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

	Release date in November—December 2011 and January—February 2012 (The period (or date) to which data to be released relate is shown in parentheses)			
	November	December	January	February
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	30.11.2011 (10.2011)	30.12.2011 (11.2011)	31.01.2012 (12.2011)	29.02.2012 (01.2012)
2. Analytical accounts of the central bank, end of period ¹	14.11.2011 (10.2011)	14.12.2011 (11.2011)	13.01.2012 (12.2011)	14.02.2012 (01.2012)
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	10.11.2011 (10.2011)	9.12.2011 (11.2011)	12.01.2012 (12.2011)	10.02.2012 (01.2012)
External sector				
7. Balance of Payments, for the reporting quarter, year ²		30.12.2011 (Q3.2011)		
8. International Reserves: Official reserves (weekly)	weekly, on Thursday			
9. International Reserves: Official reserves (monthly), end of period	7.11.2011 (10.2011)	7.12.2011 (11.2011)	13.01.2012 (12.2011)	7.02.2012 (01.2012)
10. Template on international reserves and foreign currency liquidity, end of period	18.11.2011 (10.2011)	20.12.2011 (11.2011)	20.01.2012 (12.2011)	20.02.2012 (01.2012)
11. Merchandise trade, for the reporting month (per balance of payments methodology)	11.11.2011 (09.2011)	12.12.2011 (10.2011)	13.01.2012 (11.2011)	10.02.2012 (12.2011)
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		30.12.2011 (Q3.2011)		
13.2 External Debt of the Russian Federation in Domestic and Foreign Currency (with sectoral classification that complies with the SDDS), end of period		30.12.2011 (Q3.2011)		
13.3 External Debt of the Russian Federation by Maturity (with sectoral classification that complies with the SDDS), end of period		30.12.2011 (Q3.2011)		
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
	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
September	102.2	106.2
October	105.4	106.8
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

¹ Data source: the Federal State Statistics Service.

² Quarterly and monthly indicators of GDP — estimates.

³ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	4	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
1	2	3	4	5	6	7	8	9	10	
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—August	10,236.1	9,988.9	247.2	5,300.5	5,923.7	-623.3	3,177.2	2,891.5	285.7	
January—September	11,419.4	11,309.8	109.7	6,008.6	6,701.2	-692.6	3,543.9	3,215.5	328.4	
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	
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	

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—August	4,369.0	3,792.1	576.8	380.0	372.1	7.9
January—September	4,812.7	4,345.1	467.7	426.0	419.9	6.1
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
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

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

	Sources of federal budget funding ("—" surplus/ "+" deficit), total	Including:					of which:		
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	change in federal budget balances			
						Reserve Fund balances	National Wealth Fund balances		
1	2	3	4	5	6	7	8		
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—August	623.3	493.8	203.2	2.6	602.6	600.5	121.3		
January—September	692.6	590.6	332.5	3.1	449.5	571.8	70.0		
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		
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		

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		9	of which:	
			10	11
1				
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—August	129.4	137.8	-27.0	
January—September	101.9	121.6	-32.6	
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	
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	

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)	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 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:		"net errors and omissions" of balance of payments
	1		2		3		4		5		6		7		8		
	foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	foreign assets	foreign liabilities	
2000	-24.8	-2.0	-3.5	1.5	-22.8	-15.3	1.8	-9.3									
2001	-15.0	1.3	-1.4	2.7	-16.2	-10.4	3.7	-9.5									
2002	-8.1	2.5	-1.1	3.6	-10.6	-18.9	14.3	-6.1									
2003	-1.9	10.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2									
2004	-8.9	3.5	-3.6	7.1	-12.4	-38.3	31.8	-5.9									
2005	-0.1	5.9	-13.4	19.2	-6.0	-50.6	52.5	-7.9									
2006	41.4	27.5	-23.6	51.2	13.9	-47.8	52.2	9.5									
2007	81.7	45.8	-25.1	70.9	35.9	-94.6	143.8	-13.3									
2008	-133.7	-56.9	-65.1	8.2	-76.8	-164.2	98.6	-11.3									
2009	-56.1	-30.4	11.8	-42.1	-25.8	-58.2	34.2	-1.7									
2010	-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
<i>IBRD</i>	2,883	2,725	2,617	2,446	2,310
<i>Other</i>	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
<i>Eurobonds with 15, 18, 20 and 28-year maturities</i>	6,161	6,305	6,091	6,090	6,175
<i>Eurobonds with 10 and 30-year maturities (related to the second restructuring of debt to London Club)</i>	17,741	16,997	16,590	15,974	16,059
<i>MinFin Foreign Currency Bonds (Series VII)</i>	429	433	431	431	—
Ruble denominated bonds	976	1,218	1,914	3,607	3,947
<i>OFZ</i>	976	1,218	1,914	2,342	2,739
<i>Eurobonds with 18 - year maturity</i>	—	—	—	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	-27,186	96,415
Cash foreign currency	47,579	-15,335	-1,319	-10	-16,664	30,915
Banks	5,399	-609	-152	-10	-771	4,628
Other sectors	42,181	-14,727	-1,167	0	-15,893	26,288
Long-term deposits	9,243	721	59	-49	731	9,974
Monetary authorities	30	0	0	0	0	30
Banks	9,213	721	59	-49	731	9,944
Current accounts and short-term deposits	66,778	-9,416	-1,735	-102	-11,253	55,526
Monetary authorities	31	-20	0	0	-20	11
General government	20	0	2	0	2	22
Banks	57,271	-10,482	-1,737	-102	-12,321	44,950
Other sectors	9,457	1,086	0	0	1,086	10,543
Arrears	36,903	-529	-148	76	-601	36,301
General government	35,373	487	-118	0	369	35,742
Banks	1,530	-927	-30	-13	-971	559
Other sectors	0	-89	0	89	0	0
Fictitious transactions	...	30,588	0	-30,588	0	...
Indebtedness on supplies according to intergovernmental agreements	3,655	887	-1	1	887	4,543
Other assets	10,125	339	-22	-2,970	-2,653	7,472
Monetary authorities	46	0	1	0	1	46
Long-term	46	0	1	0	1	46
General government	1,862	273	38	-45	266	2,128
Long-term	1,590	311	-7	0	304	1,894
Short-term	272	-38	45	-45	-38	235

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

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

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

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

Table 1.10 (end)
(millions of US dollars)

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

Table 1.11

International Investment Position of the Banking Sector of Russia

(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:				Position as of 30.06.2011
		transactions	valuation changes	other adjustments	total changes	
Assets	170,212	17,971	13,070	-82	30,958	201,171
Direct investments abroad	6,665	463	-195	69	337	7,002
Equity capital and reinvested earnings	5,849	174	-267	69	-24	5,825
Other capital	816	289	71	0	360	1,176
Portfolio investments	29,727	2,104	969	-109	2,964	32,692
Equity securities	2,737	365	460	-176	649	3,386
Debt securities	26,990	1,740	509	67	2,315	29,305
long-term	26,665	1,761	610	-46	2,325	28,990
short-term	325	-21	-101	113	-10	315
Financial derivatives	1,609	-6,236	7,763	0	1,527	3,136
Options	87	102	5	0	107	194
Forward-type contracts	1,522	-6,338	7,759	-1	1,420	2,942
Other investments	132,211	21,640	4,534	-43	26,130	158,341
Currency and deposits	59,522	6,814	1,939	-46	8,706	68,228
Cash foreign currency	4,628	359	201	-9	551	5,179
Demand and term deposits	54,894	6,454	1,738	-37	8,155	63,050
long-term	9,944	672	338	0	1,010	10,955
short-term	44,950	5,783	1,400	-37	7,145	52,095
Loans	68,236	14,129	2,376	-6	16,498	84,734
long-term	43,028	5,653	1,153	0	6,806	49,834
short-term	25,208	8,475	1,223	-6	9,692	34,900
Arrears	559	351	65	7	422	982
Other assets	3,894	346	154	3	503	4,397
long-term	1,690	-143	50	0	-93	1,597
short-term	2,204	489	105	3	597	2,801

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						
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
August	31,840	116.5	26,383	115.5	5,457	121.7	23,832	153.3	20,581	152.4	3,251	159.3	8,008	5,802	2,206
September	34,361	119.5	28,863	118.3	5,498	126.4	23,542	133.7	20,133	130.6	3,409	155.2	10,819	8,730	2,089
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	114,236	123.8	94,552	118.6	19,684	156.9	64,875	141.9	54,756	140.5	10,119	149.9	49,361	39,796	9,565
Q2	135,179	138.4	114,796	138.4	20,383	138.1	82,282	141.5	70,260	141.5	12,022	141.5	52,897	44,536	8,361
January	31,046	112.1	25,576	107.2	5,470	143.3	16,308	143.4	13,620	141.7	2,688	152.8	14,738	11,956	2,782
February	39,413	129.0	32,757	123.1	6,656	168.3	21,670	139.6	18,244	137.3	3,426	153.0	17,743	14,513	3,230
March	43,778	128.8	36,220	123.9	7,558	158.4	26,897	143.0	22,893	142.5	4,004	145.5	16,881	13,327	3,554
April	46,245	138.0	39,371	138.3	6,874	136.6	26,908	140.3	23,071	140.8	3,837	137.2	19,337	16,300	3,037
May	44,153	138.8	37,670	138.9	6,483	138.0	27,914	144.1	23,937	144.7	3,977	140.7	16,239	13,733	2,506
June	44,781	138.4	37,755	138.1	7,026	139.7	27,461	140.0	23,253	138.9	4,208	146.3	17,320	14,502	2,818
July	42,636	135.7	35,821	136.0	6,815	134.1	27,473	130.6	23,252	129.2	4,221	138.8	15,163	12,569	2,594
August	44,592	140.1	37,985	144.0	6,607	121.1	29,921	125.5	25,656	124.7	4,265	131.2	14,671	12,329	2,342

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

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)

	30.09.2011
A. Official reserves	516,847.7
(1) Foreign currency reserves (in convertible foreign currencies)	450,766.5
(a) Securities	385,611.8
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	65,154.7
(i) other national central banks	45,737.0
(ii) banks headquartered in the reporting country	2,274.1
of which: located abroad	2,274.1
(iii) banks headquartered outside the reporting country	17,143.6
of which: located in the reporting country	—
(2) IMF reserve position	3,863.9
(3) SDRs	8,878.7
(4) Gold (is valued at current quotations of the Bank of Russia)	44,352.0
— volume in millions of fine troy ounces	27.4
(5) Other reserve assets (specify)	8,986.7
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	8,986.7
B. Other foreign currency assets (specify)	197.7
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	197.7
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.14 (cont.)

II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	−3,721.7	−189.0	−226.6	−3,306.1
— outflows (−), principal	−2,241.5	−76.6	−174.6	−1,990.3
— outflows (−), interest	−2,304.5	−127.2	−130.0	−2,047.3
— inflows (+), principal	562.4	0.6	43.8	518.0
— inflows (+), interest	261.9	14.2	34.1	213.5
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)

	30.09.2011
(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	4,279.0
— lent or repoed and included in Section I	—4,968.4
— 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	9,247.4
(e) financial derivative assets (net, marked to market)	0.0
— forwards	—
— futures	—
— swaps	0.0
— 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)	516,847.7
— currencies in SDR basket ²	513,208.4
— currencies not in SDR basket	3,639.3
— 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)

	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011
Claims on other sectors	121,951	115,454	117,900	118,339	115,793	112,631	110,741	108,087	107,959	99,950
Other financial institutions	118,495	113,795	113,768	113,768	111,410	108,505	107,077	104,037	102,987	94,990
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	3,456	1,659	4,131	4,570	4,382	4,125	3,664	4,049	4,972	4,959
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	6,945,414	8,190,328	7,495,967	7,431,074	7,514,154	7,285,389	7,268,794	7,410,301	7,147,271	7,163,099
Currency in circulation	5,142,497	5,785,151	5,403,125	5,479,885	5,482,746	5,670,324	5,664,127	5,787,827	5,916,255	5,964,099
Liabilities to credit institutions	1,802,917	2,405,177	2,092,842	1,951,189	2,031,408	1,615,065	1,604,668	1,622,474	1,231,015	1,199,000
Deposits	931,854	1,816,301	1,497,345	1,351,453	1,627,994	1,161,399	1,143,567	1,604,169	1,197,663	1,188,848
Securities other than shares	871,063	588,876	595,497	599,736	403,413	453,666	461,100	18,305	33,353	10,152
Other liabilities to credit institutions	2,240	686	52	130	200	834	1,579	232	22	26
Deposits included in broad money	65,074	142,724	68,623	71,236	68,695	69,825	76,808	79,162	70,877	78,242
Transferable deposits	53,872	133,972	52,621	55,074	60,433	57,173	62,406	64,940	57,874	63,420
Other financial institutions	642	2,860	307	526	1,244	622	1,193	1,891	1,664	934
Public nonfinancial organizations	40,335	121,968	39,380	40,969	45,780	42,785	45,139	47,106	40,474	47,415
Other nonfinancial organizations	12,895	9,145	12,934	13,579	13,408	13,766	16,074	15,943	15,736	15,071
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	11,202	8,752	16,002	16,162	8,262	12,652	14,402	14,222	13,002	14,822
Other financial institutions	11,200	8,750	16,000	16,160	8,260	12,650	14,400	14,220	13,000	14,820
Public nonfinancial organizations	1	1	1	1	1	2	2	2	2	2
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,161,149	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
Other items (net)	800,232	364,101	99,111	-28,838	-148,451	-223,654	-24,103	-287,621	-452,970	330,091
Other liabilities	1,109,216	692,780	425,067	294,203	176,222	109,119	295,171	23,350	-97,850	662,352
Other assets	308,984	328,679	325,956	323,042	324,673	332,774	319,274	310,971	355,121	332,262

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)

	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011
Net foreign assets	704,206	694,147	767,452	959,548	993,827	1,053,425	1,064,938	1,125,767	1,112,058	1,084,473
Claims on nonresidents	5,002,554	5,160,596	5,129,575	5,308,453	5,293,707	5,369,767	5,543,850	5,572,486	5,564,642	5,761,815
Foreign currency	153,997	141,010	146,384	145,292	142,514	150,432	148,839	144,539	140,656	152,916
Deposits	1,689,096	1,694,042	1,688,744	1,781,837	1,855,157	1,869,870	1,961,198	1,802,982	1,798,440	1,853,246
Securities other than shares	676,048	821,199	804,166	786,061	757,606	802,979	796,396	826,569	814,361	850,227
Loans	2,207,984	2,123,030	2,116,390	2,233,057	2,171,119	2,188,338	2,295,221	2,451,141	2,444,966	2,519,473
Other	275,429	381,315	373,892	362,206	367,310	358,148	342,196	347,254	366,219	385,953
Liabilities to nonresidents	4,298,348	4,466,449	4,362,123	4,348,904	4,299,880	4,316,342	4,478,912	4,446,719	4,452,584	4,677,342
Deposits	1,287,281	1,239,080	1,211,280	1,206,391	1,215,578	1,213,307	1,267,048	1,301,679	1,305,586	1,372,424
Securities other than shares	85,910	83,649	78,889	80,212	87,009	84,503	88,435	97,555	95,575	99,402
Loans	2,786,849	3,011,561	2,943,996	2,932,112	2,865,426	2,860,072	2,986,754	2,910,236	2,918,972	3,068,404
Other	138,309	132,159	127,958	130,189	131,868	158,460	136,674	137,249	132,450	137,112
Claims on central bank	2,325,859	3,127,501	2,665,418	2,532,976	2,595,735	2,214,147	2,189,704	2,208,846	1,840,103	1,819,309
Currency	521,021	722,405	572,419	581,857	564,520	599,051	584,308	595,623	609,684	621,109
Deposits	933,775	1,816,221	1,497,502	1,351,383	1,627,801	1,161,430	1,144,295	1,594,919	1,197,066	1,188,048
Securities other than shares	871,063	588,876	595,497	599,736	403,413	453,666	461,100	18,305	33,353	10,152
Net claims on general government	669,790	753,920	892,920	874,580	713,310	653,142	475,286	317,512	317,771	119,315
Claims on federal government	1,268,800	1,375,350	1,386,707	1,521,504	1,594,945	1,610,866	1,637,122	1,719,126	1,767,309	1,787,609
Securities	1,249,256	1,357,046	1,369,588	1,505,115	1,577,439	1,593,861	1,619,541	1,702,116	1,742,506	1,762,714
Other claims	19,545	18,304	17,118	16,390	17,506	17,004	17,581	17,010	24,803	24,895
Claims on state and local government	540,642	583,797	582,623	569,222	558,155	522,215	502,618	495,287	497,952	489,240
Securities	337,914	318,204	324,616	318,819	317,110	297,692	297,592	280,287	281,528	284,553
Other claims	202,728	265,593	258,006	250,403	241,046	224,523	205,026	215,000	216,425	204,687
Liabilities to federal government	746,604	881,610	726,980	839,554	910,987	903,520	979,087	1,208,226	1,175,267	1,350,832
Deposits	729,834	864,067	706,630	817,309	891,562	884,377	961,134	1,190,542	1,156,864	1,333,674
Other liabilities	16,770	17,543	20,350	22,245	19,425	19,143	17,953	17,684	18,403	17,159

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

	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011	Aug, 2011
Liabilities to state and local government	393,048	323,617	349,429	376,592	528,803	576,419	685,366	688,676	772,223	806,702
Deposits	393,048	323,617	349,429	376,592	528,803	576,419	685,366	688,676	772,223	806,702
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	20,608,529	20,671,447	20,696,937	20,884,452	21,188,766	21,535,213	22,071,000	22,443,951	22,962,413	23,593,947
Other financial institutions	504,689	535,195	531,225	546,856	594,122	560,996	592,908	620,018	647,094	655,349
Public nonfinancial organizations	310,289	299,299	296,872	294,471	283,528	280,213	294,265	300,684	301,509	306,603
Other nonfinancial organizations	15,345,316	15,311,113	15,415,349	15,560,669	15,721,558	15,969,013	16,314,603	16,533,166	16,841,730	17,285,937
Households	4,448,235	4,525,840	4,453,491	4,482,456	4,589,559	4,724,991	4,869,224	4,990,084	5,172,080	5,346,058
Liabilities to central bank	619,046	583,470	581,486	577,171	574,117	583,386	576,120	578,672	586,763	587,879
Deposits included in broad money	17,431,165	18,585,686	18,253,828	18,538,110	18,654,218	18,596,292	18,878,209	19,183,625	19,203,362	19,521,321
Transferable deposits	5,004,395	5,628,610	5,474,427	5,543,921	5,457,691	5,323,477	5,398,579	5,649,878	5,544,596	5,637,003
Other financial institutions	272,925	279,655	296,439	279,795	349,690	266,889	301,505	327,109	283,118	294,743
Public nonfinancial organizations	310,474	404,223	365,469	385,404	392,003	400,621	380,980	358,867	341,846	362,079
Other nonfinancial organizations	3,094,659	3,302,289	3,342,566	3,358,514	3,192,252	3,014,489	3,090,971	3,191,116	3,115,065	3,216,684
Households	1,326,338	1,642,443	1,469,953	1,520,208	1,523,746	1,641,478	1,625,123	1,772,786	1,804,567	1,763,497
Other deposits	12,426,769	12,957,075	12,779,401	12,994,189	13,196,527	13,272,816	13,479,630	13,533,746	13,658,766	13,884,318
Other financial institutions	586,058	594,587	573,596	576,813	605,415	639,177	628,003	643,093	677,210	682,086
Public nonfinancial organizations	188,302	202,930	193,009	192,091	178,974	183,341	188,453	197,532	193,425	194,754
Other nonfinancial organizations	3,636,308	3,893,532	3,661,584	3,740,559	3,834,244	3,792,300	3,929,021	3,867,025	3,891,114	3,958,814
Households	8,016,101	8,266,026	8,351,212	8,484,726	8,577,894	8,657,998	8,734,153	8,826,097	8,897,017	9,048,663
Deposits excluded from broad money	315,228	289,021	314,167	324,981	296,612	314,604	292,158	289,380	296,846	301,623
Securities other than shares excluded from broad money	577,247	643,084	603,041	608,928	642,788	656,242	678,419	673,450	708,027	708,521
Shares and other equity	4,448,626	4,609,814	4,687,218	4,753,622	4,736,487	4,751,351	4,761,032	4,754,950	4,837,986	4,791,861
Other items (net)	917,072	535,941	582,986	448,747	587,417	554,050	614,990	615,999	599,361	705,840
Other liabilities	3,355,057	3,074,626	3,083,943	3,107,138	3,139,746	3,157,911	3,244,361	3,290,441	3,326,000	3,474,922
Other assets	2,170,044	2,262,842	2,201,716	2,233,073	2,191,955	2,231,278	2,241,795	2,276,302	2,320,525	2,384,264
Consolidation adjustment	-267,941	-275,844	-299,240	-425,319	-360,375	-372,583	-387,577	-398,140	-406,115	-384,818

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)

	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011
Net foreign assets	15,558,836	15,041,198	14,871,616	14,996,172	15,025,279	15,210,685	15,439,126
Claims on nonresidents	20,130,250	19,774,767	19,497,851	19,604,366	19,582,345	19,803,992	20,174,197
Liabilities to nonresidents	4,571,413	4,733,568	4,626,235	4,608,194	4,557,066	4,593,307	4,735,070
Domestic claims	15,695,474	17,468,220	16,843,414	16,893,524	17,005,074	16,904,996	17,243,770
Net claims on general government	-5,035,006	-3,318,681	-3,971,423	-4,109,267	-4,299,484	-4,742,848	-4,937,972
Claims on federal government	1,622,174	1,722,664	1,725,264	1,857,564	1,926,429	1,935,094	1,948,943
Claims on state and local government	541,061	584,219	583,048	569,650	558,587	522,640	503,044
Liabilities to federal government	5,962,740	4,832,879	5,366,993	5,607,518	5,520,520	5,617,344	5,745,991
Liabilities to state and local government	1,235,501	792,686	912,742	928,963	1,263,980	1,583,238	1,643,968
Claims on other sectors	20,730,481	20,786,901	20,814,837	21,002,791	21,304,558	21,647,844	22,181,741
Other financial institutions	623,184	648,990	644,994	660,624	705,532	669,501	699,985
Public nonfinancial organizations	310,290	299,299	296,873	294,472	283,528	280,214	294,265
Other nonfinancial organizations	15,348,772	15,312,772	15,419,480	15,565,239	15,725,940	15,973,139	16,318,267
Households	4,448,235	4,525,840	4,453,491	4,482,456	4,589,559	4,724,991	4,869,224

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

	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011
Broad money liabilities			23,153,157	23,507,375	23,641,138	23,737,391	24,034,835
Currency outside banking system	4,621,476	5,062,746	4,830,706	4,898,028	4,918,226	5,071,273	5,079,818
Transferable deposits	5,058,268	5,762,583	5,527,047	5,598,995	5,518,123	5,380,650	5,460,985
Other financial institutions	273,567	282,514	296,745	280,321	350,934	267,511	302,699
Public nonfinancial organizations	350,809	526,191	404,849	426,373	437,783	443,406	426,118
Other nonfinancial organizations	3,107,553	3,311,434	3,355,500	3,372,093	3,205,660	3,028,255	3,107,045
Households	1,326,338	1,642,443	1,469,953	1,520,208	1,523,746	1,641,478	1,625,123
Other deposits	12,437,971	12,965,827	12,795,403	13,010,351	13,204,789	13,285,468	13,494,032
Other financial institutions	597,258	603,337	589,596	592,973	613,675	651,827	642,403
Public nonfinancial organizations	188,303	202,931	193,010	192,093	178,975	183,343	188,455
Other nonfinancial organizations	3,636,309	3,893,533	3,661,584	3,740,560	3,834,244	3,792,301	3,929,021
Households	8,016,101	8,266,026	8,351,212	8,484,726	8,577,894	8,657,998	8,734,153
Deposits excluded from broad money	315,228	289,021	314,167	324,981	296,612	314,604	292,158
Securities other than shares excluded from broad money	577,247	643,084	603,041	608,928	642,788	656,242	678,419
Shares and other equity	6,609,775	6,968,692	7,046,024	7,112,310	7,094,461	7,160,248	7,169,750
Other items (net)	1,634,345	817,465	598,640	336,104	355,355	247,195	507,733
Other liabilities	4,464,273	3,767,406	3,509,009	3,401,342	3,315,968	3,267,031	3,539,532
Other assets	2,479,028	2,591,521	2,527,672	2,556,114	2,516,628	2,564,052	2,561,069
Consolidation adjustment	-350,899	-358,420	-382,697	-509,124	-443,985	-455,784	-470,730

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

	Jun, 2011			Jul, 2011			Aug, 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	-88,638	15,688,491	15,599,853	-80,520	15,675,539	15,595,018	-86,853	16,637,910	16,551,057
Claims on nonresidents	916,650	19,386,422	20,303,073	929,340	19,370,094	20,299,434	956,617	20,536,697	21,493,314
Liabilities to nonresidents	1,005,288	3,697,931	4,703,219	1,009,860	3,694,555	4,704,415	1,043,470	3,898,787	4,942,257
Domestic claims	16,657,379	577,297	17,234,676	16,680,294	619,128	17,299,422	16,902,283	651,617	17,553,900
Net claims on general government	-2,526,780	-2,790,581	-5,317,361	-3,015,865	-2,755,085	-5,770,950	-3,230,570	-2,909,426	-6,139,997
Claims on federal government	1,846,241	186,073	2,032,315	1,895,043	182,098	2,077,141	1,910,691	192,013	2,102,704
Claims on state and local government	495,267	449	495,717	497,929	444	498,372	489,194	465	489,659
Liabilities to federal government	3,286,515	2,973,253	6,259,768	3,642,277	2,933,829	6,576,106	3,826,285	3,097,946	6,924,230
Liabilities to state and local government	1,581,774	3,851	1,585,625	1,766,559	3,797	1,770,357	1,804,171	3,959	1,808,130
Claims on other sectors	19,184,159	3,367,878	22,552,038	19,696,159	3,374,213	23,070,372	20,132,853	3,561,043	23,693,897
Other financial institutions	588,732	135,323	724,055	622,664	127,418	750,081	618,213	132,126	750,339
Public nonfinancial organizations	230,019	70,665	300,684	234,398	67,111	301,510	237,947	68,656	306,603
Other nonfinancial organizations	13,685,601	2,851,613	16,537,214	13,980,704	2,865,997	16,846,701	14,255,407	3,035,489	17,290,896
Households	4,679,806	310,278	4,990,084	4,858,393	313,687	5,172,080	5,021,286	324,772	5,346,058

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

	Jun, 2011			Jul, 2011			Aug, 2011		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Broad money liabilities	X	X	24,454,991	X	X	24,580,810	X	X	24,942,552
Money Supply (National Definition)	20,745,267	X	X	20,850,409	X	X	21,083,828	X	X
Currency outside banking system	5,192,204	—	5,192,204	5,306,572	—	5,306,572	5,342,990	—	5,342,990
Transferable deposits	5,714,818	—	5,714,818	5,602,470	—	5,602,470	5,700,423	—	5,700,423
Other financial institutions	328,999	—	328,999	284,782	—	284,782	295,677	—	295,677
Public nonfinancial organizations	405,974	—	405,974	382,321	—	382,321	409,494	—	409,494
Other nonfinancial organizations	3,207,059	—	3,207,059	3,130,801	—	3,130,801	3,231,755	—	3,231,755
Households	1,772,786	—	1,772,786	1,804,567	—	1,804,567	1,763,497	—	1,763,497
Other deposits	9,838,245	3,709,723	13,547,969	9,941,367	3,730,401	13,671,768	10,040,415	3,858,724	13,899,140
Other financial institutions	609,328	47,985	657,313	643,716	46,495	690,210	653,927	42,979	696,906
Public nonfinancial organizations	153,490	44,043	197,533	154,991	38,435	193,426	163,251	31,505	194,756
Other nonfinancial organizations	2,089,961	1,777,065	3,867,025	2,056,010	1,835,105	3,891,115	2,073,490	1,885,325	3,958,815
Households	6,985,466	1,840,631	8,826,097	7,086,650	1,810,367	8,897,017	7,149,748	1,898,915	9,048,663
Deposits excluded from broad money	205,617	83,763	289,380	210,212	86,634	296,846	204,805	96,818	301,623
Securities other than shares excluded from broad money	503,969	169,481	673,450	531,723	176,304	708,027	512,056	196,465	708,521
Shares and other equity	7,162,852	0	7,162,852	7,245,753	0	7,245,753	7,199,527	0	7,199,527
Other items (net)	253,857	0	253,857	63,005	0	63,005	952,733	0	952,733
Other liabilities	3,313,791	0	3,313,791	3,228,150	0	3,228,150	4,137,274	0	4,137,274
Other assets	2,587,272	0	2,587,272	2,675,645	0	2,675,645	2,716,526	0	2,716,526
Consolidation adjustment	-472,662	0	-472,662	-489,500	0	-489,500	-468,015	0	-468,015

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

Table 1.19

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	correspondent account balances of credit institutions with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹		
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	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	283.7	
2010								
30.09	7,126.0	5,024.5	590.0	182.2	519.4	810.0	810.0	
31.10	6,956.2	5,095.4	585.5	186.2	223.0	866.1	866.1	
30.11	6,945.4	5,142.5	599.9	185.7	146.2	871.1	871.1	
31.12	8,190.3	5,785.2	994.7	188.4	633.2	588.9	588.9	
2011								
31.01	7,496.0	5,403.1	543.7	192.1	761.6	595.5	595.5	
28.02	7,431.1	5,479.9	633.6	195.2	522.6	599.7	599.7	
31.03	7,514.2	5,482.7	597.2	244.1	786.7	403.4	403.4	
30.04	7,285.4	5,670.3	616.4	280.8	264.2	453.7	453.7	
31.05	7,268.8	5,664.1	649.9	335.4	158.3	461.1	461.1	
30.06	7,410.3	5,787.8	786.5	331.3	486.4	18.3	18.3	
31.07	7,147.3	5,916.3	710.4	341.6	145.7	33.4	33.4	
31.08	7,163.1	5,964.1	649.5	342.6	196.8	10.2	10.2	
30.09	7,407.9	6,059.5	781.6	347.0	209.5	10.3	10.3	

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							
2.09	7,171.9	5,978.3	613.2	342.6	227.7	10.2	
5.09	7,188.8	6,001.6	575.2	342.6	259.2	10.3	
6.09	7,283.9	6,015.1	672.0	342.6	244.0	10.3	
7.09	7,265.5	6,003.9	581.6	342.6	327.1	10.3	
8.09	7,288.0	6,007.2	564.5	342.6	363.5	10.3	
9.09	7,284.7	6,027.8	538.7	342.6	365.3	10.3	
12.09	7,294.6	6,054.8	592.4	342.6	294.5	10.3	
13.09	7,320.0	6,075.7	607.6	342.6	283.8	10.3	
14.09	7,324.7	6,069.8	685.0	342.6	217.0	10.3	
15.09	7,279.3	6,077.6	696.2	342.4	152.8	10.3	
16.09	7,265.8	6,092.9	682.4	343.1	137.1	10.3	
19.09	7,404.9	6,120.3	771.4	347.0	156.0	10.3	
20.09	7,369.0	6,134.4	749.3	347.0	128.0	10.3	
21.09	7,408.8	6,121.7	787.9	347.0	141.9	10.3	
22.09	7,395.9	6,111.5	775.8	347.0	151.4	10.3	
23.09	7,394.5	6,113.2	793.1	347.0	131.0	10.3	
26.09	7,510.6	6,121.2	832.9	347.0	199.2	10.3	
27.09	7,406.6	6,113.2	767.9	347.0	168.3	10.3	
28.09	7,301.6	6,080.9	717.9	347.0	145.6	10.3	
29.09	7,268.1	6,061.5	676.7	347.0	172.5	10.3	
30.09	7,529.2	6,056.0	694.8	347.0	421.2	10.3	

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	Q2, 2010	Q3, 2010	Q4, 2010	Q1, 2011	Q2, 2011
Net foreign assets	8,350	20,025	25,067	30,603	37,234	36,630	42,212	66,169
Claims on nonresidents	29,912	38,645	48,041	58,713	65,301	62,561	72,318	92,170
Foreign currency	13	597	2,514	1,813	1,754	1,132	1,127	1,126
Deposits	1,477	2,039	3,549	5,057	5,628	4,904	2,165	2,351
Securities other than shares	6,885	8,660	5,070	2,101	9,517	11,728	21,202	28,282
Loans	400	813	240	314	22	247	239	171
Other	21,137	26,537	36,668	49,427	48,380	44,549	47,585	60,240
Liabilities to nonresidents	21,562	18,620	22,974	28,110	28,067	25,931	30,106	26,002
Loans	393	680	1,066	1,781	3,566	1,706	1,605	1,349
Other	21,169	17,941	21,908	26,329	24,501	24,225	28,500	24,653
Claims on banking system	466,684	491,690	551,709	600,190	594,399	601,905	643,626	640,808
Currency	20,293	16,873	14,667	16,227	15,372	12,870	14,812	14,097
Other	446,391	474,816	537,042	583,963	579,028	589,035	628,814	626,711
Net claims on general government	51,976	43,752	63,441	63,255	67,960	77,158	82,392	95,704
Claims on general government	57,734	50,374	71,084	71,305	74,741	82,122	91,446	105,016
Liabilities to general government	5,758	6,621	7,643	8,050	6,781	4,964	9,054	9,312
Claims on other sectors	539,448	533,944	655,606	709,503	731,913	761,805	824,849	865,527
Other financial institutions	198,361	272,560	309,671	302,136	319,144	316,593	335,672	330,898
Nonfinancial organizations	339,200	258,181	344,857	405,918	411,628	441,884	486,698	531,914
Households	1,888	3,203	1,078	1,449	1,141	3,327	2,479	2,714
Securities other than shares	5,586	5,875	4,458	3,676	14,017	18,331	3,458	18,739
Loans	8,817	11,784	22,310	41,894	32,951	24,503	37,300	40,683
Of which: credit institutions	5,059	4,690	17,633	22,507	23,486	18,878	19,541	18,717
Insurance technical reserves	724,300	833,029	954,639	1,077,363	1,098,147	1,135,680	1,279,448	1,344,728
Net equity of households in life insurance reserves	23,732	30,561	34,669	37,449	37,681	41,935	42,558	43,762
Net equity of households in pension funds	401,796	456,061	567,681	649,295	664,073	713,506	832,180	877,562
Prepaid premiums/reserves against outstanding claims	298,772	346,407	352,289	390,619	396,394	380,239	404,709	423,404
Of which: credit institutions	10,480	6,436	5,027	6,574	7,743	6,006	10,543	7,026
Shares and other equity	306,429	287,714	345,577	358,903	374,333	359,862	379,489	372,325
Other items (net)	21,326	-48,991	-31,161	-78,286	-87,942	-60,878	-106,616	-108,267

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	Q2, 2010	Q3, 2010	Q4, 2010	Q1, 2011	Q2, 2011
Net foreign assets	9,921,200	12,217,894	13,967,741	14,844,588	15,156,502	15,077,828	15,067,492	15,666,022
Claims on nonresidents	14,080,102	17,249,620	18,263,783	18,969,774	19,719,786	19,837,327	19,654,663	20,395,243
Liabilities to nonresidents	4,158,902	5,031,726	4,296,042	4,125,186	4,563,284	4,759,499	4,587,171	4,729,221
Domestic claims	8,538,277	10,651,168	13,943,237	14,847,571	15,779,428	18,288,305	17,892,774	18,177,189
Net claims on general government	-5,074,555	-7,823,385	-5,110,597	-4,995,633	-4,887,932	-3,241,523	-4,217,092	-5,221,658
Claims on general government	1,281,032	1,292,975	1,809,911	1,940,395	2,136,716	2,389,005	2,576,462	2,633,047
Liabilities to general government	6,355,587	9,116,360	6,920,508	6,936,027	7,024,649	5,630,528	6,793,554	7,854,705
Claims on other sectors	13,612,831	18,474,553	19,053,834	19,843,203	20,667,360	21,529,828	22,109,866	23,398,847
Other financial institutions (except insurance companies and private pension funds)	420,308	766,211	856,417	793,684	862,176	946,706	1,021,663	1,036,236
Nonfinancial organizations	9,945,611	13,324,884	14,263,733	14,975,889	15,503,582	16,053,956	16,496,166	17,369,813
Households	3,246,912	4,383,457	3,933,683	4,073,631	4,301,603	4,529,167	4,592,038	4,992,798
Currency outside financial sector	3,681,944	3,777,956	4,023,385	4,351,504	4,509,157	5,049,876	4,903,415	5,178,107
Deposits	10,325,900	12,487,846	15,006,967	16,083,570	16,671,673	18,585,803	18,545,830	19,118,037
Of which: other financial institutions (except insurance companies and private pension funds)	228,114	585,411	584,464	540,051	586,574	538,851	571,613	628,602
Securities other than shares	583,256	525,121	513,984	475,819	505,497	555,379	551,471	564,426
Loans	3,758	7,094	4,677	19,387	9,464	5,625	17,759	21,966
Insurance technical reserves	713,820	826,593	949,612	1,070,789	1,090,404	1,129,674	1,268,905	1,337,702
Shares and other equity	3,508,377	5,445,890	6,565,000	6,757,045	6,925,153	7,328,554	7,473,950	7,535,177
Other items (net)	-357,578	-201,440	847,354	934,044	1,224,582	711,222	198,936	87,797

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

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2011											
	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10
1. Precious metals	1,102,424	1,171,977	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
2. Funds placed with nonresidents and securities issued by nonresidents	13,894,978	13,752,243	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
3. Credits and deposits	522,040	551,393	514,303	505,962	500,685	498,282	505,234	495,069	493,082	500,455	490,321	971,929
4. Securities	450,446	446,587	440,512	431,739	429,211	424,601	417,337	404,985	406,339	402,960	408,300	419,677
of which:												
— Russian government securities	357,100	353,212	347,161	338,422	335,920	331,327	324,103	311,723	313,070	309,713	314,999	326,265
5. Claims on IMF	—	—	—	539,353	527,893	522,374	515,218	533,289	532,529	529,571	555,243	607,109
6. Other assets	113,177	105,097	98,732	362,835	527,966	654,196	664,746	592,251	615,364	731,433	184,088	127,353
of which:												
— fixed assets ¹	X	X	74,388	X	X	X	X	X	X	X	X	X
— advance payments on profit tax	—	—	164	—	—	—	—	—	—	—	—	—
Total assets	16,083,065	16,027,297	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
1. Cash in circulation	5,104,988	5,152,951	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
2. Funds in accounts with the Bank of Russia	7,170,284	6,978,665	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
of which:												
— Russian government funds	4,554,430	4,434,154	3,269,720	3,834,574	3,943,960	3,863,034	3,984,337	4,174,190	4,356,379	4,616,768	4,558,613	4,984,186
— funds of resident credit institutions	995,375	934,151	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
3. Float	44,971	44,841	6,708	48,375	56,095	44,885	35,002	37,531	40,919	44,595	29,043	29,366
4. Bank of Russia bonds	865,525	870,849	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
5. Other liabilities	736,100	818,842	144,797	301,460	299,018	307,699	258,105	262,521	128,296	185,966	433,774	1,156,552
6. Capital	2,161,197	2,161,149	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
7. Profit of a fiscal year	—	—	204,265	—	—	—	—	—	—	—	—	—
Total liabilities	16,083,065	16,027,297	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

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 —	8.25

Table 2.3

Required Reserves Ratios

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

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

Table 2.3 (end)
(percent)

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

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 —	3.75	3.75	3.75	3.75	3.75	3.75

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
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 —	6.50	6.50	6.50

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 up to 90 days	assets and guarantees for the term		
		up to 90 days	from 91 to 180 days ¹	from 181 to 365 days ²
1.06.2010 — 27.02.2011	—	6.75	7.25	7.75
28.02.2011 — 2.05.2011	—	7.00	7.50	8.00
3.05.2011 — 14.09.2011	7.00 ³	7.25	7.75	8.25
15.09.2011 —	6.75	7.00	7.50	8.25

¹ Since February 10, 2011 operations are suspended, except for the loans extended in accordance with the Order No. OD-561, dated August 11, 2009

² Since April 30, 2011 operations are suspended, except for the loans extended in accordance with the Order No. OD-561, dated August 11, 2009

³ This interest rate operated in a period from August 29 till September 14, 2011.

Table 2.10

Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation

1	Lombard loans														average weighted rate, % p.a.
	total amount of loans, millions of rubles		of which:												
			on fixed-term rate						on auction						
			on 1 day	on 7 days	on 30 days ¹	on 7/14 days ²	on 3 months	on 6 months ³	on 12 months ⁴	on 7/14 days ²	on 3 months	on 6 months ³	on 12 months ⁴		
2	3	4	5	6	7	8	9	10	11	12	13	14			
2010															
January	5,811.80	647.00	1,142.80	1,787.00	1,347.00	888.00	—	—	—	3/3	3/2	1/0	1/0	1/0	7.47
February	7,644.70	1,424.00	940.10	2,187.00	1,143.60	1,950.00	—	—	—	4/4	4/2	1/0	1/0	1/0	7.49
March	10,327.99	2,015.10	1,400.78	1,268.50	1,964.70	3,678.91	—	—	—	5/5	5/5	1/0	1/0	1/0	7.11
April	7,932.40	1,331.00	2,173.00	502.00	1,737.40	2,189.00	—	—	—	4/4	4/4	1/0	1/0	1/0	6.96
May	5,942.50	286.00	1,323.50	2,004.00	1,849.00	480.00	—	—	—	4/3	4/2	1/0	—	—	6.77
June	7,587.30	1,590.00	1,679.00	867.40	3,053.00	397.90	—	—	—	5/5	5/3	1/0	—	—	6.29
July	2,843.30	542.00	503.50	1,270.30	127.70	399.80	—	—	—	4/4	4/2	1/0	—	—	6.62
August	4,755.40	650.00	411.50	969.40	174.50	2,550.00	—	—	—	5/1	5/2	1/0	—	—	6.58
September	4,516.35	136.00	632.50	1,444.45	2,303.40	—	—	—	—	4/4	4/0	1/0	—	—	6.34
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

Table 2.10 (end)

1	Other kinds of the Bank of Russia's collateralized loans ⁵							average weighted rate, % p.a.
	total amount of loans, millions of rubles	of which:					from 181 days to 1 year ⁷	
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days ⁶	from 181 days to 1 year ⁷	from 181 days to 1 year ⁷		
15	16	17	18	19	20			
2010								
January	79,423.36	40.80	38,510.87	14,141.54	26,730.15	8.46		
February	11,211.91	386.84	4,317.90	1,028.98	5,478.19	8.55		
March	67,723.03	432.98	36,258.87	25,424.65	5,606.53	7.94		
April	45,188.20	43.86	42,760.52	779.81	1,604.01	7.39		
May	4,025.57	97.20	858.50	3,014.87	55.00	7.44		
June	105,387.43	23.54	101,927.48	3,385.99	50.42	6.78		
July	2,877.97	126.00	1,077.08	1,674.89	—	7.12		
August	1,913.74	22.30	1,018.71	872.73	—	7.06		
September	3,125.93	7.96	1,709.83	1,408.14	—	7.06		
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		

¹ Since February 10, 2011 operations are suspended.

