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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 September—December 2011 (The period (or date) to which data to be released relate is shown in parentheses)			
	September	October	November	December
<b>Financial sector</b>				
1. Analytical accounts of the banking sector, end of period <sup>1</sup>	30.09.2011 (08.2011)	31.10.2011 (09.2011)	30.11.2011 (10.2011)	30.12.2011 (11.2011)
2. Analytical accounts of the central bank, end of period <sup>1</sup>	14.09.2011 (08.2011)	14.10.2011 (09.2011)	14.11.2011 (10.2011)	14.12.2011 (11.2011)
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	9.09.2011 (08.2011)	10.10.2011 (09.2011)	10.11.2011 (10.2011)	9.12.2011 (11.2011)
<b>External sector</b>				
7. Balance of Payments, for the reporting quarter, year <sup>2</sup>	30.09.2011 (Q2.2011)			30.12.2011 (Q3.2011)
8. International Reserves: Official reserves (weekly)	weekly, on Thursday			
9. International Reserves: Official reserves (monthly), end of period	7.09.2011 (08.2011)	7.10.2011 (09.2011)	7.11.2011 (10.2011)	7.12.2011 (11.2011)
10. Template on international reserves and foreign currency liquidity, end of period	20.09.2011 (08.2011)	20.10.2011 (09.2011)	18.11.2011 (10.2011)	20.12.2011 (11.2011)
11. Merchandise trade, for the reporting month (per balance of payments methodology)	9.09.2011 (07.2011)	12.10.2011 (08.2011)	11.11.2011 (09.2011)	12.12.2011 (10.2011)
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 <sup>3</sup>	30.09.2011 (Q2.2011)			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	30.09.2011 (Q2.2011)			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	30.09.2011 (Q2.2011)			30.12.2011 (Q3.2011)
14. Exchange Rates	every working day			

<sup>1</sup> Preliminary data publication date.

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

<sup>3</sup> 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/](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 Indicators<sup>1</sup>

	Gross domestic product (GDP) <sup>2</sup> 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
<b>2009</b>		
Q1	8,306.5	90.8
Q2	9,222.3	88.8
Q3	10,438.8	91.4
Q4	10,818.7	97.4
<b>2010</b>		
Q1	9,571.9	103.5
Q2	10,623.4	105.0
Q3	11,772.9	103.1
Q4	12,971.0	104.5
<b>2011</b>		
Q1	11,410.0	104.1
	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 <sup>3</sup>
2010	105.7	106.9 <sup>3</sup>
<b>2010</b>		
Q1	106.4	103.2 <sup>3</sup>
Q2	107.6	101.2 <sup>3</sup>
Q3	102.9	101.8 <sup>3</sup>
Q4	106.4	102.4 <sup>3</sup>
July	103.6	104.8
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
<b>2011</b>		
Q1	104.3	103.8 <sup>3</sup>
Q2	103.5	101.1 <sup>3</sup>
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

<sup>1</sup> Data source: the Federal State Statistics Service.

<sup>2</sup> Quarterly and monthly indicators of GDP — estimates.

<sup>3</sup> As % of previous period.

Table 1.2

Selected Budget Indicators<sup>1</sup>

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds			Federal budget			Budgets of government extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
	2	3	4	5	6	7	8	9	10
<b>2009</b>	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
<b>2010</b>	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
<b>2010</b>									
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—June	7,603.5	7,331.2	272.3	3,997.9	4,386.2	-388.3	2,374.9	2,128.8	246.1
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
<b>2011</b>									
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

**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
<b>2010</b>						
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—June	3,155.7	2,747.6	408.1	281.8	275.4	6.4
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
<b>2011</b>						
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

<sup>1</sup> Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding<sup>1</sup>

(billions of rubles)

	Sources of federal budget funding ("—" surplus/ "+" deficit), total	Including:					of which:		
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	change in federal budget balances			
						Reserve Fund balances	National Wealth Fund balances		
1	2	3	4	5	6	7	8		
2009	2,322.3	2,450.9	415.9	5.6	2,029.0	2,223.8	-90.0		
2010	1,812.0	1,692.3	621.5	10.5	1,684.8	1,054.6	206.6		
<b>2010</b>									
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—June	388.3	258.0	71.2	4.0	399.5	602.6	127.9		
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		
<b>2011</b>									
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		

**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	
<b>2010</b>				
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—June	130.3	137.8	-17.2	
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	
<b>2011</b>				
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	

<sup>1</sup> 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					
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)	27	28					
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 <sup>2</sup>	Banks' liabilities <sup>1</sup>
		portfolio investment (3+4)	of which			loans <sup>1</sup>	arrears	other	total (2+5+6+7)	9	10		
			securities in rubles	securities in foreign currency	4								
	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			

<sup>1</sup> Since the first quarter 2001, transactions of monetary authorities are excluded.

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

Table 1.4 (cont.)

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

(millions of US dollars)

	Other sectors' liabilities										Total liabilities (8+9+10+15)	Capital transfers paid	General government assets			
	direct investment	portfolio investment	loans	other	total (11+12+13+14)	loans	arrears	other	total (18+19+20)							
										11			12	13	14	15
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 <sup>3</sup>	Banks' assets <sup>3</sup>	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	

<sup>4</sup> 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	1.5	-22.8	-15.3	1.8	-9.3
2001	-15.0	1.3	-1.4	2.7	2.7	-16.2	-10.4	3.7	-9.5
2002	-8.1	2.5	-1.1	3.6	3.6	-10.6	-18.9	14.3	-6.1
2003	-1.9	10.3	-1.0	11.3	11.3	-12.2	-25.1	22.1	-9.2
2004	-8.9	3.5	-3.6	7.1	7.1	-12.4	-38.3	31.8	-5.9
2005	-0.1	5.9	-13.4	19.2	19.2	-6.0	-50.6	52.5	-7.9
2006	41.4	27.5	-23.6	51.2	51.2	13.9	-47.8	52.2	9.5
2007	81.7	45.8	-25.1	70.9	70.9	35.9	-94.6	143.8	-13.3
2008	-133.7	-56.9	-65.1	8.2	8.2	-76.8	-164.2	98.6	-11.3
2009	-56.1	-30.4	11.8	-42.1	-42.1	-25.8	-58.2	34.2	-1.7
2010	-34.0	15.9	-1.8	17.7	17.7	-49.9	-67.9	25.3	-7.3
Q1, 2009	-35.0	-6.9	12.4	-19.3	-19.3	-28.1	-23.2	2.9	-7.8
Q2, 2009	3.6	-5.9	3.1	-9.0	-9.0	9.5	-8.3	14.9	2.9
Q3, 2009	-33.5	-27.5	-20.1	-7.4	-7.4	-6.0	-17.3	8.8	2.6
Q4, 2009	8.8	10.0	16.4	-6.4	-6.4	-1.2	-9.4	7.6	0.6
Q1, 2010	-14.9	0.8	-1.0	1.9	1.9	-15.8	-13.6	3.1	-5.2
Q2, 2010	3.4	6.8	11.2	-4.4	-4.4	-3.4	-14.4	12.1	-1.1
Q3, 2010	-2.9	10.0	-5.4	15.4	15.4	-12.9	-16.4	-0.3	3.8
Q4, 2010	-19.6	-1.8	-6.6	4.8	4.8	-17.8	-23.5	10.5	-4.8
Q1, 2011	-21.3	-7.7	-10.0	2.4	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
<b>Total</b>	463,411	457,421	476,639	489,043	509,912
<b>General Government</b>	31,320	35,451	34,821	34,525	35,359
Federal Government	28,882	32,964	32,338	32,166	32,850
<b>New Russian Debt</b>	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
<b>Debt of the former USSR</b>	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
<b>Monetary Authorities</b>	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
<b>Banks</b>	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
<b>Other sectors</b>	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
<b>Total</b>	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
<b>General Government</b>	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
<b>Monetary Authorities</b>	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
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	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
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	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
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	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
<b>Total Liabilities</b>	463,411	457,421	476,639	489,043	509,912
<b>Short-term</b>	52,316	54,667	64,709	60,249	62,274
<b>Long-term</b>	411,095	402,754	411,929	428,794	447,638
<b>General Government</b>	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
<b>Monetary Authorities</b>	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
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	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
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	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
<b>Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises</b>	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
<b>Assets</b>	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
<b>Direct investment abroad</b>	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
<b>Portfolio investment</b>	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
<b>Financial derivatives</b>	...	...	...	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
<b>Other investment</b>	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
<b>Banks</b>	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
<b>Reserve assets</b>	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
<b>Liabilities</b>	184,207	215,587	251,301	332,901	417,270	547,861	770,134	1,242,781	755,906	986,082	1,157,500
<b>Direct investment in reporting economy</b>	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
<b>Portfolio investment</b>	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
<b>Financial derivatives</b>	...	...	...	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
<b>Other investment</b>	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
<b>International Investment Position, net</b>	<b>64,545</b>	<b>43,911</b>	<b>37,179</b>	<b>3,924</b>	<b>-10,635</b>	<b>-31,566</b>	<b>-38,793</b>	<b>-150,600</b>	<b>254,788</b>	<b>103,430</b>	<b>15,684</b>

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	
<b>Assets</b>	1,089,512	108,220	6,428	-30,975	83,673
<b>Direct investment abroad</b>	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
<b>Portfolio investment</b>	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	
<b>Financial derivatives</b>					
Banks	2,240	-8,029	7,428	0	-601
Options	2,222	-7,510	6,897	0	-613
Forward-type contracts	12	-15	89	0	75
Other sectors	2,210	-7,495	6,807	0	-688
Options	18	-520	532	0	12
Forward-type contracts	0	244	-238	0	5
<b>Other investment</b>	18	-763	770	0	7
Trade credits	307,163	23,553	-6,451	-38,475	-21,373
General government	5,002	35	-52	-230	-247
Long-term	355	-28	-17	0	-45
Other sectors	355	-28	-17	0	-45
Short-term	4,648	63	-35	-230	-202
Loans	4,648	63	-35	-230	-202
Monetary authorities	127,877	16,263	-3,233	-4,603	8,427
Long-term	0	50	-1	0	49
General government	0	50	-1	0	49
Long-term	22,274	-493	-44	-66	-604
Banks	22,274	-493	-44	-66	-604
Long-term	54,743	16,327	-2,787	-47	13,493
Other sectors	32,759	10,021	265	-17	10,269
Short-term	21,984	6,306	-3,052	-30	3,224
Long-term	50,860	379	-401	-4,490	-4,512
Short-term	36,435	-1,593	-262	-3,416	-5,271
Loans	14,426	1,972	-139	-1,074	759
Short-term					

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

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

	Position as of 31.12.2009	Changes in Position reflecting:			Position as of 31.12.2010
		transactions	valuation changes	other adjustments	
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
<b>Reserve assets</b>	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
<b>Liabilities</b>	986,082	44,824	135,759	-9,164	1,157,500
<b>Direct investment in reporting economy</b>	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
<b>Portfolio investment</b>	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
<b>Financial derivatives</b>	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
<b>Other investment</b>	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	
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
<b>International Investment Position, net</b>	<b>103,430</b>	<b>63,396</b>	<b>-129,331</b>	<b>-21,811</b>	<b>15,684</b>



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	
<b>Assets</b>	170,212	10,028	7,959	-66	17,921
<b>Direct investments abroad</b>	6,665	756	107	-11	852
Equity capital and reinvested earnings	5,849	387	52	-11	429
Other capital	816	368	55	0	423
<b>Portfolio investments</b>	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
<b>Financial derivatives</b>	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
<b>Other investments</b>	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
<b>Liabilities</b>	204,621	2,374	9,826	-50	12,150	216,771
<b>Direct investments in Russia</b>	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
<b>Portfolio investments</b>	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
<b>Financial derivatives</b>	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
<b>Other investments</b>	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
<b>Other liabilities</b>	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
<b>International investment position, net</b>	-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 which:			total	% of the corresponding period of the previous year	with non-CIS countries	of which:		total	% of the corresponding period of the previous year	with non-CIS countries	of which:		
		% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year				with CIS countries	% of the corresponding period of the previous year				with CIS countries		
<b>2010</b>	400,419	132.0	337,802	132.3	62,617	130.1	248,738	129.7	213,570	127.3	35,168	151,681	146.1	124,232	27,449
<b>2009</b>	303,388	64.3	255,270	63.7	48,118	67.6	191,803	65.7	167,726	66.3	24,077	111,585	61.8	87,544	24,041
Q1	92,239	161.1	79,697	165.0	12,543	139.8	45,709	118.8	38,961	114.9	6,749	46,530	147.7	40,736	5,794
Q2	97,688	143.4	82,929	145.7	14,758	131.8	58,166	132.4	49,668	129.8	8,498	39,522	150.3	33,262	6,260
Q3	97,615	118.4	81,579	117.4	16,036	123.4	68,408	139.5	58,706	136.9	9,702	29,207	157.2	22,873	6,334
Q4	112,877	118.1	93,598	116.1	19,280	128.9	76,455	126.7	66,236	125.8	10,219	36,422	133.1	27,362	9,061
June	32,367	132.2	27,339	131.4	5,028	136.5	19,615	127.4	16,739	125.1	2,876	12,752	143.4	10,600	2,152
July	31,414	119.1	26,332	118.5	5,082	122.2	21,034	132.4	17,992	129.0	3,042	10,380	157.2	8,340	2,040
August	31,840	116.5	26,383	115.5	5,457	121.7	23,832	153.3	20,581	152.4	3,251	8,008	159.3	5,802	2,206
September	34,361	119.5	28,863	118.3	5,498	126.4	23,542	133.7	20,133	130.6	3,409	10,819	155.2	8,730	2,089
October	34,721	114.0	28,751	111.0	5,970	130.8	24,667	127.6	21,329	126.9	3,338	10,054	132.5	7,422	2,632
November	35,504	115.1	29,357	113.9	6,147	121.1	24,706	127.4	21,326	126.3	3,380	10,798	135.0	8,031	2,767
December	42,652	124.6	35,490	122.7	7,162	134.8	27,082	125.2	23,581	124.3	3,501	15,570	131.8	11,909	3,661
<b>2011</b>															
Q1	114,236	123.8	94,552	118.6	19,684	156.9	64,875	141.9	54,756	140.5	10,119	49,361	149.9	39,796	9,565
Q2	135,520	138.7	115,177	138.9	20,343	137.8	82,429	141.7	70,437	141.8	11,992	53,091	141.1	44,740	8,351
January	31,046	112.1	25,576	107.2	5,470	143.3	16,308	143.4	13,620	141.7	2,688	14,738	152.8	11,956	2,782
February	39,413	129.0	32,757	123.1	6,656	168.3	21,670	139.6	18,244	137.3	3,426	17,743	153.0	14,513	3,230
March	43,778	128.8	36,220	123.9	7,558	158.4	26,897	143.0	22,893	142.5	4,004	16,881	145.5	13,327	3,554
April	46,102	137.6	39,538	138.9	6,564	130.4	27,022	140.9	23,180	141.5	3,842	19,080	137.4	16,358	2,722
May	44,556	140.0	37,848	139.6	6,708	142.8	27,925	144.2	23,961	144.8	3,964	16,631	140.2	13,887	2,744
June	44,862	138.6	37,791	138.2	7,071	140.6	27,482	140.1	23,296	139.2	4,186	17,380	145.5	14,495	2,885

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 <sup>1</sup>	reserve position in IMF	
<b>2008</b>						
31.12	426,281	411,748	410,695	1	1,051	14,533
<b>2009</b>						
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
<b>2010</b>						
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
<b>2011</b>						
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

<sup>1</sup> 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)*

	31.07.2011
<b>A. Official reserves</b>	533,904.7
(1) Foreign currency reserves (in convertible foreign currencies)	468,640.6
(a) Securities	394,467.7
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	74,172.8
(i) other national central banks	55,672.7
(ii) banks headquartered in the reporting country	1,776.1
of which: located abroad	1,776.1
(iii) banks headquartered outside the reporting country	16,724.0
of which: located in the reporting country	—
(2) IMF reserve position	3,314.9
(3) SDRs	9,094.6
(4) Gold (is valued at current quotations of the Bank of Russia)	43,640.2
— volume in millions of fine troy ounces	27.0
(5) Other reserve assets (specify)	9,214.4
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	9,214.4
<b>B. Other foreign currency assets (specify)</b>	36.9
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	36.9
— 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	-3,704.5	-8.5	-1,586.3	-2,109.7
— outflows (—), principal	-2,244.0	-27.8	-877.5	-1,338.6
— outflows (—), interest	-2,356.3	-0.9	-825.4	-1,530.0
— inflows (+), principal	659.3	14.2	108.3	536.8
— inflows (+), interest	236.4	6.0	8.3	222.1
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)

	31.07.2011
(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	1,759.6
— lent or repoed and included in Section I	—6,292.5
— 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 <sup>1</sup>	8,052.1
(e) financial derivative assets (net, marked to market)	0.0
— forwards	—
— futures	—
— swaps	—
— options	0.0
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (—)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed less frequently:	
(a) currency composition of reserves (by groups of currencies)	—
— currencies in SDR basket <sup>2</sup>	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

<sup>1</sup> Securities are presented at face value.<sup>2</sup> 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)

	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011
Claims on other sectors	126,497	126,302	121,951	115,454	117,900	118,339	115,793	112,631	110,741	108,087
Other financial institutions	122,173	122,173	118,495	113,795	113,768	113,768	111,410	108,505	107,077	104,037
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,324	4,129	3,456	1,659	4,131	4,570	4,382	4,125	3,664	4,049
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,125,993	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
Currency in circulation	5,024,457	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
Liabilities to credit institutions	2,101,536	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
Deposits	1,291,556	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
Securities other than shares	809,980	866,090	871,063	588,876	595,497	599,736	403,413	453,666	461,100	18,305
Other liabilities to credit institutions	369	703	2,240	686	52	130	200	834	1,579	232
Deposits included in broad money	69,785	71,723	65,074	142,724	68,623	71,236	68,695	69,825	76,808	79,162
Transferable deposits	53,474	53,322	53,872	133,972	52,621	55,074	60,433	57,173	62,406	64,940
Other financial institutions	740	558	642	2,860	307	526	1,244	622	1,193	1,891
Public nonfinancial organizations	41,459	40,785	40,335	121,968	39,380	40,969	45,780	42,785	45,139	47,106
Other nonfinancial organizations	11,275	11,979	12,895	9,145	12,934	13,579	13,408	13,766	16,074	15,943
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	16,311	18,402	11,202	8,752	16,002	16,162	8,262	12,652	14,402	14,222
Other financial institutions	16,310	18,400	11,200	8,750	16,000	16,160	8,260	12,650	14,400	14,220
Public nonfinancial organizations	1	1	1	1	1	1	1	2	2	2
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	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
Other items (net)	690,469	880,194	800,232	364,101	99,111	—28,838	—148,451	—223,654	—24,103	—287,604
Other liabilities	968,417	1,165,337	1,109,216	692,780	425,067	294,203	176,222	109,119	295,171	23,367
Other assets	277,949	285,143	308,984	328,679	325,956	323,042	324,673	332,774	319,274	310,971

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)

	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011
Net foreign assets	484,320	456,410	704,206	694,147	767,452	959,548	<b>993,827</b>	<b>1,053,425</b>	1,064,938	1,132,666
Claims on nonresidents	4,749,238	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
Foreign currency	141,632	151,167	153,997	141,010	146,384	145,292	142,514	150,432	148,839	144,539
Deposits	1,610,283	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
Securities other than shares	646,890	680,201	676,048	821,199	804,166	786,061	757,606	802,979	796,396	826,569
Loans	2,104,960	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
Other	245,472	262,954	275,429	381,315	373,892	362,206	367,310	358,148	342,196	347,254
Liabilities to nonresidents	4,264,918	4,191,477	4,298,348	4,466,449	4,362,123	4,348,904	<b>4,299,880</b>	<b>4,316,342</b>	4,478,912	4,439,820
Deposits	1,282,865	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
Securities other than shares	78,509	85,061	85,910	83,649	78,889	80,212	<b>87,009</b>	<b>84,503</b>	88,435	90,656
Loans	2,777,289	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
Other	126,256	132,822	138,309	132,159	127,958	130,189	131,868	158,460	136,674	137,249
Claims on central bank	2,601,328	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
Currency	499,928	505,407	521,021	722,405	576,682	587,261	566,376	601,071	590,114	598,255
Deposits	1,291,420	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
Securities other than shares	809,980	866,090	871,063	588,876	595,497	599,736	403,413	453,666	461,100	18,305
Net claims on general government	589,308	649,987	669,790	753,920	892,920	874,580	713,310	653,142	475,286	317,512
Claims on federal government	1,171,640	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
Securities	1,147,598	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
Other claims	24,042	23,176	19,545	18,304	17,118	16,390	17,506	17,004	17,581	17,010
Claims on state and local government	537,022	545,483	540,642	583,797	582,623	569,222	558,155	522,215	502,618	495,287
Securities	340,041	348,044	337,914	318,204	324,616	318,819	317,110	297,692	297,592	280,287
Other claims	196,981	197,440	202,728	265,593	258,006	250,403	241,046	224,523	205,026	215,000
Liabilities to federal government	680,740	731,777	746,604	881,610	726,980	839,554	910,987	903,520	979,087	1,208,226
Deposits	665,478	715,997	729,834	864,067	706,630	817,309	891,562	884,377	961,134	1,190,542
Other liabilities	15,262	15,780	16,770	17,543	20,350	22,245	19,425	19,143	17,953	17,684

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

	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011	Jun, 2011
Liabilities to state and local government	438,615	398,466	393,048	323,617	349,429	376,592	528,803	576,419	685,366	688,676
Deposits	438,615	398,466	393,048	323,617	349,429	376,592	528,803	576,419	685,366	688,676
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	19,832,437	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
Other financial institutions	444,346	472,517	504,689	535,195	531,225	546,856	594,122	560,996	592,908	620,018
Public nonfinancial organizations	297,602	297,053	310,289	299,299	296,872	294,471	283,528	280,213	294,265	300,684
Other nonfinancial organizations	14,790,028	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
Households	4,300,462	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
Liabilities to central bank	748,045	596,075	619,046	583,470	581,486	577,171	574,117	583,386	576,120	578,672
Deposits included in broad money	16,724,292	16,855,159	17,431,165	18,585,686	18,253,828	18,538,110	18,654,218	18,596,292	<b>18,878,209</b>	19,183,625
Transferable deposits	4,822,111	4,785,852	5,004,395	5,628,610	5,474,427	5,543,921	5,457,691	5,323,477	<b>5,398,579</b>	5,649,878
Other financial institutions	290,738	268,461	272,925	279,655	296,439	279,795	349,690	266,889	<b>301,505</b>	327,109
Public nonfinancial organizations	325,472	303,594	310,474	404,223	365,469	385,404	392,003	400,621	380,980	358,867
Other nonfinancial organizations	2,913,563	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
Households	1,292,338	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
Other deposits	11,902,181	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
Other financial institutions	602,393	590,287	586,058	594,587	573,596	576,813	605,415	639,177	628,003	643,093
Public nonfinancial organizations	194,466	201,752	188,302	202,930	193,009	192,091	178,974	183,341	188,453	197,532
Other nonfinancial organizations	3,432,406	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
Households	7,672,916	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
Deposits excluded from broad money	302,145	336,349	315,228	289,021	314,167	324,981	296,612	314,604	292,158	289,380
Securities other than shares excluded from broad money	598,594	582,151	577,247	643,084	603,041	608,928	<b>642,788</b>	<b>656,242</b>	678,419	680,348
Shares and other equity	4,389,537	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
Other items (net)	744,781	915,180	917,072	535,941	582,986	448,747	587,417	554,050	<b>614,990</b>	615,999
Other liabilities	3,129,118	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
Other assets	2,118,381	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
Consolidation adjustment	-265,957	-237,523	-267,941	-275,844	-299,240	-425,319	-360,375	-372,583	<b>-387,577</b>	-398,140



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)

	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011
Net foreign assets	15,119,268	15,435,513	15,558,836	15,041,198	14,871,616	14,996,172	<b>15,025,279</b>
Claims on nonresidents	19,654,485	19,904,310	20,130,250	19,774,767	19,497,851	19,604,366	19,582,345
Liabilities to nonresidents	4,535,217	4,468,798	4,571,413	4,733,568	4,626,235	4,608,194	<b>4,557,066</b>
Domestic claims	15,003,042	15,286,356	15,695,474	17,468,220	16,843,414	16,893,524	17,005,074
Net claims on general government	-4,955,892	-5,064,750	-5,035,006	-3,318,681	-3,971,423	-4,109,267	-4,299,484
Claims on federal government	1,524,530	1,592,056	1,622,174	1,722,664	1,725,264	1,857,564	1,926,429
Claims on state and local government	537,445	545,899	541,061	584,219	583,048	569,650	558,587
Liabilities to federal government	5,783,921	5,931,994	5,962,740	4,832,879	5,366,993	5,607,518	5,520,520
Liabilities to state and local government	1,233,947	1,270,712	1,235,501	792,686	912,742	928,963	1,263,980
Claims on other sectors	19,958,934	20,351,106	20,730,481	20,786,901	20,814,837	21,002,791	21,304,558
Other financial institutions	566,519	594,690	623,184	648,990	644,994	660,624	705,532
Public nonfinancial organizations	297,602	297,053	310,290	299,299	296,873	294,472	283,528
Other nonfinancial organizations	14,794,352	15,076,494	15,348,772	15,312,772	15,419,480	15,565,239	15,725,940
Households	4,300,462	4,382,870	4,448,235	4,525,840	4,453,491	4,482,456	4,589,559

Table 1.17 (cont.)

