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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 October—December 2011 and January 2012 (The period (or date) to which data to be released relate is shown in parentheses)			
	October	November	December	January
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	31.10.2011 (09.2011)	30.11.2011 (10.2011)	30.12.2011 (11.2011)	31.01.2012 (12.2011)
2. Analytical accounts of the central bank, end of period ¹	14.10.2011 (09.2011)	14.11.2011 (10.2011)	14.12.2011 (11.2011)	13.01.2012 (12.2011)
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	10.10.2011 (09.2011)	10.11.2011 (10.2011)	9.12.2011 (11.2011)	12.01.2012 (12.2011)
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	7.10.2011 (09.2011)	7.11.2011 (10.2011)	7.12.2011 (11.2011)	13.01.2012 (12.2011)
10. Template on international reserves and foreign currency liquidity, end of period	20.10.2011 (09.2011)	18.11.2011 (10.2011)	20.12.2011 (11.2011)	20.01.2012 (12.2011)
11. Merchandise trade, for the reporting month (per balance of payments methodology)	12.10.2011 (08.2011)	11.11.2011 (09.2011)	12.12.2011 (10.2011)	13.01.2012 (11.2011)
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
August	103.1	105.4
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
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

¹ Data source: the Federal State Statistics Service.

² Quarterly and monthly indicators of GDP — estimates.

³ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	4	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	7	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
1	2	3	4	5	6	7	8	9	10	
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—July	9,010.5	8,717.0	293.4	4,658.4	5,171.2	-512.7	2,798.6	2,510.1	288.5	
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	

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—July	3,808.5	3,299.3	509.2	333.3	324.8	8.4
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

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		National Wealth Fund balances		
						Reserve Fund balances	7		8	
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—July	512.7	377.2	136.6	3.2	471.1	603.8	127.8			
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			

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		foreign currency-denominated federal government securities	of which:	
			loans from foreign states, international financial organizations and other international entities	and foreign legal entities
1	9	10	11	
2009	-128.6	-48.0	-52.5	
2010	119.7	121.6	-41.9	
2010				
Q1	-25.1	-22.3	-9.2	
Q2	155.4	160.1	-8.0	
Q3	-28.4	-16.2	-15.4	
Q4	17.8	0.0	-9.3	
January—July	135.6	137.8	-18.9	
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	

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	20,462	44,343	444,762	3,619	33,739	1,008	10,367	492,487
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	4,467	9,049	101,288	812	8,520	617	1,824	112,445
Q2, 2010	61,796	35,892	97,688	3,777	2,309	4,910	10,996	108,684	957	8,400	159	3,077	121,118
Q3, 2010	59,064	38,551	97,615	4,009	3,001	5,022	12,032	109,647	918	8,659	128	2,387	121,611
Q4, 2010	71,204	41,673	112,877	4,162	2,042	6,062	12,266	125,143	932	8,159	103	3,079	137,313
Q1, 2011	76,784	37,452	114,236	3,401	1,872	4,990	10,263	124,498	973	10,265	657	2,877	138,614

Table 1.4 (cont.)

Current Account

	(millions of US dollars)													
	Import of goods (FOB)				Import of services			Import of goods and services (14+18)		Compensation of employees paid	Investment income payable	Of which by general government	Current transfers paid	Total current account expenditure (19+20+21+23)
	14	15	16	17	18	19	20	21	22						23	24
2000	44,862	2,330	8,848	5,052	16,230	61,091	232	11,257	8,614	738	73,319			
2001	53,764	2,979	9,285	8,308	20,572	74,336	493	10,544	7,155	1,561	86,935			
2002	60,966	2,836	11,283	9,377	23,497	84,463	507	11,753	6,120	2,103	98,826			
2003	76,070	3,103	12,880	11,139	27,122	103,192	958	23,270	5,365	2,922	130,342			
2004	97,382	3,886	15,285	14,117	33,287	130,669	1,464	23,305	5,212	4,317	159,755			
2005	125,434	5,137	17,314	16,294	38,745	164,179	2,940	33,484	4,883	5,528	206,132			
2006	164,281	6,722	18,112	19,882	44,716	208,996	6,067	53,122	3,832	7,940	276,126			
2007	223,486	9,348	21,216	27,581	58,145	281,631	9,931	68,218	2,494	11,929	371,708			
2008	291,861	12,960	23,778	38,730	75,468	367,329	18,149	92,787	2,036	13,734	491,999			
2009	191,803	9,451	20,905	31,073	61,429	253,232	12,193	61,274	1,816	11,770	338,470			
2010	248,738	12,058	26,516	34,966	73,540	322,278	12,131	73,927	2,069	13,552	421,888			
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	7,257	13,900	59,609	2,393	14,560	486	2,361	78,923			
Q2, 2010	58,166	2,899	6,352	8,005	17,256	75,422	2,964	21,244	497	2,880	102,511			
Q3, 2010	68,408	3,313	9,399	9,078	21,790	90,198	3,576	18,451	530	3,822	116,048			
Q4, 2010	76,455	3,707	6,261	10,626	20,594	97,049	3,198	19,672	556	4,489	124,407			
Q1, 2011	64,875	2,862	5,354	8,695	16,911	81,786	2,542	18,159	479	3,760	106,247			

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	-14,504	-29,197	122,484	-8,512	-40,188	-3,186	70,599		
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	-2,789	-4,851	41,679	-1,581	-6,040	-537	33,522		
Q2, 2010	39,522	878	-4,044	-3,095	-6,260	33,261	-2,007	-12,843	197	18,607		
Q3, 2010	29,207	695	-6,398	-4,056	-9,758	19,449	-2,658	-9,792	-1,436	5,563		
Q4, 2010	36,422	455	-4,219	-4,564	-8,328	28,095	-2,265	-11,513	-1,410	12,906		
Q1, 2011	49,361	539	-3,482	-3,706	-6,648	42,713	-1,570	-7,894	-883	32,367		

Table 1.4 (cont.)

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

(millions of US dollars)

	Capital transfers received	General government liabilities										Monetary authorities' liabilities ²	Banks' liabilities ¹
		portfolio investment (3+4)	of which			loans ¹	arrears	other	total (2+5+6+7)	9	10		
			securities in rubles	securities in foreign currency	4									5	6	7	8
	1	2	3	4	5	6	7	8	9	10			
2000	11,822	-10,761	-1,447	-9,314	-2,271	409	-2,098	-14,721	0	1,492			
2001	2,147	-2,234	-793	-1,441	-5,668	731	-1,792	-8,963	-1,963	2,708			
2002	7,536	105	-102	207	-9,599	-2,454	9	-11,939	-2,767	3,636			
2003	616	-1,489	-220	-1,269	-3,707	-37	39	-5,194	-265	11,257			
2004	862	3,095	203	2,892	-1,220	-2,869	-1,395	-2,390	259	7,078			
2005	678	-1,914	-228	-1,686	-18,932	190	-502	-21,157	2,821	19,233			
2006	1,023	-840	666	-1,506	-23,880	-3,208	35	-27,893	-7,331	51,154			
2007	1,393	-3,995	-370	-3,625	-2,883	-763	9	-7,632	882	70,910			
2008	1,647	-6,559	-222	-6,336	-1,505	-58	25	-8,097	1,440	8,168			
2009	1,649	4,288	1,180	3,108	-1,259	-595	4	2,438	11,905	-42,120			
2010	1,024	5,470	1,775	3,695	-1,112	-50	-3	4,305	-2,402	17,651			
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	166	694	1,586	-892	-381	0	-1	312	-85	2,374			

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

² Since the first quarter 2001, transactions conducted by Bank of Russia and Ministry of Finance of Russia concerning IMF credit and other liabilities of Bank of Russia are included. For previous periods the item covers Bank of Russia's liabilities on IMF credit.

Table 1.4 (cont.)

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

(millions of US dollars)

	Other sectors' liabilities										Total liabilities (8+9+10+15)	Capital transfers paid	General government assets			
	direct investment 11	portfolio investment 12	loans 13	other 14	total (11+12+13+14) 15	loans 16	arreats 17	other 18	total (18+19+20) 21							
										19			20	21		
2000	2,475	308	-935	0	1,848	-11,381	-867	5,806	-7,537	115	-1,617					
2001	2,674	746	769	-479	3,709	-4,510	-11,503	302	9,238	559	10,099					
2002	3,170	2,824	8,334	19	14,348	3,277	-19,924	-1,254	16,002	2,242	16,990					
2003	7,455	-425	15,128	-58	22,101	27,898	-1,609	2,306	-2,621	16	-299					
2004	14,760	806	16,180	16	31,762	36,710	-2,486	804	-947	-95	-237					
2005	10,889	961	40,900	-207	52,543	53,440	-13,442	931	11,004	-457	11,478					
2006	27,191	8,580	16,840	-388	52,224	68,154	-832	-4,006	3,012	-358	-1,352					
2007	47,853	5,189	90,800	-63	143,779	207,939	-11,617	-1,594	8,779	39	7,224					
2008	64,927	-16,730	49,354	1,098	98,649	100,161	-1,152	-802	-1,116	-594	-2,513					
2009	30,059	2,076	1,370	648	34,153	6,376	-13,518	-2,092	11,244	1,024	10,176					
2010	37,409	-4,814	-6,298	-1,028	25,269	44,823	-951	493	-487	-881	-874					
Q1, 2009	7,466	-1,387	-2,803	-340	2,936	-18,356	-186	-400	-817	34	-1,183					
Q2, 2009	8,091	1,066	3,652	2,093	14,901	9,907	-209	-617	-178	-541	-1,336					
Q3, 2009	10,297	1,656	-3,434	245	8,763	10,004	-12,647	-1,033	12,315	1,310	12,591					
Q4, 2009	4,205	742	3,956	-1,350	7,552	4,820	-476	-42	-76	221	104					
Q1, 2010	6,573	532	-3,955	-95	3,055	2,430	-130	164	-615	28	-422					
Q2, 2010	11,107	-111	-2,113	3,172	12,055	12,483	-210	314	-181	-660	-527					
Q3, 2010	6,064	-1,906	-2,966	-1,488	-297	14,856	-334	-49	412	43	406					
Q4, 2010	13,666	-3,329	2,735	-2,617	10,455	15,054	-277	65	-104	-292	-331					
Q1, 2011	12,818	2,007	-2,222	660	13,263	15,864	-168	88	-561	-38	-512					

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	–1,232	–68,780	–71,470	
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	329	–12,789	–14,339	
Q2, 2010	–36	11,241	–12,628	6,638	–375	–6,645	–210	–1,357	–14,577	–3,899	
Q3, 2010	86	–5,443	–10,993	3,438	132	–7,868	–112	–1,153	–16,556	–21,508	
Q4, 2010	20	–6,555	–18,156	1,173	1,164	–8,585	–1,404	949	–24,858	–31,724	
Q1, 2011	–7	–10,028	–14,863	383	46	–6,374	–666	–899	–22,372	–32,919	

⁴ Monetary authorities' assets other than reserves are recorded separately since the first quarter 2001, previously they were included into the banks' assets.

Table 1.4 (end)

Capital and Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Capital account balance (1+17)	Balances on financial account items					Financial account balance (except reserve assets) (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	3,430	-2,432	15,866	-43,511	-26,647	-26,574	-7,274	-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	-675	-2,334	835	-9,734	-11,909	-11,731	-5,192	-16,599	
Q2, 2010	38	4,177	105	6,823	-2,522	8,583	8,621	-1,114	-26,115	
Q3, 2010	-69	347	-125	9,980	-16,853	-6,652	-6,720	3,834	-2,677	
Q4, 2010	-73	-418	-78	-1,771	-14,403	-16,670	-16,743	-4,803	8,640	
Q1, 2011	-2	-200	-92	-7,654	-9,110	-17,055	-17,057	-5,232	-10,078	

Table 1.5

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

(billions of US dollars)

	1 Net capital export/import by the private sector, total (2+5)	Net capital export/import by banks (3+4)		Of which:		5 Net capital export/import by other sectors (6+7+8)	Of which:		
		2	3	foreign assets	foreign liabilities		6 foreign assets	7 foreign liabilities	8 "net errors and omissions" of balance of payments
2000	-24.8	-2.0	-3.5	1.5	22.8	-15.3	1.8	-9.3	
2001	-15.0	1.3	-1.4	2.7	-16.2	-10.4	3.7	-9.5	
2002	-8.1	2.5	-1.1	3.6	-10.6	-18.9	14.3	-6.1	
2003	-1.9	10.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2	
2004	-8.9	3.5	-3.6	7.1	-12.4	-38.3	31.8	-5.9	
2005	-0.1	5.9	-13.4	19.2	-6.0	-50.6	52.5	-7.9	
2006	41.4	27.5	-23.6	51.2	13.9	-47.8	52.2	9.5	
2007	81.7	45.8	-25.1	70.9	35.9	-94.6	143.8	-13.3	
2008	-133.7	-56.9	-65.1	8.2	-76.8	-164.2	98.6	-11.3	
2009	-56.1	-30.4	11.8	-42.1	-25.8	-58.2	34.2	-1.7	
2010	-34.0	15.9	-1.8	17.7	-49.9	-67.9	25.3	-7.3	
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	-14.9	0.8	-1.0	1.9	-15.8	-13.6	3.1	-5.2	
Q2, 2010	3.4	6.8	11.2	-4.4	-3.4	-14.4	12.1	-1.1	
Q3, 2010	-2.9	10.0	-5.4	15.4	-12.9	-16.4	-0.3	3.8	
Q4, 2010	-19.6	-1.8	-6.6	4.8	-17.8	-23.5	10.5	-4.8	
Q1, 2011	-21.3	-7.7	-10.0	2.4	-13.7	-21.7	13.3	-5.2	

Table 1.6

External Debt of the Russian Federation

(millions of US dollars)

	31.03.2010	30.06.2010	30.09.2010	31.12.2010	31.03.2011
Total	463,411	457,421	476,639	489,043	509,912
General Government	31,320	35,451	34,821	34,525	35,359
Federal Government	28,882	32,964	32,338	32,166	32,850
New Russian Debt	25,732	29,893	29,355	29,266	30,063
Multilateral creditors	3,575	3,430	3,264	3,137	2,944
IBRD	3,009	2,883	2,725	2,617	2,438
Other	566	547	539	520	506
Other creditors (including Paris Club credits)	901	839	819	777	688
Foreign currency bonds	19,876	24,332	23,736	23,111	22,495
Eurobonds with 15, 18, 20 and 28-year maturities	1,689	6,161	6,305	6,091	6,090
Eurobonds with 10 and 30-year maturities (related to the second restructuring of debt to London Club)	17,760	17,741	16,997	16,590	15,974
MinFin Foreign Currency Bonds (Series VII)	427	429	433	431	431
Ruble denominated bonds	1,050	976	1,218	1,914	3,607
OFZ	1,050	976	1,218	1,914	2,342
Eurobonds with 18 - year maturity	—	—	—	—	1,265
Other	330	315	319	328	329
Debt of the former USSR	3,149	3,072	2,983	2,900	2,786
Paris Club member countries	9	9	9	9	9
Debt owed to former socialist countries	1,280	1,250	1,167	1,125	1,123
Other official creditors	1,809	1,762	1,756	1,714	1,603
MinFin Foreign Currency Bonds (Series III and IV)	1	1	1	1	1
Other	50	50	50	50	50
Local Government	2,439	2,486	2,483	2,359	2,509
Loans	1,056	956	1,062	1,034	1,099
Ruble denominated bonds	1,383	1,530	1,421	1,325	1,409
Monetary Authorities	12,226	11,916	12,233	12,035	12,582
Loans (repos)	—	—	—	—	—
Currency and deposits	3,612	3,524	3,403	3,295	3,584
Other (SDR allocation)	8,615	8,392	8,831	8,740	8,999
Banks	129,028	122,118	140,038	144,225	149,107
Debt liabilities to direct investors and to direct investment enterprises	1,496	1,468	1,569	1,526	1,581
Loans	88,464	83,216	89,979	96,454	98,228
Deposits	31,326	31,410	41,598	39,688	41,679
Debt securities	4,196	3,502	3,834	4,308	4,391
Other	3,546	2,522	3,058	2,250	3,227
Other sectors	290,836	287,936	289,546	298,258	312,864
Debt liabilities to direct investors and to direct investment enterprises	49,598	52,737	53,969	63,239	72,758
Loans	223,398	214,156	216,712	218,611	221,447
Debt securities	11,013	10,378	10,345	10,647	11,873
Trade credits	2,314	2,372	2,329	2,155	2,659
Financial leases	2,738	3,245	2,229	2,283	2,256
Other	1,775	5,048	3,962	1,323	1,870

Table 1.7

External Debt of the Russian Federation in Domestic and Foreign Currency

(millions of US dollars)

	31.03.2010	30.06.2010	30.09.2010	31.12.2010	31.03.2011
Total	463,411	457,421	476,639	489,043	509,912
Foreign Currency	369,878	362,653	383,743	393,190	400,990
Domestic Currency	93,533	94,768	92,895	95,853	108,922
General Government	31,320	35,451	34,821	34,525	35,359
Foreign Currency	28,887	32,944	32,182	31,286	30,342
Domestic Currency	2,433	2,506	2,639	3,239	5,016
Monetary Authorities	12,226	11,916	12,233	12,035	12,582
Foreign Currency	8,615	8,392	8,831	8,740	8,999
Domestic Currency	3,612	3,524	3,403	3,295	3,584
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	127,532	120,650	138,469	142,699	147,526
Foreign Currency	98,138	92,974	109,544	112,824	115,107
Domestic Currency	29,394	27,676	28,925	29,875	32,419
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	241,239	235,199	235,577	235,019	240,105
Foreign Currency	199,684	192,609	193,407	193,887	193,828
Domestic Currency	41,555	42,590	42,171	41,132	46,277
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	51,094	54,205	55,538	64,765	74,339
Foreign Currency	34,555	35,734	39,779	46,453	52,713
Domestic Currency	16,539	18,471	15,759	18,312	21,626

Table 1.8

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

(millions of US dollars)

	31.03.2010	30.06.2010	30.09.2010	31.12.2010	31.03.2011
Total Liabilities	463,411	457,421	476,639	489,043	509,912
Short-term	52,316	54,667	64,709	60,249	62,274
Long-term	411,095	402,754	411,929	428,794	447,638
General Government	31,320	35,451	34,821	34,525	35,359
<i>Short-term</i>	451	846	896	449	451
Current accounts and deposits	26	25	26	27	27
Other liabilities	426	821	869	422	424
Arrears	330	733	784	322	328
<i>Long-term</i>	30,869	34,605	33,926	34,076	34,908
Debt securities	22,309	26,838	26,375	26,350	27,511
Loans	8,560	7,766	7,551	7,726	7,397
Monetary Authorities	12,226	11,916	12,233	12,035	12,582
<i>Short-term</i>	3,612	3,524	3,403	3,295	3,584
Loans	—	—	—	—	—
Currency and deposits	3,612	3,524	3,403	3,295	3,584
<i>Long-term</i>	8,615	8,392	8,831	8,740	8,999
Other liabilities (SDR allocation)	8,615	8,392	8,831	8,740	8,999
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	127,532	120,650	138,469	142,699	147,526
<i>Short-term</i>	29,425	30,306	40,686	39,193	38,996
Debt securities	870	721	800	726	689
Loans	10,069	10,282	11,807	14,480	13,683
Current accounts and deposits	15,637	17,305	25,680	22,358	22,281
Other liabilities	2,849	1,999	2,399	1,629	2,342
Arrears	4	15	77	7	20
Other	2,845	1,984	2,322	1,623	2,322
<i>Long-term</i>	98,107	90,344	97,783	103,506	108,531
Debt securities	3,326	2,782	3,034	3,581	3,702
Loans	78,395	72,934	78,172	81,974	84,546
Deposits	15,689	14,105	15,919	17,330	19,398
Other liabilities	697	523	659	621	885
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	241,239	235,199	235,577	235,019	240,105
<i>Short-term</i>	18,828	19,990	19,725	17,312	19,244
Loans	14,738	12,570	13,434	13,834	14,715
Trade credits	2,314	2,372	2,329	2,155	2,659
Other liabilities	1,775	5,048	3,962	1,323	1,870
<i>Long-term</i>	222,411	215,209	215,852	217,707	220,861
Debt securities	11,013	10,378	10,345	10,647	11,873
Loans	211,398	204,830	205,507	207,060	208,988
Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises	51,094	54,205	55,538	64,765	74,339
Banks	1,496	1,468	1,569	1,526	1,581
Other sectors	49,598	52,737	53,969	63,239	72,758

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 31.03.2011
		transactions	valuation changes	other adjustments		total changes
Assets	170,212	10,028	7,959	-66	17,921
Direct investments abroad	6,665	756	107	-11	852
Equity capital and reinvested earnings	5,849	387	52	-11	429
Other capital	816	368	55	0	423
Portfolio investments	29,727	-677	760	-11	71
Equity securities	2,737	194	367	-86	476
Debt securities	26,990	-872	393	74	-405
long-term	26,665	-708	491	-39	-256
short-term	325	-164	-98	113	-149
Financial derivatives	1,609	-2,992	4,191	0	1,199
Options	87	53	-4	0	49
Forward-type contracts	1,522	-3,045	4,196	-1	1,150
Other investments	132,211	12,942	2,901	-44	15,798
Currency and deposits	59,522	7,898	1,353	-38	9,213
Cash foreign currency	4,628	249	137	-1	385
Demand and term deposits	54,894	7,649	1,216	-37	8,828
long-term	9,944	585	209	0	794
short-term	44,950	7,065	1,007	-37	8,034
Loans	68,236	3,975	1,391	-6	5,360
long-term	43,028	3,907	875	0	4,781
short-term	25,208	68	516	-6	578
Arrears	559	356	58	7	421
Other assets	3,894	712	100	-7	805
long-term	1,690	-137	34	0	-102
short-term	2,204	849	65	-7	907

Table 1.11 (end)
(millions of US dollars)

	Position as of 31.12.2010	Changes in Position reflecting:			Position as of 31.03.2011	
		transactions	valuation changes	other adjustments		total changes
Liabilities	204,621	2,374	9,826	-50	12,150	216,771
Direct investments in Russia	28,674	7	1,455	29	1,491	30,166
Equity capital and reinvested earnings	27,148	-31	1,438	29	1,436	28,585
Other capital	1,526	38	17	0	55	1,581
Portfolio investments	34,740	2,709	2,970	-77	5,602	40,343
Equity securities	30,433	2,556	3,040	-77	5,519	35,951
Debt securities	4,308	153	-69	0	84	4,391
long-term	3,581	191	-71	0	121	3,702
short-term	726	-39	2	0	-37	689
Financial derivatives	2,814	-2,064	2,377	0	313	3,128
Options	790	-492	-118	0	-610	180
Forward-type contracts	2,024	-1,572	2,495	0	923	2,948
Other investments	138,392	1,723	3,023	-3	4,743	143,135
Deposits	39,688	510	1,484	-2	1,991	41,679
long-term	17,330	1,535	533	-1	2,068	19,398
short-term	22,358	-1,025	950	-2	-76	22,281
Loans	96,454	288	1,484	3	1,775	98,228
long-term	81,974	1,351	1,219	3	2,572	84,546
short-term	14,480	-1,063	265	0	-797	13,683
Arrears	7	13	0	0	14	20
Other liabilities	2,244	911	56	-3	963	3,207
long-term	621	247	18	0	264	885
short-term	1,623	664	38	-3	699	2,322
International investment position, net	-34,409	7,654	-1,866	-16	5,771	-28,637

Table 1.12

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

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance																			
	total	% of the corresponding period of the previous year	of which:			total	% of the corresponding period of the previous year	of which:			total	of which:																				
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries																						
2010																																
2009	303,388	64.3	255,270	63.7	48,118	67.6	191,803	65.7	167,726	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	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	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	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	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	10,219	133.1	36,422	27,362	9,061			
July	31,414	119.1	26,332	118.5	5,082	122.2	21,034	132.4	17,992	3,042	157.2	10,380	8,340	2,040	August	31,840	116.5	26,383	115.5	5,457	121.7	23,832	153.3	20,581	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	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	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	3,380	126.3	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	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	10,119	149.9	49,361	39,796	9,565	Q2	135,520	138.7	115,177	138.9	20,343	137.8	82,429	141.7	70,437	11,992	141.1	53,091	44,740	8,351			
January	31,046	112.1	25,576	107.2	5,470	143.3	16,308	143.4	13,620	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	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	4,004	145.5	16,881	13,327	3,554	April	46,102	137.6	39,538	138.9	6,564	130.4	27,022	140.9	23,180	3,842	137.4	19,080	16,358	2,722			
May	44,556	140.0	37,848	139.6	6,708	142.8	27,925	144.2	23,961	3,964	144.8	16,631	13,887	2,744	June	44,862	138.6	37,791	138.2	7,071	140.6	27,482	140.1	23,296	4,186	145.5	17,380	14,495	2,885			
July	42,636	135.7	35,821	136.0	6,815	134.1	27,473	130.6	23,252	4,221	129.2	15,163	12,569	2,594																		

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

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)

	31.08.2011
A. Official reserves	545,011.9
(1) Foreign currency reserves (in convertible foreign currencies)	475,462.4
(a) Securities	405,700.9
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	69,761.5
(i) other national central banks	51,544.7
(ii) banks headquartered in the reporting country	2,108.2
of which: located abroad	2,108.2
(iii) banks headquartered outside the reporting country	16,108.6
of which: located in the reporting country	—
(2) IMF reserve position	3,334.0
(3) SDRs	9,147.7
(4) Gold (is valued at current quotations of the Bank of Russia)	48,645.4
— volume in millions of fine troy ounces	27.2
(5) Other reserve assets (specify)	8,422.4
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	8,422.4
B. Other foreign currency assets (specify)	124.2
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	124.2
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.14 (cont.)

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

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	-3,702.3	-1,395.0	-246.6	-2,060.7
— outflows (—), principal	-2,242.9	-809.7	-150.0	-1,283.1
— outflows (—), interest	-2,355.4	-697.1	-133.0	-1,525.4
— inflows (+), principal	660.1	107.7	22.7	529.7
— inflows (+), interest	235.9	4.0	13.7	218.2
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)

	31.08.2011
(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	1,795.9
— lent or repoed and included in Section I	—6,443.5
— lent or repoed but not included in Section I	—
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I ¹	8,239.4
(e) financial derivative assets (net, marked to market)	0.1
— 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)	—
— currencies in SDR basket ²	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

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

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

	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010
Claims on other sectors	1,541	1,439	1,259	1,252	1,250	924	116,267	168,960	115,454
Other financial institutions	190	328	328	328	328	328	114,972	167,589	113,795
Public nonfinancial organizations	58	55	39	28	21	9	39	20	0
Other nonfinancial organizations	1,294	1,056	892	896	902	588	1,255	1,351	1,659
Households	—	—	—	—	—	—	—	—	—
Monetary base	1,232,633	1,914,312	2,380,324	2,914,243	4,122,406	5,513,332	5,578,717	6,467,318	8,190,328
Currency in circulation	813,905	1,224,685	1,669,911	2,195,379	3,062,083	4,118,563	4,372,081	4,622,921	5,785,151
Liabilities to credit institutions	418,728	689,627	710,413	718,864	1,060,323	1,394,769	1,206,636	1,844,397	2,405,177
Deposits	418,728	689,627	700,664	685,967	957,250	1,294,099	1,194,165	1,560,689	1,816,301
Securities other than shares	—	—	9,749	32,896	103,073	100,670	12,472	283,708	588,876
Other liabilities to credit institutions	—	—	49	11	33	75	816,038	170,682	686
Deposits included in broad money	28,127	31,141	35,747	43,015	58,490	75,871	270,404	161,180	142,724
Transferable deposits	28,098	31,137	35,730	42,980	58,482	75,866	170,403	115,479	133,972
Other financial institutions	0	1	0	0	0	234	74,795	632	2,860
Public nonfinancial organizations	27,086	29,693	33,801	41,207	54,830	70,422	89,827	106,831	121,968
Other nonfinancial organizations	1,012	1,443	1,930	1,773	3,652	5,210	5,781	8,016	9,145
Households	—	—	—	—	—	—	—	—	—
Other deposits	29	4	17	35	7	5	100,001	45,701	8,752
Other financial institutions	0	0	0	0	0	0	100,000	45,700	8,750
Public nonfinancial organizations	28	4	16	34	7	5	1	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	364,731	298,234	188,043	210,373	84,156	462,051	1,902,352	2,099,113	2,358,878
Other items (net)	180,956	163,163	355,054	251,813	350,467	150,385	243,722	626,520	364,101
Other liabilities	276,779	267,277	461,933	381,169	472,560	376,906	594,905	877,832	692,780
Other assets	95,823	104,114	106,879	129,356	122,093	226,521	351,183	251,312	328,679

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

	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011
Claims on other sectors	126,302	121,951	115,454	117,900	118,339	115,793	112,631	110,741	108,087	107,959
Other financial institutions	122,173	118,495	113,795	113,768	113,768	111,410	108,505	107,077	104,037	102,987
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,129	3,456	1,659	4,131	4,570	4,382	4,125	3,664	4,049	4,972
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	6,956,203	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
Currency in circulation	5,095,444	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
Liabilities to credit institutions	1,860,759	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
Deposits	994,669	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
Securities other than shares	866,090	871,063	588,876	595,497	599,736	403,413	453,666	461,100	18,305	33,353
Other liabilities to credit institutions	703	2,240	686	52	130	200	834	1,579	232	22
Deposits included in broad money	71,723	65,074	142,724	68,623	71,236	68,695	69,825	76,808	79,162	70,877
Transferable deposits	53,322	53,872	133,972	52,621	55,074	60,433	57,173	62,406	64,940	57,874
Other financial institutions	558	642	2,860	307	526	1,244	622	1,193	1,891	1,664
Public nonfinancial organizations	40,785	40,335	121,968	39,380	40,969	45,780	42,785	45,139	47,106	40,474
Other nonfinancial organizations	11,979	12,895	9,145	12,934	13,579	13,408	13,766	16,074	15,943	15,736
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	18,402	11,202	8,752	16,002	16,162	8,262	12,652	14,402	14,222	13,002
Other financial institutions	18,400	11,200	8,750	16,000	16,160	8,260	12,650	14,400	14,220	13,000
Public nonfinancial organizations	1	1	1	1	1	1	2	2	2	2
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	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
Other items (net)	880,194	800,232	364,101	99,111	-28,838	-148,451	-223,654	-24,103	-287,604	-452,970
Other liabilities	1,165,337	1,109,216	692,780	425,067	294,203	176,222	109,119	295,171	23,367	-97,850
Other assets	285,143	308,984	328,679	325,956	323,042	324,673	332,774	319,274	310,971	355,121

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)

	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011
Net foreign assets	456,410	704,206	694,147	767,452	959,548	993,827	1,053,425	1,064,938	1,132,666	1,118,859
Claims on nonresidents	4,647,887	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
Foreign currency	151,167	153,997	141,010	146,384	145,292	142,514	150,432	148,839	144,539	140,656
Deposits	1,540,208	1,689,096	1,694,042	1,688,744	1,781,837	1,855,157	1,869,870	1,961,198	1,960,141	1,955,203
Securities other than shares	680,201	676,048	821,199	804,166	786,061	757,606	802,979	796,396	826,569	814,361
Loans	2,013,358	2,207,984	2,123,030	2,116,390	2,233,057	2,171,119	2,188,338	2,295,221	2,293,983	2,288,203
Other	262,954	275,429	381,315	373,892	362,206	367,310	358,148	342,196	347,254	366,219
Liabilities to nonresidents	4,191,477	4,298,348	4,466,449	4,362,123	4,348,904	4,299,880	4,316,342	4,478,912	4,439,820	4,445,783
Deposits	1,255,515	1,287,281	1,239,080	1,211,280	1,206,391	1,215,578	1,213,307	1,267,048	1,254,571	1,258,337
Securities other than shares	85,061	85,910	83,649	78,889	80,212	87,009	84,503	88,435	90,656	88,774
Loans	2,718,079	2,786,849	3,011,561	2,943,996	2,932,112	2,865,426	2,860,072	2,986,754	2,957,344	2,966,221
Other	132,822	138,309	132,159	127,958	130,189	131,868	158,460	136,674	137,249	132,450
Claims on central bank	2,366,391	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
Currency	505,407	521,021	722,405	576,682	587,261	566,376	601,071	590,114	598,255	612,637
Deposits	994,894	933,775	1,816,221	1,493,238	1,345,979	1,625,945	1,159,410	1,138,489	1,592,286	1,194,113
Securities other than shares	866,090	871,063	588,876	595,497	599,736	403,413	453,666	461,100	18,305	33,353
Net claims on general government	649,987	669,790	753,920	892,920	874,580	713,310	653,142	475,286	317,512	317,771
Claims on federal government	1,234,747	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
Securities	1,211,572	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
Other claims	23,176	19,545	18,304	17,118	16,390	17,506	17,004	17,581	17,010	24,803
Claims on state and local government	545,483	540,642	583,797	582,623	569,222	558,155	522,215	502,618	495,287	497,952
Securities	348,044	337,914	318,204	324,616	318,819	317,110	297,692	297,592	280,287	281,528
Other claims	197,440	202,728	265,593	258,006	250,403	241,046	224,523	205,026	215,000	216,425
Liabilities to federal government	731,777	746,604	881,610	726,980	839,554	910,987	903,520	979,087	1,208,226	1,175,267
Deposits	715,997	729,834	864,067	706,630	817,309	891,562	884,377	961,134	1,190,542	1,156,864
Other liabilities	15,780	16,770	17,543	20,350	22,245	19,425	19,143	17,953	17,684	18,403

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

	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011	Jul, 2011
Liabilities to state and local government	398,466	393,048	323,617	349,429	376,592	528,803	576,419	685,366	688,676	772,223
Deposits	398,466	393,048	323,617	349,429	376,592	528,803	576,419	685,366	688,676	772,223
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	20,224,804	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
Other financial institutions	472,517	504,689	535,195	531,225	546,856	594,122	560,996	592,908	620,018	647,094
Public nonfinancial organizations	297,053	310,289	299,299	296,872	294,471	283,528	280,213	294,265	300,684	301,509
Other nonfinancial organizations	15,072,365	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
Households	4,382,870	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
Liabilities to central bank	596,075	619,046	583,470	581,486	577,171	574,117	583,386	576,120	578,672	586,763
Deposits included in broad money	16,855,159	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
Transferable deposits	4,785,852	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
Other financial institutions	268,461	272,925	279,655	296,439	279,795	349,690	266,889	301,505	327,109	283,118
Public nonfinancial organizations	303,594	310,474	404,223	365,469	385,404	392,003	400,621	380,980	358,867	341,846
Other nonfinancial organizations	2,908,638	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
Households	1,305,159	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
Other deposits	12,069,308	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
Other financial institutions	590,287	586,058	594,587	573,596	576,813	605,415	639,177	628,003	643,093	677,210
Public nonfinancial organizations	201,752	188,302	202,930	193,009	192,091	178,974	183,341	188,453	197,532	193,425
Other nonfinancial organizations	3,419,249	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
Households	7,858,020	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
Deposits excluded from broad money	336,349	315,228	289,021	314,167	324,981	296,612	314,604	292,158	289,380	296,846
Securities other than shares excluded from broad money	582,151	577,247	643,084	603,041	608,928	642,788	656,242	678,419	680,348	714,828
Shares and other equity	4,412,678	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
Other items (net)	915,180	917,072	535,941	582,986	448,747	587,417	554,050	614,990	615,999	599,361
Other liabilities	3,271,932	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
Other assets	2,119,229	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
Consolidation adjustment	-237,523	-267,941	-275,844	-299,240	-425,319	-360,375	-372,583	-387,577	-398,140	-406,115

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)

	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011
Net foreign assets	15,435,513	15,558,836	15,041,198	14,871,616	14,996,172	15,025,279	15,210,685
Claims on nonresidents	19,904,310	20,130,250	19,774,767	19,497,851	19,604,366	19,582,345	19,803,992
Liabilities to nonresidents	4,468,798	4,571,413	4,733,568	4,626,235	4,608,194	4,557,066	4,593,307
Domestic claims	15,286,356	15,695,474	17,468,220	16,843,414	16,893,524	17,005,074	16,904,996
Net claims on general government	-5,064,750	-5,035,006	-3,318,681	-3,971,423	-4,109,267	-4,299,484	-4,742,848
Claims on federal government	1,592,056	1,622,174	1,722,664	1,725,264	1,857,564	1,926,429	1,935,094
Claims on state and local government	545,899	541,061	584,219	583,048	569,650	558,587	522,640
Liabilities to federal government	5,931,994	5,962,740	4,832,879	5,366,993	5,607,518	5,520,520	5,617,344
Liabilities to state and local government	1,270,712	1,235,501	792,686	912,742	928,963	1,263,980	1,583,238
Claims on other sectors	20,351,106	20,730,481	20,786,901	20,814,837	21,002,791	21,304,558	21,647,844
Other financial institutions	594,690	623,184	648,990	644,994	660,624	705,532	669,501
Public nonfinancial organizations	297,053	310,290	299,299	296,873	294,472	283,528	280,214
Other nonfinancial organizations	15,076,494	15,348,772	15,312,772	15,419,480	15,565,239	15,725,940	15,973,139
Households	4,382,870	4,448,235	4,525,840	4,453,491	4,482,456	4,589,559	4,724,991

Table 1.17 (cont.)

