,118	479	202	138,370	23,865	16,237	94,186
31.08	1,021,640	177,084	142,319	504,777	1,705,182	696,306	356,349	574,265	29,805	10,797	201	234	142,966	32,446	7,169	95,099
30.09	1,047,638	214,298	165,530	480,092	1,785,609	819,857	371,863	552,330	33,632	12,100	950	252	136,253	29,637	2,057	97,434
31.10	1,022,133	165,793	184,384	488,294	1,782,092	729,396	461,711	570,704	14,512	8,332	757	225	150,504	40,178	4,716	102,470
30.11	1,105,971	253,491	161,371	489,101	1,914,633	809,677	487,636	571,048	17,817	10,170	264	502	173,617	35,708	18,669	109,252
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

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				by credit institutions through correspondent accounts opened with other credit institutions ³				between various divisions of one credit institution				within one division of a credit institution				
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units		
2009	2,723,796.6	877,432.5	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	2,892,501.8	812,153.9	1,058,979.5	653,352.9	1,833,522.3	158,801.0	8,465.7	1,832.1	155,284.0	12,057.0	362,543.0	62,661.4	1,307,229.6	82,250.5	
2009																													
Q1	603,863.0	184,944.9	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	676,856.3	216,569.2	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	
Q2	694,741.0	226,754.4	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	748,336.3	249,164.0	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	216,104.5	151,794.3	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1	719,909.4	200,122.2	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2	
Q2	751,175.1	199,485.8	273,953.4	159,313.3	477,221.7	40,172.5	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4	819,506.2	227,096.7	306,120.9	180,449.9	513,385.3	46,646.8	2,075.6	519.6	48,868.2	3,483.1	97,537.7	18,257.3	364,903.8	24,386.8	
2011																													
Q1	698,142.4	232,323.1	251,069.5	194,094.3	447,072.9	38,228.8	1,722.1	453.4	42,281.6	2,801.5	89,685.0	16,216.1	313,384.2	18,757.8	804,476.6	251,785.5	299,289.5	206,772.4	505,187.1	45,013.1	2,039.7	938.8	53,424.1	2,971.1	102,879.4	18,952.5	346,843.9	22,150.7	
Q2	812,150.3	272,843.3	300,842.2	225,670.5	511,308.1	47,172.8	2,512.6	788.9	50,483.4	3,004.6	104,545.6	20,264.0	353,766.5	23,115.3															
Q3																													

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	number of payments, thousands of units	value of payments, billions of rubles	paper-based payments	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	number of payments, thousands of units	value of payments, billions of rubles	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	888.0	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	721.0	912.8	721.0	1,833,522.3	158,801.0	1,123,915.8	138,975.0	709,606.5	19,826.0	
2009														
Q1	193,139.4	122,072.8	192,757.1	121,847.2	225.6	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	192.1	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	221.7	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	248.6	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	164.2	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	181.0	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	182.7	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	193.1	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	65.1	145.7	65.1	447,072.9	38,228.8	307,017.8	33,854.9	140,055.1	4,373.9	
Q2	299,289.5	206,772.4	299,114.9	206,703.5	68.9	174.6	68.9	505,187.1	45,013.1	354,781.9	39,980.4	150,405.2	5,032.7	
Q3	300,842.2	225,670.5	300,659.7	225,573.6	96.9	182.5	96.9	511,308.1	47,172.8	360,782.3	42,523.9	150,525.8	4,648.9	

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

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

(units)

1	The Bank of Russia institutions		Of which members:			6	Of which users:		
	2	3	4	5	7		8	9	
		intraregional electronic settlements	interregional electronic settlements	BESP system	Credit institutions	intraregional electronic settlements	interregional electronic settlements	BESP system	
2010									
31.03	630	630	628	207	1,052	1,052	1,050	315	
30.06	627	627	627	230	1,047	1,047	1,047	337	
30.09	623	621	621	294	1,042	1,042	1,042	985	
31.12	608	608	608	292	1,020	1,020	1,020	967	
2011									
31.03	607	607	607	289	1,013	1,013	1,013	969	
30.06	571	570	570	287	1,010	1,010	1,010	963	
30.09	563	562	563	284	1,002	1,002	1,002	957	

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users:			Other customers	Of which users:		Total number of participants (users) (2+6+10+14)	Of which participants (users):	
		intraregional electronic settlements	interregional electronic settlements	BESP system		VER, MER	BESP system participants		intraregional electronic settlements, interregional electronic settlements (3+7+11+15)	BESP system (5+9+13+16)
1	10	11	12	13	14	15	16	17	18	19
2010										
31.03	2,248	2,241	2,237	617	1,375	1,375	80	5,305	5,298	1,219
30.06	2,220	2,215	2,215	675	1,448	1,448	80	5,342	5,337	1,322
30.09	2,207	2,197	2,197	2,062	1,481	1,481	80	5,353	5,341	3,421
31.12	2,117	2,110	2,110	2,003	1,494	1,494	81	5,239	5,239	3,343
2011										
31.03	2,104	2,094	2,094	1,991	1,541	1,541	81	5,265	5,255	3,330
30.06	2,096	2,087	2,087	1,990	1,598	1,598	81	5,275	5,265	3,321
30.09	2,078	2,068	2,070	1,959	1,660	1,660	81	5,303	5,292	3,281

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

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1		2	3	4	5	6	7	
2009								
	2009	125,787	—	9,715,631	8,652,721	877,247	185,663	
	2010	144,112	78,665	12,597,106	10,890,851	1,346,157	360,098	
2009								
	Q1	121,729	58,635	2,103,614	1,869,941	199,289	34,384	
	Q2	121,379	58,809	2,321,669	2,082,664	200,422	38,583	
	Q3	121,359	59,615	2,493,377	2,218,542	224,540	50,295	
	Q4	125,787	63,897	2,796,969	2,481,573	252,995	62,401	
2010								
	Q1	128,620	64,341	2,555,974	2,220,878	273,360	61,736	
	Q2	133,329	71,597	2,997,609	2,623,065	296,832	77,712	
	Q3	137,464	72,283	3,256,663	2,817,723	344,066	94,874	
	Q4	144,112	78,665	3,786,860	3,229,185	431,899	125,776	
2011								
	Q1	146,241	78,736	3,398,583	2,819,420	453,315	125,848	
	Q2	157,364	89,026	4,077,174	3,381,842	523,385	171,947	
	Q3	167,223	97,087	4,539,886	3,657,833	648,989	233,064	

Table 5.5 (end)

		Legal entities									
	1	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		of which:			
		8	9	10	11	12	13	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
	2009	246	—	352,885	125,331	227,341	213				
	2010	307	162	579,532	173,888	401,734	3,910				
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	169,183	58,165	107,538	3,480				
	Q3	362	193	197,841	69,545	124,256	4,040				

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	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	number of payments, millions of units				
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			

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
31.12.1998	109.4	7,557.7	4.1	454.2	—	—	57.3	2,683.8
31.12.1999	137.2	13,302.9	9.8	2,143.0	—	—	52.1	5,702.5
31.12.2000	181.9	28,166.4	17.2	5,759.8	—	—	45.0	9,031.8
31.12.2001	255.8	53,487.6	27.4	9,784.2	—	—	34.0	8,788.4
31.12.2002	312.5	62,712.4	38.3	13,632.7	—	—	25.6	5,997.2
31.12.2003	361.5	90,303.1	50.3	17,863.7	—	—	14.8	5,757.6
31.12.2004	405.2	110,356.1	66.9	25,000.4	—	—	7.6	3,052.0
31.12.2005	464.3	153,785.6	86.3	36,112.1	—	—	5.1	4,073.4
31.12.2006	573.3	215,644.2	120.5	50,955.5	—	—	2.5	1,074.0
31.12.2007	676.9	375,041.4	154.1	69,580.8	—	—	2.8	1,131.0
31.12.2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
31.12.2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
31.12.2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions and Their Branches

(units)

	30.11.2011			
	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	982	2,812	467	2,345
CENTRAL FEDERAL DISTRICT	573	587	119	468
Belgorod Region	5	23	1	22
Bryansk Region	1	23	—	23
Vladimir Region	3	23	—	23
Voronezh Region	3	49	—	49
Ivanovo Region	6	13	—	13
Kaluga Region	4	23	—	23
Kostroma Region	5	12	—	12
Kursk Region	2	17	—	17
Lipetsk Region	2	21	1	20
Moscow Region	10	81	3	78
Orel Region	2	18	2	16
Ryazan Region	4	18	—	18
Smolensk Region	4	20	6	14
Tambov Region	1	11	—	11
Tver Region	6	28	3	25
Tula Region	5	23	1	22
Yaroslavl Region	7	30	2	28
Moscow	503	154	24	130
NORTH-WEST FEDERAL DISTRICT	69	321	13	308
Republic of Karelia	1	14	2	12
Republic of Komi	2	28	5	23
Arkhangelsk Region	2	31	—	31
Nenets Autonomous Area	—	1	—	1
Vologda Region	9	15	4	11
Kaliningrad Region	3	30	1	29
Leningrad Region	4	15	—	15
Murmansk Region	4	15	—	15
Novgorod Region	2	11	1	10
Pskov Region	3	6	—	6
St. Petersburg	39	156	—	156
SOUTH FEDERAL DISTRICT	45	305	20	285
Republic of Adigei (Adigeya)	4	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	99	2	97
Astrakhan Region	5	25	5	20
Volgograd Region	4	57	—	57
Rostov Region	16	115	12	103
NORTH-CAUCASIAN FEDERAL DISTRICT	56	173	77	96
Republic of Daghestan	31	78	63	15
Republic of Ingushetia	2	6	1	5
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	—	4	—	4
Stavropol Territory	8	57	6	51
PRIVOLZHISKY FEDERAL DISTRICT	112	622	103	519
Republic of Bashkortostan	11	53	—	53
Republic of Mariy-El	1	17	4	13
Republic of Mordovia	4	9	1	8
Republic of Tatarstan (Tatarstan)	25	96	55	41
Udmurt Republic	4	23	—	23
Chuvash Republic — Chuvashya	4	19	—	19
Perm Territory	5	63	—	63
Kirov Region	3	18	—	18
Nizhni Novgorod Region	12	96	8	88
Orenburg Region	9	37	4	33
Penza Region	1	24	—	24
Samara Region	20	81	11	70
Saratov Region	9	65	18	47
Ulyanovsk Region	4	21	2	19
URALS FEDERAL DISTRICT	46	324	101	223
Kurgan Region	4	14	—	14
Sverdlovsk Region	17	91	10	81
Tyumen Region	16	125	53	72
Khanty-Mansiysky Autonomous Area — Yugra	9	34	8	26
Yamalo-Nenetsky Autonomous Area	—	24	—	24
Chelyabinsk Region	9	94	38	56
SIBERIA FEDERAL DISTRICT	55	345	26	319
Republic of Altai	4	5	1	4
Republic of Buryatia	1	14	2	12
Republic of Tyva	1	4	—	4
Republic of Khakassia	3	4	—	4
Altai Territory	7	43	8	35
Zabaykalskiy Territory	—	14	—	14
Krasnoyarsk Territory	5	59	2	57
Irkutsk Region	8	39	4	35
Kemerovo Region	9	29	—	29
Novosibirsk Region	9	71	1	70
Omsk Region	6	40	—	40
Tomsk Region	2	23	8	15
FAR EAST FEDERAL DISTRICT	26	135	8	127
Republic of Sakha (Yakutia)	4	28	—	28
Kamchatka Territory	4	11	3	8
Primorski Territory	7	28	2	26
Khabarovsk Territory	4	29	1	28
Amur Region	2	13	—	13
Magadan Region	—	9	—	9
Sakhalin Region	5	9	2	7
Jewish Autonomous Region	—	4	—	4
Chukotka Autonomous Area	—	4	—	4

Table 6.1.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	30.11.2011				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,541	10,937	1,651	4,877	40,006
CENTRAL FEDERAL DISTRICT	6,669	3,455	243	1,247	11,614
Belgorod Region	147	216	14	93	470
Bryansk Region	96	119	8	64	287
Vladimir Region	211	121	13	82	427
Voronezh Region	291	261	25	102	679
Ivanovo Region	138	57	8	64	267
Kaluga Region	143	62	8	87	300
Kostroma Region	103	36	3	32	174
Kursk Region	136	93	15	63	307
Lipetsk Region	145	99	12	62	318
Moscow Region	1,208	727	39	73	2,047
Orel Region	97	48	11	34	190
Ryazan Region	123	91	8	61	283
Smolensk Region	115	88	4	45	252
Tambov Region	123	143	9	52	327
Tver Region	128	125	9	62	324
Tula Region	191	84	9	65	349
Yaroslavl Region	225	36	10	107	378
Moscow	3,049	1,049	38	99	4,235
NORTH-WEST FEDERAL DISTRICT	2,297	419	280	740	3,736
Republic of Karelia	117	13	14	30	174
Republic of Komi	129	83	13	36	261
Arkhangelsk Region	163	64	17	54	298
Nenets Autonomous Area	4	8	—	—	12
Vologda Region	276	16	29	65	386
Kaliningrad Region	155	35	32	58	280
Leningrad Region	58	21	15	294	388
Murmansk Region	140	10	13	69	232
Novgorod Region	123	2	15	36	176
Pskov Region	114	16	10	44	184
St. Petersburg	1,022	159	122	54	1,357
SOUTH FEDERAL DISTRICT	2,577	662	176	355	3,770
Republic of Adigei (Adigeya)	76	7	2	8	93
Republic of Kalmykia	36	3	—	6	45
Krasnodar Territory	1,147	163	61	160	1,531
Astrakhan Region	114	87	12	37	250
Volgograd Region	277	282	41	80	680
Rostov Region	927	120	60	64	1,171
NORTH-CAUCASIAN FEDERAL DISTRICT	800	104	48	81	1,033
Republic of Daghestan	172	9	7	7	195
Republic of Ingushetia	15	—	—	—	15
Kabardino-Balkar Republic	73	42	2	6	123
Karachai-Cherkess Republic	34	3	1	1	39

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	52	17	—	7	76
Republic of Chechnya	31	2	1	13	47
Stavropol Territory	423	31	37	47	538
PRIVOLZHISKY FEDERAL DISTRICT	4,310	3,924	397	982	9,613
Republic of Bashkortostan	675	426	48	104	1,253
Republic of Mariy-El	59	58	10	19	146
Republic of Mordovia	142	135	7	23	307
Republic of Tatarstan (Tatarstan)	616	639	57	138	1,450
Udmurt Republic	195	89	29	63	376
Chuvash Republic — Chuvashya	122	156	23	48	349
Perm Territory	380	247	32	105	764
Kirov Region	195	164	21	53	433
Nizhni Novgorod Region	506	416	43	82	1,047
Orenburg Region	301	390	40	67	798
Penza Region	161	339	14	53	567
Samara Region	481	298	40	108	927
Saratov Region	282	440	20	73	815
Ulyanovsk Region	195	127	13	46	381
URALS FEDERAL DISTRICT	1,946	823	213	373	3,355
Kurgan Region	79	179	14	49	321
Sverdlovsk Region	813	190	57	55	1,115
Tyumen Region	584	313	63	137	1,097
Khanty-Mansiysky Autonomous Area — Yugra	296	119	28	49	492
Yamalo-Nenetsky Autonomous Area	105	33	3	24	165
Chelyabinsk Region	470	141	79	132	822
SIBERIA FEDERAL DISTRICT	2,861	1,319	212	816	5,208
Republic of Altai	33	6	4	6	49
Republic of Buryatia	180	4	7	69	260
Republic of Tyva	39	2	3	1	45
Republic of Khakassia	94	22	4	51	171
Altai Territory	270	474	21	101	866
Zabaykalskiy Territory	205	10	10	49	274
Krasnoyarsk Territory	528	132	19	153	832
Irkutsk Region	398	53	23	86	560
Kemerovo Region	318	124	29	115	586
Novosibirsk Region	431	153	58	54	696
Omsk Region	212	306	21	71	610
Tomsk Region	153	33	13	60	259
FAR EAST FEDERAL DISTRICT	1,081	231	82	283	1,677
Republic of Sakha (Yakutia)	149	102	7	38	296
Kamchatka Territory	82	6	5	16	109
Primorski Territory	317	35	35	79	466
Khabarovsk Territory	253	29	20	30	332
Amur Region	150	25	7	36	218
Magadan Region	36	7	3	5	51
Sakhalin Region	64	18	3	59	144
Jewish Autonomous Region	22	3	2	16	43
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				
31.12.2010	220 (18)	116 (7)	103 (11)	183 (17)
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)
CENTRAL FEDERAL DISTRICT				
31.12.2010	149 (11)	74 (5)	74 (6)	113 (10)
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)
Moscow and Moscow Region				
31.12.2010	143 (11)	72 (5)	70 (6)	107 (10)
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)
NORTH-WEST FEDERAL DISTRICT				
31.12.2010	22 (1)	15	7 (1)	22 (1)
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)
SOUTH FEDERAL DISTRICT				
31.12.2010	5	2	3	4
31.03.2011	6	1	5	5
30.06.2011	6	1	5	5
30.09.2011	7	2	5	6
NORTH-CAUCASIAN FEDERAL DISTRICT				
31.12.2010	—	—	—	—
31.03.2011	—	—	—	—
30.06.2011	—	—	—	—
30.09.2011	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
31.12.2010	23 (3)	10 (1)	13 (2)	23 (3)
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)
URALS FEDERAL DISTRICT				
31.12.2010	8 (1)	7	1 (1)	8 (1)
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)
SIBERIA FEDERAL DISTRICT				
31.12.2010	7 (2)	2 (1)	5 (1)	7 (2)
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)
FAR EAST FEDERAL DISTRICT				
31.12.2010	6	6	—	6
31.03.2011	6	6	—	6
30.06.2011	5	5	—	5
30.09.2011	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

	30.11.2011											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	16	19	39	71	203	256	100	114	142	22	982	
CENTRAL FEDERAL DISTRICT	3	9	24	33	94	156	54	76	105	19	573	
Belgorod Region	—	—	—	—	1	2	1	1	—	—	5	
Bryansk Region	—	—	—	—	—	1	—	—	—	—	1	
Vladimir Region	—	—	—	—	2	1	—	—	—	—	3	
Voronezh Region	—	—	—	—	2	1	—	—	—	—	3	
Ivanovo Region	—	—	—	2	2	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	3	1	—	10	
Orel Region	—	—	—	—	—	1	1	—	—	—	2	
Ryazan Region	—	—	—	3	—	1	—	—	—	—	4	
Smolensk Region	—	—	—	—	2	—	1	—	1	—	4	
Tambov Region	—	—	—	—	1	—	—	—	—	—	1	
Tver Region	—	—	—	3	2	1	—	—	—	—	6	
Tula Region	—	—	1	—	2	2	—	—	—	—	5	
Yaroslavl Region	—	—	1	2	2	1	—	1	—	—	7	
Moscow	3	8	21	22	74	135	49	70	102	19	503	
NORTH-WEST FEDERAL DISTRICT	3	3	4	12	15	13	3	10	6	—	69	
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
Republic of Komi	—	—	—	2	—	—	—	—	—	—	2	
Arkhangelsk Region	—	—	1	1	—	—	—	—	—	—	2	
Ne nets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Vologda Region	—	—	1	1	3	2	—	2	—	—	9	
Kaliningrad Region	—	—	—	—	1	1	—	—	1	—	3	

(units)

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	—	—	—	—	1	1	—	1	—	—	4
Novgorod Region	—	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	—	2	—	1	—	—	—	—	3
St. Petersburg	2	2	2	1	6	8	6	3	6	5	—	39
SOUTH FEDERAL DISTRICT	1	2	2	3	2	13	17	3	3	1	—	45
Republic of Adigei (Adigeya)	—	—	—	2	—	1	1	—	—	—	—	4
Republic of Kalmykia	—	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	—	1	—	5	4	2	1	1	—	14
Astrakhan Region	1	—	2	—	—	1	1	—	—	—	—	5
Volgograd Region	—	—	—	—	1	—	3	—	—	—	—	4
Rostov Region	—	—	—	—	1	4	8	1	2	—	—	16
NORTH-CAUCASIAN FEDERAL DISTRICT	4	1	1	1	3	24	15	6	2	—	—	56
Republic of Dagestan	2	1	1	1	1	15	8	2	1	—	—	31
Republic of Ingushetia	—	—	—	—	—	1	1	—	—	—	—	2
Kabardino-Balkar Republic	—	—	—	—	1	3	1	—	—	—	—	5
Karachai-Cherkess Republic	1	—	—	—	1	1	—	2	—	—	—	5
Republic of Northern Ossetia — Alania	—	—	—	—	—	1	2	2	—	—	—	5
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	0
Stavropol Territory	1	—	—	—	—	3	3	—	1	—	—	8
PRIVOLZHSKY FEDERAL DISTRICT	1	1	1	1	6	21	30	22	9	19	2	112
Republic of Bashkortostan	—	—	—	—	1	1	3	3	2	1	—	11
Republic of Mariy-El	—	—	—	1	—	—	—	—	—	—	—	1
Republic of Mordovia	—	—	—	—	—	—	1	3	—	—	—	4
Republic of Tatarstan (Tatarstan)	—	—	1	—	1	5	6	—	4	7	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	2	3	1	1	—	12
Orenburg Region	—	—	—	—	—	4	—	3	—	2	—	9
Penza Region	—	—	—	—	—	—	1	—	—	—	—	1
Samara Region	—	—	—	—	—	2	7	5	—	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			
31.07.2011	994	35,589,947.1	47
31.08.2011	993	36,427,704.4	47
30.09.2011	991	38,442,802.7	46
30.10.2011	988	38,464,386.7	45
CENTRAL FEDERAL DISTRICT			
31.07.2011	575	31,249,151.1	25
31.08.2011	275	32,033,124.5	25
30.09.2011	574	33,955,621.8	24
30.10.2011	576	34,024,650.1	24
Moscow and Moscow Region			
31.07.2011	515	31,015,500.2	24
31.08.2011	515	31,794,103.2	24
30.09.2011	514	33,704,673.0	23
30.10.2011	516	33,765,660.1	23
NORTH-WEST FEDERAL DISTRICT			
31.07.2011	70	1,178,831.5	9
31.08.2011	70	1,192,253.4	9
30.09.2011	70	1,219,853.9	10
30.10.2011	69	1,175,480.5	9
SOUTH FEDERAL DISTRICT			
31.07.2011	46	184,724.4	11
31.08.2011	46	187,445.6	11
30.09.2011	46	192,667.0	12
30.10.2011	45	193,377.0	12
NORTH-CAUCASIAN FEDERAL DISTRICT			
31.07.2011	56	57,760.9	19
31.08.2011	56	59,612.2	20
30.09.2011	56	60,745.3	20
30.10.2011	56	61,479.5	20
PRIVOLZHISKY FEDERAL DISTRICT			
31.07.2011	116	1,192,269.1	32
31.08.2011	115	1,200,217.7	32
30.09.2011	114	1,232,545.8	31
30.10.2011	114	1,236,033.3	31
URALS FEDERAL DISTRICT			
31.07.2011	48	811,711.5	9
31.08.2011	48	814,935.0	9
30.09.2011	48	835,364.7	9
30.10.2011	46	824,623.8	9
SIBERIA FEDERAL DISTRICT			
31.07.2011	57	571,430.1	8
31.08.2011	57	586,163.1	8
30.09.2011	57	587,542.9	8
30.10.2011	56	582,186.6	8
FAR EAST FEDERAL DISTRICT			
31.07.2011	26	344,068.5	6
31.08.2011	26	353,953.0	6
30.09.2011	26	358,461.4	6
30.10.2011	26	366,555.8	6

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from December 10, 2011 to January 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	25	44	129	165	289	672
CENTRAL FEDERAL DISTRICT	6	13	13	50	82	183	347
Belgorod Region	—	—	—	1	2	2	5
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	2	—	—	2
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	—	—	1	—	1
Kaluga Region	—	—	1	1	2	—	4
Kostroma Region	—	—	—	—	1	2	3
Kursk Region	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	1	1	2
Orel Region	—	—	—	—	—	1	1
Ryazan Region	—	—	3	—	1	—	4
Smolensk Region	—	—	—	2	—	2	4
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	1	2	1	—	4
Tula Region	—	1	—	2	2	—	5
Yaroslavl Region	—	1	2	2	—	1	6
Moscow and Moscow Region	6	10	6	36	71	174	303
NORTH-WEST FEDERAL DISTRICT	4	3	8	7	7	16	45
Republic of Karelia	—	—	—	—	—	—	—
Republic of Komi	—	—	2	—	—	—	2
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	1	2	2	2	8
Kaliningrad Region	—	—	—	1	1	1	3
Leningrad Region	—	1	—	1	1	—	3
Murmansk Region	1	—	—	1	1	1	4
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	2	—	1	—	3
St. Petersburg	2	1	3	2	—	12	20
SOUTH FEDERAL DISTRICT	—	3	2	11	13	7	36
Republic of Adigei (Adigeya)	—	2	—	1	1	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	5	3	4	13
Astrakhan Region	—	—	—	1	—	—	1
Volgograd Region	—	—	1	—	3	—	4
Rostov Region	—	—	1	2	6	3	12
NORTH-CAUCASIAN FEDERAL DISTRICT	2	1	1	17	12	5	38
Republic of Daghestan	2	—	—	10	7	2	21
Republic of Ingushetia	—	—	—	—	1	—	1
Kabardino-Balkar Republic	—	—	1	3	1	—	5
Karachai-Cherkess Republic	—	1	—	1	—	1	3
Republic of Northern Ossetia — Alania	—	—	—	1	2	2	5
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	2	1	—	3

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	2	1	6	17	27	44	97
Republic of Bashkortostan	—	—	1	1	2	5	9
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	1	2	3
Republic of Tatarstan (Tatarstan)	1	—	1	4	7	11	24
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	—	—	—	2	—	5	7
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	2	7	9	18
Saratov Region	—	—	1	2	4	2	9
Ulyanovsk Region	—	—	—	—	1	—	1
URALS FEDERAL DISTRICT	2	2	5	6	9	15	39
Kurgan Region	1	—	1	2	—	—	4
Sverdlovsk Region	—	—	2	3	4	5	14
Tyumen Region	1	1	1	1	4	5	13
Chelyabinsk Region	—	1	1	—	1	5	8
SIBERIA FEDERAL DISTRICT	3	1	6	15	8	13	46
Republic of Altai	—	1	—	—	—	1	2
Republic of Buryatia	—	—	—	—	—	1	1
Republic of Tyva	—	—	1	—	—	—	1
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	—	3	3	—	1	7
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	1	1	1	3
Irkutsk Region	—	—	1	3	4	—	8
Kemerovo Region	—	—	1	2	—	2	5
Novosibirsk Region	2	—	—	2	—	5	9
Omsk Region	1	—	—	2	—	2	5
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	1	3	6	7	6	24
Republic of Sakha (Yakutia)	—	—	1	—	2	1	4
Kamchatka Territory	—	1	2	—	—	1	4
Primorski Territory	1	—	—	3	3	—	7
Khabarovsk Territory	—	—	—	2	—	1	3
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

Financial Performance of Credit Institutions

		31.10.2011						
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	675,956.3	682,135.0	88.1	6,178.8	11.9	143,786.1		
CENTRAL FEDERAL DISTRICT	615,936.7	620,911.6	88.0	4,974.8	12.0	131,986.0		
Belgorod Region	211.2	211.2	100.0	0.0	0.0	42.3		
Bryansk Region	14.3	14.3	100.0	0.0	0.0	4.0		
Vladimir Region	54.5	54.5	100.0	0.0	0.0	12.4		
Voronezh Region	5.5	5.5	100.0	0.0	0.0	0.9		
Ivanovo Region	63.3	70.4	66.7	7.1	33.3	20.9		
Kaluga Region	146.9	146.9	100.0	0.0	0.0	59.5		
Kostroma Region	2,051.4	2,051.4	100.0	0.0	0.0	521.9		
Kursk Region	314.1	314.1	100.0	0.0	0.0	64.4		
Lipetsk Region	336.2	336.2	100.0	0.0	0.0	89.0		
Moscow Region	665.3	1,417.9	80.0	752.6	20.0	141.5		
Orel Region	128.1	128.1	100.0	0.0	0.0	13.7		
Ryazan Region	194.4	194.4	100.0	0.0	0.0	38.1		
Smolensk Region	24.3	128.1	75.0	103.8	25.0	51.1		
Tambov Region	16.8	16.8	100.0	0.0	0.0	4.0		
Tver Region	137.2	139.8	83.3	2.7	16.7	24.8		
Tula Region	216.1	216.1	100.0	0.0	0.0	44.7		
Yaroslavl Region	193.6	193.6	100.0	0.0	0.0	56.8		
Moscow	611,163.8	615,272.3	87.5	4,108.6	12.5	130,795.8		
NORTH-WEST FEDERAL DISTRICT	15,786.2	15,935.3	85.3	149.1	14.7	2,845.1		
Republic of Karelia	16.8	16.8	100.0	0.0	0.0	3.6		
Republic of Komi	104.2	104.2	100.0	0.0	0.0	17.0		
Arkhangelsk Region	-10.8	0.0	0.0	10.8	100.0	0.1		
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0		
Vologda Region	755.1	756.4	88.9	1.3	11.1	186.5		
Kaliningrad Region	344.1	354.2	66.7	10.1	33.3	56.6		