² Since April 30, 2010 the Bank of Russia operations on secured lending on an auction basis for the term of 14 calendar days (2 weeks) are replaced by the Bank of Russia operations on secured lending on an auction basis for the term of 7 calendar days.

³ Since October 1, 2010 operations are suspended.

⁴ Since April 30, 2010 operations are suspended.

⁵ Except for intraday and overnight loans.

⁶ Since February 10, 2011 operations are suspended, except for the loans extended in accordance with the Order No. OD-561, dated August 11, 2009

⁷ 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		four weeks / one month ¹	three months ²				
		one day	one week						
2010									
January	3.50	3.50	4.00	3.87	5.00	—	5.00	4.20	4.20
February	3.44	3.44	3.96	3.90	4.87	—	4.87	4.20	4.20
March	3.23	3.22	3.73	3.56	4.20	4.20	4.20	3.77	3.79
April	2.99	2.88	3.48	3.43	3.72	3.89	3.72	3.46	3.52
May	2.75	2.65	3.25	3.18	3.46	—	3.46	3.23	3.20
June	2.50	2.50	2.75	2.70	3.23	—	3.23	3.15	2.78
July	2.50	2.50	2.75	2.70	3.15	—	3.15	3.03	2.78
August	2.50	2.50	2.75	2.68	3.03	—	3.03	3.13	2.73
September	2.50	2.50	2.75	2.69	3.13	—	3.13	2.92	2.70
October	2.50	2.50	2.75	2.67	2.92	—	2.92	2.87	2.70
November	2.50	2.50	2.75	2.68	2.87	—	2.87	2.90	2.70
December	2.54	2.53	2.92	2.82	2.90	—	2.90	—	2.82
2011									
January	2.75	2.75	3.00	2.93	3.11	—	3.11	3.15	2.94
February	2.76	2.76	3.00	2.96	3.15	—	3.15	3.21	2.97
March	3.00	3.00	3.00	3.00	3.21	—	3.21	3.25	3.04
April	3.01	3.00	3.00	3.00	3.25	—	3.25	3.38	3.08
May	3.26	3.25	3.25	3.25	3.60	—	3.60	3.54	3.26
June	3.50	3.50	3.50	3.50	3.53	—	3.53	3.63	3.51
July	3.50	3.50	3.50	3.50	3.61	—	3.61	—	3.50
August	3.50	3.50	3.50	3.50	—	—	—	—	3.50
September	3.61	3.61	3.64	3.61	—	—	—	—	3.61

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	—

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
7.04.2011	One month	76	38	86.16	3.10	5.00	3.25	3.25	69.84
14.04.2011	One month	72	37	83.42	3.20	5.00	3.25	3.25	67.39
21.04.2011	One month	53	33	37.86	3.20	5.00	3.25	3.25	24.29
28.04.2011	One month	44	24	11.24	3.25	5.00	3.25	3.25	5.89
5.05.2011	One month	55	31	23.54	3.20	5.25	3.40	3.34	5.22
12.05.2011	One month	56	32	12.01	3.30	5.25	3.40	3.40	8.99
19.05.2011	One month	41	24	8.20	3.35	5.25	3.40	3.39	4.43
26.05.2011	One month	38	25	3.17	3.25	5.25	3.40	3.39	1.90
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

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				
1.09	815.83	1	5.52	3,521.57
2.09	196.56	3	5.51	2,902.31
5.09	40,904.24	1	5.54	43,609.98
6.09	140.00	1	5.60	2,845.75
7.09	375.18	1	5.51	375.18
13.09	384.87	1	5.50	384.87
14.09	405.55	1	5.50	405.55
15.09	31,242.73	1	5.44	31,242.73
16.09	160,421.09	3	5.34	160,421.09
19.09	137,339.74	1	5.31	137,339.74
20.09	183,268.04	1	5.30	183,268.04
21.09	99,827.10	2	5.29	99,827.10
22.09	101,221.45	1	5.28	110,616.69
23.09	101,193.02	3	5.28	110,588.26
26.09	186,789.52	1	5.30	196,184.76
27.09	176,716.45	1	5.29	186,111.69
28.09	231,783.00	1	5.30	231,971.95
29.09	163,040.40	1	5.28	172,891.12
30.09	191,982.10	3	5.29	201,832.82

Table 2.15

Main Characteristics of the Bank of Russia Bond (OBR) Auctions

Date	Term to redemption, days	Redemption date	Issue number	Amount on offer at par, millions of rubles	Average weighted rate, % p.a.	Cut-off rate, % p.a.	Volume of demand at market value, millions of rubles	Funds obtained, millions of rubles	Redemption volume, millions of rubles	Average weighted issue price, as % of nominal price	Issue cut-off price, as % of nominal price
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								
1.09	10,196.34	10,154.86	—	—	3.47	43.00	—	10,123.40
2.09	10,316.82	10,274.85	—	—	3.47	42.00	—	10,243.39
5.09	10,316.82	10,274.85	—	—	3.47	39.00	—	10,243.39
6.09	10,316.82	10,274.85	—	—	3.47	38.00	—	10,243.39
7.09	10,316.82	10,274.85	—	—	3.47	37.00	—	10,243.39
8.09	10,316.82	10,274.85	—	—	3.47	36.00	—	10,243.39
9.09	10,316.82	10,274.85	—	—	3.47	35.00	—	10,243.39
12.09	10,316.82	10,274.85	—	—	3.47	32.00	—	10,243.39
13.09	10,316.82	10,274.85	—	—	3.47	31.00	—	10,243.39
14.09	10,316.82	10,274.85	—	—	3.47	30.00	—	10,243.39
15.09	10,316.82	10,274.85	—	—	3.47	29.00	—	10,243.39
16.09	10,316.82	10,274.85	—	—	3.47	28.00	—	10,243.39
19.09	10,316.82	10,274.85	—	—	3.47	25.00	—	10,243.39
20.09	10,316.82	10,274.85	—	—	3.47	24.00	—	10,243.39
21.09	10,316.82	10,274.85	—	—	3.47	23.00	—	10,243.39
22.09	10,316.82	10,274.85	—	—	3.47	22.00	—	10,243.39
23.09	10,316.82	10,274.85	—	—	3.47	21.00	—	10,243.39
26.09	10,316.82	10,274.85	—	—	3.47	18.00	—	10,243.39
27.09	10,316.82	10,299.55	0.10	0.10	3.60	17.00	—	10,243.39
28.09	10,316.82	10,299.55	—	—	3.60	16.00	—	10,243.39
29.09	10,316.82	10,299.55	—	—	3.60	15.00	—	10,243.39
30.09	10,316.82	10,301.86	85.00	84.88	3.79	14.00	0.82	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

(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	30.1510	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	—

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

(rubles/euro)

Table 2.18 (end)
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2010																
January	42.5905	42.5905	42.5905	42.5654	42.5094	42.1478	41.9485	42.0576	42.0576	42.0576	42.5808	42.7058	42.5574	42.5842	42.4637	42.4637
February	41.1092	41.1467	41.2561	40.8825	40.6285	40.6285	40.6285	40.6285	40.6285	40.6285	40.5012	40.7566	40.8047	—	—	—
March	40.3272	40.2347	40.2830	39.9586	39.8357	39.8357	39.8357	39.6339	39.8238	39.7152	39.5301	39.3808	39.3808	39.3808	39.8654	39.7028
April	39.4387	39.2723	39.2723	39.2723	39.2873	39.2199	39.0919	39.0413	38.7445	38.7445	38.7445	38.8706	38.8534	38.7817	38.7020	—
May	37.7282	37.7282	37.7562	37.6224	37.4206	38.0406	39.0115	39.0115	39.0115	38.6159	38.6046	38.5119	37.9869	37.6316	37.6316	37.6316
June	38.3303	38.4192	38.2614	38.2560	38.2560	38.2560	38.2670	38.0330	38.0242	38.2352	38.3324	38.3324	38.3324	38.3139	38.1863	—
July	38.9053	39.3258	39.3258	39.3258	39.4373	39.5306	39.2145	38.9503	39.1253	39.1253	39.1253	39.1999	39.3139	39.3350	39.3671	39.4694
August	39.2173	39.0868	39.1148	39.0514	39.0300	39.0923	39.0923	39.0923	38.9131	38.8662	39.0894	39.1911	39.0311	39.0311	39.0311	39.0291
September	39.9107	40.3166	40.8115	40.8115	40.8115	40.5416	40.6483	41.2254	41.5380	41.2599	41.2599	41.2599	41.2220	41.0884	41.3481	—
October	42.3939	42.3939	42.3939	42.3577	42.2983	42.4411	42.8781	42.5351	42.5351	42.5351	42.4975	42.4658	42.1841	42.4316	42.7256	42.7256
November	42.1715	42.2175	42.2863	42.4069	42.3568	42.3568	42.3568	42.6367	42.4036	41.9168	41.6956	41.6192	41.6192	41.6192	41.5682	—
December	40.8851	40.6798	40.7979	40.7979	40.7979	40.5055	40.4720	40.3582	40.1706	40.1548	40.1548	40.1548	40.0594	40.0226	39.9011	40.3331
2011																
January	40.1264	40.1264	39.9680	39.9066	40.1895	40.2113	40.5807	40.5807	40.5807	40.5624	40.7027	40.7198	40.6205	40.6487	40.6487	40.6487
February	39.4703	39.6802	39.6821	39.7682	39.7682	39.7682	39.8868	39.6795	39.6795	40.0294	40.0073	40.0073	40.0073	—	—	—
March	39.9813	40.0728	40.1097	40.0633	40.0633	40.0633	40.1996	40.0858	40.0642	39.9495	40.0156	40.0156	40.0156	39.9288	40.0325	40.0223
April	40.8304	40.8304	40.8304	40.4739	40.4407	40.5523	40.8117	40.7443	40.7443	40.7443	40.7933	40.5837	40.6681	40.8121	40.8078	—
May	39.7137	39.6830	39.8512	40.0113	39.8889	39.9652	39.9652	39.9652	39.8117	39.9938	39.9566	40.0217	40.0802	40.0802	40.0802	40.0594
June	40.1280	39.8184	39.8913	39.8913	39.8913	40.0470	40.2277	40.1814	40.0791	40.1189	40.1189	40.1189	40.0923	40.3029	40.3870	—
July	39.7388	39.7388	39.7388	39.5894	39.7316	39.7280	39.8415	39.9484	39.9484	39.9484	39.8365	39.9389	39.7937	39.5982	39.5182	39.5182
August	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.8749	41.2895	41.2924	41.3061	41.6355	41.8749	41.8749	41.8749	41.7455	41.8396
September	41.8792	42.2482	42.2482	42.2482	42.2058	42.9164	43.0127	43.2421	43.3655	43.3655	43.3655	43.4535	43.6357	43.2216	43.3979	—

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			

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			

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2011				
1.09	1,686.36	38.41	1,718.41	730.09
2.09	1,732.22	38.75	1,735.95	734.37
5.09	1,789.19	40.10	1,774.57	732.09
6.09	1,800.24	40.66	1,786.91	729.24
7.09	1,748.37	39.68	1,741.73	710.16
8.09	1,732.90	38.87	1,739.54	718.01
9.09	1,794.11	40.23	1,772.63	727.38
12.09	1,795.59	40.34	1,783.90	713.17
13.09	1,752.80	39.61	1,764.44	693.94
14.09	1,785.53	39.07	1,767.96	703.86
15.09	1,771.20	40.44	1,765.32	703.18
16.09	1,745.38	39.60	1,765.99	721.51
19.09	1,803.24	39.67	1,799.27	720.50
20.09	1,814.61	40.97	1,804.49	727.06
21.09	1,828.22	39.57	1,801.71	723.11
22.09	1,811.31	41.29	1,781.05	692.52
23.09	1,785.89	39.07	1,749.76	686.48
26.09	1,685.53	34.34	1,609.34	655.43
27.09	1,730.99	29.17	1,638.79	670.23
28.09	1,693.02	34.27	1,594.81	664.93
29.09	1,660.19	31.81	1,580.25	641.53
30.09	1,681.71	31.17	1,587.77	647.29

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																										
September	2.32	2.54	2.99	3.69	4.49	5.46	2.92	3.25	4.00	4.66	5.37	6.56	2.64	2.93	3.43	4.12	6.48	6.22	2.53	2.75	3.13	3.13	3.13	4.27	6.38	
October	2.40	2.59	2.95	3.64	4.39	5.33	3.01	3.27	3.91	4.60	5.28	6.50	2.75	3.07	3.47	4.39	4.93	7.41	2.70	3.19	3.06	3.66	4.57	—	—	
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	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	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	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	5.43	
May	3.22	3.24	3.38	3.69	4.17	4.79	3.87	3.96	4.22	4.53	5.04	6.13	3.83	3.83	4.09	3.89	5.48	5.65	3.82	3.76	3.80	3.71	3.90	5.50	5.50	
June	3.34	3.43	3.57	3.84	4.22	4.80	3.98	4.12	4.39	4.70	5.18	6.13	3.71	3.90	4.32	4.36	4.09	6.15	3.61	3.77	4.00	3.97	4.53	5.15	5.15	
July	3.39	3.46	3.62	3.90	4.26	4.82	3.97	4.09	4.42	4.72	5.21	6.14	3.94	4.02	4.69	5.56	4.69	5.20	3.90	3.74	3.83	6.53	4.51	5.57	5.57	
August	3.57	3.63	3.82	4.16	4.48	5.00	4.19	4.30	4.63	5.01	5.48	6.35	3.98	4.68	4.60	4.83	4.86	5.36	3.90	3.74	4.50	4.39	4.84	5.63	5.63	
September	3.93	4.05	4.35	4.75	5.05	5.53	4.61	4.82	5.22	5.65	6.00	6.96	4.54	5.29	4.76	5.89	5.18	6.63	4.52	5.57	4.82	6.36	5.15	7.11	7.11	

Table 3.1.2

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

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)					Moscow Interbank Actual Credit Rates (MIACR)					Moscow Interbank Actual Credit Rates (MIACR-IG)										
	term of credit																									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year								
2011																										
1.09	3.59	3.70	3.94	4.28	4.62	5.15	4.28	4.43	4.76	5.15	5.64	6.46	3.82	4.34	4.00	4.79	5.15	5.50	3.74	4.00	—	—	—	5.02	—	
2.09	3.49	3.66	3.92	4.31	4.62	5.15	4.16	4.37	4.72	5.20	5.60	6.46	3.76	4.06	5.00	4.75	—	—	3.69	4.00	—	—	—	—	—	—
5.09	3.51	3.59	3.91	4.27	4.61	5.02	4.14	4.29	4.70	5.15	5.53	6.44	3.76	4.74	4.40	4.18	—	—	3.71	—	4.25	4.40	—	—	—	—
6.09	3.49	3.62	3.91	4.26	4.61	5.09	4.08	4.31	4.72	5.15	5.54	6.50	3.77	4.19	4.86	5.49	—	—	3.70	—	—	4.80	—	—	—	—
7.09	3.47	3.61	3.91	4.28	4.62	5.09	4.07	4.30	4.70	5.17	5.55	6.51	3.73	5.03	5.78	6.60	—	—	3.53	—	—	—	—	—	—	—
8.09	3.46	3.60	3.90	4.27	4.61	5.09	4.06	4.28	4.69	5.15	5.54	6.50	3.72	4.64	5.75	4.69	—	—	3.59	—	—	4.40	—	—	—	—
9.09	3.41	3.61	3.88	4.27	4.62	5.10	4.02	4.28	4.67	5.15	5.54	6.49	3.70	5.10	—	—	—	—	3.61	—	—	—	—	—	—	—
12.09	3.43	3.56	3.88	4.27	4.62	5.08	4.02	4.21	4.67	5.16	5.54	6.47	4.03	4.06	4.71	5.06	5.10	—	3.98	—	4.71	—	—	—	—	—
13.09	3.56	3.66	3.93	4.31	4.65	5.09	4.14	4.34	4.71	5.18	5.58	6.54	4.04	4.00	4.67	5.00	5.35	5.50	4.01	—	4.68	5.00	—	—	—	—
14.09	3.56	3.69	3.96	4.34	4.68	5.18	4.18	4.37	4.73	5.21	5.63	6.61	4.19	4.89	4.44	5.00	4.85	7.13	4.15	—	—	5.00	4.85	—	—	—
15.09	3.73	3.80	4.06	4.45	4.79	5.32	4.39	4.51	4.87	5.36	5.76	6.70	4.94	5.02	5.75	6.43	5.05	—	4.89	—	—	5.00	5.00	—	—	—
16.09	4.17	4.12	4.37	4.72	5.06	5.46	4.94	4.93	5.33	5.66	6.02	6.91	4.91	6.25	5.50	5.59	5.86	5.85	4.78	—	5.37	5.50	5.80	5.85	5.85	—
19.09	4.20	4.23	4.53	4.80	5.10	5.54	4.96	5.10	5.46	5.74	6.11	7.04	5.05	5.05	—	5.65	5.75	7.40	4.84	5.00	—	—	—	—	—	7.40
20.09	4.35	4.37	4.57	4.85	5.16	5.64	5.12	5.26	5.53	5.81	6.14	7.15	4.80	5.38	—	6.09	—	6.10	4.77	5.34	—	—	—	—	—	—
21.09	4.29	4.35	4.60	4.99	5.22	5.71	4.97	5.22	5.60	5.95	6.20	7.21	4.49	5.31	5.25	5.50	—	6.32	4.38	—	—	—	—	—	—	—
22.09	4.21	4.33	4.61	4.94	5.20	5.72	4.92	5.20	5.58	5.91	6.19	7.21	4.76	5.27	6.00	6.05	5.00	7.25	4.70	—	—	—	—	—	—	—
23.09	4.21	4.40	4.68	5.03	5.20	5.76	4.99	5.26	5.68	5.99	6.19	7.22	4.62	5.29	6.75	5.62	—	6.80	4.46	—	—	5.46	—	—	—	—
26.09	4.35	4.40	4.77	5.26	5.48	6.05	5.10	5.20	5.72	6.15	6.42	7.53	5.02	5.00	6.00	6.47	—	6.90	4.92	—	—	—	—	—	—	6.90
27.09	4.43	4.66	5.03	5.57	5.97	6.68	5.18	5.48	5.95	6.46	6.88	8.05	5.23	6.37	6.00	7.53	—	—	5.12	6.24	—	—	—	—	—	—
28.09	4.63	4.68	5.04	5.65	5.84	6.21	5.34	5.57	5.97	6.56	6.84	7.79	5.09	5.50	6.76	7.80	—	4.78	4.97	—	—	—	—	—	—	—
29.09	4.53	4.71	5.10	5.66	5.82	6.11	5.24	5.59	6.03	6.56	6.80	7.65	4.92	5.60	6.52	7.67	—	—	4.86	5.75	—	—	—	—	—	7.68
30.09	4.43	4.72	5.18	5.75	5.92	6.41	5.15	5.54	6.04	6.56	6.76	7.69	5.19	5.50	5.00	7.72	9.90	—	5.10	—	—	—	—	—	—	—

Table 3.1.3

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

(millions of rubles)

	Russian rouble (RUB)						US dollar (USD)						Euro (EUR)						Others											
	deposit operations			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	
	235,133	83,510	70,201	297	28,568	372,864	930	1,593	28,351	356,484	147	56	12	3,740	0	0	0	0	28,351	356,484	147	56	12	3,740	0	0	0	0	0	0
January	235,133	83,510	70,201	297	28,568	372,864	930	1,593	28,351	356,484	147	56	12	3,740	0 <td>0</td> <td>0</td> <td>28,351</td> <td>356,484</td> <td>147</td> <td>56</td> <td>12</td> <td>3,740</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	0	0	28,351	356,484	147	56	12	3,740	0	0	0	0	0	0	
February	196,444	85,201	99,102	121	27,152	345,213	893	370	20,008	380,015	0	7	12	5,215	0	0	0	20,008	380,015	0	7	12	5,215	0	0	0	0	0	0	
March	205,829	84,533	110,126	105	31,071	299,178	863	588	7,827	373,134	0	0	13	7,963	0	0	0	7,827	373,134	0	0	13	7,963	0	0	0	0	0	0	
April	210,096	76,207	123,911	0	37,152	275,012	719	860	12,482	255,629	22	22	7	5,495	0	0	0	12,482	255,629	22	22	7	5,495	0	0	0	0	0	0	
May	191,898	78,917	122,617	0	33,036	273,546	1,932	1,515	21,350	290,553	0	32	5	7,795	0	0	0	21,350	290,553	0	32	5	7,795	0	0	0	0	0	0	
June	178,863	56,173	120,996	409	39,832	210,561	1,294	3,845	11,101	265,866	3	148	0	4,985	0	0	0	11,101	265,866	3	148	0	4,985	0	0	0	0	0	0	
July	202,311	53,385	124,000	391	29,061	199,672	838	3,146	5,085	225,028	3	22	0	1,164	0	0	0	5,085	225,028	3	22	0	1,164	0	0	0	0	0	0	
August	186,383	61,475	137,734	0	35,183	183,232	1,012	2,113	4,913	233,873	0	118	1	1,239	0	0	0	4,913	233,873	0	118	1	1,239	0	0	0	0	0	0	
September	194,001	66,330	158,013	44	48,323	179,969	990	3,089	6,774	230,254	12	60	0	1,774	0	0	0	6,774	230,254	12	60	0	1,774	0	0	0	0	0	0	
October	207,311	55,305	179,962	354	58,674	179,053	929	1,465	11,247	162,902	16	0	1	956	0	0	0	11,247	162,902	16	0	1	956	0	0	0	0	0	0	
November	250,649	72,552	199,178	115	37,413	207,322	465	1,451	9,340	231,912	1	0	0	812	0	0	0	9,340	231,912	1	0	0	812	0	0	0	0	0	0	
December	237,306	109,703	187,494	51	44,164	307,477	1,105	2,245	5,609	261,870	0	258	2	4,564	0	0	0	5,609	261,870	0	258	2	4,564	0	0	0	0	0	0	
2011																														
January	170,791	71,265	149,513	132	46,338	288,603	841	3,298	6,194	220,299	0	306	0	3,112	0	0	0	6,194	220,299	0	306	0	3,112	0	0	0	0	0	0	
February	180,280	77,443	170,567	215	38,975	279,606	946	3,331	7,610	269,744	0	215	0	3,377	0	0	0	7,610	269,744	0	215	0	3,377	0	0	0	0	0	0	
March	166,102	76,282	177,217	57	69,431	286,915	916	2,804	9,001	274,346	0	189	0	5,046	0	0	0	9,001	274,346	0	189	0	5,046	0	0	0	0	0	0	
April	188,254	82,273	162,438	53	77,190	235,071	532	1,191	8,386	229,209	1	212	0	4,618	0	0	0	8,386	229,209	1	212	0	4,618	0	0	0	0	0	0	
May	207,144	90,271	178,010	420	47,330	223,174	418	1,359	6,696	338,964	0	91	8	2,991	0	0	0	6,696	338,964	0	91	8	2,991	0	0	0	0	0	0	
June	182,532	93,660	169,441	218	39,405	326,162	6,008	1,082	8,130	352,014	0	0	15	3,194	0	0	0	8,130	352,014	0	0	15	3,194	0	0	0	0	0	0	
July	192,677	69,391	159,353	203	35,973	219,726	2,987	403	12,021	294,918	0	22	4	2,772	0	0	0	12,021	294,918	0	22	4	2,772	0	0	0	0	0	0	
August	231,666	78,691	185,099	325	54,123	227,098	508	584	8,294	248,835	14	24	3	2,099	0	0	0	8,294	248,835	14	24	3	2,099	0	0	0	0	0	0	
September	280,566	100,558	181,422	179	67,197	266,337	717	2,677	6,018	237,168	14	0	4	1,564	0	0	0	6,018	237,168	14	0	4	1,564	0	0	0	0	0	0	

Table 3.1.4

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

September, 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	261,787	87,940	165,903	0	0	0	58,253	235,940	2	0	0	5,480	228,978	0	0	0	1,386	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 week ¹	4,450	2,556	11,340	149	0	0	7,819	15,570	563	1,068	0	189	2,588	14	0	0	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 weeks ¹	733	1,515	830	29	0	0	118	422	99	51	0	35	1,446	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1 month ²	2,690	832	14	0	0	0	672	2,153	38	361	0	101	553	0	0	0	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 months ²	789	1,770	0	0	0	0	10	548	0	9	0	0	23	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 months ³	5,426	613	0	0	0	0	220	3,358	0	0	0	14	349	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 months ³	174	1,690	0	0	0	0	13	141	0	429	0	0	101	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
> 6 months	400	1,765	6	0	0	0	12	2,927	0	701	186	1,011	0	0	0	24	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	4,118	1,876	3,329	1	0	0	79	5,277	15	59	12	2,120	0	0	0	4	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

Trade at Interbank Currency Exchange

Table 3.2.1

	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		SPECEX	UTS		SPECEX	UTS		SPECEX	UTS		SPECEX
	today ¹	tomorrow ²		today ¹	tomorrow ²		today ¹	tomorrow ²		today ¹	tomorrow ²	
2010												
January	29.8347	29.8395	29.7766	14,035.1	46,130.0	1.4	42.4873	42.5905	3,723.3	1.1		
February	30.1544	30.1694	30.3012	16,038.2	57,678.9	1.7	41.2815	41.4878	3,907.6	1.6		
March	29.5488	29.5317	29.6401	19,504.5	76,741.4	2.1	40.1032	40.0445	4,846.2	0.9		
April	29.1852	29.1833	29.1439	20,177.4	74,251.2	2.3	39.1496	39.1629	4,967.8	1.3		
May	30.5122	30.5643	30.4165	18,866.6	89,154.2	3.5	38.1094	38.2409	6,682.9	1.4		
June	31.2106	31.2446	30.9629	20,254.7	84,459.1	1.5	38.1349	38.1028	5,303.8	0.9		
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	...		

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

SPECEX — St. Petersburg Currency Exchange

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

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

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	Total foreign currency receipts ¹	Of which:						received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²
		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)	7	8		
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									
August	8,718.24	455.64	1,786.90	2,426.31	2,830.31	1,011.48	207.61		
September	9,239.80	766.63	1,837.73	2,464.53	2,956.50	968.26	246.15		
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		

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											
August	8,915.92	855.02	1,768.30	3,507.15	2,232.82	195.80	356.84	4,534.76			
September	9,220.76	670.88	1,820.16	3,855.30	2,298.23	201.11	375.09	4,481.36			
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			

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

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

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
7.09.2011	SU26204RMFS6	2,381	—	18,362.25	14,825.79	15,119.50	98.47	98.53	7.94	12,256.45
14.09.2011	SU26205RMFS3	3,500	—	6,451.31	4,600.07	4,642.41	97.69	97.71	8.10	107,351.25

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.
5.03.2003	7.09.2011	SU46014RMFS5	1,017.16	58,289.89	17	17.45	7.00
16.03.2005	7.09.2011	SU46018RMFS6	2,572.23	128,933.65	26	19.95	8.00
19.01.2011	15.09.2011	SU25076RMFS9	6,334.80	136,261.47	1	46.49	7.10
23.09.2009	21.09.2011	SU26202RMFS0	1,116.80	40,000.00	8	27.92	11.20
23.09.2009	21.09.2011	SU25069RMFS4	2,372.60	44,059.51	4	53.85	10.80
23.03.2011	22.09.2011	SU26204RMFS6	5,179.16	137,743.55	1	37.60	7.50
30.09.2009	28.09.2011	SU25070RMFS2	44,946.82	44,946.82	—	—	—
1.07.2009	28.09.2011	SU25065RMFS2	1,376.32	46,000.00	9	29.92	12.00
30.09.2009	28.09.2011	SU25070RMFS2	2,241.05	44,946.82	4	49.86	10.00
14.02.2003	28.09.2011	SU46012RMFS9	1,158.00	40,000.00	9	28.95	2.90

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

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										
1.09	7.09	—	8.15	7.37	7.17	—	7.27	—	—	
2.09	7.08	—	7.92	7.30	7.05	—	8.15	—	—	
5.09	7.16	—	7.92	7.42	8.03	—	7.31	—	—	
6.09	7.16	—	7.85	7.41	7.61	—	7.51	—	—	
7.09	7.15	—	7.87	7.41	7.63	—	7.63	—	—	
8.09	7.14	—	7.86	7.37	7.59	—	7.91	—	—	
9.09	7.15	—	7.88	7.39	7.43	—	7.57	—	—	
12.09	7.17	—	7.88	7.43	7.66	—	7.98	—	—	
13.09	7.20	—	7.89	7.43	7.45	—	7.90	—	—	
14.09	7.26	—	7.96	7.43	7.51	—	7.68	—	—	
15.09	7.36	—	7.98	7.43	7.80	—	7.86	—	—	
16.09	7.39	—	8.00	7.45	7.82	—	—	—	—	
19.09	7.50	—	8.14	7.59	7.69	—	8.33	—	—	
20.09	7.61	—	8.16	7.59	7.84	—	8.45	—	—	
21.09	7.57	—	8.15	7.59	7.73	—	8.30	—	—	
22.09	7.75	—	8.18	7.59	7.75	—	7.96	—	—	
23.09	8.00	—	8.21	7.59	8.33	—	8.73	—	—	
26.09	8.24	—	8.05	7.64	8.49	—	7.81	—	—	
27.09	8.15	—	8.10	7.57	8.52	—	8.07	—	—	
28.09	7.89	—	7.91	7.34	8.20	—	7.96	—	—	
29.09	7.88	—	8.02	7.39	8.23	—	8.14	—	—	
30.09	7.78	—	7.83	7.39	8.11	—	7.93	—	—	

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles				
	10	11	12	13	14	15	16	17	17	
2011										
1.09	0.08	—	0.10	—	1,844,860.39	—	660,484.21	—	24,099.48	24,099.48
2.09	0.06	—	—	—	1,844,860.39	—	660,484.21	—	24,099.48	24,099.48
5.09	0.14	—	0.25	—	1,844,860.39	—	660,484.21	—	24,099.48	24,099.48
6.09	0.10	—	—	—	1,844,860.39	—	660,484.21	—	24,099.48	24,099.48
7.09	0.24	—	—	—	1,859,686.18	—	660,484.21	—	24,099.48	24,099.48
8.09	0.16	—	—	—	1,859,686.18	—	660,484.21	—	24,099.48	24,099.48
9.09	0.16	—	—	—	1,859,686.18	—	660,484.21	—	24,099.48	24,099.48
12.09	0.04	—	—	—	1,859,686.18	—	660,484.21	—	24,099.48	24,099.48
13.09	0.13	—	0.02	—	1,859,686.18	—	660,484.21	—	24,099.48	24,099.48
14.09	0.26	—	0.06	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
15.09	0.14	—	0.01	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
16.09	0.10	—	—	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
19.09	0.14	—	—	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
20.09	0.14	—	—	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
21.09	0.15	—	0.01	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
22.09	0.32	—	0.04	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
23.09	0.26	—	0.01	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
26.09	0.15	—	0.05	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
27.09	0.15	—	—	—	1,864,286.26	—	660,484.21	—	24,099.48	24,099.48
28.09	0.26	—	0.08	—	1,819,339.43	—	660,484.21	—	24,099.48	24,099.48
29.09	0.19	—	—	—	1,819,339.43	—	660,484.21	—	24,099.48	24,099.48
30.09	0.56	—	—	—	1,819,339.43	—	955,484.21	—	24,099.48	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years			
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
1	18	19	20	21	22	23	24	25	
2011									
1.09	1,905,352.52	—	607,521.75	25,463.03	2.52	—	6.97	4.22	
2.09	1,905,821.35	—	604,646.69	25,467.61	2.52	—	7.01	4.22	
5.09	1,903,758.56	—	605,661.17	25,481.35	2.51	—	7.01	4.21	
6.09	1,903,674.94	—	605,201.82	25,486.17	2.51	—	7.02	4.21	
7.09	1,920,059.03	—	601,421.51	25,490.75	2.53	—	7.06	4.20	
8.09	1,921,406.35	—	600,007.51	25,495.33	2.52	—	7.07	4.20	
9.09	1,920,959.46	—	600,908.24	25,499.90	2.52	—	7.06	4.20	
12.09	1,921,469.52	—	601,027.16	25,513.88	2.51	—	7.05	4.19	
13.09	1,920,146.86	—	600,484.94	25,518.46	2.51	—	7.04	4.19	
14.09	1,922,723.67	—	599,243.56	25,523.04	2.52	—	7.01	4.18	
15.09	1,912,043.04	—	598,677.43	25,527.62	2.52	—	7.01	4.18	
16.09	1,911,300.53	—	598,778.03	25,532.20	2.52	—	7.01	4.18	
19.09	1,907,647.54	—	598,154.72	25,546.17	2.50	—	6.98	4.16	
20.09	1,903,005.24	—	597,793.14	25,550.75	2.50	—	6.97	4.16	
21.09	1,901,508.87	—	598,496.44	25,555.33	2.50	—	6.97	4.16	
22.09	1,890,053.99	—	596,621.01	25,559.91	2.50	—	6.97	4.15	
23.09	1,878,130.81	—	595,739.08	25,564.73	2.49	—	6.96	4.15	
26.09	1,868,581.00	—	598,936.92	25,578.47	2.48	—	6.99	4.14	
27.09	1,872,872.36	—	600,486.86	25,583.05	2.48	—	6.97	4.14	
28.09	1,835,931.06	—	600,574.31	25,587.87	2.55	—	7.01	4.15	
29.09	1,836,880.68	—	600,385.86	25,592.45	2.54	—	6.98	4.14	
30.09	1,841,236.30	—	606,692.36	25,597.02	2.55	—	7.04	4.14	

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			
1.09	4.16	5.40	7.72
2.09	3.75	5.46	7.58
5.09	3.75	5.52	7.62
6.09	3.76	5.53	7.58
7.09	3.75	5.45	7.58
8.09	3.75	5.42	7.58
9.09	3.75	5.43	7.60
12.09	4.47	5.52	7.60
13.09	4.49	5.62	7.62
14.09	4.56	5.74	7.68
15.09	4.56	5.77	7.73
16.09	4.83	5.72	7.76
19.09	4.79	5.73	7.89
20.09	4.74	5.96	7.95
21.09	4.72	6.06	7.93
22.09	4.74	6.31	8.02
23.09	4.74	6.50	8.15
26.09	4.75	6.57	8.16
27.09	5.25	6.80	8.14
28.09	3.80	6.57	7.92
29.09	3.64	6.43	7.98
30.09	3.76	6.24	7.83

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				
1.09	70.28	1,551.58	13.76	1,703.86
2.09	54.22	1,515.89	10.63	1,657.25
5.09	53.20	1,492.83	11.78	1,617.01
6.09	60.10	1,499.70	14.35	1,618.63
7.09	66.54	1,546.52	12.32	1,669.75
8.09	67.13	1,556.46	11.85	1,675.14
9.09	63.73	1,518.22	10.81	1,625.29
12.09	65.27	1,493.19	12.55	1,566.64
13.09	69.06	1,498.16	15.74	1,572.00
14.09	56.15	1,504.92	10.93	1,570.38
15.09	104.15	1,525.28	18.79	1,603.39
16.09	64.11	1,511.50	15.61	1,574.94
19.09	55.32	1,493.19	14.23	1,526.01
20.09	59.37	1,519.95	17.17	1,535.62
21.09	44.04	1,507.25	16.36	1,518.64
22.09	100.98	1,389.43	16.00	1,387.86
23.09	105.00	1,327.19	18.73	1,315.95
26.09	85.86	1,346.86	11.12	1,315.25
27.09	61.62	1,380.42	13.51	1,369.93
28.09	65.80	1,377.87	13.75	1,367.37
29.09	72.31	1,407.71	12.63	1,389.14
30.09	79.61	1,366.54	15.08	1,341.09

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2010						2011						
	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision — total	1,152	1,149	1,148	1,146	1,145	1,145	1,140	1,139	1,138	1,130	1,129	1,126	1,123
of which:													
— banks	1,091	1,088	1,087	1,084	1,083	1,083	1,078	1,076	1,075	1,068	1,067	1,064	1,061
— nonbanking credit institutions	61	61	61	62	62	62	62	63	63	62	62	62	62
1.1. Registered 100 percent foreign-owned credit institutions	80	80	81	80	79	78	78	78	78	78	78	77	78
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) — total	1	1	1	2	1	1	1	2	1	—	1	1	1
of which:													
— banks	1	1	1	1	1	1	1	1	1	—	1	1	1
— nonbanking credit institutions	—	—	—	1	—	—	—	1	—	—	—	—	—
2. Credit institutions licensed to conduct banking operations — total	1,030	1,025	1,023	1,012	1,012	1,010	1,006	1,003	1,003	1,000	994	993	991
of which:													
— banks	972	967	965	955	954	952	948	945	944	941	936	935	933
— nonbanking credit institutions	58	58	58	57	58	58	58	58	59	59	58	58	58
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	827	827	826	819	819	817	813	811	813	812	807	808	806
— to conduct operations in foreign currency	689	686	684	677	677	676	673	672	672	673	669	669	670
— credit institutions with general license	287	285	285	283	283	282	281	279	279	277	275	274	273
— to conduct operations with precious metals:													
— permits	—	—	—	—	—	—	—	—	—	—	—	—	—
— licenses ¹	206	206	208	208	210	210	209	208	210	209	207	207	206

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)

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

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

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	

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

Table 4.1.5

Selected Indicators of Credit Institutions Performance Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.08.2011										Total
	1—5	6—20	21—50	51—200	201—500	501—993					
Number of branches throughout the RF territory, units	730	389	339	706	402	258					2,824
Loans, deposits and other funds extended — total	12,778,004	5,367,156	2,849,081	3,000,432	1,006,747	274,151					25,275,571
of which: overdue debt	519,656	331,300	123,661	118,087	33,547	8,472					1,134,723
of which extended to											
— organizations	8,649,952	3,630,163	1,474,595	1,882,105	663,982	173,567					16,474,364
of which: overdue debt	440,129	241,107	53,539	71,743	20,874	5,536					832,929
— individuals	2,229,416	855,524	857,957	666,642	211,865	65,638					4,887,043
of which: overdue debt	75,963	90,144	69,858	46,203	11,833	2,815					296,816
— credit institutions	1,665,513	760,033	437,777	346,248	109,353	32,148					3,351,071
of which: overdue debt	3,560	46	264	141	839	121					4,970
Investments in government securities and the Bank of Russia bonds	887,428	331,461	180,273	182,129	31,574	6,433					1,619,297
Investments in bills	14,358	69,428	52,768	83,373	52,598	18,873					291,399
Investments in equities and shares of resident organizations other than credit institutions	226,118	81,861	21,519	39,607	10,980	1,970					382,054
Total funds in organizations accounts	2,033,241	1,022,252	470,837	823,336	362,167	131,964					4,843,797
Total budget and extrabudgetary funds in accounts	22,980	19,214	1,053	22,185	336	157					65,926
Deposits of individuals accepted by credit institutions	6,136,104	1,433,062	962,233	1,498,513	562,256	128,742					10,720,911
Credit institutions bonds, bills and acceptances	492,501	334,693	268,398	249,149	57,077	11,353					1,413,170
Equity capital	2,428,931	814,310	537,900	662,029	286,134	121,045					4,850,349
Total assets	17,775,843	7,451,573	4,221,538	4,803,527	1,686,205	489,019					36,427,704

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
2007						
31.12	507,975	508,882	99.0	907	1.0	122,619
2008						
31.03	134,598	137,964	92.4	3,366	7.6	31,467
30.06	284,539	285,732	95.6	1,193	4.4	73,464
30.09	354,805	367,923	94.2	13,118	5.8	104,579
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
31.10	441,128	462,191	84.8	21,064	15.2	110,846
30.11	495,285	516,018	84.8	20,733	15.2	121,318
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

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	Own funds (capital) of credit institutions, billion of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 45 million of rubles		credit institutions with capital from 45 to 90 million of rubles		credit institutions with capital from 90 to 180 million of rubles		credit institutions with capital more than 180 million of rubles	
	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												
31.08	4,584.9	17	90.8	40	0.7	0.4	7	24.9	207	4,467.9	765	
30.09	4,581.0	16	99.4	42 ¹	0.7 ¹	0.4	6	24.5	202	4,456.0	764	
31.10	4,613.1	14	98.9	41	0.7	0.5	8	23.8	196	4,489.2	766	
30.11	4,661.9	14	106.0	41	0.7	0.4	7	23.3	191	4,531.5	770	
31.12	4,732.3	14	105.4	38	0.7	0.4	7	23.2	187	4,602.6	766	
2011												
31.01	4,732.4	14	105.6	38	0.7	0.5	8	23.1	185	4,602.5	766	
28.02	4,562.3	14	111.5	39 ¹	0.3 ¹	0.6	9	21.9	174	4,428.0	774	
31.03	4,629.3	12	57.4	38	0.7	0.6	10	21.7	171	4,548.8	775	
30.04	4,732.0	11	56.6	38 ¹	0.6 ¹	0.6	9	21.0	165	4,653.1	780	
31.05	4,788.2	11	56.0	36	0.7	0.7	11	21.1	164	4,709.7	781	
30.06	4,770.8	11	140.1	35	0.6	0.8	12	20.2	156	4,609.1	786	
31.07	4,816.4	9	142.1	34	0.6	0.8	11	19.8	153	4,653.0	787	
31.08	4,850.3	8	142.6	34	0.6	0.7	11	17.2	133	4,689.3	806	
Memo: own funds (capital) adequacy ratio as of 31.08.2011, %	15.7	12.4 ²	41.0	24.2	32.8	15.8						

² 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.

³ Credit institutions with positive own funds (capital).