(millions of rubles, end of period)

	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011
Broad money liabilities	21,516,920	22,117,715	23,791,156	23,148,893	23,501,970	23,639,282	23,735,371
Currency outside banking system	4,590,037	4,621,476	5,062,746	4,826,443	4,892,624	4,916,370	5,069,253
Transferable deposits	4,839,173	5,058,268	5,762,583	5,527,047	5,598,995	5,518,123	5,380,650
Other financial institutions	269,019	273,567	282,514	296,745	280,321	350,934	267,511
Public nonfinancial organizations	344,379	350,809	526,191	404,849	426,373	437,783	443,406
Other nonfinancial organizations	2,920,617	3,107,553	3,311,434	3,355,500	3,372,093	3,205,660	3,028,255
Households	1,305,159	1,326,338	1,642,443	1,469,953	1,520,208	1,523,746	1,641,478
Other deposits	12,087,709	12,437,971	12,965,827	12,795,403	13,010,351	13,204,789	13,285,468
Other financial institutions	608,687	597,258	603,337	589,596	592,973	613,675	651,827
Public nonfinancial organizations	201,753	188,303	202,931	193,010	192,093	178,975	183,343
Other nonfinancial organizations	3,419,249	3,636,309	3,893,533	3,661,584	3,740,560	3,834,244	3,792,301
Households	7,858,020	8,016,101	8,266,026	8,351,212	8,484,726	8,577,894	8,657,998
Deposits excluded from broad money	336,349	315,228	289,021	314,167	324,981	296,612	314,604
Securities other than shares excluded from broad money	582,151	577,247	643,084	603,041	608,928	642,788	656,242
Shares and other equity	6,573,875	6,609,775	6,968,692	7,046,024	7,112,310	7,094,461	7,160,248
Other items (net)	1,712,574	1,634,345	817,465	602,904	341,508	357,211	249,215
Other liabilities	4,437,269	4,464,273	3,767,406	3,509,009	3,401,342	3,315,968	3,267,031
Other assets	2,404,373	2,479,028	2,591,521	2,527,672	2,556,114	2,516,628	2,564,052
Consolidation adjustment	-320,322	-350,899	-358,420	-378,433	-503,719	-442,129	-453,764

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

	May, 2011			Jun, 2011			Jul, 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	-133,430	15,572,557	15,439,126	-81,739	15,688,491	15,606,752	-73,719	15,675,539	15,601,820
Claims on nonresidents	866,399	19,307,798	20,174,197	916,650	19,386,422	20,303,073	929,340	19,370,094	20,299,434
Liabilities to nonresidents	999,829	3,735,241	4,735,070	998,390	3,697,931	4,696,321	1,003,059	3,694,555	4,697,614
Domestic claims	16,603,188	640,582	17,243,770	16,657,379	577,314	17,234,693	16,680,294	619,128	17,299,422
Net claims on general government	-2,145,620	-2,792,352	-4,937,972	-2,526,780	-2,790,565	-5,317,345	-3,015,865	-2,755,085	-5,770,950
Claims on federal government	1,767,833	181,110	1,948,943	1,846,241	186,073	2,032,315	1,895,043	182,098	2,077,141
Claims on state and local government	502,675	369	503,044	495,267	449	495,717	497,929	444	498,372
Liabilities to federal government	2,776,023	2,969,969	5,745,991	3,286,515	2,973,237	6,259,751	3,642,277	2,933,829	6,576,106
Liabilities to state and local government	1,640,106	3,862	1,643,968	1,581,774	3,851	1,585,625	1,766,559	3,797	1,770,357
Claims on other sectors	18,748,807	3,432,934	22,181,741	19,184,159	3,367,878	22,552,038	19,696,159	3,374,213	23,070,372
Other financial institutions	561,670	138,315	699,985	588,732	135,323	724,055	622,664	127,418	750,081
Public nonfinancial organizations	226,354	67,911	294,265	230,019	70,665	300,684	234,398	67,111	301,510
Other nonfinancial organizations	13,411,895	2,906,372	16,318,267	13,685,601	2,851,613	16,537,214	13,980,704	2,865,997	16,846,701
Households	4,548,888	320,337	4,869,224	4,679,806	310,278	4,990,084	4,858,393	313,687	5,172,080

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

	May, 2011			Jun, 2011			Jul, 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	24,029,029	X	X	24,452,359	X	X	24,577,857
Money Supply (National Definition)	20,190,496	X	X	20,742,635	X	X	20,847,455	X	X
Currency outside banking system	5,074,012	—	5,074,012	5,189,572	—	5,189,572	5,303,618	—	5,303,618
Transferable deposits	5,460,985	—	5,460,985	5,714,818	—	5,714,818	5,602,470	—	5,602,470
Other financial institutions	302,699	—	302,699	328,999	—	328,999	284,782	—	284,782
Public nonfinancial organizations	426,118	—	426,118	405,974	—	405,974	382,321	—	382,321
Other nonfinancial organizations	3,107,045	—	3,107,045	3,207,059	—	3,207,059	3,130,801	—	3,130,801
Households	1,625,123	—	1,625,123	1,772,786	—	1,772,786	1,804,567	—	1,804,567
Other deposits	9,655,499	3,838,533	13,494,032	9,838,245	3,709,723	13,547,969	9,941,367	3,730,401	13,671,768
Other financial institutions	592,706	49,697	642,403	609,328	47,985	657,313	643,716	46,495	690,210
Public nonfinancial organizations	131,526	56,929	188,455	153,490	44,043	197,533	154,991	38,435	193,426
Other nonfinancial organizations	2,028,023	1,900,998	3,929,021	2,089,961	1,777,065	3,867,025	2,056,010	1,835,105	3,891,115
Households	6,903,244	1,830,910	8,734,153	6,985,466	1,840,631	8,826,097	7,086,650	1,810,367	8,897,017
Deposits excluded from broad money	204,312	87,845	292,158	205,617	83,763	289,380	210,212	86,634	296,846
Securities other than shares excluded from broad money	522,220	156,199	678,419	510,867	169,481	680,348	538,524	176,304	714,828
Shares and other equity	7,169,750	0	7,169,750	7,162,852	0	7,162,852	7,245,753	0	7,245,753
Other items (net)	513,540	0	513,540	256,506	0	256,506	65,958	0	65,958
Other liabilities	3,539,532	0	3,539,532	3,313,808	0	3,313,808	3,228,150	0	3,228,150
Other assets	2,561,069	0	2,561,069	2,587,272	0	2,587,272	2,675,645	0	2,675,645
Consolidation adjustment	—464,924	0	—464,924	—470,029	0	—470,029	—486,547	0	—486,547

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	19,303.4	4,826.4	14,477.0	—3.5	—3.5
28.02	19,531.3	4,892.6	14,638.7	1.2	—2.4
31.03	19,817.1	4,916.4	14,900.8	1.5	—1.0
30.04	20,046.6	5,069.3	14,977.4	1.2	0.2
31.05	20,190.5	5,074.0	15,116.5	0.7	0.9
30.06	20,742.6	5,189.6	15,553.1	2.7	3.7
31.07	20,847.5	5,303.6	15,543.8	0.5	4.2
31.08	21,080.0	5,339.1	15,740.8	1.1	5.3

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								
31.08	7,207.9	4,962.7	558.1	179.3	517.5	990.3	990.3	
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	

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							
2.08	7,217.7	5,918.2	770.5	341.6	154.0	33.4	
3.08	7,250.6	5,900.9	788.8	341.6	185.9	33.4	
4.08	7,298.3	5,905.0	689.5	341.6	328.7	33.4	
5.08	7,340.7	5,923.3	685.7	341.6	356.7	33.4	
8.08	7,410.2	5,961.9	657.6	341.6	415.8	33.4	
9.08	7,451.1	5,977.8	642.8	341.6	455.5	33.4	
10.08	7,470.9	5,969.2	488.8	341.6	637.9	33.4	
11.08	7,520.1	5,976.2	795.5	341.6	373.4	33.4	
12.08	7,492.2	5,996.6	834.6	341.6	285.9	33.4	
15.08	7,515.9	6,035.2	770.9	341.6	360.9	7.4	
16.08	7,466.0	6,057.4	765.1	339.3	296.9	7.4	
17.08	7,498.1	6,062.4	795.4	342.6	290.3	7.4	
18.08	7,558.5	6,056.3	790.3	342.6	362.0	7.4	
19.08	7,534.8	6,067.5	740.1	342.6	377.3	7.4	
22.08	7,529.4	6,089.4	678.1	342.6	409.2	10.1	
23.08	7,463.6	6,087.2	679.5	342.6	344.1	10.1	
24.08	7,451.6	6,064.5	726.7	342.6	307.6	10.1	
25.08	7,479.4	6,045.6	674.1	342.6	407.1	10.1	
26.08	7,249.0	6,041.4	605.4	342.6	249.5	10.1	
29.08	7,215.6	6,044.0	651.8	342.6	167.1	10.1	
30.08	7,109.0	6,037.6	581.0	342.6	137.6	10.1	
31.08	7,157.5	6,006.7	618.6	342.6	179.5	10.2	

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	15,672,921
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	4,722,322
Domestic claims	8,538,277	10,651,168	13,943,237	14,847,571	15,779,428	18,288,305	17,892,774	18,177,206
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	-5,221,641
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	7,854,688
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	4,901,559	5,175,475
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	571,325
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	200,792	90,446

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2010												2011											
	1.10	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09
1. Precious metals	1,045,809	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	13,670,109	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
2. Funds placed with nonresidents and securities issued by nonresidents	585,698	522,040	551,393	514,303	505,962	500,685	498,282	505,234	495,069	493,082	500,455	490,321	446,067	450,446	446,587	440,512	431,739	429,211	424,601	417,337	404,985	406,339	402,960	408,300
3. Credits and deposits	352,724	357,100	353,212	347,161	338,422	335,920	331,327	324,103	311,723	313,070	309,713	314,999	—	—	—	—	539,353	527,893	522,374	515,218	533,289	532,529	529,571	555,243
4. Securities	142,075	113,177	105,097	98,732	362,835	527,966	654,196	664,746	592,251	615,364	731,433	184,088	—	—	—	—	—	—	—	—	—	—	—	—
of which:																								
— Russian government securities	X	X	X	74,388	X	X	X	X	X	X	X	X	—	—	—	—	—	—	—	—	—	—	—	—
— fixed assets ¹	—	—	—	164	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
— advance payments on profit tax	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total assets	15,889,758	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	5,034,034	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
1. Cash in circulation	7,364,587	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	4,474,796	4,554,430	4,434,154	3,269,720	3,834,574	3,943,960	3,863,034	3,984,337	4,174,190	4,386,608	4,616,768	4,558,613
2. Funds in accounts with the Bank of Russia	1,291,805	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	—	—	—	—	—	—	—	—	—	—	—	—
of which:																								
— Russian government funds	45,907	44,971	44,841	6,708	48,375	56,095	44,885	35,002	37,531	40,919	44,595	29,043	—	—	—	—	—	—	—	—	—	—	—	—
— funds of resident credit institutions	809,444	865,525	870,849	588,598	595,354	599,807	403,293	453,622	461,160	18,302	33,419	10,152	—	—	—	—	—	—	—	—	—	—	—	—
3. Float	474,503	736,100	818,842	144,797	301,460	299,018	307,699	258,105	262,521	128,296	185,966	433,774	—	—	—	—	—	—	—	—	—	—	—	—
4. Bank of Russia bonds	2,161,283	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	—	—	—	—	—	—	—	—	—	—	—	—
5. Liabilities to IMF	—	—	—	204,265	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	15,889,758	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	—	—	—	—	—	—	—	—	—	—	—	—
6. Capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7. Profit of a fiscal year	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	15,889,758	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	—	—	—	—	—	—	—	—	—	—	—	—

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	—	—	—	—
1.08.2004 — 30.09.2006	2.0	—	3.5	—	—	—	—
1.10.2006 — 30.06.2007	—	—	3.5		—	—	—
1.07.2007 — 10.10.2007	4.5	—	4.0	—	4.5	—	—
11.10.2007 — 14.01.2008	3.5	—	3.0	—	3.5	—	—
15.01.2008 — 29.02.2008	4.5	—	4.0	—	4.5	—	—
1.03.2008 — 30.06.2008	5.5	—	4.5	—	5.0	—	—
1.07.2008 — 31.08.2008	7.0	—	5.0	—	5.5	—	—
1.09.2008 — 17.09.2008	8.5	—	5.5	—	6.0	—	—
18.09.2008 — 14.10.2008	4.5	—	1.5	—	2.0	—	—

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

Table 2.3 (end)
(percent)

	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency
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 credit institutions' other liabilities in rubles
	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 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

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	
5.06.2009 — 12.07.2009	10.50
13.07.2009 — 9.08.2009	10.00
10.08.2009 — 14.09.2009	9.75
15.09.2009 — 29.09.2009	9.50
30.09.2009 — 29.10.2009	9.00
30.10.2009 — 24.11.2009	8.50
25.11.2009 — 27.12.2009	8.00
28.12.2009 — 23.02.2010	7.75
24.02.2010 — 28.03.2010	7.50
29.03.2010 — 29.04.2010	7.25
30.04.2010 — 31.05.2010	7.00
1.06.2010 — 14.09.2011	6.75
15.09.2011 —	6.50
For the term of 7 days	
5.06.2009 — 12.07.2009	10.50
13.07.2009 — 9.08.2009	10.00
10.08.2009 — 14.09.2009	9.75
15.09.2009 — 29.09.2009	9.50
30.09.2009 — 29.10.2009	9.00
30.10.2009 — 24.11.2009	8.50
25.11.2009 — 27.12.2009	8.00
28.12.2009 — 23.02.2010	7.75
24.02.2010 — 28.03.2010	7.50
29.03.2010 — 29.04.2010	7.25
30.04.2010 — 31.05.2010	7.00
1.06.2010 — 14.09.2011	6.75
15.09.2011 —	6.50
For the term of 30 days	
5.06.2009 — 12.07.2009	10.50
13.07.2009 — 9.08.2009	10.00
10.08.2009 — 14.09.2009	9.75
15.09.2009 — 29.09.2009	9.50
30.09.2009 — 29.10.2009	9.00
30.10.2009 — 24.11.2009	8.50
25.11.2009 — 27.12.2009	8.00
28.12.2009 — 23.02.2010	7.75
24.02.2010 — 28.03.2010	7.50
29.03.2010 — 29.04.2010	7.25
30.04.2010 — 31.05.2010	7.00
1.06.2010 — 14.09.2011	6.75
15.09.2011 —	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 2.9

Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans						Overnight loans							
	extended loans, millions of rubles			number of credit institutions (branches)			extended loans, millions of rubles			number of credit institutions (branches)				
	total	of which: in the Moscow region		total	of which: in the Moscow region		total	of which: in the Moscow region		total	of which: in the Moscow region			
2011														
1.08	164,190.78	134,125.93		234	89	60	74.01	45.49		3	2		3	2
2.08	97,822.07	72,619.01		233	87	56	366.95	366.15		2	1		2	2
3.08	113,819.92	80,236.17		246	84	54	63.52	46.52		8	5		8	4
4.08	125,059.20	86,439.77		254	90	57	58.75	50.63		7	4		7	4
5.08	130,336.29	90,960.25		256	86	59	144.94	70.88		6	1		6	5
8.08	120,582.25	88,711.17		241	82	56	4.66	4.66		1	1		1	1
9.08	187,227.11	148,235.05		253	86	57	3,230.29	3,187.54		4	2		4	3
10.08	161,592.12	125,496.35		265	82	60	263.56	263.56		3	3		3	1
11.08	146,143.97	101,331.02		262	81	61	263.98	258.35		5	4		5	2
12.08	160,527.07	120,442.26		264	88	60	1,926.77	1,926.77		6	6		6	1
15.08	129,082.34	99,138.39		279	99	60	1,393.71	1,392.06		5	4		5	2
16.08	81,406.14	53,899.18		232	76	60	—	—		—	—		—	—
17.08	93,473.54	59,644.66		233	72	59	183.25	178.94		4	3		4	2
18.08	88,645.16	51,218.74		238	68	57	8.67	—		2	—		2	2
19.08	113,812.17	78,630.95		242	74	56	2,008.49	2,006.89		5	4		5	2
22.08	138,093.91	100,670.98		248	83	61	9.29	9.27		3	2		3	2
23.08	106,361.72	81,968.81		228	84	56	317.74	317.06		4	2		4	3
24.08	94,777.42	58,649.15		226	75	48	38.81	—		1	—		1	1
25.08	137,771.21	98,457.62		241	78	58	11.32	11.32		1	1		1	1
26.08	137,868.04	102,414.49		245	80	56	1,873.16	1,795.80		8	4		8	5
29.08	167,423.06	130,062.05		249	93	56	53.10	—		2	—		2	2
30.08	169,879.05	147,059.11		203	86	48	886.88	885.67		7	5		7	3
31.08	220,971.08	189,028.43		240	93	56	3,379.31	3,379.31		3	3		3	1

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:											number of announced/valid lombard loan auctions		
			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	

Table 2.10 (end)

1	Other kinds of the Bank of Russia's collateralized loans ⁵							average weighted rate, % p.a.
	total amount of loans, millions of rubles	of which:						
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days ⁶	from 181 days to 1 year ⁷	19	20	
15	16	17	18	19	20	20		
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		

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		rates	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	3.79	3.79
April	2.99	2.88	3.48	3.43	3.72	3.89	3.77	3.52	3.52
May	2.75	2.65	3.25	3.18	3.46	—	3.46	3.20	3.20
June	2.50	2.50	2.75	2.70	3.23	—	3.23	2.78	2.78
July	2.50	2.50	2.75	2.70	3.15	—	3.15	2.78	2.78
August	2.50	2.50	2.75	2.68	3.03	—	3.03	2.73	2.73
September	2.50	2.50	2.75	2.69	3.13	—	3.13	2.73	2.73
October	2.50	2.50	2.75	2.67	2.92	—	2.92	2.70	2.70
November	2.50	2.50	2.75	2.68	2.87	—	2.87	2.70	2.70
December	2.54	2.53	2.92	2.82	2.90	—	2.90	2.82	2.82
2011									
January	2.75	2.75	3.00	2.93	3.11	—	3.11	2.94	2.94
February	2.76	2.76	3.00	2.96	3.15	—	3.15	2.97	2.97
March	3.00	3.00	3.00	3.00	3.21	—	3.21	3.04	3.04
April	3.01	3.00	3.00	3.00	3.25	—	3.25	3.08	3.08
May	3.26	3.25	3.25	3.25	3.38	—	3.38	3.26	3.26
June	3.50	3.50	3.50	3.50	3.60	—	3.60	3.51	3.51
July	3.50	3.50	3.50	3.50	3.54	—	3.54	3.50	3.50
August	3.50	3.50	3.50	3.50	3.53	—	3.53	3.50	3.50

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					
				demand deposits	fixed-term interest rates			auction interest rates	
					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	—	

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

² Since January 1, 2011 operations are suspended.

Table 2.13

Main Characteristics of the Bank of Russia Deposit Auctions

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Average weighted rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
3.03.2011	One month	67	36	51.28	3.00	5.00	3.20	3.20	29.39
10.03.2011	One month	76	40	99.99	3.15	5.00	3.25	3.20	81.79
17.03.2011	One month	74	42	50.06	3.10	5.00	3.25	3.25	32.65
24.03.2011	One month	64	36	29.29	3.20	5.00	3.25	3.25	10.85
31.03.2011	One month	57	28	71.86	3.20	5.00	3.25	3.25	64.03
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

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				
1.08	2,148.83	1	5.50	2,148.83
8.08	574.66	1	5.55	574.66
9.08	617.39	1	5.55	617.39
10.08	430.11	1	5.55	430.11
11.08	561.84	1	5.70	561.84
12.08	490.00	3	5.57	490.00
15.08	602.48	1	5.70	602.48
16.08	1,261.40	1	5.53	1,261.40
17.08	1,267.44	1	5.51	1,267.44
18.08	1,170.40	1	5.52	1,170.40
19.08	1,595.37	3	5.57	1,595.37
22.08	1,416.26	1	5.54	1,416.26
23.08	1,356.88	1	5.51	1,356.88
24.08	1,180.37	3	5.51	1,180.37
25.08	498.35	1	5.58	880.56
26.08	813.50	3	5.53	1,195.71
29.08	8,217.23	1	5.52	8,599.44
30.08	13,620.41	1	5.53	14,002.61
31.08	3,921.06	5	5.52	3,921.06

Table 2.15

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

Date	Term to redemption, days	Redemption date	Issue number	Amount on offer at par, millions of rubles	Average weighted rate, % p.a.	Cut-off rate, % p.a.	Volume of demand at market value, millions of rubles	Funds obtained, millions of rubles	Redemption volume, millions of rubles	Average weighted issue price, as % of nominal price	Issue cut-off price, as % of nominal price
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

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								
1.08	33,484.98	33,352.72	—	—	3.52	19	—	33,285.00
2.08	33,484.98	33,423.16	5.02	5.01	3.65	18	0.02	33,285.00
3.08	33,484.98	33,423.16	—	—	3.64	17	—	33,285.00
4.08	33,484.98	33,423.16	—	—	3.64	16	—	33,285.00
5.08	33,484.98	33,423.16	—	—	3.63	15	—	33,285.00
8.08	33,484.98	33,423.16	—	—	3.61	12	—	33,285.00
9.08	33,484.98	33,423.16	—	—	3.60	11	—	33,285.00
10.08	33,484.98	33,423.16	—	—	3.59	10	—	33,285.00
11.08	33,484.98	33,429.26	—	—	3.52	9	—	33,285.00
12.08	7,409.24	7,364.12	—	—	3.49	63	—	7,351.40
15.08	7,409.24	7,364.12	—	—	3.49	60	—	7,351.40
16.08	7,409.24	7,364.12	—	—	3.49	59	—	7,351.40
17.08	7,409.24	7,364.12	—	—	3.49	58	—	7,351.40
18.08	7,409.24	7,369.10	—	—	3.49	57	—	7,351.40
19.08	10,196.34	10,141.10	—	—	3.49	56	—	10,123.40
22.08	10,196.34	10,141.10	—	—	3.49	53	—	10,123.40
23.08	10,196.34	10,141.10	—	—	3.49	52	—	10,123.40
24.08	10,196.34	10,141.10	—	—	3.49	51	—	10,123.40
25.08	10,196.34	10,141.10	—	—	3.49	50	—	10,123.40
26.08	10,196.34	10,141.10	—	—	3.49	49	—	10,123.40
29.08	10,196.34	10,141.10	—	—	3.49	46	—	10,123.40
30.08	10,196.34	10,151.90	0.08	0.08	3.55	45	—	10,123.40
31.08	10,196.34	10,151.90	—	—	3.55	44	—	10,123.40

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

(rubles/US dollar)

Table 2.17 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2010																
January	29.5603	29.5603	29.5603	29.5963	29.5184	29.6941	29.7486	29.7458	29.7458	29.7458	30.0946	30.3136	30.2921	30.3631	30.4312	30.4312
February	30.2207	30.1176	29.9761	30.1138	30.1510	30.1510	30.1510	30.1510	30.1510	30.0309	30.0521	30.0388	29.9484	—	—	—
March	29.3353	29.4242	29.1927	29.2223	29.2565	29.2565	29.2565	29.3389	29.4707	29.5764	29.6572	29.5142	29.5142	29.5142	29.6309	29.3638
April	28.9310	29.0325	29.0325	29.0325	29.1969	29.1381	29.0906	29.1288	29.2743	29.2743	29.2743	29.0882	29.0623	29.3801	29.2886	—
May	30.0575	30.0575	30.6986	30.3946	30.6953	30.7523	31.0576	31.0576	31.0576	30.8754	31.4293	31.3538	30.8786	30.4956	30.4956	30.4956
June	31.4595	31.1566	31.1854	30.8840	30.8840	30.8840	30.7267	30.8960	30.9694	31.0149	31.0761	31.0761	31.0761	30.9833	31.1954	—
July	30.5619	30.4615	30.4615	30.4615	30.5739	30.4058	30.4059	30.5205	30.3839	30.3839	30.3839	30.3006	30.2391	30.2066	30.2173	30.1869
August	30.4199	30.5199	30.4514	30.4257	30.4636	30.5099	30.5099	30.5099	30.6041	30.7559	30.8958	30.8227	30.6969	30.6969	30.6969	30.6640
September	30.7407	31.0223	31.0826	31.0826	31.0826	30.9809	31.0814	30.9826	31.0031	30.9480	30.9480	30.9480	30.6119	30.6013	30.4030	—
October	30.1243	30.1243	30.1243	30.5237	30.4151	30.7968	30.7348	30.4977	30.4977	30.4977	30.2258	30.4000	30.5682	30.6786	30.7821	30.7821
November	30.8632	31.0560	31.3487	31.1999	30.9490	30.9490	30.9490	30.9950	31.2642	31.2929	31.2842	31.3539	31.3539	31.3539	31.3061	—
December	30.7199	30.7528	30.6682	30.6682	30.6682	30.7746	30.7188	30.7187	30.5922	30.5778	30.5778	30.5778	30.4495	30.2720	30.3592	30.4769
2011																
January	29.9540	29.9540	30.0534	29.8881	29.8252	29.9147	30.0109	30.0109	30.0109	29.8516	29.7948	29.7768	29.6738	29.6684	29.6684	29.6684
February	29.2850	29.2735	29.2447	29.2585	29.2585	29.2585	29.1549	29.2859	29.2859	29.1611	28.9405	28.9405	28.9405	—	—	—
March	28.7263	28.6582	28.7422	28.4763	28.4763	28.4763	28.3675	28.1561	28.2700	28.4015	28.2237	28.2237	28.2237	28.4110	28.3436	28.4290
April	28.2212	28.2212	28.2212	28.1636	28.4213	28.1457	27.9398	27.9396	27.9396	27.9396	27.9924	27.8964	27.7144	27.4977	27.5022	—
May	27.8497	28.1220	28.1177	28.0466	27.9608	27.9145	27.9145	27.9145	28.3418	28.4370	28.4794	28.2280	28.1166	28.1166	28.1166	28.0685
June	27.8957	28.1900	28.1778	28.1778	28.1778	28.1783	28.0118	27.8960	28.0568	28.1655	28.1655	28.1655	28.3478	28.2352	28.0758	—
July	28.1277	28.1277	28.1277	28.1775	28.1505	28.0466	27.9080	27.7169	27.7169	27.7169	27.7413	27.5460	27.4439	27.5907	27.6796	27.6796
August	28.8576	28.7032	28.7207	28.9115	29.2709	29.2709	29.2709	29.2555	28.9547	28.9037	28.8825	28.8717	28.8717	28.8717	28.7108	28.8569

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

(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

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				

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				

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2011				
1.08	1,427.63	35.06	1,589.10	743.23
2.08	1,452.32	35.15	1,600.77	743.15
3.08	1,495.73	35.64	1,611.00	739.12
4.08	1,489.80	36.74	1,572.83	705.85
5.08	1,516.97	37.92	1,548.86	673.30
8.08	1,567.79	35.98	1,573.52	669.39
9.08	1,674.00	37.70	1,629.55	682.84
10.08	1,652.43	36.14	1,655.49	703.84
11.08	1,689.16	36.23	1,684.43	696.09
12.08	1,661.43	37.09	1,694.57	697.71
15.08	1,612.50	35.53	1,663.53	698.63
16.08	1,641.71	36.16	1,673.09	688.43
17.08	1,654.72	36.34	1,688.88	700.85
18.08	1,668.03	37.20	1,711.26	722.24
19.08	1,752.29	37.94	1,760.76	702.99
22.08	1,766.18	39.49	1,781.47	709.20
23.08	1,756.17	40.49	1,767.81	711.22
24.08	1,719.16	39.85	1,737.74	708.11
25.08	1,593.93	39.08	1,676.11	694.59
26.08	1,658.78	36.20	1,693.12	693.40
29.08	1,650.45	37.90	1,672.61	689.54
30.08	1,661.64	38.09	1,697.82	702.32
31.08	1,698.27	38.04	1,725.71	725.44

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							
2010																									
January	3.50	4.26	5.17	6.19	8.04	8.48	4.92	5.83	7.11	9.27	10.58	11.00	4.04	4.77	5.53	7.02	—	—	3.95	2.75	4.97	5.68	—	—	
February	3.36	3.94	4.59	5.52	6.86	7.18	4.47	5.17	6.11	7.28	8.60	8.90	3.81	3.85	4.79	6.47	13.16	16.75	3.61	3.94	5.06	7.23	—	—	
March	3.14	3.67	4.07	4.71	5.83	6.63	4.13	4.75	5.34	6.00	7.35	8.29	3.57	3.67	4.12	6.95	5.44	7.51	3.34	3.54	3.80	4.60	4.51	—	
April	2.92	3.35	3.74	4.32	5.41	6.30	3.91	4.34	4.99	5.66	7.04	8.07	3.31	3.33	4.09	4.29	4.60	—	—	3.13	3.60	3.78	4.34	4.50	—
May	2.60	3.16	3.62	4.17	5.28	6.24	3.53	4.12	4.85	5.47	6.86	7.92	2.77	2.85	3.90	4.09	6.40	7.00	2.61	3.25	3.56	4.05	6.39	6.75	
June	2.23	2.57	3.22	4.05	4.75	5.78	2.96	3.36	4.30	5.15	5.92	7.30	2.57	2.87	4.13	6.23	8.38	7.29	2.42	2.62	3.17	4.00	6.28	5.60	
July	2.26	2.51	3.07	3.84	4.61	5.69	2.93	3.25	4.08	4.87	5.66	7.06	2.65	2.92	3.39	3.73	5.62	8.00	2.57	2.85	2.78	3.04	5.84	—	
August	2.30	2.56	3.03	3.74	4.53	5.52	2.93	3.29	4.08	4.75	5.43	6.67	2.57	2.99	3.99	4.54	7.12	6.39	2.47	2.91	2.85	2.89	7.40	6.90	
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	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	
December	2.69	2.88	3.31	3.86	4.52	5.47	3.33	3.64	4.26	4.84	5.48	6.73	2.96	3.26	3.81	5.34	5.59	6.73	2.79	3.33	3.62	3.95	4.85	5.69	
2011																									
January	2.48	2.75	3.18	3.81	4.50	5.49	3.09	3.43	4.14	4.74	5.45	6.76	2.71	2.70	3.76	4.65	5.00	7.21	2.50	3.00	3.24	4.65	4.86	—	
February	2.48	2.73	3.12	3.74	4.50	5.49	3.09	3.39	4.07	4.69	5.46	6.71	2.85	2.74	4.57	4.87	4.28	6.99	2.69	2.84	3.32	4.00	—	—	
March	2.77	2.86	3.13	3.69	4.41	5.32	3.34	3.51	4.07	4.65	5.34	6.54	3.09	3.19	3.20	3.92	4.66	5.39	2.90	3.08	—	3.51	4.66	5.35	
April	2.80	2.85	3.05	3.48	4.04	4.82	3.35	3.47	3.90	4.39	5.07	6.10	3.34	3.51	3.38	4.32	5.69	5.74	3.36	3.24	—	3.95	—	5.43	
May	3.22	3.24	3.38	3.69	4.17	4.79	3.87	3.96	4.22	4.53	5.04	6.13	3.83	3.83	4.09	3.89	5.48	5.65	3.82	3.76	3.80	3.71	3.90	5.50	
June	3.34	3.43	3.57	3.84	4.22	4.80	3.98	4.12	4.39	4.70	5.18	6.13	3.71	3.90	4.32	4.36	4.09	6.15	3.61	3.77	4.00	3.97	4.53	5.15	
July	3.39	3.46	3.62	3.90	4.26	4.82	3.97	4.09	4.42	4.72	5.21	6.14	3.94	4.02	4.69	5.56	4.69	5.20	3.90	3.74	3.83	6.53	4.51	5.57	
August	3.57	3.63	3.82	4.16	4.48	5.00	4.19	4.30	4.63	5.01	5.48	6.35	3.98	4.68	4.60	4.83	4.86	5.36	3.90	3.74	4.50	4.39	4.84	5.63	

Table 3.1.4

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

(millions of rubles)

	August, 2011																							
	Russian rouble (RUB)						US dollar (USD)						Euro (EUR)						Others					
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			deposit operations			REPO		
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents		
Overnight	222,758	72,713	164,103	17	51,019	212,524	0	15	7,148	236,250	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 week ¹	2,955	1,695	15,276	116	2,226	2,941	416	398	132	8,085	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 weeks ¹	551	651	821	160	5	320	35	34	41	98	14	0	0	0	0	0	0	0	0	0	0	0	0	
1 month ²	1,171	685	21	0	536	3,482	23	39	75	2,165	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 months ²	330	401	4	0	4	927	0	46	12	103	0	0	0	0	0	0	0	0	0	0	0	0	0	
3 months ³	1,365	943	0	0	50	1,175	0	0	1	403	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 months ³	439	55	0	0	26	107	0	0	0	87	0	0	0	0	0	0	0	0	0	0	0	0	0	
> 6 months	1,327	288	0	0	218	2,230	0	2	875	475	0	24	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	737	927	4,849	29	40	3,001	32	15	10	1,168	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	...		

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

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

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	Total foreign currency receipts ¹	Of which:						7	8
		3	4	5	6	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²		
	2								
2007	143,025.92	12,815.34	37,906.96	42,489.84	33,550.86	10,727.36	5,535.58		
2008	173,078.94	43,998.11	36,812.97	31,825.52	42,128.06	13,410.12	4,904.16		
2009	136,196.76	14,766.16	27,823.13	35,373.83	46,141.20	8,763.99	3,328.45		
2010	116,493.28	5,644.58	25,766.38	33,983.30	38,805.06	9,747.13	2,546.83		
2010									
January	7,076.25	211.73	1,467.82	1,925.45	2,824.86	488.84	157.56		
February	9,150.57	250.49	2,004.38	2,992.57	3,197.64	528.76	176.73		
March	10,716.60	247.97	2,485.89	3,512.96	3,549.47	716.59	203.73		
April	10,624.53	170.96	2,564.92	3,486.06	3,470.05	723.77	208.78		
May	10,694.10	207.56	2,613.02	3,906.13	3,046.48	722.75	198.16		
June	9,625.59	293.31	2,432.09	2,812.10	2,991.75	854.90	241.43		
July	9,352.54	477.75	2,008.38	2,488.87	3,121.36	983.11	273.07		
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		

Table 3.2.4 (end)
(millions of US dollars)

	Of which:										Foreign cash balances at end of reporting period			
	1	9	10	11	12	13	14	15	16					
	Total foreign cash expenses ³	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							
2010														
January	7,122.29	725.42	1,444.74	2,364.23	2,244.50	99.31	244.09	5,364.10						
February	8,942.41	1,647.84	1,975.98	2,341.79	2,585.39	114.73	276.68	5,494.37						
March	10,645.92	2,076.62	2,466.19	2,778.56	2,854.41	132.80	337.34	5,493.36						
April	10,621.63	2,175.19	2,493.15	2,754.32	2,674.94	143.61	380.43	5,450.08						
May	10,514.04	2,167.42	2,581.19	2,806.01	2,473.42	151.79	334.21	5,599.65						
June	10,257.78	1,854.98	2,413.56	3,153.32	2,318.10	159.76	358.06	4,735.57						
July	9,507.06	940.60	2,047.64	3,501.25	2,448.53	175.62	393.64	4,570.14						
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						

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

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

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

Operation	Average size of transactions	2010												2011														
		July	August	September	October	November	December	January	February	March	April	May	June	July	July	August	September	October	November	December	January	February	March	April	May	June	July	
		up to 250 US dollars																										
Purchase	number of transactions (thousands of units)	128.09	124.41	95.69	87.89	69.30	90.85	76.98	81.69	80.98	74.13	84.75	102.41	99.88	number of transactions (thousands of units)	128.09	124.41	95.69	87.89	69.30	90.85	76.98	81.69	80.98	74.13	84.75	102.41	99.88
	value of transactions (millions of US dollars)	22.14	22.23	15.65	14.76	12.13	15.69	13.31	14.99	13.99	13.19	14.52	19.25	17.75	value of transactions (millions of US dollars)	22.14	22.23	15.65	14.76	12.13	15.69	13.31	14.99	13.99	13.19	14.52	19.25	17.75
Sale	number of transactions (thousands of units)	34.84	17.63	23.88	7.93	23.39	8.35	4.97	12.80	16.89	16.89	17.61	17.68	5.13	number of transactions (thousands of units)	34.84	17.63	23.88	7.93	23.39	8.35	4.97	12.80	16.89	16.89	17.61	17.68	5.13
	value of transactions (millions of US dollars)	4.07	3.76	5.64	1.22	5.36	1.76	1.11	2.76	3.90	3.79	1.19	4.22	1.39	value of transactions (millions of US dollars)	4.07	3.76	5.64	1.22	5.36	1.76	1.11	2.76	3.90	3.79	1.19	4.22	1.39
		from 251 to 500 US dollars																										
Purchase	number of transactions (thousands of units)	509.09	604.86	490.28	414.42	295.60	333.33	402.03	308.02	321.77	281.58	364.64	372.19	404.68	number of transactions (thousands of units)	509.09	604.86	490.28	414.42	295.60	333.33	402.03	308.02	321.77	281.58	364.64	372.19	404.68
	value of transactions (millions of US dollars)	200.47	240.14	193.03	169.23	118.12	133.20	153.57	121.73	127.42	109.58	146.78	148.52	168.78	value of transactions (millions of US dollars)	200.47	240.14	193.03	169.23	118.12	133.20	153.57	121.73	127.42	109.58	146.78	148.52	168.78
Sale	number of transactions (thousands of units)	91.96	106.62	68.38	71.60	70.89	92.68	66.77	107.60	121.78	124.82	158.80	98.78	65.46	number of transactions (thousands of units)	91.96	106.62	68.38	71.60	70.89	92.68	66.77	107.60	121.78	124.82	158.80	98.78	65.46
	value of transactions (millions of US dollars)	36.64	42.77	28.97	27.99	32.13	38.35	25.75	46.90	51.86	53.45	65.40	41.40	25.09	value of transactions (millions of US dollars)	36.64	42.77	28.97	27.99	32.13	38.35	25.75	46.90	51.86	53.45	65.40	41.40	25.09
		from 501 to 2,000 US dollars																										
Purchase	number of transactions (thousands of units)	1,549.80	1,555.84	1,511.61	1,525.40	1,538.59	1,443.47	988.09	1,146.05	1,388.08	1,431.55	1,440.35	1,515.02	1,544.72	number of transactions (thousands of units)	1,549.80	1,555.84	1,511.61	1,525.40	1,538.59	1,443.47	988.09	1,146.05	1,388.08	1,431.55	1,440.35	1,515.02	1,544.72
	value of transactions (millions of US dollars)	1,454.45	1,431.70	1,414.56	1,454.01	1,547.98	1,460.81	898.17	1,228.66	1,434.31	1,490.83	1,508.03	1,507.19	1,631.70	value of transactions (millions of US dollars)	1,454.45	1,431.70	1,414.56	1,454.01	1,547.98	1,460.81	898.17	1,228.66	1,434.31	1,490.83	1,508.03	1,507.19	1,631.70
Sale	number of transactions (thousands of units)	2,469.71	2,447.72	2,257.27	2,145.69	1,918.09	2,312.71	1,406.63	1,612.75	1,922.18	2,135.13	2,290.18	2,571.36	2,684.51	number of transactions (thousands of units)	2,469.71	2,447.72	2,257.27	2,145.69	1,918.09	2,312.71	1,406.63	1,612.75	1,922.18	2,135.13	2,290.18	2,571.36	2,684.51
	value of transactions (millions of US dollars)	2,466.18	2,489.44	2,493.88	2,504.35	2,252.58	2,760.01	1,642.73	1,902.04	2,320.21	2,482.76	2,626.17	2,884.44	3,072.55	value of transactions (millions of US dollars)	2,466.18	2,489.44	2,493.88	2,504.35	2,252.58	2,760.01	1,642.73	1,902.04	2,320.21	2,482.76	2,626.17	2,884.44	3,072.55
		from 2,001 to 5,000 US dollars																										
Purchase	number of transactions (thousands of units)	113.78	96.57	124.62	138.21	131.97	159.10	73.71	99.10	128.83	189.27	139.94	125.86	164.89	number of transactions (thousands of units)	113.78	96.57	124.62	138.21	131.97	159.10	73.71	99.10	128.83	189.27	139.94	125.86	164.89
	value of transactions (millions of US dollars)	314.27	261.90	392.47	381.29	359.32	423.27	205.12	279.35	386.50	505.11	397.78	348.29	429.97	value of transactions (millions of US dollars)	314.27	261.90	392.47	381.29	359.32	423.27	205.12	279.35	386.50	505.11	397.78	348.29	429.97
Sale	number of transactions (thousands of units)	234.46	245.94	294.67	356.16	308.14	406.13	263.00	302.35	409.95	316.67	341.17	320.12	403.67	number of transactions (thousands of units)	234.46	245.94	294.67	356.16	308.14	406.13	263.00	302.35	409.95	316.67	341.17	320.12	403.67
	value of transactions (millions of US dollars)	659.55	672.66	858.88	1,009.37	896.53	1,137.77	769.86	840.21	1,126.96	882.80	954.40	902.34	1,087.98	value of transactions (millions of US dollars)	659.55	672.66	858.88	1,009.37	896.53	1,137.77	769.86	840.21	1,126.96	882.80	954.40	902.34	1,087.98
		over 5,000 US dollars																										
Purchase	number of transactions (thousands of units)	41.76	38.73	29.62	32.96	33.92	49.57	17.14	40.18	40.59	43.23	37.62	35.93	35.54	number of transactions (thousands of units)	41.76	38.73	29.62	32.96	33.92	49.57	17.14	40.18	40.59	43.23	37.62	35.93	35.54
	value of transactions (millions of US dollars)	389.50	384.55	352.40	361.06	440.55	718.85	259.26	626.37	535.40	574.04	481.10	478.06	570.86	value of transactions (millions of US dollars)	389.50	384.55	352.40	361.06	440.55	718.85	259.26	626.37	535.40	574.04	481.10	478.06	570.86
Sale	number of transactions (thousands of units)	24.85	25.59	42.06	63.41	43.95	57.57	34.81	30.15	49.42	45.65	33.80	40.85	50.06	number of transactions (thousands of units)	24.85	25.59	42.06	63.41	43.95	57.57	34.81	30.15	49.42	45.65	33.80	40.85	50.06
	value of transactions (millions of US dollars)	226.30	212.81	367.56	514.42	387.03	469.92	329.82	274.04	394.24	367.30	316.68	393.29	459.44	value of transactions (millions of US dollars)	226.30	212.81	367.56	514.42	387.03	469.92	329.82	274.04	394.24	367.30	316.68	393.29	459.44

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
3.08.2011	SU26204RMFS6	2,416	—	13,381.33	9,841.05	10,190.05	100.77	100.81	7.48	27,082.25
10.08.2011	SU26205RMFS3	3,535	—	230.00	25.00	25.52	99.60	99.60	7.80	111,951.32
17.08.2011	SU26206RMFS1	2,128	—	3,191.84	2,868.83	2,888.05	99.23	99.25	7.70	71,468.84
24.08.2011	SU25079RMFS3	1,379	—	12,950.00	12,550.00	12,699.19	99.56	99.58	7.25	58,155.11

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.
27.01.2010	3.08.2011	SU25073RMFS6	5,124.00	150,000.00	3	34.16	6.85
5.02.2003	10.08.2011	SU46002RMFS0	1,855.04	62,000.00	17	29.92	8.00
16.02.2005	10.08.2011	SU46017RMFS8	1,396.00	80,000.00	26	17.45	7.00
15.02.2006	10.08.2011	SU46020RMFS2	4,022.91	116,911.01	11	34.41	6.90
9.07.2008	10.08.2011	SU25063RMFS7	463.80	30,000.00	12	15.46	6.20
5.02.2003	10.08.2011	SU46002RMFS0	15,500.00	46,500.00	17	29.92	8.00
4.08.2010	10.08.2011	SU26203RMFS8	4,802.27	139,560.20	2	34.41	6.90
2.02.2011	10.08.2011	SU25078RMFS5	3,459.86	99,736.47	1	34.69	6.70
21.02.2007	17.08.2011	SU46021RMFS0	3,238.53	92,794.44	9	34.90	7.00
26.08.2009	24.08.2011	SU25068RMFS6	2,692.80	45,000.00	4	59.84	12.00

Table 3.3.3

Structure of Bonded Debt (the OFZ Part Thereof)

Date	% of trading volume at par			
	fixed income	permanent income	sinking fund	sinking fund and floating income
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

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %				
	1	2	3	4	5	6	7	8	9	
		permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
2011										
1.08	6.69	—	7.87	6.99	6.89	—	7.59	6.99		
2.08	6.68	—	7.85	6.99	7.26	—	7.58	—		
3.08	6.68	—	7.85	6.99	7.07	—	7.38	—		
4.08	6.74	—	7.87	7.02	7.32	—	7.84	—		
5.08	6.85	—	7.96	7.14	7.49	—	7.86	—		
8.08	6.89	—	8.05	7.18	7.45	—	—	—		
9.08	7.16	—	8.29	7.44	7.57	—	7.90	—		
10.08	7.05	—	8.12	7.28	7.69	—	7.89	—		
11.08	7.14	—	8.20	7.34	7.71	—	7.83	—		
12.08	7.11	—	8.20	7.38	7.63	—	—	—		
15.08	7.04	—	8.13	7.27	7.23	—	—	—		
16.08	7.07	—	8.18	7.30	7.64	—	7.90	—		
17.08	7.03	—	8.16	7.30	7.42	—	8.02	—		
18.08	7.04	—	8.12	7.27	7.41	—	—	—		
19.08	7.12	—	8.24	7.37	7.47	—	—	—		
22.08	7.09	—	8.18	7.32	7.53	—	—	—		
23.08	7.07	—	8.11	7.30	7.23	—	8.05	—		
24.08	7.09	—	8.17	7.35	7.23	—	7.77	—		
25.08	7.14	—	8.16	7.35	7.45	—	—	—		
26.08	7.17	—	8.19	7.38	7.13	—	8.05	—		
29.08	7.12	—	8.14	7.33	7.30	—	7.64	—		
30.08	7.10	—	8.14	7.32	7.35	—	8.08	—		
31.08	7.07	—	8.06	7.27	7.50	—	7.79	—		

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles				
	10	11	12	13	14	15	16	17	17	
2011										
1.08	0.16	—	0.03	0.01	1,819,575.51	—	675,984.21	—	24,099.48	
2.08	0.11	—	0.02	—	1,819,575.51	—	675,984.21	—	24,099.48	
3.08	0.06	—	—	—	1,829,416.56	—	675,984.21	—	24,099.48	
4.08	0.20	—	—	—	1,829,416.56	—	675,984.21	—	24,099.48	
5.08	0.11	—	—	—	1,829,416.56	—	675,984.21	—	24,099.48	
8.08	0.11	—	—	—	1,829,416.56	—	675,984.21	—	24,099.48	
9.08	0.34	—	0.05	—	1,829,416.56	—	675,984.21	—	24,099.48	
10.08	0.33	—	0.17	—	1,829,441.56	—	660,484.21	—	24,099.48	
11.08	0.37	—	0.12	—	1,829,441.56	—	660,484.21	—	24,099.48	
12.08	0.17	—	—	—	1,829,441.56	—	660,484.21	—	24,099.48	
15.08	0.08	—	—	—	1,829,441.56	—	660,484.21	—	24,099.48	
16.08	0.15	—	0.01	—	1,829,441.56	—	660,484.21	—	24,099.48	
17.08	0.18	—	0.20	—	1,832,310.39	—	660,484.21	—	24,099.48	
18.08	0.13	—	—	—	1,832,310.39	—	660,484.21	—	24,099.48	
19.08	0.15	—	—	—	1,832,310.39	—	660,484.21	—	24,099.48	
22.08	0.06	—	—	—	1,832,310.39	—	660,484.21	—	24,099.48	
23.08	0.12	—	—	—	1,832,310.39	—	660,484.21	—	24,099.48	
24.08	0.09	—	0.08	—	1,844,860.39	—	660,484.21	—	24,099.48	
25.08	0.17	—	—	—	1,844,860.39	—	660,484.21	—	24,099.48	
26.08	0.11	—	—	—	1,844,860.39	—	660,484.21	—	24,099.48	
29.08	0.02	—	—	—	1,844,860.39	—	660,484.21	—	24,099.48	
30.08	0.08	—	—	—	1,844,860.39	—	660,484.21	—	24,099.48	
31.08	0.11	—	—	—	1,844,860.39	—	660,484.21	—	24,099.48	