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-112.3	0.1	33.3	112.4	66.7	1.7
Murmansk Region	139.4	139.4	100.0	0.0	0.0	22.9
Novgorod Region	125.2	125.2	100.0	0.0	0.0	14.1
Pskov Region	53.0	53.0	100.0	0.0	0.0	14.3
St. Petersburg	14,371.5	14,385.8	89.7	14.3	10.3	2,528.4
SOUTH FEDERAL DISTRICT	2,670.3	2,700.4	91.1	30.1	8.9	593.0
Republic of Adigei (Adigeya)	79.6	79.6	100.0	0.0	0.0	19.1
Republic of Kalmykia	6.9	6.9	100.0	0.0	0.0	2.8
Krasnodar Territory	921.5	942.6	78.6	21.1	21.4	213.5
Astrakhan Region	76.2	76.2	100.0	0.0	0.0	12.8
Volgograd Region	235.5	235.5	100.0	0.0	0.0	50.4
Rostov Region	1,350.5	1,359.5	93.8	9.0	6.3	294.3
NORTH-CAUCASIAN FEDERAL DISTRICT	1,157.1	1,207.7	85.7	50.6	14.3	324.9
Republic of Dagestan	572.1	574.9	90.3	2.8	9.7	146.0
Republic of Ingushetia	56.7	56.7	100.0	0.0	0.0	35.5
Kabardino-Balkar Republic	179.4	179.4	100.0	0.0	0.0	38.9
Karachai-Cherkess Republic	43.4	48.5	80.0	5.1	20.0	9.0
Republic of Northern Ossetia — Alania	53.6	57.0	80.0	3.5	20.0	25.4
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	252.0	291.1	62.5	39.2	37.5	70.2
PRIVOLZHSKY FEDERAL DISTRICT	12,521.5	12,987.3	90.4	465.8	9.6	2,444.7
Republic of Bashkortostan	404.9	489.0	81.8	84.0	18.2	149.9
Republic of Mariy-El	26.2	26.2	100.0	0.0	0.0	4.9
Republic of Mordovia	115.5	122.0	75.0	6.4	25.0	30.2
Republic of Tatarstan (Tatarstan)	3,268.0	3,268.0	100.0	0.0	0.0	452.4
Udmurt Republic	-108.8	79.4	60.0	188.2	40.0	23.2
Chuvash Republic — Chuvashya	55.3	55.3	100.0	0.0	0.0	16.8
Perm Territory	355.4	355.4	100.0	0.0	0.0	48.2
Kirov Region	241.0	241.0	100.0	0.0	0.0	66.1
Nizhni Novgorod Region	1,423.9	1,423.9	100.0	0.0	0.0	242.9
Orenburg Region	310.2	318.8	88.9	8.6	11.1	73.7
Penza Region	52.0	52.0	100.0	0.0	0.0	5.6
Samara Region	5,689.5	5,727.9	90.0	38.4	10.0	1,125.2
Saratov Region	800.9	800.9	100.0	0.0	0.0	188.9
Ulyanovsk Region	-112.6	27.5	25.0	140.0	75.0	16.8

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	12,117.9	12,314.6	91.3	196.6	8.7	2,222.0
Kurgan Region	106.8	106.8	100.0	0.0	0.0	22.3
Sverdlovsk Region	5,750.7	5,776.9	94.1	26.2	5.9	773.4
Tyumen Region	4,339.1	4,459.6	93.8	120.5	6.3	1,034.6
Khanty-Mansiysky Autonomous Area — Yugra	3,038.0	3,158.4	88.9	120.5	11.1	720.9
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	1,921.3	1,971.3	77.8	50.0	22.2	391.7
SIBERIA FEDERAL DISTRICT	7,807.4	8,086.0	83.9	278.6	16.1	1,570.7
Republic of Altai	207.5	224.5	50.0	17.0	50.0	57.8
Republic of Buryatia	74.9	74.9	100.0	0.0	0.0	9.4
Republic of Tyva	2.7	2.7	100.0	0.0	0.0	0.6
Republic of Khakassia	100.4	100.4	100.0	0.0	0.0	21.8
Altai Territory	275.7	275.7	100.0	0.0	0.0	58.1
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	69.8	69.8	100.0	0.0	0.0	14.5
Irkutsk Region	223.8	223.8	100.0	0.0	0.0	42.9
Kemerovo Region	390.8	397.8	88.9	7.0	11.1	170.0
Novosibirsk Region	6,501.6	6,533.7	80.0	32.2	20.0	1,137.2
Omnsk Region	—154.0	68.4	33.3	222.4	66.7	26.0
Tomsk Region	114.2	114.2	100.0	0.0	0.0	32.5
FAR EAST FEDERAL DISTRICT	7,959.1	7,992.2	92.3	33.2	7.7	1,799.7
Republic of Sakha (Yakutia)	67.4	98.2	75.0	30.8	25.0	35.1
Kamchatka Territory	237.5	239.9	75.0	2.4	25.0	55.5
Primorski Territory	2,128.7	2,128.7	100.0	0.0	0.0	397.6
Khabarovsk Territory	635.6	635.6	100.0	0.0	0.0	130.7
Amur Region	4,743.9	4,743.9	100.0	0.0	0.0	1,144.7
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	145.9	145.9	100.0	0.0	0.0	36.1
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 6.1.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
31.12.2010	34	50	25	31 (12)	80 (6)
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)
CENTRAL FEDERAL DISTRICT					
31.12.2010	20	25	12	20 (5)	72 (6)
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)
Moscow and Moscow Region					
31.12.2010	18	23	12	19 (5)	71 (6)
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)
NORTH-WEST FEDERAL DISTRICT					
31.12.2010	5	9	2	2 (1)	4
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
SOUTH FEDERAL DISTRICT					
31.12.2010	1	—	2	1	1
31.03.2011	1	1	1	2	1
30.06.2011	1	1	1	2	1
30.09.2011	2	2	—	2	1
NORTH-CAUCASIAN FEDERAL DISTRICT					
31.12.2010	—	—	—	—	—
31.03.2011	—	—	—	—	—
30.06.2011	—	—	—	—	—
30.09.2011	—	—	—	—	—
PRIVOLZHSKY FEDERAL DISTRICT					
31.12.2010	4	8	5	4 (3)	2
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)
URALS FEDERAL DISTRICT					
31.12.2010	2	3	2	1 (1)	—
31.03.2011	2	3	2	1 (1)	—
30.06.2011	3	2	2	1 (1)	—
30.09.2011	4	2	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
31.12.2010	—	3	1	2 (2)	1
31.03.2011	—	3	1	2 (2)	1
30.06.2011	—	3	1	2 (2)	1
30.09.2011	1	3	1	2 (2)	—
FAR EAST FEDERAL DISTRICT					
31.12.2010	2	2	1	1	—
31.03.2011	2	2	1	1	—
30.06.2011	1	2	1	1	—
30.09.2011	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	30.06.2011			30.09.2011		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	465	627	1,269	468	618	1,272
CENTRAL FEDERAL DISTRICT	297	333	548	299	329	547
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	9
Ivanovo Region	3	2	5	3	2	5
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	8	—	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	1	3	12
Moscow and Moscow Region	285	299	427	287	295	427
NORTH-WEST FEDERAL DISTRICT	26	37	91	25	36	91
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	1	3	8	—	2	7
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	6	7	10	6	7	10
Kaliningrad Region	3	4	12	2	4	12
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	14	17	41	15	17	42
SOUTH FEDERAL DISTRICT	22	32	76	23	31	76
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	6	12	22	8	12	22
Astrakhan Region	1	2	8	1	2	8
Volgograd Region	3	3	13	3	3	13
Rostov Region	10	10	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	51	98	212	50	96	212
Republic of Bashkortostan	3	11	26	2	11	27
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	3	7	2	3	7
Republic of Tatarstan (Tatarstan)	16	22	28	16	22	28
Udmurt Republic	2	3	9	2	3	9
Chuvash Republic — Chuvashya	—	4	10	1	4	10
Perm Territory	—	4	15	—	4	15
Kirov Region	2	3	7	2	3	7
Nizhni Novgorod Region	7	12	26	6	11	25
Orenburg Region	2	6	12	2	6	12
Penza Region	—	2	8	—	1	7
Samara Region	15	17	34	15	17	35
Saratov Region	2	9	18	2	9	18
Ulyanovsk Region	—	2	8	—	2	8
URALS FEDERAL DISTRICT	29	39	79	29	39	80
Kurgan Region	—	3	5	—	3	6
Sverdlovsk Region	10	15	33	10	15	33
Tyumen Region	12	13	23	11	13	23
Chelyabinsk Region	7	8	18	8	8	18
SIBERIA FEDERAL DISTRICT	19	49	150	21	48	153
Republic of Altai	—	3	5	—	3	5
Republic of Buryatia	1	1	8	1	1	8
Republic of Tyva	1	2	4	1	2	4
Republic of Khakassia	2	3	5	2	3	5
Altai Territory	—	5	13	—	5	13
Zabaykalskiy Territory	—	—	7	—	—	7
Krasnoyarsk Territory	4	4	19	4	4	19
Irkutsk Region	1	8	19	1	7	21
Kemerovo Region	1	6	14	1	6	14
Novosibirsk Region	6	9	28	8	9	29
Omsk Region	1	6	16	1	6	16
Tomsk Region	2	2	12	2	2	12
FAR EAST FEDERAL DISTRICT	18	23	82	18	23	82
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	8	2	3	9
Primorski Territory	7	7	24	7	7	22
Khabarovsk Territory	2	3	15	2	3	16
Amur Region	2	2	9	2	2	9
Magadan Region	—	—	4	—	—	4
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	
	September 2	October 3
RUSSIAN FEDERATION	4,830.98	4,815.46
CENTRAL FEDERAL DISTRICT	2,268.51	2,196.84
Belgorod Region	14.36	12.00
Bryansk Region	22.24	22.42
Vladimir Region	19.75	16.76
Voronezh Region	52.69	51.45
Ivanovo Region	9.20	7.63
Kaluga Region	26.48	24.10
Kostroma Region	9.85	8.76
Kursk Region	9.60	7.43
Lipetsk Region	9.69	8.58
Moscow Region	104.52	95.71
Orel Region	13.21	16.26
Ryazan Region	15.52	14.70
Smolensk Region	17.65	16.91
Tambov Region	4.40	3.93
Tver Region	19.47	18.00
Tula Region	21.78	18.72
Yaroslavl Region	29.32	26.38
Moscow	1,868.78	1,827.10
NORTH-WEST FEDERAL DISTRICT	615.13	586.34
Republic of Karelia	5.03	4.99
Republic of Komi	9.40	7.35
Arkhangelsk Region	12.09	12.58
Nenets Autonomous Area	0.19	0.15
Vologda Region	17.23	16.86
Kaliningrad Region	56.72	55.20
Leningrad Region	132.55	130.92
Murmansk Region	12.97	9.98
Novgorod Region	4.46	3.93
Pskov Region	4.95	4.30
St. Petersburg	359.72	340.23
SOUTH FEDERAL DISTRICT	340.66	332.30
Republic of Adigei (Adigeya)	3.10	2.56
Republic of Kalmykia	1.49	2.11
Krasnodar Territory	176.94	160.97
Astrakhan Region	12.15	11.83
Volgograd Region	30.02	40.11
Rostov Region	116.96	114.72
NORTH-CAUCASIAN FEDERAL DISTRICT	135.09	159.34
Republic of Daghestan	18.23	29.13
Republic of Ingushetia	1.82	2.21
Kabardino-Balkar Republic	11.66	10.91
Karachai-Cherkess Republic	4.25	4.02

Table 6.2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	11.45	13.84
Republic of Chechnya	1.04	1.92
Stavropol Territory	86.65	97.31
PRIVOLZHSKY FEDERAL DISTRICT	481.57	467.04
Republic of Bashkortostan	58.42	49.03
Republic of Mariy-El	5.84	4.98
Republic of Mordovia	4.28	3.28
Republic of Tatarstan (Tatarstan)	80.56	84.65
Udmurt Republic	14.15	16.94
Chuvash Republic — Chuvashya	7.63	7.59
Perm Territory	43.09	39.19
Kirov Region	14.53	11.93
Nizhni Novgorod Region	69.95	69.43
Orenburg Region	20.13	18.52
Penza Region	14.79	14.97
Samara Region	105.63	103.85
Saratov Region	27.72	30.35
Ulyanovsk Region	14.87	12.33
URALS FEDERAL DISTRICT	335.85	320.97
Kurgan Region	4.83	4.32
Sverdlovsk Region	147.77	140.18
Tyumen Region	112.18	110.85
Khanty-Mansiysky Autonomous Area — Yugra	47.14	45.48
Yamalo-Nenetsky Autonomous Area	13.80	12.57
Chelyabinsk Region	71.08	65.62
SIBERIA FEDERAL DISTRICT	400.91	394.31
Republic of Altai	0.80	0.68
Republic of Buryatia	15.19	18.46
Republic of Tyva	0.68	0.72
Republic of Khakassia	8.79	8.66
Altai Territory	26.22	23.32
Zabaykalskiy Territory	7.72	8.07
Krasnoyarsk Territory	63.31	58.95
Irkutsk Region	61.85	62.11
Kemerovo Region	37.57	33.53
Novosibirsk Region	110.83	115.90
Omsk Region	49.35	46.05
Tomsk Region	18.59	17.87
FAR EAST FEDERAL DISTRICT	249.03	360.44
Republic of Sakha (Yakutia)	17.14	20.46
Kamchatka Territory	9.26	11.38
Primorski Territory	113.81	184.96
Khabarovsk Territory	70.59	95.29
Amur Region	15.66	27.36
Magadan Region	5.04	4.76
Sakhalin Region	16.87	15.65
Jewish Autonomous Region	0.58	0.42
Chukotka Autonomous Area	0.08	0.16

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	
	September 2	October 3
RUSSIAN FEDERATION	3,250.30	2,682.67
CENTRAL FEDERAL DISTRICT	1,904.34	1,640.81
Belgorod Region	8.13	7.00
Bryansk Region	8.83	7.57
Vladimir Region	10.25	9.59
Voronezh Region	25.26	18.48
Ivanovo Region	4.41	3.07
Kaluga Region	14.16	10.52
Kostroma Region	6.18	3.44
Kursk Region	4.24	3.72
Lipetsk Region	6.69	5.56
Moscow Region	54.06	46.53
Orel Region	4.99	3.78
Ryazan Region	7.42	5.36
Smolensk Region	10.63	8.68
Tambov Region	3.61	2.23
Tver Region	7.62	6.14
Tula Region	9.11	7.97
Yaroslavl Region	14.41	11.65
Moscow	1,704.35	1,479.53
NORTH-WEST FEDERAL DISTRICT	471.75	361.73
Republic of Karelia	2.99	2.40
Republic of Komi	2.88	2.33
Arkhangelsk Region	7.65	6.21
Nenets Autonomous Area	0.04	0.03
Vologda Region	5.91	3.89
Kaliningrad Region	50.64	41.12
Leningrad Region	110.03	100.83
Murmansk Region	6.71	4.48
Novgorod Region	2.43	1.77
Pskov Region	3.87	3.22
St. Petersburg	278.62	195.49
SOUTH FEDERAL DISTRICT	167.37	123.32
Republic of Adigei (Adigeya)	1.68	1.08
Republic of Kalmykia	0.67	0.48
Krasnodar Territory	84.46	62.66
Astrakhan Region	12.61	5.79
Volgograd Region	15.93	12.39
Rostov Region	52.02	40.92
NORTH-CAUCASIAN FEDERAL DISTRICT	33.11	26.29
Republic of Daghestan	5.13	4.92
Republic of Ingushetia	0.24	0.16
Kabardino-Balkar Republic	2.64	2.45
Karachai-Cherkess Republic	0.91	0.83

Table 6.2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	3.93	3.20
Republic of Chechnya	0.19	0.25
Stavropol Territory	20.06	14.49
PRIVOLZHSKY FEDERAL DISTRICT	258.08	206.51
Republic of Bashkortostan	22.91	16.52
Republic of Mariy-El	2.67	2.80
Republic of Mordovia	2.41	1.83
Republic of Tatarstan (Tatarstan)	33.55	30.71
Udmurt Republic	6.38	4.67
Chuvash Republic — Chuvashya	3.92	3.01
Perm Territory	15.41	11.42
Kirov Region	4.01	3.92
Nizhni Novgorod Region	34.86	28.47
Orenburg Region	12.90	10.92
Penza Region	7.45	6.31
Samara Region	87.96	67.19
Saratov Region	16.29	13.44
Ulyanovsk Region	7.38	5.32
URALS FEDERAL DISTRICT	120.74	102.73
Kurgan Region	2.20	1.85
Sverdlovsk Region	51.88	43.51
Tyumen Region	36.79	34.05
Khanty-Mansiysky Autonomous Area — Yugra	13.34	15.49
Yamalo-Nenetsky Autonomous Area	4.07	2.86
Chelyabinsk Region	29.86	23.32
SIBERIA FEDERAL DISTRICT	156.62	130.84
Republic of Altai	0.84	0.84
Republic of Buryatia	4.29	3.54
Republic of Tyva	0.22	0.24
Republic of Khakassia	2.20	1.51
Altai Territory	15.33	11.26
Zabaykalskiy Territory	1.92	1.68
Krasnoyarsk Territory	18.85	15.65
Irkutsk Region	16.90	15.20
Kemerovo Region	13.22	10.23
Novosibirsk Region	44.81	38.06
Omsk Region	30.24	26.27
Tomsk Region	7.79	6.36
FAR EAST FEDERAL DISTRICT	136.79	90.44
Republic of Sakha (Yakutia)	4.01	2.49
Kamchatka Territory	2.71	1.56
Primorski Territory	67.77	47.79
Khabarovsk Territory	45.37	25.43
Amur Region	5.75	6.03
Magadan Region	1.46	0.64
Sakhalin Region	9.49	6.32
Jewish Autonomous Region	0.15	0.11
Chukotka Autonomous Area	0.10	0.08

6.3. Borrowings

Table 6.3.1

Ruble and Foreign Currency-Denominated Deposits of Legal Entities and Individuals and Other Funds

(millions of rubles)

	31.10.2011											
	customer funds, total	of which:		deposits of legal entities				of which:				
		in rubles	in foreign currency and precious metals	total	of which:		total	of which:		total	of which:	
					in rubles	in foreign currency		in rubles	in foreign currency		in rubles	in foreign currency
1	2	3	4	5	6	7	8	9	10			
RUSSIAN FEDERATION	24,506,119	18,559,203	5,946,916	6,925,797	5,213,648	1,712,149	10,855,306	8,817,399	2,037,907			
CENTRAL FEDERAL DISTRICT	16,003,023	11,078,779	4,924,244	5,668,350	4,081,267	1,587,083	5,436,451	3,993,193	1,443,258			
Belgorod Region	127,055	107,763	19,292	24,425	16,247	8,178	76,378	70,971	5,407			
Bryansk Region	54,081	49,987	4,094	2,803	2,712	91	41,727	38,535	3,192			
Vladimir Region	108,459	96,077	12,382	8,745	8,416	329	84,479	75,891	8,588			
Voronezh Region	186,309	164,621	21,688	19,336	13,514	5,822	135,420	124,805	10,615			
Ivanovo Region	57,026	51,982	5,044	2,650	2,606	44	46,630	42,465	4,165			
Kaluga Region	74,743	66,935	7,808	5,122	4,989	133	53,638	49,482	4,156			
Kostroma Region	43,562	40,906	2,656	5,345	5,076	269	30,198	28,520	1,678			
Kursk Region	54,599	50,529	4,070	3,477	3,402	75	42,460	39,867	2,593			
Lipetsk Region	80,027	69,053	10,974	7,748	7,365	383	53,911	50,534	3,377			
Moscow Region	674,289	604,846	69,443	69,186	59,230	9,956	442,208	398,230	43,978			
Orel Region	39,378	36,580	2,798	2,437	2,089	348	31,849	30,056	1,793			
Ryazan Region	71,613	64,945	6,668	6,259	5,124	1,135	52,454	48,875	3,579			
Smolensk Region	56,363	50,051	6,312	3,951	3,805	146	41,119	37,707	3,412			
Tambov Region	44,107	41,222	2,885	1,993	1,959	34	34,862	33,418	1,444			
Tver Region	76,646	68,695	7,951	5,384	4,918	466	56,604	52,473	4,131			
Tula Region	100,333	89,949	10,384	8,644	8,538	106	74,357	68,481	5,876			
Yaroslavl Region	97,922	89,558	8,364	7,762	7,423	339	74,172	67,892	6,280			
Moscow	14,056,511	9,335,080	4,721,431	5,483,083	3,923,854	1,559,229	4,063,985	2,734,991	1,328,994			
NORTH-WEST FEDERAL DISTRICT	2,059,336	1,686,502	372,834	372,228	297,723	74,505	1,210,163	989,233	220,930			
Republic of Karelia	35,649	31,954	3,695	1,376	1,362	14	28,333	25,420	2,913			
Republic of Komi	76,825	70,943	5,882	5,023	5,014	9	60,330	56,737	3,593			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	95,172	88,298	6,874	15,098	13,912	1,186	68,052	64,036	4,016
Nenets Autonomous Area	3,548	3,367	181	83	83	0	2,796	2,756	40
Vologda Region	99,695	83,118	16,577	18,286	12,008	6,278	62,408	56,829	5,579
Kaliningrad Region	90,082	70,661	19,421	8,879	7,452	1,427	62,223	48,087	14,136
Leningrad Region	91,071	80,781	10,290	10,048	9,228	820	65,259	58,288	6,971
Murmansk Region	76,730	66,813	9,917	4,190	3,232	958	59,441	53,591	5,850
Novgorod Region	32,087	28,409	3,678	1,865	1,730	135	23,348	21,029	2,319
Pskov Region	29,442	26,817	2,625	1,896	1,665	231	20,609	19,078	1,531
St. Petersburg	1,432,583	1,138,708	293,875	305,567	242,120	63,447	760,160	586,138	174,022
SOUTH FEDERAL DISTRICT	844,627	763,606	81,021	76,461	70,790	5,671	606,086	553,083	53,003
Republic of Adigei (Adigeya)	11,112	10,525	587	719	719	0	8,862	8,477	385
Republic of Kalmykia	5,470	5,155	315	580	580	0	4,138	3,920	218
Krasnodar Territory	371,857	337,742	34,115	35,980	32,857	3,123	262,544	238,557	23,987
Astrakhan Region	47,782	43,335	4,447	3,878	3,300	578	35,723	33,200	2,523
Vologograd Region	136,908	122,857	14,051	9,936	8,440	1,496	100,436	91,700	8,736
Rostov Region	271,498	243,992	27,506	25,368	24,894	474	194,383	177,229	17,154
NORTH-CAUCASIAN FEDERAL DISTRICT	234,094	216,296	17,798	16,060	15,298	762	166,821	153,485	13,336
Republic of Dagestan	32,385	31,340	1,045	1,308	1,300	8	21,648	20,730	918
Republic of Ingushetia	3,637	3,467	170	251	249	2	2,063	1,919	144
Kabardino-Balkar Republic	20,988	19,244	1,744	854	852	2	16,002	14,909	1,093
Karachai-Cherkess Republic	10,664	8,289	2,375	716	699	17	8,339	6,033	2,306
Republic of Northern Ossetia — Alania	21,450	20,387	1,063	847	838	9	17,469	16,623	846
Republic of Chechnya	9,102	9,022	80	388	387	1	2,799	2,725	74
Stavropol Territory	135,868	124,547	11,321	11,696	10,973	723	98,501	90,546	7,955
PRIVOLZHSKY FEDERAL DISTRICT	2,271,593	2,053,804	217,789	352,650	343,667	8,983	1,436,481	1,311,761	124,720
Republic of Bashkortostan	309,114	282,296	26,818	108,764	107,912	852	150,974	137,868	13,106
Republic of Mariy-El	25,432	23,309	2,123	2,072	1,783	289	18,965	18,106	859
Republic of Mordovia	36,137	33,932	2,205	3,313	3,175	138	26,527	25,263	1,264
Republic of Tatarstan (Tatarstan)	466,373	421,758	44,615	117,630	116,490	1,140	226,295	206,610	19,685
Udmurt Republic	76,119	71,295	4,824	5,390	5,319	71	55,522	52,394	3,128
Chuvash Republic — Chuvashya	59,522	56,013	3,509	5,853	5,210	643	41,830	39,921	1,909
Perm Territory	234,053	203,996	30,057	32,692	31,460	1,232	141,854	128,732	13,122
Kirov Region	69,503	65,803	3,700	6,377	6,186	191	49,908	47,879	2,029
Nizhni Novgorod Region	276,792	247,480	29,312	17,633	15,756	1,877	192,726	174,706	18,020
Orenburg Region	99,711	92,932	6,779	8,254	7,747	507	71,864	66,903	4,961

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	62,538	58,840	3,698	3,410	3,311	99	48,735	46,244	2,491
Samara Region	344,032	302,892	41,140	28,362	27,237	1,125	250,655	219,615	31,040
Saratov Region	137,826	125,476	12,350	7,553	6,859	694	106,263	97,122	9,141
Ulyanovsk Region	74,441	67,782	6,659	5,347	5,222	125	54,363	50,398	3,965
URALS FEDERAL DISTRICT	1,296,610	1,143,157	153,453	228,507	213,480	15,027	797,183	700,694	96,489
Kurgan Region	26,483	25,100	1,383	1,784	1,620	164	20,412	19,766	646
Sverdlovsk Region	445,593	398,340	47,253	51,650	46,179	5,471	294,225	263,782	30,443
Tyumen Region	580,160	509,234	70,926	151,964	151,030	934	319,241	267,330	51,911
Khanty-Mansiysky Autonomous Area — Yugra	222,992	173,027	49,965	30,548	30,519	29	154,023	115,845	38,178
Yamalo-Nenetsky Autonomous Area	62,521	59,520	3,001	10,888	10,768	120	39,343	37,480	1,863
Chelyabinsk Region	244,374	210,483	33,891	23,109	14,651	8,458	163,305	149,816	13,489
SIBERIA FEDERAL DISTRICT	1,190,694	1,073,481	117,213	152,932	139,007	13,925	784,356	729,811	54,545
Republic of Altai	4,996	4,793	203	510	510	0	3,689	3,600	89
Republic of Buryatia	36,616	31,294	5,322	2,845	2,382	463	22,950	21,976	974
Republic of Tva	4,783	4,592	191	360	360	0	3,326	3,272	54
Republic of Khakassia	19,067	18,331	736	1,764	1,763	1	14,047	13,458	589
Altai Territory	108,004	98,058	9,946	13,063	11,469	1,594	75,559	71,390	4,169
Zabaykalskiy Territory	36,779	34,585	2,194	2,644	2,628	16	28,029	27,089	940
Krasnoyarsk Territory	206,331	188,836	17,495	34,838	31,587	3,251	124,281	116,215	8,066
Irkutsk Region	156,869	142,199	14,670	19,568	19,113	455	102,965	96,418	6,547
Kemerovo Region	201,945	182,844	19,101	34,919	32,020	2,899	126,609	117,392	9,217
Novosibirsk Region	239,479	207,574	31,905	27,492	22,922	4,570	152,848	139,850	12,998
Omsk Region	106,033	97,145	8,888	9,704	9,348	356	78,566	72,376	6,190
Tomsk Region	69,792	63,230	6,562	5,225	4,905	320	51,487	46,775	4,712
FAR EAST FEDERAL DISTRICT	606,142	543,578	62,564	58,609	52,416	6,193	417,765	386,139	31,626
Republic of Sakha (Yakutia)	68,059	63,727	4,332	6,207	6,171	36	44,892	43,306	1,586
Kamchatka Territory	40,856	37,709	3,147	2,658	2,520	138	30,416	28,350	2,066
Primorski Territory	186,231	164,174	22,057	18,803	16,011	2,792	123,058	109,642	13,416
Khabarovsk Territory	149,993	133,870	16,123	12,577	10,513	2,064	112,532	103,858	8,674
Amur Region	50,527	47,785	2,742	3,936	3,883	53	36,286	34,982	1,304
Magadan Region	32,923	25,628	7,295	3,661	3,642	19	17,338	16,331	1,007
Sakhalin Region	65,664	59,212	6,452	10,028	8,937	1,091	43,863	40,559	3,304
Jewish Autonomous Region	6,021	5,737	284	317	317	0	4,890	4,685	205
Chukotka Autonomous Area	5,868	5,736	132	422	422	0	4,490	4,426	64
OUTSIDE THE RUSSIAN FEDERATION	24,937	5,041	19,896	20,905	4,843	16,062	3,609	196	3,413