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals															
	in rubles						in foreign currency									
	total						total									
	by maturity:						by maturity:									
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 3 years				
2009																
31.12	7,484,970	1,056,095	4,659	61,918	208,738	695,276	3,098,504	385,903	1,973,876	169,764	1,534	28,762	78,650	408,236	1,172,430	114,501
2010																
31.01	7,502,586	953,604	3,835	66,051	209,132	736,121	3,182,856	383,475	1,967,512	172,728	1,813	27,870	74,272	391,499	1,181,010	118,320
28.02	7,671,661	996,371	9,145	69,545	208,835	768,286	3,309,522	404,710	1,905,246	165,789	1,939	25,714	67,822	376,826	1,148,602	118,556
31.03	7,797,699	992,613	6,447	74,920	212,388	798,211	3,443,174	425,803	1,844,144	164,764	1,513	21,480	60,647	359,867	1,116,850	119,025
30.04	8,037,359	1,076,457	10,520	79,558	219,221	822,880	3,575,037	449,854	1,803,831	159,102	1,527	21,028	54,781	346,077	1,102,279	119,038
31.05	8,176,045	1,098,708	10,134	78,681	225,861	840,418	3,674,714	469,131	1,778,400	164,343	1,150	18,782	50,304	336,102	1,085,304	122,413
30.06	8,435,319	1,183,118	11,205	77,074	233,023	852,598	3,776,765	492,025	1,809,512	171,746	1,232	17,150	49,308	331,706	1,110,408	127,961
31.07	8,616,557	1,220,399	7,737	84,611	243,002	872,437	3,871,969	504,913	1,811,490	171,190	1,054	16,716	49,340	323,401	1,117,478	132,309
31.08	8,721,912	1,197,311	6,598	83,665	251,583	891,568	3,957,986	516,840	1,816,361	167,138	800	16,739	51,007	322,483	1,120,584	137,611
30.09	8,879,272	1,196,397	10,879	76,310	250,308	912,375	4,033,231	535,559	1,864,214	171,290	1,329	16,644	50,586	325,730	1,150,764	147,871
31.10	9,080,705	1,216,400	7,746	78,610	245,544	931,607	4,121,088	558,059	1,921,651	177,686	1,306	15,685	50,840	324,541	1,183,768	167,825
30.11	9,250,426	1,228,958	10,671	75,614	244,475	957,546	4,233,684	583,876	1,915,602	178,444	1,480	15,349	50,536	319,110	1,168,049	182,634
31.12	9,818,048	1,540,027	6,381	97,794	248,527	1,006,981	4,381,725	637,101	1,899,512	185,519	1,030	17,575	48,782	310,689	1,144,451	191,468
2011																
31.01	9,729,658	1,370,749	6,320	103,117	250,833	1,038,465	4,421,128	648,875	1,890,171	186,275	987	18,153	46,756	305,787	1,133,454	198,760
28.02	9,920,657	1,424,237	14,635	105,923	245,987	1,062,704	4,491,267	675,209	1,900,695	187,056	1,379	18,892	43,864	301,467	1,144,655	203,382
31.03	10,018,028	1,427,079	11,128	110,534	250,699	1,082,556	4,541,731	703,080	1,891,221	186,213	1,239	18,277	43,852	295,396	1,139,216	207,029
30.04	10,230,436	1,554,688	13,523	109,164	252,964	1,092,615	4,590,354	738,389	1,878,738	184,261	1,219	17,227	42,310	290,933	1,130,150	212,639
31.05	10,280,337	1,528,122	9,291	107,296	255,025	1,102,296	4,629,565	765,959	1,882,784	183,342	1,055	16,100	42,019	290,480	1,132,463	217,324
30.06	10,516,464	1,668,661	15,638	105,157	255,786	1,106,576	4,686,131	786,625	1,891,891	185,659	1,065	16,673	40,946	291,442	1,133,125	222,983
31.07	10,618,898	1,704,143	10,907	112,445	257,816	1,109,230	4,740,209	823,579	1,860,569	187,438	934	14,876	38,642	282,746	1,105,044	230,890
31.08	10,720,911	1,652,380	8,677	113,163	254,210	1,118,611	4,774,978	846,475	1,952,417	190,497	944	15,805	40,130	293,858	1,163,325	247,858

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													
		by maturity:													
total		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	
1	2	3	4	5	6	7	8	9	10						
2009															
31.12	5,466,580	3,198,590	47,105	605,749	674,674	448,852	535,299	486,224	400,686						
2010															
31.01	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						

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	1,907,66	2,006,493	130,543	1,719				

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

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits				
	by maturity					by maturity					by maturity				
	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	

Table 4.2.4
Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency
 (% p.a.)

	Average weighted interest rates on individual deposits							Average weighted interest rates on nonfinancial organizations' deposits						
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
in US dollars														
2010														
January	0.4	1.3	3.2	4.3	5.0	3.9	4.4	5.0	0.1	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	0.1	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	0.1	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	0.2	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	0.3	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	0.2	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	0.2	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	0.3	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	0.3	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	0.3	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	0.5	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	0.3	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	0.2	1.5	2.6	3.8	0.3	5.0
February	0.6	1.6	2.4	3.1	4.5	3.1	3.7	4.6	0.2	1.3	1.6	3.2	0.3	4.9
March	1.2	1.9	2.1	3.2	4.1	3.1	3.5	4.4	0.2	1.5	1.9	3.9	0.2	4.4
April	0.5	1.6	1.9	2.7	3.8	2.6	3.1	4.4	0.2	1.4	3.7	3.3	0.3	3.8
May	0.5	1.4	1.7	2.9	3.8	2.6	3.1	4.8	0.2	3.3	2.8	2.8	0.2	3.5
June	0.6	1.6	1.9	3.0	3.6	2.6	3.1	4.5	0.2	0.9	3.2	3.5	0.3	4.6
July	0.5	2.2	1.9	2.7	3.7	2.6	3.1	4.3	0.4	1.1	2.1	4.5	0.5	3.8
August	0.6	2.2	1.9	3.0	3.8	2.6	3.1	4.0	0.6	1.1	2.3	3.6	0.6	3.9

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

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits					
	in euros					in euros					in euros					
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	3.6	

Table 4.2.5

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

(% p.a.)

	By maturity																						
	in rubles							in US dollars							in euros								
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year		
2010																							
January	3.7	3.8	6.4	8.2	9.4	3.9	10.5	0.2	0.3	0.8	2.8	4.6	0.4	5.5	0.2	0.4	0.8	0.7	3.7	0.6	4.5	4.5	
February	3.7	3.6	7.1	8.6	9.7	3.7	10.1	0.2	0.4	1.6	3.0	2.2	0.5	2.5	0.4	0.6	1.1	0.9	3.9	0.8	4.1	4.1	
March	3.5	3.5	4.8	5.6	8.6	3.5	10.2	0.3	0.3	1.1	2.8	3.6	0.5	5.7	0.6	0.7	1.2	1.0	6.2	0.9	4.5	4.5	
April	3.2	3.2	5.2	6.1	6.3	3.3	9.7	0.3	0.4	2.9	2.7	4.5	0.5	2.0	0.7	0.8	2.7	0.7	3.5	0.8	2.6	2.6	
May	2.6	2.7	4.1	7.1	7.8	2.7	7.2	0.4	0.4	1.2	2.4	3.4	0.6	10.6	0.6	0.8	2.6	1.0	2.9	0.9	2.7	2.7	
June	2.4	2.5	3.9	4.3	6.7	2.5	8.2	0.4	0.5	1.3	2.0	2.7	0.6	2.7	0.5	0.5	2.4	1.2	3.4	0.6	4.7	4.7	
July	2.5	2.5	4.0	4.3	7.4	2.6	7.6	0.4	0.5	1.1	2.2	2.1	0.6	4.1	0.5	0.6	2.0	1.0	4.3	0.8	2.2	2.2	
August	2.4	2.5	4.0	6.9	6.4	2.5	7.4	0.4	0.4	1.3	1.6	1.8	0.5	1.4	0.5	0.6	1.8	1.1	4.5	0.8	3.1	3.1	
September	2.5	2.5	3.9	4.6	5.9	2.6	6.9	0.4	0.4	1.2	2.1	2.3	0.5	1.9	0.5	0.5	1.5	1.3	3.2	0.6	3.3	3.3	
October	2.7	2.7	4.1	4.1	9.9	2.7	6.3	0.4	0.4	0.9	2.8	2.2	0.5	3.6	0.6	0.6	0.9	1.5	3.1	0.7	4.1	4.1	
November	3.0	3.0	4.9	4.8	7.5	3.0	6.8	0.4	0.5	1.1	1.6	2.8	0.5	2.6	0.6	0.6	2.0	2.0	5.0	0.8	2.6	2.6	
December	2.8	2.8	4.7	5.6	6.6	2.9	7.0	0.4	0.5	1.2	2.4	2.8	0.6	4.1	0.5	0.6	1.3	3.1	3.1	0.8	3.8	3.8	
2011																							
January	2.5	2.6	4.1	5.4	6.0	2.6	7.2	0.4	0.4	1.1	3.4	2.5	0.5	3.5	0.8	0.8	2.1	1.3	2.8	0.8	3.7	3.7	
February	2.7	2.7	4.4	4.8	5.5	2.7	7.8	0.4	0.4	0.9	1.7	2.2	0.5	3.7	0.8	0.8	2.5	3.9	3.3	0.9	4.6	4.6	
March	2.9	2.9	4.2	5.1	5.7	3.0	6.2	0.3	0.3	1.0	3.2	2.5	0.4	3.1	0.7	0.8	2.7	2.5	3.9	0.8	4.4	4.4	
April	3.1	3.2	4.6	4.9	4.0	3.2	7.2	0.2	0.3	1.3	2.1	2.9	0.3	4.7	1.0	1.0	3.1	2.5	3.5	1.0	3.1	3.1	
May	3.6	3.7	4.6	5.5	6.0	3.7	6.2	0.3	0.3	0.8	1.2	2.3	0.3	6.1	1.0	1.0	3.3	1.9	4.2	1.0	3.2	3.2	
June	3.6	3.6	5.0	4.6	6.7	3.6	6.7	0.3	0.3	0.5	1.6	2.5	0.3	3.8	1.0	1.0	1.3	3.4	5.5	1.1	3.4	3.4	
July	3.7	3.8	5.9	4.6	5.6	3.8	7.1	0.3	0.3	0.5	1.3	2.8	0.3	4.6	0.9	1.0	1.3	2.2	4.5	1.0	4.8	4.8	
August	3.8	3.8	5.3	4.9	5.8	3.9	7.4	0.3	0.3	1.6	1.7	3.0	0.4	2.8	0.8	0.9	1.5	2.0	3.9	1.0	4.5	4.5	

Table 4.2.6

Savings (Deposit) Certificates and Bonds Issued by Credit Institutions

(at par, millions of rubles)

	Deposit certificates						Savings certificates						Bonds							
	of which by maturity:						of which by maturity:						of which by maturity:							
	total	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	total	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	238,742	387,694

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles														
	2	3	4	of which:									11		
				total	individuals		organizations							credit institutions	
					of which by maturity:										
5	6	7	8	9	10	over 3 years									
	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years									
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					

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				

Table 4.3.2

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

(% p.a.)

	On individual loans, by maturity				On nonfinancial organizations' loans, by maturity							
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2010												
January	16.2	20.4	37.5	36.1	33.6	20.3	9.7	17.8	14.4	15.1	13.9	14.5
February	17.0	22.4	33.4	34.4	31.0	19.2	9.2	14.1	14.7	14.2	12.7	14.2
March	17.0	17.0	30.6	32.3	29.2	18.8	8.1	13.3	13.8	13.5	11.8	12.9
April	15.4	18.2	26.6	28.6	26.0	18.5	8.1	12.9	13.0	13.1	11.4	12.8
May	15.5	18.1	28.5	28.5	26.3	18.5	9.1	12.3	12.5	12.6	11.3	12.4
June	15.8	17.3	28.2	27.8	25.9	18.1	7.9	12.3	13.5	12.2	11.4	11.7
July	15.2	16.7	27.6	29.1	26.8	18.0	7.8	10.7	12.3	11.5	10.5	11.5
August	15.1	17.9	28.8	29.0	27.1	17.9	7.4	10.5	11.6	11.4	10.0	11.9
September	15.2	16.9	26.0	29.2	26.6	18.0	6.7	10.5	11.1	11.6	9.7	11.0
October	15.1	16.6	28.3	28.3	26.3	18.0	6.1	9.7	10.6	10.6	8.9	11.0
November	14.9	17.2	31.9	29.1	26.9	17.7	6.7	10.0	10.6	10.7	9.1	10.7
December	13.9	17.7	28.4	26.8	24.7	16.7	6.5	9.5	10.5	10.6	9.1	9.8
2011												
January	14.0	19.5	31.8	30.4	27.2	17.5	5.9	9.6	10.5	10.4	8.6	11.0
February	14.2	20.7	26.3	28.1	25.0	17.5	5.9	9.3	9.9	10.6	8.7	10.2
March	13.8	15.8	27.6	25.0	23.0	17.6	5.9	9.4	9.8	10.7	8.7	10.6
April	12.6	15.9	26.0	26.6	23.0	17.4	5.5	9.5	10.1	10.4	8.3	10.4
May	12.7	15.2	30.7	25.9	22.6	17.2	5.3	9.3	10.1	10.4	8.0	10.7
June	12.6	15.6	28.2	25.6	22.0	17.1	6.1	8.9	9.8	10.6	8.6	10.5
July	12.6	15.5	27.3	25.9	22.7	17.3	5.4	8.7	9.4	10.3	7.9	10.5
August	12.2	15.4	29.2	26.0	22.9	17.1	5.7	8.6	9.4	10.0	7.9	10.3

Table 4.3.3

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

(% p.a.)

	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	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	23.3	16.0	15.2	15.3	16.0	13.4	9.1	8.9	8.6	8.5	10.1
February	16.4	16.0	14.3	14.2	15.3	12.6	13.1	7.8	9.5	8.4	11.3
March	18.2	16.0	14.8	12.6	14.3	12.2	6.1	9.4	10.1	7.9	9.5
April	16.7	19.1	12.8	11.8	12.5	13.0	10.5	7.8	8.4	8.5	8.9
May	13.0	14.3	16.1	12.5	13.0	12.4	6.0	7.9	8.7	6.5	8.8
June	11.1	13.3	15.0	14.1	13.5	12.9	6.8	9.0	8.0	7.6	8.7
July	13.2	14.2	13.9	11.3	12.4	12.1	6.3	7.3	8.1	6.8	8.2
August	13.0	13.1	12.2	13.3	13.0	12.0	5.5	9.2	7.1	6.8	7.2
September	16.4	12.8	14.7	10.0	12.1	12.3	6.2	8.0	9.1	7.2	6.8
October	11.6	14.2	12.4	13.7	13.1	12.4	5.8	7.7	7.8	6.1	8.7
November	11.9	11.1	11.4	10.3	10.6	12.2	5.5	7.4	9.1	6.0	7.1
December	12.0	13.4	12.4	10.1	10.7	11.2	6.0	7.2	9.0	6.2	8.0
2011											
January	15.5	11.6	11.8	13.1	12.4	11.3	6.3	6.8	7.0	5.6	6.4
February	10.8	13.6	13.5	12.6	12.2	12.0	5.4	6.6	9.8	6.5	7.3
March	14.4	15.7	12.8	13.7	13.9	11.6	5.9	6.1	8.2	6.4	8.4
April	15.1	14.3	14.9	12.1	13.3	11.5	4.0	7.3	7.1	4.0	7.3
May	11.9	12.8	12.8	12.1	12.4	10.5	4.6	6.1	6.3	3.8	6.9
June	15.3	15.3	11.1	12.2	13.4	11.0	4.8	6.1	7.3	5.6	7.6
July	15.6	12.0	14.3	12.5	13.4	12.2	5.0	5.6	5.8	4.8	7.7
August	13.7	14.7	13.1	13.0	13.7	10.8	3.0	6.2	8.1	4.3	6.8

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

	On individual loans, by maturity										On nonfinancial organizations' loans, by maturity													
	in euros					in euros					in euros					in euros								
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	11.5	14.3	12.4	13.6	12.4	11.2	5.6	7.9	8.3	7.3	7.3	7.2

Table 4.3.4

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

(% p.a.)

	Average weighted interest rates on loans to credit institutions, by maturity																		
	In rubles						in US dollars						in euros						
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	
2010																			
January	4.2	4.4	7.2	9.3	9.9	10.6	0.1	0.2	1.7	2.0	4.5	0.2	6.6	0.2	1.9	3.7	0.9	0.2	4.7
February	4.3	4.3	7.3	8.5	9.3	10.1	0.2	0.2	5.1	4.4	5.6	0.2	8.2	0.2	0.9	6.2	13.6	0.2	3.9
March	4.2	4.2	6.3	5.9	7.7	8.5	0.2	0.3	4.0	5.4	4.7	0.3	6.7	0.2	0.6	0.6	3.6	0.2	5.2
April	3.8	3.8	5.3	4.8	8.3	9.9	0.2	0.3	3.8	3.1	3.6	0.3	5.5	0.2	2.3	4.2	0.8	0.2	1.4
May	2.8	2.8	4.7	6.7	7.8	8.9	0.3	0.3	2.6	6.2	7.8	0.3	5.9	0.5	2.3	1.0	2.5	0.5	6.1
June	2.6	2.6	4.6	5.9	7.6	8.6	0.3	0.4	2.0	2.4	6.9	0.4	8.1	0.2	1.5	1.5	8.3	0.2	5.4
July	2.6	2.6	4.2	5.5	6.1	8.1	0.3	0.3	1.6	7.4	5.9	0.4	4.4	0.3	0.9	5.1	9.3	0.3	1.9
August	2.5	2.6	4.2	6.9	7.0	7.7	0.3	0.3	3.3	6.6	1.4	0.4	6.1	0.3	1.4	1.0	8.0	0.3	4.5
September	2.6	2.6	4.3	5.0	6.0	9.8	0.3	0.3	3.2	5.0	2.5	0.4	6.6	0.3	2.7	6.2	6.0	0.4	8.2
October	2.7	2.8	4.5	4.6	7.3	7.4	0.3	0.3	1.5	3.9	3.6	0.3	7.6	0.6	1.3	6.5	7.3	0.6	4.9
November	3.2	3.1	4.6	4.8	6.9	6.9	0.3	0.3	3.3	2.0	9.4	0.4	4.8	0.5	2.4	1.3	2.7	0.5	—
December	3.0	3.0	4.7	6.1	7.1	7.1	0.3	0.3	1.5	3.5	5.4	0.4	4.3	0.4	3.0	6.4	8.7	0.4	5.4
2011																			
January	2.6	2.7	4.6	5.8	7.6	8.8	0.2	0.3	2.2	5.3	4.0	0.3	4.3	0.6	1.8	4.5	7.4	0.6	5.1
February	2.8	2.8	4.6	4.9	6.7	11.2	0.2	0.2	1.7	2.5	5.0	0.3	4.5	0.6	2.9	3.3	5.7	0.6	7.0
March	3.1	3.1	4.5	4.6	5.6	6.9	0.2	0.2	1.2	5.5	3.6	0.2	5.3	0.5	2.5	4.3	3.0	0.5	6.9
April	3.2	3.3	4.8	4.9	6.0	7.6	0.2	0.2	0.9	3.1	5.8	0.2	5.5	0.8	3.0	3.4	2.6	0.8	6.0
May	3.7	3.8	4.4	5.5	5.8	6.5	0.2	0.2	1.0	2.7	5.4	0.2	3.2	1.0	1.9	5.8	5.3	1.0	7.1
June	3.7	3.7	4.9	4.3	6.5	7.5	0.2	0.2	0.7	5.0	6.5	0.2	5.5	1.0	2.2	3.5	9.6	1.0	8.2
July	3.8	3.9	5.8	4.6	5.6	6.6	0.2	0.2	0.9	1.5	4.6	0.2	4.7	0.9	0.8	4.3	3.1	0.9	4.0
August	4.0	4.0	5.1	4.9	5.6	7.3	0.2	0.2	0.9	1.4	4.3	0.3	3.7	0.8	1.8	3.9	4.1	0.8	5.1

Table 4.3.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
2009																		
31.12	2,838,307	207,795	176,265	2,568	2,446,673	253,039	201,300	6,060	187,751	20,725	12,360	262						
2010																		
31.01	184,939	16,581	8,660	41	2,579,189	249,605	200,791	6,048	216,823	21,668	13,658	290						
28.02	456,211	41,184	21,175	413	2,603,931	249,762	199,109	6,143	230,361	22,383	14,685	292						
31.03	807,273	73,684	44,460	609	2,662,114	253,874	203,417	6,039	235,187	23,442	17,187	308						
30.04	1,167,878	105,746	74,612	883	2,716,926	258,702	211,024	6,064	241,827	24,254	13,568	387						
31.05	1,482,955	135,267	94,989	1,027	2,735,409	261,840	224,928	6,234	254,135	25,174	14,113	416						
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	281,816	24,756	7,095	79	2,860,515	294,639	179,357	5,341	278,985	27,283	12,112	441						
28.02	652,358	59,020	15,804	205	2,907,014	299,458	169,128	5,157	286,130	27,475	12,050	415						
31.03	1,146,670	106,865	37,130	492	3,014,486	313,084	166,638	5,234	289,351	27,520	12,037	407						
30.04	1,621,362	154,334	47,451	810	3,085,365	326,419	170,361	5,306	295,548	27,779	11,779	397						
31.05	2,080,590	199,065	58,689	1,101	3,171,856	336,872	174,044	5,428	305,132	28,070	11,664	416						
30.06	2,611,689	248,076	76,900	1,286	3,262,852	348,158	181,048	5,261	297,274	28,188	11,333	419						
31.07	3,101,509	293,892	87,968	1,601	3,355,900	356,583	179,402	5,340	309,370	28,097	11,268	438						
31.08	3,594,149	342,786	104,392	1,842	3,397,225	366,138	192,036	5,477	309,129	27,915	11,992	470						

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			
2009											
31.12	176,146	170,311	966,786	20,660	188.4	187.2	14.6	14.0			
2010											
31.01	9,452	9,351	961,161	21,336	186.8	186.8	14.2	14.2			
28.02	27,184	26,938	962,495	22,247	187.7	188.2	14.0	13.9			
31.03	52,073	53,695	968,289	23,193	188.0	188.4	13.9	13.7			
30.04	80,382	83,662	976,742	24,139	188.3	188.8	13.8	13.7			
31.05	107,475	112,397	983,664	25,071	188.9	190.5	13.7	13.6			
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	1,102,760	27,559	184.0	184.0	13.0	13.0			
28.02	51,735	60,892	1,114,567	27,539	186.4	187.8	12.7	12.6			
31.03	91,460	112,106	1,134,417	27,863	187.6	189.0	12.6	12.5			
30.04	136,046	167,831	1,160,204	27,967	187.3	186.8	12.5	12.1			
31.05	182,696	224,779	1,189,158	28,647	186.4	183.5	12.4	12.2			
30.06	232,570	288,831	1,224,876	28,965	185.0	180.4	12.3	12.2			
31.07	281,925	352,365	1,254,684	29,162	183.1	174.1	12.3	12.1			
31.08	335,096	419,279	1,288,393	29,158	181.4	172.7	12.2	11.9			

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				
2009								
31.12	2,225	11,881	213,975	13,934		116.5	13.0	
2010								
31.01	115	501	213,496	14,429		138.5	12.0	
28.02	394	2,219	208,701	14,571		162.7	11.4	
31.03	707	4,417	202,914	14,681		140.6	11.1	
30.04	1,062	5,977	200,376	15,499		146.9	10.9	
31.05	1,391	7,416	206,346	17,589		150.5	11.0	
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	144	705	187,162	20,898		123.3	10.8	
28.02	368	2,206	180,882	20,672		132.1	10.9	
31.03	611	3,919	176,312	20,476		135.3	10.9	
30.04	902	5,478	169,727	20,007		138.3	10.2	
31.05	1,150	7,273	170,846	20,214		140.8	10.0	
30.06	1,485	10,419	171,234	20,514		132.4	9.9	
31.07	1,792	12,197	167,401	20,061		133.3	9.8	
31.08	2,165	14,703	173,385	20,976		137.8	9.8	

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

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles	
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended over the month	on loans extended over the month	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					
2009													83,075
31.12	128,004	142,968	812,775	18,526	197.5	194.0	14.3	13.7					
2010													82,606
31.01	7,354	8,016	810,660	19,099	194.9	194.9	13.9	13.9					82,606
28.02	20,827	23,154	812,733	19,858	196.1	196.7	13.7	13.6					82,290
31.03	39,795	46,163	819,567	20,773	196.6	197.1	13.6	13.4					81,147
30.04	61,322	72,265	828,811	21,593	196.8	197.3	13.5	13.4					81,486
31.05	81,715	97,227	834,515	22,414	197.5	199.4	13.5	13.4					79,501
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													83,231
31.01	15,127	19,835	957,773	24,333	196.9	196.9	12.6	12.6					83,231
28.02	40,405	54,195	969,528	24,221	196.0	195.5	12.5	12.4					83,068
31.03	74,706	101,755	993,540	24,476	194.4	192.6	12.4	12.4					83,390
30.04	111,432	152,188	1,019,635	24,586	194.0	193.1	12.3	12.1					78,211
31.05	151,665	204,503	1,048,725	25,007	191.6	184.7	12.3	12.2					77,717
30.06	195,619	264,773	1,083,265	25,462	188.4	177.6	12.2	12.1					78,908
31.07	238,666	322,451	1,112,287	25,369	187.9	185.6	12.2	11.9					79,564
31.08	286,228	385,474	1,150,594	25,496	186.2	177.1	12.1	11.9					75,626

Table 4.3.7 (end)

		In foreign currency						average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %	memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		debt on extended loans, millions of rubles		volume of extended loans, millions of rubles	number of extended loans, units					
		total	of which overdue debt							
2009										
31.12	2,081	198,114	12,505	9,533	198,114	12,505	139.5	12.7	25,926	
2010										
31.01	94	197,924	13,048	414	197,924	13,048	132.8	11.6	24,795	
28.02	349	193,025	13,178	1,438	193,025	13,178	150.4	11.5	25,594	
31.03	630	187,410	13,315	2,795	187,410	13,315	155.4	11.1	24,713	
30.04	958	185,010	13,751	4,025	185,010	13,751	166.1	10.9	24,409	
31.05	1,261	190,604	15,638	5,203	190,604	15,638	169.9	10.9	24,938	
30.06	1,600	192,435	16,316	7,464	192,435	16,316	164.8	11.0	24,109	
31.07	1,897	185,962	16,575	8,681	185,962	16,575	165.4	11.2	23,778	
31.08	2,129	187,097	17,276	9,761	187,097	17,276	163.0	11.1	24,068	
30.09	2,372	185,420	17,638	11,120	185,420	17,638	162.6	11.1	23,558	
31.10	2,666	185,771	18,092	12,480	185,771	18,092	161.4	11.1	23,558	
30.11	2,906	186,529	18,618	13,803	186,529	18,618	159.2	11.1	26,662	
31.12	3,220	180,126	18,068	15,427	180,126	18,068	155.3	11.0	25,910	
2011										
31.01	130	174,709	17,987	543	174,709	17,987	144.5	11.0	23,893	
28.02	338	168,885	17,852	1,706	168,885	17,852	141.2	10.7	34,463	
31.03	567	164,613	17,717	3,045	164,613	17,717	146.4	10.6	33,884	
30.04	834	158,479	17,378	4,285	158,479	17,378	153.5	9.8	32,119	
31.05	1,070	159,560	17,604	5,814	159,560	17,604	157.9	9.7	31,512	
30.06	1,377	159,097	17,784	7,752	159,097	17,784	159.0	9.6	32,814	
31.07	1,670	155,310	17,389	8,979	155,310	17,389	163.3	9.6	32,062	
31.08	2,029	161,059	18,205	11,151	161,059	18,205	166.2	9.6	32,653	

Table 4.3.8

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

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.08.2011										total
	1—5	6—20	21—50	51—200	201—500	501—993					
Number of credit institutions extended mortgage loans, units	5	15	22	128	231	241					642
Number of mortgage loans extended to individuals, units, of which loans extended:	198,402	18,459	16,592	28,655	21,287	4,862					288,257
in rubles	198,030	18,181	16,291	27,693	21,213	4,820					286,228
in foreign currency	372	278	301	962	74	42					2,029
Volume of mortgage loans extended to individuals, — total, millions of rubles of which:	245,680	34,180	34,745	50,344	23,778	7,898					396,625
in rubles	243,285	32,634	33,361	46,222	22,407	7,565					385,474
in foreign currency	2,395	1,546	1,384	4,122	1,371	333					11,151
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles of which:	756,186	230,180	124,752	152,365	38,413	9,757					1,311,653
in rubles	716,205	176,024	102,923	112,231	34,151	9,060					1,150,594
in foreign currency	39,981	54,156	21,829	40,134	4,262	697					161,059
of which: overdue, — total	24,303	12,122	3,765	2,674	651	186					43,701
in rubles	13,003	7,968	2,221	1,616	512	176					25,496
in foreign currency	11,300	4,154	1,544	1,058	139	10					18,205
Average weighted maturity, months, of which on loans extended:											
in rubles	192.1	179.1	208.1	176.1	133.7	146.7					186.2
in foreign currency	186.3	183.5	207.5	173.4	43.0	188.0					166.2
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.1	12.3	12.2	12.3	12.0	11.8					12.1
in foreign currency	9.8	9.4	9.1	9.3	11.4	11.3					9.6
Rights of claim under mortgage loans, — total, millions of rubles of which:	32,785	6,763	21,328	45,148	1,592	663					108,279
in rubles	19,106	5,540	15,072	33,782	1,554	572					75,626
in foreign currency	13,679	1,223	6,256	11,366	38	91					32,653

Table 4.3.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	Investments in debt obligations											revaluation of debt obligations
	total	of which:										
		investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments										
	1	2	3	4	5	6	7	8	9	10	11	
2009												
31.12	3,379,085	767,939	283,104	229,643	289,283	663,283	759,208	362,741	13,404	10	11	
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		

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	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		total	18			19	20	
	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				

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		

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities			
	total	of which those with terms:			total	of which those with terms:			total	of which those with terms:			total	of which those with terms:		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2009																
31.12	790,117	238,106	141,522	344,688	1,361,241	630,243	302,391	356,016	167,000	13,850	15,264	1,135	80,578	4,131	10,119	66,134
2010																
31.01	746,118	224,103	130,249	366,881	1,225,019	484,566	338,017	370,926	191,537	24,509	533	1,338	109,256	19,123	12,236	70,536
28.02	869,018	254,607	185,132	378,365	1,875,330	836,693	287,140	329,331	200,694	11,059	16,694	1,324	89,456	22,111	1,870	54,846
31.03	828,408	218,752	214,555	361,653	1,548,174	826,252	289,288	361,878	205,379	19,418	7,859	2,691	91,558	13,465	2,541	60,582
30.04	932,045	274,220	243,832	377,902	1,338,322	594,184	331,713	363,204	224,164	25,116	10,273	4,637	88,622	18,803	2,770	62,457
31.05	979,398	277,571	239,813	397,608	2,047,723	663,605	299,424	486,569	246,172	23,442	16,911	5,650	93,316	10,587	2,243	72,023
30.06	1,000,579	331,713	216,119	418,568	1,734,393	789,616	332,045	521,500	243,289	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

Table 4.4 (end)
(millions of rubles)

	Liabilities on delivery of rouble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:			
	total	2 to 30 days	19 to 20	31 to 91 days	total	2 to 30 days	23 to 24	31 to 91 days	total	2 to 30 days	27 to 28	31 to 91 days	total	2 to 30 days	31 to 91 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2009																
31.12	819,031	156,562	123,846	376,288	1,505,407	725,614	340,734	358,867	23,144	8,192	2,138	341	90,709	10,700	4,266	75,401
2010																
31.01	805,504	100,291	159,403	382,803	1,367,140	632,042	320,810	383,282	22,892	5,887	1,347	692	103,704	22,672	4,289	75,549
28.02	876,019	140,591	184,915	373,078	2,041,602	962,032	294,321	351,610	28,993	6,471	3,713	696	128,139	21,850	13,526	85,226
31.03	915,116	145,253	194,141	397,807	1,611,343	906,272	301,685	330,994	30,851	6,073	570	758	123,441	28,276	14,292	77,487
30.04	936,848	152,238	207,961	376,778	1,505,259	737,936	364,472	372,921	31,575	9,414	854	504	108,405	16,406	11,948	77,611
31.05	1,029,360	195,558	170,855	440,260	2,184,019	742,548	387,418	466,426	30,515	7,640	681	0	119,510	28,313	2,205	80,576
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

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	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	
2009																				
2009	2,723,796.6	877,432.5	609,865.7	942,943.3	609,865.7	1,780,853.3	267,566.8	4,605.5	3,275.5	82,772.1	30,955.0	427,996.9	110,506.5	1,265,478.8	122,829.8	1,307,229.6	82,250.5			
2010	2,892,501.8	812,153.9	653,352.9	1,058,979.5	653,352.9	1,833,522.3	158,801.0	8,465.7	1,832.1	155,284.0	12,057.0	362,543.0	62,661.4	1,307,229.6	82,250.5					
2010																				
Q1	603,863.0	184,944.9	122,072.8	193,139.4	122,072.8	410,723.6	62,872.1	760.7	1,108.6	18,808.5	6,652.4	96,092.7	27,461.7	295,061.7	27,649.4					
Q2	676,856.3	216,569.2	154,061.4	231,365.2	154,061.4	445,491.1	62,507.8	1,065.5	676.8	20,086.4	6,498.6	107,744.4	25,814.0	316,594.8	29,518.4					
Q3	694,741.0	226,754.4	161,087.7	245,139.3	161,087.7	449,601.7	65,666.7	1,229.5	690.7	20,946.5	7,244.7	108,272.2	27,927.2	319,153.5	29,804.1					
Q4	748,336.3	249,164.0	172,643.8	273,299.4	172,643.8	475,036.9	76,520.2	1,549.8	799.4	22,930.7	10,559.3	115,887.6	29,303.6	334,668.8	35,857.9					
2010																				
Q1	601,911.1	185,449.2	151,794.3	216,104.5	151,794.3	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1					
Q2	719,909.4	200,122.2	161,795.4	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2					
Q3	751,175.1	199,485.8	159,313.3	273,953.4	159,313.3	477,221.7	40,172.5	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4					
Q4	819,506.2	227,096.7	180,449.9	306,120.9	180,449.9	513,385.3	46,646.8	2,075.6	519.6	48,868.2	3,483.1	97,537.7	18,257.3	364,903.8	24,386.8					
2011																				
Q1	698,143.0	232,325.2	194,094.3	251,069.5	194,094.3	447,073.5	38,230.9	1,722.7	455.5	42,281.6	2,801.5	89,685.0	16,216.1	313,384.2	18,757.8					
Q2	804,914.9	251,811.7	206,772.4	299,289.5	206,772.4	505,625.4	45,039.3	2,040.3	940.7	53,438.6	2,971.0	103,253.0	18,952.2	346,893.5	22,175.4					

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

² Since Q1 2010 this indicator comprises payments by legal entities (other than credit institutions), individuals and own payments of credit institutions. Before 2010 data are also included payments from accounts of customers of credit institutions (branches) and from accounts of credit institutions participating in settlements.

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

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

	The Bank of Russia payment system ¹						Private payment systems ²					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments		number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
2009												
2009	942,943.3	609,865.7	941,280.1	608,977.7	1,663.2	888.0	1,780,853.3	267,566.8	952,055.2	214,825.5	828,798.1	52,741.3
2010	1,058,979.5	653,352.9	1,058,066.7	652,631.9	912.8	721.0	1,833,522.3	158,801.0	1,123,915.8	138,975.0	709,606.5	19,826.0
2009												
Q1	193,139.4	122,072.8	192,757.1	121,847.2	382.3	225.6	410,723.6	62,872.1	217,790.5	52,364.2	192,933.1	10,507.9
Q2	231,365.2	154,061.4	230,926.9	153,869.3	438.3	192.1	445,491.1	62,507.8	235,981.3	52,539.7	209,509.8	9,968.1
Q3	245,139.3	161,087.7	244,732.1	160,866.0	407.2	221.7	449,601.7	65,666.7	242,095.5	53,450.1	207,506.2	12,216.6
Q4	273,299.4	172,643.8	272,864.0	172,395.2	435.4	248.6	475,036.9	76,520.2	256,187.9	56,471.5	218,849.0	20,048.7
2010												
Q1	216,104.5	151,794.3	215,880.6	151,630.1	223.9	164.2	385,806.6	33,654.9	211,040.0	29,251.0	174,766.6	4,403.9
Q2	262,800.7	161,795.4	262,548.7	161,614.4	252.0	181.0	457,108.7	38,326.8	280,501.2	33,205.2	176,607.5	5,121.6
Q3	273,953.4	159,313.3	273,743.3	159,130.6	210.1	182.7	477,221.7	40,172.5	305,238.5	35,320.2	171,983.2	4,852.3
Q4	306,120.9	180,449.9	305,894.1	180,256.8	226.8	193.1	513,385.3	46,646.8	327,136.1	41,198.6	186,249.2	5,448.2
2011												
Q1	251,069.5	194,094.3	250,923.8	194,029.2	145.7	65.1	447,073.5	38,230.9	307,018.3	33,857.0	140,055.2	4,373.9
Q2	299,289.5	206,772.4	299,114.9	206,703.5	174.6	68.9	505,625.4	45,039.3	354,568.2	39,994.2	151,057.2	5,045.1

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

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	intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system
			4	5	6	7	8	9	
2010									
31.03	630	630	628	207	1,052	1,052	1,050	315	
30.06	627	627	627	230	1,047	1,047	1,047	337	
30.09	623	621	621	294	1,042	1,042	1,042	985	
31.12	608	608	608	292	1,020	1,020	1,020	967	
2011									
31.03	607	607	607	289	1,013	1,013	1,013	969	
30.06	571	570	570	287	1,010	1,010	1,010	963	

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

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

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	4	5	6	7
					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	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	4,077,149	3,381,828	523,374	171,947		

Table 5.5 (end)

		Legal entities						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which:		
						payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1	8	9	10	11	12	13		
	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	

¹ The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

Table 5.6
Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

	Payments effected with use of payment orders and letters of credit				Payments effected with use of payment request and order of collections	
	electronic payments		paper based payments		number of payments, millions of units	value of payments, billions of ruble
	number of payments, millions of units	value of payments, billions of ruble	number of payments, millions of units	value of payments, billions of ruble		
2003	...	...	...	...	1.30	20.4
2004	...	...	...	...	0.20	2.8
2005	...	...	...	...	0.13	2.7
2006	...	...	...	...	0.11	1.3
2007	124.4	35,955.8	10.6	2,704.1	0.10	1.1
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8

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)

	30.09.2011			
	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	991	2,825	474	2,351
CENTRAL FEDERAL DISTRICT	574	589	119	470
Belgorod Region	5	22	1	21
Bryansk Region	1	22	—	22
Vladimir Region	3	23	—	23
Voronezh Region	3	50	—	50
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	82	4	78
Orel Region	2	18	2	16
Ryazan Region	4	17	—	17
Smolensk Region	4	19	6	13
Tambov Region	1	12	1	11
Tver Region	6	29	3	26
Tula Region	5	23	1	22
Yaroslavl Region	7	30	2	28
Moscow	504	156	22	134
NORTH-WEST FEDERAL DISTRICT	70	325	15	310
Republic of Karelia	1	14	2	12
Republic of Komi	3	31	6	25
Arkhangelsk Region	2	31	—	31
Nenets Autonomous Area	—	1	—	1
Vologda Region	9	15	4	11
Kaliningrad Region	4	31	2	29
Leningrad Region	4	15	—	15
Murmansk Region	4	16	—	16
Novgorod Region	2	11	1	10
Pskov Region	3	6	—	6
St. Petersburg	38	155	—	155
SOUTH FEDERAL DISTRICT	46	303	20	283
Republic of Adigei (Adigeya)	5	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	102	2	100
Astrakhan Region	5	24	5	19
Volgograd Region	4	54	—	54
Rostov Region	16	114	12	102
NORTH-CAUCASIAN FEDERAL DISTRICT	56	173	77	96
Republic of Daghestan	32	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	—	3	—	3
Stavropol Territory	7	58	6	52
PRIVOLZHSKY FEDERAL DISTRICT	114	620	104	516
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	56	40
Udmurt Republic	5	22	—	22
Chuvash Republic — Chuvashya	4	19	—	19
Perm Territory	5	61	—	61
Kirov Region	3	18	—	18
Nizhni Novgorod Region	13	96	8	88
Orenburg Region	9	38	4	34
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	48	328	104	224
Kurgan Region	4	15	—	15
Sverdlovsk Region	17	92	12	80
Tyumen Region	17	127	54	73
Khanty-Mansiysky Autonomous Area — Yugra	9	34	8	26
Yamalo-Nenetsky Autonomous Area	1	24	—	24
Chelyabinsk Region	10	94	38	56
SIBERIA FEDERAL DISTRICT	57	351	26	325
Republic of Altai	4	4	1	3
Republic of Buryatia	1	15	2	13
Republic of Tyva	2	4	—	4
Republic of Khakassia	3	5	—	5
Altai Territory	7	45	8	37
Zabaykalskiy Territory	—	15	—	15
Krasnoyarsk Territory	5	59	2	57
Irkutsk Region	8	40	4	36
Kemerovo Region	9	30	—	30
Novosibirsk Region	10	69	1	68
Omsk Region	6	41	—	41
Tomsk Region	2	24	8	16
FAR EAST FEDERAL DISTRICT	26	136	9	127
Republic of Sakha (Yakutia)	4	29	—	29
Kamchatka Territory	4	11	3	8
Primorski Territory	7	29	3	26
Khabarovsk Territory	4	27	1	26
Amur Region	2	13	—	13
Magadan Region	—	9	—	9
Sakhalin Region	5	10	2	8
Jewish Autonomous Region	—	4	—	4
Chukotka Autonomous Area	—	4	—	4

Table 6.1.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	30.09.2011				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,288	11,104	1,656	4,406	39,454
CENTRAL FEDERAL DISTRICT	6,576	3,494	239	1,180	11,489
Belgorod Region	145	218	14	87	464
Bryansk Region	95	120	9	58	282
Vladimir Region	181	151	12	72	416
Voronezh Region	287	264	24	98	673
Ivanovo Region	136	57	8	62	263
Kaluga Region	141	64	8	83	296
Kostroma Region	103	36	4	30	173
Kursk Region	136	93	14	59	302
Lipetsk Region	143	100	12	61	316
Moscow Region	1,172	741	39	70	2,022
Orel Region	97	49	11	33	190
Ryazan Region	121	91	8	58	278
Smolensk Region	115	87	4	41	247
Tambov Region	121	143	7	51	322
Tver Region	127	127	8	54	316
Tula Region	190	84	9	63	346
Yaroslavl Region	225	37	9	100	371
Moscow	3,041	1,032	39	100	4,212
NORTH-WEST FEDERAL DISTRICT	2,275	425	277	711	3,688
Republic of Karelia	116	13	13	28	170
Republic of Komi	125	83	13	31	252
Arkhangelsk Region	161	66	17	52	296
Nenets Autonomous Area	4	8	—	—	12
Vologda Region	274	16	29	64	383
Kaliningrad Region	156	39	29	55	279
Leningrad Region	57	21	15	288	381
Murmansk Region	141	10	11	66	228
Novgorod Region	123	2	15	35	175
Pskov Region	114	15	10	43	182
St. Petersburg	1,008	160	125	49	1,342
SOUTH FEDERAL DISTRICT	2,561	662	153	314	3,690
Republic of Adigei (Adigeya)	76	7	1	7	91
Republic of Kalmykia	37	3	—	5	45
Krasnodar Territory	1,141	164	56	135	1,496
Astrakhan Region	114	87	9	35	245
Volgograd Region	273	283	36	74	666
Rostov Region	920	118	51	58	1,147
NORTH-CAUCASIAN FEDERAL DISTRICT	800	102	38	76	1,016
Republic of Daghestan	174	8	7	1	190
Republic of Ingushetia	15	—	—	—	15
Kabardino-Balkar Republic	73	42	2	6	123
Karachai-Cherkess Republic	34	3	—	1	38