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years			
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	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									
1.08	1,903,141.33	—	625,193.43	25,319.64	2.57	—	6.78	4.32	
2.08	1,904,143.27	—	625,964.43	25,324.22	2.57	—	6.78	4.32	
3.08	1,909,638.46	—	626,463.39	25,329.04	2.59	—	6.77	4.31	
4.08	1,907,552.33	—	626,712.94	25,333.62	2.59	—	6.76	4.31	
5.08	1,902,924.92	—	625,681.87	25,338.20	2.58	—	6.75	4.30	
8.08	1,902,513.68	—	626,002.47	25,351.93	2.57	—	6.72	4.29	
9.08	1,890,345.88	—	623,081.40	25,356.75	2.56	—	6.69	4.28	
10.08	1,886,482.11	—	600,094.21	25,361.33	2.57	—	6.98	4.28	
11.08	1,882,569.34	—	601,255.04	25,365.91	2.56	—	6.96	4.28	
12.08	1,884,430.91	—	601,359.37	25,370.49	2.56	—	6.95	4.27	
15.08	1,888,611.55	—	601,672.67	25,384.47	2.56	—	6.96	4.27	
16.08	1,887,149.71	—	601,687.96	25,389.05	2.55	—	6.95	4.27	
17.08	1,892,486.79	—	598,809.94	25,393.63	2.56	—	6.98	4.26	
18.08	1,892,127.07	—	598,910.63	25,398.20	2.55	—	6.99	4.26	
19.08	1,889,009.74	—	599,012.62	25,402.78	2.55	—	6.96	4.26	
22.08	1,891,680.67	—	599,317.63	25,416.76	2.54	—	6.96	4.25	
23.08	1,892,691.20	—	596,922.85	25,421.34	2.54	—	6.98	4.25	
24.08	1,901,994.00	—	596,718.96	25,425.92	2.54	—	6.97	4.24	
25.08	1,899,844.30	—	596,821.66	25,430.50	2.54	—	6.97	4.24	
26.08	1,899,565.92	—	596,922.21	25,435.32	2.54	—	6.96	4.24	
29.08	1,902,312.38	—	598,346.29	25,449.05	2.53	—	6.95	4.23	
30.08	1,904,009.83	—	597,249.23	25,453.63	2.53	—	6.96	4.23	
31.08	1,905,593.28	—	600,098.74	25,458.45	2.53	—	6.95	4.23	

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			
1.08	4.04	4.54	7.36
2.08	4.04	4.54	7.35
3.08	4.04	4.86	7.37
4.08	4.04	4.88	7.41
5.08	4.05	4.99	7.51
8.08	4.05	5.04	7.58
9.08	4.16	5.24	7.83
10.08	4.68	5.21	7.69
11.08	5.07	5.63	7.77
12.08	4.79	5.33	7.76
15.08	4.52	5.25	7.69
16.08	4.55	5.50	7.73
17.08	4.60	5.33	7.70
18.08	3.58	5.40	7.68
19.08	3.59	5.45	7.79
22.08	3.59	5.38	7.74
23.08	3.60	5.50	7.68
24.08	4.61	5.48	7.73
25.08	4.62	5.53	7.75
26.08	5.34	5.58	7.77
29.08	5.33	5.54	7.72
30.08	5.33	5.52	7.71
31.08	4.17	5.35	7.66

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				
1.08	48.71	1,725.10	8.77	1,985.78
2.08	43.96	1,713.25	13.08	1,968.14
3.08	68.67	1,655.36	15.86	1,901.73
4.08	78.63	1,620.68	20.77	1,855.69
5.08	101.95	1,587.00	25.80	1,798.75
8.08	90.25	1,499.79	21.15	1,657.77
9.08	135.65	1,497.81	15.93	1,610.22
10.08	111.66	1,431.41	22.61	1,537.57
11.08	114.24	1,438.91	14.66	1,544.83
12.08	89.28	1,470.56	10.03	1,594.68
15.08	54.29	1,510.69	16.43	1,655.03
16.08	55.94	1,481.18	17.40	1,632.31
17.08	55.42	1,509.19	15.11	1,663.86
18.08	64.36	1,452.83	18.27	1,584.20
19.08	87.01	1,438.74	16.13	1,575.33
22.08	57.94	1,443.93	12.24	1,578.45
23.08	65.15	1,444.11	15.46	1,578.91
24.08	62.19	1,461.62	11.52	1,601.03
25.08	72.55	1,442.51	14.94	1,583.97
26.08	63.18	1,458.84	13.54	1,596.17
29.08	58.30	1,512.36	9.38	1,667.66
30.08	71.44	1,514.10	13.96	1,662.35
31.08	89.50	1,546.05	12.05	1,702.28

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2010						2011						
	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08
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	1,158	1,152	1,149	1,148	1,146	1,145	1,145	1,140	1,139	1,138	1,130	1,129	1,126
of which:													
— banks	1,097	1,091	1,088	1,087	1,084	1,083	1,083	1,078	1,076	1,075	1,068	1,067	1,064
— nonbanking credit institutions	61	61	61	61	62	62	62	62	63	63	62	62	62
1.1. Registered 100 percent foreign-owned credit institutions	82	80	80	81	80	79	78	78	78	78	78	78	77
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) — total	1	1	1	1	2	1	1	1	2	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	1,036	1,030	1,025	1,023	1,012	1,012	1,010	1,006	1,003	1,003	1,000	994	993
of which:													
— banks	978	972	967	965	955	954	952	948	945	944	941	936	935
— nonbanking credit institutions	58	58	58	58	57	58	58	58	58	59	59	58	58
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	831	827	827	826	819	819	817	813	811	813	812	807	808
— to conduct operations in foreign currency	692	689	686	684	677	677	676	673	672	672	673	669	669
— credit institutions with general licence	289	287	285	285	283	283	282	281	279	279	277	275	274
— to conduct operations with precious metals:													
— permits	2	—	—	—	—	—	—	—	—	—	—	—	—
— licences ¹	203	206	206	208	208	210	210	209	208	210	209	207	207

Table 4.1.1 (end)

	2010												2011						
	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08						
11. Operational offices of credit institutions — total	2,512	2,591	2,701	2,782	2,994	3,317	3,432	3,524	3,685	3,809	3,956	4,093	4,218						
of which Sberbank of Russia	9	9	9	9	9	240	253	256	256	256	256	256	256						
12. Mobile banking offices — total	86	87	86	87	87	88	91	91	91	91	91	92	92						
of which Sberbank of Russia	82	83	82	83	83	84	87	87	87	87	87	88	88						
13. Credit institutions with revoked licences	121	121	123	124	132	132	134	133	134	134	130	134	132						
14. Credit institutions subjected to liquidation	116	116	115	115	117	118	126	127	128	131	128	129	128						
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	110	108	108	109	108	108	114	117	119	123	122	124	123						
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	1,978	1,984	1,987	1,988	1,991	1,992	1,992	1,997	1,999	2,000	2,008	2,010	2,013						
of which:																			
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,549	1,550	1,552	1,553	1,555	1,556	1,556	1,559	1,560	1,561	1,565	1,566	1,568						
— credit institutions liquidated owing to reorganization	428	433	434	434	435	435	435	437	438	438	442	443	444						
of which:																			
— credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2						
— credit institutions liquidated owing to takeover	426	431	432	432	433	433	433	435	436	436	440	441	442						
of which:																			
— reorganization into branches of other banks	360	361	361	361	362	362	362	363	363	363	364	365	366						
— taken over by other banks (without creating a branch)	66	70	71	71	71	71	71	72	73	73	76	76	76						
— credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1						

¹ Issued since December, 1996 in accordance with the Bank of Russia Letter No. 367 of December 3, 1996.

² These comprise representative offices whose opening abroad was made known to the Bank of Russia.

³ Excluding interim trustees of credit institutions with accomplished receivership.

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity ¹			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
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	119 (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

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

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 31.07.2011										Total
	1—5	6—20	21—50	51—200	201—500	501—994					
Number of branches throughout the RF territory, units	730	397	387	671	394	256					2,835
Loans, deposits and other funds extended — total	12,418,687	5,180,477	2,744,830	2,899,403	983,643	272,054					24,499,093
of which: overdue debt	512,714	310,163	123,158	110,816	36,438	8,445					1,101,735
of which extended to											
— organizations	8,327,397	3,535,475	1,445,008	1,817,295	650,762	173,614					15,949,551
of which: overdue debt	434,678	219,887	52,823	66,490	23,710	5,558					803,146
— individuals	2,158,644	839,531	822,592	627,115	209,764	64,190					4,721,836
of which: overdue debt	74,474	90,228	70,022	44,200	11,978	2,730					293,631
— credit institutions	1,694,417	690,552	391,006	351,790	100,614	31,562					3,259,941
of which: overdue debt	3,560	45	264	126	749	157					4,901
Investments in government securities and the Bank of Russia bonds	886,007	342,392	169,901	213,383	35,027	6,412					1,653,123
Investments in bills	23,823	82,195	52,518	92,720	57,773	19,059					328,089
Investments in equities and shares of resident organizations other than credit institutions	186,084	86,787	22,311	40,573	10,646	1,808					348,209
Total funds in organizations accounts	2,046,861	955,630	467,992	795,986	339,201	126,000					4,731,670
Total budget and extrabudgetary funds in accounts	25,058	17,907	1,048	21,287	318	146					65,765
Deposits of individuals accepted by credit institutions	6,094,869	1,433,947	981,650	1,433,215	548,721	126,497					10,618,898
Credit institutions bonds, bills and acceptances	497,020	346,371	264,086	249,273	55,608	11,293					1,423,652
Equity capital	2,421,334	800,019	535,145	654,811	286,060	119,000					4,816,369
Total assets	17,431,165	7,280,592	4,089,331	4,669,267	1,640,101	479,491					35,589,947

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

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				of which				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	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																						
31.05	4,449.7	17	73.1	41	0.7	0.3	5	26.1	218	4,349.5	758											
30.06	4,472.7	17	76.7	42	-1.3 ¹	0.4	6	25.6	212	4,371.3	761											
31.07	4,528.9	17	85.6	40	0.7	0.5	8	25.1	209	4,417.0	763											
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 ²	0.7 ²	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 ²	0.3 ²	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 ²	0.6 ²	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											
Memo: own funds (capital) adequacy ratio as of 31.07.2011, %	16.1	12.3 ³	37.0	29.6	30.7	16.2																

¹ Negative value of own funds (capital) of the credit institutions with the capital less than 45 million of rubles as of 30.06.2010 comes from the financial results of 1 credit institution (among them).

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	165,799	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

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	

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	2,352,375	5,249	104,056	73,265	92,776	195,410	811,269	1,070,350	1,684,719	1,777,033	109,610	1,377				
31.10	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				

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

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

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

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		
February	0.4	1.8	2.9	4.0	4.6	3.6	4.1	4.7	0.4	1.1	2.6	7.3	0.7	4.1		
March	0.4	1.9	2.6	3.6	4.5	3.5	3.9	4.4	0.2	1.3	2.7	6.2	0.8	4.0		
April	0.4	1.8	2.3	3.2	4.1	3.2	3.5	4.4	0.2	0.9	2.8	4.3	0.5	3.7		
May	0.3	1.9	2.3	3.2	3.9	2.9	3.4	4.1	0.5	0.7	4.1	2.8	0.7	4.3		
June	0.4	1.5	2.3	3.1	3.7	2.9	3.3	4.2	0.2	1.1	2.2	3.0	0.3	5.8		
July	0.3	1.6	2.3	3.2	3.6	2.9	3.3	4.0	0.2	0.9	1.9	3.1	0.4	3.9		
August	0.3	1.3	2.1	2.8	3.6	2.8	3.1	4.0	0.2	1.2	3.7	3.3	0.5	4.2		
September	0.6	1.8	1.9	2.9	3.8	2.9	3.2	4.1	0.2	1.1	2.2	3.0	0.6	4.2		
October	0.5	1.6	2.0	3.0	3.9	3.0	3.4	4.1	0.3	1.3	1.9	3.3	0.6	4.5		
November	0.5	1.5	1.8	2.7	4.0	2.9	3.3	4.1	0.3	1.5	3.8	3.2	0.6	3.9		
December	0.4	1.8	2.1	3.0	3.9	2.9	3.4	4.2	0.5	1.6	2.1	2.6	0.8	3.7		
2011																
January	0.3	1.8	2.2	2.7	3.6	2.8	3.2	4.0	0.3	1.4	2.3	4.1	0.5	3.9		
February	0.5	1.0	1.8	2.8	3.7	2.6	3.1	4.0	0.5	1.2	1.9	3.6	0.5	3.8		
March	0.4	1.5	1.8	2.7	3.9	2.7	3.2	3.9	0.4	1.0	4.0	3.5	0.7	3.8		
April	0.6	1.5	1.7	2.7	3.5	2.6	3.0	3.9	0.8	1.4	2.0	3.5	1.0	3.2		
May	0.3	1.4	1.6	2.8	3.5	2.5	2.9	3.9	0.8	1.2	2.1	4.0	0.9	3.4		
June	0.5	1.6	1.8	2.4	3.5	2.6	3.0	4.2	0.9	2.1	2.0	4.8	0.9	3.4		
July	0.5	1.3	1.7	2.8	3.4	2.5	3.0	4.2	1.0	1.4	3.3	3.7	1.1	3.7		

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	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	3.7	3.8	6.4	8.2	9.4	3.9	0.2	0.3	0.8	2.8	4.6	5.5	0.2	0.4	0.8	0.7	3.7	0.6	4.5	
February	3.7	3.6	7.1	8.6	9.7	3.7	0.2	0.4	1.6	3.0	2.2	2.5	0.4	0.5	1.1	0.9	3.9	0.8	4.1	
March	3.5	3.5	4.8	5.6	8.6	3.5	0.3	0.3	1.1	2.8	3.6	5.7	0.6	0.7	1.2	1.0	6.2	0.9	4.5	
April	3.2	3.2	5.2	6.1	6.3	3.3	0.3	0.4	2.9	2.7	4.5	2.0	0.7	0.8	2.7	0.7	3.5	0.8	2.6	
May	2.6	2.7	4.1	7.1	7.8	2.7	0.4	0.4	1.2	2.4	3.4	10.6	0.6	0.8	2.6	1.0	2.9	0.9	2.7	
June	2.4	2.5	3.9	4.3	6.7	2.5	0.4	0.5	1.3	2.0	2.7	2.7	0.5	0.5	2.4	1.2	3.4	0.6	4.7	
July	2.5	2.5	4.0	4.3	7.4	2.6	0.4	0.5	1.1	2.2	2.1	4.1	0.5	0.6	2.0	1.0	4.3	0.8	2.2	
August	2.4	2.5	4.0	6.9	6.4	2.5	0.4	0.4	1.3	1.6	1.8	1.4	0.5	0.6	1.8	1.1	4.5	0.8	3.1	
September	2.5	2.5	3.9	4.6	5.9	2.6	0.4	0.4	1.2	2.1	2.3	1.9	0.5	0.5	1.5	1.3	3.2	0.6	3.3	
October	2.7	2.7	4.1	4.1	9.9	2.7	0.4	0.4	0.9	2.8	2.2	3.6	0.6	0.6	0.9	1.5	3.1	0.7	4.1	
November	3.0	3.0	4.9	4.8	7.5	3.0	0.4	0.5	1.1	1.6	2.8	2.6	0.6	0.6	2.0	2.0	5.0	0.8	2.6	
December	2.8	2.8	4.7	5.6	6.6	2.9	0.4	0.5	1.2	2.4	2.8	4.1	0.5	0.6	1.3	3.1	3.1	0.8	3.8	
2011																				
January	2.5	2.6	4.1	5.4	6.0	2.6	0.4	0.4	1.1	3.4	2.5	3.5	0.8	0.8	2.1	1.3	2.8	0.8	3.7	
February	2.7	2.7	4.4	4.8	5.5	2.7	0.4	0.4	0.9	1.7	2.2	3.7	0.8	0.8	2.5	3.9	3.3	0.9	4.6	
March	2.9	2.9	4.2	5.1	5.7	3.0	0.3	0.3	1.0	3.2	2.5	3.1	0.7	0.8	2.7	2.5	3.9	0.8	4.4	
April	3.1	3.2	4.6	4.9	4.0	3.2	0.2	0.3	1.3	2.1	2.9	4.7	1.0	1.0	3.1	2.5	3.5	1.0	3.1	
May	3.6	3.7	4.6	5.5	6.0	3.7	0.3	0.3	0.8	1.2	2.3	6.1	1.0	1.0	3.3	1.9	4.2	1.0	3.2	
June	3.6	3.6	5.0	4.6	6.7	3.6	0.3	0.3	0.5	1.6	2.5	3.8	1.0	1.0	1.3	3.4	5.5	1.1	3.4	
July	3.7	3.8	5.9	4.6	5.6	3.8	0.3	0.3	0.5	1.3	2.8	4.6	0.9	1.0	1.3	2.2	4.5	1.0	4.8	

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

Table 4.2.7

Funds Raised Through Banking Bills from Legal Entities and Individuals

(millions of rubles)

	Ruble-denominated bills, by maturity period						Foreign currency-denominated bills, by maturity period											
	total	of which:					total	of which:										
		at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year		1 to 3 years	over 3 years	at sight	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		
2009																		
31.12	574,484	26,971	10,561	39,186	63,772	196,296	195,118	31,218	174,136	9,013	902	9,614	18,193	45,764	83,846	4,996		
2010																		
31.01	598,225	30,395	4,618	32,524	62,633	215,925	206,998	30,213	162,158	10,030	5	5,460	14,695	44,413	80,527	5,044		
28.02	627,563	27,652	4,982	27,192	63,051	253,886	207,123	30,018	146,607	7,559	1,864	2,992	11,807	41,328	73,114	4,608		
31.03	670,691	27,662	13,936	22,139	61,601	263,094	242,656	28,383	137,719	7,510	111	3,889	9,485	39,261	70,891	4,826		
30.04	686,928	27,519	3,955	22,447	55,309	267,527	270,244	29,621	130,185	6,978	312	1,845	8,380	38,008	67,340	4,949		
31.05	664,459	27,032	3,941	19,967	47,681	256,504	270,528	29,034	127,802	6,489	588	2,714	6,573	32,942	69,810	6,761		
30.06	670,763	27,140	8,234	27,634	60,098	244,792	263,004	28,683	138,208	6,920	587	4,553	11,230	31,826	75,056	7,022		
31.07	713,040	28,258	4,502	37,208	67,664	252,556	280,502	29,107	135,628	5,947	454	1,873	14,510	31,797	72,770	6,672		
31.08	709,261	24,710	4,700	26,973	67,812	256,030	290,661	28,770	132,675	5,634	615	996	14,547	32,161	69,744	7,114		
30.09	713,486	37,677	5,114	25,358	75,386	256,521	272,594	30,262	125,331	5,274	278	1,382	8,111	31,058	69,094	7,309		
31.10	681,962	30,700	12,931	23,949	65,234	241,538	269,431	28,852	122,453	4,557	455	2,008	7,344	31,166	67,268	7,259		
30.11	670,108	34,675	7,261	18,996	68,404	230,385	270,551	29,151	103,642	4,972	2,171	1,334	7,192	30,787	47,739	7,156		
31.12	670,187	35,418	9,447	32,197	69,828	215,884	266,330	28,927	127,125	7,493	538	3,289	7,277	26,430	71,231	8,954		
2011																		
31.01	651,852	35,518	6,215	22,523	62,530	222,507	261,500	29,244	118,561	5,106	267	1,391	4,922	25,688	70,237	8,755		
28.02	651,356	33,262	6,249	17,514	56,821	225,844	270,478	28,937	144,734	5,431	347	1,583	8,463	30,707	88,013	8,477		
31.03	651,383	33,617	6,635	18,741	42,846	228,384	278,370	28,553	156,216	6,511	456	988	7,109	37,354	93,541	8,406		
30.04	635,908	34,508	6,430	23,291	42,564	227,145	259,856	29,131	173,037	4,938	315	687	6,407	51,324	100,319	7,306		
31.05	636,523	36,156	6,054	21,392	36,313	225,691	270,000	27,317	187,560	6,048	44	699	7,566	63,770	100,709	7,081		
30.06	616,302	38,499	6,501	27,050	30,865	217,232	254,910	30,089	195,621	5,091	899	456	7,814	58,738	115,026	6,316		
31.07	611,452	40,959	6,148	25,838	29,872	214,258	248,993	31,236	202,847	5,300	26	817	6,840	61,625	120,805	6,157		

4.3. Lending

Table 4.3.1

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

(millions of rubles)

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

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency												
		of which:												
		total	individuals	total	organizations								credit institutions	
					of which by maturity:									
1	12	13	14	15	16	17	18	19	20	21				
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	1,541,817	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	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	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	1,541,336	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	1,540,313	1,849,766			
31.05	5,646,462	382,687	3,505,693	38,358	60,184	130,593	537,524	1,011,623	1,578,557	1,578,557	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	1,604,543	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	1,560,706	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	1,667,572	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	1,844,579	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	1,880,699	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	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	1,891,557	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	1,900,819	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	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	1,838,807	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	1,810,976	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	1,942,040	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	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	1,963,192	1,994,908			

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

Table 4.3.3

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

(% p.a.)

	in US dollars										
	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	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	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

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

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

Table 4.3.4

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

(% p.a.)

	Average weighted interest rates on loans to credit institutions, by maturity																			
	In rubles				in US dollars				in euros											
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 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		
2010																				
January	4.2	4.4	7.2	9.3	9.9	4.4	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	4.4	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	4.2	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	3.8	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	2.9	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	2.7	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	2.7	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	2.7	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	2.7	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	2.8	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	3.2	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	3.0	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	2.7	8.8	0.2	0.3	2.2	5.3	4.0	0.3	4.3	0.6	1.8	4.5	7.4	0.6	5.1
February	2.8	2.8	4.6	4.9	6.7	2.8	11.2	0.2	0.2	1.7	2.5	5.0	0.3	4.5	0.6	2.9	3.3	5.7	0.6	7.0
March	3.1	3.1	4.5	4.6	5.6	3.1	6.9	0.2	0.2	1.2	5.5	3.6	0.2	5.3	0.5	2.5	4.3	3.0	0.5	6.9
April	3.2	3.3	4.8	4.9	6.0	3.3	7.6	0.2	0.2	0.9	3.1	5.8	0.2	5.5	0.8	3.0	3.4	2.6	0.8	6.0
May	3.7	3.8	4.4	5.5	5.8	3.8	6.5	0.2	0.2	1.0	2.7	5.4	0.2	3.2	1.0	1.9	5.8	5.3	1.0	7.1
June	3.7	3.7	4.9	4.3	6.5	3.7	7.5	0.2	0.2	0.7	5.0	6.5	0.2	5.5	1.0	2.2	3.5	9.6	1.0	8.2
July	3.8	3.9	5.8	4.6	5.6	4.0	6.6	0.2	0.2	0.9	1.5	4.6	0.2	4.7	0.9	0.8	4.3	3.1	0.9	4.0

Table 4.3.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which individual entrepreneurs	in foreign currency and precious metals	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	281,649	24,756	7,095	79	2,859,501	294,639	179,124	5,341	278,981	27,283	12,112	441						
28.02	651,906	59,020	15,719	205	2,905,899	299,458	168,889	5,157	286,126	27,475	12,050	415						
31.03	1,145,933	106,865	37,015	492	3,013,458	313,085	166,369	5,234	289,347	27,520	12,037	407						
30.04	1,620,205	154,334	47,326	810	3,084,231	326,419	170,104	5,306	295,545	27,779	11,779	397						
31.05	2,079,099	199,065	58,539	1,101	3,170,653	336,872	173,781	5,428	305,128	28,070	11,664	416						
30.06	2,608,532	247,988	76,739	1,286	3,260,380	348,015	179,655	5,256	297,086	28,175	10,690	419						
31.07	3,099,221	293,775	87,781	1,601	3,353,935	356,568	179,160	5,340	309,366	28,099	11,268	438						

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	136,047	167,831	1,160,204	27,967	187.4	186.9	12.5	12.1			
31.05	182,697	224,779	1,189,158	28,647	186.4	183.4	12.4	12.2			
30.06	231,240	285,730	1,210,994	28,486	185.2	181.1	12.3	12.2			
31.07	281,925	352,510	1,254,682	29,162	183.0	173.5	12.3	12.1			

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	average weighted interest rate on loans extended since the beginning of the year, %		
			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	1,407	9,956	162,865	20,012		130.9	9.9		
31.07	1,793	12,216	167,420	20,061		133.2	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
		debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %				on loans extended over the month		
		total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month	on loans extended over the month				
	number of extended loans, units	volume of extended loans, millions of rubles										
2009												
31.12	128,004	142,968	812,775	18,526	197.5	194.0	14.3	13.7			83,075	
2010												
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												
31.01	15,126	19,833	957,754	24,333	196.9	196.9	12.6	12.6			83,231	
28.02	40,403	54,191	969,510	24,221	196.0	195.5	12.5	12.4			83,068	
31.03	74,704	101,752	993,524	24,476	194.4	192.6	12.4	12.4			83,390	
30.04	111,428	152,159	1,019,595	24,586	194.0	193.2	12.3	12.1			78,211	
31.05	151,658	204,445	1,048,658	25,007	191.7	184.8	12.3	12.2			77,717	
30.06	194,277	261,610	1,069,313	24,984	188.7	178.2	12.2	12.1			78,908	
31.07	238,649	322,365	1,112,197	25,369	187.9	184.6	12.2	11.9			79,564	

Table 4.3.7 (end)

		In foreign currency						average weighted interest rate on loans extended since the beginning of the year, %	average weighted maturity on loans extended since the beginning of the year, months	memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		of which overdue debt	average weighted maturity on loans extended since the beginning of the year, months				
			total							
2009										
31.12	2,081	9,533	198,114	12,505		139.5	12.7	25,926		
2010										
31.01	94	414	197,924	13,048		132.8	11.6	24,795		
28.02	349	1,438	193,025	13,178		150.4	11.5	25,594		
31.03	630	2,795	187,410	13,315		155.4	11.1	24,713		
30.04	958	4,025	185,010	13,751		166.1	10.9	24,409		
31.05	1,261	5,203	190,604	15,638		169.9	10.9	24,938		
30.06	1,600	7,464	192,435	16,316		164.8	11.0	24,109		
31.07	1,897	8,681	185,962	16,575		165.4	11.2	23,778		
31.08	2,129	9,761	187,097	17,276		163.0	11.1	24,068		
30.09	2,372	11,120	185,420	17,638		162.6	11.1	23,558		
31.10	2,666	12,480	185,771	18,092		161.4	11.1	23,558		
30.11	2,906	13,803	186,529	18,618		159.2	11.1	26,662		
31.12	3,220	15,427	180,126	18,068		155.3	11.0	25,910		
2011										
31.01	130	543	174,709	17,987		144.5	11.0	23,893		
28.02	338	1,706	168,885	17,852		141.2	10.7	34,463		
31.03	567	3,045	164,613	17,717		146.4	10.6	33,884		
30.04	834	4,285	158,479	17,378		153.5	9.8	32,119		
31.05	1,070	5,814	159,560	17,604		157.9	9.7	31,512		
30.06	1,299	7,290	150,778	17,283		158.6	9.6	32,814		
31.07	1,669	8,954	155,285	17,389		163.6	9.6	32,062		

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 31.07.2011										total
	1—5	6—20	21—50	51—200	201—500	501—994					
Number of credit institutions extended mortgage loans, units	5	15	23	126	229	243					641
Number of mortgage loans extended to individuals, units, of which loans extended:	164,980	15,089	14,104	24,006	17,974	4,165					240,318
in rubles	164,678	14,852	13,854	23,224	17,916	4,125					238,649
in foreign currency	302	237	250	782	58	40					1,669
Volume of mortgage loans extended to individuals, — total, millions of rubles	205,822	27,933	29,265	42,026	19,733	6,540					331,319
of which:											
in rubles	204,024	26,642	28,110	38,674	18,688	6,227					322,365
in foreign currency	1,798	1,291	1,155	3,352	1,045	313					8,954
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles	726,829	225,945	123,863	144,411	36,793	9,641					1,267,482
of which:											
in rubles	688,443	173,374	102,462	106,140	32,910	8,868					1,112,197
in foreign currency	38,386	52,571	21,401	38,271	3,883	773					155,285
of which: overdue, — total	23,697	11,966	3,880	2,435	599	181					42,758
in rubles	12,851	8,003	2,428	1,448	464	175					25,369
in foreign currency	10,846	3,963	1,452	987	135	6					17,389
Average weighted maturity, months, of which on loans extended:											
in rubles	194.4	179.4	208.2	177.7	132.4	152.7					187.9
in foreign currency	180.3	180.3	199.8	172.1	43.0	177.0					163.6
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.2	12.4	12.2	12.3	12.0	11.8					12.2
in foreign currency	9.8	9.6	9.3	9.3	11.2	11.3					9.6
Rights of claim under mortgage loans, — total, millions of rubles	32,536	6,884	25,652	44,273	1,626	655					111,626
of which:											
in rubles	19,158	5,689	19,611	32,962	1,580	564					79,564
in foreign currency	13,378	1,195	6,041	11,311	46	91					32,062

Table 4.3.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

1	Investments in debt obligations											11
	2	of which:									10	
		total	3	4	5	6	7	8	9	revaluation of debt obligations		
		federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
2009												
31.12	3,379,085	767,939	283,104	229,643	289,283	663,283	759,208	362,741	13,404	10,480		
2010												
31.03	3,885,608	824,988	736,987	264,705	320,417	628,583	834,048	186,129	15,815	73,936		
30.06	4,082,472	818,597	949,677	268,092	308,571	633,537	781,395	253,734	16,868	52,001		
30.09	4,190,684	961,340	806,907	292,353	333,202	563,120	833,857	337,816	16,699	45,391		
31.12	4,419,892	1,177,529	588,492	284,300	365,029	718,852	901,119	355,281	12,271	17,020		
2011												
31.01	4,424,773	1,200,375	592,048	299,539	380,165	710,748	917,165	286,694	12,245	25,793		
28.02	4,579,672	1,322,780	593,278	290,231	367,464	696,572	934,239	334,087	12,361	28,660		
31.03	4,483,764	1,420,885	401,867	280,965	376,623	667,731	975,443	319,891	13,150	27,210		
30.04	4,574,561	1,445,260	449,204	268,752	366,156	715,123	989,211	299,516	13,688	27,652		
31.05	4,594,392	1,455,481	460,539	273,913	363,536	712,432	997,120	297,659	13,856	19,855		
30.06	4,269,476	1,569,331	18,293	252,647	357,480	737,897	1,032,268	265,745	14,432	21,383		
31.07	4,345,895	1,619,721	33,402	255,074	364,290	726,825	1,033,938	269,381	14,450	28,814		

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	Equity in subsidiaries and associated companies		total	of which: shares of subsidiaries and associated resident credit institutions	Other equity interest		
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition								
1	12	13	14	15	16	17	18	19	20				
2009													
31.12	411,790	4,594	33,394	354,215	13,814	5,773	284,537	143,731	72,590				
2010													
31.03	493,216	7,691	36,277	409,844	24,067	15,336	281,929	143,477	111,692				
30.06	573,237	8,707	37,654	504,945	35,867	-13,936	291,849	142,909	113,735				
30.09	674,801	8,236	40,944	579,471	33,337	12,813	313,045	139,385	117,028				
31.12	710,923	5,694	50,336	587,982	29,865	37,045	368,175	168,438	132,096				
2011													
31.01	710,076	6,421	47,962	586,568	32,161	36,964	377,310	179,014	152,776				
28.02	727,791	9,723	42,203	597,803	31,815	46,246	487,127	281,129	154,684				
31.03	692,234	11,214	45,593	575,928	35,136	24,363	458,036	244,699	155,535				
30.04	668,307	11,885	43,562	561,185	38,945	12,730	455,505	244,704	159,683				
31.05	724,982	13,732	47,066	610,769	44,510	8,905	439,432	246,929	162,723				
30.06	770,278	16,549	43,691	648,152	41,938	19,948	439,878	241,719	177,037				
31.07	813,094	16,675	66,576	640,542	59,831	29,470	454,205	257,369	177,744				

Table 4.3.10

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles						Discounted bills denominated in foreign currency				
	total	of which:					total	of which:			
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills	other bills		bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills
2009											
31.12	210,831	0	19	158,617	712	51,482	23,181	0	21,340	1,749	93
2010											
31.01	243,678	0	19	190,978	718	51,963	24,589	0	22,736	1,760	93
28.02	269,093	0	19	213,835	679	54,560	26,195	0	24,362	1,741	91
31.03	297,399	0	19	238,632	684	58,063	22,877	0	21,088	1,706	83
30.04	332,403	0	19	275,296	659	56,429	19,587	0	17,799	1,705	83
31.05	314,761	0	19	258,919	1,845	53,977	14,984	0	13,075	1,778	131
30.06	336,242	0	19	274,625	1,704	59,894	24,572	0	22,615	1,822	134
31.07	361,124	0	0	298,312	1,708	61,104	24,897	0	22,998	1,768	132
31.08	374,556	0	0	314,686	1,712	58,158	25,172	0	23,256	1,798	118
30.09	365,890	0	0	302,277	2,250	61,362	18,421	0	16,500	1,785	135
31.10	352,292	0	0	287,613	2,259	62,419	16,690	0	14,746	1,806	138
30.11	343,042	0	0	278,277	2,268	62,498	15,735	0	13,751	1,845	140
31.12	311,076	0	0	255,712	2,399	52,964	18,928	0	16,992	1,799	137
2011											
31.01	327,503	0	0	272,359	2,296	52,848	17,042	0	15,183	1,754	104
28.02	367,122	0	0	294,499	1,826	70,798	18,824	0	17,024	1,714	86
31.03	328,841	0	0	276,729	1,831	50,282	20,780	0	18,907	1,835	38
30.04	317,896	0	0	267,769	1,757	48,370	28,119	0	26,308	1,774	37
31.05	312,027	0	0	260,615	1,761	49,650	29,699	0	27,786	1,875	38
30.06	306,052	0	0	255,814	1,768	48,469	24,991	0	23,084	1,881	26
31.07	301,816	0	0	249,401	1,773	50,643	26,272	0	24,391	1,856	25

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		

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	243,269	33,607	9,016	5,541	88,023	9,356	62,031	12,424
31.07	964,658	269,515	219,738	449,925	1,534,300	497,924	379,476	574,884	224,950	24,395	20,726	4,785	58,706	22,687	18,012	12,152
31.08	980,135	292,755	180,118	473,958	1,621,258	559,983	307,837	638,496	224,701	32,656	12,473	1,532	47,561	24,061	2,190	13,911
30.09	1,005,228	308,889	185,883	471,818	1,713,988	727,853	315,449	601,896	237,004	24,312	38,750	2,528	48,602	23,640	4,546	13,322
31.10	1,020,218	260,741	263,077	486,079	1,644,252	624,098	347,002	618,413	234,741	46,356	9,207	457	64,254	13,971	31,537	14,077
30.11	1,124,395	369,010	249,330	471,070	1,770,676	655,694	399,126	639,594	223,972	23,937	14,061	818	81,593	51,617	5,455	15,042
31.12	1,327,199	366,697	294,399	616,342	2,038,922	839,367	452,799	614,979	232,898	21,428	645	624	137,736	10,317	1,989	123,580
2011																
31.01	1,243,637	335,160	209,186	675,506	1,785,225	648,289	377,630	688,589	224,445	14,573	8,075	1,034	148,348	18,415	5,364	116,404
28.02	1,287,707	275,857	235,339	731,482	1,752,247	593,843	289,875	774,338	243,541	22,485	992	6,097	188,146	34,819	3,927	140,658
31.03	1,251,876	246,513	249,147	714,680	1,933,920	623,427	380,163	843,969	235,989	16,625	942	10,286	166,936	19,581	3,839	135,897
30.04	1,321,843	287,618	276,492	742,374	2,016,578	677,322	372,961	867,838	273,159	22,447	1,962	15,732	49,481	9,267	6,428	30,657
31.05	1,514,004	403,750	253,304	824,184	1,946,397	591,492	275,493	983,815	301,093	24,547	3,375	22,140	92,674	45,154	2,123	33,640
30.06	1,540,201	357,891	309,817	852,858	2,386,084	909,667	345,776	1,024,541	298,728	18,571	4,397	32,937	65,360	21,664	11,310	21,275
31.07	1,614,980	354,281	328,548	886,588	2,130,041	610,375	370,832	1,077,183	291,625	18,284	6,179	37,486	80,349	41,772	9,453	20,457

Table 4.4 (end)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
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

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					
2009																				
Q1	603,863.0	184,944.9	122,072.8	193,139.4	122,072.8	410,723.6	62,872.1	760.7	1,108.6	18,808.5	6,652.4	96,092.7	27,461.7	295,061.7	27,649.4					
Q2	676,856.3	216,569.2	154,061.4	231,365.2	154,061.4	445,491.1	62,507.8	1,065.5	676.8	20,086.4	6,498.6	107,744.4	25,814.0	316,594.8	29,518.4					
Q3	694,741.0	226,754.4	161,087.7	245,139.3	161,087.7	449,601.7	65,666.7	1,229.5	690.7	20,946.5	7,244.7	108,272.2	27,927.2	319,153.5	29,804.1					
Q4	748,336.3	249,164.0	172,643.8	273,299.4	172,643.8	475,036.9	76,520.2	1,549.8	799.4	22,930.7	10,559.3	115,887.6	29,303.6	334,668.8	35,857.9					
2010																				
Q1	601,911.1	185,449.2	151,794.3	216,104.5	151,794.3	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1					
Q2	719,909.4	200,122.2	161,795.4	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2					
Q3	751,175.1	199,485.8	159,313.3	273,953.4	159,313.3	477,221.7	40,172.5	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4					
Q4	819,506.2	227,096.7	180,449.9	306,120.9	180,449.9	513,385.3	46,646.8	2,075.6	519.6	48,868.2	3,483.1	97,537.7	18,257.3	364,903.8	24,386.8					
2011																				
Q1	698,143.0	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), by individuals and own payments of credit institutions. Before 2010 data are also included payments from accounts of customers of credit institutions (branches), 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), by individuals and own payments of credit institutions. Before 2010 data are also included payments from accounts of customers of credit institutions (branches), 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	4	5	7		8	9	
		intraregional electronic settlements	interregional electronic settlements	BESP system	Credit institutions	intraregional electronic settlements	interregional electronic settlements	BESP system	
2010									
31.03	630	630	628	207	1,052	1,052	1,050	315	
30.06	627	627	627	230	1,047	1,047	1,047	337	
30.09	623	621	621	294	1,042	1,042	1,042	985	
31.12	608	608	608	292	1,020	1,020	1,020	967	
2011									
31.03	607	607	607	289	1,013	1,013	1,013	969	
30.06	571	570	570	287	1,010	1,010	1,010	963	

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							
1	2	the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	4	cash withdrawals, millions of rubles	of which:		7
							5	6		payments for goods (works, services), millions of rubles	other transactions, millions of rubles
			3						
	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)

	31.08.2011			
	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	993	2,824	474	2,350
CENTRAL FEDERAL DISTRICT	575	581	119	462
Belgorod Region	5	22	1	21
Bryansk Region	1	22	—	22
Vladimir Region	3	22	—	22
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	20	1	19
Moscow Region	10	82	4	78
Orel Region	2	17	2	15
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	505	151	22	129
NORTH-WEST FEDERAL DISTRICT	70	330	15	315
Republic of Karelia	1	14	2	12
Republic of Komi	3	32	6	26
Arkhangelsk Region	2	31	—	31
Nenets Autonomous Area	—	1	—	1
Vologda Region	9	17	4	13
Kaliningrad Region	4	31	2	29
Leningrad Region	4	15	—	15
Murmansk Region	4	17	—	17
Novgorod Region	2	12	1	11
Pskov Region	3	7	—	7
St. Petersburg	38	154	—	154
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	172	76	96
Republic of Daghestan	32	77	62	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	115	618	103	515
Republic of Bashkortostan	11	52	—	52
Republic of Mariy-El	1	17	4	13
Republic of Mordovia	4	9	1	8
Republic of Tatarstan (Tatarstan)	25	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	14	96	7	89
Orenburg Region	9	38	4	34
Penza Region	1	25	—	25
Samara Region	20	80	11	69
Saratov Region	9	64	18	46
Ulyanovsk Region	4	21	2	19
URALS FEDERAL DISTRICT	48	330	105	225
Kurgan Region	4	15	—	15
Sverdlovsk Region	17	93	12	81
Tyumen Region	17	128	55	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	352	26	326
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	31	—	31
Novosibirsk Region	10	69	1	68
Omsk Region	6	41	—	41
Tomsk Region	2	24	8	16
FAR EAST FEDERAL DISTRICT	26	138	10	128
Republic of Sakha (Yakutia)	4	29	—	29
Kamchatka Territory	4	12	3	9
Primorski Territory	7	30	4	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	31.08.2011				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,204	11,184	1,592	4,218	39,198
CENTRAL FEDERAL DISTRICT	6,527	3,540	212	1,140	11,419
Belgorod Region	145	218	14	84	461
Bryansk Region	94	121	9	57	281
Vladimir Region	179	152	12	65	408
Voronezh Region	278	270	24	95	667
Ivanovo Region	135	57	8	59	259
Kaluga Region	140	66	8	83	297
Kostroma Region	103	36	4	30	173
Kursk Region	136	93	14	53	296
Lipetsk Region	143	100	12	60	315
Moscow Region	1,152	778	12	69	2,011
Orel Region	97	49	11	31	188
Ryazan Region	120	91	8	55	274
Smolensk Region	113	86	4	38	241
Tambov Region	121	143	7	50	321
Tver Region	127	127	7	52	313
Tula Region	189	84	9	63	345
Yaroslavl Region	225	38	9	99	371
Moscow	3,030	1,031	40	97	4,198
NORTH-WEST FEDERAL DISTRICT	2,263	429	275	694	3,661
Republic of Karelia	116	13	13	27	169
Republic of Komi	125	84	13	29	251
Arkhangelsk Region	161	66	17	51	295
Nenets Autonomous Area	4	8	—	—	12
Vologda Region	276	16	28	61	381
Kaliningrad Region	158	42	27	51	278
Leningrad Region	57	20	15	287	379
Murmansk Region	141	10	11	62	224
Novgorod Region	123	2	15	34	174
Pskov Region	113	16	10	41	180
St. Petersburg	993	160	126	51	1,330
SOUTH FEDERAL DISTRICT	2,553	662	149	302	3,666
Republic of Adigei (Adigeya)	76	7	1	5	89
Republic of Kalmykia	37	3	—	5	45
Krasnodar Territory	1,135	164	53	134	1,486
Astrakhan Region	114	87	9	31	241
Volgograd Region	273	284	35	69	661
Rostov Region	918	117	51	58	1,144
NORTH-CAUCASIAN FEDERAL DISTRICT	795	101	28	76	1,000
Republic of Daghestan	172	7	5	1	185
Republic of Ingushetia	15	—	—	—	15
Kabardino-Balkar Republic	73	42	1	6	122
Karachai-Cherkess Republic	34	3	—	1	38