Table 6.3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.10.2011		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	355,210.5	3,408,710.2	233,657.3
CENTRAL FEDERAL DISTRICT	224,268.7	2,111,935.2	133,117.4
Belgorod Region	1,623.1	17,388.4	1,463.2
Bryansk Region	216.6	7,730.7	636.2
Vladimir Region	1,279.1	9,113.1	1,361.8
Voronezh Region	1,310.5	24,535.9	2,478.4
Ivanovo Region	153.0	5,898.3	873.4
Kaluga Region	2,002.4	9,827.5	921.0
Kostroma Region	155.8	3,192.6	826.7
Kursk Region	760.5	6,447.2	1,167.0
Lipetsk Region	636.8	9,750.9	817.2
Moscow Region	8,843.6	133,737.9	10,566.9
Orel Region	252.8	3,914.8	526.6
Ryazan Region	765.7	8,672.9	991.1
Smolensk Region	862.8	6,918.1	697.6
Tambov Region	880.0	4,212.7	521.9
Tver Region	633.3	9,626.0	744.6
Tula Region	450.5	10,391.6	1,010.9
Yaroslavl Region	1,750.9	13,853.9	1,460.5
Moscow	201,691.4	1,826,722.6	106,052.3
NORTH-WEST FEDERAL DISTRICT	25,869.7	333,461.6	14,025.5
Republic of Karelia	308.0	4,270.0	398.5
Republic of Komi	418.9	7,891.3	981.2
Arkhangelsk Region	1,458.5	8,182.5	1,388.7
Nenets Autonomous Area	57.3	458.0	57.2
Vologda Region	542.3	13,038.2	1,346.7
Kaliningrad Region	1,842.6	11,742.1	1,317.6
Leningrad Region	208.4	4,737.1	295.8
Murmansk Region	1,115.5	7,185.4	413.7
Novgorod Region	298.1	4,813.1	367.2
Pskov Region	278.5	4,759.9	296.7
St. Petersburg	19,398.9	266,841.9	7,219.2
SOUTH FEDERAL DISTRICT	10,379.9	126,244.8	17,381.8
Republic of Adigei (Adigeya)	64.9	1,262.0	360.9
Republic of Kalmykia	125.6	427.9	219.5
Krasnodar Territory	4,343.9	58,538.7	8,617.6
Astrakhan Region	564.0	5,945.0	1,185.9
Volgograd Region	1,278.3	21,207.6	1,719.6
Rostov Region	4,003.1	38,863.5	5,278.4
NORTH-CAUCASIAN FEDERAL DISTRICT	4,943.5	39,461.7	4,669.5
Republic of Daghestan	701.9	7,953.2	723.8
Republic of Ingushetia	49.6	1,129.0	59.1
Kabardino-Balkar Republic	314.4	2,743.4	344.9
Karachai-Cherkess Republic	287.5	1,229.1	219.2
Republic of Northern Ossetia — Alania	422.9	2,371.6	266.7
Republic of Chechnya	508.5	4,548.1	72.5
Stavropol Territory	2,658.7	19,487.3	2,983.3

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	39,346.1	332,922.2	21,625.3
Republic of Bashkortostan	3,962.2	30,829.3	1,880.8
Republic of Mariy-El	272.7	2,816.2	333.6
Republic of Mordovia	508.2	4,148.3	372.0
Republic of Tatarstan (Tatarstan)	8,998.7	75,485.6	2,998.2
Udmurt Republic	1,990.3	10,256.1	1,223.8
Chuvash Republic — Chuvashya	537.0	9,397.1	629.7
Perm Territory	2,208.7	39,193.3	2,697.6
Kirov Region	1,609.0	9,353.4	1,125.7
Nizhni Novgorod Region	9,318.9	48,338.8	3,243.8
Orenburg Region	1,380.1	14,656.3	948.6
Penza Region	1,196.6	7,315.4	1,050.9
Samara Region	4,209.5	53,230.4	2,236.4
Saratov Region	1,761.8	18,553.8	2,133.0
Ulyanovsk Region	1,392.3	9,348.3	751.2
URALS FEDERAL DISTRICT	16,197.7	200,673.7	14,933.5
Kurgan Region	168.1	3,268.4	708.2
Sverdlovsk Region	7,398.1	80,438.5	5,777.0
Tyumen Region	2,973.6	81,833.3	4,516.1
Khanty-Mansiysky Autonomous Area — Yugra	1,559.7	27,976.9	2,234.5
Yamalo-Nenetsky Autonomous Area	562.9	9,869.5	820.1
Chelyabinsk Region	5,657.9	35,133.4	3,932.1
SIBERIA FEDERAL DISTRICT	20,797.0	176,543.1	15,992.2
Republic of Altai	73.6	591.7	88.5
Republic of Buryatia	884.9	5,567.3	1,138.1
Republic of Tyva	143.0	602.6	152.7
Republic of Khakassia	488.2	2,335.4	687.9
Altai Territory	1,541.1	11,873.3	1,491.2
Zabaykalskiy Territory	412.5	4,053.6	780.1
Krasnoyarsk Territory	8,332.5	30,466.8	2,529.2
Irkutsk Region	1,324.4	22,906.7	1,848.8
Kemerovo Region	1,508.4	28,340.8	2,030.9
Novosibirsk Region	4,203.6	47,021.5	3,115.0
Omsk Region	1,252.7	12,514.5	1,355.6
Tomsk Region	632.0	10,268.9	774.1
FAR EAST FEDERAL DISTRICT	13,408.0	87,468.0	11,912.3
Republic of Sakha (Yakutia)	1,113.0	11,636.4	2,146.2
Kamchatka Territory	1,012.4	5,585.1	885.5
Primorski Territory	5,407.2	31,204.3	2,762.3
Khabarovsk Territory	3,156.0	18,084.4	2,356.8
Amur Region	892.2	7,397.3	1,208.7
Magadan Region	566.8	4,680.6	657.4
Sakhalin Region	938.8	7,703.6	1,683.2
Jewish Autonomous Region	101.3	526.3	102.8
Chukotka Autonomous Area	220.2	650.0	109.4

Table 6.3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.10.2011		
	public organizations	non-public organizations	other
2	3	4	5
RUSSIAN FEDERATION	19,771.6	705,868.9	126,293.1
CENTRAL FEDERAL DISTRICT	15,878.3	587,882.7	120,053.9
Belgorod Region	2.7	1,678.2	327.9
Bryansk Region	0.2	141.3	8.4
Vladimir Region	8.9	557.1	33.9
Voronezh Region	3.9	360.2	104.4
Ivanovo Region	1.5	81.9	17.8
Kaluga Region	18.2	1,172.1	29.7
Kostroma Region	0.0	227.9	2.4
Kursk Region	42.0	366.2	25.1
Lipetsk Region	0.0	6,178.8	72.1
Moscow Region	2,733.7	5,849.6	56.1
Orel Region	0.0	92.9	11.9
Ryazan Region	28.5	457.5	3.4
Smolensk Region	38.9	408.6	6.2
Tambov Region	13.3	170.9	1.0
Tver Region	0.1	583.5	10.3
Tula Region	456.9	662.3	9.9
Yaroslavl Region	0.0	661.4	68.5
Moscow	12,529.4	568,232.3	119,264.8
NORTH-WEST FEDERAL DISTRICT	2,246.0	44,861.9	2,581.1
Republic of Karelia	3.3	319.9	7.0
Republic of Komi	10.6	264.0	0.1
Arkhangelsk Region	9.5	743.8	2.0
Nenets Autonomous Area	0.0	92.1	0.2
Vologda Region	0.0	2,209.1	3.0
Kaliningrad Region	71.6	2,481.4	67.5
Leningrad Region	4.6	362.8	6.9
Murmansk Region	27.5	1,730.0	15.3
Novgorod Region	0.0	691.8	0.4
Pskov Region	0.1	146.1	10.5
St. Petersburg	2,118.7	35,913.1	2,468.3
SOUTH FEDERAL DISTRICT	107.5	8,974.0	294.7
Republic of Adigei (Adigeya)	0.0	26.8	0.0
Republic of Kalmykia	0.0	1.0	0.0
Krasnodar Territory	58.3	2,630.4	189.7
Astrakhan Region	19.2	209.6	27.8
Volgograd Region	24.1	1,675.4	6.9
Rostov Region	6.1	4,430.7	70.3
NORTH-CAUCASIAN FEDERAL DISTRICT	20.6	851.8	166.0
Republic of Daghestan	6.1	17.0	7.5
Republic of Ingushetia	0.0	3.5	0.2
Kabardino-Balkar Republic	0.0	78.6	1.7
Karachai-Cherkess Republic	0.0	9.0	16.7
Republic of Northern Ossetia — Alania	12.2	32.0	8.9
Republic of Chechnya	0.0	3.7	1.2
Stavropol Territory	2.2	708.0	129.8

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	449.1	27,675.8	312.4
Republic of Bashkortostan	22.6	4,166.7	5.9
Republic of Mariy-El	4.0	404.1	0.8
Republic of Mordovia	0.0	79.9	0.4
Republic of Tatarstan (Tatarstan)	124.1	2,195.2	152.2
Udmurt Republic	0.7	235.1	2.3
Chuvash Republic — Chuvashya	0.2	212.4	0.1
Perm Territory	2.3	10,363.0	47.8
Kirov Region	0.1	710.6	9.8
Nizhni Novgorod Region	221.0	3,718.5	25.4
Orenburg Region	0.0	323.4	12.7
Penza Region	0.7	171.3	0.6
Samara Region	21.0	3,493.6	43.5
Saratov Region	19.3	643.8	7.5
Ulyanovsk Region	33.1	958.0	3.3
URALS FEDERAL DISTRICT	658.6	13,995.6	642.1
Kurgan Region	0.0	142.1	78.0
Sverdlovsk Region	38.7	5,563.4	407.8
Tyumen Region	5.1	2,798.5	7.4
Khanty-Mansiysky Autonomous Area — Yugra	0.3	1,744.5	3.9
Yamalo-Nenetsky Autonomous Area	0.0	336.2	0.0
Chelyabinsk Region	614.7	5,491.6	148.9
SIBERIA FEDERAL DISTRICT	300.2	13,688.3	1,469.0
Republic of Altai	0.0	21.4	0.0
Republic of Buryatia	0.0	1,435.0	5.9
Republic of Tyva	0.0	80.1	0.0
Republic of Khakassia	0.0	9.2	1.0
Altai Territory	5.0	220.5	7.7
Zabaykalskiy Territory	0.1	70.9	5.0
Krasnoyarsk Territory	87.0	1,394.8	71.5
Irkutsk Region	16.1	3,474.6	57.5
Kemerovo Region	7.5	4,015.7	205.0
Novosibirsk Region	168.5	1,972.1	1,046.6
Omsk Region	4.2	593.4	68.3
Tomsk Region	11.9	400.5	0.5
FAR EAST FEDERAL DISTRICT	111.3	7,938.7	773.9
Republic of Sakha (Yakutia)	4.3	65.2	1.9
Kamchatka Territory	12.2	524.0	8.4
Primorski Territory	70.6	3,155.2	233.8
Khabarovsk Territory	13.1	1,502.4	80.2
Amur Region	0.1	150.1	47.7
Magadan Region	10.5	1,229.4	18.2
Sakhalin Region	0.5	1,306.4	383.8
Jewish Autonomous Region	0.0	6.0	0.0
Chukotka Autonomous Area	0.0	0.1	0.0

Table 6.3.4

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.10.2011			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	6,392.1	5,579.2	32,802.0	22,072.9
CENTRAL FEDERAL DISTRICT	5,390.0	992.7	22,093.2	12,621.4
Belgorod Region	1.3	0.6	36.6	118.5
Bryansk Region	4.5	0.1	40.5	56.9
Vladimir Region	3.0	0.7	28.2	82.2
Voronezh Region	24.1	1.2	154.4	71.1
Ivanovo Region	8.3	0.0	21.4	38.6
Kaluga Region	29.9	0.3	54.0	51.4
Kostroma Region	7.3	0.2	27.1	34.7
Kursk Region	1.7	0.0	12.9	29.2
Lipetsk Region	3.1	25.1	32.8	130.1
Moscow Region	146.0	143.1	454.2	1,705.6
Orel Region	0.6	0.3	8.9	18.5
Ryazan Region	8.2	0.0	38.7	154.2
Smolensk Region	4.2	0.3	15.3	25.8
Tambov Region	4.6	0.4	33.7	58.0
Tver Region	2.1	0.3	39.1	30.6
Tula Region	9.8	0.8	42.0	162.2
Yaroslavl Region	3.6	0.2	27.3	36.7
Moscow	5,127.8	819.3	21,026.1	9,817.2
NORTH-WEST FEDERAL DISTRICT	73.5	89.2	2,437.3	720.5
Republic of Karelia	2.6	3.3	15.2	14.9
Republic of Komi	7.2	0.0	23.9	20.5
Arkhangelsk Region	5.8	0.5	42.7	39.1
Nenets Autonomous Area	0.0	0.0	0.5	0.0
Vologda Region	1.0	15.0	53.6	1.4
Kaliningrad Region	16.4	1.0	32.8	221.8
Leningrad Region	3.5	0.0	35.2	28.8
Murmansk Region	2.3	3.6	27.9	18.4
Novgorod Region	5.9	4.8	20.3	63.3
Pskov Region	1.3	5.4	81.2	87.3
St. Petersburg	27.5	55.6	2,104.4	225.1
SOUTH FEDERAL DISTRICT	98.4	5.8	346.7	329.4
Republic of Adigei (Adigeya)	8.9	0.6	9.8	0.0
Republic of Kalmykia	9.7	0.3	30.0	26.9
Krasnodar Territory	50.5	1.6	177.0	114.6
Astrakhan Region	5.3	0.3	5.2	25.0
Volgograd Region	8.0	0.0	25.2	6.1
Rostov Region	15.9	3.0	99.6	156.8
NORTH-CAUCASIAN FEDERAL DISTRICT	311.1	35.3	252.0	713.2
Republic of Daghestan	93.5	0.1	31.8	69.9
Republic of Ingushetia	12.0	0.0	1.6	0.0
Kabardino-Balkar Republic	0.7	0.0	12.7	31.0
Karachai-Cherkess Republic	3.8	1.1	10.0	0.4
Republic of Northern Ossetia — Alania	0.0	0.0	3.9	10.8
Republic of Chechnya	189.4	0.0	0.0	262.6
Stavropol Territory	11.7	34.1	191.9	338.5

Table 6.3.4 (end)

(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	193.9	4,117.3	6,451.4	4,339.5
Republic of Bashkortostan	5.0	4,021.3	537.6	5.7
Republic of Mariy-El	0.8	0.0	13.9	8.8
Republic of Mordovia	9.5	9.4	123.3	117.6
Republic of Tatarstan (Tatarstan)	35.7	10.3	5,095.7	2,873.8
Udmurt Republic	0.4	20.3	54.5	4.8
Chuvash Republic — Chuvashya	3.5	15.7	53.8	36.2
Perm Territory	46.7	27.9	118.7	228.7
Kirov Region	2.6	1.4	50.6	97.7
Nizhni Novgorod Region	37.6	0.2	65.1	304.4
Orenburg Region	13.2	0.1	128.8	183.8
Penza Region	5.1	0.0	31.8	0.0
Samara Region	18.8	8.5	71.9	367.8
Saratov Region	11.5	2.2	61.7	55.3
Ulyanovsk Region	3.5	0.0	44.0	54.8
URALS FEDERAL DISTRICT	67.9	169.6	505.9	984.8
Kurgan Region	9.3	0.7	37.5	93.0
Sverdlovsk Region	29.5	29.7	117.6	299.8
Tyumen Region	13.6	133.5	173.9	530.3
Khanty-Mansiysky Autonomous Area — Yugra	7.0	24.4	64.6	215.3
Yamalo-Nenetsky Autonomous Area	4.5	24.0	55.6	272.7
Chelyabinsk Region	15.5	5.7	177.0	61.8
SIBERIA FEDERAL DISTRICT	156.0	122.3	525.2	1,702.3
Republic of Altai	3.1	0.0	1.9	3.5
Republic of Buryatia	2.9	0.3	22.7	21.2
Republic of Tyva	36.2	0.1	10.5	147.5
Republic of Khakassia	4.9	0.4	17.7	28.1
Altai Territory	1.6	51.5	64.2	287.1
Zabaykalskiy Territory	27.8	2.7	27.6	42.9
Krasnoyarsk Territory	29.8	33.4	79.1	238.6
Irkutsk Region	7.3	6.6	50.3	145.4
Kemerovo Region	16.8	3.6	68.5	487.5
Novosibirsk Region	4.3	0.5	104.0	126.2
Omsk Region	19.3	8.0	54.7	47.0
Tomsk Region	2.2	15.1	24.0	127.4
FAR EAST FEDERAL DISTRICT	101.2	47.0	190.4	661.6
Republic of Sakha (Yakutia)	32.9	0.0	28.5	172.8
Kamchatka Territory	8.5	0.6	6.8	2.0
Primorski Territory	7.7	28.0	50.1	14.3
Khabarovsk Territory	10.5	0.7	30.1	8.3
Amur Region	19.9	15.8	38.3	5.7
Magadan Region	2.4	0.0	4.7	320.3
Sakhalin Region	19.2	0.3	26.6	17.9
Jewish Autonomous Region	0.1	1.6	3.8	0.3
Chukotka Autonomous Area	0.0	0.0	1.7	0.0

Table 6.3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.10.2011		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	12,482.1	12,767.6	601,783.9
CENTRAL FEDERAL DISTRICT	11,284.8	3,737.0	538,422.3
Belgorod Region	0.0	38.4	0.0
Bryansk Region	13.2	16.4	0.0
Vladimir Region	50.5	86.2	0.0
Voronezh Region	0.0	67.4	0.0
Ivanovo Region	0.0	39.5	0.0
Kaluga Region	0.0	29.8	0.0
Kostroma Region	19.8	24.9	0.0
Kursk Region	0.0	9.4	0.0
Lipetsk Region	14.2	42.0	0.0
Moscow Region	123.3	350.8	0.0
Orel Region	0.0	15.2	0.0
Ryazan Region	0.0	26.2	0.0
Smolensk Region	0.0	29.0	0.0
Tambov Region	0.0	32.7	0.0
Tver Region	0.0	15.2	0.0
Tula Region	1.8	16.0	0.0
Yaroslavl Region	97.6	71.7	0.0
Moscow	10,964.5	2,826.2	538,422.3
NORTH-WEST FEDERAL DISTRICT	216.4	976.3	8,207.1
Republic of Karelia	0.1	57.9	0.0
Republic of Komi	6.2	105.5	0.0
Arkhangelsk Region	7.1	60.4	0.0
Nenets Autonomous Area	0.0	6.6	0.0
Vologda Region	31.5	34.4	0.0
Kaliningrad Region	0.0	66.3	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	37.0	43.8	0.0
Novgorod Region	0.0	95.9	0.0
Pskov Region	0.0	26.0	0.0
St. Petersburg	134.5	486.2	8,207.1
SOUTH FEDERAL DISTRICT	46.6	862.8	6,813.1
Republic of Adigei (Adigeya)	0.0	22.8	0.0
Republic of Kalmykia	0.0	3.9	0.0
Krasnodar Territory	43.6	311.9	1,500.0
Astrakhan Region	0.0	103.6	0.0
Volgograd Region	0.0	194.7	0.0
Rostov Region	3.0	225.8	5,313.1
NORTH-CAUCASIAN FEDERAL DISTRICT	147.3	505.5	0.0
Republic of Daghestan	0.0	10.4	0.0
Republic of Ingushetia	0.0	27.1	0.0
Kabardino-Balkar Republic	0.0	33.9	0.0
Karachai-Cherkess Republic	0.0	15.5	0.0
Republic of Northern Ossetia — Alania	0.0	26.7	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	147.3	391.9	0.0

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	416.3	1,925.6	27,291.4
Republic of Bashkortostan	0.0	186.0	0.0
Republic of Mariy-El	0.0	4.4	0.0
Republic of Mordovia	0.0	22.6	0.0
Republic of Tatarstan (Tatarstan)	36.0	36.7	12,667.0
Udmurt Republic	1.5	52.5	0.0
Chuvash Republic — Chuvashya	0.0	64.7	0.0
Perm Territory	3.0	120.8	0.0
Kirov Region	2.3	50.6	0.0
Nizhni Novgorod Region	104.9	196.1	0.0
Orenburg Region	0.4	159.3	0.0
Penza Region	0.7	178.0	0.0
Samara Region	206.9	540.8	14,624.4
Saratov Region	60.6	128.6	0.0
Ulyanovsk Region	0.0	184.6	0.0
URALS FEDERAL DISTRICT	86.3	1,194.1	16,000.0
Kurgan Region	0.0	20.0	0.0
Sverdlovsk Region	26.2	148.1	11,000.0
Tyumen Region	38.0	685.9	5,000.0
Khanty-Mansiysky Autonomous Area — Yugra	37.5	345.5	3,000.0
Yamalo-Nenetsky Autonomous Area	0.5	229.7	0.0
Chelyabinsk Region	22.1	340.1	0.0
SIBERIA FEDERAL DISTRICT	74.4	2,496.8	50.0
Republic of Altai	0.0	62.3	0.0
Republic of Buryatia	0.4	47.8	50.0
Republic of Tyva	0.0	23.3	0.0
Republic of Khakassia	24.2	27.3	0.0
Altai Territory	7.2	144.4	0.0
Zabaykalskiy Territory	14.1	159.3	0.0
Krasnoyarsk Territory	2.7	146.3	0.0
Irkutsk Region	16.5	400.9	0.0
Kemerovo Region	7.1	491.1	0.0
Novosibirsk Region	0.4	620.8	0.0
Omsk Region	1.8	172.4	0.0
Tomsk Region	0.0	201.0	0.0
FAR EAST FEDERAL DISTRICT	210.0	1,069.6	5,000.0
Republic of Sakha (Yakutia)	0.0	68.4	0.0
Kamchatka Territory	1.6	53.7	0.0
Primorski Territory	207.5	526.4	0.0
Khabarovsk Territory	0.0	151.1	0.0
Amur Region	0.0	98.6	5,000.0
Magadan Region	0.0	58.9	0.0
Sakhalin Region	0.9	54.5	0.0
Jewish Autonomous Region	0.0	34.2	0.0
Chukotka Autonomous Area	0.0	23.7	0.0

Table 6.3.6

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

(millions of rubles)

1	31.10.2011	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	506,479.7	248,073.2
CENTRAL FEDERAL DISTRICT	363,503.6	231,351.1
Belgorod Region	4,922.8	85.7
Bryansk Region	1,029.3	0.0
Vladimir Region	780.0	286.9
Voronezh Region	2,747.2	163.0
Ivanovo Region	291.4	28.4
Kaluga Region	127.3	0.0
Kostroma Region	92.5	6.8
Kursk Region	418.4	0.0
Lipetsk Region	359.9	0.0
Moscow Region	10,548.5	487.4
Orel Region	37.3	3.0
Ryazan Region	99.0	0.0
Smolensk Region	69.1	0.0
Tambov Region	346.8	0.0
Tver Region	81.6	25.4
Tula Region	28.2	0.0
Yaroslavl Region	717.0	16.9
Moscow	340,807.3	230,247.7
NORTH-WEST FEDERAL DISTRICT	36,232.3	11,688.9
Republic of Karelia	7.5	0.0
Republic of Komi	133.3	0.0
Arkhangelsk Region	306.4	0.0
Nenets Autonomous Area	0.1	0.0
Vologda Region	1,005.2	1.3
Kaliningrad Region	114.2	18.3
Leningrad Region	42.2	0.0
Murmansk Region	351.9	2.4
Novgorod Region	65.8	0.0
Pskov Region	39.1	0.0
St. Petersburg	34,166.6	11,666.9
SOUTH FEDERAL DISTRICT	5,126.1	189.0
Republic of Adigei (Adigeya)	12.7	0.0
Republic of Kalmykia	2.5	0.0
Krasnodar Territory	1,465.0	103.0
Astrakhan Region	49.0	0.0
Volgograd Region	320.6	2.8
Rostov Region	3,276.4	83.2
NORTH-CAUCASIAN FEDERAL DISTRICT	2,749.8	58.7
Republic of Daghestan	204.5	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	482.2	0.0
Karachai-Cherkess Republic	521.4	55.3
Republic of Northern Ossetia — Alania	45.2	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,496.5	3.4

Table 6.3.6 (end)

(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	73,135.8	2,372.9
Republic of Bashkortostan	3,378.6	538.3
Republic of Mariy-El	150.9	1.5
Republic of Mordovia	238.7	0.0
Republic of Tatarstan (Tatarstan)	39,732.7	245.6
Udmurt Republic	1,138.0	0.0
Chuvash Republic — Chuvashya	1,146.3	8.5
Perm Territory	3,545.6	68.4
Kirov Region	175.5	0.0
Nizhni Novgorod Region	6,020.5	366.1
Orenburg Region	1,946.1	0.6
Penza Region	630.0	1.4
Samara Region	13,743.8	1,131.4
Saratov Region	866.0	3.3
Ulyanovsk Region	422.9	7.8
URALS FEDERAL DISTRICT	15,373.0	1,785.0
Kurgan Region	346.6	0.0
Sverdlovsk Region	7,614.3	213.5
Tyumen Region	5,731.4	1,571.0
Khanty-Mansiysky Autonomous Area — Yugra	2,523.4	1,547.0
Yamalo-Nenetsky Autonomous Area	51.0	0.0
Chelyabinsk Region	1,680.8	0.5
SIBERIA FEDERAL DISTRICT	6,739.3	461.5
Republic of Altai	35.7	0.0
Republic of Buryatia	75.6	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	6.0	0.0
Altai Territory	873.9	3.8
Zabaykalskiy Territory	15.6	0.3
Krasnoyarsk Territory	512.3	0.0
Irkutsk Region	516.8	54.3
Kemerovo Region	1,377.0	9.7
Novosibirsk Region	1,648.0	6.3
Omsk Region	1,405.0	387.2
Tomsk Region	273.4	0.0
FAR EAST FEDERAL DISTRICT	3,619.7	166.1
Republic of Sakha (Yakutia)	144.8	1.5
Kamchatka Territory	40.2	13.2
Primorski Territory	2,825.9	22.7
Khabarovsk Territory	329.0	28.6
Amur Region	120.5	0.0
Magadan Region	0.7	0.0
Sakhalin Region	155.7	100.0
Jewish Autonomous Region	3.0	0.0
Chukotka Autonomous Area	0.0	0.0

6.4. Funds Allocations

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

Table 6.4.1

31.10.2011
(millions of rubles)

	total	of which:										for settlement finality
		mining and quarrying of natural minerals	3	4	5	6	7	8	9	10	11	
1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	20,109,920	326,341	257,325	2,770,600	712,574	491,599	1,211,464	841,359	4,372,854	1,088,817	4,234,649	4,059,663
CENTRAL FEDERAL DISTRICT	11,117,111	54,220	47,057	1,101,108	202,866	180,429	584,464	514,170	2,181,835	705,335	3,555,273	2,037,411
Belgorod Region	126,769	513	103	49,972	469	30,519	6,065	1,045	16,306	1,966	5,697	14,217
Bryansk Region	41,055	0	0	7,730	3,451	6,577	660	356	7,301	1,014	818	13,148
Vladimir Region	84,655	64	0	31,559	6,338	4,869	1,709	1,160	11,740	1,590	8,933	16,693
Voronezh Region	162,634	47	1	28,149	792	27,733	3,911	2,925	47,977	18,344	6,802	25,954
Ivanovo Region	43,836	48	40	9,966	2,299	799	1,910	384	11,374	4,210	2,068	10,778
Kaluga Region	63,297	36	0	22,289	1,835	2,101	4,099	713	11,847	4,584	2,281	13,512
Kostroma Region	34,280	6	0	7,555	2,265	1,082	899	208	10,618	578	2,806	8,263
Kursk Region	77,970	0	0	17,689	2,996	13,586	1,532	489	21,461	2,318	2,001	15,898
Lipetsk Region	74,667	37	0	14,806	985	12,429	4,376	791	21,115	2,234	6,204	11,690
Moscow Region	1,079,560	598	192	110,339	43,977	5,868	52,929	20,725	245,130	65,034	184,541	350,419
Orel Region	66,864	10	1	7,903	1,333	7,347	15,991	401	25,148	765	1,393	6,573
Ryazan Region	51,616	22	15	16,751	560	4,703	1,708	943	13,616	647	3,035	9,631
Smolensk Region	69,304	30	7	31,151	1,093	3,982	2,913	821	14,582	1,328	3,036	10,368
Tambov Region	55,304	1	0	11,645	3,419	14,834	1,416	463	17,259	815	425	5,027
Tver Region	73,644	183	0	30,135	256	4,986	1,396	1,596	20,601	1,328	1,643	11,520
Tula Region	141,401	297	0	21,579	25,737	5,219	8,562	2,054	24,752	3,898	12,660	36,643
Yaroslavl Region	108,982	151	2	23,982	9,925	5,045	2,836	2,741	20,617	1,848	7,903	33,934
Moscow	8,761,273	52,177	46,696	657,911	95,136	28,750	471,552	476,355	1,640,390	592,834	3,303,025	1,443,143