(millions of rubles, end of period)

	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011
Broad money liabilities	21,318,606	21,516,920	22,117,715	23,791,156	23,148,893	23,501,970	23,639,282
Currency outside banking system	4,524,529	4,590,037	4,621,476	5,062,746	4,826,443	4,892,624	4,916,370
Transferable deposits	4,875,585	4,839,173	5,058,268	5,762,583	5,527,047	5,598,995	5,518,123
Other financial institutions	291,478	269,019	273,567	282,514	296,745	280,321	350,934
Public nonfinancial organizations	366,931	344,379	350,809	526,191	404,849	426,373	437,783
Other nonfinancial organizations	2,924,838	2,920,617	3,107,553	3,311,434	3,355,500	3,372,093	3,205,660
Households	1,292,338	1,305,159	1,326,338	1,642,443	1,469,953	1,520,208	1,523,746
Other deposits	11,918,492	12,087,709	12,437,971	12,965,827	12,795,403	13,010,351	13,204,789
Other financial institutions	618,703	608,687	597,258	603,337	589,596	592,973	613,675
Public nonfinancial organizations	194,467	201,753	188,303	202,931	193,010	192,093	178,975
Other nonfinancial organizations	3,432,407	3,419,249	3,636,309	3,893,533	3,661,584	3,740,560	3,834,244
Households	7,672,916	7,858,020	8,016,101	8,266,026	8,351,212	8,484,726	8,577,894
Deposits excluded from broad money	302,145	336,349	315,228	289,021	314,167	324,981	296,612
Securities other than shares excluded from broad money	598,594	582,151	577,247	643,084	603,041	608,928	<b>642,788</b>
Shares and other equity	6,550,820	6,573,875	6,609,775	6,968,692	7,046,024	7,112,310	7,094,461
Other items (net)	1,352,145	1,712,574	1,634,345	817,465	602,904	341,508	357,211
Other liabilities	4,097,535	4,437,269	4,464,273	3,767,406	3,509,009	3,401,342	3,315,968
Other assets	2,396,329	2,404,373	2,479,028	2,591,521	2,527,672	2,556,114	2,516,628
Consolidation adjustment	-349,061	-320,322	-350,899	-358,420	-378,433	-503,719	-442,129

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

	Apr, 2011			May, 2011			Jun, 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	<b>-74,646</b>	15,285,331	<b>15,210,685</b>	-133,430	15,572,557	15,439,126	-81,739	15,688,491	15,606,752
Claims on nonresidents	894,689	18,909,303	19,803,992	866,399	19,307,798	20,174,197	916,650	19,386,422	20,303,073
Liabilities to nonresidents	<b>969,335</b>	3,623,972	<b>4,593,307</b>	999,829	3,735,241	4,735,070	998,390	3,697,931	4,696,321
Domestic claims	16,444,396	460,600	16,904,996	16,603,188	640,582	17,243,770	16,657,379	577,314	17,234,693
Net claims on general government	-1,962,705	-2,780,143	-4,742,848	-2,145,620	-2,792,352	-4,937,972	-2,526,780	-2,790,565	-5,317,345
Claims on federal government	1,733,262	201,831	1,935,094	1,767,833	181,110	1,948,943	1,846,241	186,073	2,032,315
Claims on state and local government	522,279	361	522,640	502,675	369	503,044	495,267	449	495,717
Liabilities to federal government	2,638,790	2,978,554	5,617,344	2,776,023	2,969,969	5,745,991	3,286,515	2,973,237	6,259,751
Liabilities to state and local government	1,579,457	3,781	1,583,238	1,640,106	3,862	1,643,968	1,581,774	3,851	1,585,625
Claims on other sectors	18,407,102	3,240,742	21,647,844	18,748,807	3,432,934	22,181,741	19,184,159	3,367,878	22,552,038
Other financial institutions	532,919	136,582	669,501	561,670	138,315	699,985	588,732	135,323	724,055
Public nonfinancial organizations	216,031	64,182	280,214	226,354	67,911	294,265	230,019	70,665	300,684
Other nonfinancial organizations	13,251,768	2,721,370	15,973,139	13,411,895	2,906,372	16,318,267	13,685,601	2,851,613	16,537,214
Households	4,406,383	318,608	4,724,991	4,548,888	320,337	4,869,224	4,679,806	310,278	4,990,084

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

	Apr, 2011			May, 2011			Jun, 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	23,735,371	X	X	<b>24,029,029</b>	X	X	24,452,359
Money Supply (National Definition)	20,046,629	X	X	<b>20,190,496</b>	X	X	20,742,635	X	X
Currency outside banking system	5,069,253	—	5,069,253	5,074,012	—	5,074,012	5,189,572	—	5,189,572
Transferable deposits	5,380,650	—	5,380,650	<b>5,460,985</b>	—	<b>5,460,985</b>	5,714,818	—	5,714,818
Other financial institutions	267,511	—	267,511	<b>302,699</b>	—	<b>302,699</b>	328,999	—	328,999
Public nonfinancial organizations	443,406	—	443,406	426,118	—	426,118	405,974	—	405,974
Other nonfinancial organizations	3,028,255	—	3,028,255	3,107,045	—	3,107,045	3,207,059	—	3,207,059
Households	1,641,478	—	1,641,478	1,625,123	—	1,625,123	1,772,786	—	1,772,786
Other deposits	9,596,725	3,688,743	13,285,468	9,655,499	3,838,533	13,494,032	9,838,245	3,709,723	13,547,969
Other financial institutions	608,490	43,337	651,827	592,706	49,697	642,403	609,328	47,985	657,313
Public nonfinancial organizations	137,697	45,646	183,343	131,526	56,929	188,455	153,490	44,043	197,533
Other nonfinancial organizations	2,019,592	1,772,708	3,792,301	2,028,023	1,900,998	3,929,021	2,089,961	1,777,065	3,867,025
Households	6,830,946	1,827,052	8,657,998	6,903,244	1,830,910	8,734,153	6,985,466	1,840,631	8,826,097
Deposits excluded from broad money	214,399	100,206	314,604	204,312	87,845	292,158	205,617	83,763	289,380
Securities other than shares excluded from broad money	<b>512,739</b>	143,504	<b>656,242</b>	522,220	156,199	678,419	510,867	169,481	680,348
Shares and other equity	7,160,248	0	7,160,248	7,169,750	0	7,169,750	7,162,852	0	7,162,852
Other items (net)	249,215	0	249,215	<b>513,540</b>	0	<b>513,540</b>	256,506	0	256,506
Other liabilities	3,267,031	0	3,267,031	3,539,532	0	3,539,532	3,313,808	0	3,313,808
Other assets	2,564,052	0	2,564,052	2,561,069	0	2,561,069	2,587,272	0	2,587,272
Consolidation adjustment	—453,764	0	—453,764	<b>—464,924</b>	0	<b>—464,924</b>	—470,029	0	—470,029

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		
<b>2008</b>					
31.12	12,975.9	3,794.8	9,181.1	1.1	—
<b>2009</b>					
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	—
<b>2010</b>					
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	—
<b>2011</b>					
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	<b>20,190.5</b>	5,074.0	<b>15,116.5</b>	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

Table 1.19

## Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2000	721.6	446.5	130.1	124.3	20.7	—	
31.12.2001	928.3	623.5	144.5	156.6	3.7	—	
31.12.2002	1,232.6	813.9	169.7	201.1	47.4	—	
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	—	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
<b>2010</b>							
31.07	7,068.3	4,945.0	605.2	180.8	350.7	986.6	
31.08	7,207.9	4,962.7	558.1	179.3	517.5	990.3	
30.09	7,126.0	5,024.5	590.0	182.2	519.4	810.0	
31.10	6,956.2	5,095.4	585.5	186.2	223.0	866.1	
30.11	6,945.4	5,142.5	599.9	185.7	146.2	871.1	
31.12	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
<b>2011</b>							
31.01	7,496.0	5,403.1	543.7	192.1	761.6	595.5	
28.02	7,431.1	5,479.9	633.6	195.2	522.6	599.7	
31.03	7,514.2	5,482.7	597.2	244.1	786.7	403.4	
30.04	7,285.4	5,670.3	616.4	280.8	264.2	453.7	
31.05	7,268.8	5,664.1	649.9	335.4	158.3	461.1	
30.06	7,410.3	5,787.8	786.5	331.3	486.4	18.3	
31.07	7,147.3	5,916.3	710.4	341.6	145.7	33.4	

<sup>1</sup> 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 <sup>1</sup>
		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		
<b>2011</b>							
4.07	7,464.8	5,812.4	767.1	331.3	534.8	19.2	
5.07	7,451.2	5,808.4	676.6	331.3	615.8	19.2	
6.07	7,550.3	5,824.0	699.4	331.3	676.4	19.2	
7.07	7,584.4	5,832.0	583.1	331.3	818.8	19.2	
8.07	7,607.4	5,857.3	582.4	331.3	817.2	19.2	
11.07	7,625.1	5,895.2	465.0	331.3	904.4	29.2	
12.07	7,637.9	5,914.4	627.0	331.3	736.1	29.2	
13.07	7,630.0	5,905.8	635.6	331.3	728.1	29.2	
14.07	7,624.6	5,918.2	624.1	331.3	721.9	29.2	
15.07	7,601.5	5,933.9	662.9	331.4	644.1	29.2	
18.07	7,592.3	5,970.8	661.8	335.8	594.7	29.2	
19.07	7,538.8	5,985.2	714.4	341.6	464.3	33.3	
20.07	7,523.9	5,972.6	687.7	341.6	488.7	33.3	
21.07	7,462.0	5,968.4	632.4	341.6	486.3	33.3	
22.07	7,460.8	5,975.0	647.1	341.6	463.8	33.3	
25.07	7,444.9	5,988.2	695.5	341.6	386.3	33.3	
26.07	7,252.4	5,980.8	579.6	341.6	317.0	33.3	
27.07	7,246.8	5,950.9	645.3	341.6	275.7	33.3	
28.07	7,165.9	5,928.1	722.4	341.6	140.4	33.3	
29.07	7,120.5	5,922.2	701.9	341.6	121.5	33.3	

<sup>1</sup> 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	Q1, 2010	Q2, 2010	Q3, 2010	Q4, 2010	Q1, 2011
Net foreign assets	8,350	20,025	25,067	21,146	30,603	37,234	36,630	42,121
Claims on nonresidents	29,912	38,645	48,041	46,679	58,713	65,301	62,559	72,414
Foreign currency	13	597	2,514	3,037	1,813	1,754	1,132	1,132
Deposits	1,477	2,039	3,549	5,400	5,057	5,628	4,904	2,169
Securities other than shares	6,885	8,660	5,070	2,281	2,101	9,517	11,728	21,213
Loans	400	813	240	293	314	22	247	239
Other	21,137	26,537	36,668	35,670	49,427	48,380	44,548	47,660
Liabilities to nonresidents	21,562	18,620	22,974	25,533	28,110	28,067	25,929	30,292
Loans	393	680	1,066	1,576	1,781	3,566	1,706	1,605
Other	21,169	17,941	21,908	23,957	26,329	24,501	24,223	28,687
Claims on banking system	466,684	491,690	551,709	571,440	600,190	594,399	601,149	644,761
Currency	20,293	16,873	14,667	16,743	16,227	15,372	12,771	14,911
Other	446,391	474,816	537,042	554,697	583,963	579,028	588,378	629,851
Net claims on general government	51,976	43,752	63,441	57,659	63,255	67,960	77,069	82,552
Claims on general government	57,734	50,374	71,084	66,571	71,305	74,741	82,033	91,611
Liabilities to general government	5,758	6,621	7,643	8,912	8,050	6,781	4,964	9,059
Claims on other sectors	539,448	533,944	655,606	705,396	709,503	731,913	761,549	825,610
Other financial institutions	198,361	272,560	309,671	309,049	302,136	319,144	316,515	335,807
Nonfinancial organizations	339,200	258,181	344,857	394,967	405,918	411,628	441,709	487,305
Households	1,888	3,203	1,078	1,379	1,449	1,141	3,325	2,497
Securities other than shares	5,586	5,875	4,458	3,685	3,676	14,017	18,300	3,463
Loans	8,817	11,784	22,310	32,785	41,894	32,951	24,503	37,325
Of which: credit institutions	5,059	4,690	17,633	16,448	22,507	23,486	18,878	19,556
Insurance technical reserves	724,300	833,029	954,639	1,024,157	1,077,363	1,098,147	1,135,140	1,280,300
Net equity of households in life insurance reserves	23,732	30,561	34,669	33,606	37,449	37,681	41,935	42,717
Net equity of households in pension funds	401,796	456,061	567,681	615,109	649,295	664,073	713,404	832,180
Prepaid premiums/reserves against outstanding claims	298,772	346,407	352,289	375,442	390,619	396,394	379,801	405,402
Of which: credit institutions	10,480	6,436	5,027	5,875	6,574	7,743	6,006	10,563
Shares and other equity	306,429	287,714	345,577	362,441	358,903	374,333	359,389	380,841
Other items (net)	21,326	-48,991	-31,161	-67,427	-78,286	-87,942	-60,934	-106,884

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	Q1, 2010	Q2, 2010	Q3, 2010	Q4, 2010	Q1, 2011
Net foreign assets	9,921,200	12,217,894	13,967,741	13,837,144	14,844,588	15,156,502	15,077,829	<b>15,067,401</b>
Claims on nonresidents	14,080,102	17,249,620	18,263,783	17,923,084	18,969,774	19,719,786	19,837,326	19,654,758
Liabilities to nonresidents	4,158,902	5,031,726	4,296,042	4,085,940	4,125,186	4,563,284	4,759,497	<b>4,587,358</b>
Domestic claims	8,538,277	10,651,168	13,943,237	14,207,007	14,847,571	15,779,428	18,287,960	17,893,680
Net claims on general government	-5,074,555	-7,823,385	-5,110,597	-4,858,602	-4,995,633	-4,887,932	-3,241,612	-4,216,932
Claims on general government	1,281,032	1,292,975	1,809,911	1,882,198	1,940,395	2,136,716	2,388,916	2,576,627
Liabilities to general government	6,355,587	9,116,360	6,920,508	6,740,800	6,936,027	7,024,649	5,630,528	6,793,559
Claims on other sectors	13,612,831	18,474,553	19,053,834	19,065,609	19,843,203	20,667,360	21,529,573	22,110,612
Other financial institutions (except insurance companies and private pension funds)	420,308	766,211	856,417	799,637	793,684	862,176	946,627	1,021,784
Nonfinancial organizations	9,945,611	13,324,884	14,263,733	14,354,511	14,975,889	15,503,582	16,053,780	16,496,773
Households	3,246,912	4,383,457	3,933,683	3,911,461	4,073,631	4,301,603	4,529,165	4,592,056
Currency outside financial sector	3,681,944	3,777,956	4,023,385	3,969,341	4,351,504	4,509,157	5,049,974	4,901,460
Deposits	10,325,900	12,487,846	15,006,967	15,250,879	16,083,570	16,671,673	18,586,166	18,545,013
Of which: other financial institutions (except insurance companies and private pension funds)	228,114	585,411	584,464	508,766	540,051	586,574	539,214	570,796
Securities other than shares	583,256	525,121	513,984	491,492	475,819	505,497	555,651	<b>551,310</b>
Loans	3,758	7,094	4,677	16,337	19,387	9,464	5,625	17,769
Insurance technical reserves	713,820	826,593	949,612	1,018,282	1,070,789	1,090,404	1,129,133	1,269,737
Shares and other equity	3,508,377	5,445,890	6,565,000	6,710,308	6,757,045	6,925,153	7,328,081	7,475,301
Other items (net)	-357,578	-201,440	847,354	587,512	934,044	1,224,582	711,158	200,490

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2010												2011											
	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	1.10	1.11	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08
1. Precious metals	969,078	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	13,467,927	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
2. Funds placed with nonresidents and securities issued by nonresidents	601,500	585,698	522,040	551,393	514,303	505,962	500,685	498,282	505,234	495,069	493,082	500,455	454,939	446,067	450,446	446,587	440,512	431,739	429,211	424,601	417,337	404,985	406,339	402,960
3. Credits and deposits	361,592	352,724	357,100	353,212	347,161	338,422	335,920	331,327	324,103	311,723	313,070	309,713	—	—	—	—	—	—	—	—	—	—	—	—
4. Securities	357,720	142,075	113,177	105,097	98,732	362,835	527,966	654,196	664,746	592,251	615,364	731,433	—	—	—	—	—	—	—	—	—	—	—	—
of which:																								
— Russian government securities																								
5. Claims on IMF						539,353	527,893	522,374	515,218	533,289	532,529	529,571												
6. Other assets																								
of which:																								
— fixed assets <sup>1</sup>	X	X	X	X	74,388	X	X	X	X	X	X	X												
— advance payments on profit tax					164																			
Total assets	15,851,164	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	4,972,383	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
1. Cash in circulation	7,275,823	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	7,276,937	7,726,311												
2. Funds in accounts with the Bank of Russia																								
of which:																								
— Russian government funds	4,341,261	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												
— funds of resident credit institutions	1,255,178	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												
3. Float	32,674	45,907	44,971	44,841	6,708	48,375	56,095	44,885	35,002	37,531	40,919	44,595												
4. Bank of Russia bonds	989,235	809,444	865,525	870,849	588,598	595,354	599,807	403,293	453,622	461,160	18,302	33,419												
5. Liabilities to IMF	—	—	—	—	—	481,304	477,096	461,543	456,409	449,333	449,880	438,161												
5. Other liabilities	419,692	474,503	736,100	818,842	144,797	301,460	299,018	307,699	258,105	262,521	128,296	185,966												
6. Capital	2,161,357	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												
7. Profit of a fiscal year	—	—	—	—	204,265	—	—	—	—	—	—	—												
Total liabilities	15,851,164	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												

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.

<sup>1</sup> 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 <sup>1</sup>	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	—

<sup>1</sup> 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 Russia<sup>1</sup>

The period of averaging	Volume, billions of rubles
<b>2010</b>	
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
<b>2011</b>	
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

<sup>1</sup> 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 —	3.50	3.50	3.50	3.50	3.50	3.50

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 —	6.75
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 —	6.75
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 —	6.75

Table 2.8

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

Period of validity	Fixed-term rate,%
For the term up to 90 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 — 27.02.2011	6.75
28.02.2011 — 2.05.2011	7.00
3.05.2011 —	7.25
For the term from 91 to 180 days	
5.06.2009 — 12.07.2009	11.00
13.07.2009 — 9.08.2009	10.50
10.08.2009 — 14.09.2009	10.25
15.09.2009 — 29.09.2009	10.00
30.09.2009 — 29.10.2009	9.50
30.10.2009 — 24.11.2009	9.00
25.11.2009 — 27.12.2009	8.50
28.12.2009 — 23.02.2010	8.25
24.02.2010 — 28.03.2010	8.00
29.03.2010 — 29.04.2010	7.75
30.04.2010 — 31.05.2010	7.50
1.06.2010 — 27.02.2011	7.25
28.02.2011 — 2.05.2011	7.50
3.05.2011 —	7.75
For the term from 181 to 365 days	
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 2.10

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

1	2	Lombard loans														average weighted rate, % p.a.
		total amount of loans, millions of rubles		of which:												
				on fixed-term rate						on auction						
		on 1 day	on 7 days	on 30 days <sup>1</sup>	on 7/14 days <sup>2</sup>	on 3 months	on 6 months <sup>3</sup>	on 12 months <sup>4</sup>	on 7/14 days <sup>2</sup>	on 3 months	on 6 months <sup>3</sup>	on 12 months <sup>4</sup>	on 7/14 days <sup>2</sup>	on 3 months	on 6 months <sup>3</sup>	
		3	4	5	6	7	8	9	10	11	12	13	14			
<b>2010</b>																
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		
<b>2011</b>																
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		

Table 2.10 (end)

1	Other kinds of the Bank of Russia's collateralized loans <sup>5</sup>								average weighted rate, % p.a.
	total amount of loans, millions of rubles	of which:						from 181 days to 1 year <sup>7</sup>	
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days <sup>6</sup>	from 181 days to 1 year <sup>7</sup>	from 181 days to 1 year <sup>7</sup>	from 181 days to 1 year <sup>7</sup>		
15	16	17	18	19	20				
<b>2010</b>									
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			
<b>2011</b>									
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			

<sup>1</sup> Since February 10, 2011 operations are suspended.

<sup>2</sup> 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.

<sup>3</sup> Since October 1, 2010 operations are suspended.

<sup>4</sup> Since April 30, 2010 operations are suspended.

<sup>5</sup> Except for intraday and overnight loans.

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

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

<sup>1</sup> 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.

<sup>2</sup> 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 <sup>1</sup>	three months <sup>2</sup>	
<b>2010</b>									
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	—	
<b>2011</b>									
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	—	

<sup>1</sup> 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.

<sup>2</sup> 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
3.02.2011	One month	55	34	19.66	3.10	5.00	3.15	3.14	12.81
10.02.2011	One month	76	41	20.54	3.10	5.00	3.15	3.14	14.73
17.02.2011	One month	73	38	34.51	3.10	5.00	3.15	3.15	18.94
24.02.2011	One month	69	35	31.29	3.10	5.00	3.20	3.16	21.73
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	1 месяц	64	37	92.38	3.50	5.50	3.55	3.54	7.81
14.07.2011	1 месяц	52	29	77.67	3.50	5.50	3.55	3.53	4.20
21.07.2011	1 месяц	39	25	73.24	3.50	5.50	3.55	3.53	1.84
28.07.2011	1 месяц	47	31	26.23	3.50	5.50	3.55	3.53	3.42

Table 2.14

## REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
<b>2011</b>				
18.07	10.00	1	6.75	10.00
22.07	15.00	3	6.75	15.00
25.07	74.77	1	6.75	74.77
26.07	24.85	1	6.75	24.85
27.07	15,00	1	6.75	15,00
28.07	14,135.19	1	5.56	14,135.19
29.07	9,488.47	3	5.55	9,488.47

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

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
<b>2011</b>								
1.07	19,265.08	19,185.61	—	—	3.52	42	—	19,137.85
4.07	19,265.08	19,185.61	—	—	3.52	39	—	19,137.85
5.07	19,265.08	19,185.61	—	—	3.52	38	—	19,137.85
6.07	19,265.08	19,185.61	—	—	3.52	37	—	19,137.85
7.07	19,265.08	19,198.94	—	—	3.49	36	—	19,137.85
8.07	29,265.08	29,164.61	—	—	3.49	35	—	29,103.51
11.07	29,265.08	29,164.61	—	—	3.49	32	—	29,103.51
12.07	29,265.08	29,164.61	—	—	3.49	31	—	29,103.51
13.07	29,265.08	29,164.61	—	—	3.49	30	—	29,103.51
14.07	33,452.42	33,313.78	—	—	3.54	37	—	29,103.51
15.07	33,452.42	33,313.78	—	—	3.49	25	—	29,103.51
18.07	33,452.42	33,313.78	—	—	2.33	33	—	33,252.68
19.07	33,452.42	33,313.78	—	—	2.30	32	—	33,252.68
20.07	33,452.42	33,313.78	—	—	2.28	31	—	33,252.68
21.07	33,452.42	33,313.78	—	—	2.25	30	—	33,252.68
22.07	33,452.42	33,313.78	—	—	2.22	29	—	33,252.68
25.07	33,452.42	33,313.78	—	—	2.13	26	—	33,252.68
26.07	33,452.42	33,313.78	—	—	2.09	25	—	33,252.68
27.07	33,452.42	33,313.78	—	—	2.05	24	—	33,252.68
28.07	33,452.42	33,320.40	—	—	3.52	23	—	33,252.68
29.07	33,484.98	33,352.72	—	—	3.52	22	—	33,285.00

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
<b>2010</b>															
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
<b>2011</b>															
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

(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
<b>2010</b>																
January	29.5603	29.5603	29.5603	29.5963	29.5184	29.6941	29.7486	29.7458	29.7458	29.7458	30.0946	30.3136	30.2921	30.3631	30.4312	30.4312
February	30.2207	30.1176	29.9761	30.1138	30.1510	30.1510	30.1510	30.1510	30.1510	30.1510	30.0521	30.0388	29.9484	—	—	—
March	29.3353	29.4242	29.1927	29.2223	29.2565	29.2565	29.2565	29.3389	29.4707	29.5764	29.6572	29.5142	29.5142	29.5142	29.6309	29.3638
April	28.9310	29.0325	29.0325	29.0325	29.1969	29.1381	29.0906	29.1288	29.2743	29.2743	29.2743	29.0882	29.0623	29.3801	29.2886	—
May	30.0575	30.0575	30.6986	30.3946	30.6953	30.7523	31.0576	31.0576	31.0576	30.8754	31.4293	31.3538	30.8786	30.4956	30.4956	30.4956
June	31.4595	31.1566	31.1854	30.8840	30.8840	30.8840	30.7267	30.8960	30.9694	31.0149	31.0761	31.0761	31.0761	30.9833	31.1954	—
July	30.5619	30.4615	30.4615	30.4615	30.5739	30.4058	30.4059	30.5205	30.3839	30.3839	30.3839	30.3006	30.2391	30.2066	30.2173	30.1869
August	30.4199	30.5199	30.4514	30.4257	30.4636	30.5099	30.5099	30.5099	30.6041	30.7559	30.8958	30.8227	30.6969	30.6969	30.6969	30.6640
September	30.7407	31.0223	31.0826	31.0826	31.0826	30.9809	31.0814	30.9826	31.0031	30.9480	30.9480	30.9480	30.6119	30.6013	30.4030	—
October	30.1243	30.1243	30.1243	30.5237	30.4151	30.7968	30.7348	30.4977	30.4977	30.4977	30.2258	30.4000	30.5682	30.6786	30.7821	30.7821
November	30.8632	31.0560	31.3487	31.1999	30.9490	30.9490	30.9490	30.9950	31.2642	31.2929	31.2842	31.3539	31.3539	31.3539	31.3061	—
December	30.7199	30.7528	30.6682	30.6682	30.6682	30.7746	30.7188	30.7187	30.5922	30.5778	30.5778	30.5778	30.4495	30.2720	30.3592	30.4769
<b>2011</b>																
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

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
<b>2010</b>															
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
<b>2011</b>															
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

(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
<b>2010</b>																
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	40.6498	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
<b>2011</b>																
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



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					

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					

Table 2.21

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2011</b>				
1.07	1,336.78	31.36	1,525.06	673.43
4.07	1,336.62	30.26	1,537.52	677.58
5.07	1,342.57	30.55	1,540.76	679.90
6.07	1,359.23	31.17	1,558.48	695.84
7.07	1,373.24	31.83	1,551.16	692.81
8.07	1,368.24	32.15	1,564.60	701.16
11.07	1,393.65	32.76	1,559.34	693.44
12.07	1,409.47	33.18	1,565.06	689.90
13.07	1,427.62	31.71	1,584.32	701.32
14.07	1,436.72	33.16	1,596.86	708.21
15.07	1,427.48	35.63	1,586.19	699.95
18.07	1,447.90	34.58	1,598.96	711.15
19.07	1,449.90	36.50	1,614.63	720.43
20.07	1,428.55	36.36	1,598.75	715.06
21.07	1,436.07	34.63	1,596.23	713.32
22.07	1,415.10	35.45	1,590.65	717.35
25.07	1,443.54	35.38	1,593.83	718.87
26.07	1,425.85	36.12	1,581.72	718.24
27.07	1,430.28	35.59	1,597.04	739.40
28.07	1,434.82	36.20	1,587.84	736.26
29.07	1,436.11	35.77	1,585.84	735.96