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	50	16	—	8	74
Republic of Chechnya	30	2	1	13	46
Stavropol Territory	421	31	21	47	520
PRIVOLZHISKY FEDERAL DISTRICT	4,177	4,047	374	837	9,435
Republic of Bashkortostan	666	427	46	92	1,231
Republic of Mariy-El	56	61	10	16	143
Republic of Mordovia	138	139	6	19	302
Republic of Tatarstan (Tatarstan)	563	696	53	112	1,424
Udmurt Republic	197	90	25	56	368
Chuvash Republic — Chuvashya	110	167	22	38	337
Perm Territory	380	250	31	101	762
Kirov Region	189	172	20	37	418
Nizhni Novgorod Region	474	441	41	61	1,017
Orenburg Region	303	389	33	58	783
Penza Region	157	340	15	47	559
Samara Region	468	303	39	96	906
Saratov Region	280	444	20	65	809
Ulyanovsk Region	196	128	13	39	376
URALS FEDERAL DISTRICT	1,886	842	247	307	3,282
Kurgan Region	79	179	16	37	311
Sverdlovsk Region	757	190	85	53	1,085
Tyumen Region	578	329	59	116	1,082
Khanty-Mansiysky Autonomous Area — Yugra	294	127	25	43	489
Yamalo-Nenetsky Autonomous Area	105	35	2	23	165
Chelyabinsk Region	472	144	87	101	804
SIBERIA FEDERAL DISTRICT	2,928	1,331	217	612	5,088
Republic of Altai	34	5	4	5	48
Republic of Buryatia	208	5	7	38	258
Republic of Tyva	39	2	3	—	44
Republic of Khakassia	94	22	5	46	167
Altai Territory	281	474	23	73	851
Zabaykalskiy Territory	240	10	9	13	272
Krasnoyarsk Territory	523	137	22	129	811
Irkutsk Region	397	52	23	74	546
Kemerovo Region	320	125	29	85	559
Novosibirsk Region	421	153	57	44	675
Omsk Region	217	313	20	56	606
Tomsk Region	154	33	15	49	251
FAR EAST FEDERAL DISTRICT	1,075	232	90	250	1,647
Republic of Sakha (Yakutia)	147	103	8	36	294
Kamchatka Territory	79	6	5	13	103
Primorski Territory	312	35	36	74	457
Khabarovsk Territory	256	29	23	19	327
Amur Region	150	25	8	31	214
Magadan Region	36	7	4	3	50
Sakhalin Region	64	18	4	54	140
Jewish Autonomous Region	22	3	2	16	43
Chukotka Autonomous Area	9	6	—	4	19

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	119 (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

	31.08.2011											total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more		
1	2	3	4	5	6	7	8	9	10	11	12	
RUSSIAN FEDERATION	17	22	42	77	215	251	98	111	139	21	993	
CENTRAL FEDERAL DISTRICT	4	10	24	36	97	154	56	74	102	18	575	
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	4	1	2	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	3	—	—	—	—	—	6	
Tula Region	—	—	1	—	2	2	—	—	—	—	5	
Yaroslavl Region	—	—	1	3	1	1	—	1	—	—	7	
Moscow	4	9	21	23	78	133	51	68	100	18	505	
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	

(units)

Table 6.1.4 (cont.)
(units)

	1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	—	1	—	1	1	—	1	—	—	4
Murmansk Region	1	—	—	—	—	1	1	—	1	—	—	4
Novgorod Region	—	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	—	2	—	1	—	—	—	—	3
St. Petersburg	2	2	2	1	6	8	6	2	6	5	—	38
SOUTH FEDERAL DISTRICT	1	2	2	3	3	14	16	3	3	1	—	46
Republic of Adigei (Adigeya)	—	—	—	2	1	2	—	—	—	—	—	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	1	3	31	11	3	2	—	—	56
Republic of Dagestan	2	1	1	1	1	20	5	1	1	—	—	32
Republic of Ingushetia	—	—	—	—	—	2	—	—	—	—	—	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	—	—	—	—	4	1	—	1	—	—	7
PRIVOLZHSKY FEDERAL DISTRICT	1	2	2	2	6	22	31	22	9	18	2	115
Republic of Bashkortostan	—	—	—	—	1	1	3	3	2	1	—	11
Republic of Mariy-El	—	—	—	1	—	—	—	—	—	—	—	1
Republic of Mordovia	—	—	—	—	—	—	2	2	—	—	—	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	3	3	1	1	—	14
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			
30.04.2011	1,003	34,182,823.2	49
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
CENTRAL FEDERAL DISTRICT			
30.04.2011	580	30,004,144.9	27
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
Moscow and Moscow Region			
30.04.2011	521	29,781,665.1	25
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
NORTH-WEST FEDERAL DISTRICT			
30.04.2011	70	1,141,286.3	9
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
SOUTH FEDERAL DISTRICT			
30.04.2011	47	172,542.1	12
31.05.2011	47	178,923.9	12
30.06.2011	47	182,971.2	11
31.07.2011	46	184,724.4	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
30.04.2011	56	56,399.0	19
31.05.2011	56	56,239.4	19
30.06.2011	56	56,494.9	19
31.07.2011	56	57,760.9	19
PRIVOLZHISKY FEDERAL DISTRICT			
30.04.2011	116	1,138,180.6	32
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
URALS FEDERAL DISTRICT			
30.04.2011	51	785,286.0	10
31.05.2011	51	798,504.1	10
30.06.2011	50	811,422.4	10
31.07.2011	48	811,711.5	9
SIBERIA FEDERAL DISTRICT			
30.04.2011	57	566,115.2	7
31.05.2011	57	576,221.5	7
30.06.2011	57	571,423.5	8
31.07.2011	57	571,430.1	8
FAR EAST FEDERAL DISTRICT			
30.04.2011	26	318,869.0	6
31.05.2011	26	328,262.7	6
30.06.2011	26	333,278.8	6
31.07.2011	26	344,068.5	6

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from September 10 to October 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	25	45	136	173	284	686
CENTRAL FEDERAL DISTRICT	7	12	15	53	89	186	362
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	—	—	1	1	—	2	4
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	1	3	—	—	4
Tula Region	—	1	—	2	2	—	5
Yaroslavl Region	—	1	2	2	—	1	6
Moscow and Moscow Region	7	9	7	39	78	177	317
NORTH-WEST FEDERAL DISTRICT	3	3	8	7	8	14	43
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	10	18
SOUTH FEDERAL DISTRICT	—	3	2	10	12	7	34
Republic of Adigei (Adigeya)	—	2	—	1	1	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	4	2	4	11
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	18	28	41	97
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	—	—	1	2
Nizhni Novgorod Region	—	—	—	5	2	3	10
Orenburg Region	—	—	—	3	—	5	8
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	1	7	9	17
Saratov Region	—	—	1	2	4	2	9
Ulyanovsk Region	—	—	—	—	1	—	1
URALS FEDERAL DISTRICT	3	3	6	6	10	15	43
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	1	—	2	3	5	5	16
Tyumen Region	1	2	1	2	4	5	15
Chelyabinsk Region	—	1	1	—	1	5	8
SIBERIA FEDERAL DISTRICT	3	2	4	15	9	12	45
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	—	—	1	—	—	—	1
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	—	1	3	—	1	5
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	—	3	6
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	1	3	7	6	6	24
Republic of Sakha (Yakutia)	—	—	1	1	1	1	4
Kamchatka Territory	—	1	2	—	—	1	4
Primorski Territory	1	—	—	3	3	—	7
Khabarovsk Territory	—	—	—	2	—	1	3
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

Financial Performance of Credit Institutions

	31.07.2011						
	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	528,509.3	532,575.0	87.2	4,065.8	12.8	108,856.5	
CENTRAL FEDERAL DISTRICT	487,790.7	491,036.1	87.7	3,245.4	12.3	100,488.1	
Belgorod Region	164.5	164.5	100.0	0.0	0.0	31.7	
Bryansk Region	11.9	11.9	100.0	0.0	0.0	4.5	
Vladimir Region	39.7	39.7	100.0	0.0	0.0	6.8	
Voronezh Region	2.9	2.9	100.0	0.0	0.0	0.5	
Ivanovo Region	11.5	36.7	50.0	25.2	50.0	12.8	
Kaluga Region	173.3	173.3	100.0	0.0	0.0	58.0	
Kostroma Region	1,382.8	1,382.8	100.0	0.0	0.0	161.0	
Kursk Region	228.9	228.9	100.0	0.0	0.0	37.1	
Lipetsk Region	235.1	235.1	100.0	0.0	0.0	51.8	
Moscow Region	968.4	1,372.3	90.0	403.9	10.0	106.5	
Orel Region	82.0	82.0	100.0	0.0	0.0	3.2	
Ryazan Region	130.3	130.3	100.0	0.0	0.0	24.1	
Smolensk Region	66.4	125.1	75.0	58.8	25.0	37.5	
Tambov Region	9.7	9.7	100.0	0.0	0.0	2.3	
Tver Region	80.4	82.7	83.3	2.3	16.7	17.6	
Tula Region	139.2	139.2	100.0	0.0	0.0	29.7	
Yaroslavl Region	151.1	152.4	85.7	1.3	14.3	48.8	
Moscow	483,912.7	486,666.8	87.3	2,754.1	12.7	99,854.1	
NORTH-WEST FEDERAL DISTRICT	11,302.7	11,442.6	88.6	139.9	11.4	2,520.8	
Republic of Karelia	10.9	10.9	100.0	0.0	0.0	2.3	
Republic of Komi	94.8	94.8	100.0	0.0	0.0	16.9	
Arkhangelsk Region	—6.4	0.6	50.0	7.0	50.0	0.7	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	590.3	590.3	100.0	0.0	0.0	162.1	
Kaliningrad Region	509.3	509.3	100.0	0.0	0.0	127.0	

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-66.2	12.4	66.7	78.5	33.3	3.5
Murmansk Region	133.2	133.2	100.0	0.0	0.0	19.7
Novgorod Region	69.8	69.8	100.0	0.0	0.0	7.8
Pskov Region	33.7	33.7	100.0	0.0	0.0	9.2
St. Petersburg	9,933.3	9,987.7	84.6	54.3	15.4	2,171.7
SOUTH FEDERAL DISTRICT	1,801.7	1,828.9	82.6	27.2	17.4	349.8
Republic of Adigei (Adigeya)	48.0	48.0	100.0	0.0	0.0	12.1
Republic of Kalmykia	-7.1	0.7	50.0	7.8	50.0	1.0
Krasnodar Territory	696.0	705.3	78.6	9.3	21.4	122.3
Astrakhan Region	47.2	47.3	80.0	0.0	20.0	7.4
Volgograd Region	187.1	187.1	100.0	0.0	0.0	23.2
Rostov Region	830.6	840.6	81.3	10.0	18.8	183.7
NORTH-CAUCASIAN FEDERAL DISTRICT	696.8	732.4	89.3	35.6	10.7	177.2
Republic of Dagestan	345.9	346.7	96.9	0.8	3.1	61.6
Republic of Ingushetia	30.3	30.3	100.0	0.0	0.0	18.9
Kabardino-Balkar Republic	114.3	114.3	100.0	0.0	0.0	26.6
Karachai-Cherkess Republic	25.3	28.2	80.0	2.8	20.0	4.7
Republic of Northern Ossetia — Alania	37.9	37.9	100.0	0.0	0.0	16.1
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	143.2	175.1	42.9	32.0	57.1	49.4
PRIVOLZHSKY FEDERAL DISTRICT	9,517.5	9,819.1	87.9	301.6	12.1	1,793.0
Republic of Bashkortostan	348.3	415.8	72.7	67.5	27.3	124.0
Republic of Mariy-El	12.1	12.1	100.0	0.0	0.0	2.2
Republic of Mordovia	35.2	62.5	75.0	27.4	25.0	15.9
Republic of Tatarstan (Tatarstan)	2,437.9	2,437.9	100.0	0.0	0.0	310.9
Udmurt Republic	27.0	53.0	60.0	26.1	40.0	19.3
Chuvash Republic — Chuvashya	38.1	38.1	100.0	0.0	0.0	8.9
Perm Territory	153.2	156.0	80.0	2.8	20.0	50.7
Kirov Region	214.2	214.2	100.0	0.0	0.0	64.4
Nizhni Novgorod Region	1,037.7	1,037.7	100.0	0.0	0.0	161.6
Orenburg Region	207.5	208.7	88.9	1.2	11.1	52.1
Penza Region	22.2	41.6	50.0	19.5	50.0	2.6
Samara Region	4,458.5	4,555.0	85.0	96.5	15.0	853.2
Saratov Region	531.8	531.8	100.0	0.0	0.0	120.1
Ulyanovsk Region	-5.9	54.8	50.0	60.7	50.0	7.1

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	7,892.6	8,068.6	87.5	176.1	12.5	1,523.8
Kurgan Region	73.0	73.0	100.0	0.0	0.0	15.6
Sverdlovsk Region	4,217.3	4,247.3	88.2	30.0	11.8	726.4
Tyumen Region	2,146.7	2,262.4	88.2	115.7	11.8	506.4
Khanty-Mansiysky Autonomous Area — Yugra	1,423.3	1,539.1	77.8	115.7	22.2	338.3
Yamalo-Nenetsky Autonomous Area	16.5	16.5	100.0	0.0	0.0	4.9
Chelyabinsk Region	1,455.7	1,486.0	80.0	30.4	20.0	275.4
SIBERIA FEDERAL DISTRICT	5,041.5	5,115.4	80.7	73.8	19.3	908.6
Republic of Altai	124.6	128.1	75.0	3.5	25.0	30.5
Republic of Buryatia	21.9	21.9	100.0	0.0	0.0	6.5
Republic of Tyva	3.0	3.0	100.0	0.0	0.0	1.8
Republic of Khakassia	42.8	45.7	66.7	2.9	33.3	14.7
Altai Territory	165.3	165.3	100.0	0.0	0.0	33.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	47.7	47.7	100.0	0.0	0.0	10.6
Irkutsk Region	138.6	148.5	75.0	9.9	25.0	33.1
Kemerovo Region	239.5	244.7	88.9	5.2	11.1	114.0
Novosibirsk Region	4,180.6	4,207.0	70.0	26.3	30.0	619.3
Omsk Region	9.2	35.3	50.0	26.0	50.0	21.3
Tomsk Region	68.3	68.3	100.0	0.0	0.0	23.2
FAR EAST FEDERAL DISTRICT	4,465.7	4,531.8	88.5	66.2	11.5	1,095.2
Republic of Sakha (Yakutia)	—45.9	14.1	50.0	60.0	50.0	13.1
Kamchatka Territory	105.9	112.1	75.0	6.2	25.0	21.8
Primorski Territory	1,299.0	1,299.0	100.0	0.0	0.0	279.3
Khabarovsk Territory	456.8	456.8	100.0	0.0	0.0	68.7
Amur Region	2,559.0	2,559.0	100.0	0.0	0.0	696.2
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	90.9	90.9	100.0	0.0	0.0	16.1
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 6.1.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
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	31.03.2011			30.06.2011		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	457	628	1,236	465	627	1,269
CENTRAL FEDERAL DISTRICT	291	334	540	297	333	548
Belgorod Region	1	2	8	1	2	8
Bryansk Region	—	1	5	—	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	8	—	2	9
Kostroma Region	2	5	9	2	5	9
Kursk Region	—	1	6	—	1	7
Lipetsk Region	1	2	7	1	2	7
Orel Region	—	—	5	—	—	6
Ryazan Region	1	3	6	1	3	6
Smolensk Region	—	3	8	—	3	8
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	10	1	3	12
Moscow and Moscow Region	279	300	425	285	299	427
NORTH-WEST FEDERAL DISTRICT	25	37	87	26	37	91
Republic of Karelia	—	1	4	—	1	5
Republic of Komi	1	3	8	1	3	8
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	6	7	10	6	7	10
Kaliningrad Region	3	4	11	3	4	12
Leningrad Region	—	2	3	—	2	3
Murmansk Region	1	2	5	1	2	6
Novgorod Region	1	1	3	1	1	3
Pskov Region	—	—	2	—	—	2
St. Petersburg	13	17	40	14	17	41
SOUTH FEDERAL DISTRICT	23	32	74	22	32	76
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	6	12	22	6	12	22
Astrakhan Region	1	2	8	1	2	8
Volgograd Region	3	3	13	3	3	13
Rostov Region	11	10	24	10	10	26
NORTH-CAUCASIAN FEDERAL DISTRICT	3	16	30	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	11	1	3	12

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	49	97	205	51	98	212
Republic of Bashkortostan	3	10	25	3	11	26
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	3	7	2	3	7
Republic of Tatarstan (Tatarstan)	16	22	27	16	22	28
Udmurt Republic	2	3	9	2	3	9
Chuvash Republic — Chuvashya	—	4	10	—	4	10
Perm Territory	—	4	14	—	4	15
Kirov Region	2	3	7	2	3	7
Nizhni Novgorod Region	6	12	25	7	12	26
Orenburg Region	2	6	10	2	6	12
Penza Region	—	2	8	—	2	8
Samara Region	14	17	33	15	17	34
Saratov Region	2	9	18	2	9	18
Ulyanovsk Region	—	2	8	—	2	8
URALS FEDERAL DISTRICT	29	40	76	29	39	79
Kurgan Region	—	3	5	—	3	5
Sverdlovsk Region	10	16	31	10	15	33
Tyumen Region	12	13	22	12	13	23
Chelyabinsk Region	7	8	18	7	8	18
SIBERIA FEDERAL DISTRICT	19	49	144	19	49	150
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	12	—	5	13
Zabaykalskiy Territory	—	—	7	—	—	7
Krasnoyarsk Territory	4	4	17	4	4	19
Irkutsk Region	1	8	19	1	8	19
Kemerovo Region	1	6	13	1	6	14
Novosibirsk Region	6	9	27	6	9	28
Omsk Region	1	6	15	1	6	16
Tomsk Region	2	2	12	2	2	12
FAR EAST FEDERAL DISTRICT	18	23	80	18	23	82
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	8	2	3	8
Primorski Territory	7	7	25	7	7	24
Khabarovsk Territory	2	3	14	2	3	15
Amur Region	2	2	8	2	2	9
Magadan Region	—	—	4	—	—	4
Sakhalin Region	1	4	8	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	
	June 2	July 3
RUSSIAN FEDERATION	4,224.43	4,645.52
CENTRAL FEDERAL DISTRICT	1,975.13	2,183.99
Belgorod Region	12.23	12.43
Bryansk Region	21.03	24.28
Vladimir Region	18.25	22.11
Voronezh Region	42.06	48.99
Ivanovo Region	8.29	9.38
Kaluga Region	23.25	24.39
Kostroma Region	6.97	7.84
Kursk Region	7.23	7.39
Lipetsk Region	8.33	10.25
Moscow Region	90.77	103.66
Orel Region	10.58	13.39
Ryazan Region	13.52	16.41
Smolensk Region	17.10	16.13
Tambov Region	3.50	3.43
Tver Region	16.71	20.63
Tula Region	18.71	20.68
Yaroslavl Region	18.97	21.94
Moscow	1,637.63	1,800.66
NORTH-WEST FEDERAL DISTRICT	581.34	632.32
Republic of Karelia	5.33	6.61
Republic of Komi	9.63	8.99
Arkhangelsk Region	12.49	11.41
Nenets Autonomous Area	0.14	0.17
Vologda Region	13.85	17.31
Kaliningrad Region	50.40	63.56
Leningrad Region	127.66	143.31
Murmansk Region	14.25	13.88
Novgorod Region	4.27	4.95
Pskov Region	5.14	5.33
St. Petersburg	338.34	356.99
SOUTH FEDERAL DISTRICT	267.58	299.61
Republic of Adigei (Adigeya)	2.77	2.16
Republic of Kalmykia	1.04	1.51
Krasnodar Territory	133.75	152.51
Astrakhan Region	9.17	9.45
Volgograd Region	27.78	32.33
Rostov Region	93.07	101.64
NORTH-CAUCASIAN FEDERAL DISTRICT	113.35	114.14
Republic of Daghestan	21.05	23.03
Republic of Ingushetia	1.69	2.11
Kabardino-Balkar Republic	9.74	11.05
Karachai-Cherkess Republic	4.87	3.07

Table 6.2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	9.00	11.02
Republic of Chechnya	1.03	1.75
Stavropol Territory	65.99	62.11
PRIVOLZHSKY FEDERAL DISTRICT	406.03	438.62
Republic of Bashkortostan	51.20	53.59
Republic of Mariy-El	3.68	4.03
Republic of Mordovia	3.15	3.18
Republic of Tatarstan (Tatarstan)	62.91	70.53
Udmurt Republic	13.96	15.64
Chuvash Republic — Chuvashya	5.97	6.94
Perm Territory	33.10	37.06
Kirov Region	11.56	12.71
Nizhni Novgorod Region	55.81	59.45
Orenburg Region	22.80	20.14
Penza Region	13.99	16.17
Samara Region	96.16	102.65
Saratov Region	21.79	24.22
Ulyanovsk Region	9.96	12.32
URALS FEDERAL DISTRICT	289.03	322.31
Kurgan Region	4.52	5.05
Sverdlovsk Region	119.93	134.87
Tyumen Region	106.54	115.89
Khanty-Mansiysky Autonomous Area — Yugra	49.46	51.78
Yamalo-Nenetsky Autonomous Area	13.11	14.95
Chelyabinsk Region	58.04	66.49
SIBERIA FEDERAL DISTRICT	364.85	398.10
Republic of Altai	0.79	0.75
Republic of Buryatia	12.86	16.95
Republic of Tyva	0.81	0.69
Republic of Khakassia	6.86	7.65
Altai Territory	26.63	27.24
Zabaykalskiy Territory	8.77	9.58
Krasnoyarsk Territory	54.78	58.01
Irkutsk Region	51.69	54.73
Kemerovo Region	33.21	37.35
Novosibirsk Region	105.74	110.69
Omsk Region	45.42	54.11
Tomsk Region	17.32	20.35
FAR EAST FEDERAL DISTRICT	228.33	257.40
Republic of Sakha (Yakutia)	14.56	20.32
Kamchatka Territory	10.83	11.82
Primorski Territory	107.73	119.55
Khabarovsk Territory	61.30	69.36
Amur Region	10.38	12.70
Magadan Region	4.41	4.84
Sakhalin Region	18.51	18.09
Jewish Autonomous Region	0.48	0.60
Chukotka Autonomous Area	0.13	0.12

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	
	June 2	July 3
RUSSIAN FEDERATION	2,500.31	2,817.65
CENTRAL FEDERAL DISTRICT	1,525.32	1,728.88
Belgorod Region	5.36	7.14
Bryansk Region	6.14	6.56
Vladimir Region	10.75	16.09
Voronezh Region	19.26	23.46
Ivanovo Region	3.74	4.63
Kaluga Region	9.44	11.08
Kostroma Region	2.89	3.98
Kursk Region	3.55	3.78
Lipetsk Region	4.74	6.14
Moscow Region	48.13	52.34
Orel Region	3.04	4.19
Ryazan Region	5.06	5.78
Smolensk Region	9.41	8.30
Tambov Region	2.01	2.64
Tver Region	5.90	7.22
Tula Region	7.38	8.52
Yaroslavl Region	10.53	11.53
Moscow	1,368.01	1,545.50
NORTH-WEST FEDERAL DISTRICT	393.80	413.99
Republic of Karelia	2.86	3.09
Republic of Komi	1.89	2.44
Arkhangelsk Region	5.13	4.89
Nenets Autonomous Area	0.02	0.01
Vologda Region	3.37	4.78
Kaliningrad Region	42.67	41.05
Leningrad Region	102.35	111.82
Murmansk Region	4.28	5.07
Novgorod Region	2.31	2.69
Pskov Region	4.27	3.72
St. Petersburg	224.68	234.44
SOUTH FEDERAL DISTRICT	110.50	125.01
Republic of Adigei (Adigeya)	1.30	1.47
Republic of Kalmykia	0.54	0.46
Krasnodar Territory	62.08	67.40
Astrakhan Region	4.75	5.85
Volgograd Region	10.55	12.10
Rostov Region	31.30	37.74
NORTH-CAUCASIAN FEDERAL DISTRICT	23.99	25.75
Republic of Daghestan	4.74	4.02
Republic of Ingushetia	0.12	0.11
Kabardino-Balkar Republic	2.53	2.67
Karachai-Cherkess Republic	1.57	0.80

Table 6.2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	2.56	2.54
Republic of Chechnya	0.17	0.22
Stavropol Territory	12.29	15.40
PRIVOLZHSKY FEDERAL DISTRICT	187.68	216.92
Republic of Bashkortostan	16.20	17.53
Republic of Mariy-El	1.97	2.41
Republic of Mordovia	1.78	2.17
Republic of Tatarstan (Tatarstan)	23.10	25.95
Udmurt Republic	4.57	4.91
Chuvash Republic — Chuvashya	2.67	2.85
Perm Territory	10.61	10.99
Kirov Region	2.98	3.31
Nizhni Novgorod Region	26.31	27.98
Orenburg Region	7.30	8.81
Penza Region	5.21	10.80
Samara Region	69.04	79.34
Saratov Region	11.52	14.38
Ulyanovsk Region	4.42	5.51
URALS FEDERAL DISTRICT	79.73	91.82
Kurgan Region	2.00	1.96
Sverdlovsk Region	37.39	42.08
Tyumen Region	22.24	25.18
Khanty-Mansiysky Autonomous Area — Yugra	10.80	10.21
Yamalo-Nenetsky Autonomous Area	2.04	2.71
Chelyabinsk Region	18.10	22.61
SIBERIA FEDERAL DISTRICT	99.37	111.43
Republic of Altai	0.36	0.34
Republic of Buryatia	3.11	4.20
Republic of Tyva	0.20	0.46
Republic of Khakassia	1.70	1.64
Altai Territory	9.56	11.77
Zabaykalskiy Territory	1.46	2.09
Krasnoyarsk Territory	12.64	14.06
Irkutsk Region	11.70	11.43
Kemerovo Region	8.20	9.03
Novosibirsk Region	30.45	31.49
Omsk Region	14.62	19.48
Tomsk Region	5.37	5.47
FAR EAST FEDERAL DISTRICT	80.48	104.97
Republic of Sakha (Yakutia)	2.72	2.20
Kamchatka Territory	1.92	2.11
Primorski Territory	41.20	52.93
Khabarovsk Territory	20.10	23.48
Amur Region	5.52	10.41
Magadan Region	0.67	0.88
Sakhalin Region	8.19	12.69
Jewish Autonomous Region	0.11	0.19
Chukotka Autonomous Area	0.04	0.10

6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

		31.07.2011											
		customer funds, total		of which:				deposits of legal entities			individual deposits		
				in rubles	in foreign currency and precious metals	total	in rubles	in foreign currency	total	in rubles	in foreign currency		
1	2	3	4	5	6	7	8	9	10				
RUSSIAN FEDERATION	22,593,221	17,382,541	5,210,680	5,968,354	4,531,361	1,436,993	10,606,749	8,751,615	1,855,134				
CENTRAL FEDERAL DISTRICT	14,361,430	10,084,976	4,276,454	4,784,764	3,475,774	1,308,990	5,272,262	3,958,890	1,313,372				
Belgorod Region	110,719	97,557	13,162	15,555	10,887	4,668	73,998	69,100	4,898				
Bryansk Region	51,254	47,586	3,668	2,627	2,541	86	41,117	38,177	2,940				
Vladimir Region	104,862	93,424	11,438	8,311	8,021	290	82,873	74,746	8,127				
Voronezh Region	177,492	159,482	18,010	16,923	12,710	4,213	133,440	123,903	9,537				
Ivanovo Region	54,328	50,020	4,308	2,598	2,582	16	44,878	41,247	3,631				
Kaluga Region	73,271	65,953	7,318	4,792	4,663	129	52,148	48,462	3,686				
Kostroma Region	40,555	38,395	2,160	5,167	5,041	126	29,703	28,136	1,567				
Kursk Region	54,467	49,734	4,733	3,571	3,511	60	41,984	39,441	2,543				
Lipetsk Region	73,079	66,277	6,802	7,245	7,143	102	52,977	49,884	3,093				
Moscow Region	642,549	578,309	64,240	73,030	63,431	9,599	436,402	395,354	41,048				
Orel Region	38,380	36,013	2,367	2,402	2,394	8	31,344	29,650	1,694				
Ryazan Region	67,426	61,745	5,681	4,836	3,867	969	51,588	48,364	3,224				
Smolensk Region	55,553	49,126	6,427	4,034	3,853	181	40,547	37,455	3,092				
Tambov Region	42,370	39,800	2,570	1,972	1,803	169	34,155	32,800	1,355				
Tver Region	73,176	66,075	7,101	4,408	4,007	401	55,418	51,597	3,821				
Tula Region	98,441	86,377	12,064	6,857	6,811	46	72,552	67,259	5,293				
Yaroslavl Region	94,748	87,164	7,584	7,925	7,524	401	72,919	67,131	5,788				
Moscow	12,508,760	8,411,939	4,096,821	4,612,511	3,324,985	1,287,526	3,924,219	2,716,184	1,208,035				
NORTH-WEST FEDERAL DISTRICT	2,020,922	1,671,549	349,373	363,422	285,938	77,484	1,194,492	989,051	205,441				
Republic of Karelia	34,498	31,235	3,263	1,747	1,683	64	27,900	25,186	2,714				
Republic of Komi	78,659	73,741	4,918	7,451	7,432	19	60,975	57,935	3,040				

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	97,244	91,236	6,008	19,270	18,300	970	67,137	63,445	3,692
Nenets Autonomous Area	3,582	3,450	132	102	102	0	2,928	2,890	38
Vologda Region	95,098	74,850	20,248	16,515	5,885	10,630	62,298	57,065	5,233
Kaliningrad Region	87,442	69,025	18,417	8,010	6,423	1,587	60,439	47,278	13,161
Leningrad Region	80,564	71,193	9,371	3,805	3,545	260	61,621	55,791	5,830
Murmansk Region	75,459	66,096	9,363	4,879	3,507	1,372	59,441	53,707	5,734
Novgorod Region	31,848	28,681	3,167	1,799	1,704	95	23,073	20,969	2,104
Pskov Region	27,996	25,563	2,433	2,177	1,960	217	20,607	19,144	1,463
St. Petersburg	1,412,114	1,139,929	272,185	297,769	235,499	62,270	751,001	588,531	162,470
SOUTH FEDERAL DISTRICT	800,974	730,456	70,518	69,254	65,231	4,023	587,491	538,826	48,665
Republic of Adigei (Adigeya)	10,820	10,286	534	710	710	0	8,667	8,302	365
Republic of Kalmykia	5,181	4,891	290	467	466	1	4,033	3,823	210
Krasnodar Territory	357,673	329,069	28,604	34,289	33,263	1,026	252,742	230,750	21,992
Astrakhan Region	46,097	41,542	4,555	3,144	2,969	175	34,654	32,304	2,350
Vologograd Region	126,139	112,477	13,662	9,366	6,998	2,368	97,106	88,947	8,159
Rostov Region	255,064	232,191	22,873	21,278	20,825	453	190,289	174,700	15,589
NORTH-CAUCASIAN FEDERAL DISTRICT	221,755	206,207	15,548	13,798	13,323	465	162,338	150,080	12,258
Republic of Dagestan	30,634	29,561	1,073	1,430	1,427	3	20,949	20,022	927
Republic of Ingushetia	3,039	2,869	170	162	162	0	2,007	1,872	135
Kabardino-Balkar Republic	21,562	19,868	1,694	836	828	8	15,930	14,908	1,022
Karachai-Cherkess Republic	10,261	8,063	2,198	710	619	91	7,854	5,783	2,071
Republic of Northern Ossetia — Alania	20,994	19,991	1,003	989	986	3	17,258	16,426	832
Republic of Chechnya	7,001	6,909	92	238	238	0	2,570	2,484	86
Stavropol Territory	128,264	118,946	9,318	9,423	9,063	360	95,770	88,585	7,185
PRIVOLZHSKY FEDERAL DISTRICT	2,177,812	1,980,501	197,311	329,805	319,415	10,390	1,405,572	1,293,096	112,476
Republic of Bashkortostan	302,084	274,793	27,291	102,620	101,598	1,022	148,539	137,725	10,814
Republic of Mariy-El	24,426	22,877	1,549	2,128	1,859	269	18,608	17,787	821
Republic of Mordovia	36,617	34,599	2,018	4,449	4,388	61	25,893	24,737	1,156
Republic of Tatarstan (Tatarstan)	435,391	394,299	41,092	100,109	98,311	1,798	220,145	202,119	18,026
Udmurt Republic	75,425	70,971	4,454	5,922	5,805	117	54,494	51,577	2,917
Chuvash Republic — Chuvashya	54,423	51,317	3,106	5,580	5,007	573	40,861	39,098	1,763
Perm Territory	217,780	192,899	24,881	31,421	28,931	2,490	138,483	127,160	11,323
Kirov Region	69,141	64,589	4,552	6,905	6,730	175	50,401	48,093	2,308
Nizhni Novgorod Region	271,778	246,614	25,164	18,408	16,591	1,817	189,043	172,632	16,411
Orenburg Region	96,727	89,700	7,027	8,421	8,031	390	70,738	66,241	4,497

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	61,136	57,735	3,401	3,427	3,382	45	47,957	45,653	2,304
Samara Region	332,927	296,762	36,165	29,107	28,017	1,090	243,646	215,449	28,197
Saratov Region	131,041	119,894	11,147	6,210	5,708	502	103,684	95,323	8,361
Ulyanovsk Region	68,916	63,452	5,464	5,098	5,057	41	53,080	49,502	3,578
URALS FEDERAL DISTRICT	1,287,641	1,136,333	151,308	222,244	199,966	22,278	797,193	711,350	85,843
Kurgan Region	26,130	24,796	1,334	1,858	1,640	218	20,341	19,636	705
Sverdlovsk Region	432,295	393,620	38,675	45,242	41,400	3,842	292,118	265,655	26,463
Tyumen Region	581,042	499,257	81,785	149,475	139,734	9,741	323,924	277,581	46,343
Khanty-Mansiysky Autonomous Area — Yugra	277,319	212,986	64,333	49,663	40,941	8,722	159,942	126,878	33,064
Yamalo-Nenetsky Autonomous Area	61,931	59,474	2,457	12,333	11,959	374	40,137	38,691	1,446
Chelyabinsk Region	248,174	218,660	29,514	25,669	17,192	8,477	160,810	148,478	12,332
SIBERIA FEDERAL DISTRICT	1,141,196	1,044,445	96,751	131,444	123,156	8,288	778,569	730,346	48,223
Republic of Altai	5,135	4,989	146	573	573	0	3,768	3,688	80
Republic of Buryatia	34,201	30,688	3,513	2,398	1,822	576	23,340	22,554	786
Republic of Tva	4,955	4,458	497	509	232	277	3,483	3,429	54
Republic of Khakassia	18,776	18,128	648	1,901	1,900	1	13,849	13,307	542
Altai Territory	107,269	98,202	9,067	13,330	11,881	1,449	76,122	72,183	3,939
Zabaykalskiy Territory	36,376	34,441	1,935	2,307	2,303	4	28,515	27,648	867
Krasnoyarsk Territory	196,126	183,381	12,745	26,973	26,797	176	125,492	118,094	7,398
Irkutsk Region	148,260	136,736	11,524	17,208	16,810	398	101,702	95,871	5,831
Kemerovo Region	191,143	174,002	17,141	26,463	23,838	2,625	123,825	116,248	7,577
Novosibirsk Region	228,340	202,094	26,246	25,859	23,520	2,339	150,400	138,890	11,510
Omsk Region	102,665	94,526	8,139	8,890	8,742	148	77,437	71,633	5,804
Tomsk Region	67,950	62,800	5,150	5,033	4,738	295	50,636	46,801	3,835
FAR EAST FEDERAL DISTRICT	581,491	528,074	53,417	53,633	48,558	5,075	408,832	379,976	28,856
Republic of Sakha (Yakutia)	70,443	66,386	4,057	5,298	5,265	33	46,208	44,761	1,447
Kamchatka Territory	38,380	35,612	2,768	2,530	2,418	112	29,946	27,992	1,954
Primorski Territory	176,532	156,410	20,122	20,936	17,238	3,698	113,073	101,679	11,394
Khabarovsk Territory	147,304	134,082	13,222	10,319	10,156	163	113,400	105,177	8,223
Amur Region	48,738	45,444	3,294	3,061	3,021	40	36,332	35,029	1,303
Magadan Region	28,176	24,173	4,003	4,069	4,060	9	16,777	15,538	1,239
Sakhalin Region	59,949	54,355	5,594	6,956	5,937	1,019	43,328	40,270	3,058
Jewish Autonomous Region	5,871	5,627	244	295	294	1	4,899	4,716	183
Chukotka Autonomous Area	6,098	5,985	113	169	169	0	4,869	4,814	55
OUTSIDE THE RUSSIAN FEDERATION	20,305	2,755	17,550	16,711	2,513	14,198	3,464	240	3,224

Table 6.3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.07.2011		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	329,999.0	3,375,551.8	229,836.3
CENTRAL FEDERAL DISTRICT	197,096.7	2,169,254.0	138,062.8
Belgorod Region	1,443.6	14,143.8	1,234.0
Bryansk Region	306.1	5,969.2	567.7
Vladimir Region	1,501.1	8,394.3	1,177.8
Voronezh Region	1,061.7	22,267.1	1,998.9
Ivanovo Region	111.0	4,958.6	716.6
Kaluga Region	2,268.7	9,414.7	947.0
Kostroma Region	132.3	3,136.4	854.8
Kursk Region	651.0	6,076.4	1,139.2
Lipetsk Region	593.9	8,044.2	669.0
Moscow Region	10,551.9	104,949.1	10,291.4
Orel Region	294.9	3,588.1	443.5
Ryazan Region	669.2	7,705.9	876.8
Smolensk Region	924.4	6,230.5	671.7
Tambov Region	943.4	3,552.8	362.1
Tver Region	761.3	8,717.4	683.6
Tula Region	1,056.6	9,668.1	956.0
Yaroslavl Region	1,729.0	11,511.8	1,347.1
Moscow	172,096.6	1,930,925.7	113,125.7
NORTH-WEST FEDERAL DISTRICT	25,072.9	312,103.7	12,600.1
Republic of Karelia	349.1	3,718.4	409.3
Republic of Komi	389.5	7,459.4	1,087.2
Arkhangelsk Region	1,517.9	7,563.8	1,330.7
Nenets Autonomous Area	100.1	354.2	71.1
Vologda Region	603.4	10,502.1	1,240.1
Kaliningrad Region	1,960.8	11,960.9	1,121.0
Leningrad Region	558.3	4,145.8	251.8
Murmansk Region	910.5	6,689.3	436.4
Novgorod Region	255.8	5,486.9	373.6
Pskov Region	172.0	3,721.7	286.9
St. Petersburg	18,355.7	250,855.2	6,062.9
SOUTH FEDERAL DISTRICT	9,941.2	112,867.1	15,256.2
Republic of Adigei (Adigeya)	71.5	1,196.6	297.8
Republic of Kalmykia	118.2	409.6	154.8
Krasnodar Territory	4,532.7	56,927.1	7,603.3
Astrakhan Region	447.8	5,085.6	1,056.6
Volgograd Region	1,240.2	15,141.1	1,498.7
Rostov Region	3,530.8	34,107.1	4,645.0
NORTH-CAUCASIAN FEDERAL DISTRICT	4,164.6	36,169.2	4,171.2
Republic of Daghestan	696.8	7,131.8	704.6
Republic of Ingushetia	29.5	810.6	41.2
Kabardino-Balkar Republic	330.7	3,350.0	320.8
Karachai-Cherkess Republic	338.2	1,257.7	181.4
Republic of Northern Ossetia — Alania	461.8	1,896.4	289.2
Republic of Chechnya	331.7	2,811.5	78.9
Stavropol Territory	1,976.0	18,911.2	2,555.1

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	40,802.0	305,917.8	19,113.9
Republic of Bashkortostan	4,232.4	30,071.9	1,574.4
Republic of Mariy-El	255.2	2,641.2	374.4
Republic of Mordovia	533.3	4,300.6	373.1
Republic of Tatarstan (Tatarstan)	8,506.7	74,673.5	2,610.1
Udmurt Republic	2,911.8	9,678.6	1,036.7
Chuvash Republic — Chuvashya	362.6	6,018.6	587.8
Perm Territory	1,751.6	33,045.6	2,660.3
Kirov Region	1,158.7	7,941.3	1,121.0
Nizhni Novgorod Region	12,994.8	45,747.6	2,894.7
Orenburg Region	1,334.6	12,090.4	863.2
Penza Region	843.9	6,411.2	919.5
Samara Region	3,606.4	49,505.7	2,076.4
Saratov Region	1,430.2	16,448.6	1,410.2
Ulyanovsk Region	880.0	7,343.2	612.1
URALS FEDERAL DISTRICT	20,959.1	189,167.4	15,701.5
Kurgan Region	175.9	3,133.4	736.1
Sverdlovsk Region	9,636.2	73,043.2	4,985.1
Tyumen Region	2,512.9	73,487.9	4,135.0
Khanty-Mansiysky Autonomous Area — Yugra	1,239.6	37,188.9	2,120.3
Yamalo-Nenetsky Autonomous Area	724.4	14,557.2	838.6
Chelyabinsk Region	8,634.1	39,503.0	5,845.3
SIBERIA FEDERAL DISTRICT	19,344.6	167,243.1	14,066.9
Republic of Altai	77.3	619.8	87.9
Republic of Buryatia	655.0	5,193.1	905.8
Republic of Tyva	103.2	541.4	136.2
Republic of Khakassia	495.1	2,146.4	785.7
Altai Territory	1,477.5	11,167.0	1,359.0
Zabaykalskiy Territory	381.7	3,835.1	790.5
Krasnoyarsk Territory	7,612.7	29,235.0	2,341.2
Irkutsk Region	1,351.5	20,225.4	1,591.4
Kemerovo Region	1,678.7	29,881.0	1,604.4
Novosibirsk Region	3,791.5	42,242.3	2,439.3
Omsk Region	1,339.4	11,802.1	1,243.0
Tomsk Region	381.1	10,354.5	782.5
FAR EAST FEDERAL DISTRICT	12,617.9	82,829.5	10,863.7
Republic of Sakha (Yakutia)	2,731.9	12,879.3	1,940.0
Kamchatka Territory	900.7	4,207.6	757.9
Primorski Territory	4,937.0	30,239.8	2,527.8
Khabarovsk Territory	1,436.6	18,718.1	2,314.0
Amur Region	657.9	5,994.4	1,188.3
Magadan Region	512.1	3,786.9	621.0
Sakhalin Region	964.1	5,980.3	1,309.1
Jewish Autonomous Region	108.0	420.1	93.9
Chukotka Autonomous Area	369.6	603.1	111.6