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	1,883,845	17,511	15,095	283,556	118,975	36,355	148,656	115,881	417,441	116,449	163,588	465,433
Republic of Karelia	63,042	310	1	5,056	6,878	859	600	421	4,135	915	1,564	42,304
Republic of Komi	37,033	500	495	3,784	2,587	780	2,523	1,902	8,629	1,690	1,170	13,468
Arkhangelsk Region	83,830	6,094	6,033	18,176	1,778	1,662	2,349	1,013	11,141	2,697	14,364	24,556
Nenets Autonomous Area	418	0	0	9	0	0	106	24	55	200	3	21
Vologda Region	91,038	10	0	17,919	2,555	5,923	3,542	662	17,855	1,605	12,154	28,813
Kaliningrad Region	63,004	227	50	12,031	3,738	3,679	3,241	1,682	19,203	1,834	7,626	9,743
Leningrad Region	160,065	952	2	43,377	5,443	11,595	30,764	4,840	24,584	2,209	12,142	24,159
Murmansk Region	41,299	962	350	2,462	4,191	955	758	956	13,482	1,784	2,731	13,018
Novgorod Region	28,608	5	5	4,836	3,394	3,276	1,536	454	5,047	372	508	9,180
Pskov Region	23,386	5	5	5,616	1,282	5,255	1,061	1,263	4,315	271	571	3,747
St. Petersburg	1,292,540	8,446	8,154	170,299	87,129	2,371	102,282	102,688	309,049	103,072	110,758	296,446
SOUTH FEDERAL DISTRICT	1,120,326	3,097	2,099	227,747	35,738	70,618	54,383	21,019	406,824	32,255	43,559	225,086
Republic of Adigei (Adigeya)	11,842	39	0	3,804	1	1,403	1,469	96	1,636	228	364	2,802
Republic of Kalmykia	5,059	0	0	121	20	1,809	313	88	1,721	265	80	642
Krasnodar Territory	576,776	788	13	76,956	18,497	37,329	33,521	13,542	261,932	16,578	28,117	89,516
Astrakhan Region	18,860	8	7	2,832	560	1,690	2,779	579	5,151	849	1,623	2,789
Volgograd Region	136,468	18	8	33,496	3,502	8,208	5,551	1,708	37,415	3,764	3,841	38,965
Rostov Region	371,321	2,244	2,071	110,537	13,158	20,180	10,750	5,006	98,970	10,571	9,534	90,371
NORTH-CAUCASIAN FEDERAL DISTRICT	209,532	781	138	34,455	19,050	26,234	15,407	3,638	60,893	4,098	10,023	34,953
Republic of Dagestan	21,319	138	74	4,046	35	1,006	3,020	291	5,481	366	1,941	4,995
Republic of Ingushetia	4,979	25	0	209	0	1,614	1,075	39	1,824	125	68	0
Kabardino-Balkar Republic	24,095	251	38	5,079	65	4,411	1,612	317	10,105	858	895	502
Karachai-Cherkess Republic	11,265	40	0	4,329	0	2,103	1,594	123	2,542	98	262	174
Republic of Northern Ossetia — Alania	11,837	296	25	1,345	20	1,273	1,118	235	4,707	334	796	1,713
Republic of Chechnya	6,766	10	0	470	0	2,284	2,626	51	667	32	623	3
Stavropol Territory	129,271	21	1	18,978	18,930	13,543	4,362	2,582	35,566	2,285	5,438	27,566
PRIVOLZHSKY FEDERAL DISTRICT	2,540,204	137,451	132,043	597,143	140,532	88,581	124,436	67,309	544,184	120,875	250,327	469,366
Republic of Bashkortostan	356,000	87,006	86,622	81,532	7,578	6,496	12,563	4,617	76,790	12,257	19,016	48,145
Republic of Mariy-El	40,588	804	802	12,571	4,640	2,911	1,743	496	5,527	1,229	1,934	8,733
Republic of Mordovia	51,614	23	0	20,188	90	7,403	4,694	453	7,017	622	2,599	8,525

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)	405,445	35,234	34,408	94,633	3,712	16,362	24,363	8,295	83,143	24,549	38,822	76,332
Udmurt Republic	98,250	224	212	27,586	230	3,276	3,432	1,239	23,909	3,604	4,143	30,607
Chuvash Republic — Chuvashya	94,258	2	0	13,864	13,632	1,982	3,877	1,067	20,300	15,690	8,119	15,725
Perm Territory	277,030	4,855	4,753	100,009	21,457	2,199	9,382	30,003	46,331	15,090	11,050	36,654
Kirov Region	61,715	8	2	17,535	606	4,147	1,867	1,054	17,162	2,264	2,116	14,956
Nizhni Novgorod Region	468,452	359	38	86,922	44,157	10,516	8,985	5,034	120,336	14,615	84,239	93,289
Orenburg Region	89,283	5,564	2,815	14,273	2,716	8,945	4,464	4,167	16,840	1,894	3,367	27,053
Penza Region	50,231	30	0	11,605	2,297	6,527	3,248	986	9,210	2,452	1,917	11,959
Samara Region	320,606	2,263	1,892	61,947	30,923	7,511	27,275	6,015	76,032	18,380	58,427	31,833
Saratov Region	158,909	541	479	34,691	7,782	6,774	15,472	2,274	30,617	5,919	4,704	50,135
Ulyanovsk Region	67,823	538	20	19,782	712	3,532	3,071	1,609	10,974	2,310	9,874	15,421
URALS FEDERAL DISTRICT	1,315,142	34,892	21,906	293,478	31,446	20,430	115,448	42,421	294,314	54,136	101,809	326,768
Kurgan Region	29,859	4	0	6,157	986	2,915	998	329	6,897	1,482	1,758	8,333
Sverdlovsk Region	611,246	4,373	483	148,288	18,724	4,427	37,793	14,997	174,996	28,347	50,904	128,397
Tyumen Region	347,480	28,041	21,403	27,037	5,087	4,198	62,728	23,946	60,837	16,321	28,959	90,326
Khanty-Mansyisky Autonomous Area — Yugra	149,073	10,336	10,334	2,637	971	725	34,957	19,717	17,628	4,104	16,615	41,383
Yamalo-Nenetsky Autonomous Area	31,768	5,304	4,871	939	709	15	10,274	1,176	4,008	2,106	1,549	5,688
Chelyabinsk Region	326,557	2,474	20	111,997	6,649	8,890	13,929	3,149	51,584	7,986	20,188	99,711
SIBERIA FEDERAL DISTRICT	1,434,000	50,787	35,631	194,965	108,254	59,209	117,778	32,694	337,493	43,702	80,889	408,229
Republic of Altai	16,672	247	247	637	57	316	1,081	86	7,463	309	1,273	5,203
Republic of Buryatia	30,791	866	339	5,348	1,292	1,654	3,787	329	7,744	852	1,536	7,383
Republic of Tyva	1,806	292	203	19	70	74	73	58	757	61	61	341
Republic of Khakassia	14,835	630	516	1,731	1,956	1,227	878	134	3,024	268	566	4,421
Altai Territory	156,246	509	0	30,355	4,138	21,178	4,534	2,081	44,233	2,174	1,953	45,091
Zabaykalskiy Territory	28,322	6,843	5,057	561	5,990	348	1,192	840	6,866	818	421	4,443
Krasnoyarsk Territory	209,361	3,942	2,665	51,532	7,611	9,033	25,684	4,316	45,523	9,184	6,555	45,981
Irkutsk Region	184,243	6,146	5,477	15,910	35,469	3,646	13,149	7,208	43,680	2,987	3,262	52,786
Kemerovo Region	229,426	26,451	19,029	22,529	7,880	3,242	5,406	2,609	54,211	5,071	24,223	77,804
Novosibirsk Region	299,192	930	400	30,129	35,720	9,861	20,782	7,812	77,722	11,632	13,852	90,752
Omsk Region	176,213	30	0	22,158	5,083	6,290	36,196	5,878	31,429	7,546	25,391	36,212
Tomsk Region	86,893	3,901	1,698	14,056	2,988	2,340	5,016	1,343	14,844	2,800	1,796	37,809

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	489,760	27,602	3,356	38,151	55,713	9,743	50,892	44,227	129,861	11,967	29,184	92,420
Republic of Sakha (Yakutia)	79,488	12,510	1,892	3,442	26,640	843	3,701	5,277	12,302	1,289	1,469	12,015
Kamchatka Territory	24,146	228	0	692	2,703	836	1,216	776	10,493	813	3,230	3,159
Primorski Territory	184,571	235	23	23,054	11,219	2,948	12,850	29,743	42,034	5,121	6,846	50,521
Khabarovsk Territory	114,967	2,218	20	6,832	6,443	723	19,354	6,228	46,597	3,316	9,000	14,256
Amur Region	35,973	1,977	1,251	1,796	4,199	3,251	8,152	394	6,806	339	3,208	5,851
Magadan Region	17,448	9,437	20	1,007	1,470	839	193	190	2,551	92	964	705
Sakhalin Region	24,031	235	150	1,154	1,753	138	5,066	1,343	5,858	934	2,766	4,784
Jewish Autonomous Region	2,218	0	0	174	8	165	203	38	686	58	168	718
Chukotka Autonomous Area	6,918	761	0	0	1,278	0	158	238	2,536	5	1,533	409

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

31.10.2011

of which:

(millions of rubles)

	1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION		2,444,728	215,954	134,979	707,156	21,097	18,434	59,012	144,016	461,742	249,538	551,571	16,208
CENTRAL FEDERAL DISTRICT		1,399,041	71,379	53,371	198,546	14,778	8,185	45,449	30,128	374,132	190,923	454,315	11,206
Belgorod Region		24,975	15,739	2,893	7,882	0	0	0	262	1,080	0	12	0
Bryansk Region		2,738	0	0	74	0	1,984	0	17	442	221	0	0
Vladimir Region		3,481	0	0	3,265	0	0	1	58	0	0	157	0
Voronezh Region		7,085	0	0	2,128	0	414	548	474	832	1,866	823	0
Ivanovo Region		644	0	0	445	0	0	0	0	180	19	0	0
Kaluga Region		7,994	0	0	203	0	2,687	0	0	3,958	545	601	0
Kostroma Region		661	0	0	0	0	0	0	0	436	0	225	0
Kursk Region		837	0	0	40	0	122	148	0	527	0	0	0
Lipetsk Region		7,029	0	0	6,565	0	0	0	0	350	0	114	0
Moscow Region		96,146	0	0	11,868	0	176	7,777	5,877	19,271	28,825	19,393	2,959
Orel Region		6,017	0	0	3,541	0	3	0	0	292	0	2,164	17
Ryazan Region		286	0	0	192	0	0	4	0	48	0	42	0
Smolensk Region		7,088	4	4	6,575	0	0	0	217	59	0	233	0
Tambov Region		71	0	0	0	0	60	0	0	0	11	0	0
Tver Region		3,889	0	0	3,753	0	0	0	0	0	0	136	0
Tula Region		33,533	0	0	16,058	0	0	0	0	21	1,220	15,820	414
Yaroslavl Region		4,229	0	0	3,701	48	13	195	0	165	47	60	0
Moscow		1,192,338	55,635	50,474	132,254	14,730	2,727	36,776	23,223	346,470	158,169	414,538	7,816

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	288,032	35,444	19,351	106,626	5,986	892	7,208	27,987	29,916	42,106	29,448	2,419
Republic of Karelia	3,340	48	43	3,190	0	0	0	0	0	0	102	0
Republic of Komi	7,256	5,591	5,590	106	0	62	0	624	245	305	0	323
Arkhangelsk Region	8,489	410	0	7,964	0	0	0	90	13	0	0	12
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	27,967	0	0	25,002	6	244	7	0	295	2	2,411	0
Kaliningrad Region	40,826	5	5	30,591	0	146	151	1,754	6,856	1,162	161	0
Leningrad Region	18,615	871	0	6,010	0	293	0	1,114	236	6,256	3,835	0
Murmansk Region	2,322	0	0	0	0	49	1	1,144	11	0	1,117	0
Novgorod Region	15,175	0	0	15,039	0	49	0	0	87	0	0	0
Pskov Region	3,304	0	0	3,293	0	0	0	11	0	0	0	0
St. Petersburg	160,738	28,520	13,713	15,430	5,980	49	7,049	23,249	22,173	34,382	21,822	2,084
SOUTH FEDERAL DISTRICT	161,929	1,241	1,241	56,680	10	199	2,108	64,317	14,121	5,557	17,607	89
Republic of Adigei (Adigeya)	50	0	0	50	0	0	0	0	0	0	0	0
Republic of Kalmykia	345	0	0	0	0	0	0	0	345	0	0	0
Krasnodar Territory	131,485	224	224	39,272	10	68	1,133	61,759	8,795	3,854	16,285	85
Astrakhan Region	1,158	0	0	0	0	0	62	0	7	988	101	0
Volgograd Region	8,629	0	0	7,459	0	0	730	0	326	60	54	0
Rostov Region	20,262	1,017	1,017	9,896	0	131	183	2,561	4,648	655	1,167	4
NORTH-CAUCASIAN FEDERAL DISTRICT	7,067	1,556	0	4,384	0	56	171	51	655	108	86	0
Republic of Dagestan	151	0	0	37	0	0	0	0	20	94	0	0
Republic of Ingushetia	1,495	0	0	1,495	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,435	897	0	123	0	0	0	0	415	0	0	0
Karachai-Cherkess Republic	426	0	0	206	0	0	123	0	11	0	86	0
Republic of Northern Ossetia — Alania	661	646	0	0	0	0	0	0	0	15	0	0
Republic of Chechnya	99	0	0	0	0	0	48	51	0	0	0	0
Stavropol Territory	2,800	13	0	2,522	0	56	0	0	209	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	182,531	21,533	10,747	133,286	142	614	2,872	8,032	8,520	4,194	3,312	26
Republic of Bashkortostan	74,939	4,608	2,242	68,271	121	77	310	96	1,337	0	119	0
Republic of Mariy-El	6,167	880	880	4,558	0	0	0	0	131	598	0	0
Republic of Mordovia	2,164	0	0	749	0	26	0	0	182	1,207	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)	32,849	11,021	6,268	13,490	0	55	454	47	3,999	2,050	1,723	10
Udmurt Republic	1,730	0	0	1,354	0	0	0	0	351	25	0	0
Chuvash Republic — Chuvashya	1,684	0	0	342	0	0	1,258	0	14	0	70	0
Perm Territory	26,540	78	0	25,183	0	0	419	0	109	20	731	0
Kirov Region	1,464	0	0	1,460	0	1	0	0	0	3	0	0
Nizhni Novgorod Region	12,341	0	0	5,983	0	0	109	5,114	906	33	180	16
Orenburg Region	4,892	3,660	99	1,103	0	0	0	0	97	0	32	0
Penza Region	652	0	0	552	0	0	26	0	74	0	0	0
Samara Region	4,464	0	0	2,517	21	15	297	206	817	228	363	0
Saratov Region	3,400	1,258	1,258	1,250	0	440	0	0	329	29	94	0
Ulyanovsk Region	9,245	29	0	6,473	0	0	0	2,569	174	0	0	0
URALS FEDERAL DISTRICT	228,061	22,599	22,109	130,345	21	265	743	10,710	22,601	349	38,916	1,512
Kurgan Region	51	0	0	0	0	0	0	0	0	51	0	0
Sverdlovsk Region	122,061	490	0	80,619	0	0	99	681	16,195	231	23,746	0
Tyumen Region	60,870	22,109	22,109	6,343	21	15	0	10,029	5,652	60	15,129	1,512
Khanty-Mansiysky Autonomous Area — Yugra	24,024	11,878	11,879	0	0	0	0	8,744	1,881	0	9	1,512
Yamalo-Nenetsky Autonomous Area	5,287	5,230	5,229	0	21	0	0	0	36	0	0	0
Chelyabinsk Region	45,079	0	0	43,383	0	250	644	0	754	7	41	0
SIBERIA FEDERAL DISTRICT	126,478	43,606	26,402	62,848	160	2,131	216	15	7,748	6,066	3,186	502
Republic of Altai	2,649	0	0	1,344	0	0	0	0	1,245	60	0	0
Republic of Buryatia	89	79	0	0	0	0	0	0	10	0	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	3,007	765	0	2,220	0	12	0	0	0	0	10	0
Altai Territory	2,579	1,293	0	713	0	494	0	0	79	0	0	0
Zabaykalskiy Territory	1,073	826	0	237	0	0	0	0	10	0	0	0
Krasnoyarsk Territory	35,995	584	18	31,235	0	4	0	0	60	4,106	6	0
Irkutsk Region	6,605	1,639	0	3,280	0	1,391	173	0	91	31	0	0
Kemerovo Region	64,714	34,825	22,789	20,518	0	77	0	0	4,733	1,192	2,990	379
Novosibirsk Region	3,933	605	605	1,793	160	153	0	1	658	297	143	123
Omsk Region	1,367	0	0	260	0	0	37	0	800	243	27	0
Tomsk Region	4,467	2,990	2,990	1,248	0	0	6	14	62	137	10	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	51,589	18,595	1,758	14,450	0	6,092	245	2,771	4,049	235	4,698	454
Republic of Sakha (Yakutia)	2,881	1,131	0	1,737	0	13	0	0	0	0	0	0
Kamchatka Territory	6,523	5,188	0	129	0	387	0	0	0	0	819	0
Primorski Territory	9,008	544	0	996	0	50	39	1,943	2,386	235	2,361	454
Khabarovsk Territory	20,560	434	0	11,403	0	5,642	0	828	1,586	0	667	0
Amur Region	8,207	8,195	0	0	0	0	4	0	8	0	0	0
Magadan Region	353	139	0	94	0	0	0	0	0	0	120	0
Sakhalin Region	2,034	1,758	1,758	90	0	0	0	0	70	0	116	0
Jewish Autonomous Region	13	0	0	0	0	0	0	0	0	0	13	0
Chukotka Autonomous Area	2,010	1,206	0	0	0	0	202	0	0	0	602	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

31.10.2011

of which:

(millions of rubles)

1	2	of which:										12	13
		3	4	5	6	7	8	9	10	11			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
RUSSIAN FEDERATION	12,964,306	266,016	174,598	2,473,224	575,157	1,051,110	1,208,592	767,966	2,922,420	1,493,538	2,014,353	191,930	
CENTRAL FEDERAL DISTRICT	6,424,467	54,746	25,332	743,127	212,576	376,982	634,059	446,521	1,416,855	1,030,152	1,418,865	90,584	
Belgorod Region	219,424	18,478	103	71,457	593	98,547	4,067	1,509	12,482	4,648	6,702	941	
Bryansk Region	35,668	0	0	9,560	2,917	11,398	598	510	7,494	1,592	839	760	
Vladimir Region	61,900	70	0	24,336	2,267	12,291	1,852	1,257	10,680	3,046	5,260	841	
Voronezh Region	158,043	84	0	30,744	1,974	44,796	5,267	3,246	33,603	23,367	13,571	1,391	
Ivanovo Region	39,984	98	49	12,639	1,379	2,458	2,397	413	12,290	5,109	2,573	628	
Kaluga Region	63,328	22	0	22,992	2,846	7,760	4,538	862	10,553	10,734	2,429	592	
Kostroma Region	25,604	8	0	6,742	312	2,618	1,363	455	10,712	782	2,141	471	
Kursk Region	89,724	5,000	0	24,773	1,273	29,620	6,637	1,022	17,316	1,472	1,860	751	
Lipetsk Region	94,201	422	0	24,742	299	31,488	5,478	1,088	20,951	3,469	5,756	508	
Moscow Region	671,901	2,599	2,013	105,647	41,525	21,583	54,639	21,162	195,198	65,584	152,551	11,413	
Orel Region	66,009	7	0	7,414	705	20,439	23,407	574	11,056	1,043	1,053	311	
Ryazan Region	58,263	51	43	17,490	237	18,194	1,591	1,375	12,510	1,658	4,708	449	
Smolensk Region	52,346	145	7	17,781	1,090	9,104	3,037	1,120	15,328	1,500	2,612	629	
Tambov Region	64,238	1	0	19,526	874	22,067	1,055	521	16,247	2,793	863	291	
Tver Region	48,720	180	0	17,864	733	9,621	1,436	1,201	13,785	1,352	2,075	473	
Tula Region	72,209	285	0	20,075	3,336	12,256	5,499	2,060	17,369	3,968	6,349	1,012	
Yaroslavl Region	105,678	533	0	36,591	15,403	11,283	3,931	1,960	19,460	2,800	11,922	1,795	
Moscow	4,497,227	26,763	23,117	272,756	134,813	11,461	507,266	406,186	979,822	895,235	1,195,597	67,328	

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	1,404,531	14,205	4,441	306,604	75,958	79,649	159,963	124,187	328,962	98,945	190,501	25,557
Republic of Karelia	23,156	169	0	9,263	2,578	1,417	337	452	3,591	416	1,968	2,965
Republic of Komi	24,173	527	514	4,573	579	1,587	2,561	1,514	8,700	2,182	1,383	567
Arkhangelsk Region	55,244	140	110	20,905	2,976	7,057	1,755	2,759	10,851	2,610	5,232	959
Nenets Autonomous Area	638	0	0	5	0	0	164	48	71	339	9	2
Vologda Region	76,733	2	0	23,682	1,897	11,615	3,688	1,327	19,181	2,391	11,617	1,333
Kaliningrad Region	79,595	937	0	15,065	3,879	8,639	6,671	4,297	22,634	6,996	9,721	756
Leningrad Region	153,325	7,833	1	51,752	5,524	25,003	20,726	6,776	17,057	3,694	13,786	1,174
Murmansk Region	24,427	468	90	2,078	1,785	1,729	715	1,562	10,301	1,646	3,644	499
Novgorod Region	26,825	169	5	6,320	1,449	10,802	1,496	552	4,248	539	834	416
Pskov Region	26,258	5	5	8,101	265	9,509	1,490	1,086	4,641	264	698	199
St. Petersburg	914,795	3,955	3,716	164,863	55,026	2,290	120,524	103,862	227,761	78,207	141,618	16,689
SOUTH FEDERAL DISTRICT	880,553	4,243	2,505	240,793	44,536	165,114	76,487	34,759	210,354	43,949	50,176	10,142
Republic of Adigei (Adigeya)	14,144	50	0	5,336	16	2,294	1,296	101	4,250	183	491	127
Republic of Kalmykia	6,643	1	0	131	34	3,263	260	88	1,720	908	217	21
Krasnodar Territory	445,185	1,340	4	94,177	25,271	98,540	48,469	26,763	103,662	17,917	24,685	4,361
Astrakhan Region	28,453	8	7	2,716	819	2,585	9,142	524	6,339	4,358	1,834	128
Volgograd Region	102,915	2	2	30,383	1,230	15,219	7,321	2,175	28,558	8,437	7,643	1,947
Rostov Region	283,213	2,842	2,492	108,050	17,166	43,213	9,999	5,108	65,825	12,146	15,306	3,558
NORTH-CAUCASIAN FEDERAL DISTRICT	211,965	1,375	124	51,660	5,522	49,221	21,506	5,644	57,272	6,142	11,340	2,283
Republic of Dagestan	24,034	168	33	6,417	66	3,331	3,623	1,238	6,768	538	1,604	281
Republic of Ingushetia	5,251	50	25	302	0	2,100	952	63	1,573	138	73	0
Kabardino-Balkar Republic	30,529	464	44	7,767	86	7,230	1,231	515	10,644	1,203	1,365	24
Karachai-Cherkess Republic	19,994	61	0	9,426	10	4,990	1,032	270	3,714	109	373	9
Republic of Northern Ossetia — Alania	16,073	543	22	5,225	18	1,825	1,064	407	5,407	403	987	194
Republic of Chechnya	16,158	11	0	1,263	0	2,942	9,406	182	821	73	1,460	0
Stavropol Territory	99,926	78	0	21,259	5,342	26,804	4,199	2,969	28,344	3,678	5,478	1,775
PRIVOLZHSKY FEDERAL DISTRICT	1,868,521	72,436	64,301	598,287	88,393	210,279	115,875	56,848	372,565	170,206	163,041	20,591
Republic of Bashkortostan	195,614	50,737	48,009	58,944	2,906	14,815	9,028	3,189	33,297	10,192	10,532	1,974
Republic of Mariy-El	36,667	2	0	17,332	795	7,567	2,104	346	5,004	1,263	1,870	384
Republic of Mordovia	62,520	38	0	27,329	84	19,489	2,937	709	6,661	1,179	3,748	346

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)	365,339	6,243	5,704	110,271	5,685	51,404	29,230	10,377	62,140	44,526	41,377	4,086
Udmurt Republic	73,077	303	283	29,890	403	7,742	3,282	1,318	19,935	4,796	3,954	1,454
Chuvash Republic — Chuvashya	97,521	65	0	14,020	12,046	5,262	3,200	873	20,735	19,952	20,557	811
Perm Territory	221,129	4,914	4,506	83,415	14,562	6,675	16,531	16,512	40,852	22,285	13,368	2,015
Kirov Region	48,388	6	0	16,818	693	10,171	2,107	1,193	12,798	2,592	1,280	730
Nizhni Novgorod Region	261,646	407	90	93,512	31,307	20,242	7,755	6,664	60,773	20,014	18,253	2,719
Orenburg Region	81,822	4,780	2,229	27,832	350	18,602	2,924	4,314	14,240	3,137	4,322	1,321
Penza Region	52,359	0	0	11,660	2,525	15,643	2,993	1,373	11,743	3,129	2,813	480
Samara Region	227,174	1,658	1,283	56,078	10,144	13,756	21,834	7,501	55,346	25,975	33,323	1,559
Saratov Region	90,787	2,308	2,173	26,949	6,665	10,515	9,391	1,392	19,922	6,960	4,817	1,868
Ulyanovsk Region	54,478	975	24	24,238	228	8,395	2,559	1,087	9,119	4,206	2,827	844
URALS FEDERAL DISTRICT	897,523	36,205	24,521	302,093	33,330	39,316	77,939	36,806	200,908	73,981	79,631	17,314
Kurgan Region	22,474	0	0	5,915	927	4,800	1,088	484	6,263	1,816	910	271
Sverdlovsk Region	386,444	3,035	137	144,694	14,891	9,755	25,788	18,695	96,694	34,829	31,499	6,564
Tyumen Region	240,572	31,026	24,365	22,263	9,468	7,634	41,220	14,900	54,042	24,846	30,552	4,621
Khanty-Mansiysky Autonomous Area — Yugra	86,183	5,258	4,232	3,235	2,442	1,139	22,021	12,089	14,330	8,301	15,028	2,340
Yamalo-Nenetsky Autonomous Area	43,539	6,404	6,319	1,207	1,636	13	7,927	1,127	19,574	3,152	2,271	228
Chelyabinsk Region	248,033	2,144	19	129,222	8,044	17,127	9,843	2,727	43,908	12,490	16,670	5,858
SIBERIA FEDERAL DISTRICT	930,768	61,059	44,910	179,757	55,115	109,432	92,437	41,484	242,769	55,426	72,247	21,042
Republic of Altai	12,739	294	293	479	173	564	1,008	176	6,803	206	2,685	351
Republic of Buryatia	26,071	2,184	1,565	6,546	306	2,542	2,676	335	7,436	1,698	1,960	388
Republic of Tyva	2,396	1,010	685	70	60	208	40	138	756	54	43	17
Republic of Khakassia	10,066	898	735	2,847	622	1,810	440	148	2,210	274	580	237
Altai Territory	116,943	921	0	22,751	2,677	38,678	7,366	2,818	31,296	4,215	3,866	2,355
Zabaykalskiy Territory	17,005	3,785	2,861	1,061	2,356	502	1,066	670	6,085	766	582	132
Krasnoyarsk Territory	141,526	3,611	1,620	35,672	6,392	18,037	22,842	6,269	31,605	9,276	5,860	1,962
Irkutsk Region	108,180	6,475	6,096	19,296	12,651	5,537	11,601	5,488	30,802	4,614	8,620	3,096
Kemerovo Region	153,609	38,879	28,250	21,301	4,905	6,887	7,428	3,748	36,793	7,010	23,675	2,983
Novosibirsk Region	196,542	350	173	37,834	20,253	17,363	15,505	18,529	54,659	14,470	12,472	5,107
Omsk Region	94,519	20	0	19,109	3,100	12,743	18,936	1,775	20,679	8,587	7,180	2,390
Tomsk Region	51,172	2,632	2,632	12,792	1,620	4,562	3,529	1,390	13,643	4,256	4,724	2,024

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	345,978	21,747	8,464	50,902	59,727	21,117	30,326	21,717	92,731	14,737	28,557	4,417
Republic of Sakha (Yakutia)	79,648	11,117	6,496	3,791	34,648	1,174	2,499	6,402	15,351	1,984	1,949	733
Kamchatka Territory	25,845	10	0	1,398	2,813	3,632	796	1,107	10,146	1,038	4,765	140
Primorski Territory	97,393	158	6	29,565	4,782	4,881	5,775	8,570	29,240	5,794	6,547	2,081
Khabarovsk Territory	76,418	107	3	11,410	7,494	3,640	13,930	3,876	19,942	4,731	10,480	808
Amur Region	27,293	1,760	1,336	2,508	4,739	6,371	3,912	423	6,137	299	872	272
Magadan Region	12,850	7,533	20	327	1,325	540	112	206	2,075	105	582	45
Sakhalin Region	19,293	629	603	1,522	2,909	191	2,970	925	6,502	706	2,649	290
Jewish Autonomous Region	2,594	0	0	350	15	686	190	72	997	73	165	46
Chukotka Autonomous Area	4,644	434	0	31	1,003	0	142	136	2,341	7	548	2