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	51	16	—	8	75
Republic of Chechnya	30	2	1	13	46
Stavropol Territory	423	31	28	47	529
PRIVOLZHISKY FEDERAL DISTRICT	4,196	4,027	381	873	9,477
Republic of Bashkortostan	674	425	46	96	1,241
Republic of Mariy-El	56	60	10	17	143
Republic of Mordovia	138	139	6	19	302
Republic of Tatarstan (Tatarstan)	564	694	55	118	1,431
Udmurt Republic	197	90	26	58	371
Chuvash Republic — Chuvashya	111	167	23	40	341
Perm Territory	381	248	32	104	765
Kirov Region	189	172	21	39	421
Nizhni Novgorod Region	475	437	41	62	1,015
Orenburg Region	303	389	33	59	784
Penza Region	158	340	15	49	562
Samara Region	474	296	40	99	909
Saratov Region	281	443	20	71	815
Ulyanovsk Region	195	127	13	42	377
URALS FEDERAL DISTRICT	1,900	835	261	313	3,309
Kurgan Region	79	179	18	38	314
Sverdlovsk Region	764	190	90	54	1,098
Tyumen Region	585	322	63	119	1,089
Khanty-Mansiysky Autonomous Area — Yugra	296	120	27	44	487
Yamalo-Nenetsky Autonomous Area	106	35	2	23	166
Chelyabinsk Region	472	144	90	102	808
SIBERIA FEDERAL DISTRICT	2,903	1,326	211	681	5,121
Republic of Altai	34	5	4	5	48
Republic of Buryatia	209	4	7	38	258
Republic of Tyva	39	2	3	—	44
Republic of Khakassia	94	22	4	46	166
Altai Territory	281	474	22	78	855
Zabaykalskiy Territory	210	10	9	44	273
Krasnoyarsk Territory	525	136	19	135	815
Irkutsk Region	395	52	23	80	550
Kemerovo Region	320	124	29	94	567
Novosibirsk Region	423	153	57	48	681
Omsk Region	218	311	21	60	610
Tomsk Region	155	33	13	53	254
FAR EAST FEDERAL DISTRICT	1,077	233	96	258	1,664
Republic of Sakha (Yakutia)	146	103	9	37	295
Kamchatka Territory	81	6	6	15	108
Primorski Territory	314	35	36	75	460
Khabarovsk Territory	256	29	26	21	332
Amur Region	150	25	8	33	216
Magadan Region	36	8	4	3	51
Sakhalin Region	64	18	5	54	141
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				
30.09.2010	222 (17)	116 (8)	105 (9)	185 (16)
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)
CENTRAL FEDERAL DISTRICT				
30.09.2010	151 (12)	74 (6)	76 (6)	115 (11)
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)
Moscow and Moscow Region				
30.09.2010	145 (12)	72 (6)	72 (6)	109 (11)
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)
NORTH-WEST FEDERAL DISTRICT				
30.09.2010	21 (1)	14	7 (1)	21 (1)
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)
SOUTH FEDERAL DISTRICT				
30.09.2010	6	3	3	5
31.12.2010	5	2	3	4
31.03.2011	6	1	5	5
30.06.2011	6	1	5	5
NORTH-CAUCASIAN FEDERAL DISTRICT				
30.09.2010	—	—	—	—
31.12.2010	—	—	—	—
31.03.2011	—	—	—	—
30.06.2011	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
30.09.2010	22 (2)	10 (1)	12 (1)	22 (2)
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)
URALS FEDERAL DISTRICT				
30.09.2010	8 (1)	7	1 (1)	8 (1)
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)
SIBERIA FEDERAL DISTRICT				
30.09.2010	8 (1)	2 (1)	6	8 (1)
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)
FAR EAST FEDERAL DISTRICT				
30.09.2010	6	6	—	6
31.12.2010	6	6	—	6
31.03.2011	6	6	—	6
30.06.2011	5	5	—	5

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

Table 6.1.4

Credit Institutions Grouped by Registered Authorized Capital

	30.09.2011											total
	(units)	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more	
1		2	3	4	5	6	7	8	9	10	11	12
RUSSIAN FEDERATION	17	22	42	73	212	251	97	114	141	22	991	
CENTRAL FEDERAL DISTRICT	4	10	24	33	97	153	55	76	103	19	574	
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	—	—	—	1	1	—	1	—	1	—	4	
Tambov Region	—	—	—	—	1	—	—	—	—	—	1	
Tver Region	—	—	—	—	3	—	—	—	—	—	6	
Tula Region	—	—	1	—	2	2	—	—	—	—	5	
Yaroslavl Region	—	—	1	2	2	1	—	1	—	—	7	
Moscow	4	9	21	21	77	133	50	70	100	19	504	
NORTH-WEST FEDERAL DISTRICT	3	3	4	12	16	13	2	10	7	—	70	
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
Republic of Komi	—	—	—	2	1	—	—	—	—	—	3	
Arkhangelsk Region	—	—	1	1	—	—	—	—	—	—	2	
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Vologda Region	—	—	1	1	3	2	—	2	—	—	9	
Kaliningrad Region	—	—	—	—	1	1	—	—	2	—	4	

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	1	6	8	6	2	6	5	—	38
SOUTH FEDERAL DISTRICT	1	2	3	3	13	17	3	3	1	—	46
Republic of Adigei (Adigeya)	—	—	2	1	1	1	—	—	—	—	5
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	3	28	13	4	2	—	—	56
Republic of Dagestan	2	1	1	1	19	5	2	1	—	—	32
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	4	—	—	—	—	5
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	—	3	2	—	1	—	—	7
PRIVOLZHSKY FEDERAL DISTRICT	1	2	2	6	22	29	22	9	19	2	114
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	—	1	—	—	—	2	2	—	—	—	5
Chuvash Republic — Chuvashya	—	—	—	1	1	1	1	—	—	—	4
Perm Territory	1	—	—	1	—	1	—	—	2	—	5
Kirov Region	—	—	—	1	—	—	—	1	1	—	3
Nizhni Novgorod Region	—	—	1	—	5	2	3	1	1	—	13
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	—	—	—	—	2	1	—	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			
31.05.2011	1,003	34,752,345.3	49
30.06.2011	1,000	35,236,597.9	49
31.07.2011	994	35,589,947.1	47
31.08.2011	993	36,427,704.4	47
CENTRAL FEDERAL DISTRICT			
31.05.2011	580	30,507,342.8	27
30.06.2011	578	30,922,564.0	26
31.07.2011	575	31,249,151.1	25
31.08.2011	275	32,033,124.5	25
Moscow and Moscow Region			
31.05.2011	521	30,282,832.4	25
30.06.2011	518	30,692,299.2	25
31.07.2011	515	31,015,500.2	24
31.08.2011	515	31,794,103.2	24
NORTH-WEST FEDERAL DISTRICT			
31.05.2011	70	1,139,616.2	9
30.06.2011	70	1,178,281.1	9
31.07.2011	70	1,178,831.5	9
31.08.2011	70	1,192,253.4	9
SOUTH FEDERAL DISTRICT			
31.05.2011	47	178,923.9	12
30.06.2011	47	182,971.2	11
31.07.2011	46	184,724.4	11
31.08.2011	46	187,445.6	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
31.05.2011	56	56,239.4	19
30.06.2011	56	56,494.9	19
31.07.2011	56	57,760.9	19
31.08.2011	56	59,612.2	20
PRIVOLZHISKY FEDERAL DISTRICT			
31.05.2011	116	1,167,234.6	32
30.06.2011	116	1,180,162.0	32
31.07.2011	116	1,192,269.1	32
31.08.2011	115	1,200,217.7	32
URALS FEDERAL DISTRICT			
31.05.2011	51	798,504.1	10
30.06.2011	50	811,422.4	10
31.07.2011	48	811,711.5	9
31.08.2011	48	814,935.0	9
SIBERIA FEDERAL DISTRICT			
31.05.2011	57	576,221.5	7
30.06.2011	57	571,423.5	8
31.07.2011	57	571,430.1	8
31.08.2011	57	586,163.1	8
FAR EAST FEDERAL DISTRICT			
31.05.2011	26	328,262.7	6
30.06.2011	26	333,278.8	6
31.07.2011	26	344,068.5	6
31.08.2011	26	353,953.0	6

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from October 10 to November 10, 2011
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	23	23	43	136	173	285	683
CENTRAL FEDERAL DISTRICT	7	11	14	50	90	186	358
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	2
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	7	8	7	36	78	177	313
NORTH-WEST FEDERAL DISTRICT	3	3	8	7	8	15	44
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	1	1	3	2	1	11	19
SOUTH FEDERAL DISTRICT	—	3	2	11	12	7	35
Republic of Adigei (Adigeya)	—	2	—	1	1	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	5	2	4	12
Astrakhan Region	—	—	—	1	—	—	1
Volgograd Region	—	—	1	—	3	—	4
Rostov Region	—	—	1	2	6	3	12
NORTH-CAUCASIAN FEDERAL DISTRICT	3	—	1	20	11	3	38
Republic of Daghestan	2	—	—	13	4	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	3	—	4
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	2	2	—	4

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	3	1	6	19	28	43	100
Republic of Bashkortostan	—	—	1	1	3	4	9
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	1	2	3
Republic of Tatarstan (Tatarstan)	1	—	1	5	6	11	24
Udmurt Republic	1	—	—	—	2	1	4
Chuvash Republic — Chuvashya	—	—	1	1	1	1	4
Perm Territory	1	—	1	—	—	2	4
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	—	5	2	4	11
Orenburg Region	—	—	—	3	—	5	8
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	2	7	9	18
Saratov Region	—	—	1	2	4	2	9
Ulyanovsk Region	—	—	—	—	1	—	1
URALS FEDERAL DISTRICT	3	2	5	7	10	15	42
Kurgan Region	1	—	1	2	—	—	4
Sverdlovsk Region	1	—	2	3	5	5	16
Tyumen Region	1	1	1	2	4	5	14
Chelyabinsk Region	—	1	1	—	1	5	8
SIBERIA FEDERAL DISTRICT	3	2	4	15	9	11	44
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	—	2	3	—	1	6
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	1	1	1	3
Irkutsk Region	—	—	1	3	4	—	8
Kemerovo Region	—	—	1	2	—	2	5
Novosibirsk Region	2	1	—	2	—	5	10
Omsk Region	1	—	—	2	—	2	5
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	1	3	7	5	5	22
Republic of Sakha (Yakutia)	—	—	1	1	1	—	3
Kamchatka Territory	—	1	2	—	—	1	4
Primorski Territory	1	—	—	3	2	—	6
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

	31.08.2011						
	2	3	4	5	6	7	
1	total profit (+)/loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles	
RUSSIAN FEDERATION	575,880.3	580,914.8	86.9	5,034.5	13.1	122,897.3	
CENTRAL FEDERAL DISTRICT	528,699.2	532,605.6	86.2	3,906.4	13.8	113,049.2	
Belgorod Region	173.5	173.5	100.0	0.0	0.0	36.1	
Bryansk Region	13.0	13.0	100.0	0.0	0.0	4.5	
Vladimir Region	45.5	45.5	100.0	0.0	0.0	8.1	
Voronezh Region	3.5	3.5	100.0	0.0	0.0	0.6	
Ivanovo Region	34.0	48.3	66.7	14.3	33.3	14.3	
Kaluga Region	184.1	184.1	100.0	0.0	0.0	66.4	
Kostroma Region	1,483.5	1,483.5	100.0	0.0	0.0	168.4	
Kursk Region	264.9	264.9	100.0	0.0	0.0	46.8	
Lipetsk Region	283.3	283.3	100.0	0.0	0.0	69.2	
Moscow Region	890.3	1,379.5	90.0	489.2	10.0	122.2	
Orel Region	109.3	116.1	50.0	6.8	50.0	4.0	
Ryazan Region	137.1	137.1	100.0	0.0	0.0	27.2	
Smolensk Region	39.5	142.8	75.0	103.3	25.0	42.4	
Tambov Region	12.2	12.2	100.0	0.0	0.0	2.8	
Tver Region	110.4	111.6	83.3	1.2	16.7	19.3	
Tula Region	157.2	157.2	100.0	0.0	0.0	33.6	
Yaroslavl Region	185.8	186.2	85.7	0.5	14.3	52.7	
Moscow	524,572.3	527,863.5	85.7	3,291.2	14.3	112,330.7	
NORTH-WEST FEDERAL DISTRICT	13,195.8	13,338.6	92.9	142.8	7.1	3,013.9	
Republic of Karelia	12.8	12.8	100.0	0.0	0.0	2.6	
Republic of Komi	119.8	119.8	100.0	0.0	0.0	19.1	
Arkhangelsk Region	-5.5	0.4	50.0	5.9	50.0	0.1	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	687.8	687.8	100.0	0.0	0.0	198.3	
Kaliningrad Region	524.1	524.1	100.0	0.0	0.0	138.2	

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-63.9	17.3	66.7	81.2	33.3	3.7
Murmansk Region	136.5	136.5	100.0	0.0	0.0	22.4
Novgorod Region	86.2	86.2	100.0	0.0	0.0	8.8
Pskov Region	39.9	39.9	100.0	0.0	0.0	11.4
St. Petersburg	11,658.1	11,713.8	92.3	55.7	7.7	2,609.4
SOUTH FEDERAL DISTRICT	2,076.1	2,111.9	82.6	35.8	17.4	418.3
Republic of Adigei (Adigeya)	60.5	60.5	100.0	0.0	0.0	13.4
Republic of Kalmykia	-7.0	0.0	0.0	7.0	100.0	1.1
Krasnodar Territory	752.6	775.9	78.6	23.3	21.4	138.0
Astrakhan Region	56.6	56.7	80.0	0.1	20.0	8.9
Volgograd Region	183.0	183.0	100.0	0.0	0.0	44.4
Rostov Region	1,030.3	1,035.8	87.5	5.5	12.5	212.5
NORTH-CAUCASIAN FEDERAL DISTRICT	888.4	951.6	91.1	63.2	8.9	233.1
Republic of Dagestan	487.3	488.8	96.9	1.6	3.1	107.0
Republic of Ingushetia	38.4	38.4	100.0	0.0	0.0	18.9
Kabardino-Balkar Republic	132.4	132.4	100.0	0.0	0.0	28.7
Karachai-Cherkess Republic	30.7	32.2	80.0	1.4	20.0	5.0
Republic of Northern Ossetia — Alania	57.6	57.6	100.0	0.0	0.0	18.2
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	142.0	202.1	57.1	60.2	42.9	55.4
PRIVOLZHSKY FEDERAL DISTRICT	10,441.1	10,926.5	88.7	485.4	11.3	2,197.5
Republic of Bashkortostan	286.2	423.8	72.7	137.7	27.3	128.8
Republic of Mariy-El	19.3	19.3	100.0	0.0	0.0	2.4
Republic of Mordovia	74.8	106.1	75.0	31.3	25.0	18.8
Republic of Tatarstan (Tatarstan)	2,715.1	2,715.1	100.0	0.0	0.0	365.5
Udmurt Republic	-65.8	31.4	20.0	97.2	80.0	21.7
Chuvash Republic — Chuvashya	40.0	40.0	100.0	0.0	0.0	10.5
Perm Territory	189.1	189.1	100.0	0.0	0.0	57.0
Kirov Region	215.6	215.6	100.0	0.0	0.0	67.0
Nizhni Novgorod Region	1,209.1	1,209.1	100.0	0.0	0.0	184.7
Orenburg Region	269.4	271.6	88.9	2.3	11.1	59.8
Penza Region	46.9	46.9	100.0	0.0	0.0	3.2
Samara Region	4,852.8	4,945.6	90.0	92.8	10.0	1,131.3
Saratov Region	651.1	651.1	100.0	0.0	0.0	139.3
Ulyanovsk Region	-62.3	61.8	50.0	124.1	50.0	7.6

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	8,436.7	8,646.4	87.5	209.7	12.5	1,650.6
Kurgan Region	85.5	85.5	100.0	0.0	0.0	18.1
Sverdlovsk Region	4,872.3	4,901.3	88.2	29.0	11.8	769.4
Tyumen Region	2,001.9	2,117.8	88.2	115.8	11.8	525.8
Khanty-Mansiysky Autonomous Area — Yugra	1,100.9	1,216.8	77.8	115.8	22.2	306.4
Yamalo-Nenetsky Autonomous Area	0.9	0.9	100.0	0.0	0.0	3.2
Chelyabinsk Region	1,477.0	1,541.8	80.0	64.9	20.0	337.3
SIBERIA FEDERAL DISTRICT	6,342.7	6,470.6	82.5	127.9	17.5	1,033.6
Republic of Altai	157.4	160.8	75.0	3.4	25.0	39.6
Republic of Buryatia	78.6	78.6	100.0	0.0	0.0	6.5
Republic of Tyva	4.1	4.1	100.0	0.0	0.0	1.8
Republic of Khakassia	51.9	53.1	66.7	1.1	33.3	16.3
Altai Territory	214.8	214.8	100.0	0.0	0.0	40.0
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	56.6	56.6	100.0	0.0	0.0	11.8
Irkutsk Region	176.9	176.9	100.0	0.0	0.0	38.2
Kemerovo Region	255.7	263.4	88.9	7.7	11.1	125.3
Novosibirsk Region	5,240.6	5,333.2	70.0	92.6	30.0	703.5
Omsk Region	27.8	50.9	33.3	23.0	66.7	25.4
Tomsk Region	78.2	78.2	100.0	0.0	0.0	25.2
FAR EAST FEDERAL DISTRICT	5,800.3	5,863.6	84.6	63.3	15.4	1,301.0
Republic of Sakha (Yakutia)	—25.5	25.0	50.0	50.5	50.0	16.4
Kamchatka Territory	124.9	130.1	75.0	5.2	25.0	27.6
Primorski Territory	1,558.5	1,558.5	100.0	0.0	0.0	334.8
Khabarovsk Territory	558.5	558.5	100.0	0.0	0.0	89.1
Amur Region	3,456.9	3,456.9	100.0	0.0	0.0	814.2
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	127.0	134.6	80.0	7.6	20.0	18.8
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 6.1.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
30.09.2010	34	54	26	28 (10)	80 (7)
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)
CENTRAL FEDERAL DISTRICT					
30.09.2010	20	28	11	19 (5)	73 (7)
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)
Moscow and Moscow Region					
30.09.2010	18	26	11	18 (5)	72 (7)
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)
NORTH-WEST FEDERAL DISTRICT					
30.09.2010	4	9	2	2 (1)	4
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
SOUTH FEDERAL DISTRICT					
30.09.2010	2	—	2	1	1
31.12.2010	1	—	2	1	1
31.03.2011	1	1	1	2	1
30.06.2011	1	1	1	2	1
NORTH-CAUCASIAN FEDERAL DISTRICT					
30.09.2010	—	—	—	—	—
31.12.2010	—	—	—	—	—
31.03.2011	—	—	—	—	—
30.06.2011	—	—	—	—	—
PRIVOLZHSKY FEDERAL DISTRICT					
30.09.2010	4	8	5	4 (2)	1
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
URALS FEDERAL DISTRICT					
30.09.2010	2	2	3	1 (1)	—
31.12.2010	2	3	2	1 (1)	—
31.03.2011	2	3	2	1 (1)	—
30.06.2011	3	2	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
30.09.2010	—	5	1	1 (1)	1
31.12.2010	—	3	1	2 (2)	1
31.03.2011	—	3	1	2 (2)	1
30.06.2011	—	3	1	2 (2)	1
FAR EAST FEDERAL DISTRICT					
30.09.2010	2	2	2	—	—
31.12.2010	2	2	1	1	—
31.03.2011	2	2	1	1	—
30.06.2011	1	2	1	1	—

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

Table 6.1.9

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

(units)

1	30.06.2011			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	
	July 2	August 3
RUSSIAN FEDERATION	4,645.52	4,914.66
CENTRAL FEDERAL DISTRICT	2,183.99	2,398.43
Belgorod Region	12.43	13.78
Bryansk Region	24.28	21.14
Vladimir Region	22.11	20.23
Voronezh Region	48.99	51.20
Ivanovo Region	9.38	8.29
Kaluga Region	24.39	27.27
Kostroma Region	7.84	8.70
Kursk Region	7.39	16.93
Lipetsk Region	10.25	16.69
Moscow Region	103.66	110.60
Orel Region	13.39	12.45
Ryazan Region	16.41	18.48
Smolensk Region	16.13	19.23
Tambov Region	3.43	4.80
Tver Region	20.63	20.47
Tula Region	20.68	21.09
Yaroslavl Region	21.94	26.61
Moscow	1,800.66	1,980.48
NORTH-WEST FEDERAL DISTRICT	632.32	608.42
Republic of Karelia	6.61	5.73
Republic of Komi	8.99	10.10
Arkhangelsk Region	11.41	13.73
Nenets Autonomous Area	0.17	0.11
Vologda Region	17.31	16.03
Kaliningrad Region	63.56	57.06
Leningrad Region	143.31	138.48
Murmansk Region	13.88	11.02
Novgorod Region	4.95	4.63
Pskov Region	5.33	5.35
St. Petersburg	356.99	346.29
SOUTH FEDERAL DISTRICT	299.61	321.03
Republic of Adigei (Adigeya)	2.16	2.61
Republic of Kalmykia	1.51	1.56
Krasnodar Territory	152.51	165.20
Astrakhan Region	9.45	12.25
Volgograd Region	32.33	31.68
Rostov Region	101.64	107.73
NORTH-CAUCASIAN FEDERAL DISTRICT	114.14	118.99
Republic of Daghestan	23.03	20.63
Republic of Ingushetia	2.11	1.68
Kabardino-Balkar Republic	11.05	11.32
Karachai-Cherkess Republic	3.07	3.50

Table 6.2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	11.02	11.09
Republic of Chechnya	1.75	1.82
Stavropol Territory	62.11	68.93
PRIVOLZHSKY FEDERAL DISTRICT	438.62	470.98
Republic of Bashkortostan	53.59	57.57
Republic of Mariy-El	4.03	5.50
Republic of Mordovia	3.18	4.64
Republic of Tatarstan (Tatarstan)	70.53	72.37
Udmurt Republic	15.64	17.44
Chuvash Republic — Chuvashya	6.94	7.56
Perm Territory	37.06	40.35
Kirov Region	12.71	14.45
Nizhni Novgorod Region	59.45	66.89
Orenburg Region	20.14	21.79
Penza Region	16.17	15.45
Samara Region	102.65	106.21
Saratov Region	24.22	26.29
Ulyanovsk Region	12.32	14.47
URALS FEDERAL DISTRICT	322.31	333.37
Kurgan Region	5.05	5.16
Sverdlovsk Region	134.87	145.26
Tyumen Region	115.89	114.83
Khanty-Mansiysky Autonomous Area — Yugra	51.78	53.87
Yamalo-Nenetsky Autonomous Area	14.95	10.68
Chelyabinsk Region	66.49	68.12
SIBERIA FEDERAL DISTRICT	398.10	416.21
Republic of Altai	0.75	0.82
Republic of Buryatia	16.95	15.97
Republic of Tyva	0.69	0.76
Republic of Khakassia	7.65	8.59
Altai Territory	27.24	29.04
Zabaykalskiy Territory	9.58	9.38
Krasnoyarsk Territory	58.01	60.94
Irkutsk Region	54.73	58.83
Kemerovo Region	37.35	37.93
Novosibirsk Region	110.69	120.91
Omsk Region	54.11	54.06
Tomsk Region	20.35	18.99
FAR EAST FEDERAL DISTRICT	257.40	247.29
Republic of Sakha (Yakutia)	20.32	20.86
Kamchatka Territory	11.82	10.22
Primorski Territory	119.55	111.31
Khabarovsk Territory	69.36	66.86
Amur Region	12.70	13.82
Magadan Region	4.84	4.51
Sakhalin Region	18.09	18.91
Jewish Autonomous Region	0.60	0.65
Chukotka Autonomous Area	0.12	0.15

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	
	July 2	August 3
RUSSIAN FEDERATION	2,817.65	3,522.15
CENTRAL FEDERAL DISTRICT	1,728.88	2,170.21
Belgorod Region	7.14	9.09
Bryansk Region	6.56	8.43
Vladimir Region	16.09	12.36
Voronezh Region	23.46	26.04
Ivanovo Region	4.63	4.71
Kaluga Region	11.08	14.09
Kostroma Region	3.98	5.92
Kursk Region	3.78	14.01
Lipetsk Region	6.14	7.99
Moscow Region	52.34	54.72
Orel Region	4.19	5.97
Ryazan Region	5.78	8.16
Smolensk Region	8.30	11.15
Tambov Region	2.64	3.66
Tver Region	7.22	8.36
Tula Region	8.52	9.83
Yaroslavl Region	11.53	14.17
Moscow	1,545.50	1,951.57
NORTH-WEST FEDERAL DISTRICT	413.99	468.07
Republic of Karelia	3.09	3.84
Republic of Komi	2.44	3.33
Arkhangelsk Region	4.89	7.05
Nenets Autonomous Area	0.01	0.02
Vologda Region	4.78	6.55
Kaliningrad Region	41.05	53.53
Leningrad Region	111.82	113.55
Murmansk Region	5.07	5.87
Novgorod Region	2.69	2.45
Pskov Region	3.72	4.53
St. Petersburg	234.44	267.35
SOUTH FEDERAL DISTRICT	125.01	164.50
Republic of Adigei (Adigeya)	1.47	1.67
Republic of Kalmykia	0.46	0.93
Krasnodar Territory	67.40	87.75
Astrakhan Region	5.85	7.55
Volgograd Region	12.10	16.91
Rostov Region	37.74	49.69
NORTH-CAUCASIAN FEDERAL DISTRICT	25.75	38.79
Republic of Daghestan	4.02	7.10
Republic of Ingushetia	0.11	0.35
Kabardino-Balkar Republic	2.67	4.07
Karachai-Cherkess Republic	0.80	1.10

Table 6.2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	2.54	4.13
Republic of Chechnya	0.22	0.38
Stavropol Territory	15.40	21.65
PRIVOLZHSKY FEDERAL DISTRICT	216.92	268.89
Republic of Bashkortostan	17.53	22.06
Republic of Mariy-El	2.41	3.48
Republic of Mordovia	2.17	2.51
Republic of Tatarstan (Tatarstan)	25.95	33.27
Udmurt Republic	4.91	7.42
Chuvash Republic — Chuvashya	2.85	3.88
Perm Territory	10.99	16.10
Kirov Region	3.31	4.50
Nizhni Novgorod Region	27.98	33.46
Orenburg Region	8.81	11.41
Penza Region	10.80	8.99
Samara Region	79.34	97.71
Saratov Region	14.38	16.85
Ulyanovsk Region	5.51	7.26
URALS FEDERAL DISTRICT	91.82	115.48
Kurgan Region	1.96	3.36
Sverdlovsk Region	42.08	52.08
Tyumen Region	25.18	33.68
Khanty-Mansiysky Autonomous Area — Yugra	10.21	13.42
Yamalo-Nenetsky Autonomous Area	2.71	3.38
Chelyabinsk Region	22.61	26.36
SIBERIA FEDERAL DISTRICT	111.43	150.12
Republic of Altai	0.34	0.73
Republic of Buryatia	4.20	4.72
Republic of Tyva	0.46	0.37
Republic of Khakassia	1.64	2.38
Altai Territory	11.77	15.03
Zabaykalskiy Territory	2.09	2.44
Krasnoyarsk Territory	14.06	18.92
Irkutsk Region	11.43	16.31
Kemerovo Region	9.03	12.06
Novosibirsk Region	31.49	44.14
Omsk Region	19.48	26.06
Tomsk Region	5.47	6.97
FAR EAST FEDERAL DISTRICT	104.97	145.95
Republic of Sakha (Yakutia)	2.20	2.97
Kamchatka Territory	2.11	3.99
Primorski Territory	52.93	78.85
Khabarovsk Territory	23.48	32.54
Amur Region	10.41	9.52
Magadan Region	0.88	1.14
Sakhalin Region	12.69	16.73
Jewish Autonomous Region	0.19	0.17
Chukotka Autonomous Area	0.10	0.04

6.3. Borrowings

Table 6.3-1

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

(millions of rubles)

		31.08.2011											
		customer funds, total		of which:		deposits of legal entities			of which:			individual deposits	
				in rubles	in foreign currency and precious metals	total	of which:		total	of which:		in rubles	in foreign currency
		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	23,367,730	17,853,771	5,513,959	6,319,682	4,804,733	1,514,949	10,701,722	8,752,800	1,948,922				
CENTRAL FEDERAL DISTRICT	14,997,769	10,450,589	4,547,180	5,085,538	3,699,422	1,386,116	5,351,419	3,971,259	1,380,160				
Belgorod Region	127,943	104,911	23,032	18,414	12,191	6,223	74,374	69,195	5,179				
Bryansk Region	51,249	47,309	3,940	2,713	2,644	69	41,250	38,112	3,138				
Vladimir Region	106,754	94,888	11,866	9,285	9,016	269	82,923	74,445	8,478				
Voronezh Region	181,231	160,956	20,275	17,777	12,518	5,259	133,582	123,513	10,069				
Ivanovo Region	55,298	50,677	4,621	2,891	2,874	17	43,936	40,174	3,762				
Kaluga Region	74,331	66,907	7,424	4,902	4,774	128	52,516	48,641	3,875				
Kostroma Region	41,102	38,766	2,336	5,377	5,229	148	29,866	28,271	1,595				
Kursk Region	54,052	50,188	3,864	3,414	3,357	57	41,976	39,308	2,668				
Lipetsk Region	72,838	67,326	5,512	7,492	7,389	103	53,322	50,031	3,291				
Moscow Region	655,032	588,711	66,321	75,680	65,821	9,859	438,269	395,443	42,826				
Orel Region	38,967	36,341	2,626	2,094	1,925	169	31,434	29,681	1,753				
Ryazan Region	69,560	63,308	6,252	5,406	4,353	1,053	51,808	48,370	3,438				
Smolensk Region	56,117	49,728	6,389	4,244	4,067	177	40,699	37,420	3,279				
Tambov Region	42,718	39,856	2,862	2,048	1,930	118	34,293	32,870	1,423				
Tver Region	74,768	67,168	7,600	4,658	4,208	450	55,663	51,636	4,027				
Tula Region	97,978	87,076	10,902	6,681	6,670	11	73,084	67,525	5,559				
Yaroslavl Region	96,270	88,424	7,846	8,059	7,752	307	73,238	67,137	6,101				
Moscow	13,101,561	8,748,049	4,353,512	4,904,403	3,542,704	1,361,699	3,999,186	2,729,487	1,269,699				
NORTH-WEST FEDERAL DISTRICT	2,059,117	1,688,470	370,647	374,756	295,798	78,958	1,202,910	986,968	215,942				
Republic of Karelia	35,046	31,604	3,442	1,595	1,576	19	28,028	25,204	2,824				
Republic of Komi	79,804	74,488	5,316	8,732	8,723	9	60,547	57,305	3,242				

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	99,111	89,887	9,224	18,191	16,555	1,636	66,819	62,937	3,882
Nenets Autonomous Area	3,438	3,283	155	96	96	0	2,761	2,720	41
Vologda Region	101,118	81,877	19,241	16,519	9,743	6,776	62,117	56,633	5,484
Kaliningrad Region	89,731	70,874	18,857	8,552	6,905	1,647	61,508	47,641	13,867
Leningrad Region	82,500	73,157	9,343	3,907	3,446	461	62,116	56,036	6,080
Murmansk Region	77,021	67,311	9,710	5,141	3,698	1,443	59,860	53,975	5,885
Novgorod Region	32,492	28,906	3,586	1,946	1,846	100	23,302	21,093	2,209
Pskov Region	28,867	26,374	2,493	2,299	2,068	231	20,696	19,177	1,519
St. Petersburg	1,433,427	1,143,992	289,435	307,874	241,238	66,636	757,917	586,967	170,950
SOUTH FEDERAL DISTRICT	827,302	753,587	73,715	75,630	71,560	4,070	596,108	545,359	50,749
Republic of Adigei (Adigeya)	10,947	10,354	593	696	694	2	8,705	8,313	392
Republic of Kalmykia	5,114	4,854	260	444	444	0	4,051	3,838	213
Krasnodar Territory	369,787	339,970	29,817	38,078	36,586	1,492	258,053	235,491	22,562
Astrakhan Region	50,389	45,588	4,801	3,688	3,195	493	35,323	32,839	2,484
Vologograd Region	130,159	116,268	13,891	9,821	8,197	1,624	98,587	90,022	8,565
Rostov Region	260,906	236,553	24,353	22,903	22,444	459	191,389	174,856	16,533
NORTH-CAUCASIAN FEDERAL DISTRICT	228,278	211,598	16,680	16,101	15,626	475	164,135	151,239	12,896
Republic of Dagestan	31,058	30,017	1,041	1,304	1,302	2	21,068	20,153	915
Republic of Ingushetia	3,510	3,320	190	172	172	0	2,075	1,933	142
Kabardino-Balkar Republic	21,538	19,780	1,758	940	936	4	15,992	14,934	1,058
Karachai-Cherkess Republic	10,666	8,368	2,298	671	643	28	8,071	5,855	2,216
Republic of Northern Ossetia — Alania	21,285	20,202	1,083	1,063	1,056	7	17,310	16,447	863
Republic of Chechnya	7,230	7,148	82	397	397	0	2,890	2,815	75
Stavropol Territory	132,991	122,763	10,228	11,554	11,120	434	96,729	89,102	7,627
PRIVOLZHSKY FEDERAL DISTRICT	2,214,545	2,015,269	199,276	351,465	342,045	9,420	1,406,089	1,288,728	117,361
Republic of Bashkortostan	308,368	282,492	25,876	106,826	105,844	982	148,766	136,986	11,780
Republic of Mariy-El	25,183	23,351	1,832	2,054	1,796	258	18,711	17,852	859
Republic of Mordovia	36,465	34,207	2,258	3,307	3,213	94	26,263	25,008	1,255
Republic of Tatarstan (Tatarstan)	450,854	408,683	42,171	109,297	108,183	1,114	221,323	202,368	18,955
Udmurt Republic	161,461	146,128	15,333	13,986	13,566	420	110,025	102,539	7,486
Chuvash Republic — Chuvashya	55,812	52,486	3,326	6,284	5,682	602	40,979	39,169	1,810
Perm Territory	136,962	124,425	12,537	29,263	27,772	1,491	79,325	72,124	7,201
Kirov Region	69,214	65,230	3,984	6,565	6,412	153	50,141	47,722	2,419
Nizhni Novgorod Region	271,963	244,985	26,978	18,305	16,285	2,020	190,416	173,276	17,140
Orenburg Region	98,294	91,721	6,573	8,401	7,977	424	70,762	66,011	4,751

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	60,844	57,150	3,694	3,431	3,360	71	47,859	45,451	2,408
Samara Region	334,066	296,209	37,857	31,236	30,156	1,080	243,912	214,514	29,398
Saratov Region	134,023	122,578	11,445	6,857	6,210	647	104,149	95,954	8,195
Ulyanovsk Region	71,036	65,624	5,412	5,653	5,589	64	53,458	49,754	3,704
URALS FEDERAL DISTRICT	1,294,868	1,147,718	147,150	227,417	207,350	20,067	792,614	702,803	89,811
Kurgan Region	26,183	24,845	1,338	1,916	1,689	227	20,209	19,574	635
Sverdlovsk Region	435,539	396,608	38,931	45,453	43,574	1,879	291,472	263,292	28,180
Tyumen Region	590,495	512,571	77,924	157,282	146,573	10,709	319,556	271,230	48,326
Khanty-Mansiysky Autonomous Area — Yugra	287,710	225,993	61,717	66,737	57,094	9,643	162,401	126,292	36,109
Yamalo-Nenetsky Autonomous Area	58,975	56,343	2,632	11,312	10,951	361	37,688	36,169	1,519
Chelyabinsk Region	242,651	213,694	28,957	22,766	15,514	7,252	161,377	148,707	12,670
SIBERIA FEDERAL DISTRICT	1,146,968	1,043,285	103,683	130,571	121,096	9,475	775,720	724,098	51,622
Republic of Altai	4,972	4,795	177	518	518	0	3,746	3,659	87
Republic of Buryatia	34,045	30,157	3,888	2,621	1,975	646	22,908	22,056	852
Republic of Tva	4,622	4,355	267	199	199	0	3,300	3,244	56
Republic of Khakassia	18,779	18,086	693	1,733	1,732	1	13,783	13,221	562
Altai Territory	108,004	98,434	9,570	13,813	12,304	1,509	75,715	71,637	4,078
Zabaykalskiy Territory	36,851	34,727	2,124	2,623	2,610	13	28,068	27,153	915
Krasnoyarsk Territory	195,979	182,231	13,748	27,355	26,990	365	124,087	116,362	7,725
Irkutsk Region	153,343	141,220	12,123	18,172	17,236	936	101,668	95,581	6,087
Kemerovo Region	188,496	172,122	16,374	27,958	25,383	2,575	124,160	116,067	8,093
Novosibirsk Region	229,892	200,311	29,581	21,214	18,188	3,026	150,118	138,167	11,951
Omsk Region	104,449	96,178	8,271	9,480	9,314	166	77,600	71,530	6,070
Tomsk Region	67,536	60,669	6,867	4,885	4,647	238	50,567	45,421	5,146
FAR EAST FEDERAL DISTRICT	598,883	543,255	55,628	58,204	51,836	6,368	412,727	382,346	30,381
Republic of Sakha (Yakutia)	71,453	67,816	3,637	5,490	5,456	34	45,218	43,730	1,488
Kamchatka Territory	39,827	37,046	2,781	2,439	2,318	121	30,051	28,046	2,005
Primorski Territory	183,700	162,712	20,988	19,764	16,903	2,861	121,028	108,227	12,801
Khabarovsk Territory	149,938	135,867	14,071	11,223	10,618	605	113,391	104,935	8,456
Amur Region	48,361	46,165	2,196	3,128	3,106	22	33,440	32,142	1,298
Magadan Region	28,598	24,542	4,056	4,216	4,209	7	16,810	15,830	980
Sakhalin Region	65,620	58,117	7,503	11,552	8,834	2,718	43,275	40,173	3,102
Jewish Autonomous Region	5,852	5,581	271	304	304	0	4,875	4,683	192
Chukotka Autonomous Area	5,534	5,409	125	88	88	0	4,639	4,580	59
OUTSIDE THE RUSSIAN FEDERATION	22,263	3,387	18,876	18,489	3,111	15,378	3,702	275	3,427

Table 6.3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.08.2011		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	353,651.7	3,486,988.3	228,234.1
CENTRAL FEDERAL DISTRICT	225,376.7	2,206,996.6	127,786.5
Belgorod Region	1,413.9	18,364.0	1,381.1
Bryansk Region	305.0	5,585.8	744.0
Vladimir Region	1,312.0	9,034.1	1,340.5
Voronezh Region	1,539.2	24,236.5	2,187.0
Ivanovo Region	108.6	5,246.1	867.2
Kaluga Region	2,265.9	9,914.9	1,096.3
Kostroma Region	156.1	3,136.9	909.5
Kursk Region	848.2	6,556.8	1,152.9
Lipetsk Region	552.4	8,744.7	774.1
Moscow Region	10,213.7	113,193.0	10,477.4
Orel Region	281.2	4,396.6	526.7
Ryazan Region	563.3	8,972.9	993.3
Smolensk Region	932.8	6,664.8	739.2
Tambov Region	1,037.1	3,265.8	420.7
Tver Region	756.7	9,444.2	752.0
Tula Region	443.4	9,855.2	1,014.4
Yaroslavl Region	1,654.8	15,022.3	1,464.9
Moscow	200,992.2	1,945,361.9	100,945.1
NORTH-WEST FEDERAL DISTRICT	25,109.1	329,859.9	13,831.7
Republic of Karelia	343.8	4,135.3	420.4
Republic of Komi	369.6	7,515.0	1,057.6
Arkhangelsk Region	1,477.4	8,445.0	1,441.2
Nenets Autonomous Area	68.6	395.4	64.6
Vologda Region	610.2	14,452.0	1,381.4
Kaliningrad Region	1,907.5	13,122.8	1,233.9
Leningrad Region	560.3	4,513.9	266.8
Murmansk Region	844.1	7,185.9	441.7
Novgorod Region	235.8	5,498.3	410.0
Pskov Region	268.6	4,205.2	329.2
St. Petersburg	18,492.0	260,786.4	6,849.5
SOUTH FEDERAL DISTRICT	9,869.5	124,140.2	17,178.1
Republic of Adigei (Adigeya)	86.1	1,330.2	324.4
Republic of Kalmykia	103.2	425.3	192.2
Krasnodar Territory	4,405.4	60,761.0	8,714.3
Astrakhan Region	458.1	8,247.6	1,127.5
Volgograd Region	1,133.4	16,554.9	1,648.5
Rostov Region	3,683.2	36,821.2	5,171.2
NORTH-CAUCASIAN FEDERAL DISTRICT	3,887.6	38,147.9	4,812.9
Republic of Daghestan	721.8	7,299.9	811.6
Republic of Ingushetia	25.6	1,223.0	43.3
Kabardino-Balkar Republic	259.9	3,170.3	404.0
Karachai-Cherkess Republic	297.3	1,523.4	215.4
Republic of Northern Ossetia — Alania	414.5	2,244.6	295.1
Republic of Chechnya	285.1	3,153.9	87.8
Stavropol Territory	1,883.4	19,532.9	2,955.6