Table 3.1.2

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

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)					Moscow Interbank Actual Credit Rates (MIACR)					Moscow Interbank Actual Credit Rates (MIACR-IG)									
											term of credit														
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
<b>2011</b>																									
1.07	3.38	3.45	3.59	3.85	4.23	4.80	3.94	4.05	4.34	4.65	5.16	6.13	3.62	3.77	4.37	5.22	4.20	—	3.44	3.75	3.85	—	—	—	
4.07	3.35	3.45	3.64	3.93	4.30	4.84	3.93	4.06	4.42	4.73	5.22	6.13	3.70	3.77	5.00	3.70	—	3.57	3.78	—	3.95	—	—	—	
5.07	3.34	3.47	3.63	3.92	4.29	4.84	3.91	4.08	4.41	4.72	5.19	6.14	3.71	3.81	4.20	3.94	—	3.62	3.75	—	4.00	—	—	—	
6.07	3.35	3.42	3.59	3.88	4.25	4.79	3.91	4.09	4.40	4.73	5.21	6.15	3.65	3.89	5.64	4.00	—	3.26	3.65	—	—	—	—	—	
7.07	3.33	3.42	3.59	3.88	4.26	4.79	3.90	4.08	4.38	4.73	5.23	6.15	3.64	4.49	4.18	4.21	—	3.52	—	—	—	—	—	—	
8.07	3.31	3.41	3.59	3.88	4.24	4.78	3.87	4.02	4.38	4.72	5.21	6.13	3.59	3.66	4.00	6.11	—	3.14	3.60	—	—	—	—	—	
11.07	3.33	3.38	3.59	3.88	4.25	4.77	3.90	3.99	4.39	4.70	5.18	6.09	3.65	3.89	4.25	4.54	—	3.60	—	—	—	—	—	—	
12.07	3.32	3.41	3.58	3.85	4.22	4.79	3.85	4.02	4.35	4.66	5.17	6.13	3.67	3.41	4.75	—	—	3.49	3.60	—	—	—	—	—	
13.07	3.32	3.41	3.60	3.87	4.24	4.79	3.89	4.03	4.41	4.70	5.19	6.13	3.68	4.03	4.71	6.50	6.50	3.63	—	—	—	—	—	—	
14.07	3.32	3.41	3.60	3.88	4.25	4.80	3.86	4.06	4.40	4.70	5.19	6.12	3.66	4.16	3.80	3.50	4.20	4.40	3.43	—	3.80	—	—	4.40	
15.07	3.32	3.41	3.59	3.88	4.24	4.80	3.87	4.04	4.41	4.70	5.18	6.13	3.65	4.75	4.25	4.13	4.15	—	3.57	—	—	4.10	4.15	—	
18.07	3.36	3.44	3.59	3.86	4.21	4.79	3.89	4.01	4.37	4.67	5.14	6.12	3.69	4.10	—	4.18	—	3.64	—	—	—	4.11	—	—	
19.07	3.36	3.46	3.59	3.87	4.25	4.83	3.89	4.04	4.37	4.67	5.18	6.14	3.72	4.86	—	—	4.57	3.62	—	—	—	—	4.57	—	
20.07	3.38	3.46	3.61	3.89	4.25	4.83	3.88	4.04	4.38	4.67	5.15	6.14	3.78	4.42	6.29	7.75	—	3.67	—	—	—	—	—	—	
21.07	3.37	3.45	3.61	3.90	4.27	4.81	3.92	4.09	4.43	4.73	5.23	6.14	3.77	4.80	—	4.79	—	3.71	—	—	—	—	—	—	
22.07	3.32	3.45	3.61	3.89	4.26	4.81	3.90	4.04	4.41	4.71	5.20	6.14	3.75	4.75	5.43	4.16	—	3.72	—	—	—	4.15	—	—	
25.07	3.38	3.42	3.61	3.89	4.22	4.81	3.98	4.03	4.42	4.70	5.19	6.13	3.98	5.17	—	5.03	—	3.92	—	—	—	—	—	—	
26.07	3.45	3.52	3.65	3.91	4.30	4.83	4.04	4.16	4.46	4.75	5.27	6.17	4.05	4.17	5.00	5.25	4.74	3.99	—	—	—	—	—	—	
27.07	3.52	3.56	3.67	3.99	4.34	4.83	4.14	4.23	4.52	4.86	5.32	6.17	4.35	4.24	6.28	4.39	4.60	4.32	3.90	—	—	4.00	—	6.00	
28.07	3.66	3.65	3.71	4.01	4.33	4.83	4.30	4.33	4.55	4.85	5.29	6.16	4.67	5.14	4.62	4.24	4.95	4.63	—	—	—	4.15	—	—	
29.07	3.77	3.68	3.74	4.04	4.38	5.04	4.56	4.40	4.55	4.83	5.26	6.17	4.84	4.40	5.00	7.37	—	4.81	3.75	—	—	7.44	—	—	



Table 3.1.4

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

(millions of rubles)

	July, 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		
Overnight	179,727	64,599	140,195	0	0	0	31,191	192,979	2,435	0	0	282,914	10,338	282,914	0	0	0	0	0	0	0	0	0	0	0
1 week <sup>1</sup>	3,607	2,573	15,942	14	14	668	2,917	1,129	631	631	160	4,727	0	4,727	0	0	0	14	67	67	0	0	0	0	0
2 weeks <sup>1</sup>	331	85	1,062	126	126	29	930	11	97	97	43	133	0	133	0	0	0	0	147	147	0	0	0	0	0
1 month <sup>2</sup>	901	3,091	54	0	0	261	2,854	8	61	61	91	369	0	369	0	0	0	0	25	25	0	0	0	0	0
2 months <sup>2</sup>	1,087	54	0	0	0	14	408	0	26	26	0	213	0	213	0	0	0	0	0	0	0	0	0	0	0
3 months <sup>3</sup>	647	327	0	0	0	70	365	0	0	0	0	129	0	129	0	0	0	0	0	0	0	0	0	0	0
6 months <sup>3</sup>	13	20	0	0	0	60	125	0	0	0	2	6	2	6	0	0	0	0	53	53	0	0	0	0	0
> 6 months	1,242	496	4,146	0	0	11	4,011	0	194	194	13	170	0	170	0	22	22	0	2	2	0	0	0	0	0
Other standard (t/n, s/n) and non-standard terms less than 6 months	33	17	0	0	0	0	11	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> Standard term +/- 2 calendar days.

<sup>2</sup> Standard term +/- 5 calendar days.

<sup>3</sup> Standard term +/- 10 calendar days.





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
<b>2010</b>														
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
<b>2011</b>														
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

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
<b>2010</b>														
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
<b>2011</b>														
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

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	2	Of which:					7	8
		3	4	5	6			
Total foreign currency receipts <sup>1</sup>	banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts <sup>2</sup>		
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	
<b>2010</b>								
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	
<b>2011</b>								
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	

**Table 3.2.4 (end)**  
(millions of US dollars)

	Total foreign cash expenses <sup>3</sup>	Of which:									Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses <sup>2</sup>				
1	9	10	11	12	13	14	15	16			
2007	143,229.29	20,629.81	43,113.55	45,789.00	25,832.14	1,653.29	6,211.51	2,903.40			
2008	168,458.14	11,751.73	36,811.72	79,344.75	31,869.82	1,756.67	6,923.46	7,117.00			
2009	138,190.24	18,151.72	27,485.41	50,316.95	35,239.16	1,530.63	5,466.38	5,531.98			
2010	117,003.78	14,992.70	25,493.95	39,455.94	30,679.23	2,118.71	4,263.48	4,605.49			
<b>2010</b>											
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			
<b>2011</b>											
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			

<sup>1</sup> Excluding receipts related to interbranch turnover.

<sup>2</sup> Including receipts from and expenses of legal entities accordingly.

<sup>3</sup> 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
	<b>US Dollar</b>								
<b>2010</b>									
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
<b>2011</b>									
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

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
	<b>Euro</b>								
<b>2010</b>									
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
<b>2011</b>									
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

**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					
		June	July	August	September	October	November	December	January	February	March	April	May	June					
		<b>up to 250 US dollars</b>																	
Purchase	number of transactions (thousands of units)	131.94	128.09	124.41	95.69	87.89	69.30	90.85	76.98	81.69	80.98	74.13	84.75	102.41					
	value of transactions (millions of US dollars)	21.78	22.14	22.23	15.65	14.76	12.13	15.69	13.31	14.99	13.99	13.19	14.52	19.25					
Sale	number of transactions (thousands of units)	24.59	34.84	17.63	23.88	7.93	23.39	8.35	4.97	12.80	16.89	16.89	17.61	17.68					
	value of transactions (millions of US dollars)	5.46	4.07	3.76	5.64	1.22	5.36	1.76	1.11	2.76	3.90	3.79	1.19	4.22					
		<b>from 251 to 500 US dollars</b>																	
Purchase	number of transactions (thousands of units)	396.73	509.09	604.86	490.28	414.42	295.60	333.33	402.03	308.02	321.77	281.58	364.64	372.19					
	value of transactions (millions of US dollars)	155.15	200.47	240.14	193.03	169.23	118.12	133.20	153.57	121.73	127.42	109.58	146.78	148.52					
Sale	number of transactions (thousands of units)	125.59	91.96	106.62	68.38	71.60	70.89	92.68	66.77	107.60	121.78	124.82	158.80	98.78					
	value of transactions (millions of US dollars)	54.26	36.64	42.77	28.97	27.99	32.13	38.35	25.75	46.90	51.86	53.45	65.40	41.40					
		<b>from 501 to 2,000 US dollars</b>																	
Purchase	number of transactions (thousands of units)	1,595.02	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					
	value of transactions (millions of US dollars)	1,579.75	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					
Sale	number of transactions (thousands of units)	2,186.82	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					
	value of transactions (millions of US dollars)	2,138.59	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					
		<b>from 2,001 to 5,000 US dollars</b>																	
Purchase	number of transactions (thousands of units)	137.71	113.78	96.57	124.62	138.21	131.97	159.10	73.71	99.10	128.83	189.27	139.94	125.86					
	value of transactions (millions of US dollars)	387.48	314.27	261.90	392.47	381.29	359.32	423.27	205.12	279.35	386.50	505.11	397.78	348.29					
Sale	number of transactions (thousands of units)	204.61	234.46	245.94	294.67	356.16	308.14	406.13	263.00	302.35	409.95	316.67	341.17	320.12					
	value of transactions (millions of US dollars)	562.61	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					
		<b>over 5,000 US dollars</b>																	
Purchase	number of transactions (thousands of units)	42.98	41.76	38.73	29.62	32.96	33.92	49.57	17.14	40.18	40.59	43.23	37.62	35.93					
	value of transactions (millions of US dollars)	530.53	389.50	384.55	352.40	361.06	440.55	718.85	259.26	626.37	535.40	574.04	481.10	478.06					
Sale	number of transactions (thousands of units)	26.95	24.85	25.59	42.06	63.41	43.95	57.57	34.81	30.15	49.42	45.65	33.80	40.85					
	value of transactions (millions of US dollars)	255.24	226.30	212.81	367.56	514.42	387.03	469.92	329.82	274.04	394.24	367.30	316.68	393.29					

### 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
6.07.2011	SU26204RMFS6	2,444	50,000.00	59,890.30	29,859.52	30,288.84	99.26	99.28	7.78	20,140.48
13.07.2011	SU26205RMFS3	3,563	—	8,442.92	1,228.47	1,239.20	98.94	98.98	7.90	111,976.32
20.07.2011	SU26206RMFS1	2,156	—	52,592.92	24,945.59	25,163.63	99.95	100.02	7.53	74,337.67
27.07.2011	SU25079RMFS3	1,407	—	27,920.60	21,415.05	21,836.16	100.85	100.89	6.84	70,705.11

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.
8.07.2009	6.07.2011	SU25066RMFS0	40,000.00	40,000.00	—	—	—
8.07.2009	6.07.2011	SU25066RMFS0	1,052.00	40,000.00	8	26.30	10.55
17.01.2007	13.07.2011	SU26199RMFS8	669.24	44,000.00	18	15.21	6.10
23.01.2008	20.07.2011	SU46022RMFS8	984.97	28,222.71	7	34.90	7.00
5.08.2009	20.07.2011	SU25067RMFS8	1,267.65	45,000.00	8	28.17	11.30
28.07.2010	20.07.2011	SU25075RMFS1	4,721.19	137,603.89	2	34.31	6.88
23.01.2008	20.07.2011	SU26200RMFS4	760.50	50,000.00	14	15.21	6.10
23.07.2008	20.07.2011	SU26201RMFS2	767.51	47,000.00	12	16.33	6.55
21.01.2009	20.07.2011	SU25064RMFS5	1,335.15	45,000.00	10	29.67	11.90
20.01.2010	27.07.2011	SU25072RMFS8	5,347.50	150,000.00	3	35.65	7.15
26.01.2011	27.07.2011	SU25077RMFS7	3,563.56	97,232.14	1	36.65	7.35



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
<b>2009</b>				
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
<b>2010</b>				
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
<b>2011</b>				
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

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 loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
<b>2011</b>									
1.07	6.80	—	7.99	6.87	7.18	—	7.88	—	—
4.07	6.77	—	8.01	6.85	6.77	—	8.23	—	—
5.07	6.77	—	8.07	6.85	7.31	—	7.93	—	—
6.07	6.76	—	8.03	6.81	7.32	—	7.80	—	—
7.07	6.73	—	8.02	6.81	7.43	—	7.69	—	—
8.07	6.68	—	7.97	6.81	7.33	—	7.85	—	—
11.07	6.74	—	8.01	6.89	7.28	—	8.01	—	—
12.07	6.77	—	7.92	6.90	7.45	—	7.87	—	—
13.07	6.74	—	7.91	6.88	7.47	—	8.01	—	—
14.07	6.72	—	7.88	6.85	7.43	—	7.90	—	—
15.07	6.72	—	7.89	6.85	7.39	—	7.67	—	—
18.07	6.73	—	7.93	6.84	7.07	—	7.70	—	—
19.07	6.72	—	7.89	6.81	7.28	—	7.78	—	—
20.07	6.74	—	7.90	6.81	6.81	—	7.70	—	—
21.07	6.74	—	7.94	6.81	7.03	—	7.72	—	—
22.07	6.73	—	7.93	6.81	7.32	—	7.73	—	—
25.07	6.72	—	7.91	6.81	7.16	—	7.78	—	—
26.07	6.73	—	7.90	6.81	7.09	—	7.75	—	—
27.07	6.73	—	7.88	6.81	7.30	—	7.93	—	—
28.07	6.71	—	7.89	6.82	6.53	—	7.61	—	—
29.07	6.73	—	7.83	6.82	7.40	—	7.71	—	—

Table 3.3.4 (cont.)

Date	Turnover ratio, %				Nominal value, millions of rubles							
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	10	11	12	13	14	15	16	17
1												
<b>2011</b>												
1.07	0.29	—	0.01	—	1,782,126.88	—	—	—	—	—	675,984.21	24,099.48
4.07	0.05	—	—	—	1,782,126.88	—	—	—	—	—	675,984.21	24,099.48
5.07	0.24	—	—	—	1,782,126.88	—	—	—	—	—	675,984.21	24,099.48
6.07	0.26	—	0.01	—	1,771,986.41	—	—	—	—	—	675,984.21	24,099.48
7.07	0.36	—	0.02	—	1,771,986.41	—	—	—	—	—	675,984.21	24,099.48
8.07	0.38	—	0.06	—	1,771,986.41	—	—	—	—	—	675,984.21	24,099.48
11.07	0.11	—	—	—	1,771,986.41	—	—	—	—	—	675,984.21	24,099.48
12.07	0.27	—	0.01	—	1,771,986.41	—	—	—	—	—	675,984.21	24,099.48
13.07	0.21	—	0.01	—	1,773,214.87	—	—	—	—	—	675,984.21	24,099.48
14.07	0.13	—	0.03	—	1,773,214.87	—	—	—	—	—	675,984.21	24,099.48
15.07	0.21	—	0.04	—	1,773,214.87	—	—	—	—	—	675,984.21	24,099.48
18.07	0.05	—	0.01	—	1,773,214.87	—	—	—	—	—	675,984.21	24,099.48
19.07	0.12	—	0.01	—	1,773,214.87	—	—	—	—	—	675,984.21	24,099.48
20.07	0.13	—	0.03	—	1,798,160.46	—	—	—	—	—	675,984.21	24,099.48
21.07	0.30	—	0.03	—	1,798,160.46	—	—	—	—	—	675,984.21	24,099.48
22.07	0.21	—	0.03	—	1,798,160.46	—	—	—	—	—	675,984.21	24,099.48
25.07	0.08	—	0.03	—	1,798,160.46	—	—	—	—	—	675,984.21	24,099.48
26.07	0.36	—	0.02	—	1,798,160.46	—	—	—	—	—	675,984.21	24,099.48
27.07	0.18	—	0.08	—	1,819,575.51	—	—	—	—	—	675,984.21	24,099.48
28.07	0.10	—	—	—	1,819,575.51	—	—	—	—	—	675,984.21	24,099.48
29.07	0.09	—	0.01	—	1,819,575.51	—	—	—	—	—	675,984.21	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years					
	18	19	20	21	22	23	24	25	26	27	
	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	23	24	25
1											
<b>2011</b>											
1.07	1,866,111.91	—	618,216.78	25,176.49	2.48	—	6.84	4.41	—	6.84	4.41
4.07	1,868,278.29	—	616,589.56	25,190.23	2.47	—	6.83	4.40	—	6.83	4.40
5.07	1,868,911.95	—	615,545.63	25,194.80	2.47	—	6.81	4.40	—	6.81	4.40
6.07	1,860,303.88	—	615,976.66	25,199.62	2.57	—	6.81	4.40	—	6.81	4.40
7.07	1,861,802.69	—	616,679.98	25,204.20	2.57	—	6.81	4.39	—	6.81	4.39
8.07	1,864,428.27	—	619,008.50	25,208.78	2.57	—	6.81	4.39	—	6.81	4.39
11.07	1,863,013.64	—	620,166.57	25,222.52	2.55	—	6.81	4.38	—	6.81	4.38
12.07	1,862,130.40	—	623,056.80	25,227.34	2.55	—	6.79	4.38	—	6.79	4.38
13.07	1,864,278.55	—	623,112.89	25,231.92	2.55	—	6.79	4.38	—	6.79	4.38
14.07	1,865,466.64	—	624,334.99	25,236.50	2.55	—	6.79	4.37	—	6.79	4.37
15.07	1,865,986.91	—	624,241.94	25,241.08	2.55	—	6.79	4.37	—	6.79	4.37
18.07	1,866,307.24	—	621,998.61	25,255.05	2.54	—	6.79	4.36	—	6.79	4.36
19.07	1,867,133.86	—	622,554.89	25,259.63	2.54	—	6.80	4.36	—	6.80	4.36
20.07	1,884,010.46	—	621,593.52	25,264.21	2.58	—	6.80	4.36	—	6.80	4.36
21.07	1,884,074.75	—	620,862.37	25,268.79	2.58	—	6.79	4.36	—	6.79	4.36
22.07	1,884,994.96	—	621,471.25	25,273.37	2.57	—	6.79	4.35	—	6.79	4.35
25.07	1,886,539.33	—	622,657.13	25,287.35	2.57	—	6.79	4.34	—	6.79	4.34
26.07	1,886,440.87	—	623,318.71	25,291.93	2.56	—	6.78	4.34	—	6.78	4.34
27.07	1,899,773.93	—	624,085.36	25,296.50	2.58	—	6.79	4.34	—	6.79	4.34
28.07	1,900,751.01	—	624,362.83	25,301.08	2.58	—	6.78	4.34	—	6.78	4.34
29.07	1,900,234.64	—	626,093.26	25,305.90	2.58	—	6.81	4.33	—	6.81	4.33

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
<b>2011</b>			
1.07	3.90	4.28	7.48
4.07	3.93	4.09	7.48
5.07	3.94	4.09	7.51
6.07	3.95	4.30	7.47
7.07	3.68	4.29	7.46
8.07	3.68	4.28	7.41
11.07	3.68	3.87	7.46
12.07	3.68	3.87	7.42
13.07	3.68	4.42	7.41
14.07	3.68	4.42	7.39
15.07	3.90	4.33	7.39
18.07	3.90	4.31	7.42
19.07	3.90	4.49	7.39
20.07	3.90	4.53	7.40
21.07	3.92	4.59	7.42
22.07	3.90	4.50	7.41
25.07	3.90	4.49	7.40
26.07	4.00	4.53	7.39
27.07	4.05	4.55	7.38
28.07	4.05	4.59	7.38
29.07	4.05	4.59	7.35

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
<b>2011</b>				
1.07	81.67	1,698.10	16.34	1,937.57
4.07	38.43	1,706.12	12.57	1,948.48
5.07	48.91	1,709.99	14.29	1,953.07
6.07	47.74	1,705.41	13.71	1,939.01
7.07	64.13	1,740.53	15.71	1,976.90
8.07	55.32	1,724.57	16.43	1,958.40
11.07	47.67	1,701.48	12.30	1,919.08
12.07	63.02	1,705.92	18.89	1,916.81
13.07	52.99	1,714.19	12.27	1,936.42
14.07	49.39	1,715.49	16.74	1,939.68
15.07	49.36	1,714.60	12.03	1,938.54
18.07	50.87	1,687.63	16.43	1,904.29
19.07	42.39	1,700.13	21.27	1,926.23
20.07	38.22	1,701.37	10.15	1,936.54
21.07	68.38	1,729.00	16.46	1,972.50
22.07	55.54	1,728.84	15.66	1,976.82
25.07	42.22	1,726.93	11.79	1,979.54
26.07	38.00	1,722.11	11.06	1,987.79
27.07	39.98	1,706.28	10.29	1,976.18
28.07	38.88	1,720.38	15.84	1,985.11
29.07	46.69	1,705.18	11.22	1,965.02



Table 4.1.1 (cont.)

	2010												2011						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07						
2.2. Credit institutions with a foreign stake in authorized capital, licensed to conduct banking operations — total	222	220	222	225	225	220	225	224	220	223	225	219	226						
of which:																			
— 100 percent foreign-owned organizations	81	82	80	80	81	80	79	78	78	78	78	78	78						
— credit institutions with foreign ownership from 50 to 100%	24	25	28	28	27	31	31	30	31	31	31	31	32						
2.3. Credit institutions included in the deposit insurance system register — total	845	843	839	839	838	832	831	830	826	823	825	824	818						
3. Registered authorized capital of operating credit institutions (millions of rubles)	1,194,744	1,195,889	1,191,996	1,172,060	1,182,237	1,186,179	1,189,290	1,196,542	1,198,094	1,201,637	1,204,556	1,195,694	1,182,699						
4. Branches of operating credit institutions in Russia — total	3,076	3,046	3,019	2,975	2,959	2,926	2,886	2,880	2,885	2,867	2,865	2,855	2,835						
of which:																			
— Sberbank branches	615	596	591	580	574	574	540	539	538	534	532	530	530						
— branches of 100 percent foreign-owned banks	251	249	238	237	235	203	202	201	201	197	193	181	176						
5. Branches of credit institutions abroad	5	5	6	6	6	6	6	6	6	6	6	6	6						
6. Branches of nonresident banks in Russia	—	—	—	—	—	—	—	—	—	—	—	—	—						
7. Representative offices of operating credit institutions — total <sup>2</sup>	494	490	475	458	445	460	443	439	431	399	398	396	395						
of which:																			
— in Russia	451	447	432	415	402	416	399	396	388	356	353	351	350						
— in non-CIS countries	31	31	31	31	31	32	32	32	32	32	33	33	33						
— in CIS countries	12	12	12	12	12	12	12	11	11	11	12	12	12						
8. Additional offices of credit institutions — total	21,949	21,663	21,830	22,023	22,021	22,001	21,846	21,851	21,961	22,024	22,060	22,118	22,176						
of which Sberbank additional offices	10,145	9,867	10,149	10,183	10,201	10,251	10,087	10,108	10,159	10,239	10,263	10,288	10,281						
9. External cash desks of credit institution — total	12,320	12,348	12,309	12,161	12,094	11,960	11,880	11,814	11,593	11,501	11,457	11,340	11,259						
of which Sberbank external cash desks	8,867	8,835	8,723	8,663	8,611	8,521	8,478	8,411	8,262	8,169	8,146	8,042	7,980						
10. Cash credit offices of credit institutions — total	1,240	1,273	1,322	1,369	1,380	1,389	1,418	1,459	1,457	1,451	1,484	1,515	1,553						
of which Sberbank cash credit offices	—	—	—	—	—	—	—	—	—	—	—	—	—						



Table 4.1.1 (end)

	2010												2011					
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07					
	2,453	2,512	2,591	2,701	2,782	2,994	3,317	3,432	3,524	3,685	3,809	3,956	4,093					
11. Operational offices of credit institutions — total	9	9	9	9	9	9	240	253	256	256	256	256	256					
of which Sberbank of Russia	85	86	87	86	87	87	88	91	91	91	91	91	92					
12. Mobile banking offices — total	82	82	83	82	83	83	84	87	87	87	87	87	88					
of which Sberbank of Russia	121	121	121	123	124	132	132	134	133	134	134	130	134					
13. Credit institutions with revoked licences	116	116	116	115	115	117	118	126	127	128	131	128	129					
14. Credit institutions subjected to liquidation	111	110	108	108	109	108	108	114	117	119	123	122	124					
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) <sup>3</sup>	1,976	1,978	1,984	1,987	1,988	1,991	1,992	1,992	1,997	1,999	2,000	2,008	2,010					
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total																		
of which:																		
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,548	1,549	1,550	1,552	1,553	1,555	1,556	1,556	1,559	1,560	1,561	1,565	1,566					
— credit institutions liquidated owing to reorganization	427	428	433	434	434	435	435	435	437	438	438	442	443					
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	425	426	431	432	432	433	433	433	435	436	436	440	441					
of which:																		
— reorganization into branches of other banks	359	360	361	361	361	362	362	362	363	363	363	364	365					
— taken over by other banks (without creating a branch)	66	66	70	71	71	71	71	71	72	73	73	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					

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

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

<sup>3</sup> 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 <sup>1</sup>			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals general)
<b>2004</b>				
31.12	131	84	45	122
<b>2005</b>				
31.03	130	84	44	121
30.06	133	86	45	126
30.09	131	80	49	120
31.12	136	81	52	120
<b>2006</b>				
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)
<b>2007</b>				
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)
<b>2008</b>				
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)
<b>2009</b>				
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)
<b>2010</b>				
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)
<b>2011</b>				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	119 (18)	116 (7)	102 (11)	186 (18)

<sup>1</sup> 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, %
<b>2009</b>										
31.12	26	2.5	38	3.6	71	6.7	117	11.1	204	19.3
<b>2010</b>										
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
<b>2011</b>										
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

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, %	
<b>2009</b>											
31.12	252	23.8	92	8.7	109	10.3	128	12.1	21	2.0	1,058
<b>2010</b>											
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
<b>2011</b>											
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

Table 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity <sup>1</sup>										
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		
	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, %	
<b>2007</b>											
31.12	40	19.8	55	27.2	21 (1)	10.4	23 (6)	11.4	63 (2)	31.2	202
<b>2008</b>											
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
<b>2009</b>											
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
<b>2010</b>											
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
<b>2011</b>											
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

<sup>1</sup> 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 30.06.2011								Total
	1—5	6—20	21—50	51—200	201—500	501—1,000			
Number of branches throughout the RF territory, units	730	401	400	675	395	254			2,855
Loans, deposits and other funds extended — total	12,246,521	4,945,809	2,614,774	2,955,949	971,496	273,501			24,008,050
of which: overdue debt	508,388	288,536	117,400	124,744	34,226	8,557			1,081,850
of which extended to									
— organizations	8,209,900	3,429,137	1,386,102	1,829,849	642,329	176,042			15,673,359
of which: overdue debt	430,816	200,109	50,668	77,160	23,027	5,643			787,423
— individuals	2,099,407	784,998	747,679	653,670	204,921	62,244			4,552,919
of which: overdue debt	73,969	88,378	66,421	47,307	11,047	2,756			289,878
— credit institutions	1,703,123	617,801	396,088	361,746	101,652	32,424			3,212,833
of which: overdue debt	3,600	45	261	252	152	158			4,468
Investments in government securities and the Bank of Russia bonds	848,491	337,285	163,660	196,332	35,023	6,834			1,587,624
Investments in bills	25,078	81,068	58,520	90,293	56,854	19,229			331,043
Investments in equities and shares of resident organizations other than credit institutions	185,749	78,898	22,977	35,499	12,385	1,663			337,171
Total funds in organizations accounts	2,127,082	967,349	543,747	800,754	356,570	130,829			4,926,331
Total budget and extrabudgetary funds in accounts	18,426	16,226	1,048	17,675	293	141			53,810
Deposits of individuals accepted by credit institutions	6,048,712	1,408,074	961,181	1,432,172	541,056	125,269			10,516,465
Credit institutions bonds, bills and acceptances	465,526	353,239	249,418	252,561	55,087	10,903			1,386,734
Equity capital	2,406,142	781,419	524,664	658,775	278,492	121,357			4,770,849
Total assets	17,312,488	7,027,533	4,015,364	4,757,490	1,638,163	485,559			35,236,598

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
<b>2007</b>						
31.12	507,975	508,882	99.0	907	1.0	122,619
<b>2008</b>						
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
<b>2009</b>						
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
<b>2010</b>						
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
<b>2011</b>						
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

## Distribution of the Credit Institutions by Own Funds (Capital)

	Own funds (capital) of credit institutions, billion of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 45 million of rubles		credit institutions with capital from 45 to 90 million of rubles		credit institutions with capital from 90 to 180 million of rubles		number of credit institutions
	of rubles	billion 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	
<b>2009</b>											
31.12	4,620.6	70.3	18	1.0	54	0.6	10	25.7	2		
<b>2010</b>											
31.01	4,637.0	64.5	18	0.9	51	0.6	10	25.8	2		
28.02	4,612.6	61.1	18	0.7	41	0.5	8	26.6	2		
31.03	4,600.1	71.5	18	0.7	42	0.5	7	26.6	2		
30.04	4,597.3	74.1	18	0.7	41	0.4	7	26.6	2		
31.05	4,449.7	73.1	17	0.7	41	0.3	5	26.1	2		
30.06	4,472.7	76.7	17	-1.3 <sup>1</sup>	42	0.4	6	25.6	2		
31.07	4,528.9	85.6	17	0.7	40	0.5	8	25.1	2		
31.08	4,584.9	90.8	17	0.7	40	0.4	7	24.9	2		
30.09	4,581.0	99.4	16	0.7 <sup>2</sup>	42 <sup>2</sup>	0.4	6	24.5	2		
31.10	4,613.1	98.9	14	0.7	41	0.5	8	23.8	1		
30.11	4,661.9	106.0	14	0.7	41	0.4	7	23.3	1		
31.12	4,732.3	105.4	14	0.7	38	0.4	7	23.2	1		
<b>2011</b>											
31.01	4,732.4	105.6	14	0.7	38	0.5	8	23.1	1		
28.02	4,562.3	111.5	14	0.3 <sup>2</sup>	39 <sup>2</sup>	0.6	9	21.9	1		
31.03	4,629.3	57.4	12	0.7	38	0.6	10	21.7	1		
30.04	4,732.0	56.6	11	0.6 <sup>2</sup>	38 <sup>2</sup>	0.6	9	21.0	1		
31.05	4,788.2	56.0	11	0.7	36	0.7	11	21.1	1		
30.06	4,770.8	140.1	11	0.6	35	0.8	12	20.2	1		
Memo:											
own funds (capital) adequacy ratio as of 30.06.2011, %	16.7		12.1 <sup>3</sup>		51.6		44.3		31.4		

<sup>1</sup> 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

<sup>2</sup> Including credit institutions with negative own funds (capital) which banking license was revoked or on which the decision on insolvency prevention was taken

<sup>3</sup> Credit institutions with positive own funds (capital).