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)

1	31.10.2011													for settlement finality
	2	3	4	5	6	7	8	9	10	11	12	13		
total	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	3,240,127	355,458	216,252	801,334	35,826	45,402	201,020	224,647	471,351	547,408	557,431	250		
CENTRAL FEDERAL DISTRICT	1,879,632	130,470	112,822	238,854	26,906	18,496	156,362	76,738	345,203	426,568	459,903	132		
Belgorod Region	22,550	13,984	2,411	4,607	0	2,012	0	212	1,024	576	135	0		
Bryansk Region	3,342	0	0	53	0	2,455	0	20	632	182	0	0		
Vladimir Region	3,691	34	0	2,999	0	269	51	61	54	0	223	0		
Voronezh Region	15,017	0	0	3,338	0	729	981	1,571	459	3,214	4,725	0		
Ivanovo Region	5,257	0	0	4,801	0	0	162	17	184	93	0	0		
Kaluga Region	8,860	0	0	330	0	3,326	1,116	0	1,117	2,367	604	0		
Kostroma Region	1,915	0	0	474	0	5	0	0	951	0	485	0		
Kursk Region	2,798	0	0	1,279	0	122	148	0	60	1,162	27	0		
Lipetsk Region	8,119	0	0	7,277	0	70	0	0	634	0	138	0		
Moscow Region	173,975	0	0	18,266	5	3,027	19,654	34,590	33,375	41,516	23,466	76		
Orel Region	3,094	0	0	2,076	0	241	509	0	31	0	237	0		
Ryazan Region	6,468	0	0	1,145	0	389	58	0	829	241	3,806	0		
Smolensk Region	4,095	4	4	2,981	0	0	626	208	147	66	63	0		
Tambov Region	2,090	0	0	2,008	11	60	0	0	0	11	0	0		
Tver Region	6,471	8	0	5,894	0	325	10	0	1	0	233	0		
Tula Region	35,889	4	0	17,406	0	309	0	490	176	1,245	16,259	0		
Yaroslavl Region	14,785	2,616	2,616	10,706	48	85	512	0	120	555	143	0		
Moscow	1,561,216	113,820	107,791	153,212	26,842	5,071	132,535	39,569	305,410	375,341	409,360	56		

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	430,437	36,449	27,901	143,050	3,093	3,842	25,767	52,444	65,341	67,021	33,373	57
Republic of Karelia	13,449	152	128	12,328	0	7	0	164	139	330	329	0
Republic of Komi	4,462	3,475	3,475	155	0	129	0	234	170	299	0	0
Arkhangelsk Region	13,876	6,344	5,497	6,904	0	0	0	122	196	0	310	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	30,857	0	0	27,396	2	335	413	0	323	14	2,374	0
Kaliningrad Region	48,288	1,107	5	33,471	0	1,401	150	5,779	3,498	1,987	895	0
Leningrad Region	26,271	6,501	0	7,400	0	19	367	3,832	238	7,059	855	0
Murmansk Region	8,739	0	0	0	0	178	90	4,750	103	431	3,187	0
Novgorod Region	10,832	0	0	10,502	0	225	0	0	53	0	52	0
Pskov Region	3,274	2,373	2,373	671	0	13	0	11	194	12	0	0
St. Petersburg	270,389	16,497	16,423	44,224	3,091	1,535	24,747	37,551	60,427	56,889	25,371	57
SOUTH FEDERAL DISTRICT	159,446	2,429	2,257	50,182	4,883	679	4,640	67,367	8,852	14,712	5,702	0
Republic of Adigei (Adigeya)	134	0	0	134	0	0	0	0	0	0	0	0
Republic of Kalmykia	568	0	0	0	0	0	0	0	389	179	0	0
Krasnodar Territory	106,984	224	224	19,134	4,883	497	1,953	63,324	4,887	8,687	3,395	0
Astrakhan Region	3,916	0	0	99	0	0	443	149	252	1,873	1,100	0
Volgograd Region	11,042	0	0	8,362	0	5	2,060	0	430	113	72	0
Rostov Region	36,802	2,205	2,033	22,455	0	177	184	3,892	2,894	3,860	1,135	0
NORTH-CAUCASIAN FEDERAL DISTRICT	12,384	3,072	0	7,762	0	686	234	144	261	49	176	0
Republic of Dagestan	653	0	0	382	0	0	59	90	15	49	58	0
Republic of Ingushetia	1,495	0	0	1,495	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2,837	1,517	0	1,170	0	0	0	0	150	0	0	0
Karachai-Cherkess Republic	805	0	0	601	0	0	105	0	24	0	75	0
Republic of Northern Ossetia — Alania	1,771	1,542	0	221	0	8	0	0	0	0	0	0
Republic of Chechnya	105	0	0	0	0	0	51	54	0	0	0	0
Stavropol Territory	4,718	13	0	3,893	0	678	19	0	72	0	43	0
PRIVOLZHSKY FEDERAL DISTRICT	217,127	30,530	17,305	129,285	933	1,660	8,086	8,684	13,729	12,983	11,227	10
Republic of Bashkortostan	44,235	4,611	2,242	34,498	175	637	2,052	0	359	0	1,903	0
Republic of Mariy-El	1,870	0	0	759	0	299	0	0	214	598	0	0
Republic of Mordovia	1,637	0	0	236	0	18	0	0	181	1,202	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)	63,581	18,438	13,325	18,444	0	105	2,271	192	8,393	9,294	6,434	10
Udmurt Republic	1,612	0	0	1,372	0	0	0	0	202	38	0	0
Chuvash Republic — Chuvashya	2,023	0	0	538	0	0	1,258	0	74	31	122	0
Perm Territory	35,940	189	0	34,191	0	0	1,249	0	136	73	102	0
Kirov Region	4,336	0	0	4,261	0	43	0	1	7	3	21	0
Nizhni Novgorod Region	16,375	0	0	7,853	0	0	114	5,400	1,757	402	849	0
Orenburg Region	15,103	6,082	528	8,573	0	0	0	0	427	0	21	0
Penza Region	588	0	0	402	0	54	79	0	53	0	0	0
Samara Region	10,704	0	0	4,668	758	64	1,064	25	1,372	1,070	1,683	0
Saratov Region	2,816	1,209	1,210	467	0	440	0	37	324	247	92	0
Ulyanovsk Region	16,307	0	0	13,023	0	0	0	3,029	230	25	0	0
URALS FEDERAL DISTRICT	247,525	30,588	23,832	120,008	0	472	4,571	15,664	23,720	15,183	37,268	51
Kurgan Region	109	0	0	30	0	0	0	0	28	51	0	0
Sverdlovsk Region	122,540	1,225	0	79,761	0	0	401	2,254	15,305	2,672	20,922	0
Tyumen Region	79,970	23,833	23,832	4,556	0	264	2,781	13,124	6,740	12,312	16,309	51
Khanty-Mansiysky Autonomous Area — Yugra	18,594	6,577	6,577	13	0	0	5	11,674	268	0	6	51
Yamalo-Nenetsky Autonomous Area	24,136	5,912	5,912	0	0	0	85	165	6,016	11,958	0	0
Chelyabinsk Region	44,906	5,531	0	35,660	0	208	1,389	286	1,647	148	37	0
SIBERIA FEDERAL DISTRICT	189,437	67,580	30,311	91,538	0	3,395	1,036	395	10,887	10,068	4,538	0
Republic of Altai	5,590	444	0	2,596	0	0	0	0	1,626	924	0	0
Republic of Buryatia	1,530	158	0	266	0	1,002	0	0	9	0	95	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2,805	608	0	2,178	0	11	0	0	0	0	8	0
Altai Territory	4,232	1,333	0	1,838	0	624	0	30	128	9	270	0
Zabaykalskiy Territory	1,930	1,689	0	237	0	0	4	0	0	0	0	0
Krasnoyarsk Territory	46,068	2,238	0	36,753	0	14	7	24	31	6,859	142	0
Irkutsk Region	23,107	1,907	0	18,803	0	1,510	199	309	327	43	9	0
Kemerovo Region	80,764	54,531	25,639	16,922	0	81	0	0	5,136	1,104	2,990	0
Novosibirsk Region	8,249	1,869	1,869	2,921	0	153	697	6	1,684	440	479	0
Omsk Region	9,036	0	0	6,607	0	0	129	14	1,190	551	545	0
Tomsk Region	6,126	2,803	2,803	2,417	0	0	0	12	756	138	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	104,139	54,338	1,824	20,654	11	16,172	324	3,214	3,358	824	5,244	0
Republic of Sakha (Yakutia)	39,928	36,231	1,186	3,647	0	7	0	0	4	0	39	0
Kamchatka Territory	6,144	4,064	0	129	0	598	0	0	1	521	831	0
Primorski Territory	11,255	2,593	10	1,281	0	117	170	2,521	1,342	303	2,928	0
Khabarovsk Territory	34,567	201	0	15,400	0	15,450	9	659	2,001	0	847	0
Amur Region	9,491	9,480	0	0	11	0	0	0	0	0	0	0
Magadan Region	437	66	0	107	0	0	0	0	10	0	254	0
Sakhalin Region	832	628	628	90	0	0	0	34	0	0	80	0
Jewish Autonomous Region	12	0	0	0	0	0	0	0	0	0	12	0
Chukotka Autonomous Area	1,473	1,075	0	0	0	0	145	0	0	0	253	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)

	31.10.2011															
	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	in foreign currency and precious metals	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	in foreign currency and precious metals	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	4,623,241	438,102	145,616	2,714	3,526,399	385,613	212,345	6,294	308,587	27,240	11,652	501				
CENTRAL FEDERAL DISTRICT	1,831,537	81,322	96,131	1,390	1,241,350	75,315	116,948	2,370	92,256	3,558	7,559	178				
Belgorod Region	31,466	4,935	1,210	0	37,013	4,549	1,376	37	3,620	203	192	37				
Bryansk Region	16,753	5,788	589	529	16,171	4,284	847	660	1,293	199	0	0				
Vladimir Region	23,789	3,847	245	0	26,592	4,601	951	65	1,165	299	10	10				
Voronezh Region	77,182	6,516	1,380	0	73,751	10,596	3,194	3	2,432	169	12	1				
Ivanovo Region	24,515	4,148	65	0	21,284	3,416	131	18	2,483	125	2	2				
Kaluga Region	24,223	3,645	2,759	20	21,412	2,468	3,173	20	749	87	0	0				
Kostroma Region	17,789	3,150	600	0	17,530	3,377	1,601	0	1,763	180	188	0				
Kursk Region	34,912	7,549	122	0	31,977	4,197	149	0	4,340	235	0	0				
Lipetsk Region	28,349	3,266	455	0	39,617	2,590	653	19	7,471	123	0	0				
Moscow Region	220,538	7,171	13,041	105	149,916	6,849	18,192	250	13,857	456	341	5				
Orel Region	19,199	2,770	232	0	17,221	1,965	307	0	2,099	38	0	0				
Ryazan Region	26,171	5,146	76	6	29,336	4,250	1,188	13	2,449	174	34	1				
Smolensk Region	28,982	4,401	253	0	34,720	3,957	463	66	2,320	207	0	0				
Tambov Region	20,934	1,695	60	0	22,481	1,936	60	0	1,166	43	0	0				
Tver Region	21,192	2,701	1	0	16,631	2,584	24	1	997	83	0	0				
Tula Region	45,614	4,270	465	0	37,131	4,172	1,067	42	1,528	221	23	0				
Yaroslavl Region	43,735	4,653	459	0	32,340	3,853	772	12	3,722	534	46	10				
Moscow	1,126,194	5,671	74,119	730	616,227	5,671	82,800	1,164	38,802	182	6,711	112				
NORTH-WEST FEDERAL DISTRICT	498,837	33,841	19,652	344	416,413	24,366	37,530	661	33,498	2,535	1,546	24				
Republic of Karelia	14,343	1,238	63	0	10,507	871	1,511	0	673	19	113	0				
Republic of Komi	15,019	4,062	686	0	16,738	3,724	363	0	1,340	381	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	29,758	6,476	0	0	20,035	3,179	220	3	2,591	242	152	0
Nenets Autonomous Area	150	105	0	0	132	132	0	0	18	18	0	0
Vologda Region	46,169	11,773	681	6	38,813	5,513	755	8	8,847	812	18	0
Kaliningrad Region	27,229	1,942	2,263	104	34,624	2,155	6,979	111	4,523	357	291	3
Leningrad Region	37,868	1,207	3,962	0	44,972	1,691	4,088	6	1,799	348	93	6
Murmansk Region	15,807	1,595	690	0	15,186	1,827	3,050	0	2,125	135	95	0
Novgorod Region	9,658	1,333	0	0	4,966	1,361	233	0	423	74	9	0
Pskov Region	9,942	1,314	11	11	12,671	1,391	306	11	1,472	32	284	0
St. Petersburg	293,044	2,901	11,296	223	217,901	2,654	20,025	522	9,705	135	491	15
SOUTH FEDERAL DISTRICT	371,899	52,604	7,919	220	361,606	48,835	11,228	369	53,147	4,418	279	54
Republic of Adigei (Adigeya)	7,088	873	50	0	10,018	1,165	108	0	2,952	67	5	0
Republic of Kalmykia	3,544	1,730	0	0	4,484	2,490	0	0	265	179	0	0
Krasnodar Territory	169,031	24,844	5,575	156	204,187	20,989	6,870	222	36,790	1,902	49	18
Astrakhan Region	13,215	4,871	30	0	13,618	4,925	167	13	707	148	11	11
Volgograd Region	43,753	4,757	248	54	37,980	6,041	497	62	3,634	962	1	0
Rostov Region	135,268	15,529	2,016	10	91,319	13,225	3,586	72	8,799	1,160	213	25
NORTH-CAUCASIAN FEDERAL DISTRICT	116,603	19,412	960	30	127,083	21,299	2,052	21	7,739	1,526	20	0
Republic of Dagestan	13,933	2,865	14	14	17,894	3,780	367	15	928	76	0	0
Republic of Ingushetia	2,722	1,642	0	0	2,613	2,230	0	0	144	143	0	0
Kabardino-Balkar Republic	20,709	3,380	362	0	25,779	3,433	1,167	0	641	143	20	0
Karachai-Cherkess Republic	7,468	865	372	0	10,463	1,360	277	0	911	176	0	0
Republic of Northern Ossetia — Alania	9,789	1,185	0	0	11,103	1,168	8	0	1,154	58	0	0
Republic of Chechnya	3,733	302	99	0	10,821	457	105	0	298	22	0	0
Stavropol Territory	58,249	9,173	113	16	48,410	8,871	128	6	3,663	908	0	0
PRIVOLZHSKY FEDERAL DISTRICT	762,520	93,722	5,400	262	663,531	81,937	20,828	889	56,131	6,313	1,091	114
Republic of Bashkortostan	65,588	6,256	796	1	50,291	5,974	2,562	0	5,437	396	0	0
Republic of Mariy-El	14,812	2,089	0	0	12,909	1,370	221	0	926	50	0	0
Republic of Mordovia	19,369	2,011	75	0	25,037	2,529	18	0	427	37	0	0
Republic of Tatarstan (Tatarstan)	124,488	10,009	1,585	3	114,765	10,257	12,161	4	5,542	813	0	0
Udmurt Republic	30,743	5,706	344	2	34,610	4,572	230	1	6,855	373	0	0
Chuvash Republic — Chuvashya	19,207	4,325	78	0	14,777	3,561	141	17	1,312	356	0	0
Perm Territory	64,535	13,175	247	166	81,012	9,560	338	166	7,995	1,973	83	0
Kirov Region	31,934	5,443	3	3	30,385	4,592	148	5	1,565	293	136	0
Nizhni Novgorod Region	124,348	14,201	634	57	78,103	13,516	2,075	576	5,818	809	263	113
Orenburg Region	44,827	9,973	258	0	37,359	7,344	582	0	1,987	337	0	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	25,896	6,431	138	0	27,905	5,261	149	0	5,126	108	0	0
Samara Region	120,603	3,292	1,008	1	95,810	3,573	1,818	38	10,249	377	513	1
Saratov Region	45,948	7,339	193	29	34,841	6,692	204	57	1,924	298	0	0
Ulyanovsk Region	30,222	3,472	41	0	25,727	3,136	181	25	968	93	96	0
URALS FEDERAL DISTRICT	356,603	49,927	4,094	70	235,512	44,325	4,854	323	19,908	2,340	245	47
Kurgan Region	13,626	4,759	0	0	12,806	4,021	28	0	708	96	0	0
Sverdlovsk Region	130,900	15,431	2,127	10	77,853	15,012	2,340	278	7,958	1,002	211	30
Tyumen Region	117,543	16,299	1,024	60	89,148	15,225	1,081	21	3,317	385	17	0
Khanty-Mansiysky Autonomous Area — Yugra	45,920	8,386	99	0	28,772	7,986	63	0	844	177	0	0
Yamalo-Nenetsky Autonomous Area	10,297	3,217	36	0	11,609	2,998	121	0	425	109	0	0
Chelyabinsk Region	94,534	13,438	943	0	55,705	10,067	1,405	24	7,925	857	17	17
SIBERIA FEDERAL DISTRICT	491,438	72,831	6,184	309	351,384	60,532	15,222	1,466	36,667	5,208	773	34
Republic of Altai	4,897	569	0	0	6,403	727	270	0	841	22	270	0
Republic of Buryatia	20,884	7,060	10	0	14,681	5,510	313	0	1,790	231	0	0
Republic of Tva	1,135	612	0	0	1,171	695	0	0	120	48	0	0
Republic of Khakassia	10,143	4,150	97	10	5,775	2,311	19	8	421	88	0	0
Altai Territory	84,495	8,610	39	6	70,995	9,530	1,078	141	8,594	772	66	11
Zabaykalskiy Territory	7,794	4,094	104	0	6,795	3,321	4	0	471	117	4	0
Krasnoyarsk Territory	76,532	12,453	1,648	3	49,009	8,008	6,145	80	3,541	869	8	0
Irkutsk Region	55,113	8,765	470	66	36,880	8,869	373	69	3,457	1,028	4	0
Kemerovo Region	46,909	5,595	2,897	23	38,467	5,367	3,197	17	6,255	685	0	0
Novosibirsk Region	97,247	4,409	331	97	63,267	4,100	1,425	191	4,129	235	67	7
Omsk Region	58,980	12,783	373	92	38,718	8,180	1,908	747	5,335	949	354	16
Tomsk Region	27,309	3,731	215	12	19,223	3,914	490	213	1,713	164	0	0
FAR EAST FEDERAL DISTRICT	193,804	34,443	5,276	89	129,520	29,004	3,683	195	9,241	1,342	139	50
Republic of Sakha (Yakutia)	20,469	4,863	0	0	18,979	4,693	153	40	1,215	162	32	32
Kamchatka Territory	12,979	1,848	285	0	14,723	2,113	354	1	720	108	4	1
Primorski Territory	82,486	10,460	1,814	60	36,600	6,585	1,084	97	2,537	201	18	11
Khabarovsk Territory	42,075	6,378	1,091	1	28,489	6,032	1,334	29	3,457	359	85	6
Amur Region	14,680	5,429	8	0	11,249	4,216	0	0	564	265	0	0
Magadan Region	6,292	1,289	119	0	5,463	1,462	1	0	98	11	0	0
Sakhalin Region	12,322	2,871	1,946	28	11,107	2,303	745	28	221	65	0	0
Jewish Autonomous Region	2,086	1,088	13	0	2,495	1,374	12	0	425	171	0	0
Chukotka Autonomous Area	415	217	0	0	415	226	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.10.2011										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		total	of which:
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	including overdue debt		
1	2	3	4	5	6	7	8	9			
	4,851,531	1,355,818	1,216,803	25,821	310,844	171,164	159,765	18,548			
RUSSIAN FEDERATION											
CENTRAL FEDERAL DISTRICT	1,325,530	335,301	309,799	6,681	222,251	123,540	113,598	15,084			
Belgorod Region	41,654	9,282	7,021	67	727	559	550	33			
Bryansk Region	26,605	6,607	5,607	44	336	246	223	2			
Vladimir Region	38,691	9,763	7,904	136	789	611	579	7			
Voronezh Region	54,834	14,637	12,726	260	936	625	602	93			
Ivanovo Region	20,696	4,622	4,206	41	561	373	371	104			
Kaluga Region	30,544	8,207	7,593	54	1,203	807	740	6			
Kostroma Region	15,454	3,465	3,082	48	178	119	118	6			
Kursk Region	28,413	7,651	5,876	19	477	394	365	13			
Lipetsk Region	28,297	6,735	5,990	45	457	334	332	31			
Moscow Region	298,675	84,134	81,597	1,976	49,556	33,096	31,026	4,724			
Orel Region	16,410	3,809	2,867	34	385	227	225	0			
Ryazan Region	30,935	8,954	8,542	108	960	321	316	6			
Smolensk Region	27,957	8,888	8,115	130	1,235	429	361	9			
Tambov Region	20,233	4,524	3,678	14	312	258	257	17			
Tver Region	34,935	11,190	10,998	385	1,193	815	809	259			
Tula Region	44,282	10,837	10,150	77	1,094	760	732	9			
Yaroslavl Region	34,075	9,134	8,422	183	666	474	460	64			
Moscow	532,840	122,862	115,425	3,060	161,186	83,092	75,532	9,701			
NORTH-WEST FEDERAL DISTRICT	518,684	142,990	129,732	2,231	41,960	21,073	20,316	1,500			
Republic of Karelia	26,306	7,092	6,458	55	463	221	214	6			
Republic of Komi	36,809	13,919	9,885	52	366	249	248	0			
Arkhangelsk Region	44,076	14,534	13,173	69	452	312	306	16			
Nenets Autonomous Area	2,401	1,883	1,797	1	2	2	2	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	42,858	12,037	10,782	186	597	470	468	54
Kaliningrad Region	25,710	5,148	4,722	221	2,927	1,120	1,022	210
Leningrad Region	52,129	13,641	12,826	352	4,334	1,966	1,919	132
Murmansk Region	31,873	5,844	5,285	25	484	294	280	34
Novgorod Region	18,167	4,234	3,771	80	282	206	201	4
Pskov Region	14,431	2,550	1,920	9	200	134	131	4
St. Petersburg	226,325	63,991	60,910	1,182	31,855	16,101	15,527	1,040
SOUTH FEDERAL DISTRICT	373,417	87,998	77,336	2,204	7,135	3,790	3,706	192
Republic of Adigei (Adigeya)	9,528	1,798	1,588	23	186	144	142	6
Republic of Kalmykia	8,571	1,513	1,303	4	104	82	81	0
Krasnodar Territory	140,940	33,316	29,251	879	3,209	1,533	1,511	98
Astrakhan Region	27,792	5,627	4,744	74	207	158	152	16
Volgograd Region	63,130	16,906	15,154	672	888	556	552	15
Rostov Region	123,456	28,838	25,296	552	2,541	1,317	1,268	57
NORTH-CAUCASIAN FEDERAL DISTRICT	132,423	26,159	20,616	675	3,189	2,078	1,946	297
Republic of Dagestan	19,113	1,952	1,720	69	703	242	240	30
Republic of Ingushetia	3,283	287	63	0	35	32	5	0
Kabardino-Balkar Republic	15,730	3,261	2,160	9	367	294	286	95
Karachai-Cherkess Republic	10,394	1,175	528	1	85	73	73	11
Republic of Northern Ossetia — Alania	10,925	2,106	1,480	224	267	227	197	55
Republic of Chechnya	4,307	101	96	9	149	61	61	27
Stavropol Territory	68,671	17,277	14,569	363	1,583	1,149	1,084	79
PRIVOLZHSKY FEDERAL DISTRICT	890,296	258,708	217,589	4,969	14,247	9,338	9,190	743
Republic of Bashkortostan	114,897	32,923	25,091	513	1,118	725	724	29
Republic of Mariy-El	14,870	4,825	4,370	57	196	137	135	14
Republic of Mordovia	17,383	5,650	4,265	19	371	326	324	16
Republic of Tatarstan (Tatarstan)	119,182	30,217	25,351	320	1,517	1,080	1,066	23
Udmurt Republic	46,445	16,655	12,481	272	630	472	469	65
Chuvash Republic — Chuvashya	31,664	12,400	11,155	146	672	485	482	38
Perm Territory	100,901	33,303	26,966	1,084	1,519	971	898	102
Kirov Region	30,414	9,096	6,645	73	417	272	269	0
Nizhni Novgorod Region	102,086	30,908	26,063	633	2,186	1,151	1,127	145
Orenburg Region	62,395	16,960	15,181	134	621	500	499	25
Penza Region	29,439	7,559	5,837	47	484	318	318	37
Samara Region	121,351	32,810	31,000	1,371	2,925	1,657	1,645	200

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	61,008	15,213	14,311	238	1,087	824	822	36
Ulyanovsk Region	38,261	10,189	8,873	62	504	420	412	13
URALS FEDERAL DISTRICT	597,277	215,375	200,469	3,118	7,587	2,973	2,901	203
Kurgan Region	24,620	7,469	6,552	55	126	95	94	0
Sverdlovsk Region	177,103	49,944	46,134	993	4,903	1,255	1,212	81
Tyumen Region	263,712	118,219	111,356	718	1,151	728	708	56
Khanty-Mansiysky Autonomous Area — Yugra	131,930	67,843	65,206	255	420	248	239	3
Yamalo-Nenetsky Autonomous Area	41,560	19,800	18,074	64	180	152	151	19
Chelyabinsk Region	131,842	39,743	36,427	1,352	1,407	895	887	66
SIBERIA FEDERAL DISTRICT	766,959	227,274	203,566	5,386	10,400	5,813	5,640	352
Republic of Altai	6,797	698	676	5	67	0	0	0
Republic of Buryatia	40,420	7,590	6,823	89	187	143	143	1
Republic of Tyva	9,692	2,411	2,311	16	9	3	3	0
Republic of Khakassia	18,901	5,743	5,194	84	95	51	44	0
Altai Territory	69,127	18,403	16,860	571	661	386	385	70
Zabaykalskiy Territory	42,225	9,728	8,838	80	179	65	65	0
Krasnoyarsk Territory	141,762	47,437	41,884	958	1,749	1,023	987	53
Irkutsk Region	112,310	34,856	31,739	589	1,020	602	593	23
Kemerovo Region	97,643	23,260	20,239	1,027	2,751	895	882	28
Novosibirsk Region	117,364	40,647	36,907	904	1,916	1,499	1,450	136
Omsk Region	65,216	20,366	17,634	865	1,298	788	745	28
Tomsk Region	45,502	16,135	14,461	198	468	358	343	13
FAR EAST FEDERAL DISTRICT	246,945	62,013	57,696	557	4,075	2,559	2,468	177
Republic of Sakha (Yakutia)	41,646	12,770	11,533	24	184	161	154	3
Kamchatka Territory	12,021	2,692	2,558	6	125	95	95	0
Primorski Territory	60,317	12,630	11,990	149	1,879	1,128	1,057	69
Khabarovsk Territory	62,714	16,481	15,972	246	1,001	810	804	74
Amur Region	33,603	8,038	6,994	90	161	130	129	31
Magadan Region	8,268	1,901	1,692	4	412	30	30	0
Sakhalin Region	21,866	5,775	5,361	34	253	169	163	0
Jewish Autonomous Region	5,152	1,370	1,271	4	38	17	17	0
Chukotka Autonomous Area	1,358	356	325	0	22	19	19	0