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	38,903.9	321,189.7	22,784.5
Republic of Bashkortostan	4,424.5	33,954.4	1,857.1
Republic of Mariy-El	246.1	3,136.9	391.7
Republic of Mordovia	529.5	4,741.4	389.4
Republic of Tatarstan (Tatarstan)	9,043.4	79,169.2	3,102.0
Udmurt Republic	2,501.6	9,819.6	1,161.6
Chuvash Republic — Chuvashya	458.4	6,496.4	607.8
Perm Territory	2,776.4	31,227.1	2,813.0
Kirov Region	1,410.7	8,880.7	1,169.8
Nizhni Novgorod Region	9,711.6	46,517.0	3,219.4
Orenburg Region	1,050.9	14,308.7	931.8
Penza Region	900.2	6,751.0	975.5
Samara Region	3,485.8	49,950.3	3,709.8
Saratov Region	1,528.4	17,922.0	1,720.1
Ulyanovsk Region	836.3	8,315.0	735.5
URALS FEDERAL DISTRICT	19,360.8	203,809.9	15,039.0
Kurgan Region	149.3	3,277.3	785.4
Sverdlovsk Region	9,655.3	76,193.9	5,460.4
Tyumen Region	2,618.2	86,460.4	4,406.8
Khanty-Mansiysky Autonomous Area — Yugra	1,339.7	37,533.6	2,213.0
Yamalo-Nenetsky Autonomous Area	537.2	7,892.2	847.3
Chelyabinsk Region	6,937.9	37,878.3	4,386.4
SIBERIA FEDERAL DISTRICT	19,035.7	174,683.2	15,338.7
Republic of Altai	75.2	519.5	93.7
Republic of Buryatia	609.0	5,052.0	970.7
Republic of Tyva	162.8	583.5	122.6
Republic of Khakassia	404.7	2,506.6	725.5
Altai Territory	1,441.4	11,605.9	1,361.0
Zabaykalskiy Territory	383.8	4,357.0	936.5
Krasnoyarsk Territory	6,952.3	30,881.6	2,508.0
Irkutsk Region	1,472.5	24,215.0	1,831.0
Kemerovo Region	1,750.5	26,673.5	1,769.8
Novosibirsk Region	4,014.9	45,931.8	2,758.1
Omsk Region	1,254.3	12,667.0	1,435.7
Tomsk Region	514.3	9,689.6	826.1
FAR EAST FEDERAL DISTRICT	12,108.4	88,160.8	11,462.8
Republic of Sakha (Yakutia)	2,166.1	15,718.6	2,006.7
Kamchatka Territory	978.4	5,575.9	828.1
Primorski Territory	5,254.5	30,172.9	2,877.5
Khabarovsk Territory	1,371.5	18,739.7	2,332.0
Amur Region	623.6	6,475.2	1,247.6
Magadan Region	491.6	3,665.1	615.8
Sakhalin Region	958.7	6,852.2	1,374.4
Jewish Autonomous Region	113.6	387.8	105.7
Chukotka Autonomous Area	150.4	573.4	75.1

Table 6.3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.08.2011		
	public organizations	non-public organizations	other
2	3	4	
RUSSIAN FEDERATION	18,990.8	642,723.5	105,594.6
CENTRAL FEDERAL DISTRICT	15,046.4	548,303.9	99,674.2
Belgorod Region	2.3	8,001.8	97.9
Bryansk Region	0.0	113.7	11.3
Vladimir Region	2.7	288.8	6.9
Voronezh Region	2.5	541.7	13.0
Ivanovo Region	1.2	114.2	4.9
Kaluga Region	18.7	1,107.8	32.1
Kostroma Region	0.0	133.0	1.1
Kursk Region	18.2	239.5	3.3
Lipetsk Region	0.0	634.2	68.8
Moscow Region	1,838.6	5,403.6	39.9
Orel Region	0.0	107.0	2.3
Ryazan Region	27.6	307.5	1.8
Smolensk Region	36.3	581.1	7.7
Tambov Region	2.3	198.1	0.2
Tver Region	0.2	462.2	8.0
Tula Region	1,641.9	538.0	10.1
Yaroslavl Region	0.1	351.2	2.3
Moscow	11,454.0	529,180.5	99,362.6
NORTH-WEST FEDERAL DISTRICT	2,236.5	43,538.0	2,410.8
Republic of Karelia	1.7	194.7	4.9
Republic of Komi	24.6	147.4	0.2
Arkhangelsk Region	7.6	2,866.6	1.0
Nenets Autonomous Area	0.0	70.7	0.3
Vologda Region	179.9	4,408.7	56.4
Kaliningrad Region	76.6	1,757.2	81.2
Leningrad Region	2.5	335.6	13.3
Murmansk Region	69.5	1,224.6	3.6
Novgorod Region	0.2	904.1	0.9
Pskov Region	1.0	124.1	10.3
St. Petersburg	1,873.0	31,575.0	2,239.2
SOUTH FEDERAL DISTRICT	85.7	6,597.7	484.5
Republic of Adigei (Adigeya)	0.0	25.8	1.9
Republic of Kalmykia	0.0	1.0	0.0
Krasnodar Territory	59.0	2,159.1	295.1
Astrakhan Region	16.4	556.7	93.7
Volgograd Region	7.3	1,759.7	23.9
Rostov Region	3.1	2,095.4	69.9
NORTH-CAUCASIAN FEDERAL DISTRICT	19.0	547.9	116.9
Republic of Daghestan	0.5	24.5	2.4
Republic of Ingushetia	0.0	31.0	0.2
Kabardino-Balkar Republic	0.0	69.2	3.6
Karachai-Cherkess Republic	0.0	11.8	28.4
Republic of Northern Ossetia — Alania	11.8	38.9	7.1
Republic of Chechnya	0.0	7.0	0.0
Stavropol Territory	6.8	365.4	75.3

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	459.6	19,834.3	544.9
Republic of Bashkortostan	120.4	5,319.7	18.7
Republic of Mariy-El	3.9	133.4	0.5
Republic of Mordovia	0.0	250.0	0.4
Republic of Tatarstan (Tatarstan)	119.9	2,198.0	385.2
Udmurt Republic	1.0	174.6	2.2
Chuvash Republic — Chuvashya	0.2	211.5	0.3
Perm Territory	1.9	4,479.5	36.7
Kirov Region	0.0	624.4	4.9
Nizhni Novgorod Region	122.3	2,330.1	34.0
Orenburg Region	0.0	378.6	18.7
Penza Region	0.6	310.3	0.3
Samara Region	50.6	2,429.4	33.0
Saratov Region	17.2	817.7	8.3
Ulyanovsk Region	21.6	177.1	1.6
URALS FEDERAL DISTRICT	711.1	9,536.7	594.4
Kurgan Region	0.0	70.5	142.6
Sverdlovsk Region	24.5	3,236.4	278.6
Tyumen Region	4.4	3,055.1	11.2
Khanty-Mansiysky Autonomous Area — Yugra	0.3	1,822.3	7.6
Yamalo-Nenetsky Autonomous Area	0.0	74.0	0.0
Chelyabinsk Region	682.1	3,174.7	162.1
SIBERIA FEDERAL DISTRICT	347.4	8,943.2	1,162.6
Republic of Altai	0.0	4.8	0.0
Republic of Buryatia	0.0	260.3	10.5
Republic of Tyva	0.0	153.1	0.0
Republic of Khakassia	0.0	0.1	1.0
Altai Territory	1.1	244.1	4.8
Zabaykalskiy Territory	0.1	50.2	2.5
Krasnoyarsk Territory	169.6	916.5	14.3
Irkutsk Region	12.4	1,206.8	47.0
Kemerovo Region	6.2	2,941.2	64.0
Novosibirsk Region	144.0	2,491.7	973.8
Omsk Region	1.1	189.8	44.4
Tomsk Region	12.9	484.8	0.3
FAR EAST FEDERAL DISTRICT	85.0	5,421.9	606.2
Republic of Sakha (Yakutia)	3.7	74.0	2.4
Kamchatka Territory	10.3	298.5	13.3
Primorski Territory	42.5	2,792.5	138.7
Khabarovsk Territory	10.8	1,000.7	80.6
Amur Region	5.0	84.4	17.4
Magadan Region	12.2	170.6	6.9
Sakhalin Region	0.6	990.0	346.8
Jewish Autonomous Region	0.0	10.5	0.0
Chukotka Autonomous Area	0.0	0.7	0.0

Table 6.3.4

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.08.2011			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	5
RUSSIAN FEDERATION	12,681.1	4,659.9	29,387.9	19,197.1
CENTRAL FEDERAL DISTRICT	11,989.1	686.8	21,319.4	10,748.0
Belgorod Region	2.0	0.0	9.3	168.1
Bryansk Region	3.3	0.0	8.0	53.3
Vladimir Region	1.5	0.0	12.5	72.1
Voronezh Region	14.5	0.0	115.5	80.0
Ivanovo Region	7.5	0.0	6.3	39.7
Kaluga Region	34.0	0.0	33.6	44.1
Kostroma Region	4.3	0.0	6.0	30.9
Kursk Region	4.0	0.0	8.3	21.5
Lipetsk Region	1.9	0.0	11.8	106.7
Moscow Region	117.5	1.1	215.5	1,499.4
Orel Region	0.2	0.0	4.9	19.9
Ryazan Region	6.2	0.0	7.0	142.0
Smolensk Region	2.9	0.0	6.7	18.5
Tambov Region	3.4	0.0	9.0	54.6
Tver Region	1.3	0.0	8.8	37.9
Tula Region	7.8	0.0	19.0	159.5
Yaroslavl Region	2.6	0.0	14.5	37.8
Moscow	11,774.2	685.7	20,822.7	8,162.2
NORTH-WEST FEDERAL DISTRICT	61.8	43.4	2,203.2	564.6
Republic of Karelia	1.1	0.0	2.6	19.1
Republic of Komi	5.3	0.0	14.4	17.9
Arkhangelsk Region	4.7	0.0	12.8	36.4
Nenets Autonomous Area	0.0	0.0	0.4	0.0
Vologda Region	1.3	0.1	29.8	1.3
Kaliningrad Region	19.5	0.0	9.2	159.7
Leningrad Region	3.1	0.0	46.1	14.8
Murmansk Region	0.6	0.0	6.7	9.7
Novgorod Region	6.1	0.0	6.2	59.0
Pskov Region	1.1	0.0	68.2	86.7
St. Petersburg	18.9	43.3	2,007.2	159.9
SOUTH FEDERAL DISTRICT	97.3	3.0	146.8	319.3
Republic of Adigei (Adigeya)	8.2	0.6	1.4	0.1
Republic of Kalmykia	2.0	0.4	28.5	19.9
Krasnodar Territory	61.3	0.5	68.7	110.5
Astrakhan Region	4.6	0.0	4.5	27.7
Volgograd Region	8.4	0.0	17.1	5.0
Rostov Region	12.8	1.5	26.8	156.0
NORTH-CAUCASIAN FEDERAL DISTRICT	148.8	5.7	204.8	912.6
Republic of Daghestan	135.6	0.0	21.1	125.0
Republic of Ingushetia	0.1	0.0	3.3	0.0
Kabardino-Balkar Republic	0.3	0.0	4.8	36.3
Karachai-Cherkess Republic	5.1	0.0	3.8	0.4
Republic of Northern Ossetia — Alania	0.0	0.0	7.2	14.0
Republic of Chechnya	0.0	0.0	6.8	358.3
Stavropol Territory	7.7	5.7	157.8	378.6

Table 6.3.4 (end)

(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	150.4	3,887.5	4,857.4	3,297.7
Republic of Bashkortostan	4.4	3,881.4	440.3	18.1
Republic of Mariy-El	0.4	0.0	5.4	41.1
Republic of Mordovia	2.4	0.0	106.3	70.0
Republic of Tatarstan (Tatarstan)	29.5	5.9	3,955.6	1,847.8
Udmurt Republic	0.2	0.0	28.4	3.6
Chuvash Republic — Chuvashya	2.5	0.0	17.4	28.3
Perm Territory	36.6	0.0	28.1	197.4
Kirov Region	2.2	0.2	27.1	98.5
Nizhni Novgorod Region	31.1	0.0	57.0	295.8
Orenburg Region	14.5	0.0	77.7	217.5
Penza Region	1.7	0.0	29.2	6.7
Samara Region	12.8	0.0	31.2	357.0
Saratov Region	9.6	0.0	17.7	59.7
Ulyanovsk Region	2.4	0.0	35.9	56.2
URALS FEDERAL DISTRICT	48.7	32.3	380.8	1,047.1
Kurgan Region	4.0	0.0	4.9	99.9
Sverdlovsk Region	20.4	4.3	114.0	327.5
Tyumen Region	8.1	28.0	159.0	538.7
Khanty-Mansiysky Autonomous Area — Yugra	2.6	0.5	47.4	195.2
Yamalo-Nenetsky Autonomous Area	3.9	0.0	71.5	292.4
Chelyabinsk Region	16.3	0.0	102.9	81.0
SIBERIA FEDERAL DISTRICT	110.6	0.8	145.6	1,663.9
Republic of Altai	9.4	0.5	1.0	4.6
Republic of Buryatia	2.8	0.1	7.2	22.1
Republic of Tyva	4.8	0.0	0.5	140.2
Republic of Khakassia	6.1	0.1	2.4	26.7
Altai Territory	0.8	0.0	14.3	294.6
Zabaykalskiy Territory	42.3	0.0	5.5	37.7
Krasnoyarsk Territory	16.5	0.0	26.0	183.1
Irkutsk Region	4.9	0.0	13.4	153.8
Kemerovo Region	12.3	0.0	13.2	541.2
Novosibirsk Region	2.9	0.1	41.6	75.6
Omsk Region	5.4	0.0	15.9	78.0
Tomsk Region	2.3	0.0	4.6	106.3
FAR EAST FEDERAL DISTRICT	74.4	0.3	129.9	644.1
Republic of Sakha (Yakutia)	14.9	0.0	17.7	129.6
Kamchatka Territory	0.0	0.0	2.1	0.4
Primorski Territory	10.4	0.0	9.5	10.7
Khabarovsk Territory	12.7	0.3	5.0	99.4
Amur Region	16.5	0.0	8.2	66.5
Magadan Region	2.4	0.0	2.9	315.5
Sakhalin Region	17.5	0.0	82.3	21.5
Jewish Autonomous Region	0.1	0.0	0.7	0.4
Chukotka Autonomous Area	0.0	0.0	1.6	0.0

Table 6.3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.08.2011		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	13,838.8	13,609.9	626,436.1
CENTRAL FEDERAL DISTRICT	12,031.7	4,103.5	553,929.8
Belgorod Region	0.0	41.7	0.0
Bryansk Region	17.2	22.2	0.0
Vladimir Region	71.5	96.6	0.0
Voronezh Region	0.0	75.9	0.0
Ivanovo Region	0.0	42.6	0.0
Kaluga Region	0.0	36.8	0.0
Kostroma Region	25.8	27.9	0.0
Kursk Region	0.0	10.7	0.0
Lipetsk Region	19.8	47.8	0.0
Moscow Region	150.3	395.1	0.0
Orel Region	0.0	18.5	0.0
Ryazan Region	0.0	25.5	0.0
Smolensk Region	0.0	31.1	0.0
Tambov Region	0.0	36.9	0.0
Tver Region	0.0	15.9	0.0
Tula Region	1.8	18.8	0.0
Yaroslavl Region	89.7	78.6	0.0
Moscow	11,655.5	3,080.7	553,929.8
NORTH-WEST FEDERAL DISTRICT	192.9	1,054.8	13,050.0
Republic of Karelia	0.1	61.4	0.0
Republic of Komi	5.0	100.2	0.0
Arkhangelsk Region	6.5	66.5	0.0
Nenets Autonomous Area	0.0	6.7	0.0
Vologda Region	26.1	33.4	0.0
Kaliningrad Region	0.0	75.7	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	20.7	49.3	0.0
Novgorod Region	0.0	99.3	0.0
Pskov Region	0.0	31.5	0.0
St. Petersburg	134.5	537.6	13,050.0
SOUTH FEDERAL DISTRICT	46.6	954.0	6,813.1
Republic of Adigei (Adigeiya)	0.0	26.3	0.0
Republic of Kalmykia	0.0	5.1	0.0
Krasnodar Territory	43.3	357.4	1,500.0
Astrakhan Region	0.0	107.8	0.0
Volgograd Region	0.6	215.9	0.0
Rostov Region	2.7	241.4	5,313.1
NORTH-CAUCASIAN FEDERAL DISTRICT	177.6	531.2	0.0
Republic of Dagestan	0.0	10.4	0.0
Republic of Ingushetia	0.0	19.8	0.0
Kabardino-Balkar Republic	0.0	42.5	0.0
Karachai-Cherkess Republic	0.0	13.3	0.0
Republic of Northern Ossetia — Alania	0.0	30.3	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	177.6	414.8	0.0

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	1,204.8	2,221.2	29,093.2
Republic of Bashkortostan	0.0	200.7	0.0
Republic of Mariy-El	0.0	2.4	0.0
Republic of Mordovia	0.0	27.5	0.0
Republic of Tatarstan (Tatarstan)	46.0	40.9	14,468.8
Udmurt Republic	801.5	65.0	0.0
Chuvash Republic — Chuvashya	0.0	69.8	0.0
Perm Territory	3.0	123.1	0.0
Kirov Region	2.3	45.8	0.0
Nizhni Novgorod Region	104.9	271.4	0.0
Orenburg Region	0.5	163.5	0.0
Penza Region	2.6	190.0	0.0
Samara Region	242.9	706.0	14,624.4
Saratov Region	1.0	126.3	0.0
Ulyanovsk Region	0.2	188.8	0.0
URALS FEDERAL DISTRICT	99.9	1,239.9	20,500.0
Kurgan Region	0.0	24.0	0.0
Sverdlovsk Region	25.2	163.8	11,000.0
Tyumen Region	42.0	676.1	9,500.0
Khanty-Mansiysky Autonomous Area — Yugra	41.5	362.3	6,000.0
Yamalo-Nenetsky Autonomous Area	0.5	214.0	0.0
Chelyabinsk Region	32.6	376.0	0.0
SIBERIA FEDERAL DISTRICT	82.4	2,418.1	50.0
Republic of Altai	0.0	52.3	0.0
Republic of Buryatia	5.4	44.9	50.0
Republic of Tyva	0.0	13.8	0.0
Republic of Khakassia	24.2	33.5	0.0
Altai Territory	5.0	142.3	0.0
Zabaykalskiy Territory	14.1	186.5	0.0
Krasnoyarsk Territory	2.7	157.8	0.0
Irkutsk Region	21.2	389.1	0.0
Kemerovo Region	7.5	535.5	0.0
Novosibirsk Region	0.4	488.2	0.0
Omsk Region	2.0	160.2	0.0
Tomsk Region	0.0	214.0	0.0
FAR EAST FEDERAL DISTRICT	3.0	1,087.2	3,000.0
Republic of Sakha (Yakutia)	0.0	73.6	0.0
Kamchatka Territory	1.6	41.7	0.0
Primorski Territory	0.5	505.3	0.0
Khabarovsk Territory	0.0	142.2	0.0
Amur Region	0.0	118.9	3,000.0
Magadan Region	0.0	69.1	0.0
Sakhalin Region	0.9	71.6	0.0
Jewish Autonomous Region	0.0	35.1	0.0
Chukotka Autonomous Area	0.0	29.9	0.0

Table 6.3.6

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

(millions of rubles)

1	31.08.2011	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	564,224.2	222,464.6
CENTRAL FEDERAL DISTRICT	402,216.6	201,458.2
Belgorod Region	3,475.6	0.0
Bryansk Region	1,057.8	0.0
Vladimir Region	877.0	306.2
Voronezh Region	1,785.5	219.9
Ivanovo Region	296.5	12.8
Kaluga Region	122.7	0.0
Kostroma Region	99.3	6.6
Kursk Region	678.7	0.0
Lipetsk Region	392.5	0.0
Moscow Region	15,473.6	607.0
Orel Region	67.1	2.9
Ryazan Region	215.7	0.0
Smolensk Region	31.7	0.0
Tambov Region	1,102.2	0.0
Tver Region	76.8	25.1
Tula Region	54.0	0.0
Yaroslavl Region	1,146.9	14.3
Moscow	375,263.1	200,263.3
NORTH-WEST FEDERAL DISTRICT	40,127.8	14,730.5
Republic of Karelia	21.6	0.0
Republic of Komi	111.2	0.0
Arkhangelsk Region	389.1	0.0
Nenets Autonomous Area	0.1	0.0
Vologda Region	1,009.4	0.0
Kaliningrad Region	280.6	22.0
Leningrad Region	324.7	0.0
Murmansk Region	459.9	2.4
Novgorod Region	56.8	0.0
Pskov Region	11.7	0.0
St. Petersburg	37,462.7	14,706.1
SOUTH FEDERAL DISTRICT	5,564.0	917.1
Republic of Adigei (Adigeya)	2.7	0.0
Republic of Kalmykia	13.0	0.0
Krasnodar Territory	1,236.7	113.9
Astrakhan Region	56.2	0.0
Volgograd Region	296.9	0.0
Rostov Region	3,958.5	803.2
NORTH-CAUCASIAN FEDERAL DISTRICT	2,897.6	3.4
Republic of Daghestan	290.8	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	520.2	0.0
Karachai-Cherkess Republic	471.7	0.0
Republic of Northern Ossetia — Alania	45.7	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,569.2	3.4

Table 6.3.6 (end)

(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	78,106.1	2,871.1
Republic of Bashkortostan	3,186.6	379.4
Republic of Mariy-El	165.9	2.9
Republic of Mordovia	306.8	0.0
Republic of Tatarstan (Tatarstan)	43,851.1	1,104.1
Udmurt Republic	1,327.6	1.9
Chuvash Republic — Chuvashya	1,232.0	8.2
Perm Territory	3,294.2	27.6
Kirov Region	244.7	0.0
Nizhni Novgorod Region	6,864.0	359.2
Orenburg Region	1,901.4	0.6
Penza Region	650.3	1.3
Samara Region	13,476.4	974.3
Saratov Region	1,051.9	3.2
Ulyanovsk Region	553.3	8.4
URALS FEDERAL DISTRICT	21,467.0	1,813.5
Kurgan Region	370.1	0.0
Sverdlovsk Region	10,870.7	249.6
Tyumen Region	7,943.4	1,563.4
Khanty-Mansiysky Autonomous Area — Yugra	4,713.7	1,527.1
Yamalo-Nenetsky Autonomous Area	627.2	0.0
Chelyabinsk Region	2,282.7	0.5
SIBERIA FEDERAL DISTRICT	10,068.8	518.6
Republic of Altai	57.6	0.0
Republic of Buryatia	78.2	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	2.0	0.0
Altai Territory	1,080.1	13.5
Zabaykalskiy Territory	17.7	0.3
Krasnoyarsk Territory	566.0	0.0
Irkutsk Region	1,196.8	52.4
Kemerovo Region	1,084.9	9.4
Novosibirsk Region	4,107.8	0.0
Omsk Region	1,671.0	443.1
Tomsk Region	206.8	0.0
FAR EAST FEDERAL DISTRICT	3,776.3	152.2
Republic of Sakha (Yakutia)	176.2	3.0
Kamchatka Territory	38.0	0.0
Primorski Territory	2,830.7	21.9
Khabarovsk Territory	323.1	28.0
Amur Region	43.1	0.6
Magadan Region	0.7	0.0
Sakhalin Region	362.4	98.7
Jewish Autonomous Region	2.0	0.0
Chukotka Autonomous Area	0.0	0.0

6.4. Funds Allocations

Table 6.4.1

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

31.08.2011

of which:

(millions of rubles)

	total	of which:										for settlement finality
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	
1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	15,164,221	237,422	182,496	2,094,024	516,148	399,911	928,294	579,956	3,349,837	749,357	3,207,621	3,101,651
CENTRAL FEDERAL DISTRICT	8,293,821	49,233	43,528	857,962	122,596	144,837	444,228	317,371	1,651,744	452,151	2,672,687	1,581,012
Belgorod Region	100,890	313	0	39,960	350	25,472	4,925	770	12,529	1,572	3,804	11,195
Bryansk Region	33,402	0	0	6,314	2,995	5,654	544	274	5,836	808	548	10,429
Vladimir Region	65,006	49	0	25,707	5,412	3,959	1,410	1,051	8,561	1,285	5,352	12,220
Voronezh Region	128,106	26	1	21,261	696	22,862	2,723	2,341	38,298	14,821	5,554	19,524
Ivanovo Region	34,608	8	0	7,141	1,851	715	1,337	275	9,258	4,013	1,758	8,252
Kaluga Region	48,003	20	0	14,728	1,226	1,640	3,491	510	10,159	3,895	1,754	10,580
Kostroma Region	27,044	6	0	6,365	1,645	803	658	118	8,454	348	2,450	6,197
Kursk Region	64,699	0	0	15,352	2,431	11,544	1,190	421	17,685	1,881	1,878	12,317
Lipetsk Region	55,192	17	0	7,374	754	10,196	3,156	506	16,740	1,799	5,662	8,988
Moscow Region	805,933	535	189	84,304	32,860	4,142	38,080	14,782	172,730	41,623	142,316	274,561
Orel Region	52,180	10	1	6,096	994	6,629	11,074	313	20,232	588	1,067	5,177
Ryazan Region	40,338	22	15	13,461	497	4,028	1,279	662	10,597	553	2,530	6,709
Smolensk Region	56,844	30	7	25,698	529	3,376	2,372	628	12,305	962	2,846	8,098
Tambov Region	45,709	1	0	8,481	2,916	11,716	1,187	304	16,191	673	331	3,909
Tver Region	55,300	183	0	22,137	164	4,409	1,198	1,417	14,368	1,062	1,341	9,021
Tula Region	106,586	142	0	17,392	21,343	4,266	6,420	1,347	18,305	2,910	5,622	28,839
Yaroslavl Region	84,085	126	2	17,721	8,746	3,053	1,948	2,297	16,412	1,573	5,919	26,290
Moscow	6,489,896	47,745	43,313	518,470	37,187	20,373	361,236	289,355	1,243,080	371,785	2,481,958	1,118,707

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	1,410,024	16,772	14,775	206,574	94,497	29,334	112,568	93,871	315,676	95,348	119,327	326,057
Republic of Karelia	30,724	268	1	4,311	5,103	694	341	326	3,244	902	1,193	14,342
Republic of Komi	27,479	450	445	2,265	1,508	612	2,083	1,463	6,685	1,488	855	10,070
Arkhangelsk Region	55,293	5,879	5,847	11,069	1,575	1,481	1,756	866	7,855	2,081	3,689	19,042
Nenets Autonomous Area	382	0	0	9	0	0	106	18	31	200	1	17
Vologda Region	72,548	10	0	13,816	2,179	5,017	2,877	532	13,805	1,192	11,341	21,779
Kaliningrad Region	49,284	213	50	9,455	2,650	2,819	2,486	1,329	15,484	1,396	5,679	7,773
Leningrad Region	112,433	762	2	31,785	3,043	9,606	16,791	1,053	19,243	1,503	9,827	18,820
Murmansk Region	32,584	853	350	1,831	3,566	772	604	677	9,868	1,187	2,263	10,963
Novgorod Region	22,199	5	5	3,550	2,551	2,621	1,207	319	3,830	187	358	7,571
Pskov Region	17,089	2	1	4,257	1,196	3,658	949	769	2,721	157	367	3,013
St. Petersburg	990,391	8,330	8,074	124,233	71,126	2,054	83,474	86,537	232,943	85,255	83,755	212,684
SOUTH FEDERAL DISTRICT	858,468	2,677	1,905	160,864	29,702	58,289	39,904	15,112	324,632	20,037	32,188	175,063
Republic of Adigei (Adigeya)	9,274	29	0	2,980	0	1,172	1,176	59	1,330	80	263	2,185
Republic of Kalmykia	3,849	0	0	83	15	1,290	172	64	1,410	259	35	521
Krasnodar Territory	435,564	625	13	48,713	14,802	30,821	25,034	8,879	209,347	9,398	19,973	67,972
Astrakhan Region	14,519	1	0	2,312	523	1,242	1,830	410	4,002	741	1,310	2,148
Volgograd Region	106,968	14	4	25,176	2,665	6,731	4,188	1,355	29,666	2,108	3,331	31,734
Rostov Region	288,294	2,008	1,888	81,600	11,697	17,033	7,504	4,345	78,876	7,451	7,276	70,504
NORTH-CAUCASIAN FEDERAL DISTRICT	165,972	480	111	27,040	14,992	20,489	12,723	3,076	47,839	3,250	8,823	27,260
Republic of Dagestan	16,259	111	47	2,914	33	633	2,592	216	4,180	69	1,553	3,958
Republic of Ingushetia	4,132	25	0	188	0	1,148	944	37	1,697	25	68	0
Kabardino-Balkar Republic	19,718	183	38	4,609	31	3,234	1,203	212	8,235	796	842	373
Karachai-Cherkess Republic	7,675	30	0	2,665	0	1,700	1,112	85	1,581	98	259	145
Republic of Northern Ossetia — Alania	9,585	108	25	1,123	20	1,193	853	212	3,864	312	653	1,247
Republic of Chechnya	6,372	10	0	401	0	2,208	2,579	41	481	26	623	3
Stavropol Territory	102,231	13	1	15,139	14,908	10,373	3,440	2,273	27,802	1,924	4,825	21,534
PRIVOLZHSKY FEDERAL DISTRICT	1,934,375	79,831	74,629	444,268	108,878	74,090	96,041	53,883	421,628	94,448	202,367	358,941
Republic of Bashkortostan	243,918	36,812	36,467	59,317	6,899	5,617	10,030	3,667	58,431	10,453	17,299	35,393
Republic of Mariy-El	31,715	804	802	9,054	3,482	2,430	1,475	441	4,551	832	1,663	6,983
Republic of Mordovia	40,628	23	0	15,527	80	5,739	4,024	367	5,314	542	2,385	6,627

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)	319,508	29,152	28,454	76,508	3,052	14,123	18,756	7,032	64,530	18,030	29,397	58,928
Udmurt Republic	70,862	199	187	17,376	181	2,493	2,230	967	17,900	2,220	3,224	24,072
Chuvash Republic — Chuvashya	79,876	2	0	11,345	11,140	1,641	3,489	857	17,068	15,139	7,249	11,946
Perm Territory	207,908	4,664	4,479	72,606	15,262	1,842	6,957	23,410	36,356	9,344	9,129	28,338
Kirov Region	46,975	6	2	13,412	517	3,443	1,500	894	12,162	1,829	1,798	11,414
Nizhni Novgorod Region	356,561	341	25	60,384	33,983	8,147	7,307	4,291	93,334	11,297	67,801	69,676
Orenburg Region	71,717	5,009	2,352	12,350	2,340	8,055	3,034	3,145	12,475	1,376	2,894	21,039
Penza Region	39,202	30	0	9,090	1,915	5,384	2,494	699	6,867	2,099	1,180	9,444
Samara Region	252,730	1,789	1,419	49,099	23,770	6,083	20,132	5,019	59,320	14,789	47,780	24,949
Saratov Region	125,066	462	422	26,953	5,719	6,045	12,820	1,698	24,704	4,696	3,693	38,276
Ulyanovsk Region	47,709	538	20	11,247	538	3,048	1,793	1,396	8,616	1,802	6,875	11,856
URALS FEDERAL DISTRICT	1,010,008	28,874	17,536	216,586	19,691	16,077	93,076	34,409	231,071	40,448	81,508	248,268
Kurgan Region	24,331	3	0	4,955	833	2,464	806	247	5,397	1,358	1,659	6,609
Sverdlovsk Region	468,939	3,493	326	116,776	9,363	3,257	29,870	11,203	137,864	21,349	40,119	95,645
Tyumen Region	275,549	23,707	17,202	20,273	4,557	3,584	51,279	20,569	48,033	11,733	22,515	69,299
Khanty-Mansiysky Autonomous Area — Yugra	118,959	8,548	8,545	1,942	858	550	28,246	17,134	13,567	3,252	12,579	32,283
Yamalo-Nenetsky Autonomous Area	25,100	4,338	4,032	653	528	12	8,719	931	3,334	1,014	1,186	4,385
Chelyabinsk Region	241,189	1,671	8	74,582	4,938	6,772	11,121	2,390	39,777	6,008	17,215	76,715
SIBERIA FEDERAL DISTRICT	1,111,367	37,845	26,960	153,118	81,314	48,448	89,352	26,056	257,825	35,100	68,273	314,036
Republic of Altai	12,640	5	5	580	51	284	934	77	5,735	245	594	4,135
Republic of Buryatia	23,231	834	310	4,042	1,115	1,000	2,960	259	5,671	731	892	5,727
Republic of Tyva	1,526	289	200	18	15	58	65	44	660	55	56	266
Republic of Khakassia	11,897	608	499	1,407	1,647	1,033	691	106	2,363	218	359	3,465
Altai Territory	121,015	172	0	25,498	3,059	17,197	3,228	1,650	31,272	1,616	1,596	35,727
Zabaykalskiy Territory	23,478	5,159	3,667	438	5,251	268	948	749	5,547	728	368	4,022
Krasnoyarsk Territory	164,370	3,161	2,151	42,022	7,061	7,598	18,688	3,177	34,779	7,077	5,528	35,279
Irkutsk Region	138,163	4,819	4,291	11,816	23,690	3,362	10,785	5,749	32,585	2,303	2,451	40,603
Kemerovo Region	178,288	18,393	14,163	18,335	4,423	2,624	4,467	2,039	42,111	4,764	20,569	60,563
Novosibirsk Region	232,696	748	250	24,239	28,265	8,205	16,844	5,873	61,459	9,256	10,238	67,569
Omsk Region	136,127	30	0	13,580	4,295	4,891	25,770	5,318	24,269	5,899	24,218	27,857
Tomsk Region	67,936	3,627	1,424	11,143	2,442	1,928	3,972	1,015	11,378	2,208	1,404	28,819

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	380,186	21,710	3,052	27,609	44,478	8,347	40,402	36,178	99,423	8,575	22,445	71,019
Republic of Sakha (Yakutia)	65,629	11,239	1,740	2,825	21,627	681	3,213	4,156	10,312	1,179	1,046	9,351
Kamchatka Territory	17,001	225	0	602	2,198	821	988	667	6,223	507	2,202	2,568
Primorski Territory	141,197	92	21	15,896	9,743	2,385	10,330	24,378	31,448	3,567	5,330	38,028
Khabarovsk Territory	88,893	1,950	20	5,096	4,583	606	14,470	5,141	37,465	2,097	6,194	11,291
Amur Region	28,866	1,977	1,251	1,119	3,213	2,801	6,688	317	5,158	219	2,874	4,500
Magadan Region	11,911	5,466	20	954	1,009	764	186	180	1,857	92	880	523
Sakhalin Region	18,884	75	0	970	1,237	132	4,247	1,069	4,197	862	2,316	3,779
Jewish Autonomous Region	1,817	0	0	146	3	157	155	32	567	50	130	577
Chukotka Autonomous Area	5,988	685	0	1	864	0	125	238	2,198	2	1,473	402

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

31.08.2011

of which:

(millions of rubles)

	total	of which:										real estate activities	other activities	for settlement finality	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	11	12				13
1	2	3	4	5	6	7	8	9	10	11	12	13			
RUSSIAN FEDERATION	1,735,989	188,466	119,852	491,282	13,342	15,558	46,598	121,280	331,394	182,648	332,725	12,696			
CENTRAL FEDERAL DISTRICT	967,186	67,180	51,580	143,933	13,042	7,245	35,945	21,643	261,484	143,961	263,945	8,808			
Belgorod Region	23,244	15,192	2,793	7,674	0	0	0	198	168	0	12	0			
Bryansk Region	1,935	0	0	72	0	1,326	0	7	321	209	0	0			
Vladimir Region	2,711	0	0	2,508	0	0	1	58	0	0	144	0			
Voronezh Region	6,184	0	0	1,689	0	380	526	474	587	1,801	727	0			
Ivanovo Region	581	0	0	426	0	0	0	0	145	10	0	0			
Kaluga Region	6,547	0	0	150	0	2,642	0	0	3,167	11	577	0			
Kostroma Region	401	0	0	0	0	0	0	0	247	0	154	0			
Kursk Region	580	0	0	0	0	118	0	0	462	0	0	0			
Lipetsk Region	2,033	0	0	1,657	0	0	0	0	266	0	110	0			
Moscow Region	61,498	0	0	9,038	0	173	5,768	4,263	17,050	5,807	16,756	2,643			
Orel Region	5,282	0	0	3,026	0	3	0	0	292	0	1,961	0			
Ryazan Region	286	0	0	194	0	0	4	0	48	0	40	0			
Smolensk Region	3,435	4	4	2,932	0	0	0	213	53	0	233	0			
Tambov Region	69	0	0	0	0	58	0	0	0	11	0	0			
Tver Region	3,725	0	0	3,593	0	0	0	0	0	0	132	0			
Tula Region	25,303	0	0	11,218	0	0	0	0	21	0	13,854	210			
Yaroslavl Region	3,200	0	0	2,708	46	13	165	0	164	46	58	0			
Moscow	820,172	51,984	48,783	97,049	12,996	2,532	29,481	16,430	238,494	136,066	229,185	5,955			

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	223,388	32,111	16,115	84,740	6	782	5,785	23,424	24,575	27,053	22,839	2,073
Republic of Karelia	2,377	21	21	2,286	0	0	0	0	0	0	70	0
Republic of Komi	4,711	3,565	3,566	105	0	62	0	589	165	0	0	225
Arkhangelsk Region	7,336	398	0	6,827	0	0	0	87	12	0	0	12
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	23,552	0	0	20,807	6	193	6	0	251	1	2,288	0
Kaliningrad Region	29,474	5	5	21,767	0	138	103	1,448	4,938	946	129	0
Leningrad Region	17,012	798	0	5,719	0	282	0	952	230	5,196	3,835	0
Murmansk Region	1,806	0	0	0	0	48	1	911	11	0	835	0
Novgorod Region	12,060	0	0	11,938	0	48	0	0	74	0	0	0
Pskov Region	2,771	0	0	2,771	0	0	0	0	0	0	0	0
St. Petersburg	122,289	27,322	12,523	12,523	0	11	5,675	19,436	18,894	20,910	15,682	1,836
SOUTH FEDERAL DISTRICT	132,231	1,053	1,053	42,574	0	174	1,912	60,201	10,617	4,653	11,043	4
Republic of Adigei (Adigeya)	50	0	0	50	0	0	0	0	0	0	0	0
Republic of Kalmykia	334	0	0	0	0	0	0	0	334	0	0	0
Krasnodar Territory	114,148	216	216	34,499	0	48	955	59,317	5,897	3,440	9,776	0
Astrakhan Region	972	0	0	0	0	0	61	0	6	808	97	0
Volgograd Region	2,449	0	0	1,421	0	0	715	0	229	58	26	0
Rostov Region	14,278	837	837	6,602	0	126	181	885	4,151	348	1,144	4
NORTH-CAUCASIAN FEDERAL DISTRICT	4,435	1,157	0	2,384	0	55	151	51	535	102	0	0
Republic of Dagestan	138	0	0	32	0	0	0	0	19	87	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	913	523	0	78	0	0	0	0	312	0	0	0
Karachai-Cherkess Republic	296	0	0	185	0	0	103	0	8	0	0	0
Republic of Northern Ossetia — Alania	638	623	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	2,351	12	0	2,088	0	55	0	0	196	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	136,953	20,551	10,286	95,478	134	540	2,050	7,308	6,570	2,202	2,099	21
Republic of Bashkortostan	60,108	4,448	2,164	54,290	114	71	185	96	790	0	114	0
Republic of Mariy-El	5,275	880	880	3,760	0	0	0	0	126	509	0	0
Republic of Mordovia	586	0	0	572	0	14	0	0	0	0	0	0

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	25,891	10,599	6,011	9,042	0	47	204	46	3,147	1,388	1,412	6
Udmurt Republic	1,567	0	0	1,307	0	0	0	0	235	25	0	0
Chuvash Republic — Chuvashya	1,490	0	0	342	0	0	1,070	0	8	0	70	0
Perm Territory	9,828	29	0	9,415	0	0	161	0	105	20	98	0
Kirov Region	1,411	0	0	1,409	0	0	0	0	0	2	0	0
Nizhni Novgorod Region	10,724	0	0	5,245	0	0	106	4,469	831	33	25	15
Orenburg Region	4,296	3,435	99	746	0	0	0	0	95	0	20	0
Penza Region	490	0	0	390	0	0	26	0	74	0	0	0
Samara Region	3,722	0	0	1,981	20	15	299	217	711	206	273	0
Saratov Region	3,131	1,132	1,132	1,167	0	393	0	0	333	19	87	0
Ulyanovsk Region	8,434	29	0	5,810	0	0	0	2,480	115	0	0	0
URALS FEDERAL DISTRICT	162,661	21,543	21,179	82,461	0	229	328	6,398	20,564	336	29,712	1,090
Kurgan Region	50	0	0	0	0	0	0	0	0	50	0	0
Sverdlovsk Region	81,337	364	0	46,069	0	0	17	484	15,550	221	18,632	0
Tyumen Region	47,208	21,179	21,179	3,603	0	0	0	5,914	4,324	58	11,040	1,090
Khanty-Mansiysky Autonomous Area — Yugra	18,828	11,184	11,184	0	0	0	0	5,914	631	0	9	1,090
Yamalo-Nenetsky Autonomous Area	5,123	5,088	5,087	0	0	0	0	0	35	0	0	0
Chelyabinsk Region	34,066	0	0	32,789	0	229	311	0	690	7	40	0
SIBERIA FEDERAL DISTRICT	67,792	29,234	18,678	28,077	160	1,390	214	15	4,220	4,027	169	286
Republic of Altai	1,534	0	0	1,288	0	0	0	0	187	59	0	0
Republic of Buryatia	72	66	0	0	0	0	0	0	6	0	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	288	228	0	41	0	11	0	0	0	0	8	0
Altai Territory	2,314	1,151	0	600	0	488	0	0	75	0	0	0
Zabaykalskiy Territory	545	535	0	0	0	0	0	0	10	0	0	0
Krasnoyarsk Territory	8,164	565	18	5,353	0	4	0	0	59	2,177	6	0
Irkutsk Region	3,821	283	0	2,591	0	663	171	0	97	16	0	0
Kemerovo Region	45,798	25,825	18,076	15,587	0	76	0	0	2,858	1,166	0	286
Novosibirsk Region	2,946	584	584	1,240	160	148	0	1	408	286	119	0
Omsk Region	973	0	0	242	0	0	37	0	466	202	26	0
Tomsk Region	1,337	0	0	1,133	0	0	6	14	53	121	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	41,343	15,634	961	11,636	0	5,143	213	2,240	2,829	314	2,920	414
Republic of Sakha (Yakutia)	2,062	1,094	0	955	0	13	0	0	0	0	0	0
Kamchatka Territory	5,940	4,711	0	78	0	373	0	0	0	0	778	0
Primorski Territory	5,823	446	10	585	0	50	10	1,440	1,933	40	905	414
Khabarovsk Territory	17,599	381	0	9,924	0	4,707	0	800	887	274	626	0
Amur Region	6,861	6,849	0	0	0	0	4	0	8	0	0	0
Magadan Region	323	119	0	94	0	0	0	0	0	0	110	0
Sakhalin Region	1,012	951	951	0	0	0	0	0	0	0	61	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	1,723	1,084	0	0	0	0	199	0	0	0	440	0