Таблица 4.2.2

## Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		total		by maturity:							
1	2	3	4	5	6	7	8	9	10	over 3 years	
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years			
<b>2009</b>											
31.12	5,466,580	3,198,590	47,105	605,749	674,674	448,852	535,299	486,224		400,686	
<b>2010</b>											
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	
<b>2011</b>											
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	

**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	
		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					
															by maturity:
11	12	13	14	15	16	17	18	19	20	21	22				
<b>2009</b>															
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			
<b>2010</b>															
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			
<b>2011</b>															
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			

## Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits D

	Average weighted interest rates on individual deposits by maturity						Average weighted interest rates (by)					
	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	
<b>2010</b>												
January	1.1	4.4	7.3	9.6	10.0	8.1	9.1	8.5	3.9	6.4	7.9	
February	1.8	4.9	6.9	9.2	9.2	7.4	8.4	7.6	3.7	5.9	7.9	
March	1.3	5.3	6.5	7.9	8.6	6.9	7.9	7.0	3.3	5.2	6.7	
April	1.7	6.2	6.2	7.6	8.2	6.7	7.6	6.7	3.2	5.0	5.9	
May	1.2	5.1	5.5	7.3	7.6	6.2	7.0	6.0	2.6	4.8	5.9	
June	1.5	4.9	5.3	6.8	7.2	5.8	6.6	5.8	2.3	4.7	5.7	
July	1.1	4.3	5.2	6.6	7.0	5.6	6.4	5.7	2.3	4.5	5.4	
August	1.0	4.4	4.8	6.4	6.7	5.4	6.1	5.3	2.3	4.1	5.0	
September	1.6	4.2	4.4	5.7	6.4	5.1	5.7	4.9	2.5	3.9	5.0	
October	1.5	4.8	4.2	5.5	6.3	5.0	5.6	4.9	2.4	4.0	4.8	
November	1.5	3.6	4.3	5.4	6.5	5.0	5.6	4.8	2.7	3.6	4.8	
December	0.9	2.9	4.1	5.4	6.4	4.9	5.5	4.8	2.8	4.1	5.0	
<b>2011</b>												
January	1.7	3.3	4.0	5.2	6.3	4.5	5.4	5.6	2.4	3.7	4.9	
February	1.9	3.2	4.2	5.5	6.3	4.4	5.3	5.6	2.5	3.6	4.9	
March	1.6	3.6	3.9	4.8	6.3	4.2	5.2	5.5	2.7	3.4	3.6	
April	1.5	3.2	3.9	4.7	6.1	4.1	5.1	5.6	2.7	3.6	4.3	
May	1.2	3.0	3.8	4.9	6.1	4.1	5.1	5.4	3.2	3.6	4.3	
June	1.5	3.3	4.0	4.8	6.1	4.2	5.1	5.9	3.2	3.8	4.3	

### Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits in Currency

	Average weighted interest rates on individual deposits							Average weighted interest rates			
	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
<b>in US dollars</b>											
<b>2010</b>											
January	0.4	1.3	3.2	4.3	5.0	3.9	4.4	5.0	0.1	1.6	4.4
February	0.4	1.3	3.1	4.4	5.4	3.9	4.5	5.0	0.1	1.9	2.2
March	0.4	0.5	2.7	4.1	5.0	3.5	4.0	4.7	0.1	2.1	1.1
April	0.5	1.4	2.5	3.6	4.7	3.4	3.9	4.6	0.2	3.6	6.6
May	0.4	1.5	2.4	3.7	4.4	3.3	3.8	5.2	0.3	1.8	2.2
June	0.5	1.9	2.1	3.5	4.0	3.1	3.5	4.5	0.2	1.3	2.2
July	0.4	1.9	2.0	3.4	4.1	3.1	3.5	4.2	0.2	1.8	2.2
August	0.4	3.0	2.2	3.7	4.2	3.2	3.6	4.4	0.3	1.9	2.2
September	0.6	2.0	2.0	3.7	4.4	3.2	3.7	4.5	0.3	1.4	2.2
October	0.8	1.8	2.3	3.5	4.5	3.2	3.8	4.6	0.3	1.9	2.2
November	0.7	1.9	2.2	3.2	4.3	3.1	3.6	4.7	0.5	1.5	2.2
December	0.6	1.5	2.3	3.2	4.3	3.1	3.7	4.7	0.3	1.7	2.2
<b>2011</b>											
January	0.4	1.1	2.5	3.1	3.9	2.9	3.4	4.6	0.2	1.5	2.2
February	0.6	1.6	2.4	3.1	4.5	3.1	3.7	4.6	0.2	1.3	1.1
March	1.2	1.9	2.1	3.2	4.1	3.1	3.5	4.4	0.2	1.5	1.1
April	0.5	1.6	1.9	2.7	3.8	2.6	3.1	4.4	0.2	1.4	3.3
May	0.5	1.4	1.7	2.9	3.8	2.6	3.1	4.8	0.2	3.3	2.2
June	0.6	1.6	1.9	3.0	3.6	2.6	3.1	4.5	0.2	0.9	3.3

	Average weighted interest rates on individual deposits										Average weighted interest rates					
	Average weighted interest rates on individual deposits					Average weighted interest rates on individual deposits					up to 30 days	up to 30 days	over 1 year	up to 30 days	31 to 90 days	91 to 180 days
	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					
<b>in euros</b>																
<b>2010</b>																
January	0.3	2.1	3.2	4.2	4.5	3.8	4.2	4.8	0.2	1.1	3.					
February	0.4	1.8	2.9	4.0	4.6	3.6	4.1	4.7	0.4	1.1	2.					
March	0.4	1.9	2.6	3.6	4.5	3.5	3.9	4.4	0.2	1.3	2.					
April	0.4	1.8	2.3	3.2	4.1	3.2	3.5	4.4	0.2	0.9	2.					
May	0.3	1.9	2.3	3.2	3.9	2.9	3.4	4.1	0.5	0.7	4.					
June	0.4	1.5	2.3	3.1	3.7	2.9	3.3	4.2	0.2	1.1	2.					
July	0.3	1.6	2.3	3.2	3.6	2.9	3.3	4.0	0.2	0.9	1.					
August	0.3	1.3	2.1	2.8	3.6	2.8	3.1	4.0	0.2	1.2	3.					
September	0.6	1.8	1.9	2.9	3.8	2.9	3.2	4.1	0.2	1.1	2.					
October	0.5	1.6	2.0	3.0	3.9	3.0	3.4	4.1	0.3	1.3	1.					
November	0.5	1.5	1.8	2.7	4.0	2.9	3.3	4.1	0.3	1.5	3.					
December	0.4	1.8	2.1	3.0	3.9	2.9	3.4	4.2	0.5	1.6	2.					
<b>2011</b>																
January	0.3	1.8	2.2	2.7	3.6	2.8	3.2	4.0	0.3	1.4	2.					
February	0.5	1.0	1.8	2.8	3.7	2.6	3.1	4.0	0.5	1.2	1.					
March	0.4	1.5	1.8	2.7	3.9	2.7	3.2	3.9	0.4	1.0	4.					
April	0.6	1.5	1.7	2.7	3.5	2.6	3.0	3.9	0.8	1.4	2.					
May	0.3	1.4	1.6	2.8	3.5	2.5	2.9	3.9	0.8	1.2	2.					
June	0.5	1.6	1.8	2.4	3.5	2.6	3.0	4.2	0.9	2.1	2.					

Table 4.2.5

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

(% p.a.)

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









**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			
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years				
<b>2009</b>													
31.12	5,853,047	403,850	3,493,157	23,581	68,549	136,541	500,766	1,076,932	1,541,817	1,955,286			
<b>2010</b>													
31.01	6,074,376	401,953	3,487,255	18,777	51,586	129,095	512,574	1,078,859	1,546,964	2,184,127			
28.02	5,926,985	390,215	3,406,468	50,384	40,306	117,410	492,614	994,241	1,568,247	2,129,452			
31.03	5,623,872	377,238	3,348,739	67,746	55,435	104,748	478,691	965,631	1,541,336	1,897,040			
30.04	5,593,352	373,777	3,368,519	39,234	46,686	108,990	521,133	976,417	1,540,313	1,849,766			
31.05	5,646,462	382,687	3,505,693	38,358	60,184	130,593	537,524	1,011,623	1,578,557	1,756,968			
30.06	5,797,909	386,049	3,598,082	38,375	69,628	108,623	597,267	1,040,422	1,604,543	1,812,588			
31.07	5,756,076	372,024	3,585,207	45,730	49,478	139,738	617,599	1,042,703	1,560,706	1,797,514			
31.08	5,866,329	372,928	3,670,878	34,141	58,549	114,642	609,884	1,056,845	1,667,572	1,821,122			
30.09	6,049,372	368,790	3,804,958	34,945	55,673	98,353	598,231	1,043,886	1,844,579	1,874,269			
31.10	6,072,418	367,926	3,836,755	36,890	68,813	101,392	598,509	1,027,349	1,880,699	1,866,311			
30.11	6,337,188	370,503	3,863,579	46,887	56,147	108,585	585,385	1,046,332	1,905,128	2,101,539			
31.12	5,936,439	359,577	3,755,988	23,961	125,756	101,572	520,311	987,199	1,891,557	1,819,333			
<b>2011</b>													
31.01	5,925,081	346,147	3,748,016	45,311	130,644	108,554	504,885	954,608	1,900,819	1,829,532			
28.02	5,966,393	329,744	3,589,818	55,988	76,620	99,802	440,768	967,942	1,847,242	2,045,350			
31.03	5,787,404	322,105	3,550,730	35,002	55,497	133,505	440,973	949,200	1,838,807	1,913,232			
30.04	5,774,269	312,744	3,524,891	47,700	62,986	125,436	458,630	933,117	1,810,976	1,935,174			
31.05	6,027,844	314,306	3,713,346	38,265	53,562	135,683	498,795	959,290	1,942,040	1,998,664			
30.06	6,054,801	304,218	3,713,574	43,002	56,712	120,063	522,143	919,328	1,962,042	2,035,466			

**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
<b>2010</b>												
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
<b>2011</b>												
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

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
<b>2010</b>											
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
<b>2011</b>											
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





Table 4.3.5

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs		
<b>2009</b>																		
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						
<b>2010</b>																		
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						
<b>2011</b>																		
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	3,013,459	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	<b>2,079,073</b>	199,065	<b>58,539</b>	1,101	<b>3,170,653</b>	336,872	<b>173,781</b>	5,428	305,128	28,070	11,664	416						
30.06	2,608,646	247,988	76,739	1,286	3,260,315	347,998	179,655	5,256	297,077	28,167	10,690	419						



## 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		
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	
<b>2009</b>							
31.12	176,146	170,311	966,786	20,660	188.4	187.2	
<b>2010</b>							
31.01	9,452	9,351	961,161	21,336	186.8	186.8	186.8
28.02	27,184	26,938	962,495	22,247	187.7	188.2	188.2
31.03	52,073	53,695	968,289	23,193	188.0	188.4	188.4
30.04	80,382	83,662	976,742	24,139	188.3	188.8	188.8
31.05	107,475	112,397	983,664	25,071	188.9	190.5	190.5
30.06	140,874	145,363	990,625	24,996	189.0	189.6	189.6
31.07	175,311	181,890	1,005,186	26,647	189.5	191.2	191.2
31.08	210,064	217,609	1,017,760	27,270	188.9	186.0	186.0
30.09	248,503	258,171	1,033,770	28,029	188.7	187.6	187.6
31.10	286,581	300,765	1,050,901	28,373	188.7	188.9	188.9
30.11	328,676	346,868	1,070,316	29,214	188.6	187.8	187.8
31.12	392,302	418,209	1,102,324	26,726	188.7	189.1	189.1
<b>2011</b>							
31.01	20,021	22,585	1,101,607	26,930	183.9	183.9	183.9
28.02	51,722	60,864	1,113,378	26,891	186.5	188.0	188.0
31.03	91,111	111,728	1,132,342	27,139	187.6	189.0	189.0
30.04	135,960	167,654	1,158,708	27,300	187.5	187.2	187.2
31.05	182,696	224,679	1,189,058	28,647	186.4	183.3	183.3
30.06	231,241	285,747	1,210,974	28,486	185.2	180.9	180.9

Table 4.3.6 (end)

	In foreign currency						average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		of which overdue debt	average weighted maturity on loans extended since the beginning of the year, months		
			total	of which overdue debt				
<b>2009</b>								
31.12	2,225	11,881	213,975	13,934		116.5	13.0	
<b>2010</b>								
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	
<b>2011</b>								
31.01	144	705	<b>185,879</b>	20,194		123.3	10.8	
28.02	367	2,199	<b>179,637</b>	19,985		132.1	10.9	
31.03	610	3,917	<b>175,071</b>	19,785		135.4	10.9	
30.04	902	5,478	<b>168,517</b>	19,333		138.3	10.2	
31.05	1,150	7,273	<b>170,846</b>	<b>20,214</b>		140.8	10.0	
30.06	1,407	9,956	162,865	20,012		130.9	9.9	

Table 4.3.7

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

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		number of extended loans, units		volume of extended loans, millions of rubles		debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		
		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 since the beginning of the year	on loans extended over the month			
<b>2009</b>												83,075
31.12		128,004	18,526	197.5	194.0	194.0	14.3	13.7				
<b>2010</b>												
31.01		7,354	19,099	194.9	194.9	194.9	13.9	13.9				82,606
28.02		20,827	19,858	196.1	196.7	196.7	13.7	13.6				82,290
31.03		39,795	20,773	196.6	197.1	197.1	13.6	13.4				81,147
30.04		61,322	21,593	196.8	197.3	197.3	13.5	13.4				81,486
31.05		81,715	22,414	197.5	199.4	199.4	13.5	13.4				79,501
30.06		105,624	22,279	197.8	198.8	198.8	13.5	13.3				84,419
31.07		131,331	23,358	196.8	193.0	193.0	13.4	13.2				84,091
31.08		156,876	24,427	196.7	195.8	195.8	13.4	13.3				83,322
30.09		185,016	25,026	197.3	200.7	200.7	13.4	13.2				82,440
31.10		215,522	25,348	196.6	192.3	192.3	13.3	12.8				82,159
30.11		247,797	26,075	195.9	191.4	191.4	13.2	12.6				86,433
31.12		298,213	23,564	196.3	198.2	198.2	13.1	12.5				83,198
<b>2011</b>												
31.01		14,948	23,868	197.0	197.0	197.0	12.6	12.6				83,231
28.02		40,036	23,819	196.3	195.9	195.9	12.5	12.4				83,068
31.03		73,678	23,925	194.9	193.2	193.2	12.4	12.4				83,390
30.04		110,550	24,038	194.2	192.8	192.8	12.3	12.1				78,211
31.05		151,634	25,007	191.7	184.6	184.6	12.3	12.2				77,717
30.06		194,247	24,983	188.8	178.5	178.5	12.2	12.1				78,908

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	of which overdue debt						
<b>2009</b>										
31.12	2,081	9,533	198,114	12,505	139.5	12.7	25,926			
<b>2010</b>										
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			
<b>2011</b>										
31.01	130	543	174,039	17,806	144.5	11.0	23,893			
28.02	337	1,698	168,240	17,674	141.1	10.7	34,463			
31.03	566	3,043	163,981	17,528	146.5	10.6	33,884			
30.04	835	4,367	157,894	17,212	151.8	9.8	32,119			
31.05	1,069	5,776	159,439	17,604	159.2	9.7	31,512			
30.06	1,297	7,197	150,723	17,283	160.7	9.6	32,814			

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 30.06.2011										total
	1—5	6—20	21—50	51—200	201—500	501—1,000					
Number of credit institutions extended mortgage loans, units	5	15	23	125	226	240					634
Number of mortgage loans extended to individuals, units, of which loans extended:	135,356	10,592	11,800	19,601	14,732	3,463					195,544
in rubles	135,101	10,473	11,594	18,966	14,683	3,430					194,247
in foreign currency	255	119	206	635	49	33					1,297
Volume of mortgage loans extended to individuals, — total, millions of rubles of which:	169,542	18,738	24,554	34,286	16,203	5,306					268,629
in rubles	168,042	18,058	23,551	31,339	15,419	5,023					261,432
in foreign currency	1,500	680	1,003	2,947	784	283					7,197
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles of which:	708,153	201,954	121,381	143,056	35,930	9,376					1,219,850
in rubles	668,688	156,689	99,383	103,777	31,982	8,608					1,069,127
in foreign currency	39,465	45,265	21,998	39,279	3,948	768					150,723
of which: overdue, — total	23,978	11,013	3,926	2,563	598	188					42,266
in rubles	12,925	7,467	2,445	1,503	465	178					24,983
in foreign currency	11,053	3,546	1,481	1,060	133	10					17,283
Average weighted maturity, months, of which on loans extended:											
in rubles	195.1	182.8	209.3	177.9	127.9	155.0					188.8
in foreign currency	181.4	187.9	192.9	163.4	45.3	162.9					160.7
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.2	12.5	12.2	12.4	12.0	11.8					12.2
in foreign currency	9.8	9.6	9.4	9.4	11.4	11.5					9.6
Rights of claim under mortgage loans, — total, millions of rubles of which:	33,351	6,738	26,059	43,251	1,661	662					111,722
in rubles	19,500	5,546	19,798	31,876	1,614	574					78,908
in foreign currency	13,851	1,192	6,261	11,375	47	88					32,814

Table 4.3.9

## Structure of Investment Portfolio of Credit Institutions

Investments in debt obligations  
of which:

	Investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments											revaluation of debt obligations
	total	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			
	2	3	4	5	6	7	8	9	10	11		
<b>2009</b>												
31.12	3,379,085	767,939	283,104	229,643	289,283	663,283	759,208	362,741	13,404	10,480		
<b>2010</b>												
31.01	3,641,691	816,480	450,515	244,398	294,149	650,827	859,042	277,228	13,836	35,215		
28.02	3,611,928	839,333	486,983	254,483	319,819	645,976	790,765	216,696	14,820	43,053		
31.03	3,885,608	824,988	736,987	264,705	320,417	628,583	834,048	186,129	15,815	73,936		
30.04	4,007,913	850,151	833,130	275,071	346,874	594,799	843,248	191,705	16,187	56,748		
31.05	3,944,776	810,389	840,506	269,811	350,267	623,664	778,475	218,496	15,820	37,349		
30.06	4,082,472	818,597	949,677	268,092	308,571	633,537	781,395	253,734	16,868	52,001		
31.07	4,204,933	841,180	983,418	277,261	320,415	606,466	806,036	293,151	18,593	58,413		
31.08	4,257,409	926,472	988,565	277,586	318,911	620,372	793,268	268,502	17,038	46,694		
30.09	4,190,684	961,340	806,907	292,353	333,202	563,120	833,857	337,816	16,699	45,391		
31.10	4,434,255	1,032,975	859,492	301,022	351,199	591,551	890,384	346,669	16,895	44,069		
30.11	4,516,735	1,046,432	857,270	303,934	376,972	585,348	929,384	383,095	15,632	18,668		
31.12	4,419,892	1,177,529	588,492	284,300	365,029	718,852	901,119	355,281	12,271	17,020		
<b>2011</b>												
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		

(millions of rubles)

**Table 4.3.9 (end)**  
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		
	total	investment in equities at balance-sheet value (regardless revaluation)					revaluation of equities	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	16		17	18			19	20
1	12	13	14	15	16	17	18	19	20				
<b>2009</b>													
31.12	411,790	4,594	33,394	354,215	13,814	5,773	284,537	143,731	72,590				
<b>2010</b>													
31.01	448,161	5,739	31,531	384,031	15,635	11,225	285,303	143,111	72,644				
28.02	455,626	6,852	38,241	389,578	17,917	3,038	283,986	143,476	77,448				
31.03	493,216	7,691	36,277	409,844	24,067	15,336	281,929	143,477	111,692				
30.04	528,348	11,230	32,106	450,449	24,499	10,064	287,429	143,747	113,665				
31.05	542,682	11,921	34,741	479,954	23,788	-7,723	287,318	140,909	113,480				
30.06	573,237	8,707	37,654	504,945	35,867	-13,936	291,849	142,909	113,735				
31.07	612,277	6,952	38,981	511,783	48,390	6,170	290,171	141,809	116,575				
31.08	636,762	7,617	41,141	534,551	52,231	1,221	288,985	139,355	117,962				
30.09	674,801	8,236	40,944	579,471	33,337	12,813	313,045	139,385	117,028				
31.10	699,267	4,168	45,048	588,765	40,485	20,802	323,397	139,210	115,191				
30.11	714,356	5,368	48,604	587,499	42,119	30,765	333,275	139,278	124,671				
31.12	710,923	5,694	50,336	587,982	29,865	37,045	368,175	168,438	132,096				
<b>2011</b>													
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				

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								
<b>2009</b>																			
31.12	210,831	0	19	158,617	712	51,482	23,181	0	21,340	1,749	93								
<b>2010</b>																			
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								
<b>2011</b>																			
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								



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	
<b>2010</b>																
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	
<b>2011</b>																
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	

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
<b>2009</b>																
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
<b>2010</b>																
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
<b>2011</b>																
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

**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
<b>2009</b>																
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
<b>2010</b>																
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
<b>2011</b>																
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

## 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 <sup>1</sup>			by private payment systems <sup>2</sup>			by non-bank settlement credit institutions			by credit institutions through correspondent accounts opened with other credit institutions <sup>3</sup>			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													
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	2,892,501.8	812,153.9	1,058,979.5	653,352.9	1,833,522.3	158,801.0	8,465.7	1,832.1	155,284.0	12,057.0	362,543.0	62,661.4	1,307,229.6	82,250.5				
<b>2009</b>																																	
Q1	603,863.0	184,944.9	193,139.4	122,072.8	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	603,863.0	184,944.9	193,139.4	122,072.8	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	231,365.2	154,061.4	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	676,856.3	216,569.2	231,365.2	154,061.4	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	245,139.3	161,087.7	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	694,741.0	226,754.4	245,139.3	161,087.7	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	273,299.4	172,643.8	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	748,336.3	249,164.0	273,299.4	172,643.8	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			
<b>2010</b>																																	
Q1	601,911.1	185,449.2	216,104.5	151,794.3	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	601,911.1	185,449.2	216,104.5	151,794.3	151,794.3	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1			
Q2	719,909.4	200,122.2	262,800.7	161,795.4	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	719,909.4	200,122.2	262,800.7	161,795.4	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2			
Q3	751,175.1	199,485.8	273,953.4	159,313.3	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	751,175.1	199,485.8	273,953.4	159,313.3	159,313.3	477,221.7	40,172.5	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4			
Q4	819,506.2	227,096.7	306,120.9	180,449.9	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	819,506.2	227,096.7	306,120.9	180,449.9	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			
<b>2011</b>																																	
Q1	698,143.0	232,325.2	251,069.5	194,094.3	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	698,143.0	232,325.2	251,069.5	194,094.3	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	299,289.5	206,772.4	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	804,914.9	251,811.7	299,289.5	206,772.4	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			

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

<sup>2</sup> 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.

<sup>3</sup> 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 <sup>1</sup>						Private payment systems <sup>2</sup>					
	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
<b>2009</b>												
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
<b>2009</b>												
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
<b>2010</b>												
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
<b>2011</b>												
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

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

<sup>2</sup> 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
<b>2007</b>						
31.12	3,426	3,324	986	521	28,338	485
<b>2008</b>						
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
<b>2009</b>						
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
<b>2010</b>						
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
<b>2011</b>						
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:			Credit institutions	Of which users:		
	2	3	intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system
			4	5	6	7	8	9	
<b>2010</b>									
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	
<b>2011</b>									
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 <sup>1</sup>	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
<b>2010</b>										
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
<b>2011</b>										
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

<sup>1</sup> Branches of credit institutions with correspondent subaccounts with the Bank of Russia.