Table 6.3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.07.2011		
	2	3	4
	public organizations	non-public organizations	other
RUSSIAN FEDERATION	24,709.5	670,187.0	93,823.4
CENTRAL FEDERAL DISTRICT	20,779.6	563,429.7	86,778.6
Belgorod Region	3.2	363.5	91.4
Bryansk Region	0.0	122.7	9.6
Vladimir Region	2.3	457.3	3.1
Voronezh Region	3.9	504.8	16.1
Ivanovo Region	1.1	90.4	4.9
Kaluga Region	14.9	1,418.2	35.1
Kostroma Region	0.6	108.1	2.7
Kursk Region	10.6	1,311.1	7.6
Lipetsk Region	0.0	2,879.4	65.9
Moscow Region	3,351.4	4,460.2	101.4
Orel Region	0.0	160.3	2.0
Ryazan Region	25.0	311.4	0.8
Smolensk Region	38.2	968.2	4.2
Tambov Region	1.2	71.2	0.3
Tver Region	5.2	437.5	6.6
Tula Region	3,244.1	535.7	9.5
Yaroslavl Region	1.4	581.3	2.3
Moscow	14,076.6	548,648.5	86,415.0
NORTH-WEST FEDERAL DISTRICT	2,006.1	39,167.0	2,786.3
Republic of Karelia	0.8	146.8	9.7
Republic of Komi	28.7	133.3	0.3
Arkhangelsk Region	5.5	605.8	39.1
Nenets Autonomous Area	0.0	58.7	0.2
Vologda Region	79.1	2,092.0	6.0
Kaliningrad Region	64.7	2,854.4	46.9
Leningrad Region	2.2	553.2	11.3
Murmansk Region	42.8	1,186.4	3.7
Novgorod Region	0.0	685.8	1.1
Pskov Region	1.8	150.9	10.8
St. Petersburg	1,780.5	30,758.3	2,657.6
SOUTH FEDERAL DISTRICT	75.5	7,597.2	340.3
Republic of Adigei (Adigeya)	0.0	23.7	0.0
Republic of Kalmykia	0.0	0.9	0.6
Krasnodar Territory	55.2	2,710.5	204.5
Astrakhan Region	15.5	959.6	43.7
Volgograd Region	2.3	1,413.4	20.1
Rostov Region	2.4	2,489.0	71.3
NORTH-CAUCASIAN FEDERAL DISTRICT	37.9	488.1	157.7
Republic of Daghestan	22.4	35.0	2.8
Republic of Ingushetia	0.0	24.4	0.0
Kabardino-Balkar Republic	0.0	91.5	8.3
Karachai-Cherkess Republic	0.0	1.5	90.6
Republic of Northern Ossetia — Alania	13.7	29.4	3.4
Republic of Chechnya	0.0	6.3	0.0
Stavropol Territory	1.8	300.0	52.5

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	280.5	26,457.4	1,520.6
Republic of Bashkortostan	12.6	8,279.1	4.4
Republic of Mariy-El	3.8	102.4	0.1
Republic of Mordovia	0.0	171.7	11.5
Republic of Tatarstan (Tatarstan)	87.6	2,698.3	1,364.3
Udmurt Republic	0.7	203.3	2.4
Chuvash Republic — Chuvashya	0.2	179.4	0.1
Perm Territory	3.4	6,321.8	23.9
Kirov Region	0.0	1,376.3	1.1
Nizhni Novgorod Region	110.1	2,068.0	43.4
Orenburg Region	1.6	1,332.3	3.4
Penza Region	0.2	269.1	0.5
Samara Region	36.0	2,074.3	53.2
Saratov Region	16.2	804.1	8.0
Ulyanovsk Region	8.2	577.3	4.2
URALS FEDERAL DISTRICT	1,069.7	16,189.4	650.9
Kurgan Region	0.0	117.5	137.4
Sverdlovsk Region	34.5	3,460.5	153.9
Tyumen Region	9.5	9,862.7	12.9
Khanty-Mansiysky Autonomous Area — Yugra	0.3	8,636.0	9.7
Yamalo-Nenetsky Autonomous Area	0.0	92.8	0.0
Chelyabinsk Region	1,025.7	2,748.7	346.6
SIBERIA FEDERAL DISTRICT	340.3	10,528.0	981.9
Republic of Altai	0.0	8.7	0.0
Republic of Buryatia	0.0	446.1	2.3
Republic of Tyva	0.0	111.0	0.0
Republic of Khakassia	0.0	1.0	0.5
Altai Territory	1.1	261.2	4.9
Zabaykalskiy Territory	0.1	44.4	4.4
Krasnoyarsk Territory	178.8	966.8	20.3
Irkutsk Region	14.2	2,022.2	36.0
Kemerovo Region	0.2	4,594.5	35.2
Novosibirsk Region	137.3	1,323.4	837.3
Omsk Region	0.7	507.2	40.4
Tomsk Region	8.0	241.4	0.6
FAR EAST FEDERAL DISTRICT	119.9	6,330.2	607.0
Republic of Sakha (Yakutia)	3.3	581.4	2.2
Kamchatka Territory	10.7	397.6	12.0
Primorski Territory	78.0	2,674.1	169.6
Khabarovsk Territory	11.6	1,237.4	111.3
Amur Region	4.8	83.0	35.2
Magadan Region	11.2	435.7	9.0
Sakhalin Region	0.2	920.4	267.6
Jewish Autonomous Region	0.0	0.5	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

Table 6.3.4

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.07.2011			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	14,542.5	4,429.8	28,931.6	17,861.1
CENTRAL FEDERAL DISTRICT	13,855.8	617.7	20,397.2	9,576.5
Belgorod Region	1.6	0.0	8.8	189.1
Bryansk Region	4.2	0.0	5.1	63.8
Vladimir Region	2.0	0.0	9.0	86.2
Voronezh Region	16.9	0.0	116.8	98.1
Ivanovo Region	7.5	0.0	7.0	38.6
Kaluga Region	20.2	0.0	35.2	45.3
Kostroma Region	7.9	0.0	3.3	37.5
Kursk Region	2.1	0.0	9.5	25.2
Lipetsk Region	2.0	0.0	12.7	109.5
Moscow Region	120.7	0.1	203.0	1,381.3
Orel Region	0.6	0.0	7.5	23.3
Ryazan Region	7.7	0.0	6.4	143.8
Smolensk Region	3.2	0.0	7.3	16.9
Tambov Region	6.4	0.0	10.0	63.2
Tver Region	1.9	0.0	11.3	38.3
Tula Region	4.6	0.0	16.7	167.9
Yaroslavl Region	1.6	0.5	16.9	37.9
Moscow	13,645.0	617.1	19,910.8	7,010.7
NORTH-WEST FEDERAL DISTRICT	48.1	42.4	2,181.0	603.2
Republic of Karelia	1.8	0.0	3.4	24.7
Republic of Komi	3.7	0.0	6.5	18.7
Arkhangelsk Region	4.4	0.0	12.1	47.8
Nenets Autonomous Area	0.0	0.0	0.2	0.0
Vologda Region	1.4	0.2	29.5	1.2
Kaliningrad Region	13.4	0.0	9.2	158.2
Leningrad Region	2.5	0.0	45.4	11.8
Murmansk Region	0.6	0.0	4.2	20.7
Novgorod Region	4.5	0.0	6.5	64.0
Pskov Region	2.5	0.0	63.4	90.4
St. Petersburg	13.2	42.2	2,000.9	165.8
SOUTH FEDERAL DISTRICT	87.2	3.4	174.9	394.5
Republic of Adigei (Adigeya)	7.3	0.4	3.0	0.1
Republic of Kalmykia	2.1	0.3	29.0	17.0
Krasnodar Territory	52.3	0.5	79.8	142.9
Astrakhan Region	6.1	0.0	4.8	36.6
Volgograd Region	8.2	0.0	16.6	5.7
Rostov Region	11.2	2.2	41.7	192.1
NORTH-CAUCASIAN FEDERAL DISTRICT	197.5	4.9	182.9	783.7
Republic of Daghestan	120.5	0.0	17.3	44.7
Republic of Ingushetia	21.5	0.0	1.3	0.0
Kabardino-Balkar Republic	0.5	0.0	4.7	50.2
Karachai-Cherkess Republic	6.1	0.0	4.3	0.4
Republic of Northern Ossetia — Alania	0.0	0.0	3.2	19.8
Republic of Chechnya	39.7	0.0	6.8	329.0
Stavropol Territory	9.2	4.9	145.3	339.7

Table 6.3.4 (end)

(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	128.3	3,728.8	5,294.1	3,119.0
Republic of Bashkortostan	4.0	3,723.0	417.4	12.6
Republic of Mariy-El	0.9	0.0	5.7	44.5
Republic of Mordovia	2.5	0.0	102.2	71.9
Republic of Tatarstan (Tatarstan)	29.0	5.6	4,437.2	1,547.1
Udmurt Republic	0.4	0.0	27.8	6.3
Chuvash Republic — Chuvashya	3.5	0.0	15.2	38.2
Perm Territory	27.9	0.0	40.8	220.6
Kirov Region	2.1	0.2	24.5	133.7
Nizhni Novgorod Region	20.1	0.0	39.9	304.4
Orenburg Region	17.6	0.0	81.1	229.5
Penza Region	2.2	0.0	21.8	40.8
Samara Region	8.2	0.0	29.6	352.1
Saratov Region	6.2	0.0	17.2	58.5
Ulyanovsk Region	3.7	0.0	33.7	58.8
URALS FEDERAL DISTRICT	34.7	32.0	403.9	1,026.9
Kurgan Region	3.1	0.0	5.5	105.9
Sverdlovsk Region	17.1	5.7	109.0	341.2
Tyumen Region	4.9	26.3	181.2	500.8
Khanty-Mansiysky Autonomous Area — Yugra	1.7	0.0	85.9	194.6
Yamalo-Nenetsky Autonomous Area	2.3	0.0	59.7	268.5
Chelyabinsk Region	9.6	0.0	108.2	79.0
SIBERIA FEDERAL DISTRICT	131.7	0.3	153.8	1,728.0
Republic of Altai	12.5	0.1	0.5	1.9
Republic of Buryatia	2.2	0.0	9.5	22.6
Republic of Tyva	12.1	0.0	1.1	125.9
Republic of Khakassia	3.7	0.1	1.5	29.9
Altai Territory	0.8	0.0	11.6	287.3
Zabaykalskiy Territory	40.9	0.0	8.0	45.9
Krasnoyarsk Territory	25.2	0.0	24.1	178.8
Irkutsk Region	3.9	0.0	15.2	155.6
Kemerovo Region	16.3	0.0	15.8	599.3
Novosibirsk Region	4.4	0.0	46.7	80.0
Omsk Region	7.0	0.0	13.2	93.0
Tomsk Region	2.5	0.0	6.6	107.8
FAR EAST FEDERAL DISTRICT	59.2	0.3	143.9	629.4
Republic of Sakha (Yakutia)	18.4	0.0	17.6	115.4
Kamchatka Territory	0.0	0.0	1.2	0.2
Primorski Territory	7.3	0.2	13.4	15.5
Khabarovsk Territory	8.9	0.0	8.8	98.4
Amur Region	15.3	0.0	9.9	68.8
Magadan Region	3.1	0.0	2.0	305.6
Sakhalin Region	6.0	0.0	87.8	25.2
Jewish Autonomous Region	0.1	0.0	0.9	0.4
Chukotka Autonomous Area	0.0	0.0	2.3	0.0

Table 6.3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.07.2011		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	14,309.4	13,934.2	609,352.9
CENTRAL FEDERAL DISTRICT	12,090.5	4,107.4	537,899.0
Belgorod Region	0.0	45.5	0.0
Bryansk Region	19.8	20.2	0.0
Vladimir Region	77.5	104.6	0.0
Voronezh Region	0.0	71.4	0.0
Ivanovo Region	0.0	44.4	0.0
Kaluga Region	0.0	40.2	0.0
Kostroma Region	20.0	28.7	0.0
Kursk Region	0.0	10.0	0.0
Lipetsk Region	19.8	46.3	0.0
Moscow Region	164.4	401.4	0.0
Orel Region	0.0	20.7	0.0
Ryazan Region	0.0	25.2	0.0
Smolensk Region	0.0	31.4	0.0
Tambov Region	0.0	39.0	0.0
Tver Region	0.0	23.5	0.0
Tula Region	1.8	19.9	0.0
Yaroslavl Region	94.7	86.5	0.0
Moscow	11,692.5	3,048.6	537,899.0
NORTH-WEST FEDERAL DISTRICT	171.9	1,078.6	13,050.0
Republic of Karelia	0.1	64.2	0.0
Republic of Komi	5.0	116.5	0.0
Arkhangelsk Region	6.5	59.9	0.0
Nenets Autonomous Area	0.0	3.7	0.0
Vologda Region	26.1	37.9	0.0
Kaliningrad Region	0.0	84.5	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	15.7	56.1	0.0
Novgorod Region	0.0	95.3	0.0
Pskov Region	0.0	29.1	0.0
St. Petersburg	118.5	535.1	13,050.0
SOUTH FEDERAL DISTRICT	48.5	975.7	6,818.7
Republic of Adigei (Adigeya)	0.0	27.6	0.0
Republic of Kalmykia	0.0	5.4	0.0
Krasnodar Territory	43.4	365.0	1,505.6
Astrakhan Region	0.0	110.5	0.0
Volgograd Region	0.6	222.3	0.0
Rostov Region	4.4	245.0	5,313.1
NORTH-CAUCASIAN FEDERAL DISTRICT	164.2	540.3	0.0
Republic of Dagestan	0.0	12.0	0.0
Republic of Ingushetia	0.0	21.8	0.0
Kabardino-Balkar Republic	0.0	41.4	0.0
Karachai-Cherkess Republic	0.0	12.4	0.0
Republic of Northern Ossetia — Alania	0.0	28.6	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	164.2	424.1	0.0

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	1,382.0	2,320.6	28,987.2
Republic of Bashkortostan	0.0	193.0	0.0
Republic of Mariy-El	0.0	3.8	0.0
Republic of Mordovia	0.0	31.1	0.0
Republic of Tatarstan (Tatarstan)	46.0	47.8	14,362.8
Udmurt Republic	956.5	65.0	0.0
Chuvash Republic — Chuvashya	0.0	72.8	0.0
Perm Territory	3.0	128.7	0.0
Kirov Region	2.3	47.5	0.0
Nizhni Novgorod Region	104.9	278.4	0.0
Orenburg Region	0.5	254.1	0.0
Penza Region	2.8	192.2	0.0
Samara Region	264.9	673.1	14,624.4
Saratov Region	1.0	136.6	0.0
Ulyanovsk Region	0.2	196.4	0.0
URALS FEDERAL DISTRICT	115.6	1,343.5	20,500.0
Kurgan Region	0.0	17.9	0.0
Sverdlovsk Region	25.2	160.7	11,000.0
Tyumen Region	24.0	787.8	9,500.0
Khanty-Mansiysky Autonomous Area — Yugra	23.5	417.4	6,000.0
Yamalo-Nenetsky Autonomous Area	0.5	265.7	0.0
Chelyabinsk Region	66.4	377.1	0.0
SIBERIA FEDERAL DISTRICT	83.8	2,411.5	50.0
Republic of Altai	0.0	62.4	0.0
Republic of Buryatia	6.1	43.4	50.0
Republic of Tyva	0.0	9.5	0.0
Republic of Khakassia	24.2	29.8	0.0
Altai Territory	5.0	151.3	0.0
Zabaykalskiy Territory	14.1	185.4	0.0
Krasnoyarsk Territory	2.7	158.5	0.0
Irkutsk Region	22.9	390.8	0.0
Kemerovo Region	6.5	551.0	0.0
Novosibirsk Region	0.4	463.1	0.0
Omsk Region	2.0	156.2	0.0
Tomsk Region	0.0	210.1	0.0
FAR EAST FEDERAL DISTRICT	253.0	1,156.5	2,048.0
Republic of Sakha (Yakutia)	0.0	91.1	0.0
Kamchatka Territory	1.6	44.7	0.0
Primorski Territory	250.5	501.1	0.0
Khabarovsk Territory	0.0	158.1	0.0
Amur Region	0.0	131.5	2,048.0
Magadan Region	0.0	66.3	0.0
Sakhalin Region	0.9	97.0	0.0
Jewish Autonomous Region	0.0	34.0	0.0
Chukotka Autonomous Area	0.0	32.6	0.0

Table 6.3.6

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

(millions of rubles)

1	31.07.2011	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	611,448.7	202,847.0
CENTRAL FEDERAL DISTRICT	442,214.3	183,306.6
Belgorod Region	3,504.3	0.0
Bryansk Region	1,097.4	0.0
Vladimir Region	695.7	294.7
Voronezh Region	1,943.0	783.5
Ivanovo Region	301.6	12.3
Kaluga Region	145.3	0.0
Kostroma Region	55.0	6.3
Kursk Region	818.9	0.0
Lipetsk Region	481.4	0.0
Moscow Region	17,181.3	581.4
Orel Region	42.3	0.0
Ryazan Region	194.6	0.0
Smolensk Region	41.7	0.0
Tambov Region	749.5	0.0
Tver Region	70.0	23.7
Tula Region	113.8	0.0
Yaroslavl Region	1,188.8	12.1
Moscow	413,589.7	181,592.7
NORTH-WEST FEDERAL DISTRICT	40,224.5	14,206.3
Republic of Karelia	8.6	0.0
Republic of Komi	118.8	0.0
Arkhangelsk Region	448.2	0.0
Nenets Autonomous Area	0.1	0.0
Vologda Region	1,039.5	0.0
Kaliningrad Region	170.1	20.6
Leningrad Region	347.0	0.0
Murmansk Region	426.8	2.3
Novgorod Region	63.8	0.0
Pskov Region	17.2	0.0
St. Petersburg	37,584.6	14,183.4
SOUTH FEDERAL DISTRICT	5,426.8	1,051.1
Republic of Adigei (Adigeya)	0.7	0.0
Republic of Kalmykia	13.0	0.0
Krasnodar Territory	1,079.0	280.8
Astrakhan Region	55.3	0.0
Volgograd Region	369.6	0.0
Rostov Region	3,909.2	770.3
NORTH-CAUCASIAN FEDERAL DISTRICT	2,428.1	0.0
Republic of Daghestan	250.4	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	49.8	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,136.0	0.0

Table 6.3.6 (end)

(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	84,436.1	1,897.9
Republic of Bashkortostan	2,996.7	361.6
Republic of Mariy-El	202.6	2.8
Republic of Mordovia	413.0	0.0
Republic of Tatarstan (Tatarstan)	48,698.1	228.7
Udmurt Republic	1,543.7	0.0
Chuvash Republic — Chuvashya	1,199.8	7.9
Perm Territory	3,624.2	18.3
Kirov Region	229.0	0.0
Nizhni Novgorod Region	7,413.0	370.3
Orenburg Region	2,138.0	0.6
Penza Region	557.7	1.3
Samara Region	13,661.1	902.9
Saratov Region	976.6	3.0
Ulyanovsk Region	782.6	0.6
URALS FEDERAL DISTRICT	22,616.2	1,712.5
Kurgan Region	282.0	0.0
Sverdlovsk Region	11,648.9	235.4
Tyumen Region	8,355.7	1,476.7
Khanty-Mansiysky Autonomous Area — Yugra	5,238.4	1,442.4
Yamalo-Nenetsky Autonomous Area	992.9	0.0
Chelyabinsk Region	2,329.6	0.5
SIBERIA FEDERAL DISTRICT	10,258.6	518.7
Republic of Altai	43.5	0.0
Republic of Buryatia	101.8	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	5.0	0.0
Altai Territory	1,187.4	24.0
Zabaykalskiy Territory	26.9	0.3
Krasnoyarsk Territory	624.0	0.0
Irkutsk Region	1,193.6	52.7
Kemerovo Region	1,207.6	9.0
Novosibirsk Region	4,026.1	0.0
Omsk Region	1,576.3	424.8
Tomsk Region	266.5	8.0
FAR EAST FEDERAL DISTRICT	3,844.0	153.9
Republic of Sakha (Yakutia)	176.3	1.4
Kamchatka Territory	51.7	0.0
Primorski Territory	2,786.1	22.4
Khabarovsk Territory	301.8	36.2
Amur Region	51.5	0.6
Magadan Region	0.7	0.0
Sakhalin Region	473.8	93.3
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

31.07.2011
(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 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	12,960,584	202,346	153,969	1,797,510	423,385	343,973	801,482	514,082	2,891,920	657,989	2,684,272	2,643,625		
CENTRAL FEDERAL DISTRICT	7,093,719	47,763	42,298	745,810	97,301	118,405	385,569	282,292	1,429,295	402,150	2,232,821	1,352,313		
Belgorod Region	82,298	293	0	31,455	347	20,064	4,256	671	10,789	1,403	3,572	9,448		
Bryansk Region	27,925	0	0	5,172	2,882	4,178	453	254	4,739	781	382	9,084		
Vladimir Region	55,961	43	0	22,456	4,924	3,356	1,181	938	6,741	1,067	4,774	10,481		
Voronezh Region	110,387	26	1	17,442	554	20,106	2,404	2,101	33,109	12,980	5,144	16,521		
Ivanovo Region	30,368	8	0	5,987	1,725	667	1,221	257	8,066	3,821	1,568	7,048		
Kaluga Region	40,789	20	0	12,522	778	1,398	3,217	337	8,149	3,680	1,606	9,082		
Kostroma Region	23,028	6	0	5,873	1,285	713	564	107	6,872	237	2,155	5,216		
Kursk Region	56,874	0	0	13,785	2,096	10,305	830	397	15,380	1,553	1,771	10,757		
Lipetsk Region	48,397	14	0	6,087	675	8,916	2,686	448	14,838	1,571	5,525	7,637		
Moscow Region	698,293	496	189	73,292	26,810	2,861	32,673	13,359	153,787	35,778	122,336	236,901		
Orel Region	44,615	10	1	5,287	968	6,007	9,208	206	17,307	370	877	4,375		
Ryazan Region	33,650	22	15	10,979	462	3,569	1,042	565	9,056	472	1,622	5,861		
Smolensk Region	49,638	11	7	22,829	499	2,686	2,040	553	10,154	950	2,758	7,158		
Tambov Region	40,874	1	0	7,320	2,546	9,727	1,089	246	15,558	626	320	3,441		
Tver Region	49,089	183	0	20,466	155	4,027	976	1,402	12,127	886	1,127	7,740		
Tula Region	92,485	132	0	15,265	19,333	3,742	5,512	1,033	15,166	2,524	4,831	24,947		
Yaroslavl Region	72,405	126	2	14,049	8,245	2,876	1,684	2,110	14,242	1,240	4,790	23,043		
Moscow	5,536,643	46,372	42,083	455,543	23,017	13,207	314,533	257,308	1,073,216	332,211	2,067,666	953,570		

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	1,182,435	12,280	10,484	156,728	85,730	26,309	95,580	81,150	272,297	83,194	96,355	272,812
Republic of Karelia	25,218	260	1	3,708	4,367	588	286	256	2,854	897	848	11,154
Republic of Komi	23,238	416	414	2,027	1,015	458	1,868	1,158	5,905	1,360	769	8,262
Arkhangelsk Region	47,575	5,834	5,802	8,910	1,332	1,350	1,505	728	6,921	1,205	3,410	16,380
Nenets Autonomous Area	176	0	0	9	0	0	105	16	29	0	1	16
Vologda Region	63,211	10	0	12,232	1,946	4,514	2,489	470	11,778	1,052	10,916	17,804
Kaliningrad Region	41,757	213	50	7,840	2,306	2,514	1,752	1,119	13,299	1,254	4,746	6,714
Leningrad Region	81,689	629	2	19,013	2,281	8,134	12,745	877	16,966	1,335	4,955	14,754
Murmansk Region	28,971	721	290	1,744	3,245	749	536	611	8,854	1,085	1,961	9,465
Novgorod Region	19,621	4	4	2,948	2,148	2,454	1,002	289	3,546	159	343	6,728
Pskov Region	15,445	2	1	3,741	1,184	3,590	865	671	2,418	77	312	2,585
St. Petersburg	835,710	4,191	3,920	94,565	65,906	1,958	72,532	74,971	199,753	74,770	68,095	178,969
SOUTH FEDERAL DISTRICT	733,698	1,772	1,244	142,074	21,173	51,767	33,363	13,637	279,087	18,188	23,313	149,324
Republic of Adigei (Adigeya)	7,823	15	0	2,401	0	1,020	998	44	1,128	66	235	1,916
Republic of Kalmykia	3,247	0	0	73	15	1,127	101	58	1,146	257	33	437
Krasnodar Territory	372,806	443	13	42,186	13,699	27,008	20,846	7,949	179,607	8,643	13,932	58,493
Astrakhan Region	12,480	1	0	2,093	505	1,159	1,431	348	3,331	554	1,252	1,806
Volgograd Region	93,069	13	3	22,686	2,515	5,836	3,735	1,282	26,029	1,995	1,430	27,548
Rostov Region	244,273	1,300	1,228	72,636	4,439	15,617	6,252	3,956	67,844	6,673	6,431	59,125
NORTH-CAUCASIAN FEDERAL DISTRICT	142,800	371	53	24,588	11,250	17,339	11,133	2,747	41,745	2,318	7,898	23,411
Republic of Dagestan	13,973	74	24	2,651	26	592	2,209	177	3,491	66	1,319	3,368
Republic of Ingushetia	3,490	25	0	148	0	759	848	37	1,601	25	47	0
Kabardino-Balkar Republic	16,920	148	23	4,396	30	2,789	821	191	7,264	186	778	317
Karachai-Cherkess Republic	6,925	26	0	2,293	0	1,557	1,105	80	1,411	86	235	132
Republic of Northern Ossetia — Alania	8,135	75	5	930	20	1,117	671	202	3,276	289	579	976
Republic of Chechnya	5,141	10	0	381	0	1,192	2,544	11	371	11	618	3
Stavropol Territory	88,216	13	1	13,788	11,174	9,333	2,936	2,049	24,331	1,655	4,322	18,615
PRIVOLZHSKY FEDERAL DISTRICT	1,657,253	61,223	58,081	386,195	82,995	66,377	82,172	49,069	368,958	78,688	175,411	306,165
Republic of Bashkortostan	199,436	21,767	21,422	51,779	6,327	5,217	8,225	3,029	50,001	7,315	15,476	30,300
Republic of Mariy-El	27,425	804	802	7,778	2,892	2,094	1,321	343	4,006	768	1,348	6,071
Republic of Mordovia	36,073	23	0	14,608	69	5,048	3,355	311	4,578	496	2,016	5,569

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)	281,585	27,961	27,289	68,829	2,772	12,594	15,923	6,333	55,720	15,921	25,009	50,523
Udmurt Republic	60,398	199	187	15,230	174	2,294	1,700	922	15,339	1,610	2,839	20,091
Chuvash Republic — Chuvashya	73,992	2	0	10,828	9,164	1,463	3,312	738	16,285	14,907	6,888	10,405
Perm Territory	173,029	4,640	4,456	58,397	12,554	1,665	6,508	22,664	29,616	4,985	8,081	23,919
Kirov Region	40,849	3	2	11,953	510	3,070	1,109	802	10,497	1,738	1,287	9,880
Nizhni Novgorod Region	304,199	337	20	50,515	19,768	7,081	6,139	3,937	89,254	9,999	57,997	59,172
Orenburg Region	60,636	2,750	2,116	11,238	2,130	7,254	2,673	2,578	10,499	1,241	2,603	17,670
Penza Region	34,474	30	0	8,090	1,814	5,118	2,238	595	5,594	1,944	961	8,090
Samara Region	215,849	1,723	1,352	43,278	19,643	5,263	16,676	4,117	50,558	12,290	41,192	21,109
Saratov Region	108,017	446	415	23,837	4,715	5,451	11,472	1,479	20,009	4,183	3,313	33,112
Ulyanovsk Region	41,291	538	20	9,842	463	2,765	1,521	1,221	7,001	1,291	6,401	10,248
URALS FEDERAL DISTRICT	862,940	26,268	15,554	183,910	16,387	14,184	81,716	30,211	195,330	34,792	69,759	210,383
Kurgan Region	21,143	3	0	4,284	779	2,194	740	184	4,404	1,301	1,625	5,629
Sverdlovsk Region	398,076	3,105	274	98,040	8,794	2,756	26,605	9,489	116,118	18,707	33,565	80,897
Tyumen Region	237,429	21,722	15,272	17,887	3,351	3,271	45,035	18,532	40,810	9,582	18,940	58,299
Khanty-Mansiysky Autonomous Area — Yugra	103,606	7,655	7,652	1,416	791	509	24,553	15,508	11,604	3,008	10,862	27,700
Yamalo-Nenetsky Autonomous Area	21,867	3,729	3,470	542	489	10	8,328	772	2,777	854	578	3,788
Chelyabinsk Region	206,292	1,438	8	63,699	3,463	5,963	9,336	2,006	33,998	5,202	15,629	65,558
SIBERIA FEDERAL DISTRICT	960,156	32,955	23,630	134,487	70,666	42,426	76,577	22,899	219,856	31,339	60,482	268,469
Republic of Altai	10,464	0	0	454	21	263	554	50	4,827	180	542	3,573
Republic of Buryatia	19,661	717	193	3,152	953	769	2,440	231	5,065	596	832	4,906
Republic of Tyva	1,341	234	145	15	15	50	63	44	589	51	53	227
Republic of Khakassia	9,945	480	371	1,038	1,337	886	609	91	2,037	202	297	2,968
Altai Territory	106,226	165	0	22,468	2,594	15,716	2,803	1,355	26,731	1,439	1,461	31,494
Zabaykalskiy Territory	20,279	4,780	3,301	392	4,449	236	730	723	4,680	599	280	3,410
Krasnoyarsk Territory	143,462	2,988	1,980	37,148	6,870	6,825	16,122	2,804	28,994	6,414	4,950	30,347
Irkutsk Region	116,669	4,570	4,072	10,808	19,358	3,228	9,335	4,616	26,173	1,847	2,219	34,515
Kemerovo Region	154,310	14,853	12,082	16,777	4,407	2,253	4,244	1,743	37,141	4,575	16,607	51,710
Novosibirsk Region	201,565	679	200	21,106	25,209	6,351	14,459	5,198	53,137	8,501	8,818	58,107
Omsk Region	119,015	0	0	11,712	3,280	4,251	21,842	5,102	20,558	5,274	23,306	23,690
Tomsk Region	57,219	3,489	1,286	9,416	2,173	1,598	3,376	942	9,924	1,661	1,117	23,523

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	327,583	19,714	2,625	23,710	37,883	7,166	35,372	32,077	85,372	7,320	18,230	60,739
Republic of Sakha (Yakutia)	57,329	10,414	1,325	2,511	18,775	533	2,811	3,546	9,134	901	870	7,834
Kamchatka Territory	14,714	225	0	361	1,813	592	928	628	5,668	438	1,722	2,339
Primorski Territory	121,539	80	18	13,286	9,180	1,980	9,046	21,489	26,575	3,322	4,276	32,305
Khabarovsk Territory	75,406	1,524	20	4,646	3,003	527	12,402	4,696	32,111	1,584	5,118	9,795
Amur Region	25,012	1,977	1,251	943	2,292	2,566	6,042	294	4,420	201	2,432	3,845
Magadan Region	10,645	4,769	11	948	845	689	180	176	1,686	92	803	457
Sakhalin Region	16,169	75	0	882	1,180	132	3,694	984	3,450	763	1,735	3,274
Jewish Autonomous Region	1,600	0	0	132	1	147	146	26	519	19	122	488
Chukotka Autonomous Area	5,169	650	0	1	794	0	125	238	1,807	0	1,152	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

31.07.2011

of which:

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	1,531,832	151,681	94,189	407,418	11,038	12,729	36,306	103,770	316,435	149,027	333,089	10,339
CENTRAL FEDERAL DISTRICT	901,056	63,432	50,136	118,244	10,771	6,529	28,348	14,305	259,472	117,161	275,656	7,138
Belgorod Region	22,350	14,545	2,670	7,434	0	0	0	198	161	0	12	0
Bryansk Region	1,466	0	0	70	0	945	0	7	235	209	0	0
Vladimir Region	2,451	0	0	2,339	0	0	1	0	0	0	111	0
Voronezh Region	5,548	0	0	1,532	0	360	468	474	534	1,727	453	0
Ivanovo Region	452	0	0	359	0	0	0	0	83	10	0	0
Kaluga Region	5,124	0	0	112	0	2,500	0	0	2,506	6	0	0
Kostroma Region	217	0	0	0	0	0	0	0	109	0	108	0
Kursk Region	564	0	0	0	0	113	0	0	451	0	0	0
Lipetsk Region	1,032	0	0	732	0	0	0	0	195	0	105	0
Moscow Region	53,584	0	0	8,197	0	136	5,025	3,433	14,426	5,286	15,287	1,794
Orel Region	4,835	0	0	2,733	0	3	0	0	263	0	1,836	0
Ryazan Region	263	0	0	174	0	0	4	0	46	0	39	0
Smolensk Region	2,769	3	3	2,386	0	0	0	114	33	0	233	0
Tambov Region	66	0	0	0	0	56	0	0	0	10	0	0
Tver Region	3,470	0	0	3,342	0	0	0	0	0	0	128	0
Tula Region	19,789	0	0	9,615	0	0	0	0	20	0	9,982	172
Yaroslavl Region	2,899	0	0	2,482	28	12	146	0	158	45	28	0
Moscow	774,177	48,884	47,463	76,733	10,743	2,404	22,704	10,079	240,252	109,868	247,338	5,172

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	189,143	23,053	8,230	76,200	6	396	3,721	19,195	20,455	22,473	21,965	1,679
Republic of Karelia	2,255	20	20	2,165	0	0	0	0	0	0	70	0
Republic of Komi	4,374	3,280	3,280	99	0	62	0	565	143	0	0	225
Arkhangelsk Region	5,934	360	0	5,473	0	0	0	83	7	0	0	11
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	22,515	0	0	19,940	6	146	0	0	238	0	2,185	0
Kaliningrad Region	24,545	0	0	18,075	0	133	97	1,281	3,967	891	101	0
Leningrad Region	15,483	765	0	5,251	0	0	0	912	216	4,504	3,835	0
Murmansk Region	963	0	0	0	0	37	1	84	11	0	830	0
Novgorod Region	11,876	0	0	11,810	0	8	0	0	58	0	0	0
Pskov Region	1,833	0	0	1,833	0	0	0	0	0	0	0	0
St. Petersburg	99,365	18,629	4,930	11,554	0	10	3,623	16,270	15,815	17,078	14,943	1,443
SOUTH FEDERAL DISTRICT	111,643	831	831	33,605	0	165	1,654	57,498	8,360	4,069	5,457	4
Republic of Adigei (Adigeya)	47	0	0	47	0	0	0	0	0	0	0	0
Republic of Kalmykia	320	0	0	0	0	0	0	0	320	0	0	0
Krasnodar Territory	98,500	208	208	27,925	0	44	756	56,796	5,258	3,038	4,475	0
Astrakhan Region	801	0	0	0	0	0	57	0	0	663	81	0
Volgograd Region	987	0	0	110	0	0	678	0	155	44	0	0
Rostov Region	10,988	623	623	5,523	0	121	163	701	2,627	325	901	4
NORTH-CAUCASIAN FEDERAL DISTRICT	3,954	1,071	0	2,170	0	52	48	51	417	97	48	0
Republic of Dagestan	130	0	0	29	0	0	0	0	18	83	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	765	461	0	33	0	0	0	0	223	0	48	0
Karachai-Cherkess Republic	152	0	0	146	0	0	0	0	6	0	0	0
Republic of Northern Ossetia — Alania	612	598	0	0	0	0	0	0	0	14	0	0
Republic of Chechnya	99	0	0	0	0	0	48	51	0	0	0	0
Stavropol Territory	2,196	12	0	1,962	0	52	0	0	170	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	113,918	17,075	7,319	79,596	106	474	1,878	6,655	4,809	1,248	2,058	19
Republic of Bashkortostan	51,229	2,190	0	47,879	87	66	174	96	637	0	100	0
Republic of Mariy-El	3,771	880	880	2,415	0	0	0	0	121	355	0	0
Republic of Mordovia	474	0	0	462	0	12	0	0	0	0	0	0

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	21,785	9,726	5,326	7,739	0	43	193	25	2,075	578	1,401	5
Udmurt Republic	1,512	0	0	1,255	0	0	0	0	204	53	0	0
Chuvash Republic — Chuvashya	1,405	0	0	342	0	0	985	0	8	0	70	0
Perm Territory	6,539	29	0	6,250	0	0	127	0	15	20	98	0
Kirov Region	1,356	0	0	1,321	0	0	0	0	33	2	0	0
Nizhni Novgorod Region	7,574	0	0	2,793	0	0	97	4,034	589	30	17	14
Orenburg Region	3,752	3,186	80	468	0	0	0	0	78	0	20	0
Penza Region	466	0	0	367	0	0	25	0	74	0	0	0
Samara Region	3,331	0	0	1,765	19	15	277	217	571	197	270	0
Saratov Region	2,924	1,033	1,033	1,142	0	338	0	0	316	13	82	0
Ulyanovsk Region	7,800	29	0	5,400	0	0	0	2,283	88	0	0	0
URALS FEDERAL DISTRICT	125,850	10,503	10,166	67,580	0	164	314	3,899	16,973	324	25,255	838
Kurgan Region	47	0	0	0	0	0	0	0	0	47	0	0
Sverdlovsk Region	69,264	337	0	38,125	0	0	16	420	14,805	215	15,346	0
Tyumen Region	28,871	10,166	10,166	2,953	0	0	0	3,479	1,503	55	9,877	838
Khanty-Mansiysky Autonomous Area — Yugra	9,829	5,010	5,010	0	0	0	0	3,479	493	0	9	838
Yamalo-Nenetsky Autonomous Area	3,390	3,356	3,357	0	0	0	0	0	34	0	0	0
Chelyabinsk Region	27,668	0	0	26,502	0	164	298	0	665	7	32	0
SIBERIA FEDERAL DISTRICT	57,598	24,832	16,566	23,918	155	1,002	196	13	3,731	3,343	144	264
Republic of Altai	1,470	0	0	1,233	0	0	0	0	182	55	0	0
Republic of Buryatia	26	20	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	271	215	0	39	0	10	0	0	0	0	7	0
Altai Territory	1,090	0	0	576	0	461	0	0	53	0	0	0
Zabaykalskiy Territory	525	515	0	0	0	0	0	0	10	0	0	0
Krasnoyarsk Territory	7,222	456	18	5,057	0	4	0	0	51	1,649	5	0
Irkutsk Region	2,975	271	0	2,135	0	314	155	0	97	3	0	0
Kemerovo Region	40,822	23,357	16,548	13,426	0	71	0	0	2,569	1,135	0	264
Novosibirsk Region	2,052	0	0	1,101	155	142	0	1	282	274	97	0
Omsk Region	847	0	0	232	0	0	35	0	438	117	25	0
Tomsk Region	298	0	0	117	0	0	6	12	43	110	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	28,670	10,886	941	6,109	0	3,947	147	2,153	2,218	312	2,501	397
Republic of Sakha (Yakutia)	1,289	1,052	0	224	0	13	0	0	0	0	0	0
Kamchatka Territory	2,784	1,732	0	0	0	358	0	0	0	0	694	0
Primorski Territory	4,917	411	10	442	0	47	9	1,390	1,421	38	762	397
Khabarovsk Territory	11,628	370	0	5,350	0	3,529	0	763	790	274	552	0
Amur Region	5,468	5,456	0	0	0	0	4	0	8	0	0	0
Magadan Region	310	118	0	94	0	0	0	0	0	0	98	0
Sakhalin Region	964	931	931	0	0	0	0	0	0	0	33	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	1,310	814	0	0	0	0	134	0	0	0	362	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**

31.07.2011

(millions of rubles)

	1	of which:										13
		2	3	4	5	6	7	8	9	10	11		12
	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	11,929,105	243,781	149,306	2,248,665	474,326	1,014,277	1,138,099	670,255	2,743,229	1,296,985	1,927,749	171,739
CENTRAL FEDERAL DISTRICT	5,866,352	57,215	24,947	713,484	172,271	354,674	586,230	357,131	1,307,430	862,360	1,375,075	80,482
Belgorod Region	209,811	18,380	0	66,260	657	95,052	4,338	1,395	11,768	4,557	6,501	903
Bryansk Region	33,200	0	0	10,117	3,066	9,520	537	518	6,704	1,504	679	555
Vladimir Region	59,514	71	0	23,240	2,336	11,500	1,767	1,222	10,457	3,030	5,144	747
Voronezh Region	148,816	154	0	28,351	1,856	40,012	4,535	2,924	34,250	22,681	13,086	967
Ivanovo Region	39,152	113	63	12,237	1,479	2,488	2,181	409	11,856	4,939	2,851	599
Kaluga Region	56,994	24	0	19,294	2,024	7,564	4,076	601	10,253	10,179	2,386	593
Kostroma Region	25,413	17	0	7,076	205	2,429	1,302	441	10,814	574	2,188	367
Kursk Region	91,485	6,395	0	24,910	1,193	28,470	6,442	3,913	16,369	1,227	1,803	763
Lipetsk Region	88,259	428	0	19,013	287	31,817	5,138	908	21,231	3,286	5,636	515
Moscow Region	633,747	2,980	2,306	103,590	31,924	19,769	46,631	17,184	188,214	60,106	151,080	12,269
Orel Region	62,788	8	0	6,947	824	20,609	20,259	772	11,246	853	1,013	257
Ryazan Region	55,567	65	46	17,148	224	18,051	1,380	1,318	11,643	1,646	3,697	395
Smolensk Region	50,067	141	7	17,920	713	8,321	2,764	1,026	14,421	1,442	2,579	740
Tambov Region	60,580	1	0	17,938	857	18,134	1,020	389	18,169	2,962	829	281
Tver Region	46,700	184	0	18,905	718	9,221	1,615	1,173	11,278	1,160	1,921	525
Tula Region	69,787	186	0	18,904	2,744	11,628	5,672	2,402	16,315	3,924	5,748	2,264
Yaroslavl Region	99,616	534	0	34,396	14,676	9,948	3,476	2,156	19,023	2,734	11,243	1,430
Moscow	4,034,856	27,534	22,525	267,235	106,488	10,139	473,097	318,380	883,419	735,556	1,156,696	56,312