Table 6.4.7

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

		31.10.2011												
		including:												
		housing loans					of which: mortgage loans							
1	2	volume of consumer loans total, millions of rubles					7	6	5	4	3	8	9	10
		number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	average weighted interest rate, %								
RUSSIAN FEDERATION	4,137,877	449,277	563,328	177.2	12.1	390,266	521,170	182.1	12.0					
CENTRAL FEDERAL DISTRICT	1,288,990	86,438	160,434	167.6	12.1	78,842	149,514	173.4	12.0					
Belgorod Region	32,085	4,082	3,711	172.1	11.7	3,203	3,336	175.7	11.6					
Bryansk Region	20,723	2,957	2,828	177.5	12.3	2,611	2,651	181.6	12.2					
Vladimir Region	26,548	3,631	3,781	183.1	12.9	3,172	3,569	174.8	12.7					
Voronezh Region	50,876	6,023	6,287	184.9	12.1	5,476	5,998	186.6	12.0					
Ivanovo Region	16,128	2,574	2,452	162.9	12.3	2,217	2,316	166.3	12.2					
Kaluga Region	22,079	2,714	4,051	178.0	12.0	2,561	3,877	181.0	12.0					
Kostroma Region	12,046	2,089	1,727	154.6	12.0	1,691	1,544	164.6	12.0					
Kursk Region	21,260	3,536	3,244	187.3	12.2	3,085	3,045	198.8	12.2					
Lipetsk Region	23,196	3,041	3,017	185.6	12.3	2,741	2,874	188.6	12.2					
Moscow Region	284,075	15,999	38,925	170.6	12.1	15,073	36,891	175.3	12.1					
Orel Region	12,561	1,738	1,626	171.5	12.3	1,321	1,420	174.3	12.2					
Ryazan Region	20,420	3,328	3,997	177.4	12.2	3,174	3,915	178.5	12.2					
Smolensk Region	20,664	3,230	3,283	191.1	12.4	3,056	3,177	192.8	12.4					
Tambov Region	15,031	2,191	2,175	180.1	12.2	1,892	2,060	183.3	12.2					
Tver Region	24,946	4,142	5,302	185.4	12.2	4,080	5,233	185.9	12.2					
Tula Region	34,603	3,773	4,652	176.8	12.5	3,535	4,446	179.8	12.4					
Yaroslavl Region	28,196	4,121	3,967	156.0	12.0	3,733	3,791	157.8	11.9					
Moscow	623,553	17,269	65,409	156.9	11.9	16,221	59,371	165.9	11.8					
NORTH-WEST FEDERAL DISTRICT	416,620	38,643	57,473	168.4	12.0	34,722	54,169	171.6	11.9					
Republic of Karelia	18,038	1,937	2,300	182.1	11.6	1,783	2,212	185.8	11.6					
Republic of Komi	25,717	5,251	5,337	180.3	12.0	4,000	4,165	185.2	11.8					
Arkhangelsk Region	31,249	5,241	5,617	168.2	11.9	4,656	5,348	171.0	11.9					
Nenets Autonomous Area	639	205	368	179.2	11.9	198	360	180.0	11.9					

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	30,680	5,089	4,759	165.8	12.0	4,626	4,550	168.9	12.0
Kaliningrad Region	25,532	1,552	2,080	177.4	12.0	1,314	1,913	184.0	12.0
Leningrad Region	36,977	3,296	5,895	165.8	12.1	3,098	5,689	168.2	12.1
Murmansk Region	24,318	1,970	2,469	163.1	11.8	1,734	2,333	164.8	11.7
Novgorod Region	13,766	1,703	1,718	181.8	12.3	1,602	1,656	185.4	12.2
Pskov Region	11,056	903	1,149	166.1	11.8	754	1,059	168.1	11.8
St. Petersburg	199,287	11,701	26,149	164.8	11.9	11,155	25,244	168.4	11.9
SOUTH FEDERAL DISTRICT	306,002	29,938	35,866	192.7	12.3	26,835	34,088	197.0	12.1
Republic of Adigei (Adigeya)	7,206	592	728	189.2	12.9	570	714	189.6	12.8
Republic of Kalmykia	5,735	817	896	191.5	12.5	733	850	196.9	12.5
Krasnodar Territory	113,641	11,356	14,179	196.6	12.6	9,917	13,267	202.2	12.3
Astrakhan Region	25,878	2,255	2,372	192.0	11.7	1,992	2,263	195.7	11.6
Volgograd Region	44,559	6,203	6,704	195.5	12.1	5,625	6,431	194.6	12.0
Rostov Region	108,983	8,715	10,987	186.6	12.1	7,998	10,563	192.6	12.0
NORTH-CAUCASIAN FEDERAL DISTRICT	102,569	18,350	13,293	151.1	12.4	7,789	8,999	197.4	12.1
Republic of Dagestan	14,615	1,099	1,273	169.7	11.7	612	951	222.0	11.6
Republic of Ingushetia	4,064	7,357	2,744	74.3	14.9	23	41	193.0	12.1
Kabardino-Balkar Republic	15,490	1,309	1,256	175.5	12.5	763	1,032	210.6	12.5
Karachai-Cherkess Republic	6,983	327	595	127.9	12.5	301	362	200.9	12.4
Republic of Northern Ossetia — Alania	7,575	476	622	194.6	12.2	451	583	205.0	12.2
Republic of Chechnya	3,689	1,950	677	11.3	12.9	25	38	169.6	12.0
Stavropol Territory	50,153	5,832	6,126	190.0	12.1	5,614	5,992	190.5	12.1
PRIVOLZHSKY FEDERAL DISTRICT	736,714	125,031	109,375	175.1	12.0	105,817	99,364	180.0	11.8
Republic of Bashkortostan	94,600	19,003	13,483	159.6	12.3	12,919	11,448	170.8	12.1
Republic of Mariy-El	14,334	2,080	1,908	182.4	12.1	1,863	1,831	184.4	12.0
Republic of Mordovia	10,821	2,173	2,131	180.1	12.2	1,720	1,955	184.2	12.1
Republic of Tatarstan (Tatarstan)	100,669	23,441	17,264	144.3	12.3	21,225	15,794	148.1	12.2
Udmurt Republic	31,967	7,351	6,542	196.8	11.1	5,865	5,404	208.0	10.5
Chuvash Republic — Chuvashya	21,969	5,030	4,537	173.5	11.3	4,877	4,453	174.6	11.3
Perm Territory	73,043	12,823	11,730	178.4	12.2	10,428	9,621	185.5	12.1
Kirov Region	22,902	6,540	4,521	178.8	12.2	4,771	4,052	176.2	11.9
Nizhni Novgorod Region	97,286	10,523	11,313	174.6	11.8	9,106	10,425	177.1	11.7
Orenburg Region	52,864	7,899	7,565	208.1	11.9	7,148	7,226	217.2	11.9
Penza Region	21,311	3,236	3,111	193.5	12.3	2,641	2,771	199.4	12.2
Samara Region	123,556	12,267	13,255	181.9	11.8	11,814	12,931	184.0	11.8

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	45,090	6,946	7,023	193.1	12.0	6,321	6,751	191.5	11.9
Ulyanovsk Region	26,302	5,719	4,992	175.7	12.0	5,119	4,702	180.5	12.0
URALS FEDERAL DISTRICT	458,735	60,064	80,597	200.5	12.0	53,780	74,889	201.5	12.1
Kurgan Region	17,388	2,770	2,621	230.1	10.5	2,204	2,300	237.5	10.5
Sverdlovsk Region	134,691	14,920	19,459	180.0	11.8	13,299	17,831	181.4	11.8
Tyumen Region	199,176	25,932	43,885	223.9	12.1	23,116	40,874	224.3	12.2
Khanty-Mansiysky Autonomous Area — Yugra	81,915	12,976	23,858	228.7	12.1	12,176	22,881	224.4	12.1
Yamalo-Nenetsky Autonomous Area	29,827	4,662	8,520	226.2	11.8	4,082	7,771	232.0	11.7
Chelyabinsk Region	107,480	16,442	14,632	152.4	12.1	15,161	13,884	154.3	12.0
SIBERIA FEDERAL DISTRICT	629,931	70,476	77,841	178.8	12.2	63,753	73,022	181.6	12.1
Republic of Altai	4,063	365	268	168.0	12.3	216	213	204.1	12.4
Republic of Buryatia	36,954	2,760	3,061	175.3	12.3	2,498	2,870	177.4	12.2
Republic of Tyva	5,450	551	771	197.3	13.0	540	767	197.9	13.0
Republic of Khakassia	18,041	1,909	1,954	165.9	12.6	1,782	1,892	184.3	12.5
Altai Territory	47,933	8,004	6,801	185.0	12.2	7,244	6,480	180.6	12.1
Zabaykalskiy Territory	29,897	3,125	3,756	179.0	12.3	2,876	3,634	180.8	12.3
Krasnoyarsk Territory	107,315	12,795	16,273	180.1	12.2	11,905	15,569	181.5	12.1
Irkutsk Region	83,905	10,966	12,444	165.3	12.0	10,143	11,852	167.3	12.0
Kemerovo Region	70,312	7,851	7,232	170.7	12.2	6,971	6,774	172.3	12.0
Novosibirsk Region	144,712	10,110	12,718	187.7	12.4	9,341	11,764	194.3	12.4
Omsk Region	46,113	7,359	7,388	182.9	12.0	6,004	6,261	188.5	11.9
Tomsk Region	35,236	4,681	5,175	186.7	11.8	4,233	4,946	190.4	11.8
FAR EAST FEDERAL DISTRICT	198,316	20,337	28,449	180.7	12.3	18,728	27,125	183.7	12.3
Republic of Sakha (Yakutia)	31,606	4,902	6,247	176.6	11.7	4,252	5,911	181.5	11.7
Kamchatka Territory	10,651	946	1,375	170.5	12.4	859	1,326	174.4	12.3
Primorski Territory	51,341	4,305	6,473	181.2	12.3	4,119	6,296	183.2	12.3
Khabarovsk Territory	50,426	4,720	6,643	180.6	12.4	4,561	6,486	180.9	12.4
Amur Region	26,006	2,874	3,741	187.8	12.8	2,583	3,437	194.3	12.7
Magadan Region	7,293	547	797	178.2	12.8	522	702	179.7	12.5
Sakhalin Region	16,151	1,423	2,429	186.8	12.8	1,252	2,266	190.7	12.7
Jewish Autonomous Region	3,783	519	563	183.3	12.5	487	545	183.6	12.5
Chukotka Autonomous Area	1,059	101	181	154.3	12.8	93	156	165.6	12.4

Table 6.4.8

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

	31.10.2011													
	volume of consumer loans total, millions of rubles	including:						of which:						
		housing loans			mortgage loans			number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
1	2	3	4	5	6	7	8									9	10
RUSSIAN FEDERATION	118,191	2,644	19,380	135.7	9.6	2,486	15,749	154.4	9.4					
CENTRAL FEDERAL DISTRICT	97,657	1,627	15,264	134.0	9.7	1,494	12,025	157.2	9.4					
Belgorod Region	65	10	24	205.4	9.7	10	24	205.4	9.7					
Bryansk Region	71	8	18	225.9	9.9	8	18	225.9	9.9					
Vladimir Region	104	17	61	223.6	9.3	17	61	223.6	9.3					
Voronezh Region	653	17	56	224.6	9.8	17	56	224.6	9.8					
Ivanovo Region	148	10	30	197.7	8.9	10	30	197.7	8.9					
Kaluga Region	253	18	106	172.8	10.1	17	76	195.7	9.9					
Kostroma Region	15	1	2	122.0	9.0	1	2	122.0	9.0					
Kursk Region	68	9	52	124.0	9.7	8	31	198.4	9.5					
Lipetsk Region	62	6	13	226.8	9.8	6	13	226.8	9.8					
Moscow Region	11,956	448	2,703	153.0	9.6	408	2,209	174.2	9.4					
Orel Region	61	7	26	190.8	10.0	7	26	190.8	10.0					
Ryazan Region	742	10	39	190.8	9.4	10	39	190.8	9.4					
Smolensk Region	179	12	56	217.9	9.0	12	56	217.9	9.0					
Tambov Region	43	10	31	222.7	9.7	10	31	222.7	9.7					
Tver Region	144	19	72	238.5	9.5	19	72	238.5	9.5					
Tula Region	184	29	102	236.0	9.4	29	102	236.0	9.4					
Yaroslavl Region	95	7	18	140.7	9.7	6	13	192.7	9.6					
Moscow	82,814	989	11,855	125.5	9.7	899	9,166	148.9	9.4					
NORTH-WEST FEDERAL DISTRICT	8,927	272	1,215	166.2	9.3	260	945	173.6	9.3					
Republic of Karelia	241	3	6	115.8	9.4	3	6	115.8	9.4					
Republic of Komi	30	3	9	280.2	7.0	3	9	280.2	7.0					

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	57	8	26	110.0	10.6	7	24	112.1	10.5
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	101	4	20	203.4	9.6	4	20	203.4	9.6
Kaliningrad Region	489	19	33	130.9	10.7	15	26	129.9	10.1
Leningrad Region	1,168	26	61	155.2	9.4	26	61	155.2	9.4
Murmansk Region	61	5	18	87.4	10.1	5	18	87.4	10.1
Novgorod Region	13	1	2	242.0	9.3	1	2	242.0	9.3
Pskov Region	19	3	7	176.0	11.2	3	7	176.0	11.2
St. Petersburg	6,748	200	1,033	169.1	9.3	193	772	178.6	9.2
SOUTH FEDERAL DISTRICT	1,928	117	452	146.0	9.8	113	413	156.6	9.8
Republic of Adigei (Adigeya)	9	2	6	204.6	9.2	2	6	204.6	9.2
Republic of Kalmykia	28	3	10	194.1	10.3	3	10	194.1	10.3
Krasnodar Territory	1,131	55	221	119.1	10.2	53	219	118.9	10.2
Astrakhan Region	23	5	15	174.0	9.0	5	15	174.0	9.0
Volgograd Region	161	20	65	174.0	9.6	20	65	174.0	9.6
Rostov Region	576	32	135	166.9	9.6	30	98	219.6	9.5
NORTH-CAUCASIAN FEDERAL DISTRICT	857	30	123	153.2	9.7	30	123	153.2	9.7
Republic of Dagestan	194	4	10	179.1	9.6	4	10	179.1	9.6
Republic of Ingushetia	1	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	69	6	52	57.9	10.0	6	52	57.9	10.0
Karachai-Cherkess Republic	8	1	5	242.0	9.5	1	5	242.0	9.5
Republic of Northern Ossetia — Alania	26	7	23	219.9	9.3	7	23	219.9	9.3
Republic of Chechnya	275	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	284	12	33	235.7	9.8	12	33	235.7	9.8
PRIVOLZHSKY FEDERAL DISTRICT	2,946	225	1,233	119.1	9.7	221	1,224	119.1	9.7
Republic of Bashkortostan	109	13	50	231.5	9.5	13	50	231.5	9.5
Republic of Mariy-El	13	3	7	239.9	9.3	3	7	239.9	9.3
Republic of Mordovia	38	12	33	212.7	9.0	12	33	212.7	9.0
Republic of Tatarstan (Tatarstan)	778	10	608	53.9	9.9	10	608	53.9	9.9
Udmurt Republic	132	7	27	221.2	9.3	7	27	221.2	9.3
Chuvash Republic — Chuvashya	72	14	41	236.8	9.4	14	41	236.8	9.4
Perm Territory	107	8	18	229.2	9.2	8	18	229.2	9.2
Kirov Region	180	6	18	174.5	10.5	6	18	174.5	10.5
Nizhni Novgorod Region	405	31	131	186.6	9.8	29	125	187.2	9.7
Orenburg Region	91	8	32	217.0	8.9	8	32	217.0	8.9

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	36	7	21	226.3	9.9	7	21	226.3	9.9
Samara Region	652	76	47	201.3	9.8	76	47	201.3	9.8
Saratov Region	264	16	147	96.3	10.6	15	145	97.2	10.6
Ulyanovsk Region	69	14	53	209.8	9.5	13	52	212.2	9.5
URALS FEDERAL DISTRICT	1,462	187	522	115.8	8.8	187	522	115.8	8.8
Kurgan Region	8	2	3	266.0	9.7	2	3	266.0	9.7
Sverdlovsk Region	597	47	218	106.8	9.4	47	218	106.8	9.4
Tyumen Region	420	129	67	182.0	8.4	129	67	181.9	8.4
Khanty-Mansiysky Autonomous Area — Yugra	264	122	38	226.6	9.1	122	38	226.6	9.1
Yamalo-Nenetsky Autonomous Area	11	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	437	9	234	103.7	8.5	9	234	103.7	8.5
SIBERIA FEDERAL DISTRICT	3,263	79	283	169.4	9.7	75	239	190.1	9.5
Republic of Altai	6	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	31	4	12	193.7	8.2	4	12	193.7	8.2
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	49	2	11	173.9	10.1	2	11	173.9	10.1
Altai Territory	203	12	44	209.4	9.4	12	44	209.4	9.4
Zabaykalskiy Territory	65	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	552	10	74	106.1	10.7	8	40	167.3	10.1
Irkutsk Region	205	8	25	171.9	9.6	7	25	172.8	9.6
Kemerovo Region	1,714	5	8	209.9	10.0	5	8	209.9	10.0
Novosibirsk Region	231	26	78	182.8	9.8	25	68	189.0	9.7
Omsk Region	157	11	26	221.9	9.1	11	26	221.9	9.1
Tomsk Region	50	1	5	122.0	8.1	1	5	122.0	8.1
FAR EAST FEDERAL DISTRICT	1,151	107	288	149.4	9.4	106	258	165.5	9.4
Republic of Sakha (Yakutia)	47	2	32	22.8	10.9	1	2	180.1	10.0
Kamchatka Territory	36	6	19	201.9	9.0	6	19	201.9	9.0
Primorski Territory	471	89	203	159.6	9.5	89	203	159.6	9.5
Khabarovsk Territory	93	7	17	181.0	8.9	7	17	181.0	8.9
Amur Region	10	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	427	1	4	242.0	9.3	1	4	242.0	9.3
Sakhalin Region	45	1	7	182.0	10.3	1	7	182.0	10.3
Jewish Autonomous Region	20	1	6	122.0	9.5	1	6	122.0	9.5
Chukotka Autonomous Area	2	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	31.10.2011				
	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	4,583,854.9	1,576,711.5	808,921.2	386,018.6	290,288.2
CENTRAL FEDERAL DISTRICT	4,165,999.3	1,490,373.5	693,894.8	378,774.7	285,050.5
Belgorod Region	1,123.1	37.1	5.1	0.0	0.0
Bryansk Region	0.0	0.0	0.5	0.0	0.2
Vladimir Region	218.3	195.8	9.0	0.0	33.3
Voronezh Region	2.4	2.7	1.2	0.0	7.9
Ivanovo Region	719.1	73.4	50.3	0.0	6.0
Kaluga Region	0.0	0.0	14.5	0.0	7.0
Kostroma Region	15,070.5	84.6	0.4	0.0	143.5
Kursk Region	1,414.9	1,024.9	0.0	0.0	5.7
Lipetsk Region	1,428.5	334.2	5.6	0.0	109.4
Moscow Region	7,180.3	1,621.0	466.6	0.0	8.1
Orel Region	0.0	0.0	18.0	0.0	110.5
Ryazan Region	537.5	397.3	336.0	0.0	0.0
Smolensk Region	327.3	310.4	234.7	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	495.9	206.5	9.2	0.0	0.7
Tula Region	342.4	143.7	0.5	0.0	0.0
Yaroslavl Region	38.1	26.7	28.2	0.0	13.2
Moscow	4,137,100.9	1,485,915.1	692,715.1	378,774.6	284,604.8
NORTH-WEST FEDERAL DISTRICT	176,747.3	28,318.6	33,028.6	3,447.4	1,540.3
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,938.9	515.9	64.1	0.0	0.0
Arkhangelsk Region	22.8	24.8	91.9	0.0	0.2
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,129.5	691.2	236.6	4.9	5.9
Kaliningrad Region	4,047.5	253.6	33.7	0.0	430.1
Leningrad Region	688.4	77.9	0.1	1,247.2	0.0
Murmansk Region	1,477.2	712.9	0.0	0.0	302.0
Novgorod Region	877.0	371.0	231.0	0.0	0.0
Pskov Region	47.0	10.1	0.0	0.0	0.0
St. Petersburg	166,519.1	25,661.3	32,371.2	2,195.4	801.9
SOUTH FEDERAL DISTRICT	10,437.4	2,856.8	2,997.8	25.2	178.8
Republic of Adigei (Adigeya)	19.9	20.2	1.3	0.0	7.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,834.1	2,030.7	2,657.3	0.0	143.9
Astrakhan Region	480.4	487.7	15.0	5.3	2.4
Volgograd Region	779.0	154.1	37.3	0.0	3.1
Rostov Region	1,324.1	164.2	286.9	19.9	22.2
NORTH-CAUCASIAN FEDERAL DISTRICT	2,988.5	834.3	261.2	1.2	12.0
Republic of Daghestan	1,025.5	183.8	69.3	0.0	2.8
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	1.0	0.0	30.5	0.0	4.2
Karachai-Cherkess Republic	612.1	0.0	34.5	0.0	0.0

Table 6.4.9 (end)

(millions of rubles)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	0.0	0.0	15.7	1.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,349.9	650.5	111.2	0.2	5.0
PRIVOLZHISKY FEDERAL DISTRICT	94,465.2	24,972.0	57,850.3	1,181.1	2,056.8
Republic of Bashkortostan	4,268.6	933.6	1,070.0	0.0	101.2
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	396.8	148.8	45.3	0.0	18.5
Republic of Tatarstan (Tatarstan)	47,849.8	17,036.8	32,808.9	765.1	1,238.6
Udmurt Republic	1,681.4	356.5	76.3	0.0	61.2
Chuvash Republic — Chuvashya	542.0	76.1	218.7	0.0	10.0
Perm Territory	1,516.8	0.0	3,722.1	0.0	23.3
Kirov Region	3,147.7	9.7	1,197.4	0.0	2.5
Nizhni Novgorod Region	7,348.3	2,300.0	3,506.8	0.2	91.8
Orenburg Region	2,863.4	116.0	666.3	17.6	52.4
Penza Region	0.0	0.0	0.0	0.0	2.5
Samara Region	23,143.0	3,814.0	13,961.6	397.8	446.0
Saratov Region	1,011.4	120.1	552.1	0.3	8.8
Ulyanovsk Region	696.0	60.4	24.8	0.0	0.1
URALS FEDERAL DISTRICT	91,344.5	20,362.2	17,850.6	716.3	647.3
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	36,278.0	2,939.0	11,617.9	0.1	30.6
Tyumen Region	37,217.2	8,316.3	6,015.6	716.2	523.4
Khanty-Mansiysky Autonomous Area — Yugra	31,058.3	5,554.6	5,476.1	716.2	109.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	68.3	0.0	0.0
Chelyabinsk Region	17,849.3	9,106.9	217.2	0.0	93.2
SIBERIA FEDERAL DISTRICT	13,275.0	3,526.2	1,316.0	0.0	373.3
Republic of Altai	74.6	0.0	0.0	0.0	0.0
Republic of Buryatia	46.3	0.0	684.6	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	189.3	89.1	0.0	0.0	0.0
Altai Territory	39.2	36.7	10.8	0.0	85.6
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	4.3	4.8	107.5	0.0	7.3
Irkutsk Region	144.8	0.0	103.8	0.0	164.1
Kemerovo Region	2,715.1	1,894.1	94.9	0.0	94.8
Novosibirsk Region	7,881.3	931.4	297.3	0.0	0.0
Omsk Region	1,798.4	539.9	0.9	0.0	12.6
Tomsk Region	381.8	30.2	16.1	0.0	9.0
FAR EAST FEDERAL DISTRICT	28,597.7	5,467.8	1,721.9	1,872.6	429.2
Republic of Sakha (Yakutia)	1,757.9	288.9	429.5	0.0	39.8
Kamchatka Territory	515.9	111.5	33.2	39.8	18.3
Primorski Territory	18,834.8	3,790.2	922.2	0.0	3.1
Khabarovsk Territory	898.7	42.4	2.3	0.0	0.0
Amur Region	6,561.2	1,234.7	7.6	1,832.8	340.1
Magadan Region	0.0	0.0	5.0	0.0	0.0
Sakhalin Region	29.2	0.0	322.0	0.0	27.8
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0

Table 6.4.10

Discounted Bills

(millions of rubles)

	31.10.2011		
	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	230,497.3	0.0	18,966.4
CENTRAL FEDERAL DISTRICT	182,595.3	0.0	13,051.3
Belgorod Region	1,719.7	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	45.2	0.0	0.0
Voronezh Region	257.9	0.0	0.0
Ivanovo Region	455.6	0.0	13.2
Kaluga Region	8.5	0.0	0.0
Kostroma Region	74.5	0.0	16.9
Kursk Region	41.6	0.0	0.0
Lipetsk Region	549.8	0.0	19.1
Moscow Region	3,848.9	0.0	849.5
Orel Region	33.2	0.0	0.0
Ryazan Region	102.8	0.0	42.1
Smolensk Region	67.5	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	383.1	0.0	0.0
Yaroslavl Region	8.4	0.0	0.0
Moscow	174,998.7	0.0	12,110.5
NORTH-WEST FEDERAL DISTRICT	13,679.3	0.0	4,364.6
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.4	0.0	107.8
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	2,273.0	0.0	0.0
Kaliningrad Region	252.0	0.0	0.5
Leningrad Region	47.3	0.0	10.6
Murmansk Region	39.0	0.0	0.0
Novgorod Region	50.8	0.0	12.4
Pskov Region	0.0	0.0	0.0
St. Petersburg	11,016.8	0.0	4,233.3
SOUTH FEDERAL DISTRICT	1,712.7	0.0	262.1
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	528.3	0.0	0.0
Astrakhan Region	325.4	0.0	0.0
Volgograd Region	749.9	0.0	262.1
Rostov Region	109.1	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	778.2	0.0	0.0
Republic of Daghestan	217.7	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	93.7	0.0	0.0
Republic of Northern Ossetia — Alania	182.4	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	284.5	0.0	0.0

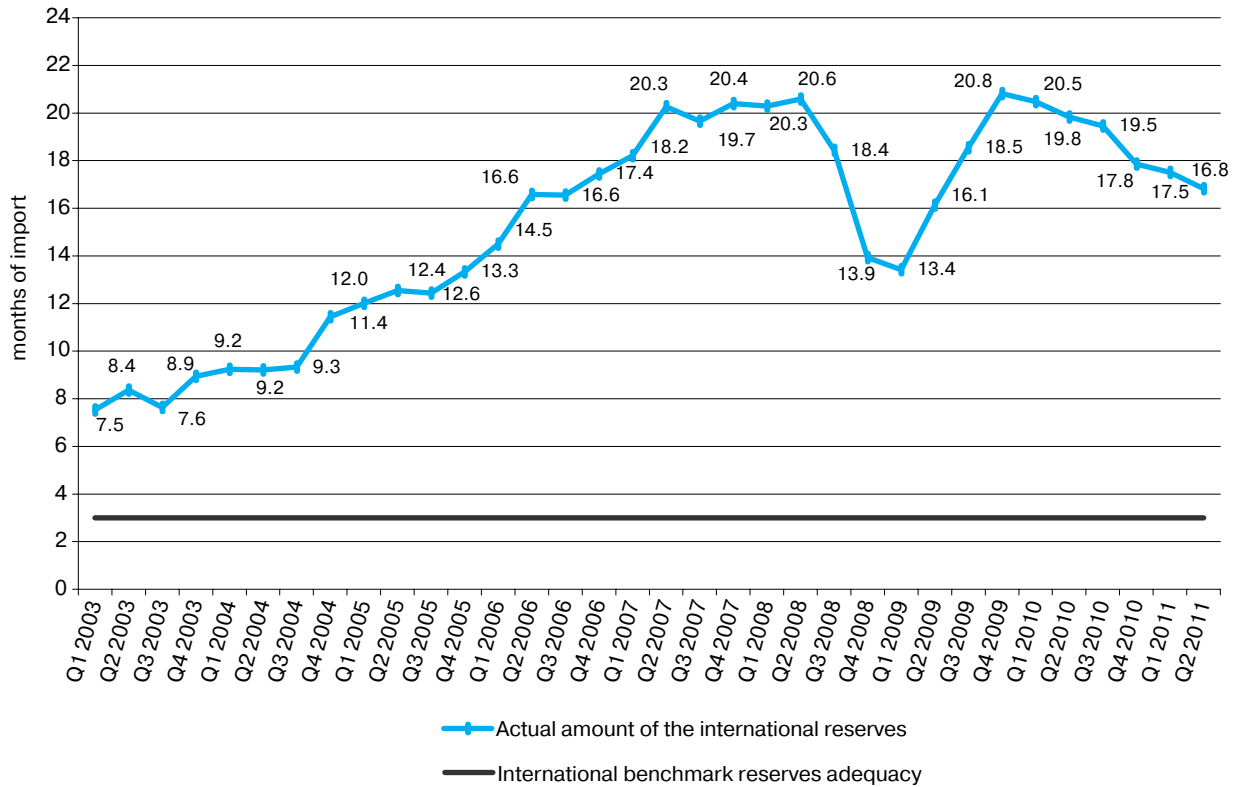
Table 6.4.10 (end)

(millions of rubles)