Table 5.5

## Selected Indicators On Bank Card Transactions

		Individuals						
		the number of bank cards <sup>1</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1		2	3	4	5	6	7	
<b>2009</b>								
	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	
<b>2009</b>								
	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	
<b>2010</b>								
	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	
<b>2011</b>								
	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 <sup>1</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which:		
						payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1	2	3	4	5	6	7	8	
	2009	246	—	352,885	125,331	227,341	13	
	2010	307	162	579,532	173,888	401,734	213	
<b>2009</b>								
	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	
<b>2010</b>								
	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	
<b>2011</b>								
	Q1	318	157	<b>129,985</b>	<b>43,926</b>	<b>83,069</b>	2,990	
	Q2	332	184	169,183	58,165	107,538	3,480	

<sup>1</sup> 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)

	31.07.2011			
	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
<b>RUSSIAN FEDERATION</b>	994	2,835	478	2,357
<b>CENTRAL FEDERAL DISTRICT</b>	575	578	119	459
Belgorod Region	5	22	1	21
Bryansk Region	1	22	—	22
Vladimir Region	3	21	—	21
Voronezh Region	3	50	—	50
Ivanovo Region	6	13	—	13
Kaluga Region	4	23	—	23
Kostroma Region	5	12	—	12
Kursk Region	2	16	—	16
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	150	22	128
<b>NORTH-WEST FEDERAL DISTRICT</b>	70	331	16	315
Republic of Karelia	1	14	2	12
Republic of Komi	3	34	7	27
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	153	—	153
<b>SOUTH FEDERAL DISTRICT</b>	46	305	20	285
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	55	—	55
Rostov Region	16	115	12	103
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	56	172	76	96
Republic of Dagestan	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
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>116</b>	<b>627</b>	<b>104</b>	<b>523</b>
Republic of Bashkortostan	11	53	—	53
Republic of Mariy-El	1	17	4	13
Republic of Mordovia	4	9	1	8
Republic of Tatarstan (Tatarstan)	25	96	56	40
Udmurt Republic	5	23	—	23
Chuvash Republic — Chuvashya	4	19	—	19
Perm Territory	5	61	—	61
Kirov Region	3	19	—	19
Nizhni Novgorod Region	14	97	7	90
Orenburg Region	9	39	4	35
Penza Region	2	25	—	25
Samara Region	20	83	12	71
Saratov Region	9	65	18	47
Ulyanovsk Region	4	21	2	19
<b>URALS FEDERAL DISTRICT</b>	<b>48</b>	<b>332</b>	<b>106</b>	<b>226</b>
Kurgan Region	4	15	—	15
Sverdlovsk Region	17	94	12	82
Tyumen Region	17	129	56	73
Khanty-Mansiysky Autonomous Area — Yugra	9	35	8	27
Yamalo-Nenetsky Autonomous Area	2	24	1	23
Chelyabinsk Region	10	94	38	56
<b>SIBERIA FEDERAL DISTRICT</b>	<b>57</b>	<b>351</b>	<b>26</b>	<b>325</b>
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	58	2	56
Irkutsk Region	8	41	4	37
Kemerovo Region	9	31	—	31
Novosibirsk Region	10	69	1	68
Omsk Region	6	40	—	40
Tomsk Region	2	24	8	16
<b>FAR EAST FEDERAL DISTRICT</b>	<b>26</b>	<b>139</b>	<b>11</b>	<b>128</b>
Republic of Sakha (Yakutia)	4	29	—	29
Kamchatka Territory	4	12	3	9
Primorski Territory	7	32	5	27
Khabarovsk Territory	4	26	1	25
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	31.07.2011				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,176	11,259	1,553	4,093	39,081
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6,523</b>	<b>3,546</b>	<b>213</b>	<b>1,122</b>	<b>11,404</b>
Belgorod Region	146	218	14	86	464
Bryansk Region	92	122	9	57	280
Vladimir Region	179	154	12	67	412
Voronezh Region	275	270	24	94	663
Ivanovo Region	133	57	8	58	256
Kaluga Region	138	67	8	80	293
Kostroma Region	103	36	4	30	173
Kursk Region	136	93	14	50	293
Lipetsk Region	143	100	12	61	316
Moscow Region	1,129	774	12	69	1,984
Orel Region	96	49	11	33	189
Ryazan Region	120	91	8	51	270
Smolensk Region	113	86	4	36	239
Tambov Region	120	144	7	48	319
Tver Region	127	127	7	51	312
Tula Region	189	84	9	61	343
Yaroslavl Region	226	40	10	95	371
Moscow	3,058	1,034	40	95	4,227
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>2,254</b>	<b>429</b>	<b>272</b>	<b>686</b>	<b>3,641</b>
Republic of Karelia	115	13	13	27	168
Republic of Komi	123	83	12	29	247
Arkhangelsk Region	161	66	17	47	291
Nenets Autonomous Area	4	8	0	0	12
Vologda Region	279	17	28	59	383
Kaliningrad Region	157	44	27	50	278
Leningrad Region	58	19	14	289	380
Murmansk Region	141	9	11	60	221
Novgorod Region	123	2	15	34	174
Pskov Region	113	15	10	40	178
St. Petersburg	984	161	125	51	1,321
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,550</b>	<b>670</b>	<b>145</b>	<b>283</b>	<b>3,648</b>
Republic of Adigei (Adigeya)	76	7	1	5	89
Republic of Kalmykia	37	3	—	5	45
Krasnodar Territory	1,132	164	53	125	1,474
Astrakhan Region	116	89	8	27	240
Volgograd Region	273	285	33	66	657
Rostov Region	916	122	50	55	1,143
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>794</b>	<b>100</b>	<b>22</b>	<b>75</b>	<b>991</b>
Republic of Daghestan	170	6	5	1	182
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	—	7	73
Republic of Chechnya	30	2	1	13	46
Stavropol Territory	422	31	15	47	515
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>4,176</b>	<b>4,085</b>	<b>367</b>	<b>796</b>	<b>9,424</b>
Republic of Bashkortostan	664	426	43	87	1,220
Republic of Mariy-El	56	60	9	15	140
Republic of Mordovia	138	139	6	19	302
Republic of Tatarstan (Tatarstan)	562	708	53	107	1,430
Udmurt Republic	197	89	24	52	362
Chuvash Republic — Chuvashya	111	170	22	39	342
Perm Territory	382	250	31	98	761
Kirov Region	190	174	18	35	417
Nizhni Novgorod Region	467	461	41	61	1,030
Orenburg Region	302	391	33	54	780
Penza Region	159	340	15	44	558
Samara Region	471	303	38	88	900
Saratov Region	281	446	21	58	806
Ulyanovsk Region	196	128	13	39	376
<b>URALS FEDERAL DISTRICT</b>	<b>1,875</b>	<b>842</b>	<b>226</b>	<b>302</b>	<b>3,245</b>
Kurgan Region	77	179	16	35	307
Sverdlovsk Region	751	190	75	52	1,068
Tyumen Region	575	329	55	115	1,074
Khanty-Mansiysky Autonomous Area — Yugra	292	127	25	42	486
Yamalo-Nenetsky Autonomous Area	105	35	1	23	164
Chelyabinsk Region	472	144	80	100	796
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,937</b>	<b>1,347</b>	<b>219</b>	<b>588</b>	<b>5,091</b>
Republic of Altai	34	5	4	4	47
Republic of Buryatia	206	5	6	38	255
Republic of Tyva	39	2	2	0	43
Republic of Khakassia	96	23	5	45	169
Altai Territory	282	478	23	71	854
Zabaykalskiy Territory	240	10	9	14	273
Krasnoyarsk Territory	525	146	22	129	822
Irkutsk Region	399	53	23	71	546
Kemerovo Region	320	125	29	77	551
Novosibirsk Region	422	154	57	39	672
Omsk Region	220	313	20	53	606
Tomsk Region	154	33	19	47	253
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1,067</b>	<b>240</b>	<b>89</b>	<b>241</b>	<b>1,637</b>
Republic of Sakha (Yakutia)	147	103	8	34	292
Kamchatka Territory	79	6	5	11	101
Primorski Territory	310	36	36	72	454
Khabarovsk Territory	256	29	22	19	326
Amur Region	150	25	8	30	213
Magadan Region	36	7	4	3	50
Sakhalin Region	65	18	4	53	140
Jewish Autonomous Region	15	10	2	15	42
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
<b>RUSSIAN FEDERATION</b>				
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)
<b>CENTRAL FEDERAL DISTRICT</b>				
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)
<b>Moscow and Moscow Region</b>				
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)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
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)
<b>SOUTH FEDERAL DISTRICT</b>				
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
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>				
30.09.2010	—	—	—	—
31.12.2010	—	—	—	—
31.03.2011	—	—	—	—
30.06.2011	—	—	—	—
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
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)
<b>URALS FEDERAL DISTRICT</b>				
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)
<b>SIBERIA FEDERAL DISTRICT</b>				
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)
<b>FAR EAST FEDERAL DISTRICT</b>				
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

	31.07.2011											total
	(units)	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more	
1		2	3	4	5	6	7	8	9	10	11	12
RUSSIAN FEDERATION	17	22	43	77	216	254	96	110	138	21	994	
CENTRAL FEDERAL DISTRICT	4	10	24	36	99	153	57	73	101	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	79	133	52	67	99	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	
Ne nets Autonomous Area	—	—	—	—	—	—	—	—	—	—	0	
Vologda Region	—	—	1	1	3	2	—	2	—	—	9	
Kaliningrad Region	—	—	—	—	1	1	—	—	2	—	4	

Table 6.1.4 (cont.)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	1	1	—	1	—	1	—	—	4
Murmansk Region	—	—	—	—	1	1	—	1	—	—	4
Novgorod Region	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	2	—	1	—	—	—	—	3
St. Petersburg	2	2	1	6	8	6	2	6	5	—	38
<b>SOUTH FEDERAL DISTRICT</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>13</b>	<b>16</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>—</b>	<b>46</b>
Republic of Adigei (Adigeya)	—	—	2	1	2	—	—	—	—	—	5
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	—	5	4	2	1	—	—	14
Astrakhan Region	1	2	—	—	1	1	—	—	—	—	5
Volgograd Region	—	—	—	1	—	3	—	—	—	—	4
Rostov Region	—	—	—	2	3	8	1	2	—	—	16
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>31</b>	<b>12</b>	<b>2</b>	<b>2</b>	<b>—</b>	<b>—</b>	<b>56</b>
Republic of Dagestan	2	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	1	1	—	—	—	5
Republic of Northern Ossetia — Alania	—	—	—	—	1	4	—	—	—	—	5
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	—	4	1	—	1	—	—	7
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>6</b>	<b>22</b>	<b>33</b>	<b>20</b>	<b>10</b>	<b>18</b>	<b>2</b>	<b>116</b>
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	4	2	1	1	—	14
Orenburg Region	—	—	—	—	4	—	3	—	2	—	9
Penza Region	—	—	—	—	—	1	—	1	—	—	2
Samara Region	—	—	—	—	2	8	4	—	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
<b>RUSSIAN FEDERATION</b>			
31.03.2011	1,006	34,009,354.1	49
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
<b>CENTRAL FEDERAL DISTRICT</b>			
31.03.2011	581	29,839,152.1	26
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
<b>Moscow and Moscow Region</b>			
31.03.2011	522	29,618,823.7	25
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
<b>NORTH-WEST FEDERAL DISTRICT</b>			
31.03.2011	70	1,138,297.4	8
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
<b>SOUTH FEDERAL DISTRICT</b>			
31.03.2011	47	172,031.8	12
30.04.2011	47	172,542.1	12
31.05.2011	47	178,923.9	12
30.06.2011	47	182,971.2	11
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>			
31.03.2011	56	54,890.8	19
30.04.2011	56	56,399.0	19
31.05.2011	56	56,239.4	19
30.06.2011	56	56,494.9	19
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>			
31.03.2011	117	1,135,243.6	32
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
<b>URALS FEDERAL DISTRICT</b>			
31.03.2011	51	782,302.5	11
30.04.2011	51	785,286.0	10
31.05.2011	51	798,504.1	10
30.06.2011	50	811,422.4	10
<b>SIBERIA FEDERAL DISTRICT</b>			
31.03.2011	57	569,835.5	7
30.04.2011	57	566,115.2	7
31.05.2011	57	576,221.5	7
30.06.2011	57	571,423.5	8
<b>FAR EAST FEDERAL DISTRICT</b>			
31.03.2011	27	317,600.4	7
30.04.2011	26	318,869.0	6
31.05.2011	26	328,262.7	6
30.06.2011	26	333,278.8	6

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves  
within Averaging Period from August 10 to September 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
<b>RUSSIAN FEDERATION</b>	24	25	49	140	175	281	694
<b>CENTRAL FEDERAL DISTRICT</b>	7	12	19	53	89	186	366
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	3	1	—	1	6
Moscow and Moscow Region	7	9	10	40	78	177	321
<b>NORTH-WEST FEDERAL DISTRICT</b>	4	3	8	7	8	13	43
Republic of Karelia	—	—	—	—	—	—	—
Republic of Komi	—	—	2	—	—	—	2
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	1	2	2	—	6
Kaliningrad Region	—	—	—	1	1	1	3
Leningrad Region	—	1	—	1	1	—	3
Murmansk Region	1	—	—	1	1	1	4
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	2	—	1	—	3
St. Petersburg	2	1	3	2	1	11	20
<b>SOUTH FEDERAL DISTRICT</b>	—	3	2	11	13	7	36
Republic of Adigei (Adigeya)	—	2	—	2	—	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	4	2	4	11
Astrakhan Region	—	—	—	1	1	—	2
Volgograd Region	—	—	1	0	3	—	4
Rostov Region	—	—	1	2	7	3	13
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	3	—	1	23	9	2	38
Republic of Daghestan	2	—	—	14	4	1	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	—	—	—	3	1	—	4

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>3</b>	<b>1</b>	<b>6</b>	<b>18</b>	<b>31</b>	<b>40</b>	<b>99</b>
Republic of Bashkortostan	—	—	1	1	3	4	9
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	1	2	3
Republic of Tatarstan (Tatarstan)	1	—	1	5	6	11	24
Udmurt Republic	1	—	—	—	2	1	4
Chuvash Republic — Chuvashya	—	—	1	1	1	1	4
Perm Territory	1	—	1	—	—	2	4
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	—	5	4	2	11
Orenburg Region	—	—	—	3	—	5	8
Penza Region	—	—	—	—	1	—	1
Samara Region	—	—	—	1	8	8	17
Saratov Region	—	—	1	2	4	2	9
Ulyanovsk Region	—	—	—	—	1	—	1
<b>URALS FEDERAL DISTRICT</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>6</b>	<b>10</b>	<b>15</b>	<b>42</b>
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	1	—	2	3	5	5	16
Tyumen Region	—	2	1	2	4	5	14
Chelyabinsk Region	—	1	1	—	1	5	8
<b>SIBERIA FEDERAL DISTRICT</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>15</b>	<b>9</b>	<b>12</b>	<b>47</b>
Republic of Altai	—	1	—	—	—	—	1
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	1	—	1	—	—	—	2
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	—	2	3	—	1	6
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	1	1	1	3
Irkutsk Region	—	—	1	3	4	—	8
Kemerovo Region	—	—	1	2	—	2	5
Novosibirsk Region	2	1	—	2	—	5	10
Omsk Region	1	—	—	2	—	3	6
Tomsk Region	—	—	—	1	1	—	2
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>6</b>	<b>6</b>	<b>23</b>
Republic of Sakha (Yakutia)	—	—	1	1	1	1	4
Kamchatka Territory	—	1	1	—	—	1	3
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	—	—	—	—	—	—	—

## Financial Performance of Credit Institutions

	30.06.2011				
	2	3	4	5	share of li credit inst total r opera institi
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 li credit inst total r opera institi
RUSSIAN FEDERATION	444,185.9	446,414.5	91.0	2,228.6	
CENTRAL FEDERAL DISTRICT	409,694.2	411,047.9	90.7	1,353.7	
Belgorod Region	139.2	139.2	100.0	0.0	
Bryansk Region	18.1	18.1	100.0	0.0	
Vladimir Region	22.8	22.8	100.0	0.0	
Voronezh Region	1.8	2.0	66.7	0.2	
Ivanovo Region	—49.9	21.1	33.3	71.0	
Kaluga Region	201.4	201.4	100.0	0.0	
Kostroma Region	852.1	852.1	100.0	0.0	
Kursk Region	168.6	168.6	100.0	0.0	
Lipetsk Region	213.9	213.9	100.0	0.0	
Moscow Region	1,273.5	1,276.0	90.0	2.5	
Orel Region	39.7	39.7	100.0	0.0	
Ryazan Region	84.2	84.2	100.0	0.0	
Smolensk Region	82.3	82.3	100.0	0.0	
Tambov Region	7.9	7.9	100.0	0.0	
Tver Region	69.5	71.3	83.3	1.8	
Tula Region	118.4	118.4	100.0	0.0	
Yaroslavl Region	125.6	126.9	85.7	1.4	
Moscow	406,325.2	407,602.2	90.9	1,276.9	
NORTH-WEST FEDERAL DISTRICT	9,710.9	9,845.3	92.9	134.4	
Republic of Karelia	9.0	9.0	100.0	0.0	
Republic of Komi	72.3	72.3	100.0	0.0	
Arkhangelsk Region	—6.8	0.4	50.0	7.2	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	
Vologda Region	565.7	565.7	100.0	0.0	
Kaliningrad Region	418.2	418.2	100.0	0.0	



Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-67.8	10.8	66.7	78.6	33.3	9.6
Murmansk Region	123.8	123.8	100.0	0.0	0.0	20.2
Novgorod Region	61.8	61.8	100.0	0.0	0.0	6.3
Pskov Region	25.2	25.2	100.0	0.0	0.0	6.2
St. Petersburg	8,509.6	8,558.1	92.3	48.5	7.7	1,355.6
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,431.6</b>	<b>1,439.5</b>	<b>95.7</b>	<b>7.9</b>	<b>4.3</b>	<b>280.3</b>
Republic of Adigei (Adigeya)	39.0	39.0	100.0	0.0	0.0	7.0
Republic of Kalmykia	4.9	1.7	50.0	6.6	50.0	0.8
Krasnodar Territory	595.4	596.7	92.9	1.3	7.1	90.3
Astrakhan Region	41.1	41.1	100.0	0.0	0.0	6.8
Volgograd Region	73.5	73.5	100.0	0.0	0.0	25.5
Rostov Region	687.6	687.6	100.0	0.0	0.0	150.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>627.5</b>	<b>659.3</b>	<b>92.9</b>	<b>31.9</b>	<b>7.1</b>	<b>136.6</b>
Republic of Dagestan	316.8	316.8	100.0	0.0	0.0	47.8
Republic of Ingushetia	23.9	23.9	100.0	0.0	0.0	3.3
Kabardino-Balkar Republic	107.2	107.2	100.0	0.0	0.0	24.2
Karachai-Cherkess Republic	32.4	35.8	80.0	3.4	20.0	13.3
Republic of Northern Ossetia — Alania	12.2	25.8	83.3	13.5	16.7	7.9
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	135.1	150.0	71.4	14.9	28.6	40.0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>8,440.1</b>	<b>8,699.8</b>	<b>94.0</b>	<b>259.7</b>	<b>6.0</b>	<b>1,444.8</b>
Republic of Bashkortostan	306.6	376.7	90.9	70.1	9.1	90.3
Republic of Mariy-El	10.1	10.1	100.0	0.0	0.0	1.9
Republic of Mordovia	18.7	52.6	75.0	34.0	25.0	11.4
Republic of Tatarstan (Tatarstan)	2,288.5	2,288.5	100.0	0.0	0.0	252.7
Udmurt Republic	26.0	48.3	60.0	22.3	40.0	15.7
Chuvash Republic — Chuvashya	28.8	28.8	100.0	0.0	0.0	8.7
Perm Territory	162.6	162.6	100.0	0.0	0.0	50.5
Kirov Region	254.0	254.0	100.0	0.0	0.0	67.2
Nizhni Novgorod Region	911.8	911.8	100.0	0.0	0.0	154.5
Orenburg Region	174.0	174.0	100.0	0.0	0.0	30.2
Penza Region	40.8	40.8	100.0	0.0	0.0	0.3
Samara Region	3,793.6	3,873.1	90.0	79.5	10.0	672.4
Saratov Region	435.9	435.9	100.0	0.0	0.0	81.8
Ulyanovsk Region	-11.0	42.8	75.0	53.8	25.0	7.1

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	6,672.7	7,002.6	84.0	329.8	16.0	1,318.2
Kurgan Region	61.7	61.7	100.0	0.0	0.0	12.1
Sverdlovsk Region	3,748.9	3,931.9	83.3	183.0	16.7	550.2
Tyumen Region	1,697.1	1,814.9	83.3	117.8	16.7	529.5
Khanty-Mansiysky Autonomous Area — Yugra	1,097.9	1,215.7	70.0	117.8	30.0	397.2
Yamalo-Nenetsky Autonomous Area	15.4	15.4	100.0	0.0	0.0	4.2
Chelyabinsk Region	1,165.0	1,194.0	80.0	29.0	20.0	226.4
SIBERIA FEDERAL DISTRICT	4,059.4	4,133.2	86.0	73.8	14.0	723.6
Republic of Altai	86.6	90.0	75.0	3.4	25.0	22.0
Republic of Buryatia	23.5	23.5	100.0	0.0	0.0	4.0
Republic of Tyva	1.1	1.1	100.0	0.0	0.0	1.8
Republic of Khakassia	35.1	35.1	100.0	0.0	0.0	7.6
Altai Territory	138.6	138.6	100.0	0.0	0.0	27.6
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	44.0	44.0	100.0	0.0	0.0	6.5
Irkutsk Region	111.8	134.9	87.5	23.1	12.5	37.4
Kemerovo Region	140.3	150.7	77.8	10.4	22.2	42.6
Novosibirsk Region	3,347.2	3,377.1	70.0	29.9	30.0	548.6
Omsk Region	69.5	76.4	83.3	6.9	16.7	11.4
Tomsk Region	61.7	61.7	100.0	0.0	0.0	14.1
FAR EAST FEDERAL DISTRICT	3,549.5	3,586.9	92.3	37.4	7.7	739.3
Republic of Sakha (Yakutia)	—22.3	8.2	75.0	30.5	25.0	1.8
Kamchatka Territory	105.8	112.8	75.0	7.0	25.0	22.8
Primorski Territory	1,101.9	1,101.9	100.0	0.0	0.0	228.0
Khabarovsk Territory	371.0	371.0	100.0	0.0	0.0	43.1
Amur Region	1,918.4	1,918.4	100.0	0.0	0.0	433.5
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	74.7	74.7	100.0	0.0	0.0	10.1
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%
<b>RUSSIAN FEDERATION</b>					
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)
<b>CENTRAL FEDERAL DISTRICT</b>					
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)
<b>Moscow and Moscow Region</b>					
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)
<b>NORTH-WEST FEDERAL DISTRICT</b>					
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
<b>SOUTH FEDERAL DISTRICT</b>					
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
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>					
30.09.2010	—	—	—	—	—
31.12.2010	—	—	—	—	—
31.03.2011	—	—	—	—	—
30.06.2011	—	—	—	—	—
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>					
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
<b>URALS FEDERAL DISTRICT</b>					
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)	—
<b>SIBERIA FEDERAL DISTRICT</b>					
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
<b>FAR EAST FEDERAL DISTRICT</b>					
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 <sup>1</sup>	CA <sup>1</sup>	AD	GLA <sup>1</sup>	CA <sup>1</sup>
2	3	4	5	6	7	7
RUSSIAN FEDERATION	457	628	1,236	465	627	1,269
<b>CENTRAL FEDERAL DISTRICT</b>	<b>291</b>	<b>334</b>	<b>540</b>	<b>297</b>	<b>333</b>	<b>548</b>
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
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>25</b>	<b>37</b>	<b>87</b>	<b>26</b>	<b>37</b>	<b>91</b>
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
<b>SOUTH FEDERAL DISTRICT</b>	<b>23</b>	<b>32</b>	<b>74</b>	<b>22</b>	<b>32</b>	<b>76</b>
Republic of Adigei (Adigeia)	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
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3</b>	<b>16</b>	<b>30</b>	<b>3</b>	<b>16</b>	<b>31</b>
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
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>49</b>	<b>97</b>	<b>205</b>	<b>51</b>	<b>98</b>	<b>212</b>
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
<b>URALS FEDERAL DISTRICT</b>	<b>29</b>	<b>40</b>	<b>76</b>	<b>29</b>	<b>39</b>	<b>79</b>
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
<b>SIBERIA FEDERAL DISTRICT</b>	<b>19</b>	<b>49</b>	<b>144</b>	<b>19</b>	<b>49</b>	<b>150</b>
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
<b>FAR EAST FEDERAL DISTRICT</b>	<b>18</b>	<b>23</b>	<b>80</b>	<b>18</b>	<b>23</b>	<b>82</b>
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

<sup>1</sup> 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	
	May 2	June 3
RUSSIAN FEDERATION	3,963.44	4,224.43
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,807.59</b>	<b>1,975.13</b>
Belgorod Region	11.12	12.23
Bryansk Region	21.37	21.03
Vladimir Region	12.87	18.25
Voronezh Region	39.61	42.06
Ivanovo Region	8.47	8.29
Kaluga Region	19.15	23.25
Kostroma Region	6.93	6.97
Kursk Region	8.28	7.23
Lipetsk Region	9.16	8.33
Moscow Region	83.34	90.77
Orel Region	8.94	10.58
Ryazan Region	13.15	13.52
Smolensk Region	17.37	17.10
Tambov Region	3.13	3.50
Tver Region	16.64	16.71
Tula Region	17.93	18.71
Yaroslavl Region	18.63	18.97
Moscow	1,491.52	1,637.63
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>577.79</b>	<b>581.34</b>
Republic of Karelia	4.63	5.33
Republic of Komi	10.23	9.63
Arkhangelsk Region	11.34	12.49
Nenets Autonomous Area	0.20	0.14
Vologda Region	13.93	13.85
Kaliningrad Region	52.60	50.40
Leningrad Region	124.78	127.66
Murmansk Region	16.25	14.25
Novgorod Region	4.37	4.27
Pskov Region	4.54	5.14
St. Petersburg	335.12	338.34
<b>SOUTH FEDERAL DISTRICT</b>	<b>267.16</b>	<b>267.58</b>
Republic of Adigei (Adigeya)	2.70	2.77
Republic of Kalmykia	0.81	1.04
Krasnodar Territory	138.40	133.75
Astrakhan Region	7.44	9.17
Volgograd Region	28.07	27.78
Rostov Region	89.75	93.07
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>105.19</b>	<b>113.35</b>
Republic of Daghestan	19.42	21.05
Republic of Ingushetia	1.45	1.69
Kabardino-Balkar Republic	10.33	9.74
Karachai-Cherkess Republic	3.06	4.87