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	1,270,046	14,181	4,503	251,354	62,571	75,336	154,333	110,551	311,358	101,848	167,936	20,578
Republic of Karelia	18,926	259	0	9,130	1,962	1,312	236	376	3,237	760	1,356	298
Republic of Komi	23,310	528	509	5,005	360	1,427	2,595	999	8,449	2,337	1,174	436
Arkhangelsk Region	49,497	100	98	16,142	2,852	7,283	1,796	3,256	9,831	1,726	5,657	854
Nenets Autonomous Area	444	0	0	8	0	0	166	50	69	140	9	2
Vologda Region	75,408	8	0	22,775	1,664	11,651	4,196	1,268	19,017	2,181	11,357	1,291
Kaliningrad Region	74,234	1,034	0	13,472	3,407	8,205	6,165	4,093	21,870	7,229	8,055	704
Leningrad Region	120,646	7,569	2	35,933	3,585	22,369	19,094	3,170	15,651	3,614	8,282	1,379
Murmansk Region	26,136	448	110	2,229	2,459	1,706	710	1,490	10,882	1,834	3,841	537
Novgorod Region	25,023	169	4	5,586	1,361	10,468	1,487	472	3,975	378	773	354
Pskov Region	23,535	2	1	7,665	264	8,285	1,428	806	4,075	206	625	179
St. Petersburg	833,331	4,064	3,779	133,416	44,657	2,629	116,626	94,621	214,373	81,583	126,816	14,546
SOUTH FEDERAL DISTRICT	828,060	3,598	2,012	210,457	40,822	168,641	70,677	35,072	204,490	37,694	46,381	10,228
Republic of Adigei (Adigeya)	13,259	29	0	4,831	15	2,230	1,137	87	4,245	53	464	168
Republic of Kalmykia	6,210	1	0	134	33	3,019	155	95	1,652	903	186	32
Krasnodar Territory	415,650	1,059	16	76,191	24,154	101,125	44,938	26,693	99,524	13,563	23,897	4,506
Astrakhan Region	26,989	1	0	2,262	811	2,643	8,788	518	6,103	4,152	1,590	121
Volgograd Region	98,121	2	1	28,965	1,496	14,732	6,778	2,235	28,249	8,164	5,790	1,710
Rostov Region	267,831	2,506	1,995	98,075	14,313	44,891	8,881	5,444	64,717	10,859	14,454	3,691
NORTH-CAUCASIAN FEDERAL DISTRICT	202,947	1,090	78	51,391	3,250	47,031	21,864	5,451	54,117	5,249	11,168	2,336
Republic of Dagestan	22,465	145	22	5,924	70	3,074	3,344	1,316	6,358	264	1,607	363
Republic of Ingushetia	4,699	50	25	276	0	1,376	898	63	1,943	41	52	0
Kabardino-Balkar Republic	27,609	361	29	8,614	125	6,189	928	427	8,911	617	1,403	34
Karachai-Cherkess Republic	18,811	55	0	9,195	15	4,840	987	246	2,955	148	358	12
Republic of Northern Ossetia — Alania	15,348	385	2	5,082	45	1,980	993	386	5,058	382	880	157
Republic of Chechnya	15,922	11	0	1,183	0	1,910	10,419	148	616	173	1,462	0
Stavropol Territory	98,093	83	0	21,117	2,995	27,662	4,294	2,865	28,277	3,624	5,406	1,770
PRIVOLZHSKY FEDERAL DISTRICT	1,738,993	48,588	40,114	543,584	74,761	204,589	108,513	60,750	356,010	156,114	165,502	20,582
Republic of Bashkortostan	155,956	26,905	23,953	48,491	2,753	14,910	8,200	2,779	29,537	9,345	10,791	2,245
Republic of Mariy-El	33,538	4	0	15,773	675	7,135	1,987	430	4,628	871	1,510	525
Republic of Mordovia	59,497	44	0	26,321	69	18,470	2,793	642	6,156	1,309	3,435	258

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)	353,818	6,111	5,496	105,883	5,725	50,534	27,194	10,200	62,708	42,104	39,424	3,935
Udmurt Republic	70,055	414	389	29,666	387	7,422	3,299	1,253	19,178	3,237	3,829	1,370
Chuvash Republic — Chuvashya	94,589	75	0	13,255	11,406	5,105	4,267	918	19,109	19,367	20,328	759
Perm Territory	181,789	4,992	4,434	57,074	11,593	6,576	16,755	10,796	38,405	17,854	15,639	2,105
Kirov Region	47,222	3	2	17,844	640	9,924	1,673	1,140	11,706	2,569	1,018	705
Nizhni Novgorod Region	259,221	416	93	89,762	26,185	18,985	7,382	17,610	59,792	18,516	17,276	3,297
Orenburg Region	78,561	4,894	2,507	27,408	363	18,168	2,353	3,690	13,230	2,887	4,168	1,400
Penza Region	49,289	0	0	10,465	2,516	15,197	3,233	1,226	10,838	3,068	2,263	483
Samara Region	220,405	1,399	1,017	53,546	7,011	13,184	18,986	7,775	53,481	24,848	38,829	1,346
Saratov Region	84,139	2,344	2,195	24,844	5,319	10,616	8,492	1,247	18,576	6,648	4,645	1,408
Ulyanovsk Region	50,914	987	28	23,253	119	8,362	1,899	1,044	8,666	3,491	2,347	746
URALS FEDERAL DISTRICT	828,449	37,683	24,872	263,592	28,041	37,138	80,345	34,545	189,903	69,221	72,910	15,071
Kurgan Region	22,642	1	0	5,839	982	4,488	1,064	416	6,165	1,718	1,765	204
Sverdlovsk Region	362,287	3,661	96	136,928	9,210	8,991	25,195	18,410	92,307	33,578	28,360	5,647
Tyumen Region	230,468	31,743	24,769	18,960	11,857	7,783	44,517	13,419	50,079	22,194	25,657	4,259
Khanty-Mansiysky Autonomous Area — Yugra	83,157	6,062	4,890	2,360	2,640	1,093	25,196	10,743	12,559	7,843	12,611	2,050
Yamalo-Nenetsky Autonomous Area	41,969	6,346	6,208	876	1,577	9	9,081	1,002	19,052	2,526	1,363	137
Chelyabinsk Region	213,052	2,278	7	101,866	5,992	15,876	9,569	2,300	41,351	11,731	17,128	4,961
SIBERIA FEDERAL DISTRICT	879,352	58,461	44,562	170,716	42,768	105,965	88,154	43,542	235,141	52,248	63,731	18,626
Republic of Altai	12,319	49	46	518	197	595	800	183	6,985	597	2,049	346
Republic of Buryatia	23,942	2,217	1,436	5,557	331	2,035	2,575	297	7,501	1,559	1,463	407
Republic of Tyva	2,484	1,160	627	77	29	196	64	137	715	55	37	14
Republic of Khakassia	9,630	922	743	2,585	563	1,701	480	138	2,229	293	463	256
Altai Territory	116,198	628	0	26,426	2,413	37,082	7,326	2,857	28,901	3,892	4,180	2,493
Zabaykalskiy Territory	16,480	3,875	2,619	1,037	1,891	535	950	622	6,083	674	639	174
Krasnoyarsk Territory	132,972	4,031	1,430	34,925	6,735	17,987	19,168	6,041	28,613	8,254	5,454	1,764
Irkutsk Region	98,272	7,039	6,502	19,054	5,934	5,421	11,398	5,515	29,335	3,977	8,237	2,362
Kemerovo Region	141,270	34,719	28,108	19,925	3,496	6,717	7,146	3,460	37,490	6,926	18,299	3,092
Novosibirsk Region	190,477	624	324	34,370	17,004	15,510	16,968	21,204	55,064	13,634	11,866	4,233
Omsk Region	87,947	0	0	15,249	2,546	13,781	18,006	1,726	19,507	8,617	6,611	1,904
Tomsk Region	47,361	3,198	2,727	10,991	1,629	4,406	3,273	1,362	12,718	3,770	4,433	1,581

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	314,906	22,965	8,218	44,083	49,842	20,903	27,983	23,213	84,789	12,251	25,041	3,836
Republic of Sakha (Yakutia)	74,640	11,959	6,352	3,722	30,175	919	2,755	5,704	15,446	1,785	1,637	538
Kamchatka Territory	21,537	232	0	1,275	2,312	3,748	796	1,126	7,102	944	3,819	183
Primorski Territory	84,767	49	8	23,793	4,429	4,493	4,529	10,283	25,628	4,390	5,350	1,823
Khabarovsk Territory	70,152	790	14	10,079	5,828	3,758	12,697	4,230	18,981	3,969	9,093	727
Amur Region	26,867	2,140	1,379	2,384	2,990	6,544	3,947	407	6,858	276	1,065	256
Magadan Region	12,773	6,856	11	872	978	496	179	261	2,018	115	956	42
Sakhalin Region	17,702	505	454	1,582	2,354	251	2,756	865	5,788	731	2,639	231
Jewish Autonomous Region	2,559	0	0	342	10	694	199	65	976	38	199	36
Chukotka Autonomous Area	3,909	434	0	34	765	0	125	272	1,993	3	283	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

31.07.2011
(millions of rubles)

	total	of which:										real estate activities	other activities	for settlement finality
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities			
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	2,960,030	383,586	207,142	686,411	31,423	39,317	180,149	202,972	456,857	472,542	506,124	649		
CENTRAL FEDERAL DISTRICT	1,713,171	138,704	120,103	199,176	25,148	16,285	140,125	66,278	332,144	374,463	420,667	181		
Belgorod Region	24,725	13,215	2,225	8,553	0	1,866	0	196	236	533	126	0		
Bryansk Region	2,180	0	0	128	0	1,380	0	12	470	190	0	0		
Vladimir Region	3,132	32	0	2,513	0	255	47	58	51	0	176	0		
Voronezh Region	13,731	0	0	2,890	0	615	880	1,671	396	3,024	4,255	0		
Ivanovo Region	5,104	0	0	4,471	0	0	158	17	219	239	0	0		
Kaluga Region	8,121	0	0	326	0	3,100	1,050	0	1,378	2,263	4	0		
Kostroma Region	1,782	0	0	694	0	6	0	0	749	0	333	0		
Kursk Region	8,507	5,536	0	1,154	0	113	0	0	592	1,087	25	0		
Lipetsk Region	3,240	0	0	2,529	0	79	0	0	502	0	130	0		
Moscow Region	143,108	0	0	16,929	113	2,838	16,563	32,722	31,942	19,127	22,774	100		
Orel Region	4,038	0	0	2,732	0	240	632	0	154	0	280	0		
Ryazan Region	6,413	0	0	1,095	0	360	766	0	67	224	3,901	0		
Smolensk Region	1,107	3	3	157	0	0	579	117	131	61	59	0		
Tambov Region	2,113	0	0	2,035	12	56	0	0	0	10	0	0		
Tver Region	5,997	8	0	5,407	0	305	13	0	1	0	263	0		
Tula Region	29,655	4	0	14,034	0	303	0	458	227	30	14,597	2		
Yaroslavl Region	13,038	2,422	2,422	9,267	28	85	442	0	149	532	113	0		
Moscow	1,437,180	117,485	115,453	124,259	24,995	4,681	118,994	31,027	294,880	347,143	373,637	79		

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	395,514	31,668	14,104	136,490	117	3,598	22,990	53,794	63,996	51,157	31,538	166
Republic of Karelia	12,540	123	100	11,502	0	10	0	154	140	307	304	0
Republic of Komi	3,744	1,827	1,828	1,229	0	134	0	396	158	0	0	0
Arkhangelsk Region	11,579	5,895	5,089	4,905	0	0	0	125	178	159	317	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	30,230	0	0	26,918	5	313	475	0	342	13	2,164	0
Kaliningrad Region	42,157	1,027	0	29,869	0	1,307	242	5,289	1,759	1,744	920	0
Leningrad Region	31,159	5,977	0	14,424	0	50	562	3,525	314	5,401	906	0
Murmansk Region	8,770	0	0	13	0	158	83	4,447	95	1,095	2,879	0
Novgorod Region	7,631	0	0	7,352	0	188	0	0	30	0	61	0
Pskov Region	3,410	2,302	2,302	879	0	38	0	0	180	11	0	0
St. Petersburg	244,294	14,517	4,785	39,399	112	1,400	21,628	39,857	60,801	42,427	23,987	166
SOUTH FEDERAL DISTRICT	146,431	2,044	1,865	46,316	4,512	691	4,290	61,450	8,337	14,177	4,614	0
Republic of Adigei (Adigeya)	139	0	0	139	0	0	0	0	0	0	0	0
Republic of Kalmykia	533	0	0	0	0	0	0	0	360	173	0	0
Krasnodar Territory	101,084	228	208	20,054	4,512	479	1,615	58,640	3,993	8,939	2,624	0
Astrakhan Region	3,387	0	0	97	0	0	419	138	233	1,483	1,017	0
Volgograd Region	9,277	0	0	6,802	0	5	2,092	0	265	94	19	0
Rostov Region	32,011	1,816	1,657	19,226	0	207	164	2,670	3,486	3,488	954	0
NORTH-CAUCASIAN FEDERAL DISTRICT	11,687	2,562	0	7,350	0	641	144	133	550	154	153	0
Republic of Dagestan	875	0	0	404	0	0	74	83	116	144	54	0
Republic of Ingushetia	881	0	0	881	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2,216	1,040	0	1,037	0	0	0	0	91	0	48	0
Karachai-Cherkess Republic	690	0	0	667	0	0	0	0	23	0	0	0
Republic of Northern Ossetia — Alania	1,740	1,512	0	206	0	12	0	0	0	10	0	0
Republic of Chechnya	97	0	0	0	0	0	47	50	0	0	0	0
Stavropol Territory	5,188	12	0	4,153	0	629	23	0	320	0	51	0
PRIVOLZHSKY FEDERAL DISTRICT	232,137	68,069	22,820	110,187	1,530	1,504	7,142	8,325	14,530	10,527	10,318	5
Republic of Bashkortostan	50,300	7,714	5,518	36,977	137	598	1,855	0	1,103	0	1,916	0
Republic of Mariy-El	1,605	0	0	606	0	290	0	0	256	453	0	0
Republic of Mordovia	161	0	0	139	0	22	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)	59,617	17,721	12,940	17,197	0	105	2,061	199	8,397	8,138	5,794	5
Udmurt Republic	1,732	0	0	1,507	0	0	0	0	185	40	0	0
Chuvash Republic — Chuvashya	1,806	0	0	605	0	0	984	0	67	34	116	0
Perm Territory	50,361	32,988	0	16,223	0	0	970	0	46	63	71	0
Kirov Region	4,253	0	0	4,186	0	35	0	2	9	2	19	0
Nizhni Novgorod Region	13,959	0	0	6,259	0	0	108	4,982	1,407	467	736	0
Orenburg Region	14,468	5,891	609	7,932	0	0	0	0	635	0	10	0
Penza Region	850	0	0	670	0	57	74	0	49	0	0	0
Samara Region	14,720	2,759	2,759	4,878	1,393	59	1,089	254	1,643	1,078	1,567	0
Saratov Region	2,587	995	994	435	0	338	0	74	428	228	89	0
Ulyanovsk Region	15,718	0	0	12,575	0	0	0	2,814	305	24	0	0
URALS FEDERAL DISTRICT	219,120	30,348	23,725	100,996	0	396	3,991	9,381	26,307	14,161	33,520	20
Kurgan Region	104	0	0	28	0	0	0	0	29	47	0	0
Sverdlovsk Region	114,875	1,444	0	68,581	0	0	356	1,994	18,591	2,568	21,341	0
Tyumen Region	66,279	23,725	23,725	2,881	0	232	2,575	7,117	6,183	11,405	12,141	20
Khanty-Mansiysky Autonomous Area — Yugra	9,524	2,483	2,483	18	0	0	5	6,846	145	0	7	20
Yamalo-Nenetsky Autonomous Area	22,212	5,358	5,358	0	0	0	79	187	5,552	11,036	0	0
Chelyabinsk Region	37,862	5,179	0	29,506	0	164	1,060	270	1,504	141	38	0
SIBERIA FEDERAL DISTRICT	150,066	56,398	22,899	72,909	104	2,209	1,166	395	8,123	7,175	1,587	0
Republic of Altai	4,754	422	0	2,910	0	0	0	0	530	892	0	0
Republic of Buryatia	1,428	149	0	246	0	936	0	0	6	0	91	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	3,738	587	0	3,135	0	10	0	0	0	0	6	0
Altai Territory	4,154	709	0	2,368	0	605	0	51	105	9	307	0
Zabaykalskiy Territory	1,537	1,533	0	0	0	0	4	0	0	0	0	0
Krasnoyarsk Territory	26,471	2,067	0	19,918	0	16	7	23	26	4,266	148	0
Irkutsk Region	22,646	1,300	0	20,115	0	418	179	286	321	16	11	0
Kemerovo Region	67,255	48,267	21,535	14,118	0	75	0	0	3,740	1,055	0	0
Novosibirsk Region	7,144	1,364	1,364	2,610	104	142	669	6	1,388	386	475	0
Omsk Region	8,890	0	0	6,275	0	6	306	16	1,299	439	549	0
Tomsk Region	2,049	0	0	1,215	0	0	1	13	708	112	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	91,904	53,791	1,626	12,993	12	13,993	301	3,218	2,870	728	3,721	277
Republic of Sakha (Yakutia)	37,436	35,237	1,147	2,150	0	8	0	0	4	0	37	0
Kamchatka Territory	4,780	2,916	0	0	0	631	0	0	1	513	719	0
Primorski Territory	9,139	2,303	14	1,266	0	126	157	2,350	1,049	108	1,503	277
Khabarovsk Territory	30,223	3,879	0	9,477	0	13,228	10	830	1,807	107	885	0
Amur Region	8,017	8,005	0	0	12	0	0	0	0	0	0	0
Magadan Region	514	164	0	100	0	0	0	0	9	0	241	0
Sakhalin Region	548	465	465	0	0	0	0	37	0	0	46	0
Jewish Autonomous Region	11	0	0	0	0	0	0	0	0	0	11	0
Chukotka Autonomous Area	1,236	823	0	0	0	0	134	0	0	0	279	0

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

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.07.2011															
	volume of extended loans						debt						of which:			
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which: individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	
1	2	3	4	5	6	7	8	9	10	11	12	13				
RUSSIAN FEDERATION	3,099,221	293,775	87,781	1,601	3,353,935	356,568	179,160	5,340	309,366	28,099	11,268	438				
CENTRAL FEDERAL DISTRICT	1,207,912	55,103	55,601	699	1,166,848	70,981	97,660	1,868	79,706	3,654	6,598	161				
Belgorod Region	21,411	3,257	276	0	35,195	4,185	518	34	3,701	214	178	34				
Bryansk Region	11,496	4,093	493	443	15,450	3,885	807	641	1,550	229	0	0				
Vladimir Region	16,564	2,624	10	0	27,719	4,501	874	61	1,315	281	9	9				
Voronezh Region	53,182	4,508	392	0	76,219	9,976	2,344	3	2,902	182	2	0				
Ivanovo Region	16,302	2,760	14	0	19,466	3,029	263	18	2,335	124	0	0				
Kaluga Region	15,933	2,407	2,067	17	19,662	2,271	2,488	27	792	86	0	0				
Kostroma Region	11,860	2,128	217	0	17,349	3,575	1,238	0	1,799	191	143	0				
Kursk Region	24,083	5,276	113	0	31,123	4,004	137	0	4,481	221	0	0				
Lipetsk Region	19,023	2,362	293	0	36,691	2,890	519	20	7,086	125	0	0				
Moscow Region	145,242	4,548	9,263	123	136,914	6,070	15,228	380	10,728	467	236	4				
Orel Region	13,417	1,932	216	0	16,493	1,890	351	0	2,109	39	0	0				
Ryazan Region	17,538	3,298	70	5	28,085	3,945	1,112	12	2,262	188	31	1				
Smolensk Region	20,150	3,194	142	0	32,006	3,826	280	61	1,207	200	17	0				
Tambov Region	14,831	1,218	56	0	20,874	1,873	56	0	1,174	40	0	0				
Tver Region	13,555	1,810	14	0	15,047	2,423	332	1	1,134	96	0	0				
Tula Region	29,805	2,864	48	0	35,535	3,975	696	41	1,384	228	34	0				
Yaroslavl Region	29,056	3,143	351	0	32,082	3,652	614	12	3,857	563	42	9				
Moscow	734,464	3,681	41,566	111	570,938	5,011	69,803	557	29,890	180	5,906	104				
NORTH-WEST FEDERAL DISTRICT	342,829	21,733	12,076	155	399,207	22,721	33,714	532	41,172	2,679	2,150	22				
Republic of Karelia	10,900	915	63	0	11,050	726	1,472	0	653	25	30	0				
Republic of Komi	10,084	2,498	627	0	15,163	3,300	1,426	0	2,050	407	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	19,533	4,392	0	0	18,815	3,037	252	3	2,490	234	133	0
Nenets Autonomous Area	108	63	0	0	137	137	0	0	2	2	0	0
Vologda Region	30,289	6,456	320	6	38,363	5,427	547	7	9,065	928	16	0
Kaliningrad Region	18,606	1,362	1,257	38	34,601	2,015	6,306	58	8,551	361	253	3
Leningrad Region	25,684	970	3,862	0	43,321	1,638	3,634	6	2,281	361	45	5
Murmansk Region	12,740	1,141	666	0	17,049	1,658	2,997	19	3,553	116	88	0
Novgorod Region	7,399	995	0	0	10,866	1,251	237	0	921	78	4	0
Pskov Region	8,069	1,074	0	0	13,050	1,309	274	0	1,871	35	263	0
St. Petersburg	199,525	1,930	5,281	111	196,929	2,360	16,569	439	9,737	134	979	14
SOUTH FEDERAL DISTRICT	246,447	37,792	4,971	131	338,153	46,030	10,287	316	51,870	4,371	237	50
Republic of Adigei (Adigeya)	4,722	524	47	0	9,511	1,049	108	0	2,976	78	4	0
Republic of Kalmykia	2,272	1,062	0	0	4,099	2,148	0	0	258	178	0	0
Krasnodar Territory	114,269	19,109	3,506	131	189,567	19,728	6,815	239	35,772	1,859	60	17
Astrakhan Region	8,646	3,213	22	0	12,467	4,745	155	12	663	157	15	10
Volgograd Region	29,275	3,404	157	0	35,898	5,859	325	7	3,663	963	1	0
Rostov Region	87,263	10,480	1,239	0	86,611	12,501	2,884	58	8,538	1,136	157	23
NORTH-CAUCASIAN FEDERAL DISTRICT	79,442	12,441	512	21	119,783	18,905	2,058	22	7,614	1,566	0	0
Republic of Dagestan	9,498	1,881	11	11	17,164	3,418	349	16	911	66	0	0
Republic of Ingushetia	1,686	702	0	0	2,083	1,402	0	0	177	177	0	0
Kabardino-Balkar Republic	14,761	2,158	223	0	23,311	2,905	1,109	0	571	157	0	0
Karachai-Cherkess Republic	5,523	568	97	0	10,101	1,231	384	0	728	155	0	0
Republic of Northern Ossetia — Alania	6,919	832	0	0	10,311	1,062	12	0	1,252	58	0	0
Republic of Chechnya	3,128	192	99	0	10,742	384	97	0	277	17	0	0
Stavropol Territory	37,927	6,108	82	10	46,071	8,503	107	6	3,698	936	0	0
PRIVOLZHSKY FEDERAL DISTRICT	519,103	62,584	4,240	220	645,218	75,534	12,927	861	60,934	6,515	918	99
Republic of Bashkortostan	41,225	4,236	667	1	45,818	5,517	2,486	0	5,865	423	0	0
Republic of Mariy-El	9,460	1,322	0	0	10,921	1,073	206	0	942	49	0	0
Republic of Mordovia	13,155	1,344	61	0	23,828	2,294	22	0	473	39	0	0
Republic of Tatarstan (Tatarstan)	82,715	6,996	1,422	2	111,021	10,350	4,245	9	6,838	870	0	0
Udmurt Republic	21,225	3,796	198	2	34,145	4,223	174	2	7,310	355	0	0
Chuvash Republic — Chuvashya	13,182	2,913	78	0	14,682	3,151	139	16	1,527	368	0	0
Perm Territory	47,603	9,070	187	155	90,317	9,037	289	155	8,999	2,028	46	0
Kirov Region	22,228	3,556	2	2	27,061	4,140	138	3	2,361	307	102	0
Nizhni Novgorod Region	85,255	9,046	346	44	73,743	12,146	1,947	561	6,651	863	228	98
Orenburg Region	31,583	6,852	219	0	36,134	6,880	745	0	2,437	329	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	18,124	4,191	136	0	26,208	4,719	89	0	4,465	86	0	0
Samara Region	82,040	2,114	816	1	93,698	3,184	2,147	38	10,401	400	454	1
Saratov Region	31,373	4,933	67	13	33,976	6,130	133	53	1,752	301	0	0
Ulyanovsk Region	19,935	2,215	41	0	23,666	2,690	167	24	913	97	88	0
URALS FEDERAL DISTRICT	238,872	32,515	2,975	66	220,537	39,289	4,661	324	20,455	2,545	269	38
Kurgan Region	9,575	3,349	0	0	12,311	3,702	26	0	797	167	0	0
Sverdlovsk Region	87,004	10,440	1,374	10	75,786	13,825	2,348	275	7,680	1,039	242	19
Tyumen Region	80,943	10,272	888	56	80,208	12,758	1,066	23	3,829	451	8	0
Khanty-Mansiysky Autonomous Area — Yugra	31,818	5,383	99	0	24,720	6,617	82	0	773	180	0	0
Yamalo-Nenetsky Autonomous Area	6,851	2,089	34	0	10,614	2,441	113	0	543	157	0	0
Chelyabinsk Region	61,350	8,454	713	0	52,232	9,004	1,221	26	8,149	888	19	19
SIBERIA FEDERAL DISTRICT	333,419	48,444	4,018	269	341,687	56,491	14,316	1,255	38,288	5,390	925	21
Republic of Altai	2,918	365	0	0	5,623	648	251	0	1,114	22	251	0
Republic of Buryatia	13,372	4,790	6	0	16,578	5,436	1,227	0	2,189	249	0	0
Republic of Tyva	757	379	0	0	1,152	622	0	0	91	39	0	0
Republic of Khakassia	6,924	2,734	87	7	5,550	2,197	16	6	458	93	0	0
Altai Territory	59,598	6,098	33	3	74,318	9,508	1,005	140	8,298	763	57	6
Zabaykalskiy Territory	5,664	3,233	96	0	6,961	3,579	67	0	526	168	4	0
Krasnoyarsk Territory	51,325	7,842	1,288	1	46,579	6,927	5,530	73	3,537	920	7	0
Irkutsk Region	37,097	5,203	342	62	33,875	7,436	256	71	3,063	998	3	0
Kemerovo Region	32,923	3,816	1,603	23	36,644	5,026	1,885	22	6,153	696	0	0
Novosibirsk Region	64,871	2,751	240	90	59,162	3,671	1,826	190	4,502	249	61	4
Omsk Region	39,758	8,910	163	71	37,218	8,005	2,022	740	6,269	997	542	11
Tomsk Region	18,212	2,323	160	12	18,027	3,436	231	13	2,088	196	0	0
FAR EAST FEDERAL DISTRICT	131,197	23,163	3,388	40	122,502	26,617	3,537	162	9,327	1,379	171	47
Republic of Sakha (Yakutia)	14,204	3,314	0	0	18,159	4,527	153	38	1,196	167	30	30
Kamchatka Territory	8,903	1,259	398	0	14,558	1,977	354	1	736	130	4	1
Primorski Territory	54,462	7,153	1,342	39	32,236	5,774	1,278	93	2,837	196	19	11
Khabarovsk Territory	28,984	4,300	701	1	27,010	5,473	1,263	30	3,248	366	118	5
Amur Region	10,434	3,499	8	0	11,545	3,919	0	0	566	287	0	0
Magadan Region	4,446	896	8	0	6,014	1,423	13	0	111	15	0	0
Sakhalin Region	8,069	1,893	931	0	10,280	2,058	465	0	228	62	0	0
Jewish Autonomous Region	1,510	772	0	0	2,449	1,346	11	0	401	156	0	0
Chukotka Autonomous Area	185	77	0	0	251	120	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.07.2011										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		total	of which:
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	including overdue debt		
1	2	3	4	5	6	7	8	9			
	4,395,182	1,254,682	1,112,197	25,369	300,880	167,420	155,285	17,389			
RUSSIAN FEDERATION											
CENTRAL FEDERAL DISTRICT	1,193,734	301,946	275,557	6,425	213,510	119,991	109,747	14,193			
Belgorod Region	37,138	8,496	6,128	64	731	562	554	34			
Bryansk Region	23,530	5,974	4,930	46	342	250	227	2			
Vladimir Region	32,979	8,982	7,011	116	810	625	570	4			
Voronezh Region	49,600	13,412	11,418	224	900	620	580	91			
Ivanovo Region	18,817	4,188	3,765	38	539	353	348	90			
Kaluga Region	27,053	7,358	6,705	61	1,136	780	714	5			
Kostroma Region	14,032	3,109	2,696	44	174	116	115	5			
Kursk Region	25,976	7,081	5,194	20	474	387	360	15			
Lipetsk Region	26,163	6,160	5,380	39	446	317	314	28			
Moscow Region	270,359	75,287	72,322	1,924	48,126	32,519	30,519	4,520			
Orel Region	15,044	3,560	2,577	33	363	224	222	0			
Ryazan Region	28,290	8,374	7,926	129	922	315	311	6			
Smolensk Region	25,341	8,256	7,449	114	1,196	410	339	6			
Tambov Region	18,085	4,069	3,178	14	314	258	257	16			
Tver Region	31,538	10,152	9,956	382	1,176	820	800	241			
Tula Region	40,340	9,861	9,126	94	1,070	747	715	9			
Yaroslavl Region	30,724	8,413	7,690	158	646	450	437	60			
Moscow	478,725	109,214	102,106	2,925	154,145	80,238	72,365	9,061			
NORTH-WEST FEDERAL DISTRICT	471,265	135,240	121,999	2,162	42,340	21,994	20,845	1,420			
Republic of Karelia	23,933	6,983	6,401	62	417	224	218	6			
Republic of Komi	33,214	12,276	8,861	46	366	250	249	5			
Arkhangelsk Region	40,012	13,332	11,887	75	444	297	289	15			
Nenets Autonomous Area	2,440	1,851	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	38,428	10,911	9,593	192	622	473	471	42
Kaliningrad Region	24,141	5,023	4,579	214	3,409	1,543	1,450	194
Leningrad Region	46,239	12,723	11,783	286	4,213	1,885	1,834	128
Murmansk Region	28,935	5,643	5,016	19	481	285	271	32
Novgorod Region	15,839	4,010	3,499	77	275	196	192	4
Pskov Region	12,624	2,388	1,763	7	205	133	118	4
St. Petersburg	207,900	61,951	58,617	1,184	31,908	16,708	15,753	990
SOUTH FEDERAL DISTRICT	339,328	81,399	70,363	2,143	7,046	3,533	3,484	170
Republic of Adigei (Adigeya)	8,742	1,649	1,430	23	177	135	134	3
Republic of Kalmykia	7,536	1,322	1,105	4	93	80	79	0
Krasnodar Territory	128,899	30,782	26,521	831	3,188	1,400	1,376	92
Astrakhan Region	25,731	5,259	4,356	72	201	152	147	16
Volgograd Region	58,161	15,833	14,021	653	896	526	520	10
Rostov Region	110,259	26,554	22,930	560	2,491	1,240	1,228	49
NORTH-CAUCASIAN FEDERAL DISTRICT	117,665	24,143	18,431	670	3,039	2,072	1,884	273
Republic of Dagestan	16,631	1,686	1,469	68	641	263	228	28
Republic of Ingushetia	2,900	216	45	1	34	31	5	0
Kabardino-Balkar Republic	13,790	2,996	1,872	8	304	235	227	87
Karachai-Cherkess Republic	8,884	1,029	438	1	84	72	72	11
Republic of Northern Ossetia — Alania	9,415	1,995	1,342	232	260	220	192	51
Republic of Chechnya	3,548	101	84	9	122	77	77	25
Stavropol Territory	62,497	16,120	13,181	351	1,594	1,174	1,083	71
PRIVOLZHSKY FEDERAL DISTRICT	809,741	241,023	198,964	4,908	13,624	8,613	8,435	678
Republic of Bashkortostan	104,860	30,525	22,367	489	1,100	705	703	32
Republic of Mariy-El	13,685	4,534	4,054	73	209	150	148	14
Republic of Mordovia	15,916	5,286	3,778	18	368	324	323	10
Republic of Tatarstan (Tatarstan)	107,129	28,068	23,357	306	990	500	485	26
Udmurt Republic	43,463	15,503	11,731	286	628	467	464	58
Chuvash Republic — Chuvashya	28,926	11,885	10,459	177	700	496	490	52
Perm Territory	90,273	31,262	25,282	1,023	1,518	955	884	96
Kirov Region	27,798	8,326	5,631	88	410	282	279	0
Nizhni Novgorod Region	94,093	28,912	23,544	637	2,243	1,124	1,098	129
Orenburg Region	56,640	15,514	13,652	145	598	477	473	23
Penza Region	26,645	6,973	5,123	40	475	316	314	35
Samara Region	111,936	31,218	29,296	1,335	2,843	1,615	1,587	167

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	55,268	13,864	12,932	225	1,055	802	794	24
Ulyanovsk Region	33,109	9,153	7,758	66	487	400	393	12
URALS FEDERAL DISTRICT	541,312	200,591	185,391	3,063	7,325	2,959	2,885	196
Kurgan Region	22,329	7,033	6,016	54	127	96	96	0
Sverdlovsk Region	158,520	46,533	42,727	964	4,658	1,281	1,240	68
Tyumen Region	239,485	109,314	102,900	708	1,128	702	678	51
Khanty-Mansiysky Autonomous Area — Yugra	119,498	62,209	59,820	227	412	246	235	3
Yamalo-Nenetsky Autonomous Area	37,910	18,200	16,654	64	177	150	149	17
Chelyabinsk Region	120,978	37,711	33,748	1,337	1,412	880	871	77
SIBERIA FEDERAL DISTRICT	700,053	214,790	190,242	5,401	10,055	5,692	5,554	319
Republic of Altai	6,442	660	642	4	63	0	0	0
Republic of Buryatia	36,719	6,920	6,129	83	193	136	135	1
Republic of Tyva	8,794	2,165	2,053	14	8	3	3	0
Republic of Khakassia	17,110	5,340	4,770	94	87	50	43	0
Altai Territory	62,569	17,225	15,619	593	633	365	364	62
Zabaykalskiy Territory	37,861	9,204	8,303	75	186	62	60	0
Krasnoyarsk Territory	129,691	44,447	38,513	919	1,521	998	997	51
Irkutsk Region	102,022	32,642	29,278	594	1,014	582	571	21
Kemerovo Region	89,369	22,298	19,068	1,036	2,680	905	890	20
Novosibirsk Region	107,654	39,071	35,580	915	1,939	1,470	1,425	126
Omsk Region	59,596	19,185	16,440	860	1,258	766	725	27
Tomsk Region	42,226	15,633	13,847	214	473	355	341	11
FAR EAST FEDERAL DISTRICT	222,084	55,550	51,250	597	3,941	2,566	2,451	140
Republic of Sakha (Yakutia)	36,285	11,035	9,642	25	208	184	150	0
Kamchatka Territory	10,594	2,492	2,336	2	117	83	83	0
Primorski Territory	54,349	11,451	10,816	173	1,883	1,077	1,010	36
Khabarovsk Territory	58,108	15,109	14,658	264	1,094	854	848	75
Amur Region	30,031	7,039	6,026	93	164	126	125	29
Magadan Region	7,300	1,661	1,516	4	148	29	28	0
Sakhalin Region	19,617	5,241	4,877	30	267	176	170	0
Jewish Autonomous Region	4,677	1,227	1,124	6	39	19	19	0
Chukotka Autonomous Area	1,123	295	255	0	21	18	18	0

Table 6.4.7

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

1	31.07.2011											
	volume of consumer loans total, millions of rubles	including:					of which:					
		housing loans					mortgage loans					
2	3	4	5	6	7	8	9	10	11	12		
	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	2,671,327	352,510	183.0	12.3	238,649	322,365	187.9	12.2	238,649	322,365	187.9	12.2
CENTRAL FEDERAL DISTRICT	832,992	99,051	173.4	12.3	47,980	92,060	179.6	12.2	47,980	92,060	179.6	12.2
Belgorod Region	20,660	2,199	180.2	12.2	1,803	1,921	183.5	12.0	1,803	1,921	183.5	12.0
Bryansk Region	12,993	1,781	182.3	12.5	1,673	1,642	187.2	12.5	1,673	1,642	187.2	12.5
Vladimir Region	15,290	2,321	183.9	12.9	1,912	2,154	175.0	12.7	1,912	2,154	175.0	12.7
Voronezh Region	33,261	3,666	189.9	12.4	3,273	3,614	191.5	12.3	3,273	3,614	191.5	12.3
Ivanovo Region	10,561	1,520	170.7	12.5	1,327	1,426	174.2	12.5	1,327	1,426	174.2	12.5
Kaluga Region	13,768	2,467	184.6	12.3	1,564	2,321	190.4	12.3	1,564	2,321	190.4	12.3
Kostroma Region	7,594	1,045	167.0	12.5	957	922	179.6	12.3	957	922	179.6	12.3
Kursk Region	13,899	2,202	176.1	13.2	1,886	1,896	210.0	12.9	1,886	1,896	210.0	12.9
Lipetsk Region	15,059	1,817	193.6	12.6	1,626	1,696	197.1	12.6	1,626	1,696	197.1	12.6
Moscow Region	188,086	9,639	176.9	12.3	9,159	22,670	181.1	12.3	9,159	22,670	181.1	12.3
Orel Region	8,197	1,037	178.7	12.6	741	870	181.6	12.4	741	870	181.6	12.4
Ryazan Region	12,793	2,150	184.1	12.5	2,053	2,513	184.9	12.4	2,053	2,513	184.9	12.4
Smolensk Region	13,172	2,069	203.3	12.6	1,962	1,998	204.9	12.6	1,962	1,998	204.9	12.6
Tambov Region	9,752	1,372	184.8	12.6	1,163	1,315	188.0	12.5	1,163	1,315	188.0	12.5
Tver Region	15,713	2,533	193.8	12.5	2,494	3,191	194.2	12.5	2,494	3,191	194.2	12.5
Tula Region	22,114	2,290	185.6	12.7	2,103	2,705	188.0	12.7	2,103	2,705	188.0	12.7
Yaroslavl Region	17,677	2,453	167.5	12.3	2,215	2,269	169.7	12.3	2,215	2,269	169.7	12.3
Moscow	402,403	10,794	162.1	12.1	10,069	36,937	171.1	12.0	10,069	36,937	171.1	12.0
NORTH-WEST FEDERAL DISTRICT	271,326	24,634	173.8	12.1	22,134	34,737	176.3	12.1	22,134	34,737	176.3	12.1
Republic of Karelia	11,757	1,378	184.6	11.5	1,275	1,552	188.0	11.5	1,275	1,552	188.0	11.5
Republic of Komi	16,453	3,359	194.6	12.4	2,455	2,491	196.7	12.1	2,455	2,491	196.7	12.1
Arkhangelsk Region	19,973	3,266	181.5	12.4	2,848	3,307	184.9	12.3	2,848	3,307	184.9	12.3
Nenets Autonomous Area	425	138	198.7	12.2	135	239	199.8	12.2	135	239	199.8	12.2

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	19,527	2,992	2,809	175.5	12.4	2,667	2,661	179.2	12.3
Kaliningrad Region	17,196	1,027	1,352	181.0	12.1	905	1,267	187.2	12.0
Leningrad Region	25,472	2,125	3,897	168.1	12.2	2,007	3,752	171.3	12.2
Murmansk Region	15,692	1,350	1,687	165.9	11.8	1,219	1,620	167.0	11.7
Novgorod Region	8,869	1,127	1,105	185.9	12.3	1,085	1,084	189.1	12.3
Pskov Region	7,071	558	724	170.6	12.0	498	691	171.7	12.0
St. Petersburg	129,316	7,452	16,814	167.3	12.0	7,175	16,312	170.3	12.0
SOUTH FEDERAL DISTRICT	196,928	18,189	21,842	197.8	12.5	16,195	20,733	199.6	12.2
Republic of Adigei (Adigeya)	4,697	358	444	189.5	13.0	347	435	189.9	12.9
Republic of Kalmykia	3,556	520	570	194.6	12.7	463	541	199.7	12.6
Krasnodar Territory	73,295	6,889	8,602	200.8	12.9	5,968	8,077	203.3	12.3
Astrakhan Region	17,653	1,356	1,484	199.8	12.0	1,199	1,418	203.1	11.9
Volgograd Region	28,493	3,793	4,107	198.2	12.2	3,366	3,900	197.7	12.1
Rostov Region	69,234	5,273	6,635	194.1	12.4	4,852	6,362	195.9	12.2
NORTH-CAUCASIAN FEDERAL DISTRICT	64,794	13,058	8,645	145.1	12.6	4,661	5,342	201.2	12.2
Republic of Dagestan	8,769	752	743	157.8	11.6	326	505	226.7	11.4
Republic of Ingushetia	2,904	5,639	2,101	73.4	14.9	12	21	183.5	12.8
Kabardino-Balkar Republic	9,777	641	668	192.9	12.7	444	575	220.9	12.7
Karachai-Cherkess Republic	4,174	207	339	140.8	12.6	182	226	199.0	12.5
Republic of Northern Ossetia — Alania	4,618	287	368	187.0	12.4	265	331	204.5	12.3
Republic of Chechnya	2,564	1,937	658	6.8	13.7	13	23	164.0	12.9
Stavropol Territory	31,988	3,595	3,768	194.5	12.3	3,419	3,661	194.8	12.2
PRIVOLZHSKY FEDERAL DISTRICT	479,352	78,047	68,989	183.1	12.2	63,826	60,574	188.5	12.0
Republic of Bashkortostan	61,874	11,797	8,157	165.7	12.7	7,216	6,531	179.5	12.3
Republic of Mariy-El	9,823	1,264	1,171	189.6	12.3	1,131	1,121	192.8	12.2
Republic of Mordovia	6,934	1,328	1,342	187.9	12.6	997	1,209	193.2	12.5
Republic of Tatarstan (Tatarstan)	63,541	14,968	10,965	152.7	12.4	13,315	9,702	156.3	12.3
Udmurt Republic	21,048	4,485	4,453	216.5	10.6	3,403	3,426	219.0	10.0
Chuvash Republic — Chuvashya	13,761	2,965	2,686	187.4	12.1	2,874	2,631	188.3	12.0
Perm Territory	45,549	8,022	7,785	195.2	12.5	6,218	5,843	199.0	12.3
Kirov Region	14,910	4,176	2,876	187.4	13.1	2,983	2,535	201.7	12.4
Nizhni Novgorod Region	67,331	6,350	6,903	183.0	12.2	5,098	6,099	185.6	12.1
Orenburg Region	34,214	4,875	4,645	207.0	12.1	4,391	4,418	216.4	12.1
Penza Region	13,441	1,999	1,931	185.5	11.8	1,537	1,637	195.2	11.7
Samara Region	82,169	8,144	8,696	185.4	12.0	7,801	8,435	187.7	12.0