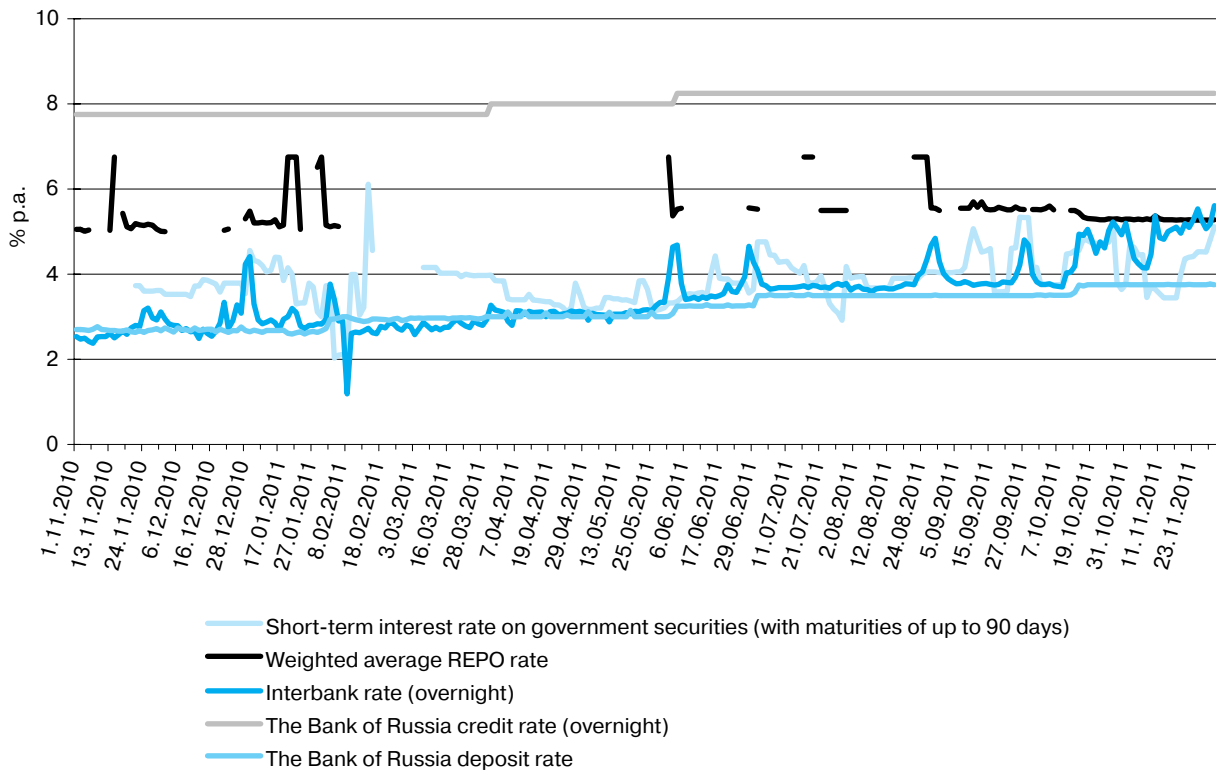
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	13,736.4	0.0	81.9
Republic of Bashkortostan	236.6	0.0	0.0
Republic of Mariy-El	108.7	0.0	0.0
Republic of Mordovia	123.6	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,391.7	0.0	0.0
Udmurt Republic	950.8	0.0	0.0
Chuvash Republic — Chuvashya	772.8	0.0	0.0
Perm Territory	213.9	0.0	0.0
Kirov Region	175.9	0.0	0.0
Nizhni Novgorod Region	1,106.9	0.0	72.8
Orenburg Region	3,181.2	0.0	9.1
Penza Region	61.5	0.0	0.0
Samara Region	1,242.1	0.0	0.0
Saratov Region	69.2	0.0	0.0
Ulyanovsk Region	101.5	0.0	0.0
URALS FEDERAL DISTRICT	12,560.9	0.0	1,037.7
Kurgan Region	28.3	0.0	0.0
Sverdlovsk Region	3,057.9	0.0	0.0
Tyumen Region	9,203.8	0.0	1,037.7
Khanty-Mansiysky Autonomous Area — Yugra	5,538.4	0.0	394.6
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	270.8	0.0	0.0
SIBERIA FEDERAL DISTRICT	2,309.9	0.0	168.9
Republic of Altai	75.8	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	308.7	0.0	0.0
Altai Territory	1.1	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	0.0	0.0	0.0
Irkutsk Region	215.3	0.0	0.0
Kemerovo Region	183.7	0.0	0.0
Novosibirsk Region	1,269.4	0.0	3.4
Omsk Region	206.4	0.0	165.5
Tomsk Region	47.5	0.0	0.0
FAR EAST FEDERAL DISTRICT	3,124.5	0.0	0.0
Republic of Sakha (Yakutia)	1,158.4	0.0	0.0
Kamchatka Territory	135.8	0.0	0.0
Primorski Territory	1,602.7	0.0	0.0
Khabarovsk Territory	184.8	0.0	0.0
Amur Region	0.0	0.0	0.0
Magadan Region	0.0	0.0	0.0
Sakhalin Region	42.9	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

7. CHARTS AND DIAGRAMS

7.1. International Reserves Adequacy (international reserves in months of import)¹

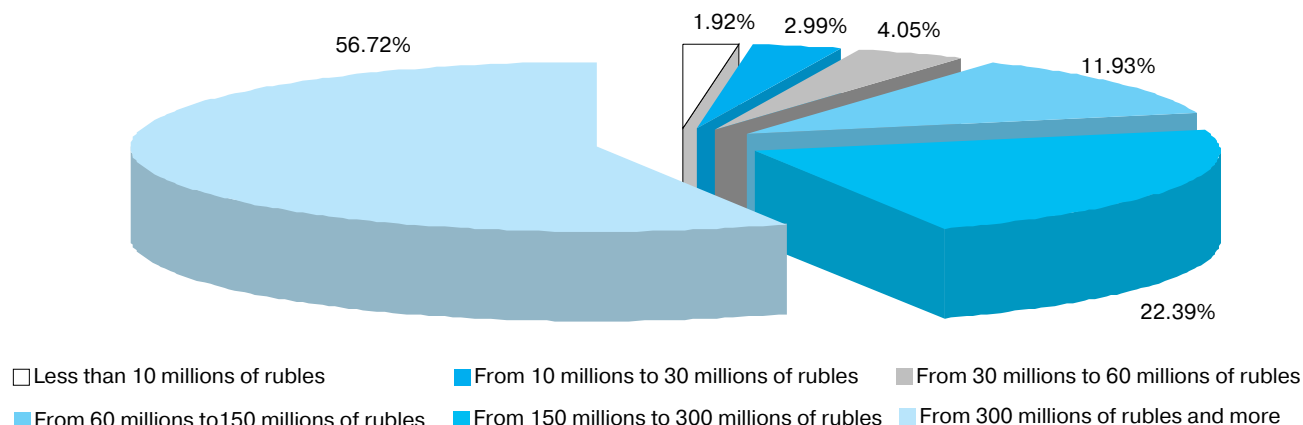


7.2. Interest Rates Dynamics in November, 2010 – November, 2011

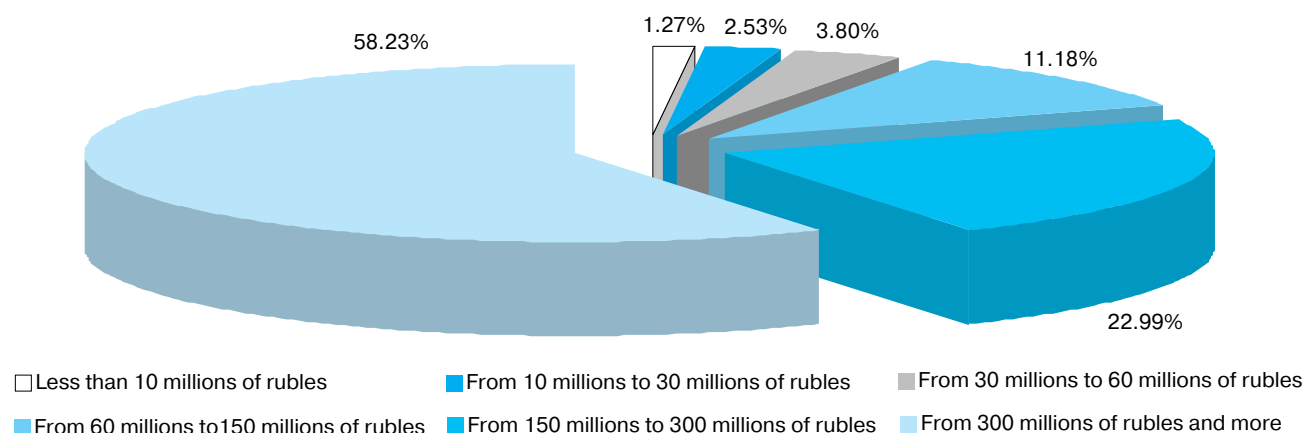


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

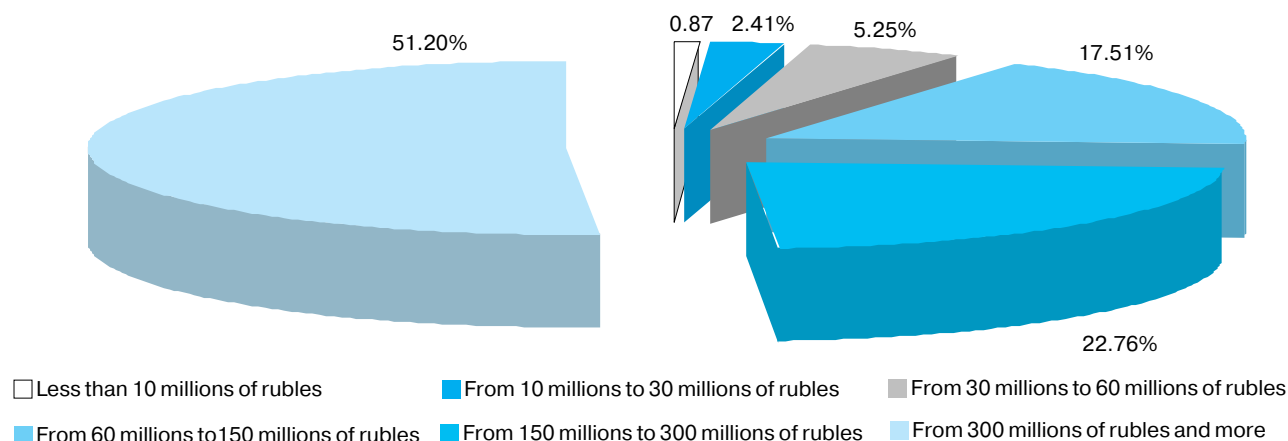
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 30.11.2011



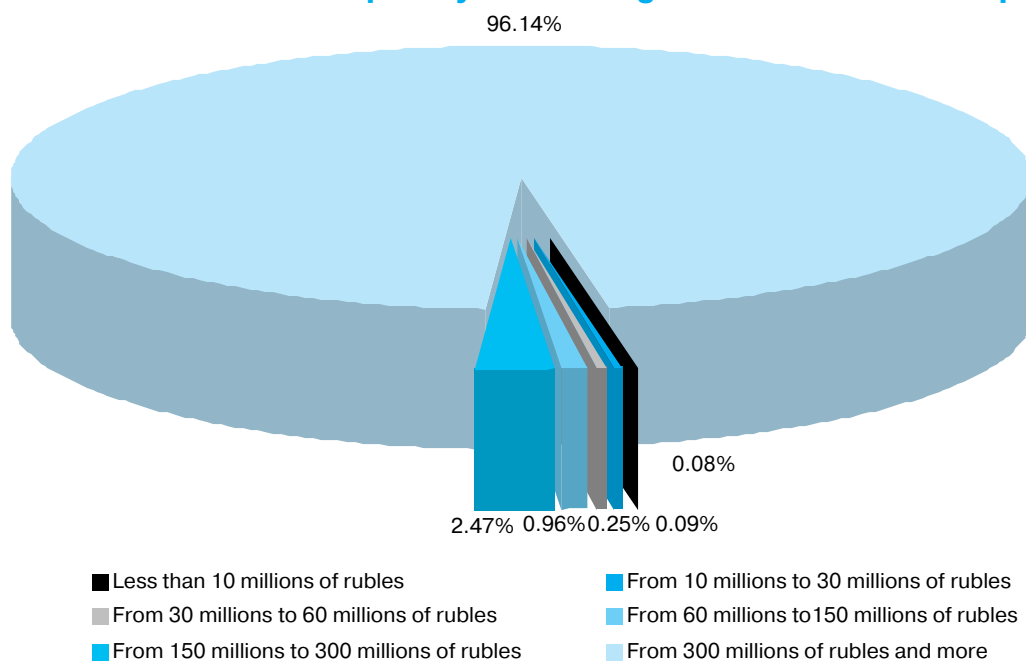
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 30.11.2011



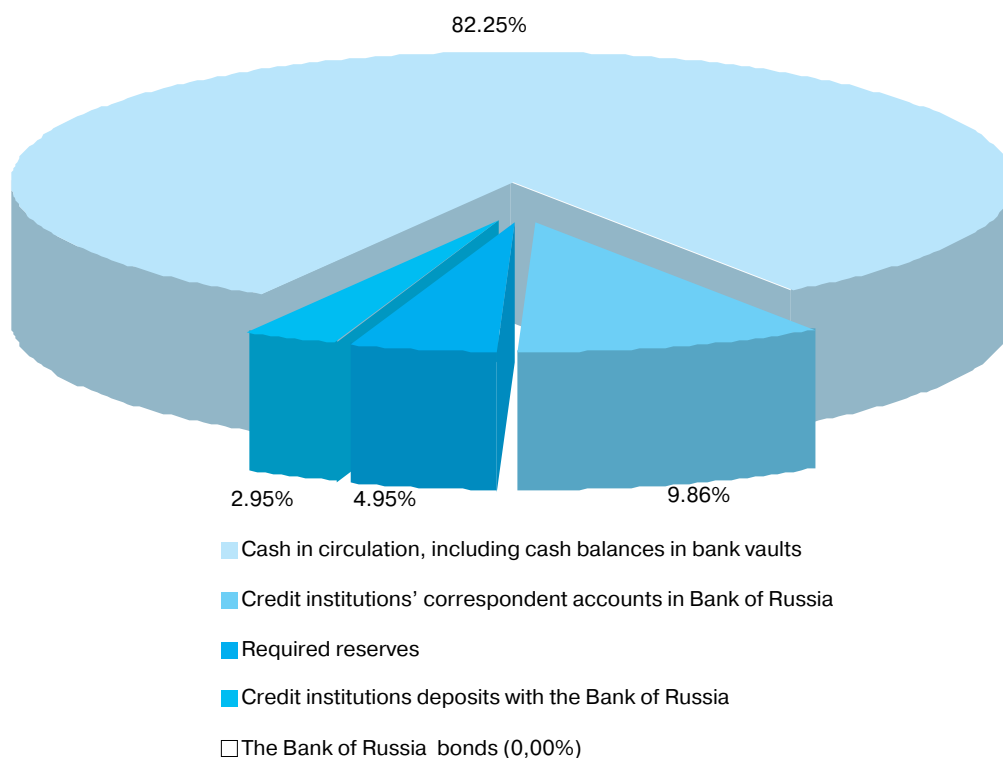
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.11.2011



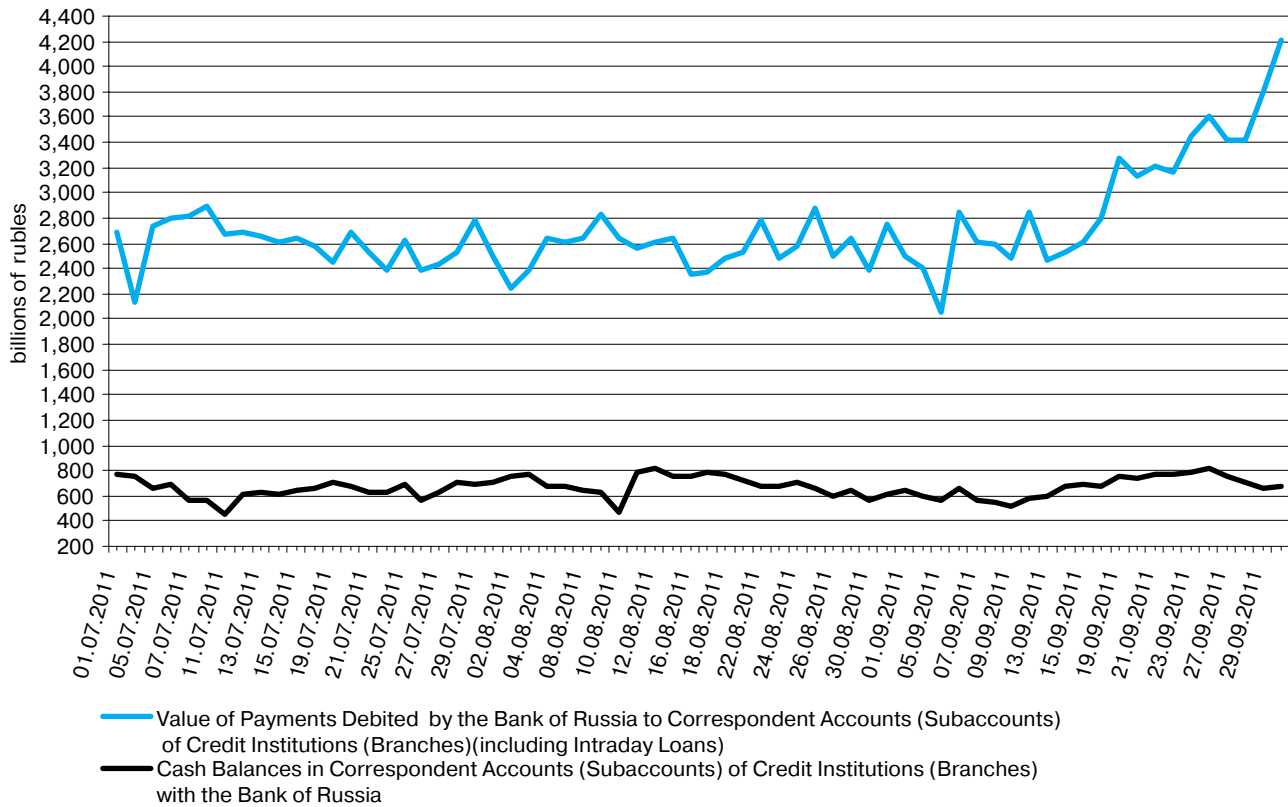
**7.6. Averaged Amount of Required Reserves of Credit Institutions
Exercising the Averaging Right within Averaging Period
from December 10, 2011 to January 10, 2012
(Credit Institutions Grouped by Size of Registered Authorized Capital)**



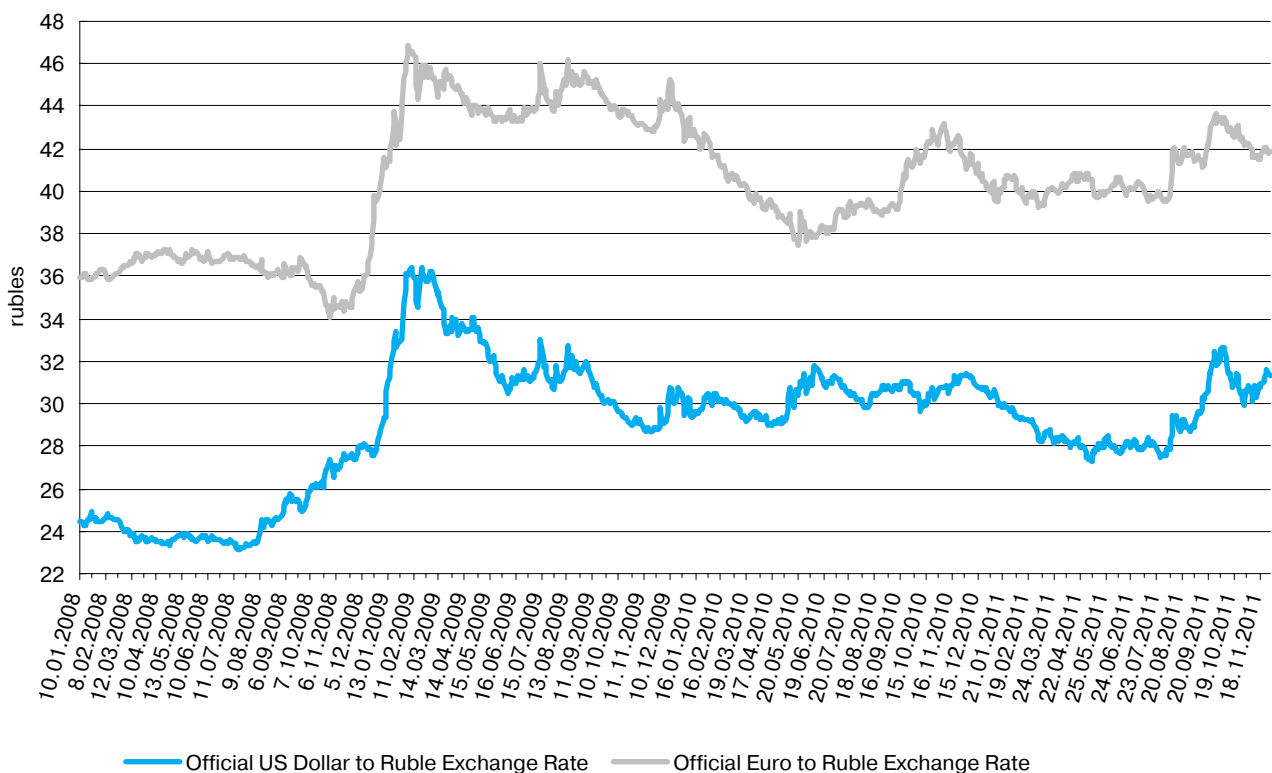
7.7. Structure of Broad Monetary Base as of 30.11.2011



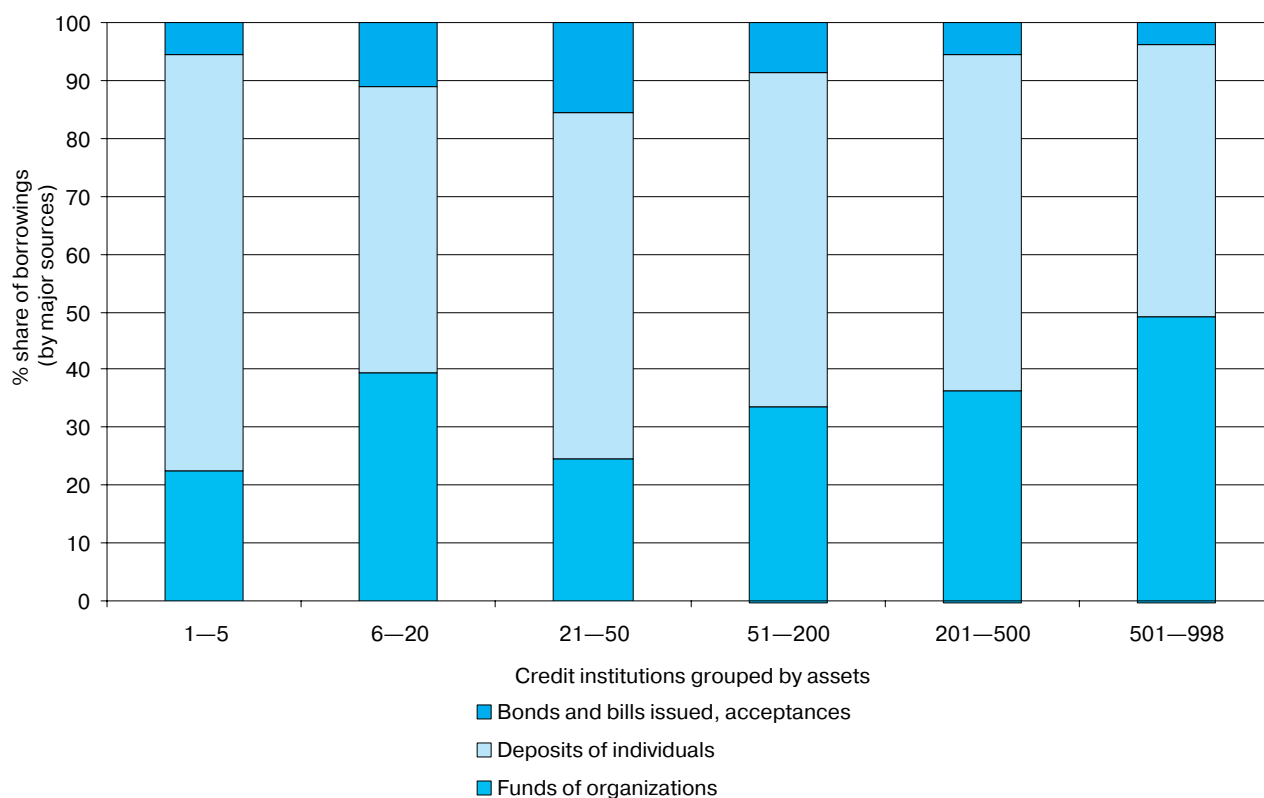
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2011 Q3



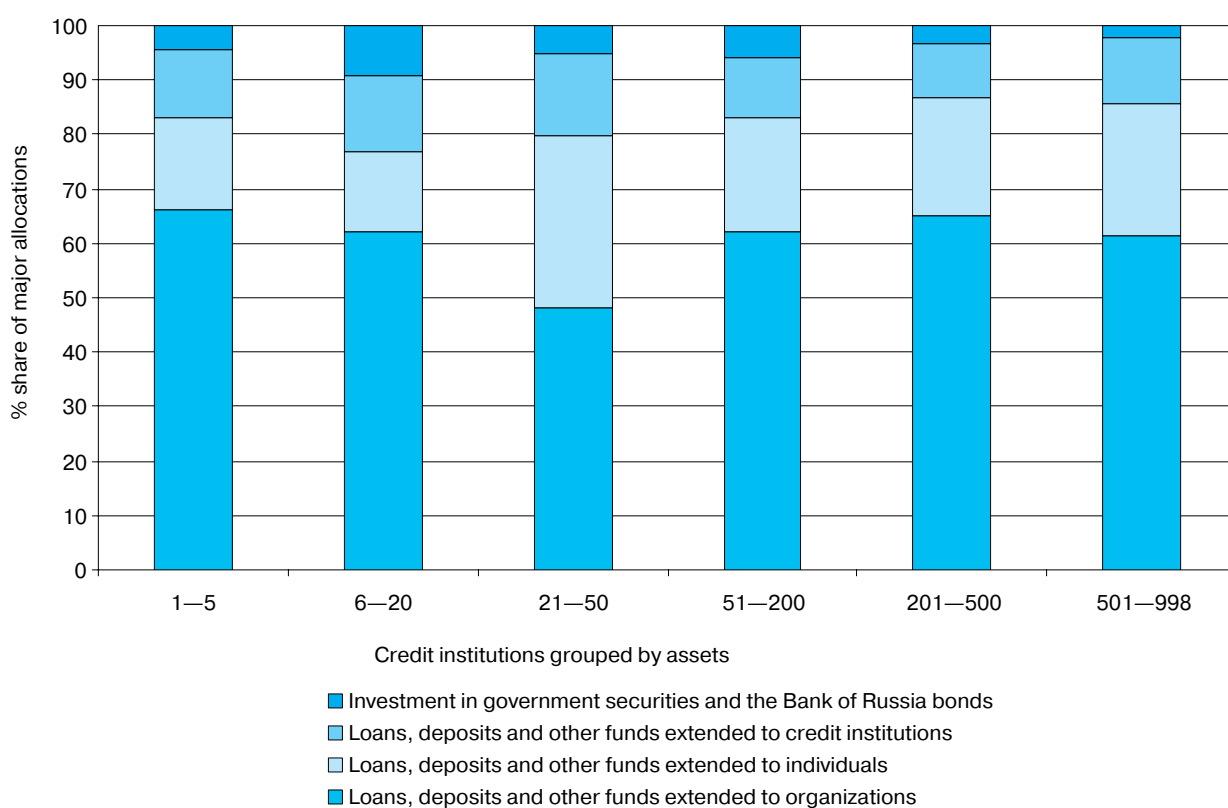
7.9. Official Ruble Exchange Rate Dynamics in January, 2008 — November, 2011



7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.10.2011 (Based on Credit Institutions Grouped by Assets)