**Table 6.2.1 (end)**  
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	8.90	9.00
Republic of Chechnya	1.33	1.03
Stavropol Territory	60.70	65.99
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>381.67</b>	<b>406.03</b>
Republic of Bashkortostan	46.04	51.20
Republic of Mariy-El	4.45	3.68
Republic of Mordovia	3.10	3.15
Republic of Tatarstan (Tatarstan)	59.67	62.91
Udmurt Republic	13.85	13.96
Chuvash Republic — Chuvashya	6.51	5.97
Perm Territory	32.19	33.10
Kirov Region	11.55	11.56
Nizhni Novgorod Region	49.95	55.81
Orenburg Region	19.24	22.80
Penza Region	15.03	13.99
Samara Region	88.73	96.16
Saratov Region	20.95	21.79
Ulyanovsk Region	10.43	9.96
<b>URALS FEDERAL DISTRICT</b>	<b>273.59</b>	<b>289.03</b>
Kurgan Region	4.47	4.52
Sverdlovsk Region	112.84	119.93
Tyumen Region	105.40	106.54
Khanty-Mansiysky Autonomous Area — Yugra	46.69	49.46
Yamalo-Nenetsky Autonomous Area	14.12	13.11
Chelyabinsk Region	50.89	58.04
<b>SIBERIA FEDERAL DISTRICT</b>	<b>346.05</b>	<b>364.85</b>
Republic of Altai	0.72	0.79
Republic of Buryatia	10.71	12.86
Republic of Tyva	0.48	0.81
Republic of Khakassia	6.14	6.86
Altai Territory	28.32	26.63
Zabaykalskiy Territory	7.42	8.77
Krasnoyarsk Territory	51.89	54.78
Irkutsk Region	46.26	51.69
Kemerovo Region	32.01	33.21
Novosibirsk Region	101.91	105.74
Omsk Region	42.77	45.42
Tomsk Region	17.43	17.32
<b>FAR EAST FEDERAL DISTRICT</b>	<b>204.70</b>	<b>228.33</b>
Republic of Sakha (Yakutia)	13.12	14.56
Kamchatka Territory	10.60	10.83
Primorski Territory	93.91	107.73
Khabarovsk Territory	56.44	61.30
Amur Region	9.41	10.38
Magadan Region	4.32	4.41
Sakhalin Region	16.31	18.51
Jewish Autonomous Region	0.37	0.48
Chukotka Autonomous Area	0.23	0.13

Table 6.2.2

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

*(millions of US dollars)*

1	2011	
	May 2	June 3
RUSSIAN FEDERATION	2,548.21	2,500.31
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,584.59</b>	<b>1,525.32</b>
Belgorod Region	6.06	5.36
Bryansk Region	5.37	6.14
Vladimir Region	6.45	10.75
Voronezh Region	17.49	19.26
Ivanovo Region	3.30	3.74
Kaluga Region	9.91	9.44
Kostroma Region	3.16	2.89
Kursk Region	2.83	3.55
Lipetsk Region	5.44	4.74
Moscow Region	44.67	48.13
Orel Region	2.68	3.04
Ryazan Region	4.74	5.06
Smolensk Region	8.65	9.41
Tambov Region	2.00	2.01
Tver Region	6.13	5.90
Tula Region	7.28	7.38
Yaroslavl Region	8.77	10.53
Moscow	1,439.67	1,368.01
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>377.00</b>	<b>393.80</b>
Republic of Karelia	2.39	2.86
Republic of Komi	1.85	1.89
Arkhangelsk Region	4.59	5.13
Nenets Autonomous Area	0.02	0.02
Vologda Region	4.05	3.37
Kaliningrad Region	38.52	42.67
Leningrad Region	97.34	102.35
Murmansk Region	5.59	4.28
Novgorod Region	1.88	2.31
Pskov Region	3.85	4.27
St. Petersburg	216.94	224.68
<b>SOUTH FEDERAL DISTRICT</b>	<b>108.41</b>	<b>110.50</b>
Republic of Adigei (Adigeya)	1.05	1.30
Republic of Kalmykia	0.49	0.54
Krasnodar Territory	59.10	62.08
Astrakhan Region	4.83	4.75
Volgograd Region	10.38	10.55
Rostov Region	32.57	31.30
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>20.72</b>	<b>23.99</b>
Republic of Daghestan	3.77	4.74
Republic of Ingushetia	0.17	0.12
Kabardino-Balkar Republic	2.03	2.53
Karachai-Cherkess Republic	0.79	1.57



**Table 6.2.2 (end)**  
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	2.61	2.56
Republic of Chechnya	0.13	0.17
Stavropol Territory	11.23	12.29
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>183.67</b>	<b>187.68</b>
Republic of Bashkortostan	13.82	16.20
Republic of Mariy-El	1.97	1.97
Republic of Mordovia	1.50	1.78
Republic of Tatarstan (Tatarstan)	22.53	23.10
Udmurt Republic	4.43	4.57
Chuvash Republic — Chuvashya	2.67	2.67
Perm Territory	10.06	10.61
Kirov Region	2.60	2.98
Nizhni Novgorod Region	22.34	26.31
Orenburg Region	7.18	7.30
Penza Region	6.86	5.21
Samara Region	70.72	69.04
Saratov Region	12.39	11.52
Ulyanovsk Region	4.61	4.42
<b>URALS FEDERAL DISTRICT</b>	<b>80.53</b>	<b>79.73</b>
Kurgan Region	1.86	2.00
Sverdlovsk Region	38.83	37.39
Tyumen Region	20.71	22.24
Khanty-Mansiysky Autonomous Area — Yugra	9.08	10.80
Yamalo-Nenetsky Autonomous Area	2.21	2.04
Chelyabinsk Region	19.13	18.10
<b>SIBERIA FEDERAL DISTRICT</b>	<b>102.35</b>	<b>99.37</b>
Republic of Altai	0.38	0.36
Republic of Buryatia	2.95	3.11
Republic of Tyva	0.22	0.20
Republic of Khakassia	1.79	1.70
Altai Territory	9.28	9.56
Zabaykalskiy Territory	1.19	1.46
Krasnoyarsk Territory	13.23	12.64
Irkutsk Region	12.57	11.70
Kemerovo Region	8.02	8.20
Novosibirsk Region	29.33	30.45
Omsk Region	18.30	14.62
Tomsk Region	5.09	5.37
<b>FAR EAST FEDERAL DISTRICT</b>	<b>91.04</b>	<b>80.48</b>
Republic of Sakha (Yakutia)	1.89	2.72
Kamchatka Territory	2.28	1.92
Primorski Territory	47.58	41.20
Khabarovsk Territory	25.81	20.10
Amur Region	4.23	5.52
Magadan Region	0.76	0.67
Sakhalin Region	8.4	8.19
Jewish Autonomous Region	0.07	0.11
Chukotka Autonomous Area	0.03	0.04

## 6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

	30.06.2011									
	customer funds, total		deposits of legal entities				individual deposits			
	1	2	of which:		total	of which:		total	of which:	
in rubles			in foreign currency and precious metals	in rubles		in foreign currency	in rubles		in foreign currency	
	3	4	5	6	7	8	9	10		
RUSSIAN FEDERATION	17,282,318	5,273,830	5,935,349	4,470,450	1,464,899	10,490,465	8,603,348	1,887,117		
CENTRAL FEDERAL DISTRICT	10,038,834	4,359,253	4,753,972	3,407,650	1,346,322	5,230,520	3,889,662	1,340,858		
Belgorod Region	97,044	13,841	14,942	10,224	4,718	72,525	67,512	5,013		
Bryansk Region	46,583	3,716	2,481	2,424	57	40,724	37,700	3,024		
Vladimir Region	93,284	10,768	7,475	7,245	230	81,969	74,375	7,594		
Voronezh Region	159,098	17,118	16,863	12,684	4,179	130,326	121,011	9,315		
Ivanovo Region	49,807	4,408	2,599	2,584	15	44,501	40,726	3,775		
Kaluga Region	65,442	7,080	4,475	4,350	125	52,989	48,837	4,152		
Kostroma Region	36,400	2,149	4,879	4,765	114	29,337	27,708	1,629		
Kursk Region	50,470	4,639	3,490	3,414	76	41,549	39,073	2,476		
Lipetsk Region	65,668	4,953	7,448	7,342	106	52,445	49,338	3,107		
Moscow Region	573,324	64,373	65,781	56,358	9,423	432,405	390,483	41,922		
Orel Region	36,007	2,292	2,381	2,372	9	31,318	29,589	1,729		
Ryazan Region	61,908	5,658	4,914	3,930	984	51,175	47,887	3,288		
Smolensk Region	51,575	6,328	4,145	3,956	189	40,266	37,116	3,150		
Tambov Region	39,727	2,629	2,053	1,881	172	33,898	32,503	1,395		
Tver Region	64,361	6,118	4,086	3,706	380	54,323	50,479	3,844		
Tula Region	85,532	12,733	8,937	6,822	2,115	71,328	65,974	5,354		
Yaroslavl Region	84,860	7,461	7,563	7,134	429	71,122	65,273	5,849		
Moscow	8,377,744	4,182,989	4,589,460	3,266,459	1,323,001	3,898,320	2,664,078	1,234,242		
NORTH-WEST FEDERAL DISTRICT	1,659,784	345,167	350,711	278,203	72,508	1,180,578	973,188	207,390		
Republic of Karelia	30,810	3,403	1,917	1,857	60	27,361	24,562	2,799		
Republic of Komi	72,674	4,940	6,396	6,379	17	60,868	57,737	3,131		

**Table 6.3.1 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	96,008	90,549	5,459	16,534	16,490	44	66,350	62,600	3,750
Nenets Autonomous Area	3,639	3,533	106	116	116	0	2,951	2,909	42
Vologda Region	90,839	75,428	15,411	12,610	6,629	5,981	62,291	56,981	5,310
Kaliningrad Region	88,308	70,699	17,609	10,240	8,564	1,676	59,689	46,320	13,369
Leningrad Region	81,001	71,756	9,245	3,754	3,414	340	61,038	55,056	5,982
Murmansk Region	76,443	66,883	9,560	5,423	4,155	1,268	59,294	53,343	5,951
Novgorod Region	32,436	29,083	3,353	1,822	1,782	40	22,833	20,669	2,164
Pskov Region	27,951	25,397	2,554	2,480	2,249	231	20,372	18,861	1,511
St. Petersburg	1,400,138	1,126,505	273,633	289,535	226,684	62,851	740,482	577,059	163,423
<b>SOUTH FEDERAL DISTRICT</b>	<b>785,501</b>	<b>716,775</b>	<b>68,726</b>	<b>68,333</b>	<b>64,502</b>	<b>3,831</b>	<b>576,814</b>	<b>528,063</b>	<b>48,751</b>
Republic of Adigei (Adigeya)	10,482	9,943	539	661	661	0	8,542	8,166	376
Republic of Kalmykia	5,180	4,892	288	512	512	0	4,031	3,821	210
Krasnodar Territory	348,965	321,770	27,195	34,048	33,124	924	246,380	224,831	21,549
Astrakhan Region	45,562	40,580	4,982	2,944	2,900	44	34,811	32,358	2,453
Volgograd Region	126,331	112,675	13,656	9,693	7,279	2,414	96,527	88,060	8,467
Rostov Region	248,981	226,915	22,066	20,475	20,026	449	186,523	170,827	15,696
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>222,558</b>	<b>206,614</b>	<b>15,944</b>	<b>13,228</b>	<b>12,839</b>	<b>389</b>	<b>162,374</b>	<b>149,578</b>	<b>12,796</b>
Republic of Dagestan	31,315	30,041	1,274	1,363	1,362	1	20,794	19,690	1,104
Republic of Ingushetia	3,172	3,014	158	244	244	0	2,101	1,966	135
Kabardino-Balkar Republic	21,811	20,127	1,684	752	748	4	15,717	14,674	1,043
Karachai-Cherkess Republic	10,438	8,234	2,204	692	656	36	7,959	5,842	2,117
Republic of Northern Ossetia — Alania	21,063	20,031	1,032	1,044	1,039	5	17,164	16,303	861
Republic of Chechnya	6,994	6,910	84	476	476	0	2,541	2,463	78
Stavropol Territory	127,765	118,257	9,508	8,657	8,314	343	96,098	88,640	7,458
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2,165,326</b>	<b>1,976,633</b>	<b>188,693</b>	<b>334,816</b>	<b>326,138</b>	<b>8,678</b>	<b>1,381,003</b>	<b>1,267,401</b>	<b>113,602</b>
Republic of Bashkortostan	312,607	289,513	23,094	114,141	113,044	1,097	147,597	136,633	10,964
Republic of Mariy-El	24,678	23,035	1,643	2,203	1,929	274	18,331	17,501	830
Republic of Mordovia	35,718	33,577	2,141	2,599	2,538	61	25,688	24,504	1,184
Republic of Tatarstan (Tatarstan)	426,120	386,330	39,790	95,851	95,167	684	214,748	196,470	18,278
Udmurt Republic	76,939	72,455	4,484	5,583	5,464	119	54,366	51,370	2,996
Chuvash Republic — Chuvashya	55,872	52,717	3,155	5,887	5,263	624	40,435	38,635	1,800
Perm Territory	216,486	192,604	23,882	33,508	32,098	1,410	137,798	125,873	11,925
Kirov Region	67,483	64,200	3,283	6,070	5,892	178	50,147	47,942	2,205
Nizhni Novgorod Region	271,255	246,370	24,885	18,990	16,919	2,071	187,974	171,503	16,471
Orenburg Region	97,952	90,538	7,414	8,556	8,100	456	70,769	66,017	4,752

1	2	3	4	5	6	7
Penza Region	61,001	57,335	3,666	3,400	3,303	97
Samara Region	318,958	284,193	34,765	27,262	26,213	1,049
Saratov Region	131,255	120,064	11,191	6,367	5,854	513
Ulyanovsk Region	69,002	63,702	5,300	4,399	4,354	45
URALS FEDERAL DISTRICT	1,279,218	1,130,432	148,786	231,092	209,902	21,190
Kurgan Region	26,797	25,529	1,268	1,665	1,512	153
Sverdlovsk Region	427,825	390,370	37,455	43,274	41,167	2,107
Tyumen Region	588,604	511,725	76,879	163,510	153,896	9,614
Khanty-Mansiysky Autonomous Area — Yugra	276,403	215,393	61,010	59,219	50,398	8,821
Yamalo-Nenetsky Autonomous Area	62,503	60,367	2,136	11,417	11,319	98
Chelyabinsk Region	235,992	202,808	33,184	22,643	13,327	9,316
SIBERIA FEDERAL DISTRICT	1,128,379	1,032,489	95,890	131,124	123,110	8,014
Republic of Altai	5,183	5,036	147	642	638	4
Republic of Buryatia	34,988	31,187	3,801	2,725	1,712	1,013
Republic of Tyva	5,435	4,769	666	671	390	281
Republic of Khakassia	18,524	17,866	658	1,646	1,645	1
Altai Territory	107,429	98,173	9,256	12,988	11,630	1,358
Zabaykalskiy Territory	36,157	34,212	1,945	2,265	2,262	3
Krasnoyarsk Territory	195,956	182,724	13,232	28,408	28,216	192
Irkutsk Region	144,784	134,171	10,613	16,591	16,149	442
Kemerovo Region	184,260	167,814	16,446	26,200	23,648	2,552
Novosibirsk Region	226,831	201,091	25,740	25,217	23,441	1,776
Omsk Region	103,247	95,004	8,243	8,778	8,619	159
Tomsk Region	65,585	60,442	5,143	4,993	4,760	233
FAR EAST FEDERAL DISTRICT	572,128	520,757	51,371	52,073	48,106	3,967
Republic of Sakha (Yakutia)	70,818	67,593	3,225	5,393	5,360	33
Kamchatka Territory	38,167	35,310	2,857	2,418	2,330	88
Primorski Territory	171,480	152,080	19,400	19,926	17,281	2,645
Khabarovsk Territory	141,864	129,141	12,723	9,510	9,359	151
Amur Region	48,557	45,314	3,243	3,019	2,997	22
Magadan Region	29,009	25,146	3,863	4,134	4,127	7
Sakhalin Region	60,199	54,490	5,709	7,215	6,194	1,021
Jewish Autonomous Region	5,874	5,638	236	287	287	0
Chukotka Autonomous Area	6,160	6,045	115	171	171	0
OUTSIDE THE RUSSIAN FEDERATION	21,290	2,640	18,650	17,153	2,366	14,787

Table 6.3.2

## Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	30.06.2011		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	347,580.9	3,495,291.6	205,479.5
<b>CENTRAL FEDERAL DISTRICT</b>	<b>215,825.1</b>	<b>2,272,005.5</b>	<b>115,456.0</b>
Belgorod Region	1,147.6	16,694.5	1,211.6
Bryansk Region	368.0	5,491.6	618.3
Vladimir Region	1,274.3	8,962.0	1,204.8
Voronezh Region	1,503.2	23,516.2	1,964.7
Ivanovo Region	176.1	5,372.4	769.5
Kaluga Region	2,383.2	9,494.3	985.2
Kostroma Region	178.1	3,025.0	891.3
Kursk Region	644.7	7,184.5	1,065.6
Lipetsk Region	499.7	7,870.2	708.8
Moscow Region	12,048.4	110,832.3	10,512.9
Orel Region	270.6	3,870.6	508.4
Ryazan Region	727.1	8,121.4	950.4
Smolensk Region	943.6	8,881.9	725.0
Tambov Region	934.1	3,406.3	375.1
Tver Region	646.3	8,403.8	684.9
Tula Region	627.1	10,378.3	1,032.9
Yaroslavl Region	1,674.5	11,930.5	1,282.0
Moscow	189,778.4	2,018,569.8	89,964.7
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>24,126.6</b>	<b>321,557.2</b>	<b>13,870.4</b>
Republic of Karelia	240.0	3,827.5	421.6
Republic of Komi	399.3	7,637.5	1,042.1
Arkhangelsk Region	1,553.9	9,364.5	1,353.1
Nenets Autonomous Area	62.7	442.7	79.1
Vologda Region	532.5	10,487.0	1,264.9
Kaliningrad Region	1,884.5	12,701.2	1,210.0
Leningrad Region	795.4	4,677.4	270.3
Murmansk Region	736.1	7,362.5	454.6
Novgorod Region	499.2	5,911.2	375.6
Pskov Region	330.7	3,536.8	322.4
St. Petersburg	17,155.0	256,051.6	7,155.9
<b>SOUTH FEDERAL DISTRICT</b>	<b>9,534.1</b>	<b>111,488.4</b>	<b>14,285.4</b>
Republic of Adigei (Adigeya)	73.7	1,021.7	252.5
Republic of Kalmykia	106.1	362.1	157.0
Krasnodar Territory	4,277.8	56,824.6	7,019.0
Astrakhan Region	465.2	4,229.8	1,063.4
Volgograd Region	901.2	15,924.3	1,418.7
Rostov Region	3,710.2	33,125.8	4,374.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3,924.8</b>	<b>37,635.4</b>	<b>3,880.9</b>
Republic of Daghestan	661.5	7,765.1	637.6
Republic of Ingushetia	67.7	737.1	122.4
Kabardino-Balkar Republic	347.8	3,805.6	276.0
Karachai-Cherkess Republic	353.4	1,354.2	215.7
Republic of Northern Ossetia — Alania	450.5	2,049.6	275.3
Republic of Chechnya	396.6	2,804.7	72.3
Stavropol Territory	1,647.2	19,118.9	2,281.6

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>41,309.1</b>	<b>324,594.1</b>	<b>19,388.3</b>
Republic of Bashkortostan	3,955.0	34,790.7	1,709.6
Republic of Mariy-El	211.8	2,973.5	285.4
Republic of Mordovia	805.6	4,941.4	382.3
Republic of Tatarstan (Tatarstan)	8,742.6	76,609.6	2,526.1
Udmurt Republic	3,451.1	11,446.6	1,103.0
Chuvash Republic — Chuvashya	397.3	7,642.9	602.8
Perm Territory	1,414.2	31,391.7	2,630.3
Kirov Region	1,292.3	8,359.5	1,130.3
Nizhni Novgorod Region	12,427.3	45,361.5	2,851.8
Orenburg Region	1,044.7	13,417.5	994.1
Penza Region	729.5	7,073.0	948.3
Samara Region	4,502.2	54,287.9	2,092.3
Saratov Region	1,300.2	17,462.0	1,506.2
Ulyanovsk Region	1,035.3	8,836.3	625.6
<b>URALS FEDERAL DISTRICT</b>	<b>20,410.2</b>	<b>183,231.0</b>	<b>12,795.0</b>
Kurgan Region	222.3	3,911.9	710.5
Sverdlovsk Region	8,890.8	74,656.9	5,111.9
Tyumen Region	3,153.1	73,478.6	4,270.7
Khanty-Mansiysky Autonomous Area — Yugra	1,301.9	33,096.1	2,276.0
Yamalo-Nenetsky Autonomous Area	920.6	15,764.2	780.5
Chelyabinsk Region	8,144.0	31,183.6	2,702.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>19,238.3</b>	<b>166,059.4</b>	<b>14,638.1</b>
Republic of Altai	77.9	564.4	81.4
Republic of Buryatia	343.3	6,172.6	935.2
Republic of Tyva	139.9	540.4	168.1
Republic of Khakassia	455.9	2,238.2	739.6
Altai Territory	1,682.1	11,152.8	1,407.8
Zabaykalskiy Territory	398.4	4,070.6	805.6
Krasnoyarsk Territory	7,488.3	30,459.0	2,494.5
Irkutsk Region	1,376.2	19,536.3	1,644.2
Kemerovo Region	1,494.9	25,366.1	1,677.7
Novosibirsk Region	4,005.3	44,064.3	2,515.3
Omsk Region	1,260.2	12,895.6	1,309.3
Tomsk Region	515.8	8,999.1	859.4
<b>FAR EAST FEDERAL DISTRICT</b>	<b>13,212.6</b>	<b>78,720.7</b>	<b>11,165.4</b>
Republic of Sakha (Yakutia)	3,057.0	13,804.2	2,066.8
Kamchatka Territory	828.3	4,271.8	796.5
Primorski Territory	4,935.9	23,974.1	2,774.8
Khabarovsk Territory	1,588.8	18,457.0	2,152.5
Amur Region	759.0	6,153.8	1,280.7
Magadan Region	654.5	4,686.3	570.6
Sakhalin Region	920.8	6,338.0	1,309.7
Jewish Autonomous Region	85.8	428.0	99.7
Chukotka Autonomous Area	382.6	607.4	114.0

Table 6.3.3

### Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	30.06.2011		
	2	3	4
	public organizations	non-public organizations	other
RUSSIAN FEDERATION	29,070.9	674,893.3	166,509.3
<b>CENTRAL FEDERAL DISTRICT</b>	<b>24,873.6</b>	<b>579,306.7</b>	<b>161,043.8</b>
Belgorod Region	3.9	544.6	95.3
Bryansk Region	0.0	144.8	6.9
Vladimir Region	1.1	457.0	6.9
Voronezh Region	1.7	324.5	12.4
Ivanovo Region	1.6	127.2	3.8
Kaluga Region	14.1	680.4	29.1
Kostroma Region	1.0	61.7	0.8
Kursk Region	15.3	1,381.1	23.2
Lipetsk Region	0.0	773.9	69.7
Moscow Region	3,567.6	4,032.2	33.6
Orel Region	0.0	122.3	3.2
Ryazan Region	25.3	251.5	1.8
Smolensk Region	35.0	847.5	2.6
Tambov Region	1.2	106.2	0.0
Tver Region	5.3	430.6	4.8
Tula Region	1,721.9	511.8	13.1
Yaroslavl Region	0.0	414.0	3.7
Moscow	19,478.4	568,095.4	160,733.0
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>1,831.1</b>	<b>38,776.7</b>	<b>3,040.9</b>
Republic of Karelia	0.9	192.1	4.5
Republic of Komi	10.5	132.4	2.1
Arkhangelsk Region	3.0	1,011.1	42.6
Nenets Autonomous Area	0.0	32.5	0.2
Vologda Region	42.4	1,889.7	0.5
Kaliningrad Region	49.7	1,572.3	62.7
Leningrad Region	4.6	565.2	9.4
Murmansk Region	54.3	1,341.9	5.1
Novgorod Region	6.9	943.2	0.7
Pskov Region	1.3	258.5	11.2
St. Petersburg	1,657.5	30,870.3	2,902.1
<b>SOUTH FEDERAL DISTRICT</b>	<b>77.5</b>	<b>6,619.6</b>	<b>300.7</b>
Republic of Adigei (Adigeya)	0.0	27.2	0.0
Republic of Kalmykia	0.0	0.9	0.0
Krasnodar Territory	53.9	2,168.7	195.4
Astrakhan Region	15.2	1,366.3	31.7
Volgograd Region	7.3	1,247.4	23.9
Rostov Region	1.1	1,809.1	49.7
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>45.4</b>	<b>557.3</b>	<b>80.1</b>
Republic of Daghestan	15.3	83.4	1.3
Republic of Ingushetia	0.0	12.5	0.0
Kabardino-Balkar Republic	0.0	62.1	2.7
Karachai-Cherkess Republic	0.0	18.6	35.5
Republic of Northern Ossetia — Alania	18.7	31.9	4.8
Republic of Chechnya	0.0	5.9	0.0
Stavropol Territory	11.4	342.8	35.8