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	28,596	4,177	4,256	201.5	12.7	3,766	4,065	207.0	12.5
Ulyanovsk Region	16,161	3,497	3,123	177.0	12.0	3,096	2,922	181.4	12.0
URALS FEDERAL DISTRICT	295,885	38,104	50,941	205.9	12.2	33,109	47,027	206.3	12.1
Kurgan Region	11,202	1,820	1,708	239.9	10.2	1,357	1,479	238.4	10.2
Sverdlovsk Region	81,722	9,463	12,246	181.6	12.2	7,966	10,959	186.3	12.1
Tyumen Region	130,414	16,710	28,017	230.4	12.3	14,717	26,104	228.1	12.2
Khanty-Mansiysky Autonomous Area — Yugra	53,570	8,151	15,133	234.9	12.3	7,615	14,484	227.1	12.4
Yamalo-Nenetsky Autonomous Area	18,460	3,114	5,538	231.6	12.0	2,735	5,106	235.4	11.9
Chelyabinsk Region	72,547	10,111	8,970	156.1	12.4	9,069	8,485	159.5	12.3
SIBERIA FEDERAL DISTRICT	402,495	44,281	48,589	186.0	12.5	39,274	45,287	188.0	12.3
Republic of Altai	2,747	270	188	167.1	12.3	154	145	213.7	12.5
Republic of Buryatia	22,558	1,711	1,818	186.1	12.7	1,534	1,701	187.9	12.6
Republic of Tyva	3,426	313	439	211.4	13.0	271	382	210.5	13.0
Republic of Khakassia	12,672	1,109	1,150	174.7	13.9	1,008	1,100	177.7	13.9
Altai Territory	29,726	4,974	4,153	189.5	12.3	4,474	3,959	193.6	12.3
Zabaykalskiy Territory	17,578	2,129	2,541	188.5	12.8	1,955	2,455	188.9	12.8
Krasnoyarsk Territory	68,537	7,959	10,070	190.1	12.6	7,172	9,472	191.6	12.3
Irkutsk Region	56,437	7,146	8,035	170.2	12.3	6,546	7,537	172.4	12.3
Kemerovo Region	44,122	4,787	4,405	177.6	12.4	4,188	4,122	176.5	12.1
Novosibirsk Region	92,556	6,287	7,903	195.0	12.6	5,801	7,503	196.6	12.5
Omsk Region	29,093	4,544	4,454	192.2	12.2	3,432	3,654	194.7	12.1
Tomsk Region	23,043	3,052	3,433	188.0	11.9	2,739	3,257	192.7	11.8
FAR EAST FEDERAL DISTRICT	127,555	12,573	17,362	182.7	12.4	11,470	16,605	185.8	12.3
Republic of Sakha (Yakutia)	19,840	2,910	3,713	182.7	11.8	2,456	3,481	187.4	11.7
Kamchatka Territory	6,836	617	873	173.4	12.6	548	836	178.4	12.6
Primorski Territory	33,887	2,739	4,090	183.1	12.4	2,597	3,977	185.3	12.4
Khabarovsk Territory	32,859	2,907	4,040	179.6	12.5	2,809	3,977	180.1	12.5
Amur Region	15,968	1,806	2,258	189.7	12.8	1,603	2,076	195.5	12.7
Magadan Region	4,726	353	451	182.6	12.6	337	439	184.0	12.6
Sakhalin Region	10,269	868	1,511	186.4	12.8	778	1,431	190.9	12.8
Jewish Autonomous Region	2,489	324	336	183.7	12.6	300	322	183.6	12.6
Chukotka Autonomous Area	681	49	90	155.2	13.1	42	66	177.9	12.4

Table 6.4.8

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

	31.07.2011												
	including:					of which:							
	housing loans					mortgage loans			of which:				
	volume of consumer loans total, millions of rubles	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
1	2	3	4	5	6	7	8	9	10				
RUSSIAN FEDERATION	78,732	1,793	12,216	133.2	9.8	1,669	8,954	163.6	9.6				
CENTRAL FEDERAL DISTRICT	65,114	1,106	9,893	127.3	9.9	997	6,894	164.0	9.6				
Belgorod Region	46	6	12	219.9	10.4	6	12	219.9	10.4				
Bryansk Region	44	6	11	229.9	10.0	6	11	229.9	10.0				
Vladimir Region	66	8	29	226.2	9.3	8	29	226.2	9.3				
Voronezh Region	545	12	42	216.2	9.9	12	42	216.2	9.9				
Ivanovo Region	123	7	19	180.1	9.4	7	19	180.1	9.4				
Kaluga Region	171	15	83	167.0	9.7	14	55	202.9	9.9				
Kostroma Region	11	1	2	122.0	9.0	1	2	122.0	9.0				
Kursk Region	56	7	45	109.5	9.9	6	25	191.8	9.6				
Lipetsk Region	37	4	6	187.9	9.8	4	6	187.9	9.8				
Moscow Region	8,398	299	1,833	143.6	9.6	266	1,471	164.2	9.5				
Orel Region	41	6	23	191.0	10.0	6	23	191.0	10.0				
Ryazan Region	555	9	32	192.6	9.4	9	32	192.6	9.4				
Smolensk Region	117	4	24	237.1	9.7	4	24	237.1	9.7				
Tambov Region	25	7	18	238.7	9.9	7	18	238.7	9.9				
Tver Region	110	17	67	239.7	9.5	17	67	239.7	9.5				
Tula Region	92	13	44	230.2	9.5	13	44	230.2	9.5				
Yaroslavl Region	64	6	14	123.7	10.0	5	10	179.1	9.9				
Moscow	54,613	679	7,589	119.0	10.1	606	5,004	159.7	9.6				
NORTH-WEST FEDERAL DISTRICT	5,963	192	866	159.1	9.4	183	648	164.3	9.4				
Republic of Karelia	158	3	5	117.9	9.4	3	5	117.9	9.4				
Republic of Komi	16	1	2	242.0	9.1	1	2	242.0	9.1				

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	40	5	20	103.8	10.9	4	18	105.8	10.8
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	75	4	20	201.5	9.6	4	20	201.5	9.6
Kaliningrad Region	309	14	23	122.9	10.9	11	18	112.7	10.1
Leningrad Region	968	17	31	123.1	9.3	17	31	123.1	9.3
Murmansk Region	42	2	10	21.6	9.2	2	10	21.6	9.2
Novgorod Region	10	1	2	242.0	9.3	1	2	242.0	9.3
Pskov Region	17	3	6	176.3	11.2	3	6	176.3	11.2
St. Petersburg	4,328	142	747	163.6	9.3	137	536	171.4	9.3
SOUTH FEDERAL DISTRICT	1,321	78	188	200.0	10.0	78	188	200.0	10.0
Republic of Adigei (Adigeya)	4	1	2	124.0	8.8	1	2	124.0	8.8
Republic of Kalmykia	18	3	10	196.1	10.3	3	10	196.1	10.3
Krasnodar Territory	729	38	82	204.0	10.3	38	82	204.0	10.3
Astrakhan Region	15	4	10	146.3	8.7	4	10	146.3	8.7
Volgograd Region	104	11	32	165.7	10.0	11	32	165.7	10.0
Rostov Region	451	21	52	228.9	9.8	21	52	228.9	9.8
NORTH-CAUCASIAN FEDERAL DISTRICT	626	22	63	210.1	9.5	22	63	210.1	9.5
Republic of Dagestan	113	3	9	159.4	9.4	3	9	159.4	9.4
Republic of Ingushetia	0	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	21	3	7	189.5	9.0	3	7	189.5	9.0
Karachai-Cherkess Republic	7	1	5	242.0	9.5	1	5	242.0	9.5
Republic of Northern Ossetia — Alania	24	7	22	219.9	9.4	7	22	219.9	9.4
Republic of Chechnya	233	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	228	8	20	220.5	9.8	8	20	220.5	9.8
PRIVOLZHSKY FEDERAL DISTRICT	1,560	147	457	169.0	9.7	143	448	169.6	9.7
Republic of Bashkortostan	76	10	37	233.2	9.5	10	37	233.2	9.5
Republic of Mariy-El	6	1	2	122.0	8.3	1	2	122.0	8.3
Republic of Mordovia	30	9	26	207.5	8.9	9	26	207.5	8.9
Republic of Tatarstan (Tatarstan)	78	5	12	169.0	9.1	5	12	169.0	9.1
Udmurt Republic	83	7	27	222.2	9.3	7	27	222.2	9.3
Chuvash Republic — Chuvashya	51	8	26	237.6	9.4	8	26	237.6	9.4
Perm Territory	69	6	10	247.2	9.1	6	10	247.2	9.1
Kirov Region	147	4	9	162.4	9.9	4	9	162.4	9.9
Nizhni Novgorod Region	303	24	105	181.3	9.9	22	99	181.6	9.8
Orenburg Region	74	6	25	224.7	8.9	6	25	224.7	8.9

Table 6. 4. 8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	13	1	2	271.0	11.0	1	2	271.0	11.0
Samara Region	427	47	20	204.1	10.2	47	20	204.1	10.2
Saratov Region	154	9	119	67.5	11.2	8	117	68.2	11.2
Ulyanovsk Region	49	10	37	201.8	9.5	9	36	204.6	9.5
URALS FEDERAL DISTRICT	1,088	131	410	115.3	9.0	131	410	115.3	9.0
Kurgan Region	6	1	2	302.0	9.8	1	2	302.0	9.8
Sverdlovsk Region	432	25	169	91.5	9.5	25	169	91.5	9.5
Tyumen Region	360	100	46	228.4	9.5	100	46	228.4	9.5
Khanty-Mansiysky Autonomous Area — Yugra	247	94	36	232.6	9.1	94	36	232.6	9.1
Yamalo-Nenetsky Autonomous Area	6	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	290	5	193	107.8	8.3	5	193	107.8	8.3
SIBERIA FEDERAL DISTRICT	2,383	51	164	185.5	9.9	50	156	187.6	9.9
Republic of Altai	5	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	22	3	7	154.6	9.5	3	7	154.6	9.5
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	24	1	9	182.0	10.3	1	9	182.0	10.3
Altai Territory	159	6	26	208.4	9.3	6	26	208.4	9.3
Zabaykalskiy Territory	45	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	136	4	22	117.3	12.7	4	22	117.3	12.7
Irkutsk Region	132	4	12	238.5	10.1	4	12	238.5	10.1
Kemerovo Region	1,578	5	8	209.7	10.0	5	8	209.7	10.0
Novosibirsk Region	162	22	63	185.7	9.9	21	55	191.9	9.7
Omsk Region	79	5	12	231.2	9.1	5	12	231.2	9.1
Tomsk Region	41	1	5	122.0	8.1	1	5	122.0	8.1
FAR EAST FEDERAL DISTRICT	677	66	175	141.4	9.7	65	147	165.8	9.6
Republic of Sakha (Yakutia)	38	2	30	22.9	10.9	1	2	180.1	10.0
Kamchatka Territory	25	3	13	212.0	9.3	3	13	212.0	9.3
Primorski Territory	337	53	108	152.1	9.8	53	108	152.1	9.8
Khabarovsk Territory	99	6	14	194.6	8.9	6	14	194.6	8.9
Amur Region	8	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	126	1	4	242.0	9.3	1	4	242.0	9.3
Sakhalin Region	31	1	6	182.0	10.3	1	6	182.0	10.3
Jewish Autonomous Region	12	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	1	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

1	31.07.2011				
	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)			
2	3	4	5	6	
RUSSIAN FEDERATION	4,344,392.6	1,653,112.4	813,093.9	454,204.6	177,744.2
CENTRAL FEDERAL DISTRICT	3,921,914.2	1,548,708.5	699,566.3	447,385.9	172,149.0
Belgorod Region	903.5	37.4	5.0	0.0	0.0
Bryansk Region	0.0	0.0	0.2	0.0	0.2
Vladimir Region	227.6	201.8	9.0	0.0	33.3
Voronezh Region	2.5	2.8	1.1	0.0	9.9
Ivanovo Region	997.0	69.1	65.7	0.0	6.0
Kaluga Region	0.0	0.0	17.6	0.0	7.0
Kostroma Region	10,752.1	75.9	7.3	0.0	143.9
Kursk Region	1,446.9	1,024.5	0.0	0.0	5.8
Lipetsk Region	1,502.5	334.2	6.9	0.0	109.4
Moscow Region	7,744.2	1,831.4	296.7	0.0	8.1
Orel Region	0.0	0.0	18.0	9.5	110.5
Ryazan Region	523.2	409.1	336.0	0.0	0.0
Smolensk Region	343.4	318.3	239.5	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	508.0	207.4	9.3	0.0	0.8
Tula Region	274.3	96.8	0.5	0.0	0.0
Yaroslavl Region	38.7	26.8	53.5	0.0	18.3
Moscow	3,896,650.3	1,544,073.2	698,500.0	447,376.3	171,695.7
NORTH-WEST FEDERAL DISTRICT	180,381.5	38,047.5	34,188.5	3,449.2	1,706.0
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,808.1	398.7	68.8	0.0	0.0
Arkhangelsk Region	22.8	24.9	112.5	0.0	0.3
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,299.8	715.4	256.8	4.9	5.9
Kaliningrad Region	3,817.7	122.7	33.7	0.0	466.5
Leningrad Region	688.5	93.0	23.2	1,247.2	0.0
Murmansk Region	1,518.7	772.1	0.0	0.0	302.0
Novgorod Region	907.4	372.3	215.6	0.0	0.0
Pskov Region	38.7	0.0	0.0	0.0	0.0
St. Petersburg	170,280.0	35,548.3	33,477.9	2,197.2	930.9
SOUTH FEDERAL DISTRICT	11,449.8	2,988.5	2,796.6	25.2	288.2
Republic of Adigei (Adigeya)	20.2	20.1	1.3	0.0	7.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	8,687.6	2,154.9	2,384.2	0.0	253.3
Astrakhan Region	466.3	488.5	19.8	5.3	2.4
Volgograd Region	863.2	161.1	23.1	0.0	3.1
Rostov Region	1,412.5	164.0	368.2	19.9	22.2
NORTH-CAUCASIAN FEDERAL DISTRICT	2,949.3	976.1	724.7	1.2	11.9
Republic of Daghestan	287.2	0.0	509.3	0.0	2.7
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	29.8	0.0	4.2
Karachai-Cherkess Republic	616.8	0.0	55.8	0.0	0.0

Table 6.4.9 (end)

(millions of rubles)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	0.0	0.0	16.3	1.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	2,045.3	976.1	113.6	0.2	5.0
PRIVOLZHISKY FEDERAL DISTRICT	97,266.1	27,670.2	55,401.1	1,214.1	2,096.1
Republic of Bashkortostan	5,594.9	1,542.4	978.8	0.0	101.4
Republic of Mariy-El	0.0	0.0	0.0	0.0	1.9
Republic of Mordovia	409.7	142.4	55.0	0.0	18.5
Republic of Tatarstan (Tatarstan)	46,801.3	19,568.5	31,199.9	798.1	1,233.7
Udmurt Republic	1,574.6	21.7	77.7	0.0	61.1
Chuvash Republic — Chuvashya	527.2	76.4	43.4	0.0	10.0
Perm Territory	1,338.4	0.0	4,383.3	0.0	23.3
Kirov Region	3,904.0	9.8	1,734.5	0.0	2.6
Nizhni Novgorod Region	7,593.2	2,386.4	3,504.2	0.2	94.4
Orenburg Region	3,423.7	130.6	429.4	17.6	54.4
Penza Region	597.1	0.0	23.3	0.0	39.6
Samara Region	24,451.2	3,671.4	12,431.8	397.8	445.9
Saratov Region	1,050.7	120.5	539.4	0.3	9.2
Ulyanovsk Region	0.1	0.0	0.6	0.0	0.1
URALS FEDERAL DISTRICT	85,771.1	27,345.5	17,091.8	256.3	684.7
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	36,753.5	5,954.9	10,631.1	0.1	30.5
Tyumen Region	30,133.9	9,077.4	6,047.0	256.2	523.4
Khanty-Mansiysky Autonomous Area — Yugra	24,592.8	6,165.5	5,480.1	256.2	109.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	86.5	0.0	0.0
Chelyabinsk Region	18,883.6	12,313.2	413.7	0.0	130.6
SIBERIA FEDERAL DISTRICT	15,696.8	3,436.4	1,498.9	0.0	373.6
Republic of Altai	0.0	0.0	0.0	0.0	0.0
Republic of Buryatia	98.2	0.0	886.1	0.0	0.0
Republic of Tyva	5.0	5.4	0.0	0.0	0.0
Republic of Khakassia	192.2	93.8	0.0	0.0	0.0
Altai Territory	41.0	36.9	3.4	0.0	85.6
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	4.5	4.9	112.9	0.0	7.3
Irkutsk Region	219.5	0.0	104.5	0.0	164.0
Kemerovo Region	2,504.0	1,738.3	80.5	0.0	95.1
Novosibirsk Region	10,512.7	1,082.9	292.8	0.0	0.0
Omsk Region	1,857.1	474.2	1.3	0.0	12.6
Tomsk Region	262.6	0.0	17.4	0.0	9.0
FAR EAST FEDERAL DISTRICT	28,963.8	3,939.7	1,825.9	1,872.6	434.8
Republic of Sakha (Yakutia)	2,328.1	290.7	184.2	0.0	37.7
Kamchatka Territory	386.4	60.2	36.1	39.8	18.3
Primorski Territory	19,158.3	3,258.1	1,100.1	0.0	3.1
Khabarovsk Territory	808.4	42.4	2.3	0.0	0.0
Amur Region	6,251.9	288.4	7.6	1,832.8	347.8
Magadan Region	0.0	0.0	6.1	0.0	0.0
Sakhalin Region	30.7	0.0	489.4	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)

	31.07.2011		
	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	301,657.0	0.0	26,272.1
CENTRAL FEDERAL DISTRICT	243,783.9	0.0	20,192.3
Belgorod Region	1,643.7	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	29.5	0.0	0.0
Voronezh Region	207.0	0.0	0.0
Ivanovo Region	460.1	0.0	12.1
Kaluga Region	151.5	0.0	0.0
Kostroma Region	344.0	0.0	15.2
Kursk Region	400.5	0.0	0.0
Lipetsk Region	524.9	0.0	17.4
Moscow Region	6,282.7	0.0	2,245.3
Orel Region	0.4	0.0	0.0
Ryazan Region	190.3	0.0	38.9
Smolensk Region	76.6	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	7.8	0.0	0.0
Tula Region	375.6	0.0	0.0
Yaroslavl Region	3.5	0.0	0.0
Moscow	233,085.7	0.0	17,863.4
NORTH-WEST FEDERAL DISTRICT	12,972.1	0.0	4,397.2
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	2.4	0.0	31.1
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	3,976.3	0.0	0.0
Kaliningrad Region	295.2	0.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	38.8	0.0	0.0
Novgorod Region	51.2	0.0	11.4
Pskov Region	0.0	0.0	0.0
St. Petersburg	8,608.2	0.0	4,354.7
SOUTH FEDERAL DISTRICT	1,422.0	0.0	153.2
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	361.6	0.0	0.0
Astrakhan Region	253.1	0.0	0.0
Volgograd Region	685.1	0.0	153.2
Rostov Region	122.2	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	770.3	0.0	0.0
Republic of Daghestan	215.1	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	94.1	0.0	0.0
Republic of Northern Ossetia — Alania	180.8	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	280.3	0.0	0.0

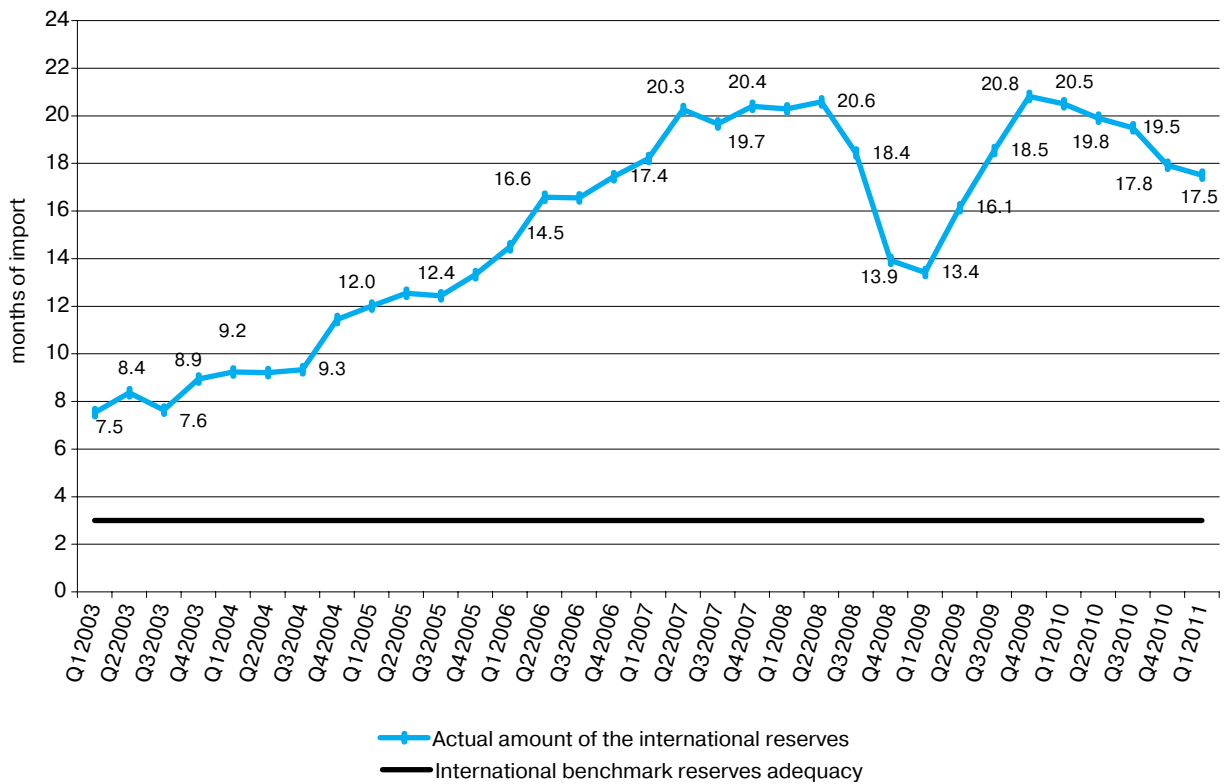
Table 6.4.10 (end)

(millions of rubles)

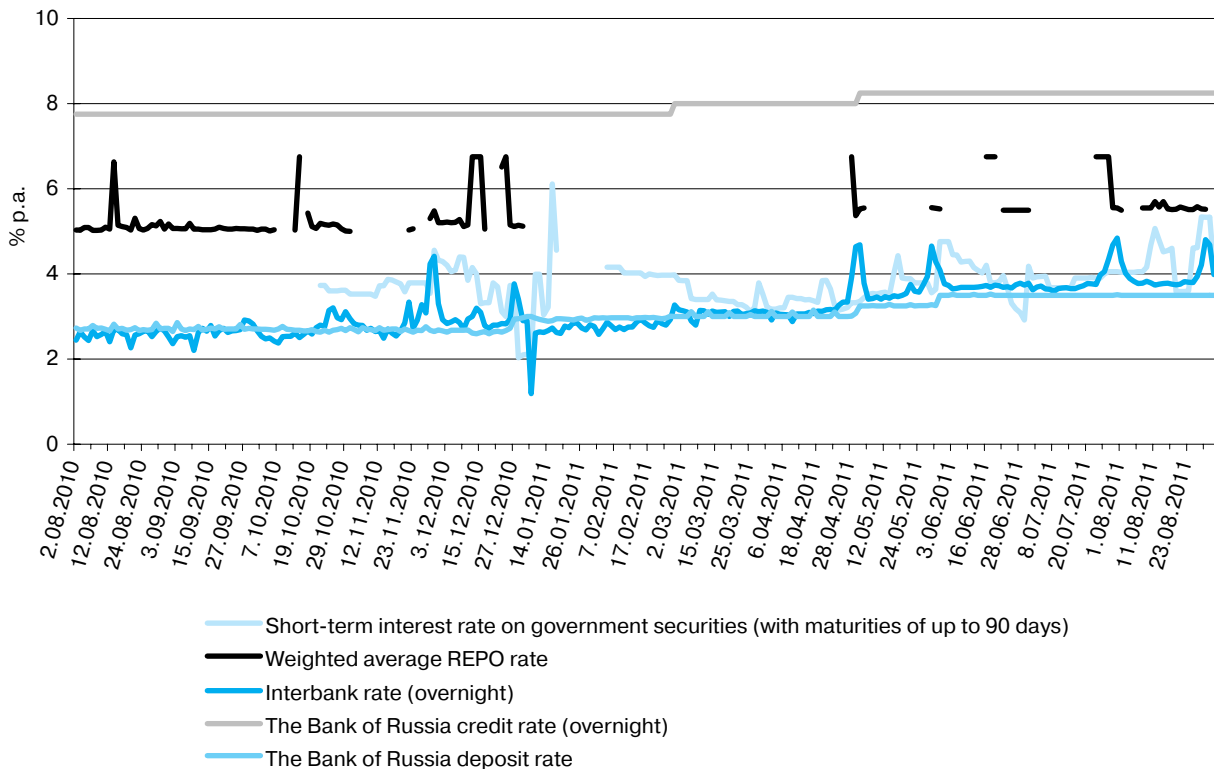
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	18,039.4	0.0	149.1
Republic of Bashkortostan	97.6	0.0	0.0
Republic of Mariy-El	38.9	0.0	0.0
Republic of Mordovia	240.0	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,726.7	0.0	0.0
Udmurt Republic	1,147.1	0.0	0.0
Chuvash Republic — Chuvashya	784.8	0.0	0.0
Perm Territory	211.8	0.0	0.0
Kirov Region	226.4	0.0	0.0
Nizhni Novgorod Region	4,227.1	0.0	129.5
Orenburg Region	3,432.0	0.0	19.6
Penza Region	61.5	0.0	0.0
Samara Region	1,559.7	0.0	0.0
Saratov Region	265.9	0.0	0.0
Ulyanovsk Region	20.0	0.0	0.0
URALS FEDERAL DISTRICT	19,222.4	0.0	1,145.0
Kurgan Region	25.3	0.0	0.0
Sverdlovsk Region	3,423.0	0.0	0.0
Tyumen Region	14,880.6	0.0	1,145.0
Khanty-Mansiysky Autonomous Area — Yugra	8,490.4	0.0	604.2
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	893.6	0.0	0.0
SIBERIA FEDERAL DISTRICT	2,054.5	0.0	146.9
Republic of Altai	61.4	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	212.2	0.0	0.0
Altai Territory	2.6	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	4.5	0.0	0.0
Irkutsk Region	120.2	0.0	0.0
Kemerovo Region	176.8	0.0	0.0
Novosibirsk Region	1,142.5	0.0	0.0
Omsk Region	279.0	0.0	146.9
Tomsk Region	53.3	0.0	0.0
FAR EAST FEDERAL DISTRICT	3,392.2	0.0	88.5
Republic of Sakha (Yakutia)	1,987.5	0.0	0.0
Kamchatka Territory	128.4	0.0	0.0
Primorski Territory	1,052.0	0.0	0.0
Khabarovsk Territory	181.9	0.0	0.0
Amur Region	0.0	0.0	88.5
Magadan Region	0.0	0.0	0.0
Sakhalin Region	42.4	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

7. CHARTS AND DIAGRAMS

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

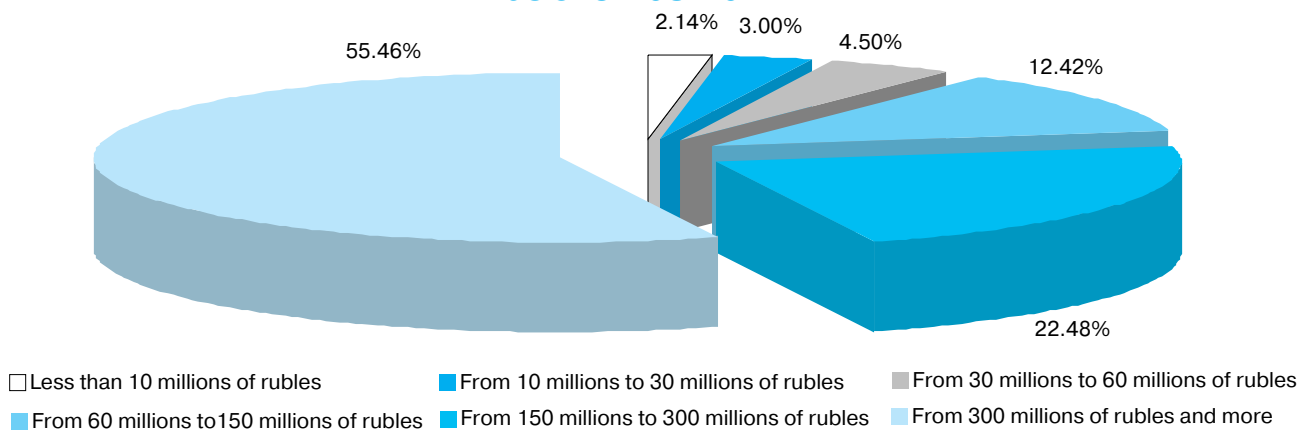


7.2. Interest Rates Dynamics in August, 2010 – August, 2011

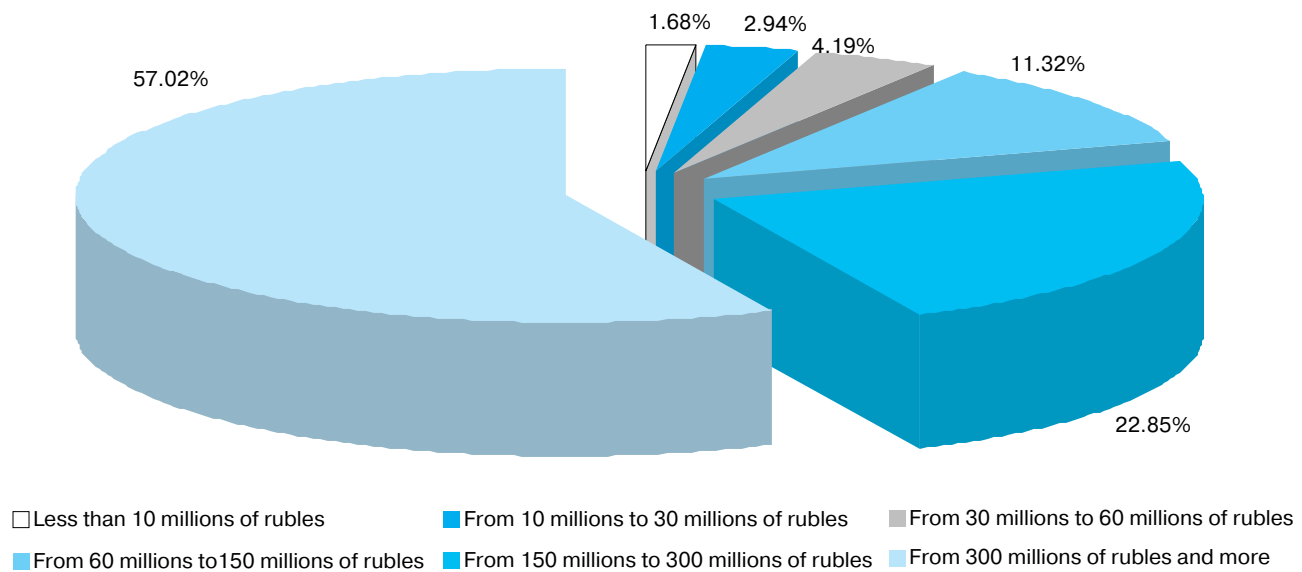


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

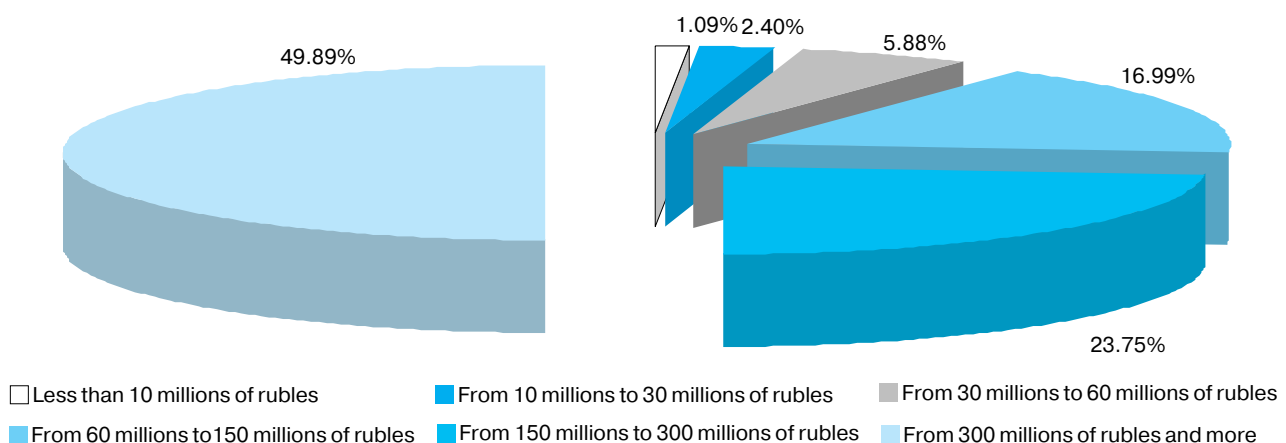
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 31.08.2011



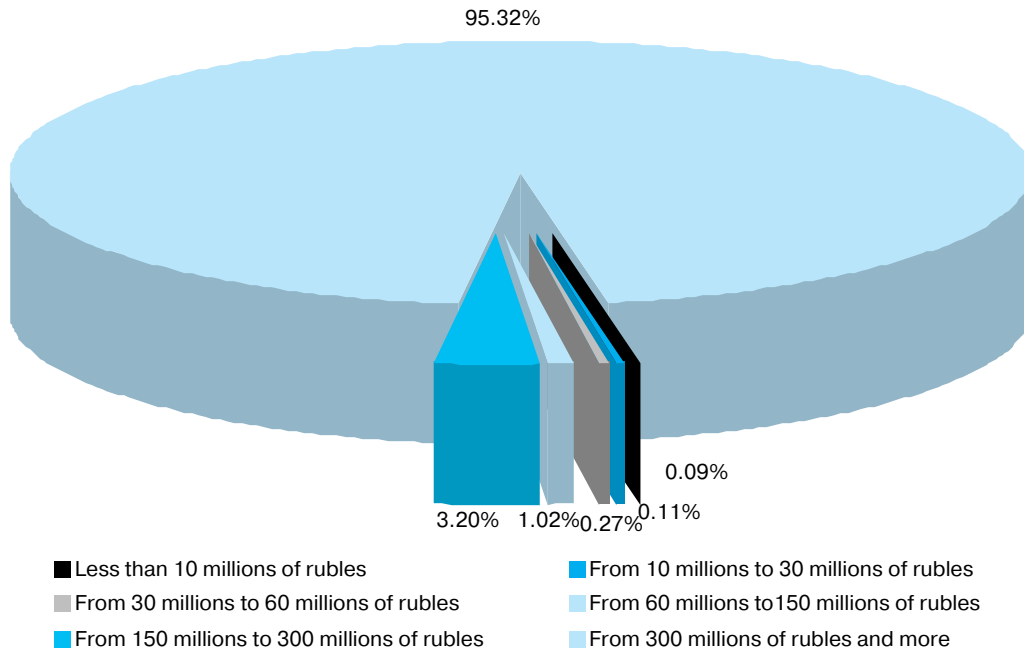
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 31.08.2011



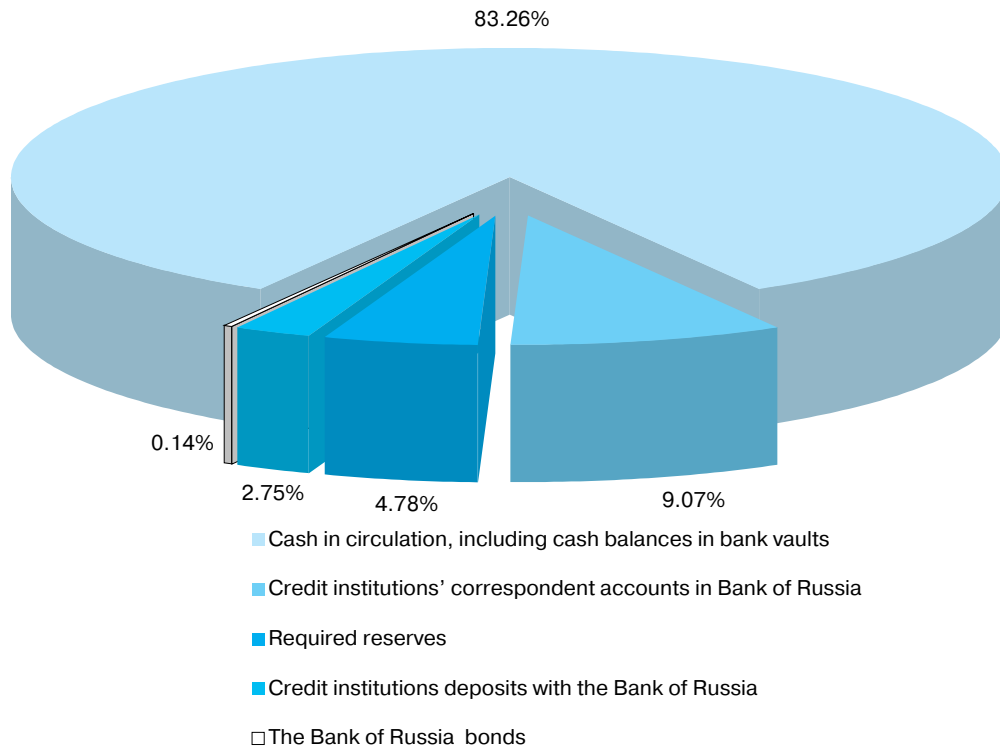
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.08.2011



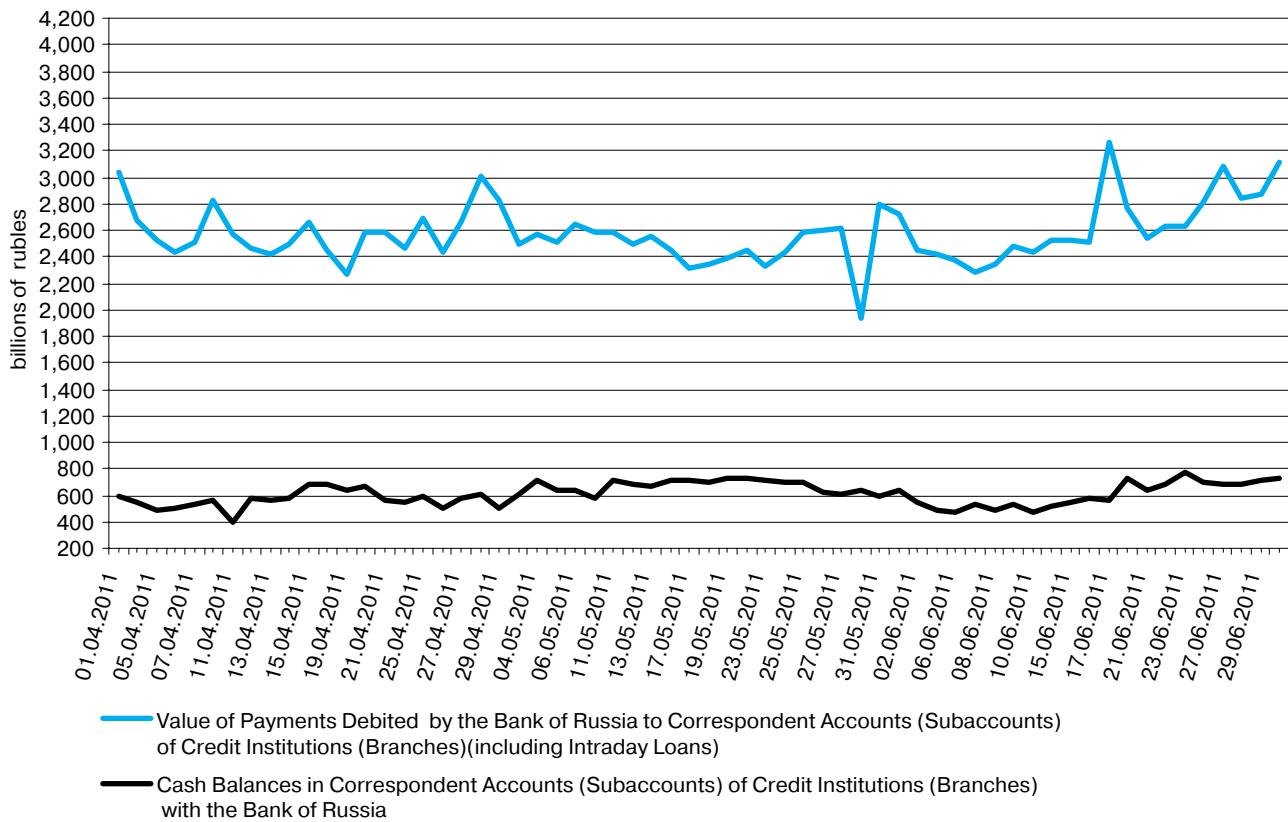
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from September 10 to October 10, 2011 (Credit Institutions Grouped by Size of Registered Authorized Capital)