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.3

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

31.08.2011

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	12,198,795	248,324	157,737	2,297,827	507,454	1,036,842	1,165,748	671,394	2,793,812	1,321,629	1,980,067	175,698	
CENTRAL FEDERAL DISTRICT	5,985,933	55,738	25,249	721,928	179,957	366,402	602,517	356,652	1,338,249	873,298	1,409,614	81,578	
Belgorod Region	213,903	18,378	0	68,884	609	96,544	4,173	1,388	12,026	4,575	6,572	754	
Bryansk Region	34,759	0	0	9,861	2,908	10,830	551	510	7,199	1,491	812	597	
Vladimir Region	61,082	64	0	24,215	2,360	11,810	1,832	1,277	10,750	3,151	4,963	660	
Voronezh Region	151,875	107	0	29,682	1,973	42,182	4,571	3,030	33,722	22,457	13,091	1,060	
Ivanovo Region	39,357	113	63	12,308	1,437	2,495	2,215	384	11,992	5,045	2,797	571	
Kaluga Region	58,213	17	0	19,961	2,419	7,675	4,184	732	10,092	10,244	2,402	487	
Kostroma Region	25,432	17	0	6,850	235	2,469	1,376	428	10,843	648	2,181	385	
Kursk Region	91,289	5,000	0	25,056	1,189	29,270	6,594	3,597	16,607	1,405	1,832	739	
Lipetsk Region	88,342	428	0	19,087	258	32,231	5,233	938	20,766	3,288	5,663	450	
Moscow Region	637,846	2,960	2,306	102,761	34,292	20,556	48,028	17,617	190,303	61,461	150,517	9,351	
Orel Region	64,589	8	0	7,060	802	21,020	21,893	550	10,759	1,001	1,111	385	
Ryazan Region	57,433	60	46	17,558	225	18,252	1,476	1,289	11,994	1,669	4,532	378	
Smolensk Region	51,314	157	7	17,918	690	8,845	2,950	1,024	15,187	1,437	2,588	518	
Tambov Region	62,346	1	0	18,377	827	19,913	1,036	425	17,750	2,955	816	246	
Tver Region	46,347	182	0	17,858	696	9,454	1,719	1,119	11,532	1,235	2,091	461	
Tula Region	69,840	152	0	19,288	2,653	11,937	6,218	2,416	16,534	4,137	4,821	1,684	
Yaroslavl Region	102,353	534	0	35,674	14,897	9,889	3,567	2,069	19,261	2,863	11,849	1,750	
Moscow	4,129,613	27,560	22,827	269,529	111,487	11,028	484,901	317,859	910,933	744,236	1,190,978	61,102	

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	1,331,229	18,332	8,670	277,730	66,366	76,904	159,963	111,186	317,754	106,293	175,242	21,459
Republic of Karelia	19,370	223	0	9,088	2,069	1,378	207	424	3,331	647	1,677	326
Republic of Komi	23,710	547	525	4,648	555	1,537	2,604	1,224	8,501	2,375	1,171	548
Arkhangelsk Region	50,572	112	111	16,803	2,923	7,184	1,848	2,849	10,057	2,458	5,426	912
Nenets Autonomous Area	635	0	0	7	0	0	166	51	61	340	8	2
Vologda Region	75,551	6	0	22,868	1,685	11,758	3,881	1,284	18,995	2,247	11,538	1,289
Kaliningrad Region	76,166	965	0	14,303	3,537	8,210	6,641	4,097	22,240	7,113	8,382	678
Leningrad Region	139,349	7,669	1	45,895	4,178	23,702	21,322	3,096	15,781	3,709	12,599	1,398
Murmansk Region	26,098	505	130	1,789	2,353	1,707	700	1,369	11,230	1,790	4,099	556
Novgorod Region	25,350	169	5	5,727	1,468	10,542	1,568	483	3,925	390	769	309
Pskov Region	23,615	1	1	7,640	267	8,302	1,445	831	4,118	185	652	174
St. Petersburg	871,448	8,135	7,897	148,967	47,331	2,584	119,747	95,529	219,578	85,379	128,929	15,269
SOUTH FEDERAL DISTRICT	842,420	4,070	2,430	210,715	47,585	168,865	73,203	35,218	207,111	38,154	47,701	9,798
Republic of Adigei (Adigeya)	13,533	42	0	4,919	15	2,317	1,229	96	4,294	67	471	83
Republic of Kalmykia	6,451	1	0	133	31	3,027	220	90	1,835	904	184	26
Krasnodar Territory	420,529	1,218	13	77,334	24,329	101,752	46,813	27,028	101,233	13,502	23,377	3,943
Astrakhan Region	27,482	1	0	2,383	815	2,540	8,928	498	6,276	4,311	1,621	109
Volgograd Region	99,790	3	2	28,391	1,492	15,017	6,950	2,156	28,053	8,105	7,493	2,130
Rostov Region	274,635	2,805	2,415	97,553	20,903	44,212	9,065	5,350	65,420	11,265	14,555	3,507
NORTH-CAUCASIAN FEDERAL DISTRICT	206,523	1,156	122	50,734	4,551	47,909	22,355	5,372	54,948	5,915	11,315	2,268
Republic of Dagestan	22,624	168	31	5,922	68	3,089	3,548	1,211	6,485	252	1,508	373
Republic of Ingushetia	5,289	50	25	309	0	1,745	985	63	2,023	41	73	0
Kabardino-Balkar Republic	29,142	396	44	8,555	123	6,423	1,176	427	9,447	1,201	1,368	26
Karachai-Cherkess Republic	18,806	56	0	9,077	14	4,899	987	246	3,002	139	378	8
Republic of Northern Ossetia — Alania	15,822	394	22	5,162	44	1,977	1,061	390	5,307	393	914	180
Republic of Chechnya	17,029	11	0	1,199	0	2,918	10,389	178	688	180	1,466	0
Stavropol Territory	97,811	81	0	20,511	4,302	26,858	4,209	2,857	27,995	3,709	5,608	1,681
PRIVOLZHSKY FEDERAL DISTRICT	1,774,396	53,012	44,738	549,345	82,975	207,998	110,785	61,863	360,616	161,294	165,485	21,023
Republic of Bashkortostan	163,236	31,047	28,334	48,729	3,269	14,836	8,498	3,031	30,429	10,649	10,806	1,942
Republic of Mariy-El	33,653	4	0	15,182	792	7,327	2,014	381	4,843	926	1,701	483
Republic of Mordovia	60,282	41	0	25,994	79	18,914	3,052	673	6,246	1,292	3,661	330

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)	356,294	6,565	5,982	106,683	5,666	51,479	27,741	10,417	61,536	42,020	40,445	3,742
Udmurt Republic	69,629	399	374	28,433	378	7,495	3,392	1,250	19,148	3,756	3,960	1,418
Chuvash Republic — Chuvashya	95,405	68	0	13,048	12,101	5,225	4,227	960	19,230	19,522	20,289	735
Perm Territory	192,859	4,951	4,417	64,677	12,700	6,605	16,002	11,201	40,902	19,366	14,546	1,909
Kirov Region	46,939	6	2	16,890	645	10,020	1,939	1,120	11,837	2,501	1,286	695
Nizhni Novgorod Region	264,559	412	91	89,791	30,648	19,432	7,832	17,002	58,799	18,811	17,653	4,179
Orenburg Region	79,761	4,849	2,353	27,617	371	18,549	2,328	3,952	13,514	2,915	4,225	1,441
Penza Region	49,964	0	0	10,820	2,497	15,097	3,134	1,280	11,176	3,135	2,374	451
Samara Region	224,374	1,337	956	54,400	7,834	13,614	19,899	8,273	54,192	25,874	37,398	1,553
Saratov Region	86,082	2,350	2,202	24,135	5,849	10,984	8,742	1,268	19,911	6,736	4,669	1,438
Ulyanovsk Region	51,359	983	27	22,946	146	8,421	1,985	1,055	8,853	3,791	2,472	707
URALS FEDERAL DISTRICT	843,238	36,082	24,327	272,690	26,973	37,981	78,393	35,506	192,629	70,221	76,053	16,710
Kurgan Region	22,767	1	0	5,728	997	4,655	1,078	443	6,155	1,753	1,766	191
Sverdlovsk Region	369,847	3,417	83	143,661	9,197	9,267	24,604	18,051	92,996	33,461	28,943	6,250
Tyumen Region	234,288	31,065	24,237	19,945	9,796	7,792	43,542	14,534	51,356	23,115	28,278	4,865
Khanty-Mansiysky Autonomous Area — Yugra	85,004	5,597	4,434	2,756	2,489	1,068	24,223	11,796	13,071	7,887	13,945	2,172
Yamalo-Nenetsky Autonomous Area	42,588	6,368	6,345	972	1,613	10	8,408	1,061	19,414	2,566	1,944	232
Chelyabinsk Region	216,336	1,599	7	103,356	6,983	16,267	9,169	2,478	42,122	11,892	17,066	5,404
SIBERIA FEDERAL DISTRICT	892,729	58,142	43,612	169,265	45,640	109,283	90,165	42,847	236,647	53,531	68,157	19,052
Republic of Altai	13,112	53	51	534	194	605	1,013	179	7,450	635	2,084	365
Republic of Buryatia	24,200	2,234	1,553	5,908	334	2,158	2,454	296	7,335	1,665	1,410	406
Republic of Tyva	2,544	1,183	683	79	29	198	64	130	744	58	40	19
Republic of Khakassia	9,951	937	757	2,821	618	1,757	464	141	2,199	274	489	251
Altai Territory	112,917	616	0	23,105	2,540	37,967	7,205	2,928	28,274	3,846	4,018	2,418
Zabaykalskiy Territory	16,597	3,313	2,395	1,034	2,210	520	1,074	624	6,123	784	709	206
Krasnoyarsk Territory	133,258	3,719	1,242	34,646	6,314	18,365	19,311	5,813	29,079	8,556	5,700	1,755
Irkutsk Region	100,150	6,036	5,635	18,918	7,936	5,490	11,546	5,430	29,470	4,340	8,182	2,802
Kemerovo Region	145,690	36,479	28,422	19,953	2,510	6,812	7,127	3,598	37,804	6,991	21,715	2,701
Novosibirsk Region	194,198	582	324	35,661	17,887	16,764	17,162	20,655	55,098	13,983	12,162	4,244
Omsk Region	91,254	30	0	15,473	3,385	14,120	19,224	1,700	20,076	8,294	7,051	1,901
Tomsk Region	48,858	2,960	2,550	11,134	1,683	4,526	3,521	1,353	12,995	4,105	4,597	1,984

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	322,327	21,792	8,589	45,425	53,407	21,500	28,367	22,750	85,855	12,923	26,498	3,810
Republic of Sakha (Yakutia)	77,992	12,078	6,740	3,661	32,330	1,051	2,908	5,929	15,609	1,965	1,727	734
Kamchatka Territory	21,881	10	0	1,489	2,551	3,833	728	1,066	6,995	924	4,169	116
Primorski Territory	87,768	48	9	25,076	4,372	4,749	4,879	9,856	26,797	4,467	5,900	1,624
Khabarovsk Territory	71,652	843	9	10,199	6,024	3,784	12,868	4,154	19,250	4,350	9,384	796
Amur Region	26,175	1,877	1,357	2,297	3,875	6,622	3,680	405	5,965	276	953	225
Magadan Region	11,763	6,010	20	740	1,064	518	175	241	1,966	111	894	44
Sakhalin Region	18,140	493	454	1,581	2,402	243	2,818	851	5,979	758	2,787	228
Jewish Autonomous Region	2,580	0	0	349	11	700	186	70	970	67	184	43
Chukotka Autonomous Area	4,376	434	0	33	778	0	125	178	2,323	5	500	0

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.4

Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use¹

31.08.2011
(millions of rubles)

	of which:											for settlement finality
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communi- cations	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	
1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	3,129,891	392,039	218,436	725,585	32,814	43,145	189,643	218,513	486,174	506,629	534,196	1,153
CENTRAL FEDERAL DISTRICT	1,807,042	130,795	115,667	208,001	27,063	17,477	146,431	73,776	357,090	401,470	444,485	454
Belgorod Region	21,097	13,565	2,327	4,447	0	1,945	0	205	246	556	133	0
Bryansk Region	2,631	0	0	127	0	1,784	0	12	528	180	0	0
Vladimir Region	3,288	33	0	2,612	0	266	49	62	53	0	213	0
Voronezh Region	14,295	0	0	2,994	0	643	955	1,737	276	3,154	4,536	0
Ivanovo Region	5,337	0	0	4,659	0	0	162	17	264	235	0	0
Kaluga Region	8,523	0	0	301	0	3,277	1,106	0	1,484	1,774	581	0
Kostroma Region	1,837	0	0	595	0	6	0	0	803	0	433	0
Kursk Region	3,100	0	0	1,219	0	118	0	0	592	1,145	26	0
Lipetsk Region	3,532	0	0	2,745	0	83	0	0	569	0	135	0
Moscow Region	150,948	0	0	17,558	5	3,015	17,862	34,425	34,094	20,262	23,620	107
Orel Region	3,956	0	0	2,722	0	251	598	0	107	0	278	0
Ryazan Region	6,305	0	0	1,154	0	375	798	0	71	233	3,674	0
Smolensk Region	1,720	4	4	615	0	0	604	218	154	63	62	0
Tambov Region	2,214	0	0	2,132	13	58	0	0	0	11	0	0
Tver Region	6,370	8	0	5,753	0	322	12	0	1	0	274	0
Tula Region	30,989	4	0	14,908	0	320	0	477	174	32	15,073	1
Yaroslavl Region	13,489	2,525	2,525	9,531	46	88	478	0	128	548	145	0
Moscow	1,527,411	114,656	110,811	133,928	26,999	4,926	123,807	36,623	317,545	373,277	395,304	346

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	417,558	39,992	25,078	136,999	121	4,062	25,145	56,762	66,605	55,134	32,400	338
Republic of Karelia	12,743	128	106	11,687	0	10	0	160	135	319	304	0
Republic of Komi	3,814	1,981	1,981	1,300	0	137	0	232	164	0	0	0
Arkhangelsk Region	12,901	6,165	5,305	6,094	0	0	0	120	193	0	329	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	30,682	0	0	27,315	4	333	407	0	345	13	2,265	0
Kaliningrad Region	45,461	1,093	5	32,697	0	1,361	102	5,501	1,967	1,769	971	0
Leningrad Region	25,564	6,231	0	7,442	0	305	590	3,686	287	6,124	899	0
Murmansk Region	8,183	0	0	13	0	176	87	4,461	99	411	2,936	0
Novgorod Region	7,860	0	0	7,516	0	238	0	0	46	0	60	0
Pskov Region	3,696	2,363	2,364	1,095	0	38	0	0	188	12	0	0
St. Petersburg	266,654	22,029	15,317	41,843	117	1,464	23,959	42,601	63,181	46,486	24,636	338
SOUTH FEDERAL DISTRICT	159,091	2,220	2,031	53,380	4,704	680	4,688	64,128	8,710	15,069	5,512	0
Republic of Adigei (Adigeya)	134	0	0	134	0	0	0	0	0	0	0	0
Republic of Kalmykia	554	0	0	0	0	0	0	0	376	178	0	0
Krasnodar Territory	109,079	236	216	24,443	4,704	476	1,771	61,173	3,553	9,484	3,239	0
Astrakhan Region	3,669	0	0	100	0	0	442	144	244	1,666	1,073	0
Volgograd Region	11,268	0	0	8,465	0	6	2,293	0	351	109	44	0
Rostov Region	34,387	1,984	1,815	20,237	0	198	182	2,813	4,186	3,631	1,156	0
NORTH-CAUCASIAN FEDERAL DISTRICT	12,185	2,722	0	7,780	0	671	233	139	486	43	111	0
Republic of Dagestan	770	0	0	418	0	0	59	87	112	37	57	0
Republic of Ingushetia	919	0	0	919	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2,406	1,133	0	1,127	0	0	0	0	146	0	0	0
Karachai-Cherkess Republic	852	0	0	727	0	0	101	0	24	0	0	0
Republic of Northern Ossetia — Alania	1,811	1,576	0	218	0	11	0	0	0	6	0	0
Republic of Chechnya	101	0	0	0	0	0	49	52	0	0	0	0
Stavropol Territory	5,326	12	0	4,372	0	660	24	0	204	0	54	0
PRIVOLZHSKY FEDERAL DISTRICT	241,064	67,728	20,512	118,120	914	1,629	7,479	8,586	14,493	11,433	10,677	5
Republic of Bashkortostan	45,900	4,453	2,164	35,669	167	630	1,921	0	1,134	0	1,926	0
Republic of Mariy-El	2,868	0	0	1,777	0	307	0	0	207	577	0	0
Republic of Mordovia	215	0	0	191	0	24	0	0	0	0	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)	62,935	18,684	13,716	18,440	0	111	2,151	223	8,270	8,974	6,077	5
Udmurt Republic	1,541	0	0	1,327	0	0	0	0	176	38	0	0
Chuvash Republic — Chuvashya	1,895	0	0	605	0	0	1,069	0	67	33	121	0
Perm Territory	55,297	34,366	0	19,669	0	0	1,031	0	147	72	12	0
Kirov Region	4,288	0	0	4,213	0	42	0	2	9	2	20	0
Nizhni Novgorod Region	16,713	0	0	8,649	0	0	114	5,098	1,677	406	769	0
Orenburg Region	15,341	6,247	654	8,498	0	0	0	0	586	0	10	0
Penza Region	748	0	0	560	0	59	78	0	51	0	0	0
Samara Region	14,012	2,886	2,886	4,802	747	63	1,115	262	1,418	1,069	1,650	0
Saratov Region	2,757	1,092	1,092	455	0	393	0	77	410	238	92	0
Ulyanovsk Region	16,554	0	0	13,265	0	0	0	2,924	341	24	0	0
URALS FEDERAL DISTRICT	234,661	35,272	28,467	105,364	0	474	4,152	11,843	27,342	14,685	35,461	68
Kurgan Region	110	0	0	29	0	0	0	0	31	50	0	0
Sverdlovsk Region	120,364	1,425	0	72,133	0	0	355	2,126	19,151	2,603	22,571	0
Tyumen Region	74,844	28,467	28,467	2,613	0	245	2,686	9,437	6,599	11,885	12,844	68
Khanty-Mansiysky Autonomous Area — Yugra	17,400	7,791	7,791	17	0	0	5	9,242	270	0	7	68
Yamalo-Nenetsky Autonomous Area	23,601	5,974	5,974	0	0	0	84	195	5,807	11,541	0	0
Chelyabinsk Region	39,343	5,380	0	30,589	0	229	1,111	280	1,561	147	46	0
SIBERIA FEDERAL DISTRICT	159,944	60,078	25,001	77,669	0	2,670	1,200	390	8,284	8,036	1,617	0
Republic of Altai	4,818	435	0	2,889	0	0	0	0	553	941	0	0
Republic of Buryatia	1,489	142	0	256	0	989	0	0	6	0	96	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	3,895	604	0	3,273	0	10	0	0	0	0	8	0
Altai Territory	4,107	1,282	0	1,706	0	640	0	31	128	9	311	0
Zabaykalskiy Territory	1,553	1,549	0	0	0	0	4	0	0	0	0	0
Krasnoyarsk Territory	28,365	2,235	0	20,997	0	16	7	24	30	4,905	151	0
Irkutsk Region	24,170	1,176	0	21,343	0	782	197	299	333	29	11	0
Kemerovo Region	71,486	50,715	23,061	15,629	0	80	0	0	3,971	1,091	0	0
Novosibirsk Region	7,975	1,940	1,940	2,781	0	148	687	6	1,530	403	480	0
Omsk Region	8,934	0	0	6,513	0	6	305	17	998	535	560	0
Tomsk Region	3,152	0	0	2,281	0	0	0	13	735	123	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	98,346	53,234	1,680	18,274	12	15,482	315	2,886	3,164	759	3,932	288
Republic of Sakha (Yakutia)	38,982	36,034	1,182	2,898	0	7	0	0	4	0	39	0
Kamchatka Territory	5,774	3,710	0	78	0	643	0	0	1	535	807	0
Primorski Territory	9,155	2,419	13	1,083	0	133	164	2,092	1,348	112	1,516	288
Khabarovsk Territory	32,634	202	0	14,111	0	14,699	10	755	1,802	112	943	0
Amur Region	9,269	9,257	0	0	12	0	0	0	0	0	0	0
Magadan Region	408	46	0	104	0	0	0	0	9	0	249	0
Sakhalin Region	598	484	485	0	0	0	0	39	0	0	75	0
Jewish Autonomous Region	11	0	0	0	0	0	0	0	0	0	11	0
Chukotka Autonomous Area	1,515	1,081	0	0	0	0	141	0	0	0	293	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

31.08.2011

(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	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	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	
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
1																		
RUSSIAN FEDERATION	3,594,149	342,786	104,392	1,842	3,397,225	366,138	192,036	5,477	309,129	27,915	11,992	470						
CENTRAL FEDERAL DISTRICT	1,405,166	63,866	66,936	737	1,185,098	72,159	106,749	1,808	86,114	3,606	7,792	167						
Belgorod Region	24,723	3,849	280	0	35,895	4,358	542	36	3,718	225	188	36						
Bryansk Region	13,520	4,812	502	453	15,905	4,139	787	612	1,416	205	0	0						
Vladimir Region	18,864	3,034	25	0	26,457	4,497	934	64	1,298	295	11	9						
Voronezh Region	60,818	5,184	1,039	0	71,592	10,179	2,916	3	2,530	177	3	0						
Ivanovo Region	19,834	3,165	25	0	20,407	3,093	259	17	2,331	125	0	0						
Kaluga Region	18,648	2,834	2,188	18	20,201	2,318	2,614	20	803	85	0	0						
Kostroma Region	13,783	2,466	401	0	17,415	3,170	1,401	0	1,784	181	152	0						
Kursk Region	27,895	6,086	118	0	32,190	4,136	144	0	4,460	224	0	0						
Lipetsk Region	22,000	2,671	369	0	37,383	2,977	585	20	7,379	123	0	0						
Moscow Region	168,413	5,374	10,984	130	140,537	6,274	18,101	331	13,872	473	260	4						
Orel Region	15,928	2,213	230	0	17,163	1,884	315	0	2,070	37	0	0						
Ryazan Region	20,740	4,034	74	6	28,800	4,113	1,160	13	2,222	187	33	1						
Smolensk Region	23,182	3,600	244	0	33,042	3,851	371	63	1,616	197	0	0						
Tambov Region	16,970	1,384	58	0	21,732	1,931	58	0	1,192	41	0	0						
Tver Region	16,016	2,062	14	0	15,323	2,421	43	1	1,085	84	0	0						
Tula Region	35,105	3,337	55	0	36,377	4,055	672	43	1,372	223	23	0						
Yaroslavl Region	33,753	3,641	384	0	31,960	3,701	620	12	4,284	543	44	9						
Moscow	854,974	4,120	49,946	130	582,719	5,062	75,227	573	32,682	181	7,078	108						
NORTH-WEST FEDERAL DISTRICT	392,560	25,931	13,816	246	401,775	23,323	34,897	608	32,202	2,647	1,805	23						
Republic of Karelia	11,924	981	63	0	10,938	740	1,504	0	597	25	111	0						
Republic of Komi	11,586	2,985	651	0	15,685	3,475	1,262	0	1,993	394	339	0						

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	22,848	4,932	0	0	19,386	2,982	252	3	2,482	228	140	0
Nenets Autonomous Area	113	68	0	0	128	127	0	0	5	5	0	0
Vologda Region	35,893	8,535	377	6	38,469	5,529	519	8	9,160	913	17	0
Kaliningrad Region	21,517	1,542	1,763	44	34,951	2,012	6,845	57	5,257	354	266	3
Leningrad Region	29,259	1,040	3,937	0	44,009	1,637	3,686	6	1,701	358	48	5
Murmansk Region	13,789	1,290	686	0	17,137	1,728	3,073	19	2,132	115	92	0
Novgorod Region	8,009	1,082	0	0	4,585	1,250	230	0	332	78	4	0
Pskov Region	8,583	1,169	0	0	13,256	1,343	287	0	1,437	33	276	0
St. Petersburg	229,152	2,375	6,339	196	203,359	2,627	17,239	515	7,111	149	512	15
SOUTH FEDERAL DISTRICT	286,048	43,694	6,241	165	341,224	47,065	11,440	352	52,349	4,387	253	52
Republic of Adigei (Adigeya)	5,666	624	50	0	9,844	1,077	108	0	2,965	79	3	0
Republic of Kalmykia	2,646	1,240	0	0	4,196	2,211	0	0	273	186	0	0
Krasnodar Territory	132,100	22,094	4,231	139	191,487	20,512	7,287	246	36,094	1,879	38	18
Astrakhan Region	10,107	3,686	23	0	12,721	4,731	157	13	770	156	10	10
Volgograd Region	33,621	3,893	187	26	36,402	5,877	468	33	3,607	948	1	0
Rostov Region	101,908	12,157	1,750	0	86,574	12,657	3,420	60	8,640	1,139	201	24
NORTH-CAUCASIAN FEDERAL DISTRICT	91,172	14,877	707	29	120,852	19,731	2,256	20	8,493	1,567	7	0
Republic of Dagestan	11,026	2,141	13	13	17,343	3,493	359	14	908	72	0	0
Republic of Ingushetia	2,197	1,167	0	0	2,554	1,833	0	0	169	169	0	0
Kabardino-Balkar Republic	16,859	2,590	262	0	24,202	3,038	1,144	0	657	157	7	0
Karachai-Cherkess Republic	6,026	683	241	0	10,205	1,284	531	0	749	156	0	0
Republic of Northern Ossetia — Alania	8,061	955	0	0	10,763	1,112	11	0	1,354	78	0	0
Republic of Chechnya	3,367	255	99	0	10,874	430	101	0	277	16	0	0
Stavropol Territory	43,636	7,086	92	16	44,911	8,541	110	6	4,379	919	0	0
PRIVOLZHSKY FEDERAL DISTRICT	605,446	72,937	4,748	238	653,244	77,248	13,050	885	62,348	6,419	1,010	114
Republic of Bashkortostan	50,771	4,956	715	1	48,936	5,681	2,486	0	5,619	429	0	0
Republic of Mariy-El	11,166	1,576	0	0	11,183	1,072	217	0	943	48	0	0
Republic of Mordovia	14,886	1,516	64	0	24,242	2,326	24	0	465	37	0	0
Republic of Tatarstan (Tatarstan)	95,338	8,045	1,466	2	111,288	9,785	4,390	8	5,886	823	0	0
Udmurt Republic	24,857	4,381	228	2	34,521	4,335	181	2	7,348	352	0	0
Chuvash Republic — Chuvashya	15,265	3,296	78	0	13,958	3,180	142	17	2,728	381	0	0
Perm Territory	54,757	10,520	196	164	87,344	9,161	306	164	9,229	2,037	53	0
Kirov Region	25,720	4,130	2	2	28,498	4,281	145	3	2,319	259	133	0
Nizhni Novgorod Region	97,832	10,701	547	47	75,396	12,991	2,077	572	7,185	854	262	113
Orenburg Region	36,251	7,940	232	0	36,620	6,991	720	0	2,401	342	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	20,949	4,824	138	0	26,426	4,826	94	0	4,841	89	0	0
Samara Region	95,467	2,609	922	1	95,753	3,385	1,918	39	10,427	376	470	1
Saratov Region	38,962	5,713	119	19	34,572	6,341	176	56	1,973	300	0	0
Ulyanovsk Region	23,225	2,730	41	0	24,507	2,893	174	24	984	92	92	0
URALS FEDERAL DISTRICT	277,073	38,113	3,247	68	224,917	41,167	4,653	330	20,185	2,537	178	38
Kurgan Region	11,052	3,725	0	0	12,602	3,765	27	0	774	161	0	0
Sverdlovsk Region	102,020	12,378	1,503	10	77,121	14,429	2,200	281	7,925	1,063	150	19
Tyumen Region	92,096	11,831	958	58	82,530	13,540	1,123	22	3,283	433	9	0
Khanty-Mansiysky Autonomous Area — Yugra	36,510	5,979	99	0	25,548	6,927	78	0	870	170	0	0
Yamalo-Nenetsky Autonomous Area	7,936	2,614	35	0	10,803	2,781	119	0	381	150	0	0
Chelyabinsk Region	71,905	10,179	786	0	52,664	9,433	1,303	27	8,203	880	19	19
SIBERIA FEDERAL DISTRICT	384,869	56,288	4,942	285	346,787	58,030	15,378	1,281	38,128	5,388	824	28
Republic of Altai	4,051	433	0	0	6,416	678	266	0	1,118	23	266	0
Republic of Buryatia	16,019	5,522	6	0	16,758	5,409	1,292	0	1,982	247	0	0
Republic of Tyva	916	462	0	0	1,177	661	0	0	99	44	0	0
Republic of Khakassia	7,976	3,208	89	8	5,648	2,225	18	8	495	95	0	0
Altai Territory	65,908	6,990	35	3	74,292	9,534	1,017	143	8,934	771	64	11
Zabaykalskiy Territory	6,482	3,587	98	0	6,848	3,584	33	0	524	161	4	0
Krasnoyarsk Territory	60,990	9,387	1,516	2	47,089	7,296	5,908	76	3,450	913	8	0
Irkutsk Region	43,184	6,222	422	64	34,294	7,800	337	71	3,080	1,003	4	0
Kemerovo Region	36,608	4,408	2,060	23	36,444	5,156	2,355	23	6,168	694	0	0
Novosibirsk Region	75,809	3,189	268	94	61,816	3,780	1,872	194	4,589	251	63	5
Omsk Region	45,470	9,934	264	79	37,729	8,174	2,036	753	5,787	994	415	12
Tomsk Region	21,456	2,946	184	12	18,276	3,733	244	13	1,902	192	0	0
FAR EAST FEDERAL DISTRICT	151,815	27,080	3,755	74	123,328	27,415	3,613	193	9,310	1,364	123	48
Republic of Sakha (Yakutia)	16,533	3,858	0	0	18,840	4,693	160	40	1,196	167	31	31
Kamchatka Territory	10,534	1,405	280	0	14,667	2,006	364	1	739	131	4	1
Primorski Territory	62,699	8,321	1,533	45	32,357	6,164	1,291	94	2,730	198	18	11
Khabarovsk Territory	33,663	5,112	837	1	27,502	5,744	1,271	31	3,346	360	70	5
Amur Region	12,084	4,080	8	0	11,489	3,769	0	0	566	273	0	0
Magadan Region	4,705	1,056	118	0	5,198	1,433	4	0	107	15	0	0
Sakhalin Region	9,622	2,242	979	28	10,491	2,087	512	27	220	63	0	0
Jewish Autonomous Region	1,708	911	0	0	2,468	1,390	11	0	402	157	0	0
Chukotka Autonomous Area	267	95	0	0	316	129	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.08.2011											
	rubles						foreign currency					
	total	including:		of which:		total	housing loans	including:		of which:	including overdue debt	
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	housing loans			
2	3	4	5	6	7	8	9	10	11	12		
1												
RUSSIAN FEDERATION	4,555,742	1,288,393	1,150,594	25,496	311,739	173,385	161,059	18,205				
CENTRAL FEDERAL DISTRICT	1,239,251	312,313	286,588	6,450	221,346	124,725	114,276	14,870				
Belgorod Region	38,742	8,727	6,404	66	756	580	571	33				
Bryansk Region	24,628	6,222	5,198	46	341	252	228	2				
Vladimir Region	34,783	9,237	7,303	136	838	651	595	4				
Voronezh Region	51,404	13,866	11,911	235	909	637	599	95				
Ivanovo Region	19,384	4,297	3,878	35	559	371	367	94				
Kaluga Region	28,089	7,599	6,955	60	1,162	883	815	5				
Kostroma Region	14,487	3,170	2,783	44	180	125	124	5				
Kursk Region	26,934	7,299	5,447	19	486	398	370	16				
Lipetsk Region	27,121	6,375	5,597	38	459	332	329	30				
Moscow Region	280,820	77,820	75,485	1,930	50,129	33,798	31,728	4,777				
Orel Region	15,564	3,669	2,701	33	382	232	230	0				
Ryazan Region	29,156	8,610	8,173	119	967	321	316	6				
Smolensk Region	26,061	8,426	7,607	113	1,242	435	366	7				
Tambov Region	18,802	4,215	3,339	14	326	270	269	17				
Tver Region	32,652	10,514	10,331	386	1,197	830	809	255				
Tula Region	41,486	10,142	9,424	85	1,115	787	755	10				
Yaroslavl Region	31,839	8,620	7,904	167	678	468	454	63				
Moscow	497,299	113,505	106,148	2,924	159,620	83,355	75,351	9,451				
NORTH-WEST FEDERAL DISTRICT	487,800	138,401	125,757	2,203	43,645	22,471	21,349	1,454				
Republic of Karelia	25,016	7,087	6,512	55	457	226	219	6				
Republic of Komi	34,266	12,287	9,146	56	369	247	245	5				
Arkhangelsk Region	41,281	13,652	12,224	74	453	308	300	15				
Nenets Autonomous Area	2,416	1,855	1,766	1	2	2	2	0				

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	39,864	11,239	9,939	191	618	478	476	42
Kaliningrad Region	24,371	5,165	4,718	215	3,339	1,475	1,378	194
Leningrad Region	48,409	13,112	12,218	334	4,415	1,944	1,896	127
Murmansk Region	29,824	5,747	5,127	21	501	299	284	33
Novgorod Region	16,760	4,142	3,641	77	283	203	199	4
Pskov Region	13,437	2,429	1,814	7	207	138	134	4
St. Petersburg	214,572	63,541	60,418	1,173	33,003	17,153	16,218	1,024
SOUTH FEDERAL DISTRICT	350,681	83,770	72,796	2,189	7,213	3,681	3,630	181
Republic of Adigei (Adigeya)	9,062	1,671	1,456	23	182	140	138	3
Republic of Kalmykia	7,910	1,387	1,166	4	97	83	81	0
Krasnodar Territory	132,816	31,525	27,300	865	3,259	1,448	1,423	96
Astrakhan Region	26,475	5,384	4,493	71	212	162	156	16
Volgograd Region	60,096	16,344	14,544	671	897	556	552	11
Rostov Region	114,322	27,459	23,837	555	2,566	1,292	1,280	55
NORTH-CAUCASIAN FEDERAL DISTRICT	122,710	24,890	19,159	681	3,193	2,124	1,928	289
Republic of Dagestan	17,385	1,783	1,573	69	671	271	234	30
Republic of Ingushetia	3,096	335	53	0	35	32	5	0
Kabardino-Balkar Republic	14,310	3,099	1,984	9	358	248	240	91
Karachai-Cherkess Republic	9,391	1,055	474	1	87	75	75	11
Republic of Northern Ossetia — Alania	9,963	2,019	1,375	229	267	226	196	53
Republic of Chechnya	3,832	106	89	9	129	60	60	26
Stavropol Territory	64,733	16,493	13,611	364	1,646	1,212	1,118	78
PRIVOLZHSKY FEDERAL DISTRICT	839,608	246,306	205,422	4,829	14,039	8,860	8,695	716
Republic of Bashkortostan	109,239	31,333	23,437	489	1,132	709	707	33
Republic of Mariy-El	14,103	4,668	4,194	68	215	155	153	15
Republic of Mordovia	16,391	5,437	3,951	17	377	332	330	15
Republic of Tatarstan (Tatarstan)	111,659	28,912	24,145	299	1,063	540	525	27
Udmurt Republic	44,761	15,508	11,928	271	640	477	474	63
Chuvash Republic — Chuvashya	29,810	12,123	10,726	157	701	493	487	39
Perm Territory	94,155	31,378	25,683	1,003	1,555	979	907	103
Kirov Region	28,803	8,618	5,992	93	422	291	288	0
Nizhni Novgorod Region	96,817	29,548	24,389	628	2,306	1,162	1,135	146
Orenburg Region	59,051	16,011	14,179	143	617	497	495	24
Penza Region	27,705	7,200	5,382	45	484	319	316	37
Samara Region	115,286	31,845	29,970	1,338	2,921	1,659	1,646	177

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	57,188	14,241	13,327	215	1,103	832	824	25
Ulyanovsk Region	34,640	9,484	8,119	63	503	415	408	12
URALS FEDERAL DISTRICT	559,718	205,706	191,966	3,108	7,527	2,993	2,921	213
Kurgan Region	23,538	7,214	6,395	54	131	99	99	0
Sverdlovsk Region	162,399	47,631	44,717	989	4,770	1,244	1,201	78
Tyumen Region	247,611	112,479	105,692	737	1,178	737	717	55
Khanty-Mansiysky Autonomous Area — Yugra	123,616	63,905	61,166	262	426	255	244	4
Yamalo-Nenetsky Autonomous Area	38,832	18,598	17,062	62	184	155	155	18
Chelyabinsk Region	126,170	38,382	35,162	1,328	1,448	913	904	80
SIBERIA FEDERAL DISTRICT	723,906	219,147	195,227	5,436	10,486	5,879	5,727	337
Republic of Altai	6,626	672	653	4	66	0	0	0
Republic of Buryatia	38,693	7,109	6,312	83	198	141	139	1
Republic of Tyva	9,141	2,257	2,153	16	8	3	3	0
Republic of Khakassia	17,835	5,521	4,963	96	95	52	45	0
Altai Territory	64,590	17,586	15,989	584	647	374	373	65
Zabaykalskiy Territory	38,981	9,497	8,587	76	189	64	64	0
Krasnoyarsk Territory	133,586	45,374	39,600	965	1,746	1,054	1,041	53
Irkutsk Region	105,696	33,455	30,227	610	1,048	609	597	22
Kemerovo Region	92,153	22,649	19,517	1,038	2,771	921	906	21
Novosibirsk Region	111,041	39,725	36,242	900	1,946	1,520	1,474	131
Omsk Region	62,189	19,465	16,908	856	1,294	778	736	32
Tomsk Region	43,375	15,837	14,076	208	478	363	349	12
FAR EAST FEDERAL DISTRICT	232,068	57,860	53,679	600	4,290	2,652	2,533	145
Republic of Sakha (Yakutia)	38,866	11,805	10,511	26	215	190	154	0
Kamchatka Territory	11,151	2,581	2,438	3	124	90	90	0
Primorski Territory	56,452	11,886	11,249	179	1,921	1,130	1,061	37
Khabarovsk Territory	59,953	15,494	15,046	253	1,095	873	867	77
Amur Region	31,415	7,397	6,377	96	168	131	130	31
Magadan Region	7,584	1,708	1,567	4	443	30	29	0
Sakhalin Region	20,521	5,407	5,043	31	272	179	173	0
Jewish Autonomous Region	4,923	1,274	1,174	8	31	11	11	0
Chukotka Autonomous Area	1,203	308	274	0	21	18	18	0

Table 6.4.7

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

		31.08.2011										
		including:										
		housing loans					of which: mortgage loans					
1	2	volume of consumer loans total, millions of rubles			3	4	5	6	7	8	9	10
		number of extended loans, units	volume, millions of rubles	average weighted maturity, months									average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	3,156,826	335,096	419,279	181.4	12.2	286,228	385,474	186.2	12.1			
CENTRAL FEDERAL DISTRICT	987,510	63,272	118,443	171.1	12.2	57,416	109,965	177.1	12.2			
Belgorod Region	24,511	2,876	2,652	178.9	12.0	2,208	2,351	182.6	11.9			
Bryansk Region	15,374	2,330	2,174	180.8	12.5	2,060	2,023	185.3	12.4			
Vladimir Region	18,726	2,688	2,795	183.4	12.9	2,300	2,609	174.8	12.7			
Voronezh Region	39,277	4,396	4,613	188.8	12.3	3,961	4,402	190.4	12.3			
Ivanovo Region	12,377	1,833	1,775	167.4	12.4	1,565	1,666	171.1	12.3			
Kaluga Region	16,310	1,969	2,936	182.9	12.2	1,846	2,780	186.4	12.2			
Kostroma Region	9,032	1,475	1,237	162.7	12.3	1,171	1,094	174.9	12.3			
Kursk Region	16,382	2,598	2,436	188.5	12.3	2,247	2,269	200.0	12.2			
Lipetsk Region	17,756	2,222	2,192	192.2	12.6	1,984	2,084	197.0	12.5			
Moscow Region	222,051	11,680	28,492	175.4	12.3	11,114	27,156	179.0	12.2			
Orel Region	9,721	1,259	1,224	176.7	12.5	908	1,042	179.7	12.2			
Ryazan Region	15,127	2,516	3,016	180.8	12.4	2,399	2,952	181.9	12.4			
Smolensk Region	15,418	2,412	2,422	199.5	12.5	2,283	2,323	201.2	12.5			
Tambov Region	11,526	1,635	1,655	182.9	12.4	1,399	1,556	186.2	12.4			
Tver Region	18,471	3,007	3,880	191.5	12.4	2,965	3,838	191.9	12.4			
Tula Region	26,064	2,705	3,408	181.9	12.6	2,502	3,224	186.0	12.5			
Yaroslavl Region	21,063	2,914	2,815	163.7	12.2	2,639	2,689	165.8	12.2			
Moscow	478,324	12,757	48,721	158.6	12.1	11,865	43,907	168.5	12.0			
NORTH-WEST FEDERAL DISTRICT	318,376	29,223	43,545	173.1	12.1	26,089	40,906	174.8	12.0			
Republic of Karelia	13,865	1,558	1,841	186.5	11.6	1,428	1,756	188.0	11.5			
Republic of Komi	19,390	4,068	3,989	193.3	12.3	2,882	2,884	195.0	12.0			
Arkhangelsk Region	23,521	3,822	4,103	176.7	12.2	3,346	3,882	179.9	12.1			
Nenets Autonomous Area	481	156	274	193.1	12.0	151	269	194.0	12.0			

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	23,080	3,619	3,388	173.4	12.3	3,254	3,220	176.9	12.2
Kaliningrad Region	19,850	1,206	1,610	184.4	12.1	1,053	1,504	186.4	12.0
Leningrad Region	29,476	2,523	4,584	167.6	12.2	2,375	4,414	170.1	12.2
Murmansk Region	18,339	1,533	1,931	163.5	11.7	1,374	1,846	164.1	11.6
Novgorod Region	10,653	1,357	1,348	188.6	12.4	1,291	1,310	189.4	12.3
Pskov Region	8,464	654	835	169.0	11.9	575	789	170.4	11.9
St. Petersburg	151,738	8,883	19,916	167.3	12.0	8,511	19,301	169.7	12.0
SOUTH FEDERAL DISTRICT	233,043	21,967	26,403	196.3	12.4	19,646	25,120	199.5	12.3
Republic of Adigei (Adigeya)	5,618	430	517	187.2	13.0	414	506	187.7	12.9
Republic of Kalmykia	4,267	613	676	192.6	12.5	545	636	198.6	12.5
Krasnodar Territory	86,669	8,300	10,361	197.9	12.7	7,204	9,749	204.0	12.5
Astrakhan Region	20,634	1,635	1,771	200.3	11.9	1,449	1,693	203.7	11.8
Volgograd Region	33,758	4,544	4,971	196.3	12.2	4,066	4,741	195.7	12.0
Rostov Region	82,097	6,445	8,107	194.2	12.2	5,968	7,795	196.0	12.2
NORTH-CAUCASIAN FEDERAL DISTRICT	77,451	14,982	10,177	148.3	12.6	5,637	6,514	200.1	12.2
Republic of Dagestan	10,627	867	911	166.7	11.6	422	662	225.1	11.5
Republic of Ingushetia	3,394	6,436	2,392	74.8	14.9	16	30	203.8	12.3
Kabardino-Balkar Republic	11,729	867	879	186.3	12.6	548	735	218.3	12.5
Karachai-Cherkess Republic	5,070	245	391	151.2	12.5	220	278	202.9	12.4
Republic of Northern Ossetia — Alania	5,604	338	434	188.8	12.4	316	397	203.5	12.3
Republic of Chechnya	2,955	1,941	664	8.1	13.2	17	29	162.7	12.6
Stavropol Territory	38,072	4,288	4,506	192.6	12.2	4,098	4,383	193.1	12.2
PRIVOLZHSKY FEDERAL DISTRICT	566,371	92,415	81,098	180.9	12.1	76,423	72,219	185.5	12.0
Republic of Bashkortostan	73,858	14,054	9,864	163.9	12.6	9,099	8,118	175.9	12.3
Republic of Mariy-El	11,429	1,529	1,420	190.7	12.3	1,369	1,362	192.9	12.2
Republic of Mordovia	8,212	1,577	1,630	184.2	12.6	1,190	1,473	190.4	12.4
Republic of Tatarstan (Tatarstan)	76,036	17,382	12,771	149.6	12.4	15,533	11,504	152.2	12.3
Udmurt Republic	24,850	5,226	4,977	213.9	10.7	3,992	3,923	216.0	10.7
Chuvash Republic — Chuvashya	16,415	3,602	3,282	182.3	11.9	3,486	3,214	183.3	11.8
Perm Territory	54,798	9,459	8,582	194.8	12.5	7,345	6,599	198.3	12.3
Kirov Region	17,648	4,982	3,436	186.1	13.0	3,566	3,040	198.0	12.3
Nizhni Novgorod Region	76,779	7,676	8,286	180.9	12.1	6,351	7,451	183.7	11.9
Orenburg Region	40,656	5,838	5,536	207.1	12.1	5,252	5,275	216.3	12.1
Penza Region	16,042	2,402	2,321	185.0	11.9	1,876	2,004	193.4	11.7
Samara Region	96,376	9,474	10,199	184.3	12.0	9,085	9,918	186.4	11.9