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>418.7</b>	<b>19,606.2</b>	<b>412.5</b>
Republic of Bashkortostan	160.5	3,765.8	24.7
Republic of Mariy-El	3.8	189.9	0.4
Republic of Mordovia	0.0	267.3	11.5
Republic of Tatarstan (Tatarstan)	84.0	1,882.9	235.1
Udmurt Republic	3.6	208.7	2.2
Chuvash Republic — Chuvashya	0.2	140.1	0.0
Perm Territory	4.6	6,022.4	51.5
Kirov Region	0.0	167.9	0.7
Nizhni Novgorod Region	106.9	2,193.9	42.6
Orenburg Region	1.6	1,361.7	8.3
Penza Region	0.2	403.6	0.1
Samara Region	26.1	2,004.2	24.1
Saratov Region	13.7	679.2	9.1
Ulyanovsk Region	13.5	318.5	2.1
<b>URALS FEDERAL DISTRICT</b>	<b>1,360.4</b>	<b>14,389.1</b>	<b>315.5</b>
Kurgan Region	0.0	130.5	71.5
Sverdlovsk Region	55.3	4,039.2	159.5
Tyumen Region	14.4	4,667.1	9.1
Khanty-Mansiysky Autonomous Area — Yugra	2.9	2,998.5	7.3
Yamalo-Nenetsky Autonomous Area	0.0	442.7	0.0
Chelyabinsk Region	1,290.8	5,552.3	75.4
<b>SIBERIA FEDERAL DISTRICT</b>	<b>363.4</b>	<b>9,481.7</b>	<b>673.6</b>
Republic of Altai	0.3	15.2	4.5
Republic of Buryatia	0.0	354.4	2.2
Republic of Tyva	0.0	281.0	0.0
Republic of Khakassia	0.0	6.8	1.5
Altai Territory	7.6	638.4	4.8
Zabaykalskiy Territory	0.1	71.2	3.4
Krasnoyarsk Territory	213.7	1,250.2	16.5
Irkutsk Region	12.7	1,072.9	38.9
Kemerovo Region	0.7	3,830.7	79.2
Novosibirsk Region	125.9	1,330.7	470.5
Omsk Region	0.8	352.1	51.3
Tomsk Region	1.7	278.1	1.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>100.7</b>	<b>6,156.1</b>	<b>642.0</b>
Republic of Sakha (Yakutia)	3.3	234.1	2.3
Kamchatka Territory	10.6	341.4	9.1
Primorski Territory	64.3	2,490.1	172.4
Khabarovsk Territory	13.2	929.5	116.8
Amur Region	4.9	57.8	18.2
Magadan Region	4.2	993.5	6.4
Sakhalin Region	0.2	1,108.2	316.8
Jewish Autonomous Region	0.0	1.6	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	30.06.2011			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	7,394.2	4,303.6	24,580.3	17,531.6
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6,446.7</b>	<b>444.1</b>	<b>17,224.2</b>	<b>9,650.3</b>
Belgorod Region	1.2	0.0	9.3	214.8
Bryansk Region	6.5	0.0	13.8	67.9
Vladimir Region	3.7	0.0	10.7	88.5
Voronezh Region	11.0	0.0	118.8	103.0
Ivanovo Region	25.3	0.1	8.7	48.0
Kaluga Region	50.9	0.0	30.6	39.8
Kostroma Region	4.3	0.0	8.7	37.3
Kursk Region	10.3	0.0	5.3	27.8
Lipetsk Region	4.0	0.4	12.8	103.2
Moscow Region	186.7	0.1	190.1	1,288.9
Orel Region	0.6	0.0	6.0	26.7
Ryazan Region	25.9	1.0	9.0	157.9
Smolensk Region	15.8	0.0	7.2	18.2
Tambov Region	2.4	0.0	8.6	66.3
Tver Region	3.1	0.0	19.2	43.7
Tula Region	13.7	0.0	21.4	154.1
Yaroslavl Region	3.2	0.0	18.3	43.5
Moscow	6,078.1	442.6	16,725.8	7,120.6
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>74.2</b>	<b>41.6</b>	<b>2,116.0</b>	<b>623.4</b>
Republic of Karelia	1.6	0.0	2.2	25.7
Republic of Komi	4.2	0.0	14.4	18.7
Arkhangelsk Region	7.4	0.0	14.8	75.1
Nenets Autonomous Area	0.0	0.0	0.3	0.0
Vologda Region	1.4	0.0	25.3	1.0
Kaliningrad Region	17.8	0.0	7.9	152.6
Leningrad Region	4.1	0.0	36.1	19.1
Murmansk Region	1.3	0.0	4.4	23.4
Novgorod Region	9.0	0.0	6.1	44.0
Pskov Region	4.8	0.0	63.6	100.0
St. Petersburg	22.7	41.6	1,941.3	163.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>139.0</b>	<b>1.6</b>	<b>201.6</b>	<b>385.3</b>
Republic of Adigei (Adigeya)	10.3	0.0	1.9	0.1
Republic of Kalmykia	2.8	0.8	30.9	20.9
Krasnodar Territory	89.3	0.8	78.1	167.6
Astrakhan Region	8.3	0.0	6.7	40.2
Volgograd Region	11.1	0.0	29.3	5.7
Rostov Region	17.1	0.0	54.9	150.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>172.6</b>	<b>2.4</b>	<b>183.5</b>	<b>1,009.6</b>
Republic of Daghestan	0.0	0.0	16.8	109.8
Republic of Ingushetia	20.8	0.0	2.0	0.0
Kabardino-Balkar Republic	0.9	0.0	4.0	46.0
Karachai-Cherkess Republic	6.3	0.0	3.5	0.4
Republic of Northern Ossetia — Alania	0.0	0.0	8.3	17.6
Republic of Chechnya	127.2	0.0	4.0	454.9
Stavropol Territory	17.4	2.4	144.9	380.9

Table 6.3.4 (end)

(millions of rubles)

1	2	3	4	5
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>204.7</b>	<b>3,782.1</b>	<b>4,112.5</b>	<b>2,267.5</b>
Republic of Bashkortostan	6.4	3,776.3	402.3	3.0
Republic of Mariy-El	1.0	0.0	7.1	46.0
Republic of Mordovia	5.4	0.0	99.8	59.8
Republic of Tatarstan (Tatarstan)	39.5	5.7	3,240.7	737.1
Udmurt Republic	1.1	0.0	29.0	5.2
Chuvash Republic — Chuvashya	4.3	0.0	19.6	39.8
Perm Territory	50.9	0.0	31.5	194.8
Kirov Region	9.3	0.0	28.5	131.1
Nizhni Novgorod Region	31.1	0.0	51.8	312.4
Orenburg Region	13.4	0.0	79.4	237.7
Penza Region	1.9	0.0	33.6	73.7
Samara Region	25.8	0.0	39.5	306.2
Saratov Region	9.0	0.0	14.1	63.9
Ulyanovsk Region	5.7	0.0	35.6	56.9
<b>URALS FEDERAL DISTRICT</b>	<b>72.0</b>	<b>31.5</b>	<b>423.2</b>	<b>1,125.6</b>
Kurgan Region	8.7	0.0	7.1	108.7
Sverdlovsk Region	33.3	4.8	149.0	429.6
Tyumen Region	4.4	26.7	158.8	535.9
Khanty-Mansiysky Autonomous Area — Yugra	2.0	0.0	51.9	201.9
Yamalo-Nenetsky Autonomous Area	1.6	0.0	67.6	295.9
Chelyabinsk Region	25.5	0.0	108.3	51.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>186.3</b>	<b>0.3</b>	<b>165.6</b>	<b>1,789.8</b>
Republic of Altai	3.1	0.0	0.9	2.4
Republic of Buryatia	5.7	0.0	6.1	16.2
Republic of Tyva	21.1	0.0	1.6	200.0
Republic of Khakassia	5.9	0.0	3.6	33.3
Altai Territory	0.5	0.0	13.6	298.4
Zabaykalskiy Territory	68.0	0.0	5.9	42.6
Krasnoyarsk Territory	38.2	0.0	28.7	215.6
Irkutsk Region	10.6	0.1	9.3	162.9
Kemerovo Region	15.8	0.0	15.5	528.8
Novosibirsk Region	6.2	0.0	50.8	92.6
Omsk Region	9.6	0.2	22.5	84.4
Tomsk Region	1.7	0.0	7.1	112.5
<b>FAR EAST FEDERAL DISTRICT</b>	<b>98.7</b>	<b>0.1</b>	<b>153.7</b>	<b>680.0</b>
Republic of Sakha (Yakutia)	43.0	0.0	12.6	153.2
Kamchatka Territory	0.0	0.0	5.3	0.2
Primorski Territory	9.2	0.0	13.4	17.1
Khabarovsk Territory	13.4	0.0	10.2	120.8
Amur Region	16.2	0.0	12.6	85.2
Magadan Region	4.1	0.0	2.5	291.3
Sakhalin Region	12.7	0.0	93.5	11.8
Jewish Autonomous Region	0.1	0.0	1.2	0.3
Chukotka Autonomous Area	0.0	0.0	2.4	0.0

Table 6.3.5

## Deposit and Savings Certificates and Bonds

(millions of rubles)

1	30.06.2011		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	13,417.3	14,034.4	574,810.6
<b>CENTRAL FEDERAL DISTRICT</b>	<b>12,117.3</b>	<b>4,035.8</b>	<b>509,290.0</b>
Belgorod Region	0.0	44.5	0.0
Bryansk Region	14.3	22.4	0.0
Vladimir Region	81.5	116.8	0.0
Voronezh Region	0.0	71.7	0.0
Ivanovo Region	0.0	51.9	0.0
Kaluga Region	0.0	38.5	0.0
Kostroma Region	20.0	29.7	0.0
Kursk Region	0.0	10.5	0.0
Lipetsk Region	19.8	46.4	0.0
Moscow Region	146.9	410.9	0.0
Orel Region	0.0	19.6	0.0
Ryazan Region	0.0	27.9	0.0
Smolensk Region	0.0	35.9	0.0
Tambov Region	0.0	38.5	0.0
Tver Region	0.0	20.2	0.0
Tula Region	1.8	19.9	0.0
Yaroslavl Region	116.2	86.1	0.0
Moscow	11,716.8	2,944.6	509,290.0
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>208.8</b>	<b>1,116.4</b>	<b>13,050.0</b>
Republic of Karelia	0.1	68.9	0.0
Republic of Komi	26.5	127.4	0.0
Arkhangelsk Region	6.5	64.2	0.0
Nenets Autonomous Area	0.0	5.2	0.0
Vologda Region	41.6	40.8	0.0
Kaliningrad Region	0.0	77.7	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	15.5	56.7	0.0
Novgorod Region	0.0	94.2	0.0
Pskov Region	0.1	32.9	0.0
St. Petersburg	118.5	553.5	13,050.0
<b>SOUTH FEDERAL DISTRICT</b>	<b>80.2</b>	<b>1,012.3</b>	<b>6,818.7</b>
Republic of Adigei (Adigeiya)	0.0	24.7	0.0
Republic of Kalmykia	0.0	5.5	0.0
Krasnodar Territory	43.4	389.3	1,505.6
Astrakhan Region	0.0	112.8	0.0
Volgograd Region	28.6	232.1	0.0
Rostov Region	8.1	247.9	5,313.1
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>138.3</b>	<b>554.3</b>	<b>73.2</b>
Republic of Dagestan	0.0	13.1	0.0
Republic of Ingushetia	0.0	21.7	0.0
Kabardino-Balkar Republic	0.0	43.2	0.0
Karachai-Cherkess Republic	0.0	13.4	0.0
Republic of Northern Ossetia — Alania	0.0	29.0	73.2
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	138.3	434.0	0.0

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>430.4</b>	<b>2,342.8</b>	<b>24,980.6</b>
Republic of Bashkortostan	0.0	199.8	0.0
Republic of Mariy-El	0.0	4.4	0.0
Republic of Mordovia	0.0	28.9	0.0
Republic of Tatarstan (Tatarstan)	44.0	48.3	14,356.3
Udmurt Republic	3.5	71.1	0.0
Chuvash Republic — Chuvashya	0.0	74.5	0.0
Perm Territory	3.0	126.6	0.0
Kirov Region	2.3	52.8	0.0
Nizhni Novgorod Region	104.9	272.3	0.0
Orenburg Region	0.5	259.9	0.0
Penza Region	2.7	191.5	0.0
Samara Region	268.4	676.5	10,624.4
Saratov Region	1.0	137.4	0.0
Ulyanovsk Region	0.2	198.7	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>74.4</b>	<b>1,416.8</b>	<b>18,500.0</b>
Kurgan Region	0.0	15.6	0.0
Sverdlovsk Region	25.2	155.1	9,000.0
Tyumen Region	16.8	851.9	9,500.0
Khanty-Mansiysky Autonomous Area — Yugra	16.2	435.5	6,000.0
Yamalo-Nenetsky Autonomous Area	0.5	274.2	0.0
Chelyabinsk Region	32.5	394.2	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>112.4</b>	<b>2,348.4</b>	<b>50.0</b>
Republic of Altai	0.0	67.6	0.0
Republic of Buryatia	6.1	45.6	50.0
Republic of Tyva	0.0	10.6	0.0
Republic of Khakassia	24.2	28.8	0.0
Altai Territory	8.3	160.3	0.0
Zabaykalskiy Territory	39.1	188.5	0.0
Krasnoyarsk Territory	2.7	161.8	0.0
Irkutsk Region	22.9	431.2	0.0
Kemerovo Region	6.8	540.7	0.0
Novosibirsk Region	0.4	337.8	0.0
Omsk Region	2.0	169.6	0.0
Tomsk Region	0.0	205.8	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>255.6</b>	<b>1,207.5</b>	<b>2,048.0</b>
Republic of Sakha (Yakutia)	0.0	97.7	0.0
Kamchatka Territory	1.6	57.0	0.0
Primorski Territory	252.0	526.9	0.0
Khabarovsk Territory	0.0	150.0	0.0
Amur Region	1.1	136.7	2,048.0
Magadan Region	0.0	64.0	0.0
Sakhalin Region	0.9	109.7	0.0
Jewish Autonomous Region	0.0	36.2	0.0
Chukotka Autonomous Area	0.0	29.2	0.0

Table 6.3.6

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

*(millions of rubles)*

1	30.06.2011	
	rubles funds raised by issuing bills 2	foreign currency funds raised by issuing bills 3
RUSSIAN FEDERATION	616,302.3	195,621.4
<b>CENTRAL FEDERAL DISTRICT</b>	<b>440,641.0</b>	<b>175,296.0</b>
Belgorod Region	3,691.5	0.0
Bryansk Region	1,101.0	0.0
Vladimir Region	357.4	302.0
Voronezh Region	1,761.9	778.8
Ivanovo Region	280.5	12.5
Kaluga Region	116.8	0.0
Kostroma Region	54.9	6.4
Kursk Region	922.8	0.0
Lipetsk Region	330.9	0.0
Moscow Region	17,615.5	605.5
Orel Region	47.0	0.0
Ryazan Region	167.5	0.0
Smolensk Region	41.9	0.0
Tambov Region	727.8	0.0
Tver Region	62.2	24.2
Tula Region	105.9	0.0
Yaroslavl Region	1,114.1	12.3
Moscow	412,141.3	173,554.3
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>40,247.5</b>	<b>13,969.4</b>
Republic of Karelia	9.0	0.0
Republic of Komi	132.0	0.0
Arkhangelsk Region	117.6	0.0
Nenets Autonomous Area	4.6	0.0
Vologda Region	1,020.1	0.0
Kaliningrad Region	136.6	21.0
Leningrad Region	357.5	0.0
Murmansk Region	782.2	2.3
Novgorod Region	73.3	0.0
Pskov Region	16.0	0.0
St. Petersburg	37,603.3	13,946.1
<b>SOUTH FEDERAL DISTRICT</b>	<b>5,142.3</b>	<b>1,985.3</b>
Republic of Adigei (Adigeya)	2.8	0.0
Republic of Kalmykia	13.0	0.0
Krasnodar Territory	860.0	397.9
Astrakhan Region	68.6	0.0
Volgograd Region	410.2	0.0
Rostov Region	3,787.7	1,587.4
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2,613.3</b>	<b>0.0</b>
Republic of Daghestan	385.9	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	20.2	0.0
Karachai-Cherkess Republic	370.8	0.0
Republic of Northern Ossetia — Alania	61.7	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,774.6	0.0

Table 6.3.6 (end)

(millions of rubles)

1	2	3
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>90,115.1</b>	<b>1,901.3</b>
Republic of Bashkortostan	3,033.7	368.0
Republic of Mariy-El	196.1	1.4
Republic of Mordovia	327.1	0.0
Republic of Tatarstan (Tatarstan)	53,517.0	231.7
Udmurt Republic	1,456.5	0.0
Chuvash Republic — Chuvashya	1,088.4	8.0
Perm Territory	3,599.9	18.6
Kirov Region	234.3	0.0
Nizhni Novgorod Region	8,385.9	349.0
Orenburg Region	2,049.3	0.6
Penza Region	518.6	1.3
Samara Region	13,991.5	919.1
Saratov Region	914.5	3.1
Ulyanovsk Region	802.3	0.6
<b>URALS FEDERAL DISTRICT</b>	<b>23,636.0</b>	<b>1,806.4</b>
Kurgan Region	248.1	0.0
Sverdlovsk Region	11,810.2	296.8
Tyumen Region	9,525.7	1,509.1
Khanty-Mansiysky Autonomous Area — Yugra	6,448.8	1,474.1
Yamalo-Nenetsky Autonomous Area	1,008.5	0.0
Chelyabinsk Region	2,052.0	0.5
<b>SIBERIA FEDERAL DISTRICT</b>	<b>10,079.5</b>	<b>517.0</b>
Republic of Altai	84.8	0.0
Republic of Buryatia	117.9	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	5.0	0.0
Altai Territory	981.6	13.1
Zabaykalskiy Territory	28.7	0.3
Krasnoyarsk Territory	595.4	0.0
Irkutsk Region	1,170.6	53.5
Kemerovo Region	1,318.6	9.1
Novosibirsk Region	4,007.5	5.4
Omsk Region	1,537.0	427.5
Tomsk Region	232.4	8.2
<b>FAR EAST FEDERAL DISTRICT</b>	<b>3,827.6</b>	<b>146.1</b>
Republic of Sakha (Yakutia)	208.7	1.5
Kamchatka Territory	56.4	0.0
Primorski Territory	2,783.9	22.7
Khabarovsk Territory	259.6	26.0
Amur Region	53.2	0.6
Magadan Region	0.7	0.0
Sakhalin Region	463.1	95.3
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 Use<sup>1</sup>

30.06.2011  
(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	10	11		12
1	2	3	4	5	6	7	8	9	10	11	12	13	13	13	13
RUSSIAN FEDERATION	10,578,187	176,995	134,703	1,304,418	360,132	294,198	668,281	441,751	2,394,461	555,436	2,207,114	2,175,401	2,175,401	2,175,401	2,175,401
CENTRAL FEDERAL DISTRICT	5,681,173	45,729	40,592	420,580	84,716	97,951	318,006	242,980	1,190,566	341,289	1,828,537	1,110,819	1,110,819	1,110,819	1,110,819
Belgorod Region	64,036	273	0	24,544	338	14,423	3,694	524	8,674	1,213	2,854	7,499	7,499	7,499	7,499
Bryansk Region	24,066	0	0	4,358	2,775	3,664	346	225	3,882	518	316	7,982	7,982	7,982	7,982
Vladimir Region	46,741	38	0	18,990	4,136	2,759	1,017	884	4,857	784	4,486	8,790	8,790	8,790	8,790
Voronezh Region	94,884	6	1	15,231	244	16,203	2,115	1,885	28,766	11,713	4,864	13,857	13,857	13,857	13,857
Ivanovo Region	26,338	1	0	5,029	1,560	582	1,088	237	6,877	3,628	1,375	5,961	5,961	5,961	5,961
Kaluga Region	32,635	20	0	10,767	499	1,103	2,828	295	4,661	3,486	1,228	7,748	7,748	7,748	7,748
Kostroma Region	18,806	6	0	4,466	1,150	584	384	98	5,548	185	1,979	4,406	4,406	4,406	4,406
Kursk Region	48,710	0	0	11,213	1,929	8,900	683	367	13,687	1,350	1,304	9,277	9,277	9,277	9,277
Lipetsk Region	41,279	14	0	5,316	583	7,904	2,247	375	12,292	1,176	5,146	6,226	6,226	6,226	6,226
Moscow Region	576,052	480	189	59,359	23,950	2,424	26,650	11,450	132,998	21,529	108,650	188,562	188,562	188,562	188,562
Orel Region	37,858	10	1	3,994	789	5,447	8,072	159	14,740	253	768	3,626	3,626	3,626	3,626
Ryazan Region	29,163	22	15	9,622	436	3,245	873	435	7,909	401	1,139	5,081	5,081	5,081	5,081
Smolensk Region	42,376	9	7	19,227	408	2,437	1,776	447	8,968	937	2,183	5,984	5,984	5,984	5,984
Tambov Region	36,251	1	0	6,080	2,154	8,247	838	245	14,922	603	257	2,904	2,904	2,904	2,904
Tver Region	40,104	178	0	15,328	57	3,694	753	1,039	10,994	784	930	6,347	6,347	6,347	6,347
Tula Region	80,232	123	0	12,853	18,225	3,283	4,870	849	12,442	2,303	4,290	20,994	20,994	20,994	20,994
Yaroslavl Region	61,473	126	2	11,347	7,393	1,921	1,382	1,687	12,407	1,082	4,309	19,819	19,819	19,819	19,819
Moscow	4,380,169	44,422	40,377	182,858	18,090	11,131	258,390	221,779	885,940	289,344	1,682,460	785,755	785,755	785,755	785,755

**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	960,608	9,543	7,950	128,641	73,143	22,781	79,527	65,519	220,769	70,315	73,840	216,530
Republic of Karelia	20,104	238	1	3,219	3,510	487	211	238	2,509	894	793	8,005
Republic of Komi	19,610	259	257	1,692	621	415	1,549	1,033	5,139	1,215	658	7,029
Arkhangelsk Region	40,478	5,710	5,678	6,644	1,180	1,182	1,142	640	6,011	1,027	3,071	13,871
Nenets Autonomous Area	167	0	0	9	0	0	107	16	21	0	1	13
Vologda Region	45,166	10	0	9,572	1,601	3,546	2,009	428	10,055	920	2,417	14,608
Kaliningrad Region	35,302	163	0	6,556	1,732	1,936	1,369	1,052	11,635	933	4,091	5,835
Leningrad Region	71,426	529	2	17,082	1,487	7,659	10,719	710	14,780	1,202	4,456	12,802
Murmansk Region	24,457	631	260	1,320	2,911	654	456	510	7,239	920	1,597	8,219
Novgorod Region	17,163	3	3	2,765	1,853	2,172	795	238	3,064	145	314	5,814
Pskov Region	13,762	2	1	3,261	1,103	3,265	801	596	2,169	70	285	2,210
St. Petersburg	673,140	1,998	1,748	76,531	57,145	1,466	60,476	60,074	158,163	62,989	56,158	138,140
SOUTH FEDERAL DISTRICT	592,954	1,505	1,153	118,721	17,153	45,023	27,647	11,757	212,504	15,079	20,308	123,257
Republic of Adigei (Adigeya)	6,383	9	0	1,923	0	839	731	40	949	62	209	1,621
Republic of Kalmykia	2,752	0	0	57	4	952	69	54	962	257	30	367
Krasnodar Territory	289,565	274	12	33,557	11,383	23,029	17,645	7,119	128,592	7,608	12,202	48,156
Astrakhan Region	10,126	0	0	1,162	369	1,056	1,167	335	2,842	506	1,177	1,512
Volgograd Region	80,136	13	3	20,334	1,806	5,234	2,844	1,015	22,296	1,643	1,138	23,813
Rostov Region	203,992	1,209	1,138	61,689	3,591	13,913	5,191	3,194	56,862	5,003	5,552	47,788
NORTH-CAUCASIAN FEDERAL DISTRICT	122,542	309	52	20,521	9,809	15,146	9,908	2,539	35,569	2,004	6,936	19,801
Republic of Dagestan	11,804	73	23	2,196	26	509	1,975	153	2,994	63	974	2,841
Republic of Ingushetia	2,748	0	0	122	0	634	568	11	1,345	25	43	0
Kabardino-Balkar Republic	14,085	147	23	3,689	30	2,136	632	180	6,153	161	691	266
Karachai-Cherkess Republic	6,006	4	0	1,936	0	1,341	1,046	49	1,210	80	231	109
Republic of Northern Ossetia — Alania	7,274	63	5	826	20	1,015	613	196	2,957	225	524	835
Republic of Chechnya	4,973	10	0	358	0	1,149	2,466	6	352	11	618	3
Stavropol Territory	75,652	12	1	11,395	9,733	8,362	2,609	1,944	20,556	1,439	3,855	15,747
PRIVOLZHSKY FEDERAL DISTRICT	1,405,126	52,823	50,985	328,546	69,991	58,257	68,376	44,881	315,526	66,710	149,890	250,126
Republic of Bashkortostan	168,980	15,539	15,422	44,653	6,166	4,727	6,678	2,764	42,420	6,311	14,333	25,389
Republic of Mariy-El	22,873	802	802	6,457	2,265	1,884	1,114	200	3,305	742	923	5,181
Republic of Mordovia	31,238	23	0	12,923	30	4,244	2,854	271	3,957	405	1,850	4,681



**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)	246,580	26,919	26,598	60,825	2,488	10,698	13,031	5,188	48,384	13,647	22,000	43,400
Udmurt Republic	51,604	193	181	13,438	154	1,959	1,447	832	12,639	1,341	2,507	17,094
Chuvash Republic — Chuvashya	64,049	2	0	9,669	6,289	1,221	2,766	598	15,272	13,901	5,563	8,768
Perm Territory	149,276	4,575	4,429	49,615	10,987	1,473	6,053	21,897	24,383	4,187	6,603	19,503
Kirov Region	35,375	3	2	11,326	501	2,740	867	729	9,260	355	1,141	8,453
Nizhni Novgorod Region	240,560	299	16	36,672	15,472	6,334	4,937	3,553	74,818	8,943	48,105	41,427
Orenburg Region	52,356	2,414	1,923	10,400	1,946	6,436	2,187	2,323	8,914	975	2,319	14,442
Penza Region	28,545	30	0	6,752	1,358	4,823	1,909	548	4,869	601	764	6,891
Samara Region	185,287	1,261	1,238	37,181	17,433	4,439	13,108	3,661	43,575	10,730	36,145	17,754
Saratov Region	94,278	395	364	20,546	4,522	4,751	10,138	1,226	17,721	3,733	2,849	28,397
Ulyanovsk Region	34,125	368	10	8,086	380	2,528	1,287	1,091	6,011	839	4,788	8,747
<b>URALS FEDERAL DISTRICT</b>	<b>725,532</b>	<b>22,957</b>	<b>13,073</b>	<b>155,212</b>	<b>15,176</b>	<b>11,776</b>	<b>68,303</b>	<b>27,914</b>	<b>163,869</b>	<b>26,889</b>	<b>55,811</b>	<b>177,625</b>
Kurgan Region	17,182	3	0	3,836	682	1,928	643	150	3,641	1,274	347	4,678
Sverdlovsk Region	332,725	2,519	240	81,056	8,283	2,246	23,089	8,456	96,667	13,985	27,961	68,463
Tyumen Region	199,757	19,187	12,833	15,099	2,971	2,856	36,680	17,646	34,833	7,008	14,336	49,141
Khanty-Mansiysky Autonomous Area — Yugra	87,888	6,911	6,909	1,029	613	445	19,865	14,999	9,951	2,093	8,247	23,735
Yamalo-Nenetsky Autonomous Area	18,512	2,588	2,409	497	428	9	7,636	660	2,389	801	369	3,135
Chelyabinsk Region	175,868	1,248	0	55,221	3,240	4,746	7,891	1,662	28,728	4,622	13,167	55,343
<b>SIBERIA FEDERAL DISTRICT</b>	<b>817,073</b>	<b>26,022</b>	<b>18,496</b>	<b>113,309</b>	<b>60,252</b>	<b>36,804</b>	<b>65,200</b>	<b>19,617</b>	<b>185,565</b>	<b>27,255</b>	<b>56,706</b>	<b>226,343</b>
Republic of Altai	9,047	0	0	436	19	224	472	41	4,189	160	474	3,032
Republic of Buryatia	17,220	682	167	2,645	796	643	2,259	181	4,570	486	761	4,197
Republic of Tyva	1,131	197	108	5	15	36	38	41	511	51	43	194
Republic of Khakassia	8,471	476	370	859	1,146	744	511	88	1,759	170	260	2,458
Altai Territory	89,701	132	0	18,694	2,343	12,946	2,514	1,166	23,076	1,174	1,145	26,511
Zabaykalskiy Territory	17,234	3,852	2,567	355	3,894	224	622	596	4,045	517	209	2,920
Krasnoyarsk Territory	123,883	2,524	1,522	32,043	6,695	6,228	14,210	2,494	24,339	5,903	4,365	25,082
Irkutsk Region	97,381	3,674	3,200	9,587	16,700	3,057	7,903	3,553	20,817	1,353	1,679	29,058
Kemerovo Region	132,949	11,148	9,363	13,584	4,210	1,924	3,916	1,200	31,859	4,431	16,088	44,589
Novosibirsk Region	168,719	626	150	18,162	19,556	5,586	11,613	4,773	44,025	7,246	7,969	49,163
Omsk Region	103,323	0	0	9,392	2,915	3,848	18,225	4,693	17,807	4,346	22,709	19,388
Tomsk Region	48,014	2,711	1,049	7,546	1,963	1,344	2,917	791	8,570	1,418	1,006	19,748