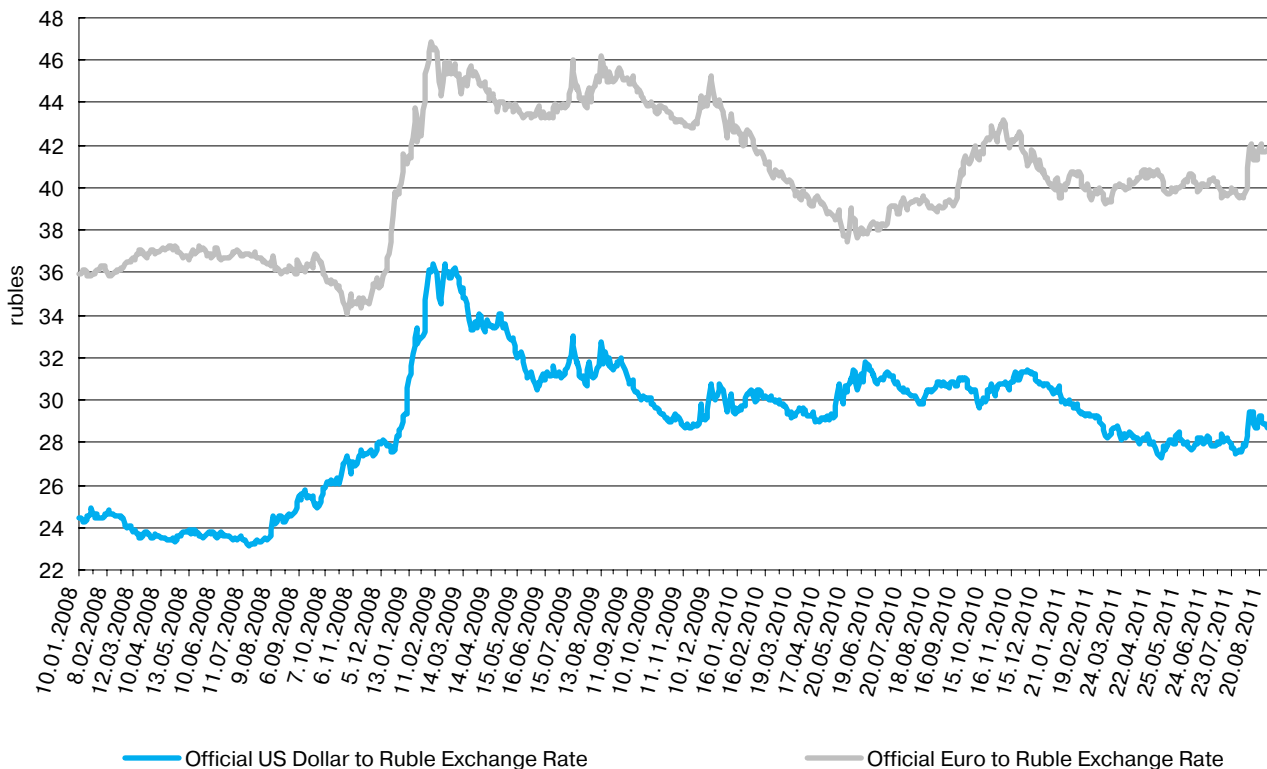
7.7. Structure of Broad Monetary Base as of 31.08.2011



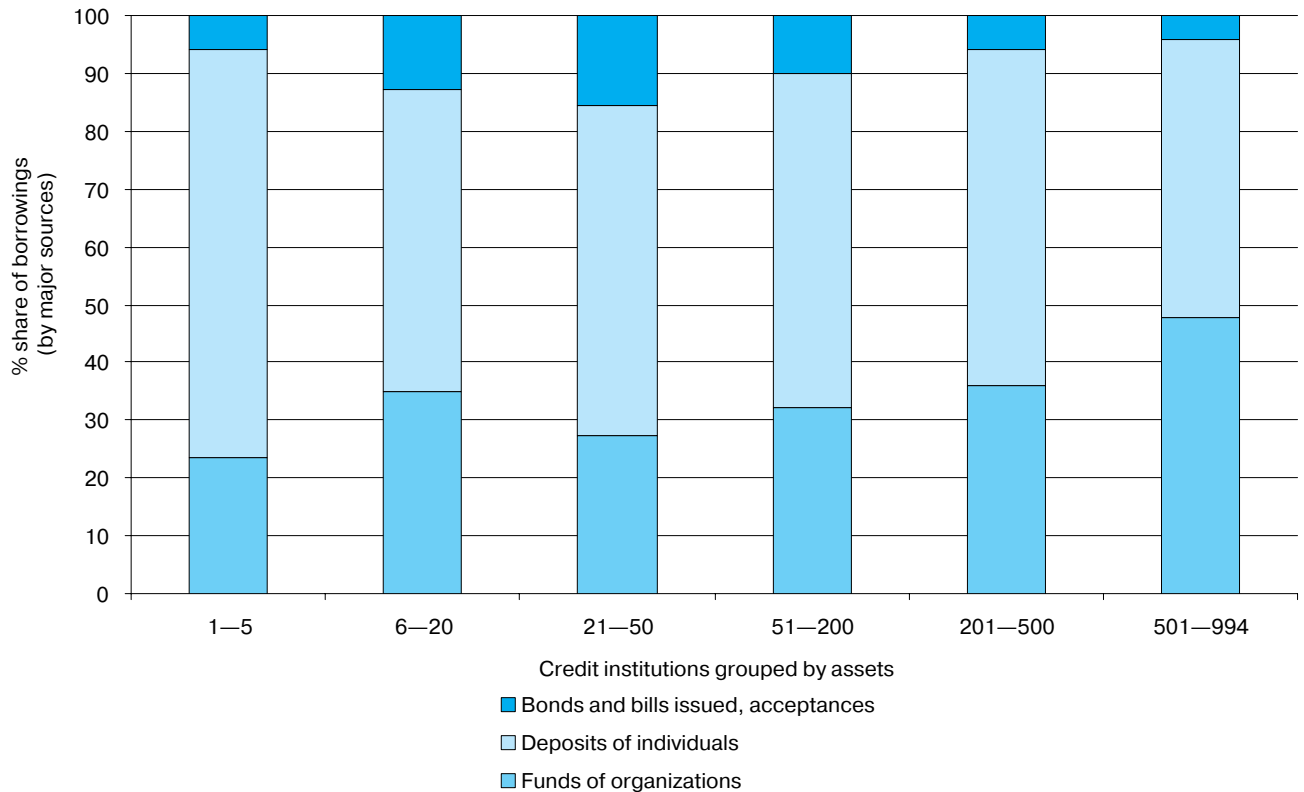
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2011 Q2



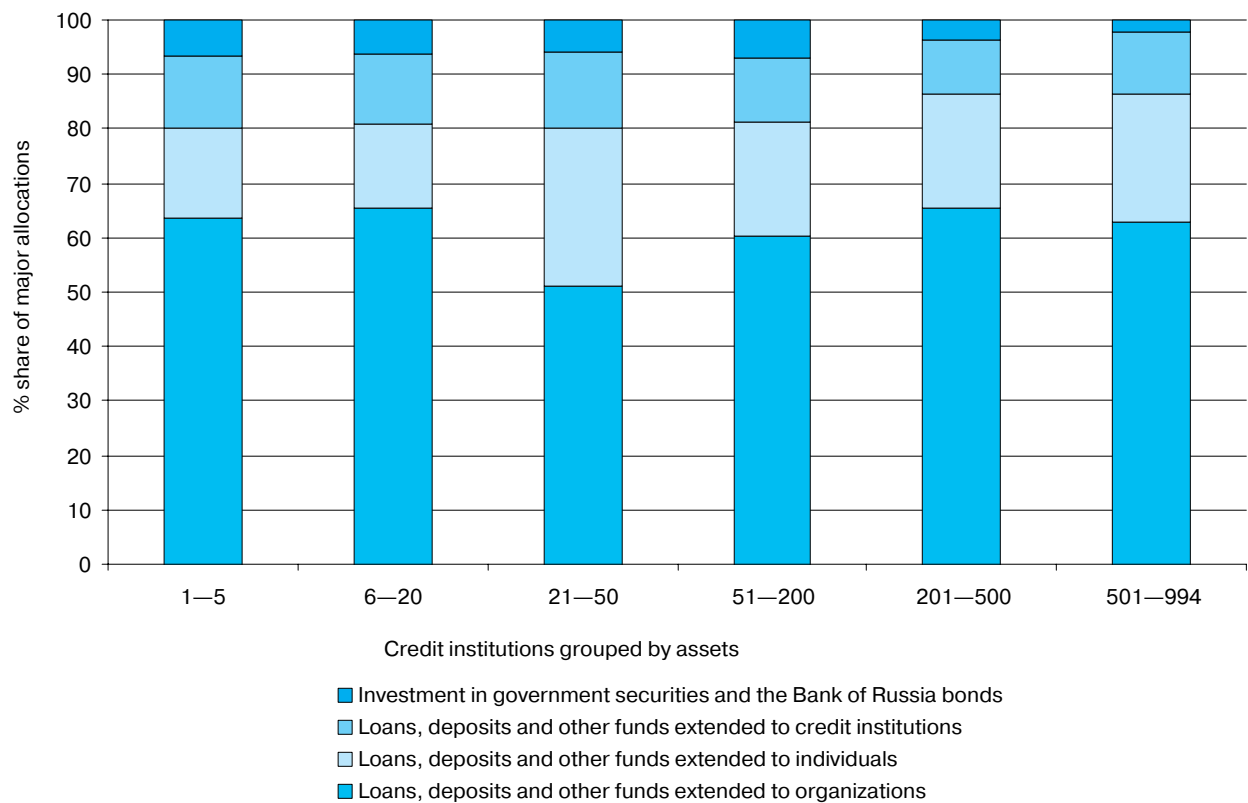
7.9. Official Ruble Exchange Rate Dynamics in January, 2008 – August, 2011



7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.07.2011 (Based on Credit Institutions Grouped by Assets)

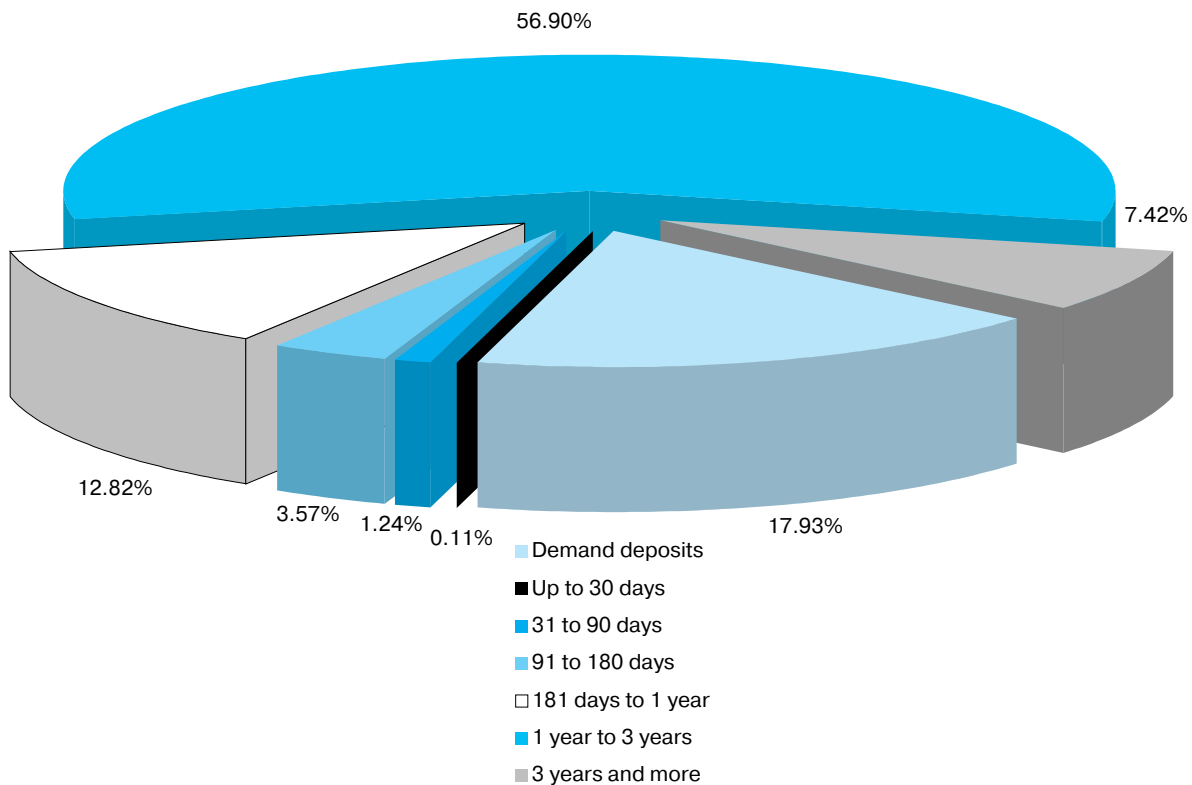


7.11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.07.2011 (Based on Credit Institutions Grouped by Assets)

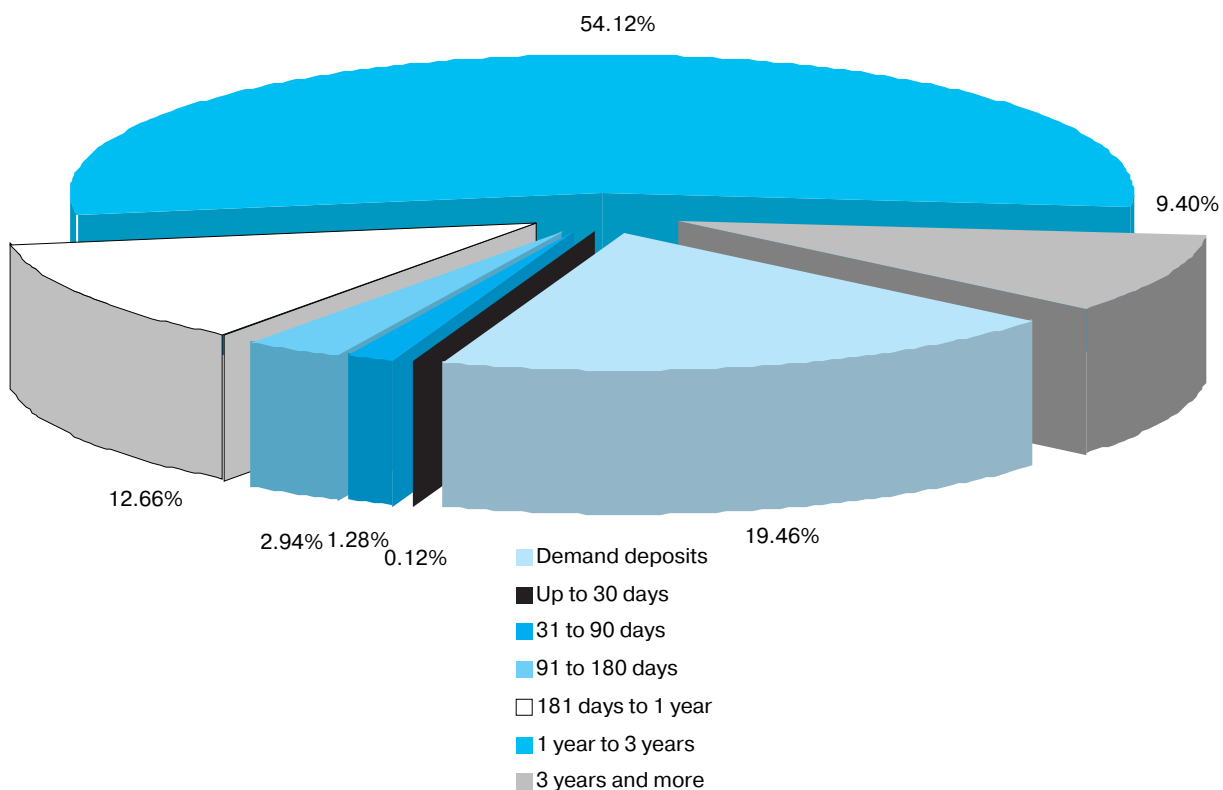


7.12. Structure of Individual Deposits Denominated in Rubles

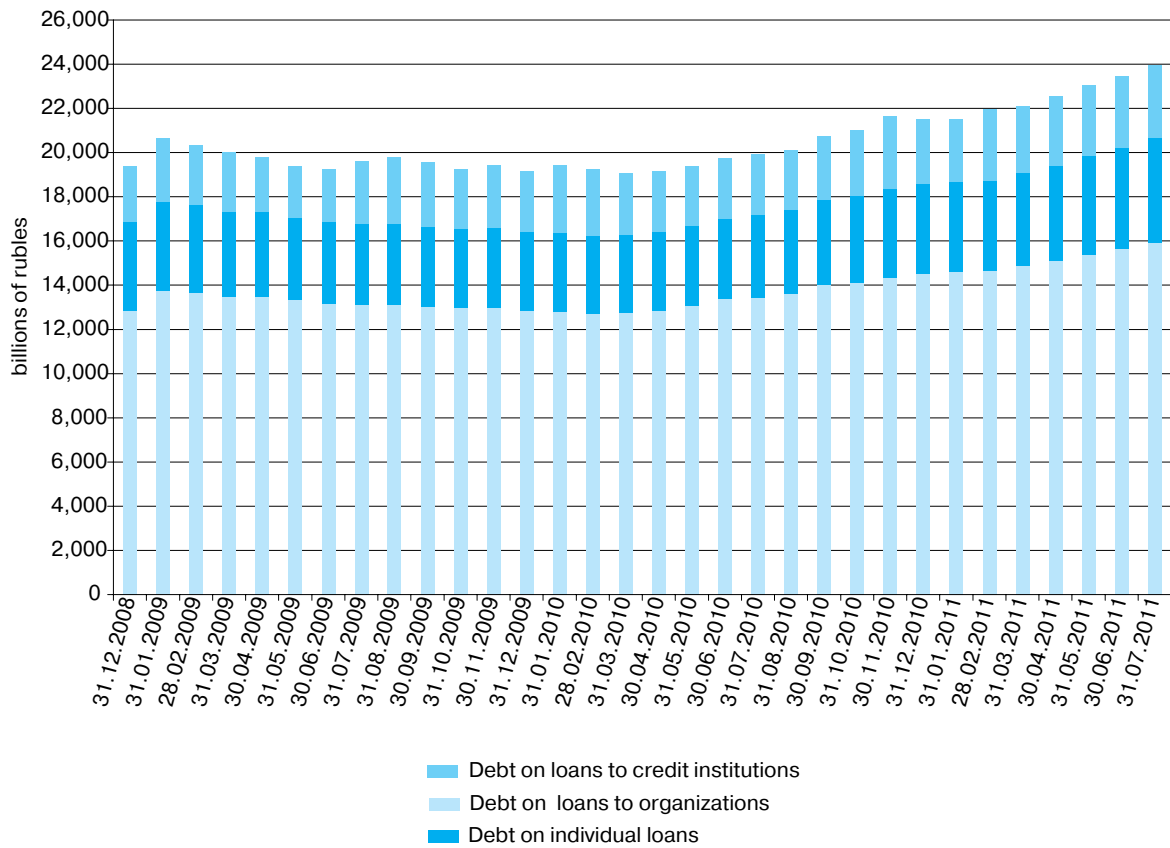
as of 31.07.2010



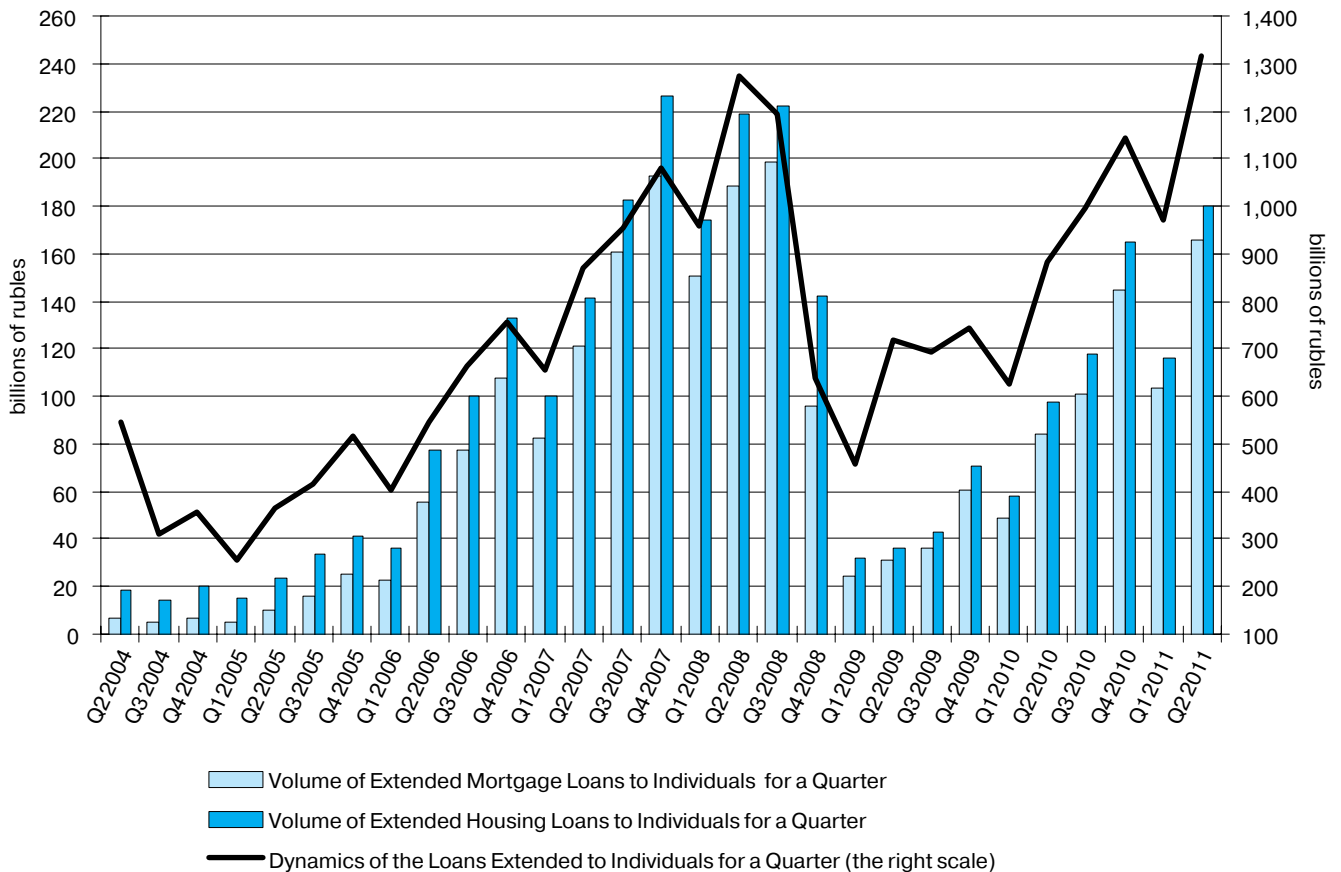
as of 31.07.2011



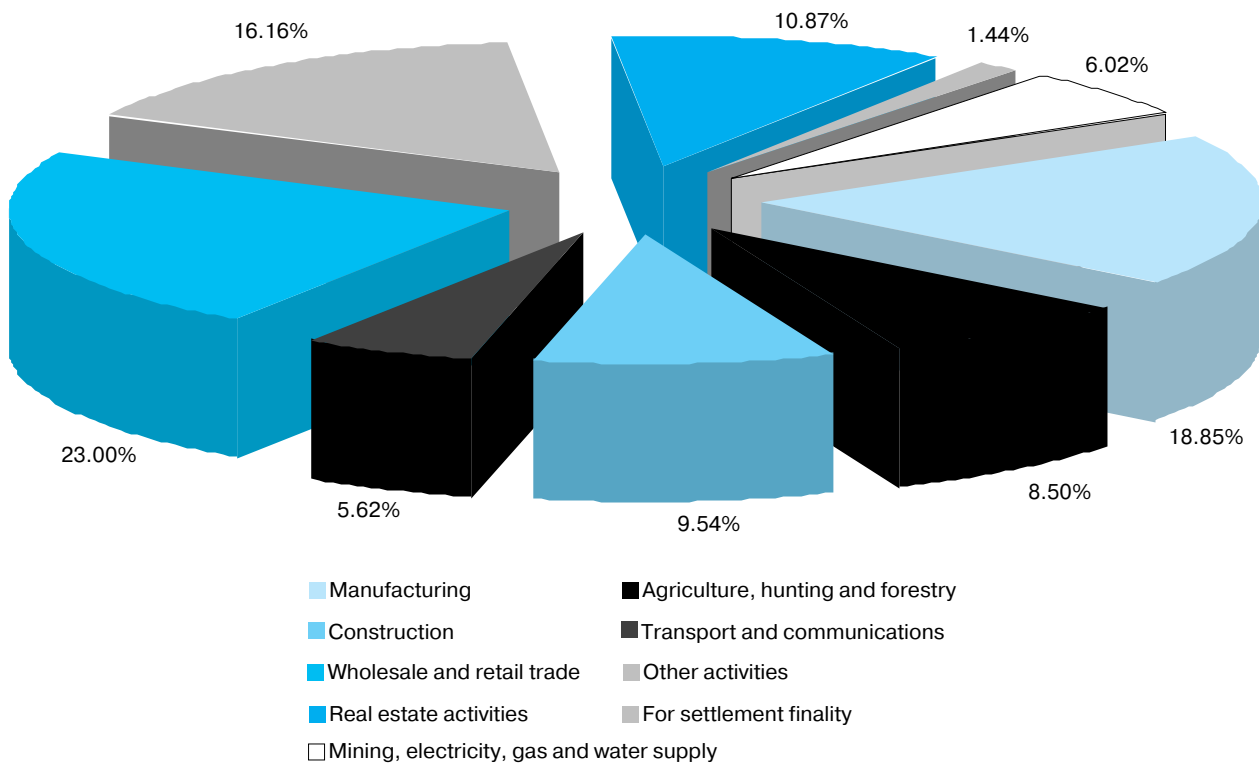
7.13. Dynamics of Debt on Loans Extended



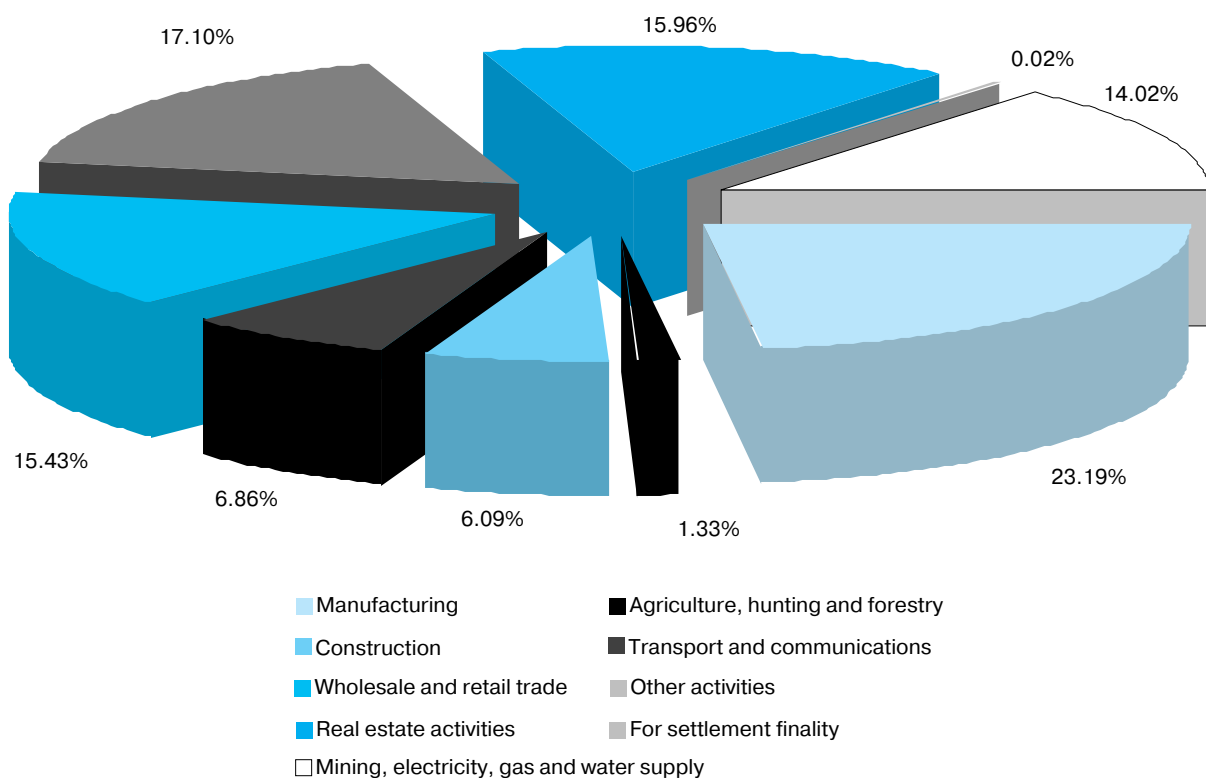
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



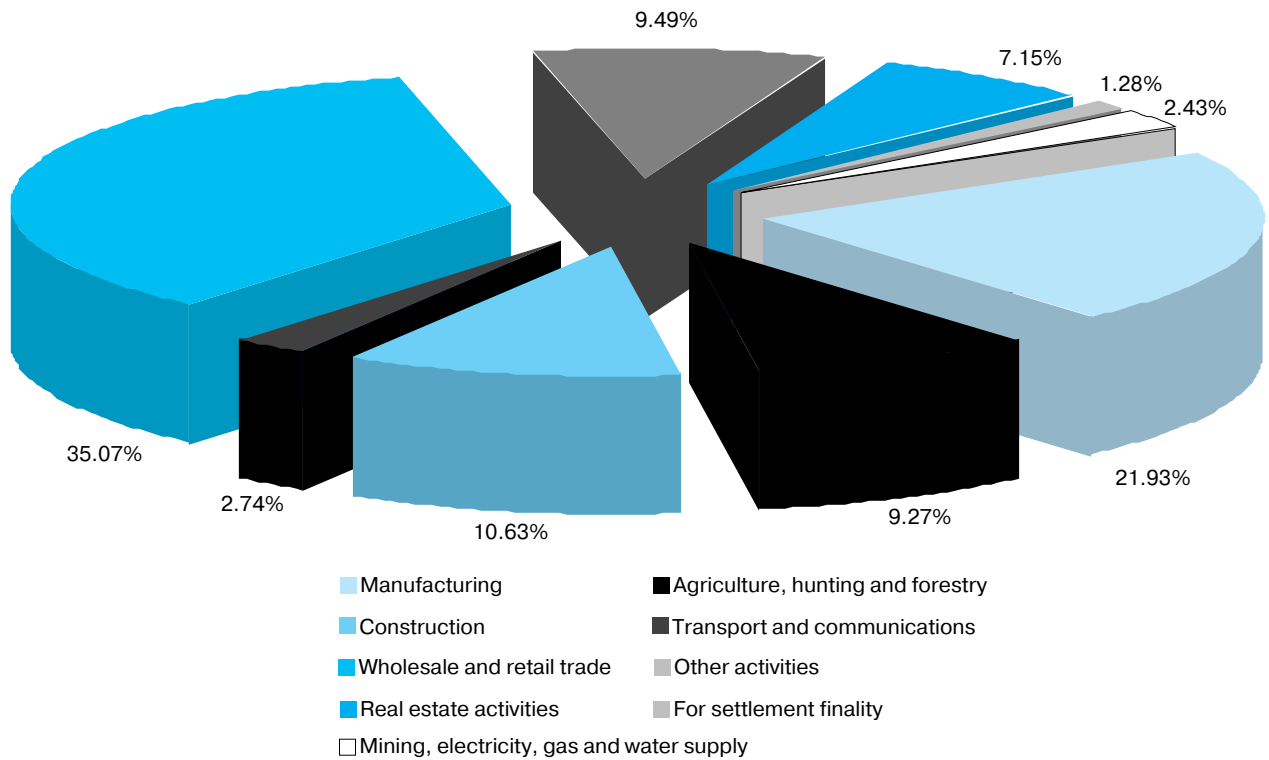
7.15. Structure of Ruble - Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.07.2011



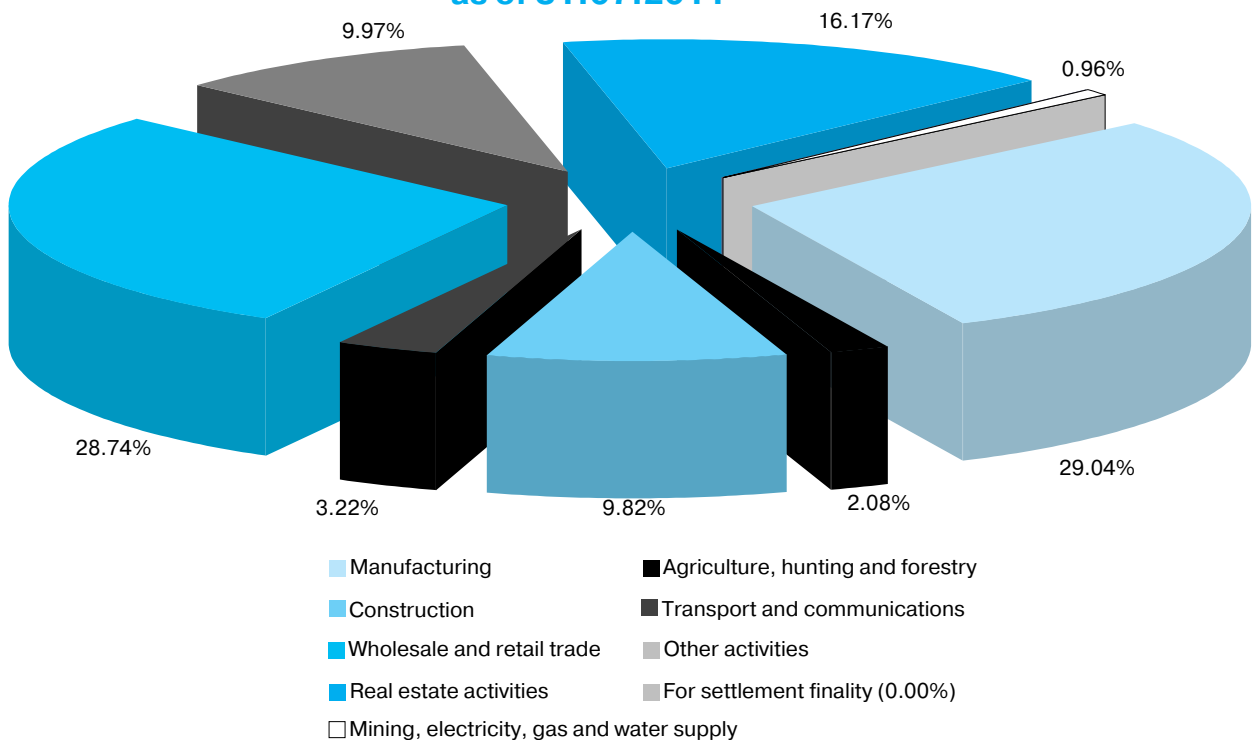
7.16. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.07.2011



7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.07.2011



7.18. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.07.2011



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 and Guarantees

General provisions

The table "Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees" shows time series for the interest rates on the Bank of Russia secured loans. The Bank of Russia extends secured loans 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 Covered by Assets or Guarantees to Credit Institutions" with amendments (Regulation No. 312-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.

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 of credit institutions to regulate bank liquidity by extending loans pursuant to the Regulations No. 236-P, No. 312-P and information on extended loans in 2007—2008 in compliance with the Bank of Russia Regulation dated July 14, 2005 No. 273-P "On the Procedure for Extending to Credit Institutions Bank of Russia Loans against the Collateral of Promissory Notes, Claims under Loan Agreements with Enterprises or Guarantees Provided by Credit Institutions" (abrogated since January 1, 2009).

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, valid lombard loan auctions and lombard loans average weighted rates.

Data on other kinds of secured loans of the Bank of Russia is presented by terms of funds accommodation and also average weighted rates.

Data on the Bank of Russia loans are available on the Bank of Russia's website and on the CBCREDIT page of the Reuters news agency website and on the Bloomberg Services.

Individual Indicators Highlights

The average weighted rate is a rate weighted by volumes of the Bank of Russia loans and by terms of use of loans.

Table 2.11 Average Weighted Interest Rates on the Bank of Russia Deposit Operations

Table 2.12 Main Characteristics of the Bank of Russia Deposit Operations

Table 2.13 Main Characteristics of the Bank of Russia Deposit Auctions

General Provisions

The Bank of Russia conducts deposit operations pursuant to Article 46 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia) with the aim of regulating banking sector liquidity by taking credit institutions' funds on deposits. Deposit operations are conducted with resident credit institutions in the Russian Federation currency.

The conditions of fixed-term rates deposit operations and deposit operations on an auction basis are set up in Provision No. 203-P, dated November 5, 2002, and also in the official information of the Bank of Russia site on the Internet, and also on

pages CBDEPOS, CBDEPOS01 and CBDEPAUC news agency Thomson Reuters and on page CBR in information system Bloomberg.

The table "Average Weighted Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of average weighted interest rates by maturities. Average rates are weighted by amounts and actual borrowing terms of deposits. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Operations" contains information on monthly dynamics of the share of funds taken by the Bank of Russia on deposit on fixed-term rates and on an auction basis conditions in the total amount of funds taken by the Bank of Russia on deposit. Data are grouped by the dates on which funds were actually transferred to Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Auctions" contains information on the results of deposit auctions.

Individual Indicators Highlights

"One week" is a deposit operation with a term of seven calendar days defines deposit operations as follows:

"One week" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the seventh calendar day after the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

"Spot-week" is a deposit operation with a term of seven calendar days, in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the operation day, while the deposited amount is returned and interest is paid on the seventh calendar day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

"One day" is a deposit operation with a term of one calendar days defines deposit operations as follows:

"Overnight" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day of transaction;

"Tom-next" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the working day following the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

"Spot-next" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

"Demand deposit" is a deposit operation in the course of which funds are entered (transferred) to the demand deposit account opened with the Bank of Russia on the operation day, while the Bank of Russia returns the demand deposit and pays interest (a part of remaining interest payable) on the working day following the day the credit institution requests the repayment of the demand deposit.

A credit institution may not request the Bank of Russia to repay the demand deposit on the day the funds are entered (transferred) to the deposit account with the Bank of Russia.

Average weighted interest rate on all maturities of auctioned deposits is an average interest rate on the deposits raised through all auctions (in the reporting period), weighted by their maturities and values.

Average weighted interest rate on all deposit operations is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) on fixed terms and through auctions, weighted by their maturities and values.

The termination date of unclaimed demand deposits is taken equal to the end date of appropriated reporting period.

Table 2.14
REPO Aggregates

General Provisions

The table "REPO Aggregates" contains information on the results of the Bank of Russia's REPO transactions with bonds in the form of auction and/or during the trading session at the GKO—OFZ market at the market-determined rate.

Individual Indicators Highlights

Date — the date of auction and/or Bond sales during the trading session.

Average weighted rate — the REPO rate weighted by the amounts of REPO transactions at the auction and/or during the trading session at the market-determined rate.

Average weighted duration — REPO duration weighted by the amounts of REPO transactions at the auction and/or during the trading session at the market-determined rate.

Debt — funds provided by the Bank of Russia at the REPO auction and/or during the trading session in transactions with the unredeemed second part.

Funds provided — funds provided by the Bank of Russia at the REPO auction and/or during the trading session on reporting date.

Table 2.15
Main Characteristics of the Bank of Russia Bond (OBR) Auctions

General Provisions

The table "Main Characteristics of the Bank of Russia Bond (OBR) Auctions" contains information on the results of Bank of Russia bond auctions conducted under the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on the Securities Market and Russian Government Resolution No. 799, dated December 30, 2003, on the Specifics of the Procedure for Issuing Bank of Russia Bonds.

Individual Indicators Highlights

Term to redemption is the period of time before the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

Redemption date is the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

Issue number is the state registration number of the OBR issue, assigned to the issues registered before June 18, 2005, or the issue identification number, assigned to all other issues.

Average weighted rate is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the average weighted price of the OBR issue on sale.

Cut-off rate is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the cutoff price of the OBR issue on sale.

Volume of demand at market value is the total volume of competitive and noncompetitive bids made at the auction.

Average weighted issue price is the bid-weighted average price of all competitive bids met at the auction.

Issue cut-off price is the minimum OBR selling price set by the Bank of Russia upon the receipt of all bids.

Table 2.16
Main Indicators of the Bank of Russia Bond (OBR) Market

General Provisions

The table "Main Indicators of the Bank of Russia Bond (OBR) Market" contains information on the major indicators characterising the OBR secondary market.

Individual Indicators Highlights

Portfolio indicator is the average yield to OBR redemption by the Bank of Russia, weighted by the terms to redemption of the bonds sold and volume in circulation at market value.

Portfolio duration is the average term to OBR redemption (redemption on the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR redemption date), weighted by volume in circulation at market value.

Turnover ratio at par value is the ratio of the OBR turnover at par value on the secondary market to the OBR market volume at par value.

Debt is the funds obtained by the Bank of Russia by selling OBR issues through auction and/or at secondary market which have not been repurchased or redeemed by the Bank of Russia.

Table 2.17
Official Exchange Rate: Rubles per US Dollar
Table 2.18
Official Exchange Rate: Rubles per Euro

General Provisions

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

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

Individual Indicators Highlights

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

Official euro to ruble rate is calculated and set on the basis of the official US dollar/Russian ruble rate and euro/US dollar rate set in international currency markets for spot transactions.

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

Table 2.21
Reference Prices of Precious Metals

General Provisions

To promote further development of the precious metals market in Russia, the Bank of Russia, pursuant to its Ordinance No. 1283-U, dated May 28, 2003, "On the Procedure for Fixing Reference Prices of Refined Precious Metals", sets book prices of precious metals every business day at 2 p.m. Moscow time. They are calculated on the basis of real time spot prices of gold, silver, platinum and palladium from London Fixings and recalculated in rubles at official US dollar/ruble rate effective on the day following the day on which book prices were fixed.

The table "Reference Prices of Precious Metals" shows daily book prices of above precious metals for the accounting month.

To enable credit institutions to account for precious metals (gold, silver, platinum and palladium), it is established that reference prices of refined gold, silver, platinum and palladium come into effect on the business day following the day on which they were fixed and remain effective until the Bank of Russia sets new reference prices.

The Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations" repealed the Bank of Russia Ordinance No. 652-U, dated September 30, 1999, "On the Procedure for Calculating the Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions" (with amend-

ments), 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, pay-

ment request and collection orders) by using electronic or paper technologies.

Individual Indicator Highlights

The Bank of Russia customers other than credit institutions are Federal Treasury and its branches; budgetary institutions which are financed at the expense of federal budget; budgetary institutions which are financed at the expense of the constituent entities of the Russian Federation budgets; budgetary institutions which are financed at the expense of local budget; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and other extra-budgetary funds; the election committee and other organizations.

Electronic payments are the payments effected through the payment system of the Bank of Russia without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.7
Payments of Participants (Users) Effected by the Payment System of the Bank of Russia

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 September 10 to October 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.