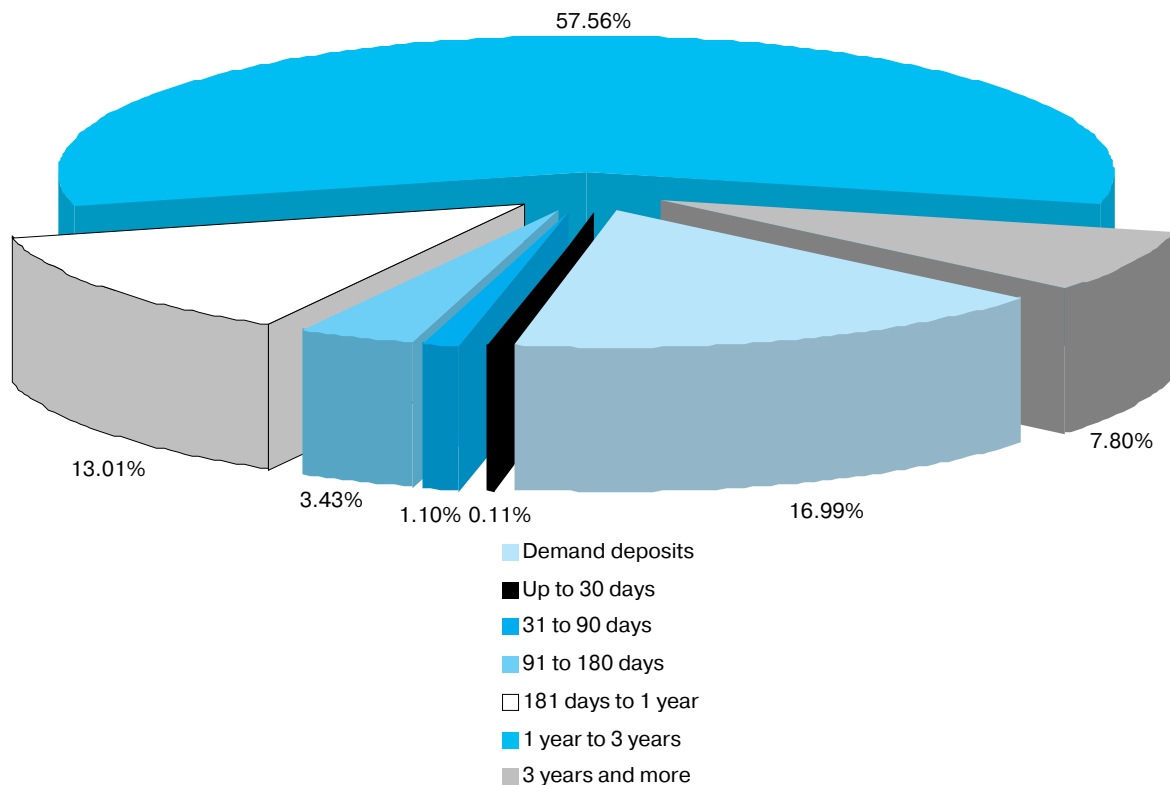


7.11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.10.2011 (Based on Credit Institutions Grouped by Assets)

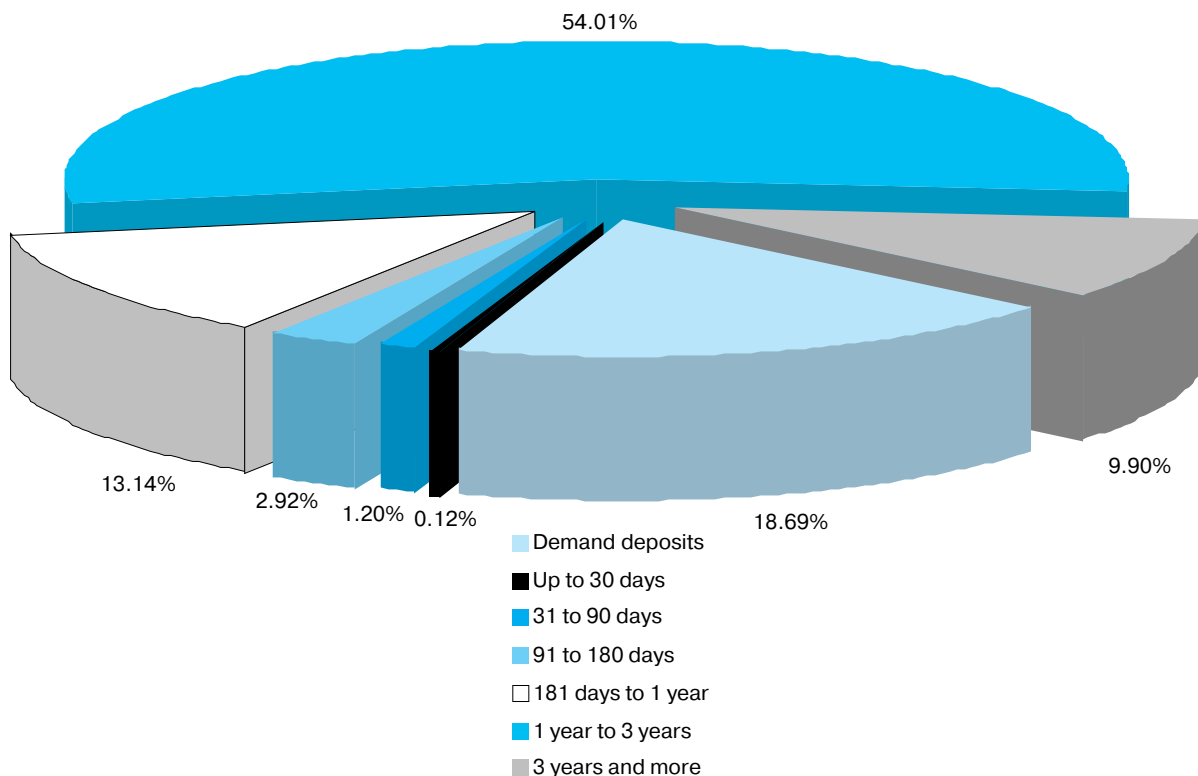


7.12. Structure of Individual Deposits Denominated in Rubles

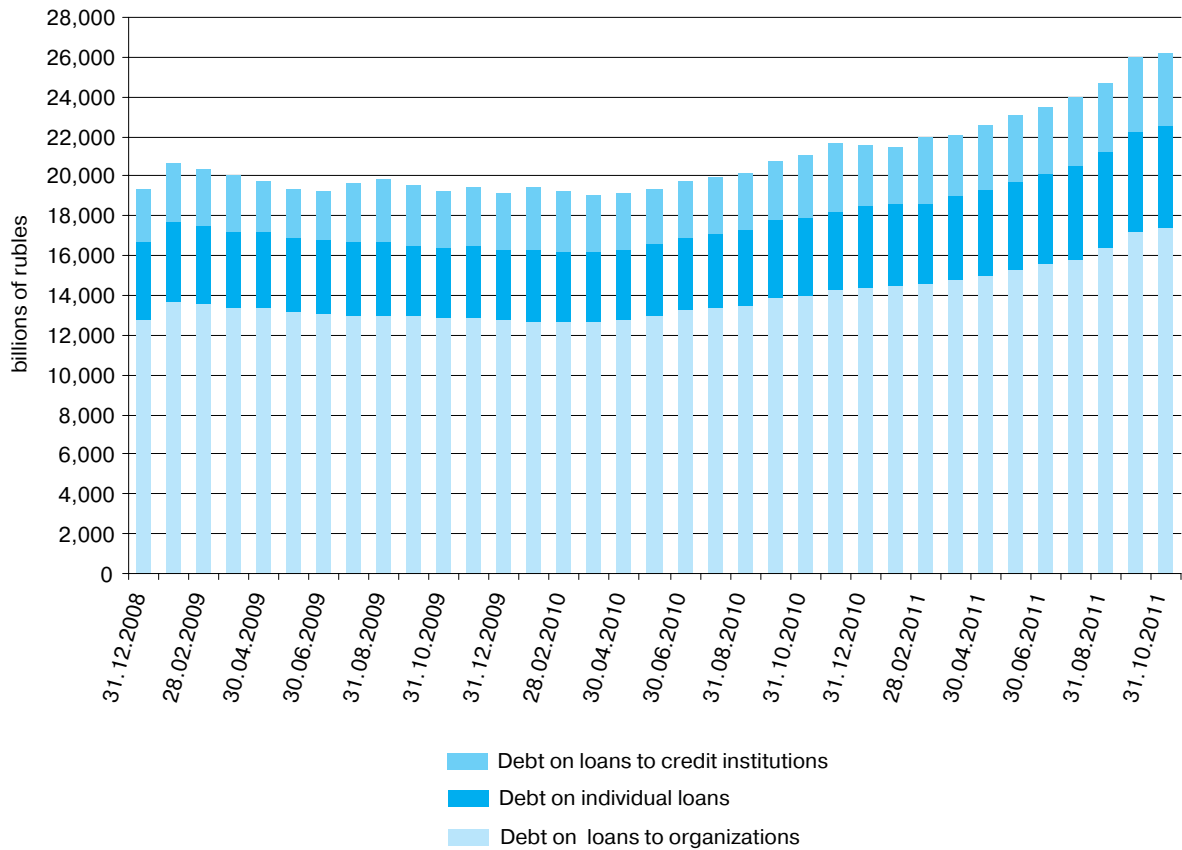
as of 31.10.2010



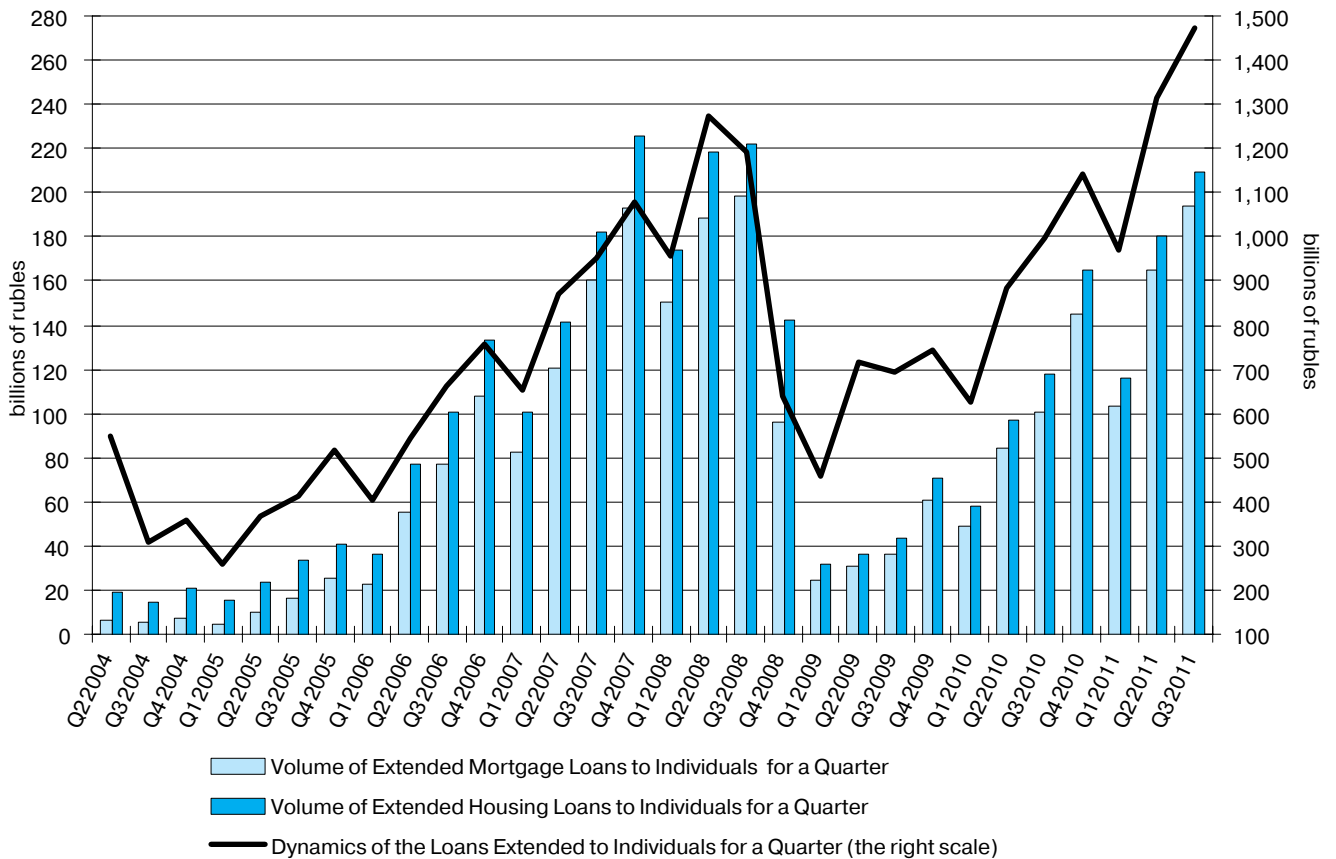
as of 31.10.2011



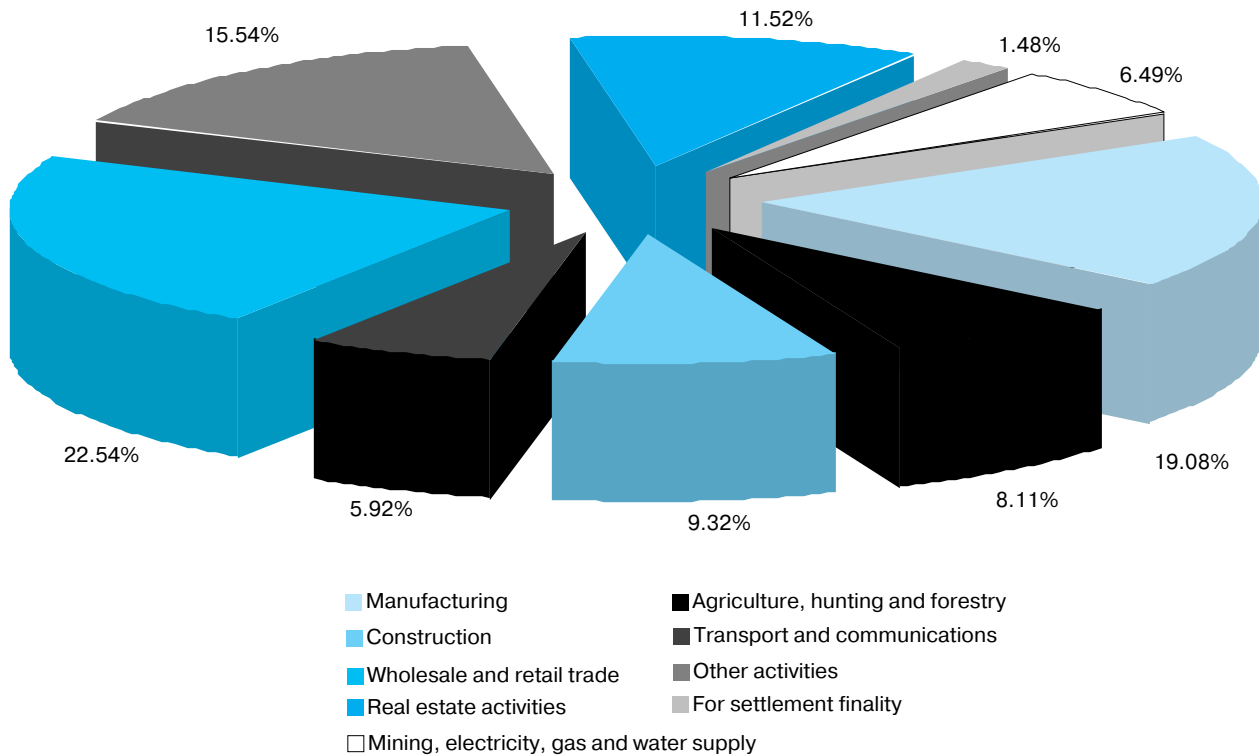
7.13. Dynamics of Debt on Loans Extended



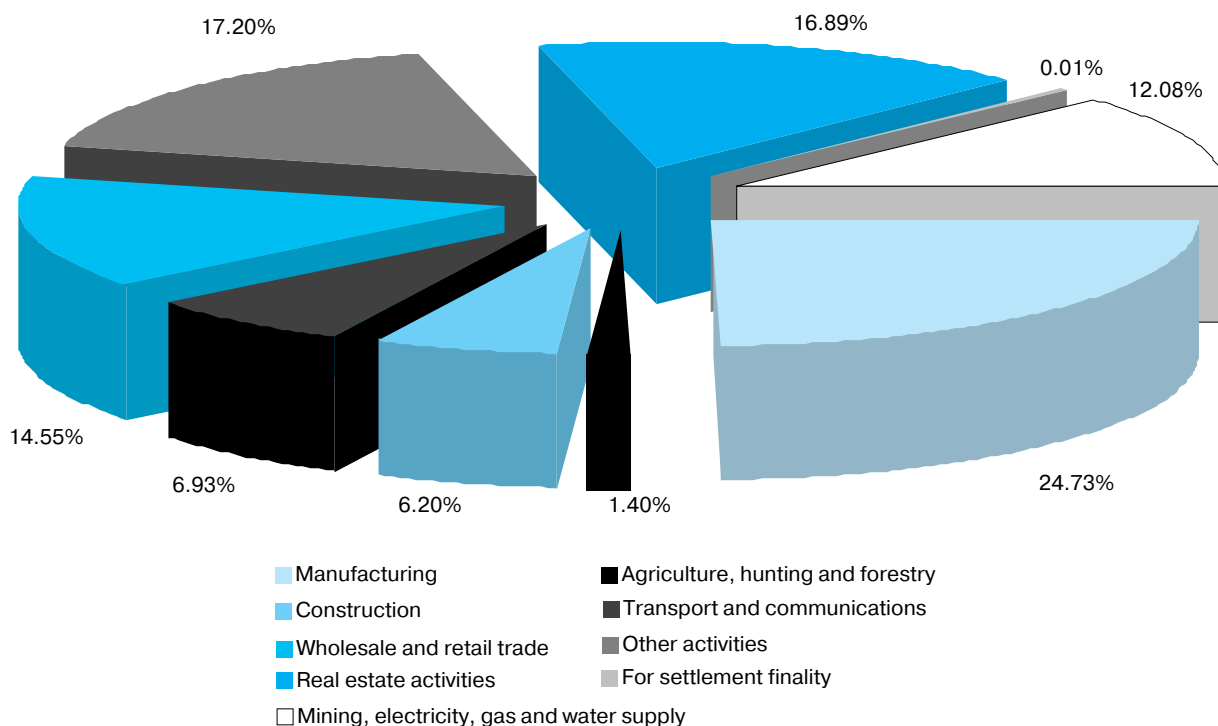
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



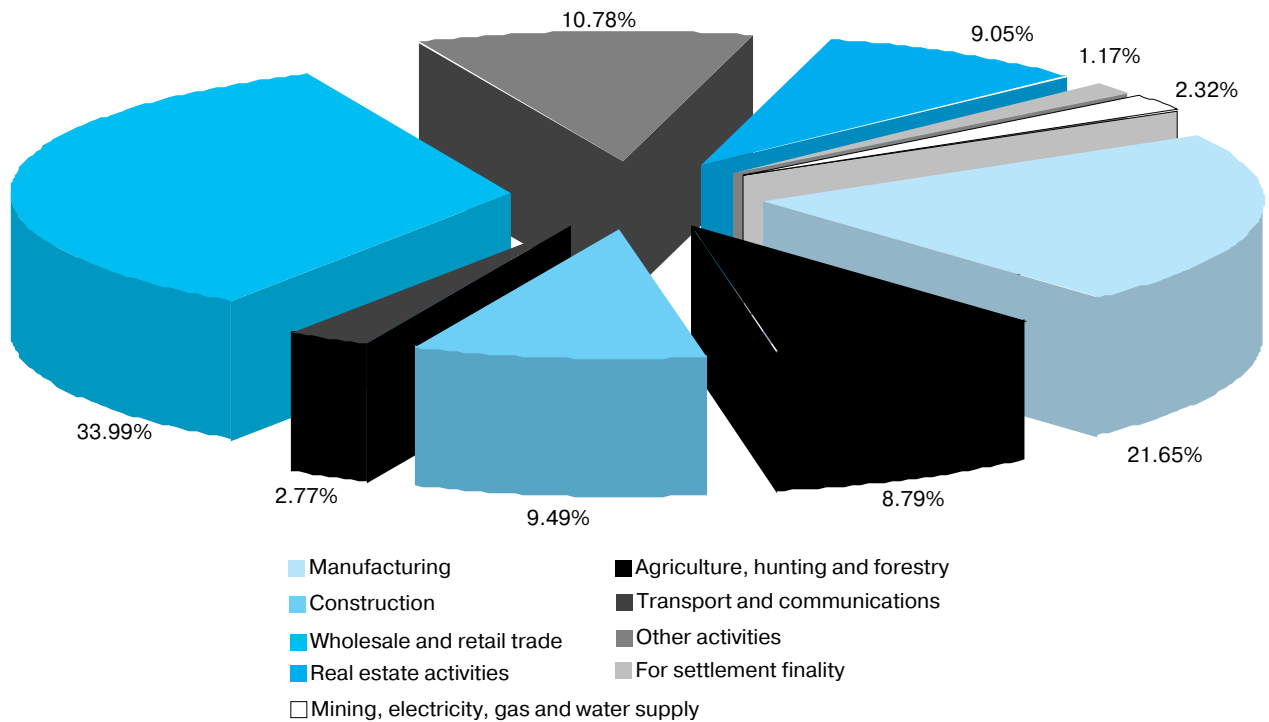
7.15. Structure of Ruble - Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2011



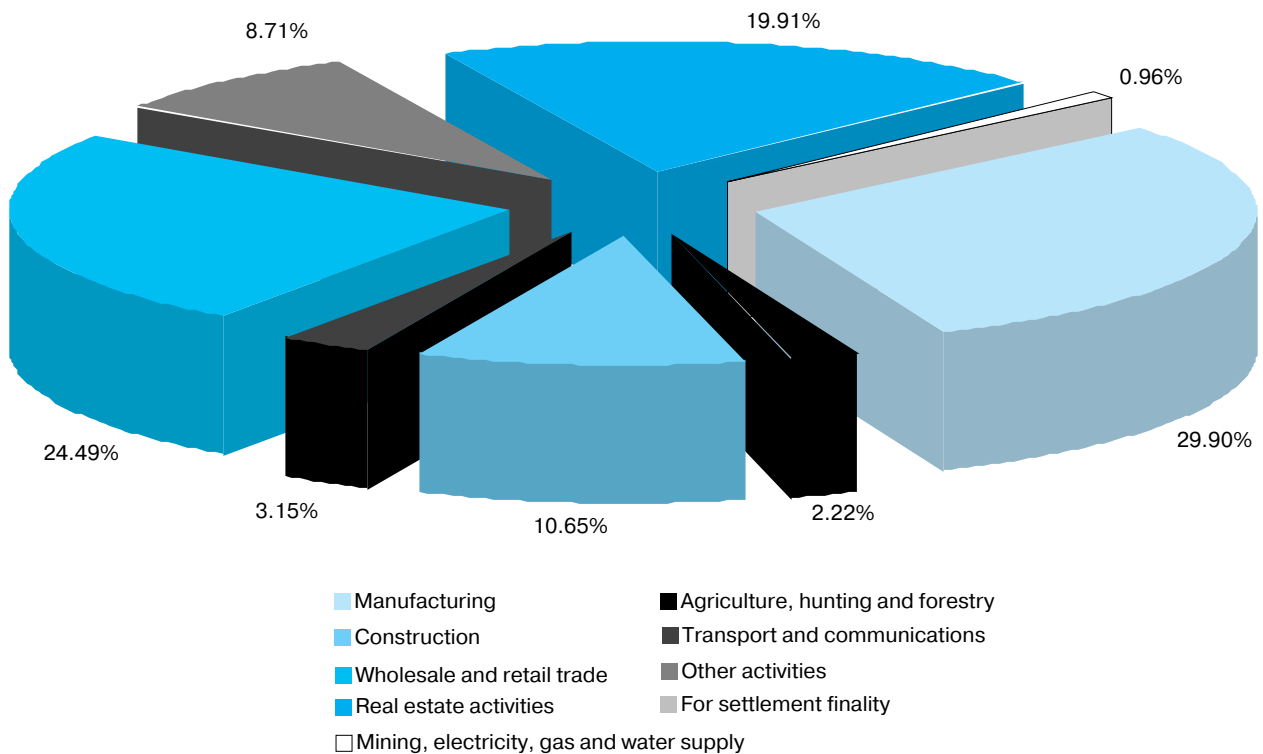
7.16. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2011



7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2011



7.18. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.10.2011



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, cash in the Bank of Russia vaults, 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.

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 for credit institutions (except settlement nonbanking credit organizations) equals 0,6 (from October 1, 2008).

The required reserves averaging ratio for settlement nonbanking credit organizations and settlement centers of the organized securities market has been set at 1.0 (from November 1, 2004).

Credit institutions are authorized to calculate the average amount of required reserves using the Bank of Russia's averaging ratio.

Table 2.6
Fixed-term Rates on the Bank of Russia
Deposit Operations

The table "Fixed-term Rates on Bank of Russia Deposit Operations" shows time series of Bank of Russia fixed deposit interest rates since 2003 (time series over a longer period — since November 1997 — are shown on the Bank of Russia website). Bank of Russia fixed interest rate deposit operations are conducted in compliance with the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central Bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" with amendments (Regulation No. 203-P).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia website and the CBDEPOS page of the Reuters news agency and on the 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 non-residents 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 MICEX Stock Exchange and Russian Trading System (RTS) trade turnovers.

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

MICEX Stock Exchange trade turnover is the value of transactions with stocks concluded in secondary trading on the MICEX Stock Exchange in rubles.

MICEX index has been constructed as an effective market capitalization weighted index of 30 most liquid stocks of Russian issuers listed on the MICEX Stock Exchange and included into the calculation base. The effective market capitalization of stocks takes into account a share of stocks outstanding in the secondary market (free-float).

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

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

Section 4. Credit Institutions Performance

Subsection 4.1 General Description

Table 4.1.1
Number and Structure of Credit Institutions

General Provisions

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

Nonbanking credit institution — credit institution authorized 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 additions and alterations).

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 and Bonds Issued by Credit Institutions

General Provisions

The table "Savings (Deposit) Certificates and Bonds Issued by Credit Institutions" contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds). 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.

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**

Table 4.3.1

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

General Provisions

This table shows data covering the major investment activity of banks, that is, extending loans and deposits and other funds to

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

General Provisions

The tables contain average weighted interest rates on ruble and foreign currency denominated loans granted by credit institutions. The data are given with a breakdown by type of borrowers (individuals, nonfinancial organizations and credit institutions) and loan maturities.

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

Along with the Bank of Russia monthly *Bulletin of Banking Statistics*, data on average weighted interest rates on short-term ruble loans to nonfinancial organizations are published in

a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

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

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

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

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

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

V — amount of loan as included in an agreement.

Table 4.3.5 Loans Extended to Small, Medium-Sized Businesses

General Provisions

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

The source of information is reports compiled by credit institutions of the Russian Federation (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institutions), in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit 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
Structure of Investment Portfolio
of Credit Institutions

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.

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.

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-denomi-

nated 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 and other funds) 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 December 10, 2011 to January 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 and Foreign Currency-Denominated
Deposits of Legal Entities and Individuals
and Other Funds**

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 operational offices.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”) (further — credit institutions), in form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Customer funds are accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

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 leasing safe deposit box.

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 leasing safe deposit box.

**Table 6.3.2
Ruble-Denominated Accounts
of Organizations Held with Credit Institutions**
**Table 6.3.3
Foreign Currency-Denominated Accounts
of Organizations Held with Credit Institutions**

General Provisions

The table “Ruble-Denominated Accounts of Organizations Held with Credit Institutions” and the table “Foreign Currency-

Denominated Accounts of Organizations Held with Credit Institutions” present data on the funds raised by credit institutions in the current and other accounts of public and non-public organizations in rubles (table 6.3.2) and foreign currency (table 6.3.3), with breakdown by federal districts and by constituent entities of the Russian Federation.

The data on the volume of credit institutions’ funds raised within 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 the branches whose head offices are registered in another constituent entities of the Russian Federation. These data are compiled on the basis of monthly reports presented by the head offices and branches of credit institutions in 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

Funds of public organizations — the balances of current accounts of state owned organizations in rubles and foreign currency.

Funds of non-public organizations — total funds raised by credit institutions in current accounts of private owned organizations in rubles and foreign currency.

Other funds — funds of resident legal entities, unincorporated individual entrepreneurs, and also nonresident legal entities and individuals, which are accounted in the same balance sheet account, in rubles and foreign currency.

**Table 6.3.4
Budget Funds in Accounts of Credit Institutions**

General Provisions

The table “Budget Funds in Accounts of Credit Institutions” shows federal, regional and local budget funds and extrabudgetary funds raised by credit institutions in the corresponding federal districts with breakdown by constituent entities of the Russian Federation.

The data on the volume of funds raised by credit institutions’ within 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 the branches whose head offices are registered in another constituent entities of the Russian Federation. These data are compiled on the basis of monthly reports submitted by the head offices and branches of 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

Federal budget funds are total federal budget funds transferred to public and non-public budget financed organizations and receivers of budget funds, federal budget funds transferred to finance individual government programmes and projects on a repayable basis, 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 total funds transferred by fiscal authorities of constituent entities and local authorities to public and non-public organizations.

Other budget funds are total funds of election commissions, funds allocated for temporary use by budget-financed institutions, Ministry of Finance funds intended to effect settlements on foreign loans, customs duties and foreign trade receipts.

Extrabudgetary funds are total government and other extra-budgetary funds in the accounts with credit institutions located in the given constituent entities of the Russian Federation: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support

Fund and the regional and local governments' extrabudgetary funds.

Table 6.3.5
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 6.3.6
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 non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)"), (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

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

Individual Indicators Highlights

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

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

Table 6.4.5
Loans Extended to Small, Medium-Sized
Businesses

General Provisions

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

The source of information is reports compiled by credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic af-

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

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

Individual Indicators Highlights

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

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

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

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

Table 6.4.6 Loans Extended by Credit Institutions to Individuals, Outstanding Debt

Table 6.4.7

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

Table 6.4.8

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

General Provisions

The tables show data on consumer loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

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

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

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

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, 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.