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	33,885	5,019	5,069	195.4	12.1	4,533	4,850	196.6	12.0
Ulyanovsk Region	19,387	4,195	3,725	175.8	12.0	3,746	3,488	180.7	12.0
URALS FEDERAL DISTRICT	347,954	45,312	60,710	204.1	12.1	39,952	56,452	204.7	12.1
Kurgan Region	13,816	2,150	2,022	236.5	10.4	1,665	1,782	242.9	9.7
Sverdlovsk Region	94,975	11,191	14,528	181.4	12.0	9,673	13,227	183.5	12.0
Tyumen Region	153,351	19,901	33,438	227.9	12.3	17,666	31,250	227.1	12.2
Khanty-Mansiysky Autonomous Area — Yugra	62,535	9,672	17,889	232.6	12.3	9,029	17,105	226.4	12.3
Yamalo-Nenetsky Autonomous Area	22,126	3,599	6,457	229.8	12.0	3,192	5,986	234.0	11.9
Chelyabinsk Region	85,812	12,070	10,722	154.4	12.3	10,948	10,193	156.6	12.2
SIBERIA FEDERAL DISTRICT	476,054	52,725	57,822	184.6	12.4	47,112	54,116	186.9	12.3
Republic of Altai	3,241	303	212	166.7	12.3	173	164	210.5	12.6
Republic of Buryatia	27,374	2,069	2,169	183.4	12.6	1,856	2,003	185.0	12.5
Republic of Tyva	4,122	393	552	202.8	13.0	350	495	203.6	13.0
Republic of Khakassia	14,586	1,377	1,441	175.5	13.8	1,265	1,387	178.9	13.7
Altai Territory	35,348	5,923	5,007	188.4	12.3	5,334	4,758	192.5	12.2
Zabaykalskiy Territory	21,531	2,536	3,023	185.5	12.7	2,327	2,919	187.5	12.6
Krasnoyarsk Territory	80,495	9,380	11,925	187.6	12.5	8,562	11,299	190.8	12.2
Irkutsk Region	65,009	8,539	9,487	169.1	12.2	7,870	8,965	170.9	12.2
Kemerovo Region	52,402	5,692	5,248	175.2	12.2	5,023	4,854	173.8	11.9
Novosibirsk Region	109,953	7,488	9,432	193.2	12.6	6,893	8,976	195.8	12.5
Omsk Region	34,816	5,420	5,318	191.1	12.2	4,220	4,484	192.0	12.0
Tomsk Region	27,177	3,605	4,008	192.2	11.9	3,239	3,812	196.7	11.9
FAR EAST FEDERAL DISTRICT	150,067	15,200	21,081	182.3	12.4	13,953	20,182	185.5	12.3
Republic of Sakha (Yakutia)	24,237	3,721	4,741	181.4	11.7	3,190	4,463	186.5	11.6
Kamchatka Territory	8,156	725	1,044	169.4	12.5	650	1,001	174.0	12.4
Primorski Territory	39,466	3,260	4,873	182.7	12.4	3,101	4,736	184.7	12.3
Khabarovsk Territory	38,142	3,450	4,812	180.8	12.5	3,344	4,742	181.4	12.5
Amur Region	18,618	2,161	2,777	189.5	12.8	1,937	2,552	195.8	12.8
Magadan Region	5,563	407	527	179.7	12.6	388	513	181.4	12.6
Sakhalin Region	12,128	1,022	1,782	186.2	12.8	921	1,689	190.4	12.7
Jewish Autonomous Region	2,952	391	413	182.9	12.5	366	399	183.0	12.5
Chukotka Autonomous Area	805	63	112	156.4	12.9	56	87	173.8	12.3

Table 6.4.8

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

		31.08.2011										
		including:										
		housing loans					of which:					
1	2	housing loans			mortgage loans			of which:			10	
		number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %			
3	4	5	6	7	8	9	10	11	12	13	14	
RUSSIAN FEDERATION	92,321	2,165	14,703	137.8	9.8	2,029	11,151	166.2	9.6	8	9	10
CENTRAL FEDERAL DISTRICT	75,962	1,344	11,919	131.8	9.9	1,225	8,652	165.8	9.6	8	9	10
Belgorod Region	57	9	20	218.9	9.8	9	20	218.9	9.8	20	218.9	9.8
Bryansk Region	52	7	14	221.5	10.0	7	14	221.5	10.0	14	221.5	10.0
Vladimir Region	76	10	37	217.8	9.4	10	37	217.8	9.4	37	217.8	9.4
Voronezh Region	588	14	48	216.9	9.8	14	48	216.9	9.8	48	216.9	9.8
Ivanovo Region	135	9	25	186.5	9.4	9	25	186.5	9.4	25	186.5	9.4
Kaluga Region	178	15	85	166.1	9.7	14	56	202.1	9.9	56	202.1	9.9
Kostroma Region	12	1	2	122.0	9.0	1	2	122.0	9.0	2	122.0	9.0
Kursk Region	60	8	48	113.5	9.9	7	27	191.8	9.6	27	191.8	9.6
Lipetsk Region	44	5	10	205.6	9.8	5	10	205.6	9.8	10	205.6	9.8
Moscow Region	9,798	374	2,204	151.8	9.5	338	1,822	171.1	9.5	1,822	171.1	9.5
Orel Region	48	7	25	190.5	9.9	7	25	190.5	9.9	25	190.5	9.9
Ryazan Region	633	9	32	192.6	9.4	9	32	192.6	9.4	32	192.6	9.4
Smolensk Region	144	8	39	223.2	9.5	8	39	223.2	9.5	39	223.2	9.5
Tambov Region	34	9	25	217.6	9.8	9	25	217.6	9.8	25	217.6	9.8
Tver Region	118	18	70	237.2	9.5	18	70	237.2	9.5	70	237.2	9.5
Tula Region	122	20	64	224.3	9.3	20	64	224.3	9.3	64	224.3	9.3
Yaroslavl Region	85	6	15	122.8	10.0	5	10	179.6	9.9	10	179.6	9.9
Moscow	63,778	815	9,156	123.0	10.0	735	6,326	160.5	9.7	6,326	160.5	9.7
NORTH-WEST FEDERAL DISTRICT	7,216	231	999	163.4	9.3	222	772	169.1	9.3	772	169.1	9.3
Republic of Karelia	196	3	5	116.8	9.4	3	5	116.8	9.4	5	116.8	9.4
Republic of Komi	21	1	2	242.0	9.1	1	2	242.0	9.1	2	242.0	9.1

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	48	6	23	112.4	10.7	5	21	115.0	10.6
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	79	4	20	202.5	9.6	4	20	202.5	9.6
Kaliningrad Region	389	17	28	123.8	10.8	14	23	124.0	10.2
Leningrad Region	1,076	22	43	145.0	9.4	22	43	145.0	9.4
Murmansk Region	54	4	16	80.9	10.2	4	16	80.9	10.2
Novgorod Region	11	1	2	242.0	9.3	1	2	242.0	9.3
Pskov Region	18	3	6	176.0	11.2	3	6	176.0	11.2
St. Petersburg	5,324	170	854	167.4	9.2	165	634	175.1	9.2
SOUTH FEDERAL DISTRICT	1,509	93	254	198.1	9.8	92	254	198.3	9.8
Republic of Adigei (Adigeya)	4	1	2	122.0	8.8	1	2	122.0	8.8
Republic of Kalmykia	19	3	10	195.1	10.3	3	10	195.1	10.3
Krasnodar Territory	840	42	95	205.8	10.3	41	95	206.5	10.3
Astrakhan Region	21	5	15	174.2	9.0	5	15	174.2	9.0
Volgograd Region	131	17	53	168.4	9.6	17	53	168.4	9.6
Rostov Region	494	25	79	215.0	9.5	25	79	215.0	9.5
NORTH-CAUCASIAN FEDERAL DISTRICT	722	25	73	211.8	9.5	25	73	211.8	9.5
Republic of Dagestan	123	3	9	159.4	9.4	3	9	159.4	9.4
Republic of Ingushetia	1	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	63	4	11	205.8	9.2	4	11	205.8	9.2
Karachai-Cherkess Republic	7	1	5	242.0	9.5	1	5	242.0	9.5
Republic of Northern Ossetia — Alania	25	7	22	220.0	9.4	7	22	220.0	9.4
Republic of Chechnya	256	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	247	10	26	219	9.7	10	26	219	9.7
PRIVOLZHSKY FEDERAL DISTRICT	1,884	176	548	182.3	9.4	172	540	183.1	9.4
Republic of Bashkortostan	85	10	38	233.3	9.5	10	38	233.3	9.5
Republic of Mariy-El	6	1	2	122	8.3	1	2	122	8.3
Republic of Mordovia	34	11	30	204.3	8.9	11	30	204.3	8.9
Republic of Tatarstan (Tatarstan)	140	7	35	286.4	7.4	7	35	286.4	7.4
Udmurt Republic	94	7	27	221.6	9.3	7	27	221.6	9.3
Chuvash Republic — Chuvashya	55	9	28	242.4	9.5	9	28	242.4	9.5
Perm Territory	85	7	15	226.9	9.1	7	15	226.9	9.1
Kirov Region	157	5	14	168.3	9.9	5	14	168.3	9.9
Nizhni Novgorod Region	349	26	113	185.5	9.8	24	107	186.1	9.7
Orenburg Region	83	8	32	216.6	8.9	8	32	216.6	8.9

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	18	2	5	217.1	9.9	2	5	217.1	9.9
Samara Region	537	59	34	191.2	10.0	59	34	191.2	10.0
Saratov Region	181	12	129	84.1	10.7	11	128	85.0	10.7
Ulyanovsk Region	60	12	46	213.5	9.6	11	45	216.3	9.6
URALS FEDERAL DISTRICT	1,193	150	463	115.9	8.8	150	463	115.9	8.8
Kurgan Region	6	1	2	302.0	9.8	1	2	302.0	9.8
Sverdlovsk Region	473	37	192	99.3	9.5	37	192	99.3	9.5
Tyumen Region	394	105	62	176.7	8.2	105	62	176.2	8.2
Khanty-Mansiysky Autonomous Area — Yugra	255	98	36	233.0	9.1	98	36	233.0	9.1
Yamalo-Nenetsky Autonomous Area	7	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	320	7	207	111.4	8.4	7	207	111.4	8.4
SIBERIA FEDERAL DISTRICT	2,841	64	229	179.5	9.8	62	208	189.4	9.7
Republic of Altai	5	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	25	3	7	154.1	9.4	3	7	154.1	9.4
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	39	1	10	182.0	10.3	1	10	182.0	10.3
Altai Territory	175	9	33	218.6	9.4	9	33	218.6	9.4
Zabaykalskiy Territory	54	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	383	7	50	129.5	11.0	6	38	159.5	10.7
Irkutsk Region	158	6	23	171.6	9.6	6	23	171.6	9.6
Kemerovo Region	1,664	5	8	209.9	10.0	5	8	209.9	10.0
Novosibirsk Region	189	23	70	185.3	9.8	22	61	191.1	9.6
Omsk Region	105	9	23	229.3	9.2	9	23	229.3	9.2
Tomsk Region	44	1	5	122.0	8.1	1	5	122.0	8.1
FAR EAST FEDERAL DISTRICT	994	82	218	142.9	9.6	81	189	162.8	9.6
Republic of Sakha (Yakutia)	42	2	31	22.9	10.9	1	2	180.1	10
Kamchatka Territory	30	4	16	206.2	9.3	4	16	206.2	9.3
Primorski Territory	372	68	147	151.5	9.6	68	147	151.5	9.6
Khabarovsk Territory	74	6	14	194.5	8.9	6	14	194.5	8.9
Amur Region	9	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	415	1	4	242.0	9.3	1	4	242.0	9.3
Sakhalin Region	37	1	6	182.0	10.3	1	6	182.0	10.3
Jewish Autonomous Region	13	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	2	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	31.08.2011				
	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	4,387,061.7	1,619,297.1	822,134.1	476,434.8	178,678.2
CENTRAL FEDERAL DISTRICT	3,963,322.2	1,518,720.9	708,713.7	469,156.1	173,159.1
Belgorod Region	1,128.4	36.9	5.1	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.2
Vladimir Region	226.4	202.1	9.0	0.0	33.3
Voronezh Region	2.5	2.7	1.1	0.0	9.7
Ivanovo Region	885.3	55.3	65.5	0.0	6.0
Kaluga Region	0.0	0.0	16.9	0.0	7.0
Kostroma Region	13,079.2	80.7	6.1	0.0	143.0
Kursk Region	1,424.6	1,023.8	0.0	0.0	5.7
Lipetsk Region	1,492.6	334.2	5.0	0.0	109.4
Moscow Region	7,874.6	1,889.5	465.4	0.0	8.1
Orel Region	0.0	0.0	18.0	9.5	110.5
Ryazan Region	523.8	406.7	336.0	0.0	0.0
Smolensk Region	365.1	343.7	217.8	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	501.1	205.0	8.7	0.0	0.8
Tula Region	299.0	102.5	0.5	0.0	0.0
Yaroslavl Region	38.6	26.8	44.6	0.0	18.3
Moscow	3,935,481.0	1,514,010.9	707,514.0	469,146.5	172,707.1
NORTH-WEST FEDERAL DISTRICT	177,799.0	37,264.1	34,396.2	3,449.2	1,670.0
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,799.1	413.7	61.1	0.0	0.0
Arkhangelsk Region	22.9	25.0	98.3	0.0	0.3
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,288.2	686.0	240.6	4.9	5.9
Kaliningrad Region	3,962.0	125.2	33.1	0.0	466.6
Leningrad Region	691.8	92.6	23.1	1,247.2	0.0
Murmansk Region	1,601.5	799.6	0.0	0.0	302.0
Novgorod Region	895.6	375.4	233.3	0.0	0.0
Pskov Region	48.1	10.3	0.0	0.0	0.0
St. Petersburg	167,489.7	34,736.3	33,706.7	2,197.2	894.9
SOUTH FEDERAL DISTRICT	11,714.1	2,954.9	3,408.5	25.2	276.1
Republic of Adigei (Adigeya)	20.1	20.1	1.3	0.0	7.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	8,878.5	2,129.8	2,964.6	0.0	241.2
Astrakhan Region	490.0	487.4	14.4	5.3	2.4
Volgograd Region	908.0	153.4	68.9	0.0	3.1
Rostov Region	1,417.6	164.2	359.3	19.9	22.2
NORTH-CAUCASIAN FEDERAL DISTRICT	2,634.2	848.8	681.0	1.2	11.9
Republic of Daghestan	368.3	78.2	501.9	0.0	2.7
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	33.4	0.0	4.2
Karachai-Cherkess Republic	626.6	0.0	27.1	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	6.1	1.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,639.3	770.6	112.6	0.2	5.0
PRIVOLZHISKY FEDERAL DISTRICT	99,360.1	26,527.5	55,523.5	1,214.1	2,065.0
Republic of Bashkortostan	5,301.5	1,369.9	943.4	0.0	101.4
Republic of Mariy-El	0.0	0.0	0.0	0.0	1.9
Republic of Mordovia	431.7	135.5	52.3	0.0	18.5
Republic of Tatarstan (Tatarstan)	49,796.8	19,251.3	31,281.6	798.1	1,239.6
Udmurt Republic	1,750.4	108.4	91.9	0.0	61.1
Chuvash Republic — Chuvashya	555.4	75.6	70.6	0.0	10.0
Perm Territory	1,662.4	0.0	4,300.1	0.0	23.3
Kirov Region	3,702.2	9.7	1,588.4	0.0	2.5
Nizhni Novgorod Region	7,596.6	2,408.8	3,508.4	0.2	94.4
Orenburg Region	3,276.8	128.7	365.9	17.6	54.4
Penza Region	0.0	0.0	0.0	0.0	2.6
Samara Region	23,559.9	2,842.1	12,777.0	397.8	446.0
Saratov Region	1,041.2	119.4	544.0	0.3	9.2
Ulyanovsk Region	685.1	78.2	0.1	0.0	0.1
URALS FEDERAL DISTRICT	87,607.9	25,442.3	16,538.8	716.3	684.7
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	36,852.1	5,900.5	10,144.6	0.1	30.6
Tyumen Region	32,743.3	9,462.5	5,997.4	716.2	523.4
Khanty-Mansiysky Autonomous Area — Yugra	27,108.2	6,430.2	5,506.1	716.2	109.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	67.6	0.0	0.0
Chelyabinsk Region	18,012.5	10,079.2	396.8	0.0	130.6
SIBERIA FEDERAL DISTRICT	15,909.9	3,422.1	1,343.9	0.0	373.5
Republic of Altai	174.2	0.0	0.0	0.0	0.0
Republic of Buryatia	97.5	0.0	716.5	0.0	0.0
Republic of Tyva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	189.7	97.9	0.0	0.0	0.0
Altai Territory	40.1	36.3	5.2	0.0	85.6
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	4.4	4.8	107.5	0.0	7.3
Irkutsk Region	206.2	0.0	104.0	0.0	164.1
Kemerovo Region	2,384.1	1,730.6	97.0	0.0	95.0
Novosibirsk Region	10,732.0	991.1	296.4	0.0	0.0
Omsk Region	1,800.7	531.3	1.0	0.0	12.6
Tomsk Region	281.1	30.1	16.3	0.0	9.0
FAR EAST FEDERAL DISTRICT	28,714.4	4,116.6	1,528.6	1,872.6	437.9
Republic of Sakha (Yakutia)	2,258.3	286.3	100.1	0.0	40.8
Kamchatka Territory	395.1	60.5	36.9	39.8	18.3
Primorski Territory	19,323.8	3,727.1	1,071.6	0.0	3.1
Khabarovsk Territory	846.3	42.7	2.3	0.0	0.0
Amur Region	5,861.3	0.0	7.6	1,832.8	347.8
Magadan Region	0.0	0.0	4.9	0.0	0.0
Sakhalin Region	29.7	0.0	305.1	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)

	31.08.2011		
	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	266,408.8	0.0	24,990.0
CENTRAL FEDERAL DISTRICT	209,710.6	0.0	18,940.5
Belgorod Region	1,657.6	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	44.7	0.0	0.0
Voronezh Region	208.5	0.0	0.0
Ivanovo Region	328.5	0.0	12.6
Kaluga Region	8.5	0.0	0.0
Kostroma Region	216.5	0.0	16.0
Kursk Region	247.5	0.0	0.0
Lipetsk Region	521.1	0.0	18.3
Moscow Region	5,313.6	0.0	915.0
Orel Region	30.5	0.0	0.0
Ryazan Region	190.0	0.0	41.3
Smolensk Region	76.9	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	378.1	0.0	0.0
Yaroslavl Region	0.0	0.0	0.0
Moscow	200,488.5	0.0	17,937.3
NORTH-WEST FEDERAL DISTRICT	13,978.2	0.0	4,617.3
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.4	0.0	7.7
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	3,523.1	0.0	0.0
Kaliningrad Region	278.3	0.0	0.4
Leningrad Region	0.0	0.0	0.0
Murmansk Region	38.9	0.0	0.0
Novgorod Region	50.3	0.0	11.9
Pskov Region	0.0	0.0	0.0
St. Petersburg	10,087.3	0.0	4,597.3
SOUTH FEDERAL DISTRICT	1,374.9	0.0	161.9
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	261.6	0.0	0.0
Astrakhan Region	271.3	0.0	0.0
Volgograd Region	719.7	0.0	161.9
Rostov Region	122.3	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	772.0	0.0	0.0
Republic of Daghestan	216.0	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	93.0	0.0	0.0
Republic of Northern Ossetia — Alania	181.3	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	281.7	0.0	0.0

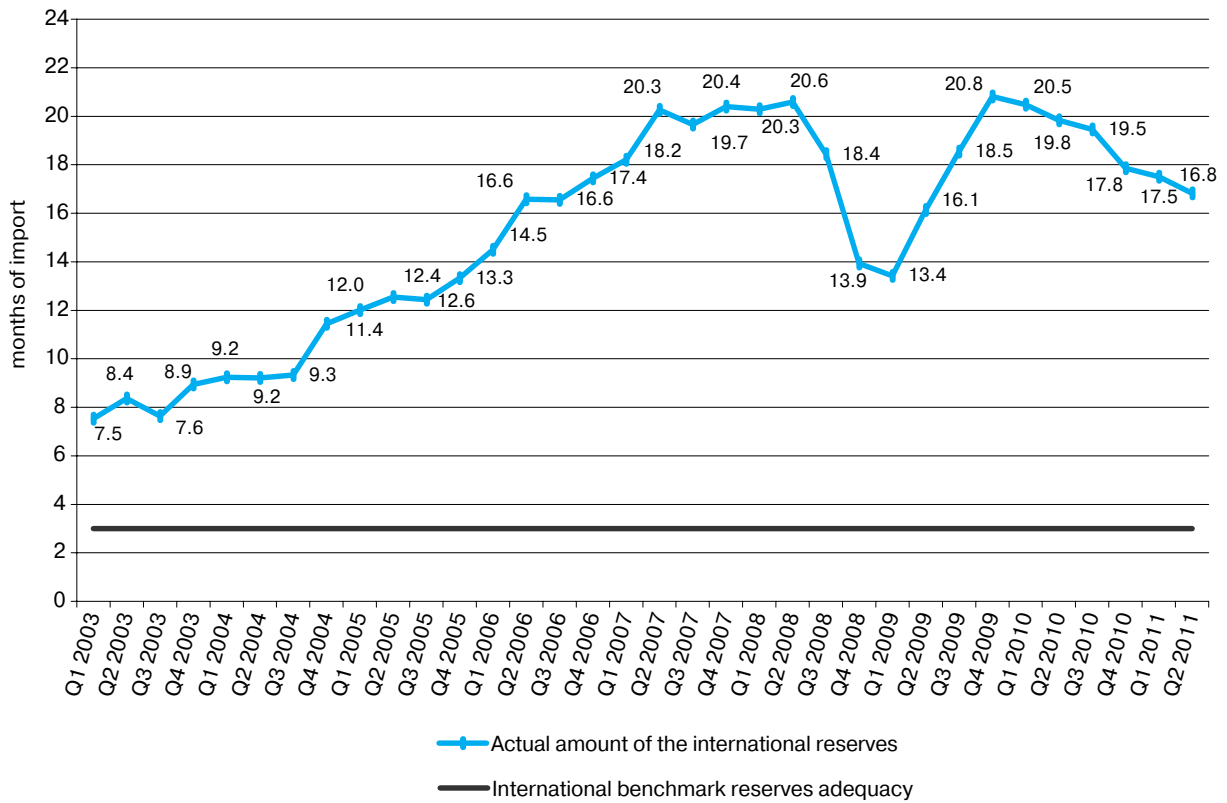
Table 6.4.10 (end)

(millions of rubles)

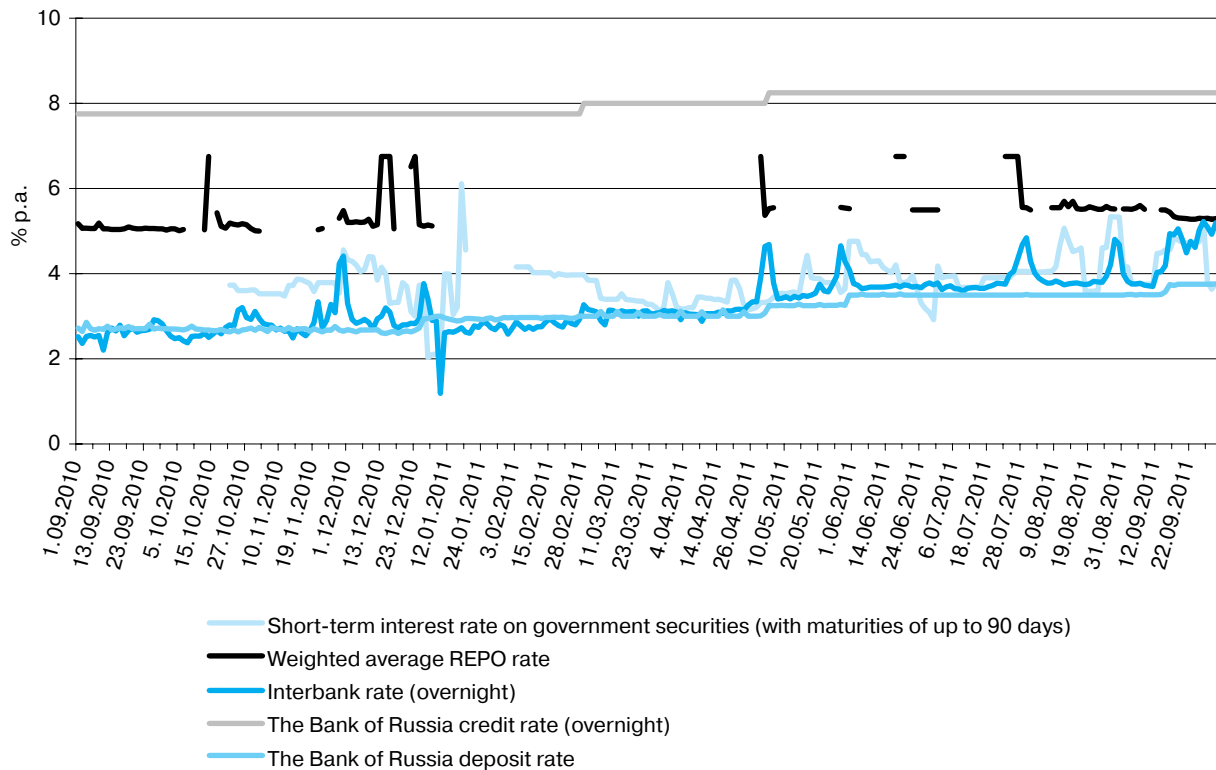
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	15,187.4	0.0	158.0
Republic of Bashkortostan	49.1	0.0	0.0
Republic of Mariy-El	118.5	0.0	0.0
Republic of Mordovia	226.1	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,366.9	0.0	0.0
Udmurt Republic	966.0	0.0	0.0
Chuvash Republic — Chuvashya	815.5	0.0	0.0
Perm Territory	212.5	0.0	0.0
Kirov Region	205.0	0.0	0.0
Nizhni Novgorod Region	1,940.1	0.0	137.6
Orenburg Region	3,413.2	0.0	20.4
Penza Region	61.5	0.0	0.0
Samara Region	1,647.5	0.0	0.0
Saratov Region	65.2	0.0	0.0
Ulyanovsk Region	100.4	0.0	0.0
URALS FEDERAL DISTRICT	20,562.4	0.0	953.6
Kurgan Region	25.2	0.0	0.0
Sverdlovsk Region	3,387.5	0.0	0.0
Tyumen Region	16,194.0	0.0	953.6
Khanty-Mansiysky Autonomous Area — Yugra	9,174.8	0.0	379.1
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	955.7	0.0	0.0
SIBERIA FEDERAL DISTRICT	2,123.2	0.0	158.6
Republic of Altai	75.9	0.0	0.0
Republic of Buryatia	2.1	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	271.3	0.0	0.0
Altai Territory	1.0	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	3.0	0.0	0.0
Irkutsk Region	53.6	0.0	0.0
Kemerovo Region	186.1	0.0	0.0
Novosibirsk Region	1,298.0	0.0	3.3
Omsk Region	191.5	0.0	155.4
Tomsk Region	40.6	0.0	0.0
FAR EAST FEDERAL DISTRICT	2,700.0	0.0	0.0
Republic of Sakha (Yakutia)	1,367.7	0.0	0.0
Kamchatka Territory	142.8	0.0	0.0
Primorski Territory	964.2	0.0	0.0
Khabarovsk Territory	182.9	0.0	0.0
Amur Region	0.0	0.0	0.0
Magadan Region	0.0	0.0	0.0
Sakhalin Region	42.5	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

7. CHARTS AND DIAGRAMS

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

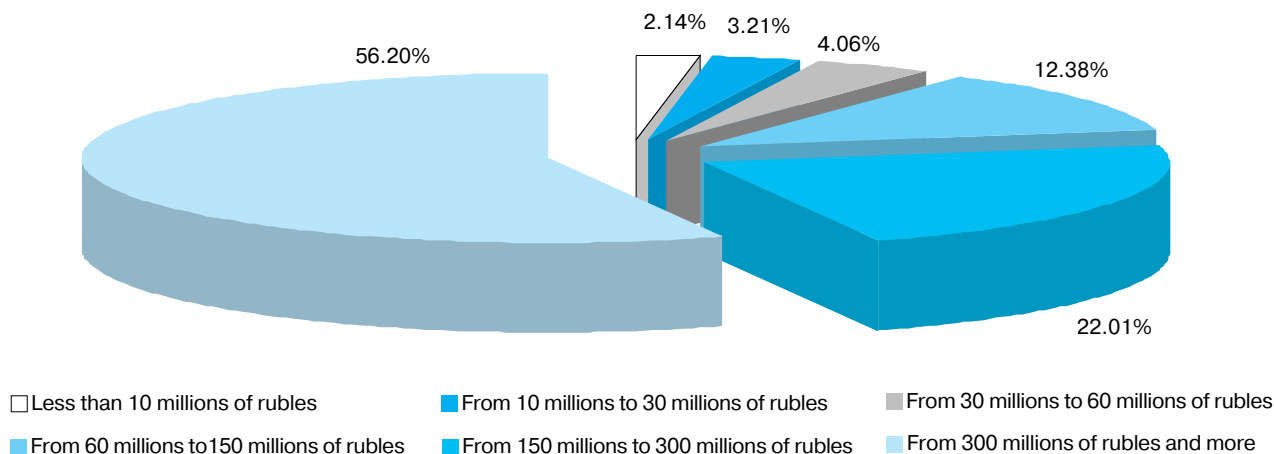


7.2. Interest Rates Dynamics in August, 2010 – September, 2011

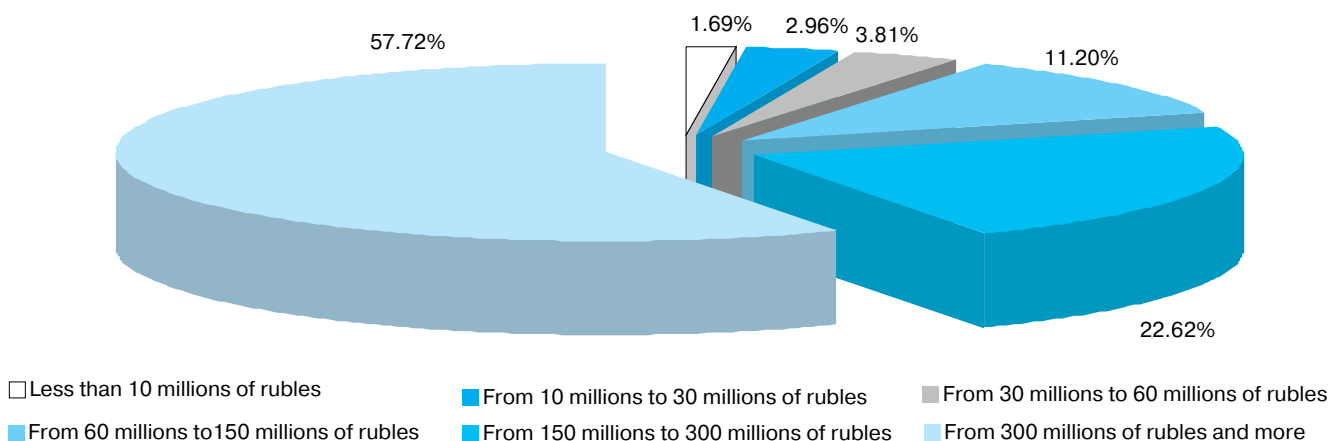


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

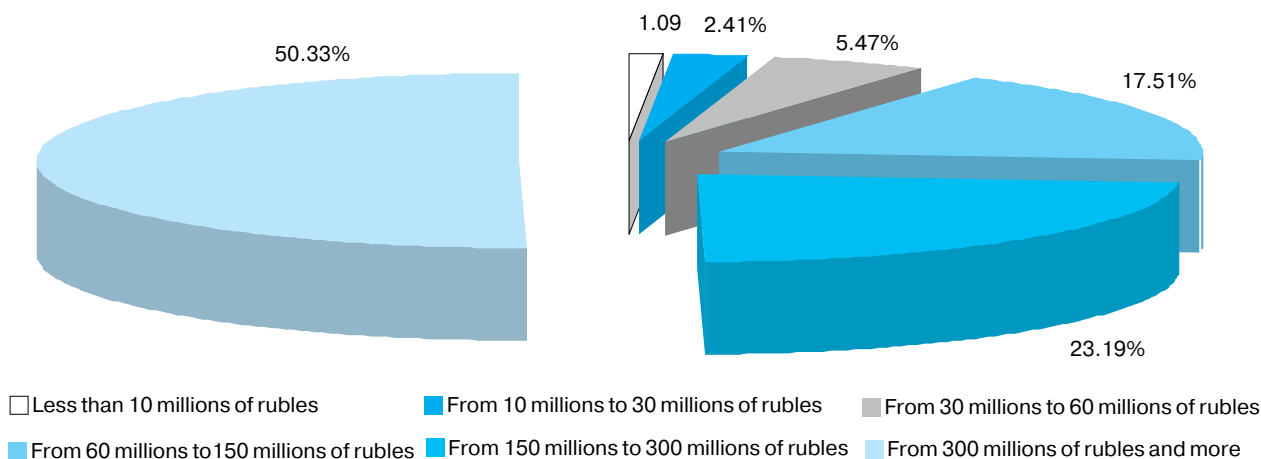
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 30.09.2011



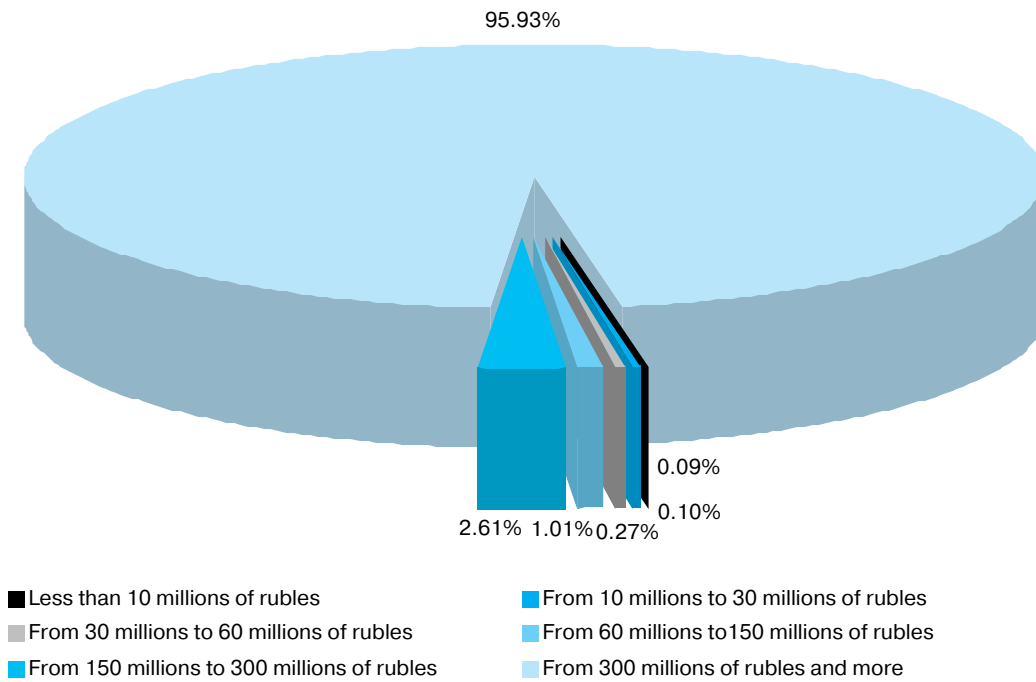
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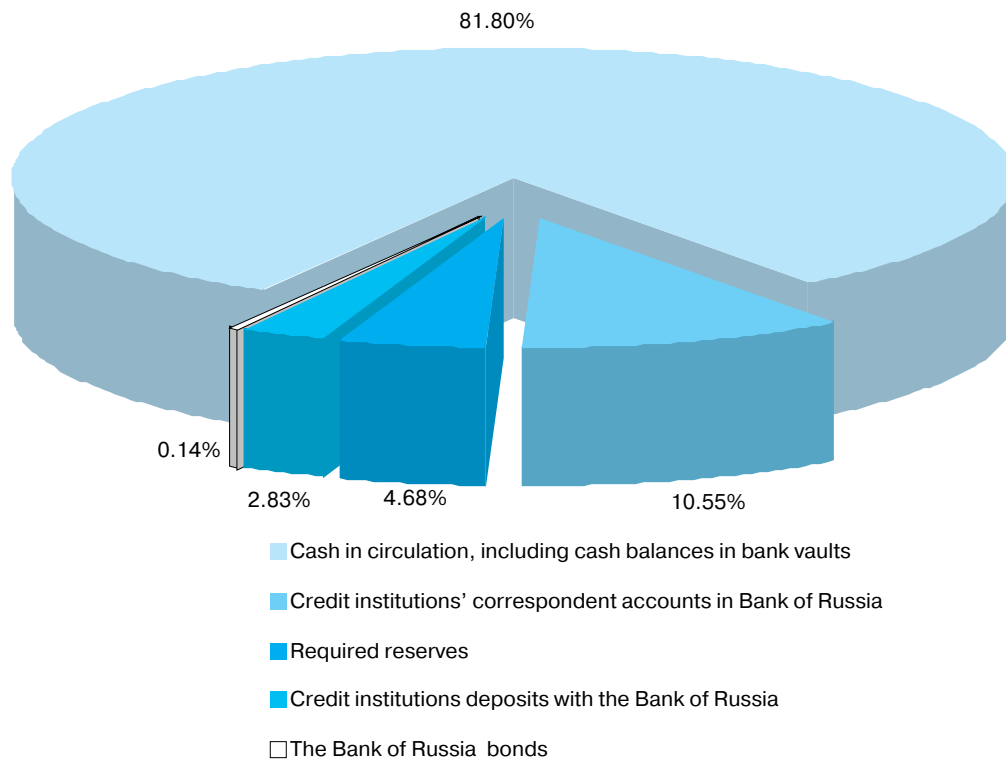
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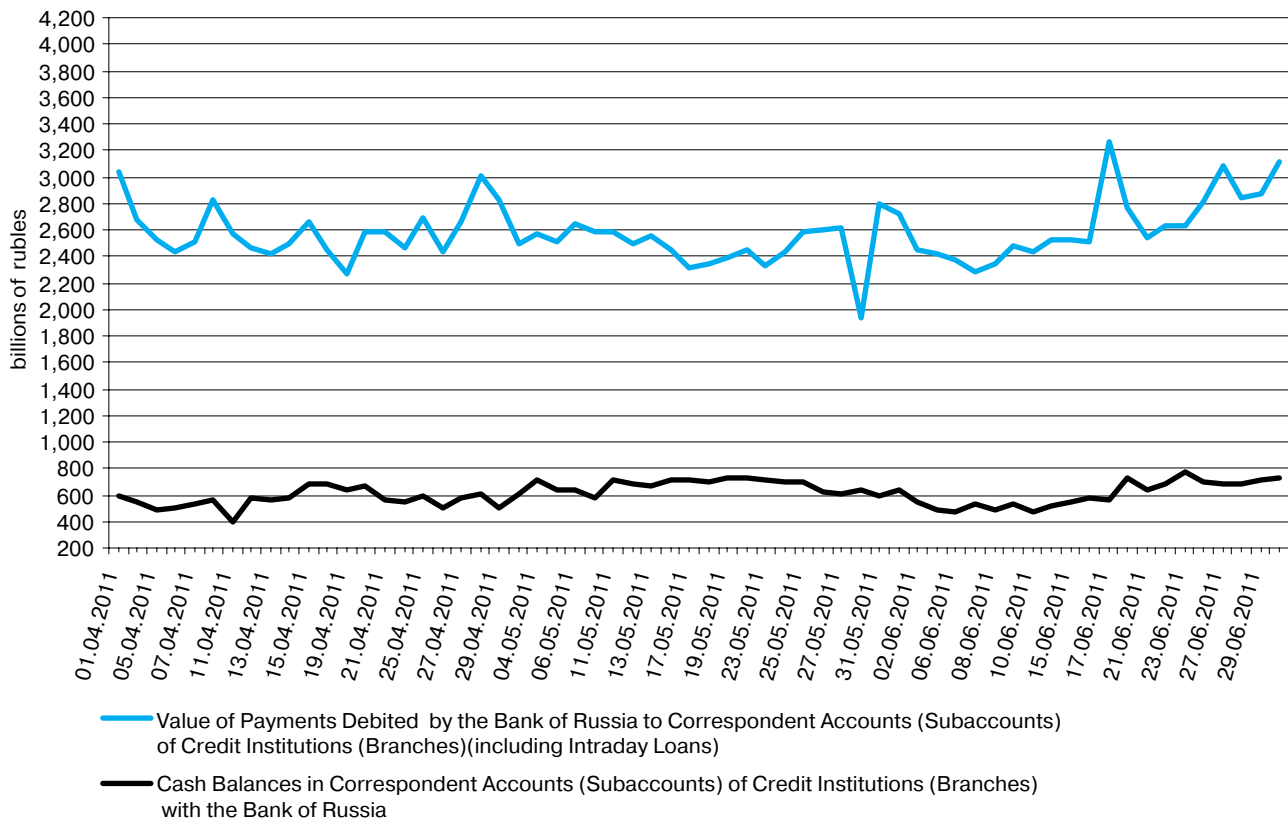
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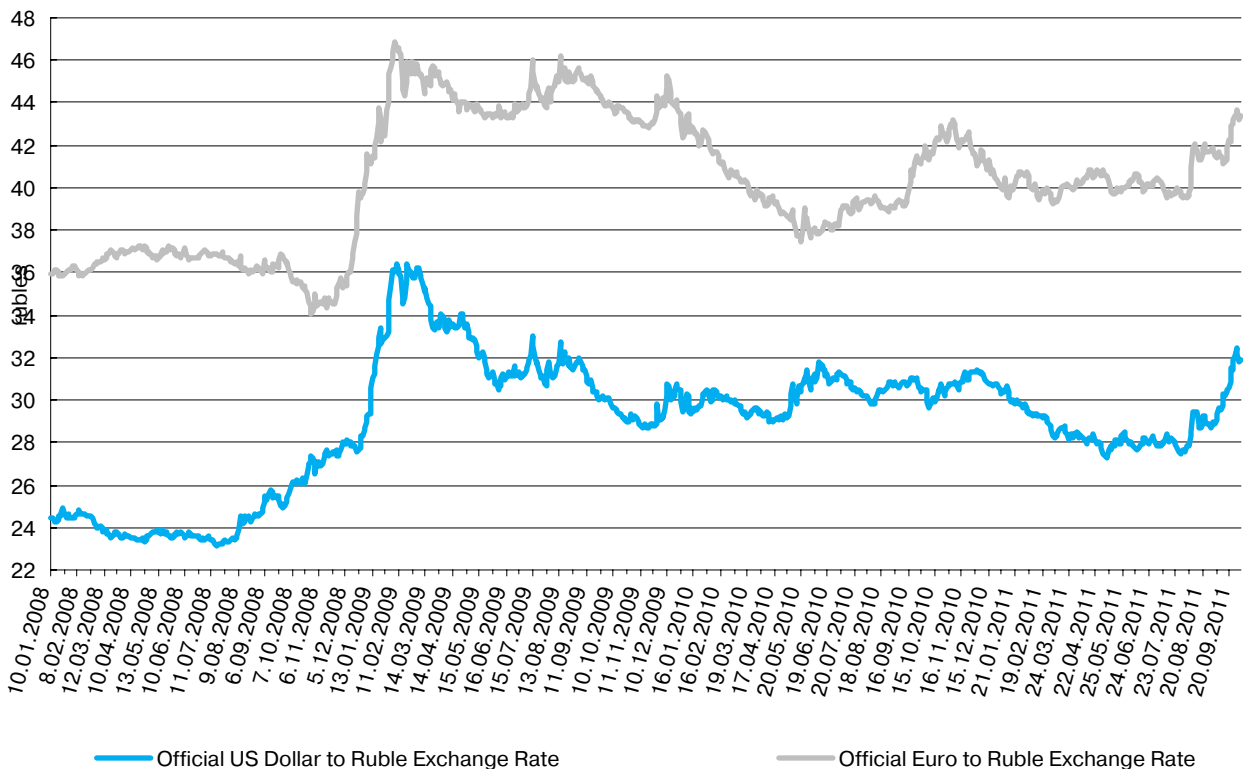
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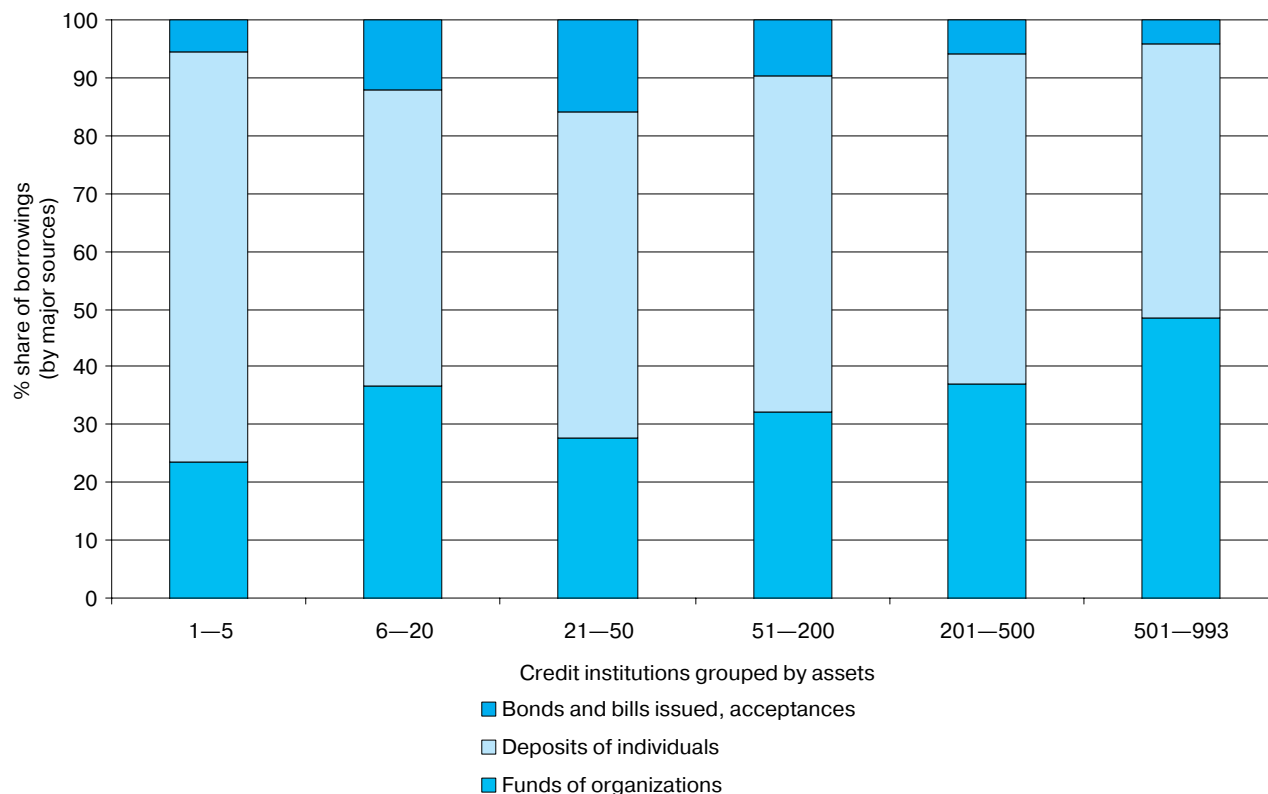
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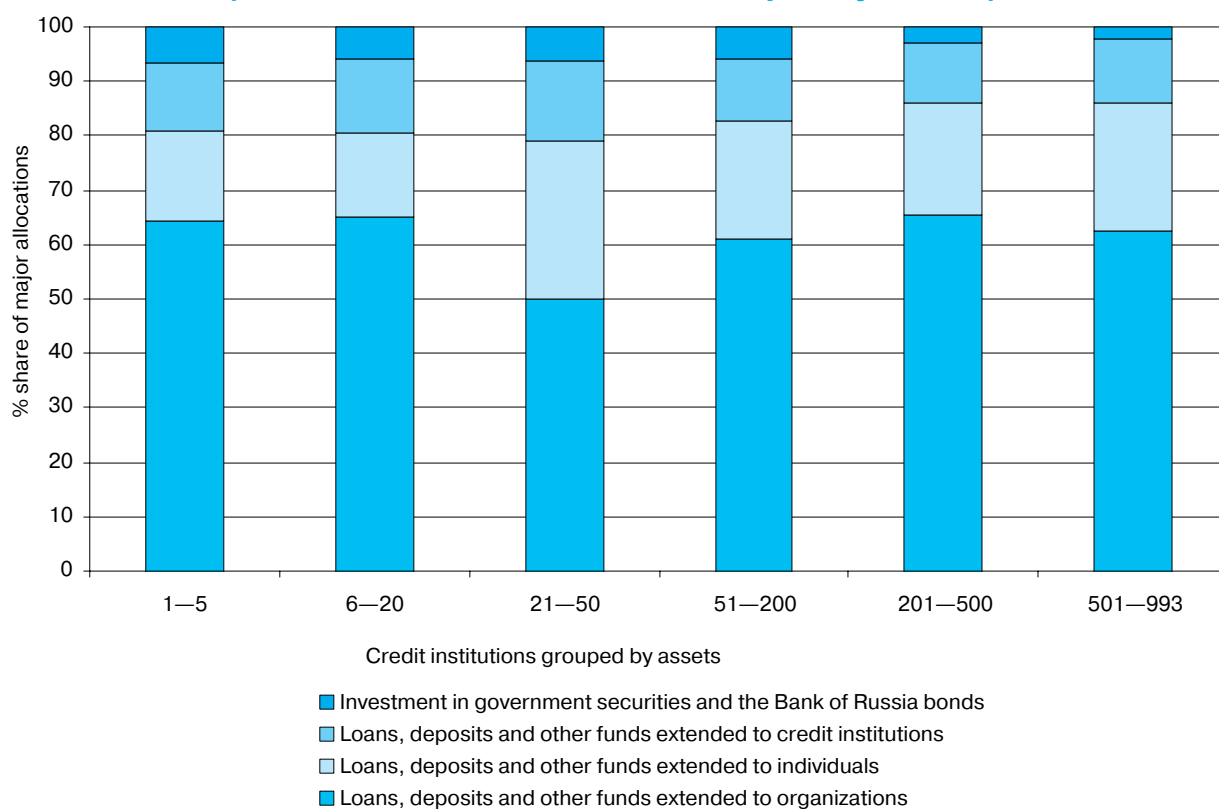
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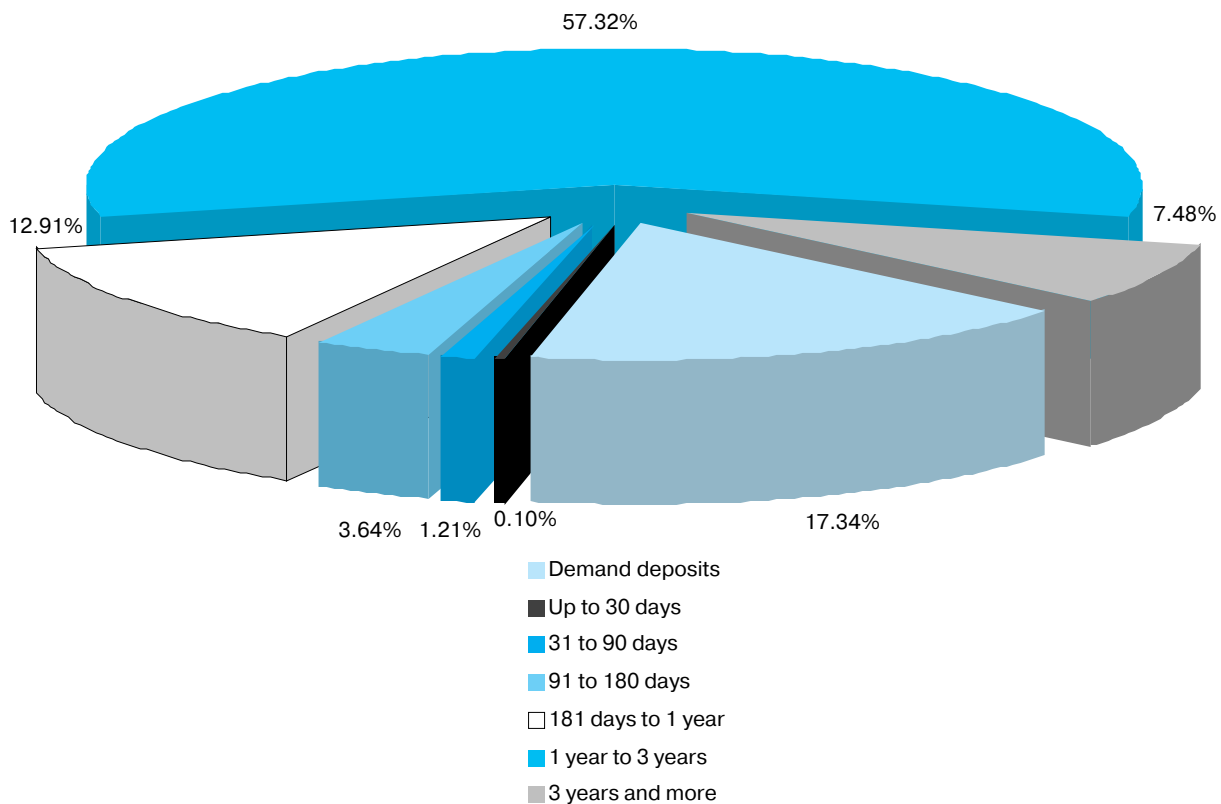


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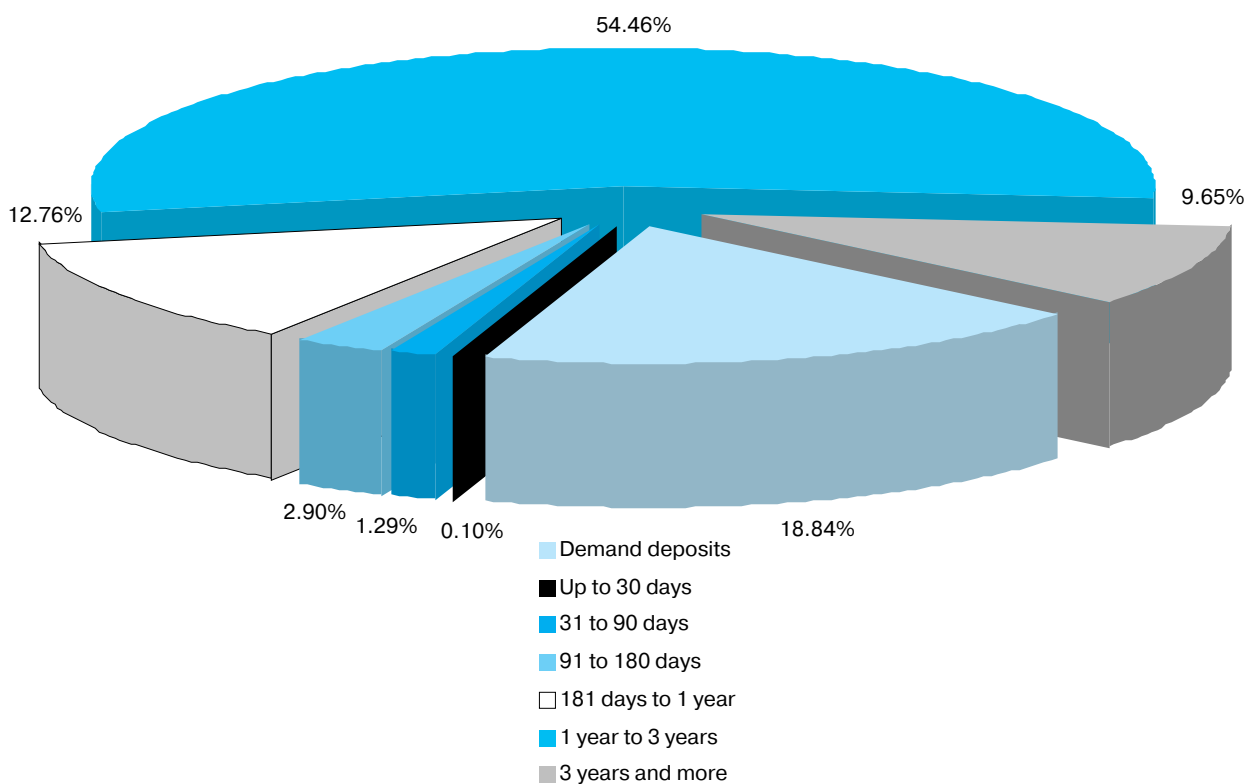


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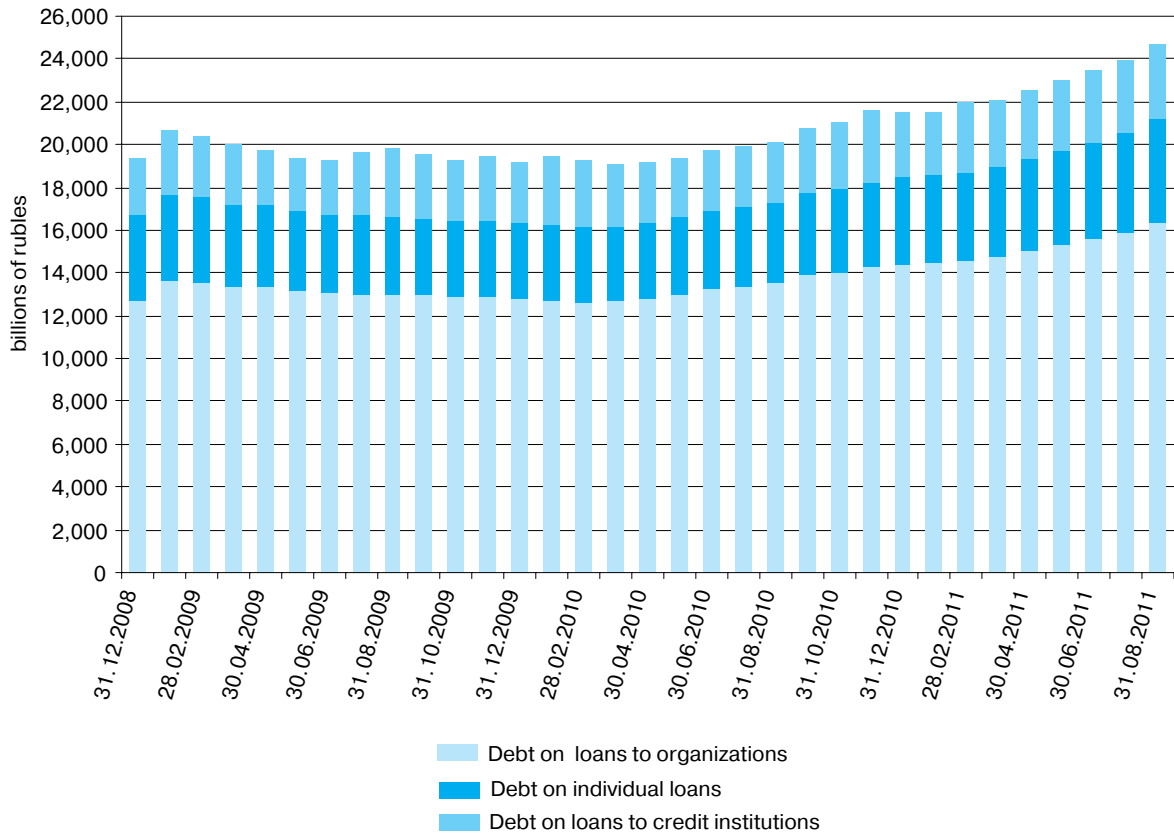
as of 31.08.2010



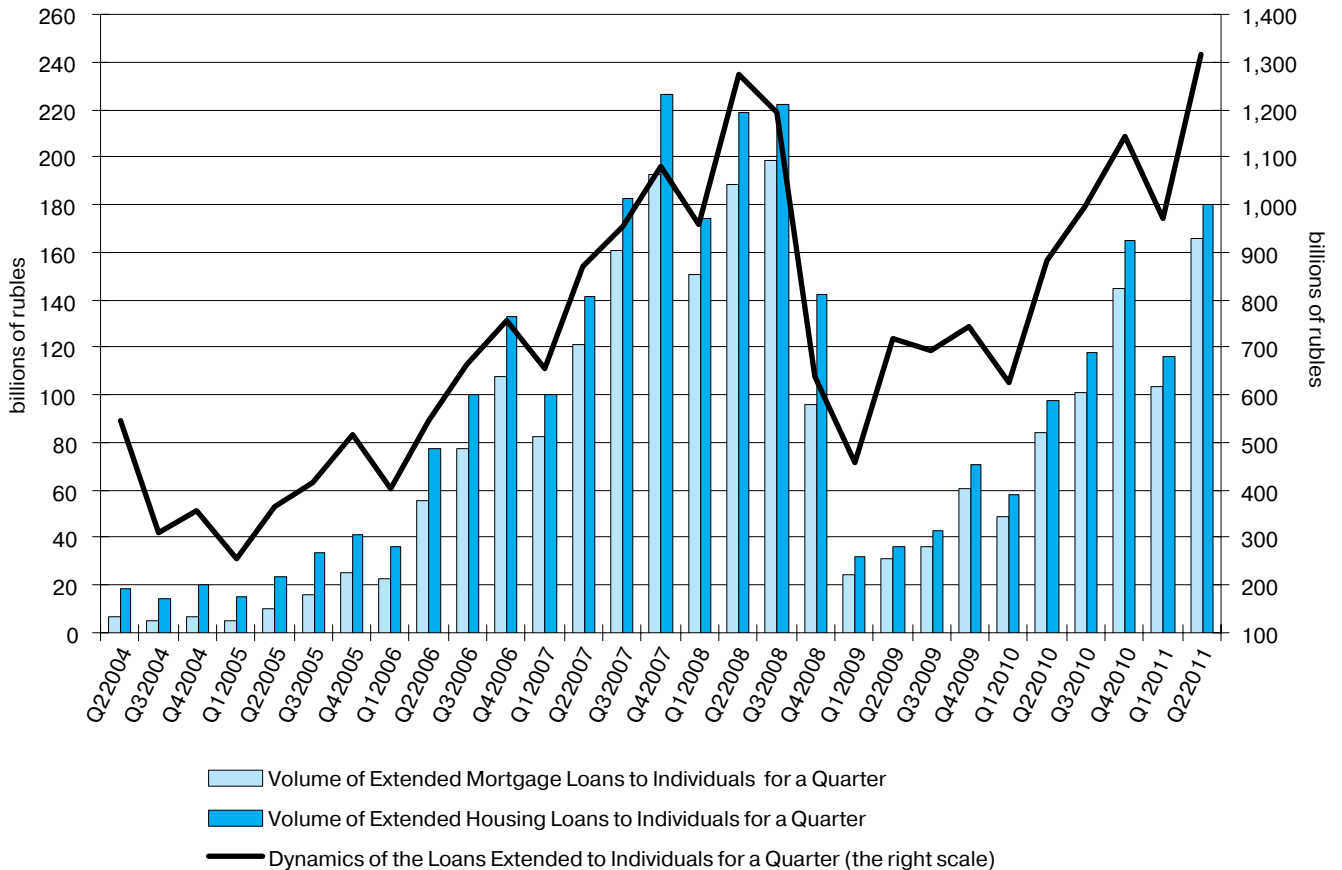
as of 31.08.2011



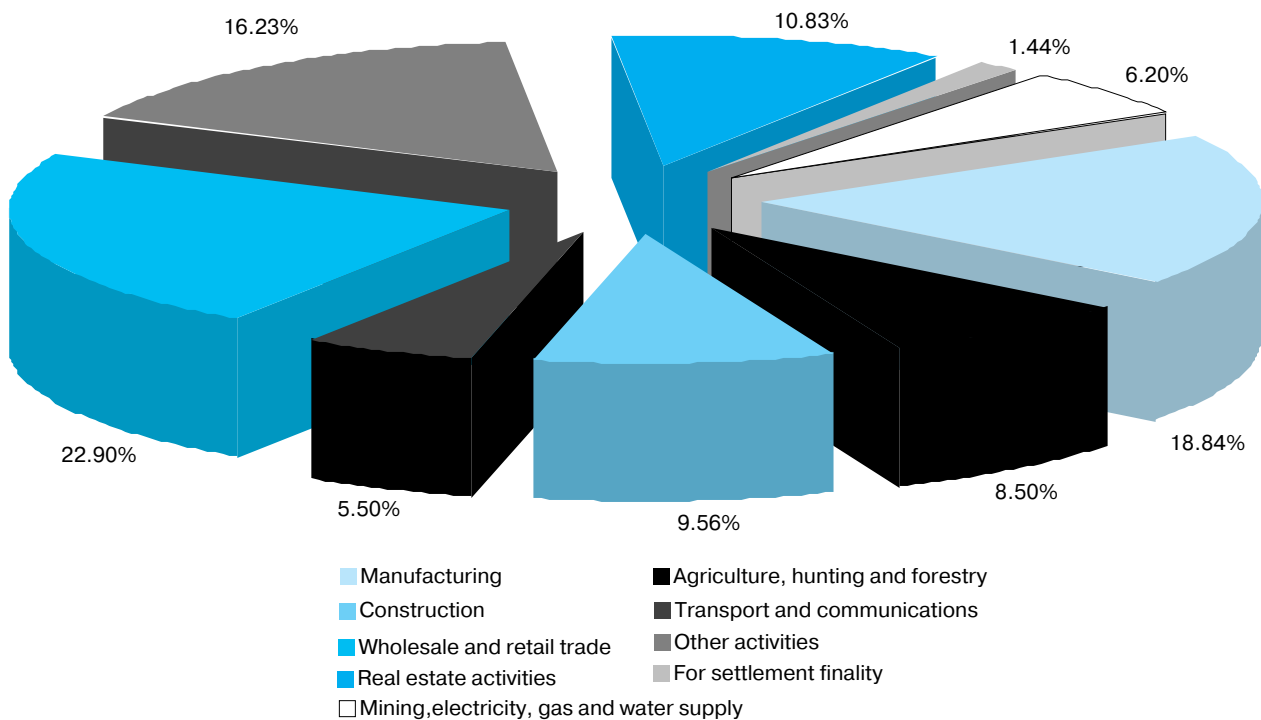
7.13. Dynamics of Debt on Loans Extended



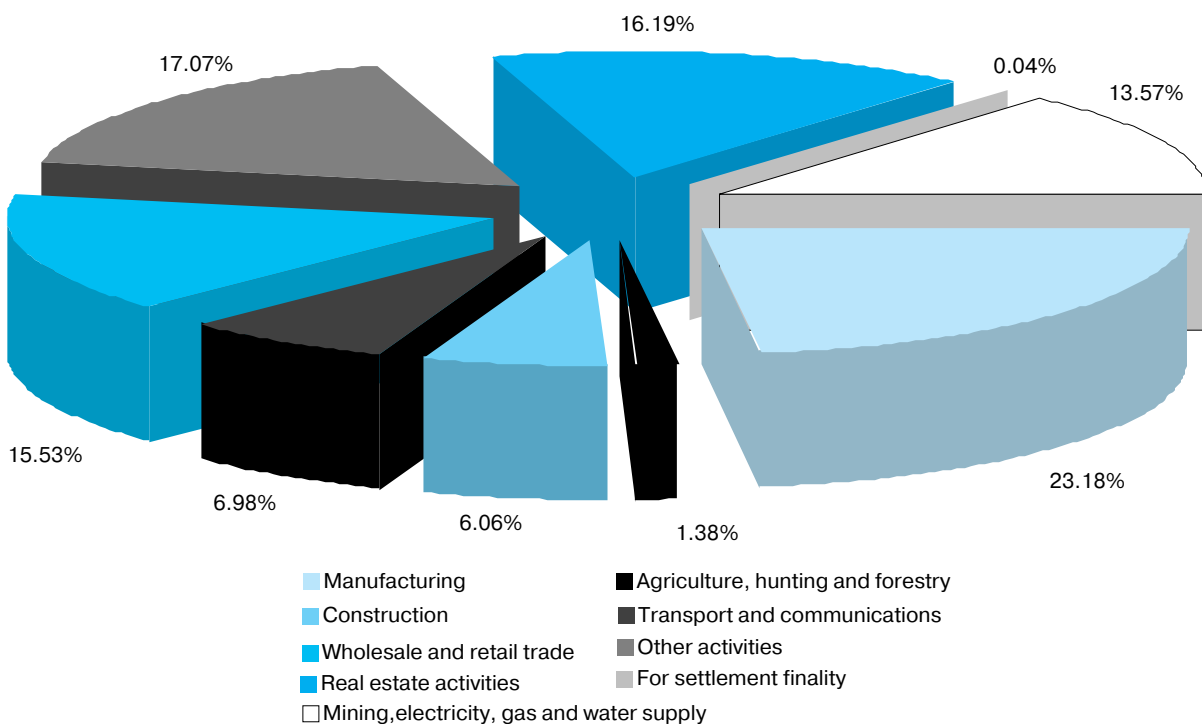
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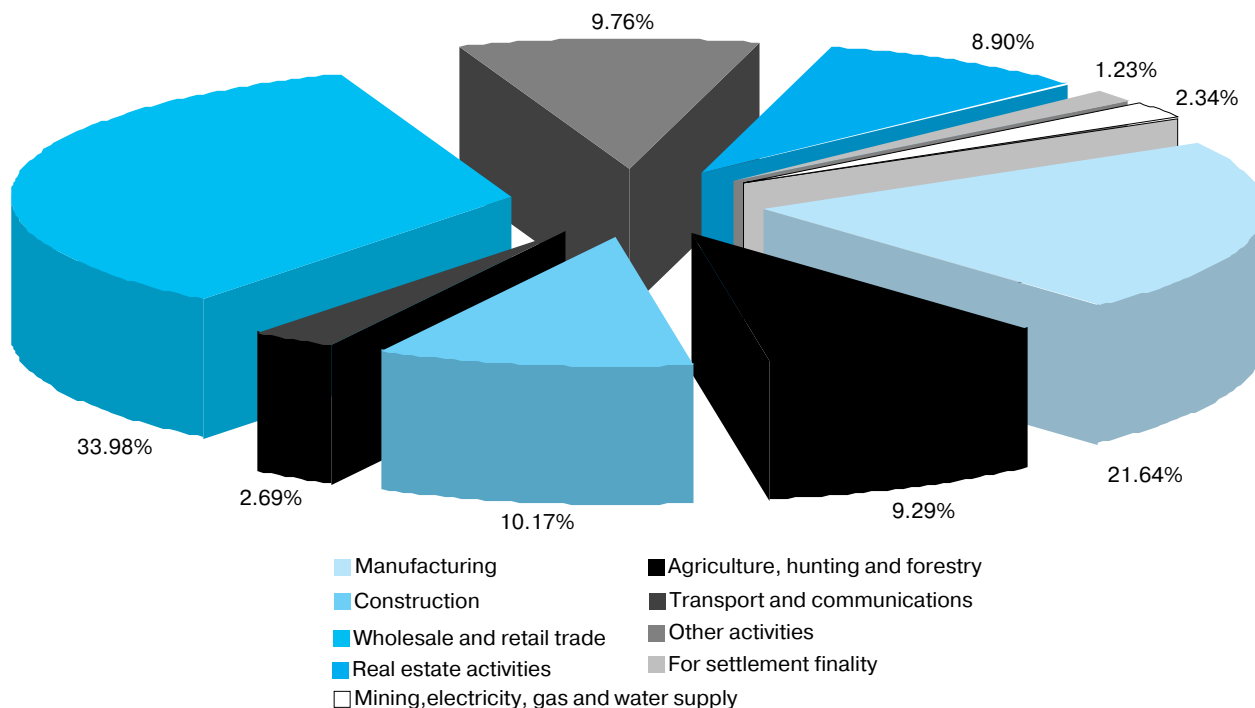
**7.15. Structure of Ruble - Denominated Loans
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(by Economic Activities and Fund Use)
as of 31.08.2011**



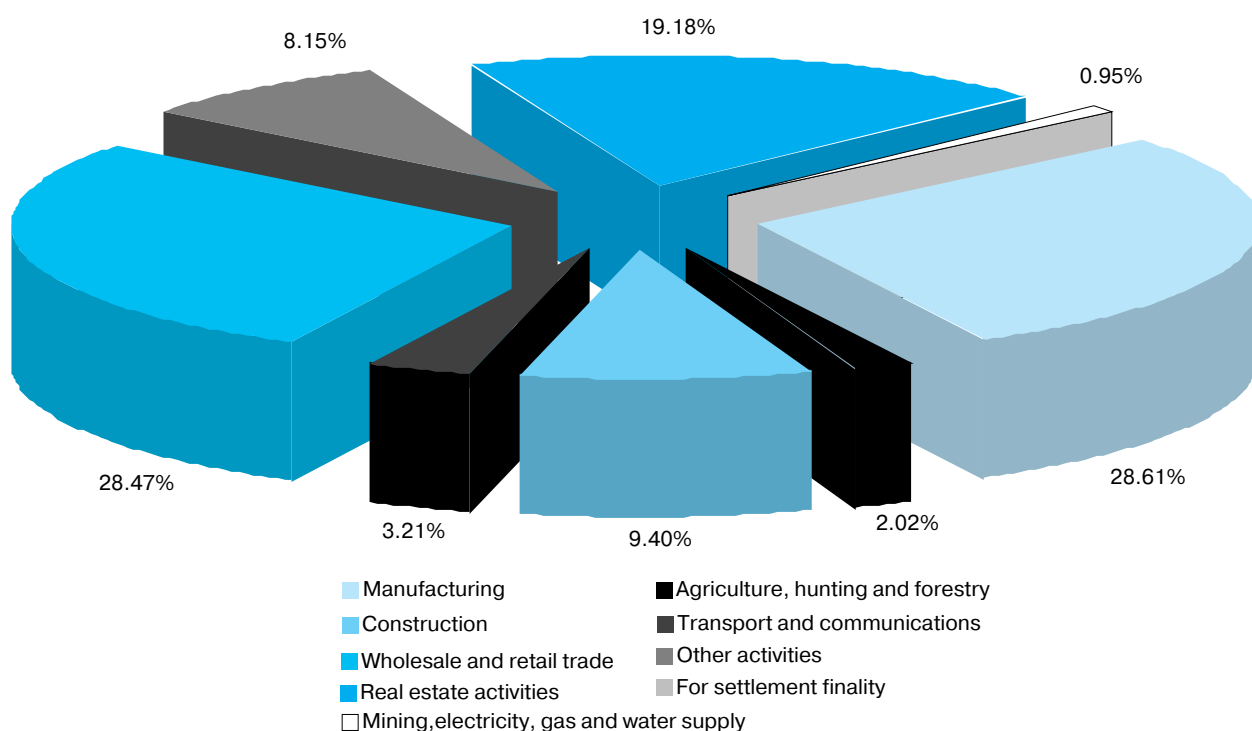
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**7.17. Structure of Ruble - Denominated Overdue Loans
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**7.18. Structure of Overdue Loans Denominated
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Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.08.2011**



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 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

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 refer-

ence prices of refined gold, silver, platinum and palladium come into effect on the business day following the day on which they were fixed and remain effective until the Bank of Russia sets new reference prices.

The Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations" repealed the Bank of Russia Ordinance No. 652-U, dated

September 30, 1999, "On the Procedure for Calculating the Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions" (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

The Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, "On Amending Point 2 of the Bank of Russia Ordinance No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing Reference Prices of Refined Precious Metals", cancelled since July 1, 2008, discounts for fixings equaling "average cost of delivery of each precious metal to the international market".

The reference prices of precious metals fixed by the Bank of Russia are published in the Bank of Russia Bulletin, reported by Interfax, Prime-TASS, Reuters, Associated Press and other news agencies and available on the Bank of Russia home page on the Internet.

Section 3. Financial Markets

Subsection 3.1 Interbank Credit Market

Table 3.1.1

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

Table 3.1.2

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

General Provisions

These tables present the rates for attracted/offered interbank loans for various maturities (1 day, 2 to 7 days, 8 to 30 days, 31 to 90 days, 91 to 180 days, 181 days to 1 year). The tables show the average monthly rates and intra-month dynamics of the interbank interest rates. Table 3.1.2 data can be used for analyzing fluctuations in posted bid rates as compared against the offered rates and actual rates settled for loans given to banks with various credit quality. In general, the data in the table are consistent with other data published in the Bulletin and can be applied to a comprehensive analysis of the financial market situation.

Data source: Form 0409701 "The foreign exchange and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

The data on interbank interest rates are published in the monthly Bank of Russia Bulletin of Banking Statistics, the weekly Bank of Russia Bulletin and are also available on the Bank of Russia's website.

Individual Indicators Highlights

Average Moscow Interbank Bid Rates (MIBID) and **Average Moscow Interbank Offered Rates (MIBOR)** are calculated as monthly average of the daily bid/offered interbank rates.

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

Moscow Interbank Bid/Offered Credit Rates are calculated for each working day and every maturity as a simple average of daily bid/offered rates of contributing credit institutions for corresponding maturities. Maximal rates (10% of overall number of rates) and minimal rates (10% of overall number of rates) are excluded from calculation.

For every maturity the posted bid/offered rates are calculated as a simple average by the following formula:

$$\bar{p} = \frac{\sum P_n}{N}, \text{ where}$$

\bar{p} — posted bid/offered rates (MIBID/MIBOR);

P_n — posted bid/offered rate by credit institution "n";

N — number of contributing rates of credit institutions.

Moscow Interbank Actual Credit Rates (MIACR) are calculated for each working day and every maturity as an average weighted of interest rates on actual interbank lending transactions. **Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG)** are calculated for each working day and every maturity as an average weighted of interest rates on actual interbank loans given (with appropriate correction to avoid double counting) to banks with high credit rating (from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher).

Transactions with maximal rates (10% of overall volume of transactions) and transactions with minimal rates (10% of overall volume of transactions) are excluded from calculation base of MIACR and MIACR-IG rates. Interbank actual credit rates are calculated for every maturity as an average weighted by the formula:

$$\bar{p} = \frac{\sum K_i S_i}{\sum S_i}, \text{ where}$$

\bar{p} — actual credit rate (MIACR);

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

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

Table 3.1.3

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

Table 3.1.4

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

General Provisions

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

Individual Indicators Highlights

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

Subsection 3.2 Exchange Market

Table 3.2.1

Trade at Interbank Currency Exchange

General Provisions

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

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

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

Individual Indicators Highlights

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

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

\bar{r} — average weighted rate;

R_i — average weighted rate of a bidding session;

V_i — trading volume.

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

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

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

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

Table 3.2.4
Foreign Cash Flow Through Authorized Banks Across Russia

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid out to residents and nonresidents as a result of remittances to the Russian Federation without opening an account.

Other expenses — the amount of other expenses, including:

- purchasing foreign currency cheques;

¹ Terms of "residents" and "nonresidents" used for compiling tables "Foreign Cash Flow Through Authorized Banks Across Russia", "Individual Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks" and "Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches" are defined according to the Federal Law No. 173-FZ "On Foreign Exchange Regulation and Foreign Exchange Control", dated December 10, 2003.

- foreign cash, paid from the accounts of individuals (residents and nonresidents) through automatic teller machines (without of a credit institution's employee)¹;
- extending foreign currency loans to individuals;
- foreign cash payments from legal entities' foreign currency current accounts;
- other legitimate foreign currency expenses.

Foreign cash balances at the end of reporting period — foreign cash balance at the end of reporting month.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The "Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks" table shows transactions in US dollars and the Euros, which are the key currencies available at the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through *Bulletin of Banking Statistics*, it is also available on the CBR Internet web site.

Individual Indicators Highlights

Average single transaction — average foreign cash involved in one transaction. The indicator is defined as the ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

Number of transactions — number of foreign cash purchases/sales for cash rubles.

Average monthly rate — average rate of foreign cash sales/purchases defined as the ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

Average transaction margin — difference between rates of foreign cash purchase and sale.

Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.2.6

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

General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through *Bulletin of Banking Statistics*, and it is also available on the CBR Internet web site.

Individual Indicators Highlights

Transactions volume-based distribution is defined as the ratio of foreign cash purchased/sold to/from residents and nonresidents in cash rubles to a number of foreign ex-

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

**Subsection 3.3
Main Characteristics of the
Government Securities Market**

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

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

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

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

**Table 3.3.1
Main Highlights of Auctions
for OFZ Placement**

General Provisions

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

Individual Indicators Highlights

Date — date of the OFZ primary placement.

Bond code determines the issue put up for auction.

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

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

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

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

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

**Table 3.3.2
Data on Redemption and Coupon Payments
on Government Securities**

General Provisions

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

Individual Indicators Highlights

Date of placement — the date of floating a security issue, which was redeemed or on which the coupon payments were effected.

Security code — a unique identifier of an issue given in accordance with the Provision.

¹ From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

Volume of redemption/coupon payment — the money spent on redemption/coupon payment.

Volume in circulation — the current nominal amount of securities in circulation on the payment date.

Current coupon rate — the rate of coupon income on the payment date.

Table 3.3.3
Structure of Bonded Debt
(the OFZ Part Thereof)

Table 3.3.4

Main Parameters of the OFZs Secondary Market

General Provisions

The table “Structure of Bonded Debt (the OFZ Part Thereof)” shows how the OFZ’s market is structured in terms of bond maturity.

The table “Main Parameters of the OFZs Secondary Market” contains the principal indicators on OFZ’s secondary trading.

These data apply to outstanding bonds only. For details about how these indicators are calculated, see the Bank of Russia site on the Internet.

Individual Indicators Highlights

Share of total volume in circulation at par — calculated as the ratio of the volume in circulation of a specific kind of securities to the volume of all outstanding bonds at face value.

Market portfolio indicator — mean effective yield on a specific kind of securities, weighted by time to redemption and volume in circulation.

Market turnover indicator — mean effective yield on a specific type of securities, weighted by time to redemption and turnover.

Turnover rate — the ratio of secondary market turnover to market volume.

Duration — the average volume-weighted period to interest payments on securities, including coupon payments.

Permanent-income federal loan bonds — federal loan bonds with a permanent coupon interest rate (these do not include investment federal loan bonds). This kind of securities differs from others in that their coupon interest rate remains unchanged throughout their life.

Fixed-income federal loan bonds — federal loan bonds with a fixed coupon interest rate. Unlike the permanent-income federal loan bonds, these bonds have coupon interest rates that change throughout their life.

Federal loan bonds with sinking funds — federal loan bonds whose nominal value is redeemed by installments. Coupon interest rate on these bonds is fixed for each coupon and coupon income is paid on the unredeemed part of nominal value.

Federal loan bonds with sinking fund and floating income are federal loan bonds, the nominal value of which is redeemed by tranches, and the coupon rate is variable and set on the basis of official inflation indicators. The coupon income is added to the unrepaid part of the nominal value.

Table 3.3.5
Average Weighted Interest Rates
on Government Securities Market

General Provisions

The table “Average Weighted Interest Rates on Government Securities Market” reflects the OFZ interest rates de-

pending on residual maturities. The calculation covers all marketable issues.

The information on the average weighted interest rates of the Government securities market is placed on the Bank of Russia Internet web site also.

Individual Indicators Highlights

The short-term indicator of the market portfolio — an average of effective yields on issues with residual maturities up to 90 days inclusive, weighted by residual maturities and trading volumes.

The medium-term indicator of the market portfolio — an average of effective yields on issues with residual maturities from 91 to 364 days inclusive, weighted by residual maturities and trading volumes.

The long-term indicator of the market portfolio — an average of effective yields on issues with residual maturities over 364 days, weighted by residual maturities and trading volumes.

Table 3.4
Main Share Price Indices

General Provisions

The table presents data on the MICEX index, the RTS index and 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 institution), 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 (intrabank 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 October 10 to November 10, 2011
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.