**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	273,179	18,107	2,402	18,893	29,892	6,460	31,314	26,544	70,083	5,895	15,086	50,905
Republic of Sakha (Yakutia)	48,835	9,820	1,105	1,945	15,438	477	2,392	3,192	7,630	885	656	6,400
Kamchatka Territory	10,518	225	0	332	1,384	537	802	581	3,016	278	1,385	1,978
Primorski Territory	101,632	71	15	10,052	8,325	1,818	8,410	17,484	22,040	2,558	3,778	27,096
Khabarovsk Territory	63,297	1,451	20	3,894	1,620	407	11,088	3,780	27,231	1,255	4,275	8,296
Amur Region	21,216	1,966	1,251	786	1,551	2,333	5,156	264	3,957	184	1,811	3,208
Magadan Region	8,863	4,081	11	947	501	635	165	163	1,242	92	633	404
Sakhalin Region	13,589	75	0	837	978	112	3,030	825	2,936	642	1,399	2,755
Jewish Autonomous Region	1,356	0	0	100	1	141	146	22	440	1	97	408
Chukotka Autonomous Area	3,873	418	0	0	95	0	125	233	1,590	0	1,052	360

<sup>1</sup> 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 Use<sup>1</sup>

30.06.2011

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	10				
	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	1,349,295	123,468	77,851	354,637	9,624	10,693	26,447	98,325	276,729	134,449	306,341	8,582		
CENTRAL FEDERAL DISTRICT	807,540	60,692	47,228	103,773	9,543	5,661	21,167	11,990	226,050	105,165	257,241	6,258		
Belgorod Region	22,676	14,781	2,717	7,535	0	0	0	198	150	0	12	0		
Bryansk Region	1,193	0	0	71	0	709	0	7	197	209	0	0		
Vladimir Region	2,297	0	0	2,194	0	0	0	0	0	0	103	0		
Voronezh Region	5,210	0	0	1,462	0	98	472	474	495	1,752	457	0		
Ivanovo Region	381	0	0	311	0	0	0	0	70	0	0	0		
Kaluga Region	4,742	0	0	112	0	2,252	0	0	2,378	0	0	0		
Kostroma Region	145	0	0	0	0	0	0	0	52	0	93	0		
Kursk Region	568	0	0	0	0	114	0	0	454	0	0	0		
Lipetsk Region	1,000	0	0	728	0	0	0	0	165	0	107	0		
Moscow Region	46,980	0	0	7,435	0	139	2,427	3,291	12,867	4,536	14,739	1,546		
Orel Region	4,298	0	0	2,416	0	2	0	0	159	0	1,721	0		
Ryazan Region	253	0	0	166	0	0	4	0	44	0	39	0		
Smolensk Region	2,609	4	4	2,304	0	0	0	56	12	0	233	0		
Tambov Region	57	0	0	0	0	57	0	0	0	0	0	0		
Tver Region	3,387	0	0	3,367	0	0	0	0	0	0	20	0		
Tula Region	16,853	0	0	8,217	0	0	0	0	20	0	8,442	174		
Yaroslavl Region	2,511	0	0	2,203	0	7	121	0	121	45	14	0		
Moscow	692,380	45,907	44,507	65,254	9,543	2,283	18,143	7,964	208,865	98,623	231,260	4,538		

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	163,210	16,334	3,889	68,339	6	389	2,710	16,773	17,920	20,326	19,030	1,383
Republic of Karelia	2,281	20	20	2,191	0	0	0	0	0	0	70	0
Republic of Komi	4,145	3,151	3,150	101	0	62	0	573	145	0	0	113
Arkhangelsk Region	5,762	364	0	5,298	0	0	0	84	5	0	0	11
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	21,314	0	0	18,759	6	138	0	0	234	0	2,177	0
Kaliningrad Region	20,067	0	0	16,025	0	135	99	1,279	2,434	12	83	0
Leningrad Region	14,607	760	0	4,969	0	0	0	925	189	3,929	3,835	0
Murmansk Region	950	0	0	0	0	38	1	85	11	0	815	0
Novgorod Region	11,902	0	0	11,854	0	8	0	0	40	0	0	0
Pskov Region	1,745	0	0	1,745	0	0	0	0	0	0	0	0
St. Petersburg	80,437	12,040	719	7,398	0	8	2,610	13,827	14,862	16,383	12,050	1,259
SOUTH FEDERAL DISTRICT	104,041	686	686	29,932	0	111	1,444	58,152	6,825	3,799	3,088	4
Republic of Adigei (Adigeya)	48	0	0	48	0	0	0	0	0	0	0	0
Republic of Kalmykia	325	0	0	0	0	0	0	0	325	0	0	0
Krasnodar Territory	94,149	211	211	26,469	0	45	393	57,550	4,521	2,849	2,111	0
Astrakhan Region	857	0	0	0	0	0	210	0	0	575	72	0
Volgograd Region	950	0	0	90	0	0	675	0	140	45	0	0
Rostov Region	7,712	475	475	3,325	0	66	166	602	1,839	330	905	4
NORTH-CAUCASIAN FEDERAL DISTRICT	3,393	863	0	1,870	0	53	48	51	361	98	49	0
Republic of Dagestan	102	0	0	0	0	0	0	0	17	85	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	705	471	0	13	0	0	0	0	172	0	49	0
Karachai-Cherkess Republic	150	0	0	144	0	0	0	0	6	0	0	0
Republic of Northern Ossetia — Alania	407	393	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	1,930	0	0	1,711	0	53	0	0	166	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	92,073	8,913	6,667	68,742	75	136	825	6,374	3,750	1,080	2,167	11
Republic of Bashkortostan	40,296	0	0	39,352	55	66	172	96	484	0	71	0
Republic of Mariy-El	3,714	880	880	2,430	0	0	0	0	123	281	0	0
Republic of Mordovia	402	0	0	390	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)	15,425	4,658	4,658	7,288	0	43	188	25	1,275	579	1,365	4
Udmurt Republic	1,493	0	0	1,272	0	0	0	0	205	2	14	0
Chuvash Republic — Chuvashya	421	0	0	342	0	0	0	0	9	0	70	0
Perm Territory	6,260	29	0	6,013	0	0	90	0	10	20	98	0
Kirov Region	1,164	0	0	1,129	0	0	0	0	33	2	0	0
Nizhni Novgorod Region	6,691	0	0	2,154	0	0	85	3,890	521	19	15	7
Orenburg Region	2,758	2,268	80	455	0	0	0	0	16	0	19	0
Penza Region	456	0	0	357	0	0	25	0	74	0	0	0
Samara Region	3,050	0	0	1,503	20	15	265	217	626	166	238	0
Saratov Region	2,781	1,049	1,049	1,149	0	0	0	0	295	11	277	0
Ulyanovsk Region	7,162	29	0	4,908	0	0	0	2,146	79	0	0	0
URALS FEDERAL DISTRICT	108,126	7,270	6,929	57,265	0	125	16	3,368	16,544	326	22,571	641
Kurgan Region	48	0	0	0	0	0	0	0	0	48	0	0
Sverdlovsk Region	61,373	341	0	31,562	0	0	16	249	14,938	217	14,050	0
Tyumen Region	23,156	6,929	6,929	2,976	0	0	0	3,119	934	56	8,501	641
Khanty-Mansiysky Autonomous Area — Yugra	6,296	2,527	2,527	0	0	0	0	3,119	0	0	9	641
Yamalo-Nenetsky Autonomous Area	3,454	3,420	3,420	0	0	0	0	0	34	0	0	0
Chelyabinsk Region	23,549	0	0	22,726	0	125	0	0	672	5	21	0
SIBERIA FEDERAL DISTRICT	46,780	20,129	12,122	18,783	0	861	167	12	3,271	3,338	57	162
Republic of Altai	1,472	0	0	1,252	0	0	0	0	186	34	0	0
Republic of Buryatia	12	6	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	234	187	0	40	0	0	0	0	0	0	7	0
Altai Territory	937	0	0	562	0	322	0	0	53	0	0	0
Zabaykalskiy Territory	515	505	0	0	0	0	0	0	10	0	0	0
Krasnoyarsk Territory	7,052	463	18	4,883	0	4	0	0	50	1,646	6	0
Irkutsk Region	2,153	267	0	1,341	0	318	125	0	99	3	0	0
Kemerovo Region	31,889	18,703	12,104	9,573	0	73	0	0	2,231	1,147	0	162
Novosibirsk Region	1,432	0	0	793	0	144	0	1	195	279	20	0
Omsk Region	827	0	0	235	0	0	36	0	425	117	14	0
Tomsk Region	257	0	0	102	0	0	6	11	16	112	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	24,132	8,575	330	5,941	0	3,357	70	1,605	2,008	317	2,136	123
Republic of Sakha (Yakutia)	1,237	1,067	0	157	0	13	0	0	0	0	0	0
Kamchatka Territory	2,628	1,561	0	0	0	357	0	0	0	0	710	0
Primorski Territory	3,712	356	10	433	0	48	10	864	1,290	36	552	123
Khabarovsk Territory	10,681	348	0	5,258	0	2,939	0	741	708	281	406	0
Amur Region	4,733	4,721	0	0	0	0	4	0	8	0	0	0
Magadan Region	283	118	0	94	0	0	0	0	0	0	71	0
Sakhalin Region	349	321	320	0	0	0	0	0	0	0	28	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	509	85	0	0	0	0	56	0	0	0	368	0

<sup>1</sup> 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 Use<sup>1</sup>

30.06.2011

of which:

(millions of rubles)

1	2	of which:										11	12	13
		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	11,687,119	255,239	153,856	2,200,345	458,289	989,824	1,116,861	652,779	2,698,061	1,275,285	1,871,883	168,553		
CENTRAL FEDERAL DISTRICT	5,742,513	64,261	24,731	698,513	168,070	343,815	576,316	343,905	1,288,589	844,915	1,334,990	79,139		
Belgorod Region	218,261	25,074	0	71,365	678	92,486	4,913	1,311	10,585	5,065	6,101	683		
Bryansk Region	32,878	0	0	10,211	3,225	9,108	490	512	6,722	1,303	677	630		
Vladimir Region	57,206	74	0	22,105	2,332	11,153	1,747	1,231	9,642	2,892	5,300	730		
Voronezh Region	145,421	188	0	28,121	1,620	36,712	4,426	2,777	33,566	23,030	13,898	1,083		
Ivanovo Region	39,023	106	63	12,007	1,502	2,440	2,141	412	11,935	5,135	2,774	571		
Kaluga Region	54,574	34	0	19,175	1,793	7,375	3,987	593	8,734	10,120	2,171	592		
Kostroma Region	24,153	17	0	6,311	355	2,371	1,209	459	10,336	556	2,203	336		
Kursk Region	89,174	6,395	0	24,594	1,155	27,477	6,396	3,898	15,938	1,211	1,401	709		
Lipetsk Region	86,841	431	0	18,975	316	31,651	5,022	866	20,610	2,991	5,491	488		
Moscow Region	616,888	2,985	2,307	99,210	31,395	19,989	44,048	16,494	185,995	57,539	147,532	11,701		
Orel Region	61,908	8	0	6,751	658	20,634	19,558	743	11,255	974	1,061	266		
Ryazan Region	55,205	66	46	17,239	238	17,864	1,397	1,254	11,713	1,628	3,439	367		
Smolensk Region	49,866	140	7	18,344	691	8,172	2,741	970	14,406	1,595	2,068	739		
Tambov Region	58,583	1	0	17,533	697	16,726	1,095	435	17,950	3,016	777	353		
Tver Region	43,209	180	0	16,233	665	9,012	1,463	1,116	11,120	1,126	1,808	486		
Tula Region	67,905	187	0	18,782	2,428	11,309	5,245	2,300	15,572	3,957	5,712	2,413		
Yaroslavl Region	97,091	534	0	33,542	14,175	9,161	3,296	2,056	18,885	2,745	11,321	1,376		
Moscow	3,944,327	27,841	22,308	258,015	104,147	10,173	467,142	306,478	873,624	720,032	1,121,259	55,616		

**Table 6.4.3 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>1,232,521</b>	<b>11,954</b>	<b>2,356</b>	<b>247,714</b>	<b>57,575</b>	<b>73,910</b>	<b>152,263</b>	<b>107,899</b>	<b>308,239</b>	<b>98,549</b>	<b>155,574</b>	<b>18,844</b>
Republic of Karelia	19,121	254	1	9,044	1,868	1,247	188	378	3,234	799	1,383	726
Republic of Komi	22,947	465	445	5,143	374	1,443	2,508	930	8,233	2,331	1,114	406
Arkhangelsk Region	48,117	112	111	14,966	2,715	7,480	1,540	3,565	9,635	1,696	5,542	866
Nenets Autonomous Area	465	0	0	9	0	0	178	55	71	140	10	2
Vologda Region	66,254	10	0	22,031	1,599	11,713	4,099	1,289	19,048	2,183	3,222	1,060
Kaliningrad Region	72,415	1,044	0	12,884	2,957	7,842	5,992	4,052	21,922	7,187	7,761	774
Leningrad Region	117,694	7,490	40	36,172	3,101	22,008	17,580	3,039	15,042	3,551	8,352	1,359
Murmansk Region	25,486	450	80	1,931	2,484	1,683	692	1,530	10,531	1,733	3,712	740
Novgorod Region	26,849	167	3	7,961	1,116	10,256	1,482	445	3,873	375	768	406
Pskov Region	23,301	1	1	7,572	360	8,003	1,389	858	4,073	221	626	198
St. Petersburg	810,337	1,961	1,675	130,007	41,001	2,236	116,793	91,813	212,650	78,473	123,094	12,309
<b>SOUTH FEDERAL DISTRICT</b>	<b>809,425</b>	<b>3,427</b>	<b>1,924</b>	<b>203,898</b>	<b>39,117</b>	<b>165,467</b>	<b>69,579</b>	<b>35,141</b>	<b>194,656</b>	<b>41,578</b>	<b>47,171</b>	<b>9,391</b>
Republic of Adigei (Adigeya)	12,670	23	0	4,619	15	2,084	961	92	4,218	52	456	150
Republic of Kalmykia	6,381	1	0	130	23	2,909	132	100	1,958	905	184	39
Krasnodar Territory	401,788	968	18	73,794	23,651	99,241	44,633	27,063	90,766	13,692	24,098	3,882
Astrakhan Region	26,657	0	0	2,197	685	2,692	8,657	539	6,067	4,168	1,535	117
Volgograd Region	98,402	2	1	28,645	1,198	14,445	6,380	2,110	27,660	10,560	5,804	1,598
Rostov Region	263,527	2,433	1,905	94,512	13,545	44,097	8,816	5,237	63,987	12,201	15,094	3,605
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>198,876</b>	<b>1,069</b>	<b>81</b>	<b>50,551</b>	<b>2,115</b>	<b>46,504</b>	<b>21,858</b>	<b>5,390</b>	<b>52,830</b>	<b>5,128</b>	<b>11,103</b>	<b>2,328</b>
Republic of Dagestan	22,188	163	25	5,833	72	3,030	3,478	1,321	6,126	271	1,520	374
Republic of Ingushetia	4,162	25	25	263	0	1,334	692	38	1,719	41	50	0
Kabardino-Balkar Republic	26,301	362	29	8,174	128	5,689	897	423	8,549	611	1,445	23
Karachai-Cherkess Republic	18,561	37	0	9,116	15	4,784	1,050	218	2,830	149	359	3
Republic of Northern Ossetia — Alania	15,240	385	2	5,089	46	2,034	993	385	4,973	330	869	136
Republic of Chechnya	15,834	13	0	1,159	0	1,868	10,365	143	650	174	1,462	0
Stavropol Territory	96,590	84	0	20,917	1,854	27,765	4,383	2,862	27,983	3,552	5,398	1,792
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,723,838</b>	<b>56,759</b>	<b>49,282</b>	<b>534,870</b>	<b>72,986</b>	<b>200,637</b>	<b>104,705</b>	<b>59,823</b>	<b>353,759</b>	<b>155,895</b>	<b>164,542</b>	<b>19,862</b>
Republic of Bashkortostan	165,763	35,816	32,979	47,261	2,968	15,062	7,878	2,720	30,368	10,288	11,703	1,699
Republic of Mariy-El	32,821	3	0	16,078	331	7,011	2,004	330	4,430	932	1,204	498
Republic of Mordovia	58,193	44	0	25,533	39	17,953	2,789	623	6,108	1,240	3,556	308



**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)	352,055	6,000	5,666	106,310	5,673	49,303	26,443	9,494	62,052	42,571	40,532	3,677
Udmurt Republic	73,329	418	392	31,514	378	7,355	3,484	1,217	19,944	3,089	4,435	1,495
Chuvash Republic — Chuvashya	91,778	77	0	13,454	10,620	4,935	3,984	820	18,568	19,224	19,425	671
Perm Territory	177,859	4,976	4,426	55,561	10,541	6,566	17,069	10,292	38,130	17,909	14,912	1,903
Kirov Region	46,572	3	2	18,365	634	9,840	1,513	1,103	11,566	1,864	1,050	634
Nizhni Novgorod Region	248,608	387	93	82,580	26,074	18,851	7,316	18,035	57,000	18,381	16,746	3,238
Orenburg Region	77,772	4,806	2,552	27,698	356	17,718	2,155	3,659	13,089	2,731	4,171	1,389
Penza Region	48,484	57	0	10,078	2,162	15,091	3,307	1,243	10,916	2,841	2,331	458
Samara Region	215,976	1,043	1,010	52,523	7,658	12,575	17,139	7,953	54,080	23,893	37,682	1,430
Saratov Region	84,152	2,309	2,144	24,838	5,413	10,106	7,699	1,329	18,753	7,512	4,527	1,666
Ulyanovsk Region	50,476	820	18	23,077	139	8,272	1,925	1,005	8,755	3,420	2,267	796
URALS FEDERAL DISTRICT	808,585	37,236	24,497	254,056	29,995	35,801	78,259	35,493	186,429	65,135	69,919	16,262
Kurgan Region	21,030	1	0	5,769	1,047	4,324	1,059	406	5,939	1,722	532	231
Sverdlovsk Region	352,752	3,489	82	130,736	9,423	8,666	25,320	18,915	90,553	30,790	28,865	5,995
Tyumen Region	226,871	31,442	24,415	18,510	13,716	7,665	42,482	13,844	49,255	20,936	24,087	4,934
Khanty-Mansiysky Autonomous Area — Yugra	83,018	6,276	4,982	2,121	4,518	1,042	23,337	11,114	12,683	7,262	12,434	2,231
Yamalo-Nenetsky Autonomous Area	41,617	6,120	6,062	874	1,528	9	8,937	995	18,849	2,784	1,165	356
Chelyabinsk Region	207,932	2,304	0	99,041	5,809	15,146	9,398	2,328	40,682	11,687	16,435	5,102
SIBERIA FEDERAL DISTRICT	867,790	56,380	42,983	167,772	42,814	103,014	86,395	42,655	232,909	52,403	64,563	18,885
Republic of Altai	12,141	49	46	549	201	564	849	181	6,801	600	2,009	338
Republic of Buryatia	23,638	2,232	1,410	5,416	237	1,991	2,646	261	7,502	1,516	1,482	355
Republic of Tyva	2,400	1,132	591	75	29	187	59	137	681	56	29	15
Republic of Khakassia	9,429	924	743	2,585	462	1,634	482	146	2,220	287	458	231
Altai Territory	116,853	613	0	26,582	2,443	35,124	7,353	2,815	30,245	3,819	5,464	2,395
Zabaykalskiy Territory	15,964	3,653	2,385	1,039	1,766	539	991	615	5,831	662	591	277
Krasnoyarsk Territory	131,531	4,042	1,288	34,347	7,026	17,857	18,701	6,110	28,000	8,138	5,558	1,752
Irkutsk Region	96,171	6,639	5,908	19,586	5,982	5,307	11,287	4,868	28,227	3,634	7,957	2,684
Kemerovo Region	137,683	33,282	27,657	18,467	3,467	6,627	6,976	3,056	37,667	6,879	18,227	3,035
Novosibirsk Region	186,162	643	324	33,407	16,995	15,094	16,100	21,120	53,928	12,931	11,692	4,252
Omsk Region	88,810	0	0	14,823	2,561	13,727	17,683	2,015	19,301	10,139	6,631	1,930
Tomsk Region	47,008	3,172	2,631	10,897	1,645	4,363	3,268	1,331	12,504	3,742	4,465	1,621

**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	303,571	24,153	8,002	42,970	45,617	20,676	27,486	22,473	80,655	11,682	24,017	3,842
Republic of Sakha (Yakutia)	71,456	11,665	6,132	3,627	27,636	889	2,667	5,854	14,999	1,895	1,560	664
Kamchatka Territory	18,615	232	0	1,342	1,963	3,708	784	1,130	4,889	807	3,612	148
Primorski Territory	81,057	49	8	22,230	4,397	4,481	4,239	9,523	24,884	4,051	5,293	1,910
Khabarovsk Territory	70,059	1,082	17	10,441	6,082	3,714	12,638	4,091	18,605	3,846	8,939	621
Amur Region	26,221	2,229	1,379	2,473	2,448	6,405	3,909	395	6,952	289	894	227
Magadan Region	13,765	8,037	11	937	849	549	172	265	1,914	116	888	38
Sakhalin Region	16,978	538	455	1,563	2,153	236	2,673	851	5,668	653	2,444	199
Jewish Autonomous Region	2,584	0	0	323	15	694	279	62	954	21	201	35
Chukotka Autonomous Area	2,836	321	0	34	73	0	125	302	1,791	4	186	0

<sup>1</sup> 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 Use<sup>1</sup>

(millions of rubles)

	30.06.2011												
	total	of which:											
1		2	3	4	5	6	7	8	9	10	11	12	13
		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	2,965,110	370,232	206,327	676,995	30,570	40,266	180,488	203,424	470,054	486,121	506,657	303	
CENTRAL FEDERAL DISTRICT	1,739,477	139,639	119,266	202,785	24,169	17,277	138,714	65,888	343,386	385,971	421,393	255	
Belgorod Region	28,397	14,860	2,264	10,405	0	2,007	0	199	256	541	129	0	
Bryansk Region	1,940	0	0	130	0	1,153	0	17	445	195	0	0	
Vladimir Region	3,252	32	0	2,613	0	260	53	61	63	0	170	0	
Voronezh Region	14,094	0	0	2,916	0	463	889	1,702	414	3,097	4,613	0	
Ivanovo Region	5,249	0	0	4,548	0	0	161	19	273	248	0	0	
Kaluga Region	8,614	0	0	461	0	2,897	1,075	0	1,796	2,380	5	0	
Kostroma Region	2,728	0	0	1,629	0	7	0	0	764	0	328	0	
Kursk Region	8,724	5,615	0	1,179	0	114	0	0	686	1,106	24	0	
Lipetsk Region	2,664	0	0	1,955	0	80	0	0	497	0	132	0	
Moscow Region	142,874	0	0	17,026	116	2,957	13,841	32,792	33,578	18,762	23,573	229	
Orel Region	4,238	0	0	2,795	0	244	646	0	69	0	484	0	
Ryazan Region	6,710	0	0	1,127	0	365	778	0	77	227	4,136	0	
Smolensk Region	2,121	4	4	1,212	0	0	588	62	130	62	63	0	
Tambov Region	2,162	0	0	2,080	12	70	0	0	0	0	0	0	
Tver Region	6,124	8	0	5,524	0	316	118	0	1	0	157	0	
Tula Region	30,376	4	0	14,413	0	310	0	464	185	31	14,969	0	
Yaroslavl Region	13,091	2,457	2,457	9,359	0	83	424	0	118	545	105	0	
Moscow	1,456,119	116,659	114,541	123,413	24,041	5,951	120,141	30,572	304,033	358,777	372,506	26	

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	384,835	26,697	18,695	130,353	126	3,720	23,789	54,272	64,807	51,094	29,933	44
Republic of Karelia	13,429	127	102	12,372	0	10	0	156	142	313	309	0
Republic of Komi	4,101	1,956	1,955	1,254	0	138	0	586	145	0	22	0
Arkhangelsk Region	12,124	5,983	5,162	5,291	0	0	0	127	180	161	382	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	30,552	0	0	27,300	5	335	387	0	350	14	2,161	0
Kaliningrad Region	40,700	1,050	0	28,893	0	1,333	247	5,338	1,116	1,781	942	0
Leningrad Region	31,358	6,046	0	14,848	0	52	584	3,642	400	4,880	906	0
Murmansk Region	8,503	0	0	14	0	162	84	4,758	96	412	2,977	0
Novgorod Region	8,700	0	0	8,430	0	192	0	0	12	0	66	0
Pskov Region	3,679	2,371	2,371	1,076	0	39	0	0	182	11	0	0
St. Petersburg	231,689	9,166	9,105	30,873	121	1,459	22,487	39,665	62,184	43,522	22,168	44
SOUTH FEDERAL DISTRICT	147,100	1,918	1,734	45,007	4,576	970	4,955	62,436	8,209	14,124	4,905	0
Republic of Adigei (Adigeya)	154	0	0	142	0	0	0	0	12	0	0	0
Republic of Kalmykia	542	0	0	0	0	0	0	0	365	177	0	0
Krasnodar Territory	104,223	231	211	22,140	4,576	536	1,678	59,494	4,118	8,872	2,578	0
Astrakhan Region	3,394	0	0	101	0	0	592	196	13	1,427	1,065	0
Volgograd Region	10,040	0	0	6,883	0	5	2,517	0	266	95	274	0
Rostov Region	28,747	1,687	1,523	15,740	0	429	168	2,748	3,434	3,553	988	0
NORTH-CAUCASIAN FEDERAL DISTRICT	12,332	2,986	0	7,319	0	856	147	135	573	160	156	0
Republic of Dagestan	895	0	0	383	0	0	78	84	149	146	55	0
Republic of Ingushetia	894	0	0	894	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2,247	1,061	0	1,060	0	0	0	0	77	0	49	0
Karachai-Cherkess Republic	764	0	0	736	0	0	0	0	28	0	0	0
Republic of Northern Ossetia — Alania	2,165	1,927	0	210	0	14	0	0	0	14	0	0
Republic of Chechnya	98	0	0	0	0	0	48	50	0	0	0	0
Stavropol Territory	5,269	0	0	4,035	0	842	21	0	319	0	52	0
PRIVOLZHSKY FEDERAL DISTRICT	225,682	61,107	22,757	109,449	1,529	1,262	7,614	7,886	14,749	11,411	10,671	4
Republic of Bashkortostan	45,151	5,623	5,615	33,975	106	612	1,890	0	964	7	1,974	0
Republic of Mariy-El	1,866	0	0	910	0	296	0	0	258	402	0	0
Republic of Mordovia	204	0	0	181	0	23	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)	56,338	13,105	12,700	17,897	0	107	2,083	210	8,848	8,246	5,838	4
Udmurt Republic	1,754	0	0	1,529	0	0	0	0	190	2	33	0
Chuvash Republic — Chuvashya	872	0	0	643	0	0	0	0	74	36	119	0
Perm Territory	50,556	33,488	0	15,840	0	0	1,012	0	52	92	72	0
Kirov Region	4,771	0	0	4,665	0	40	0	2	42	2	20	0
Nizhni Novgorod Region	15,054	0	0	6,116	0	0	1,456	4,857	1,364	509	752	0
Orenburg Region	13,779	5,067	618	8,127	0	0	0	0	574	0	11	0
Penza Region	1,057	0	0	809	0	123	75	0	50	0	0	0
Samara Region	14,604	2,808	2,808	4,976	1,423	61	1,098	262	1,607	804	1,565	0
Saratov Region	3,543	1,016	1,016	446	0	0	0	85	421	1,288	287	0
Ulyanovsk Region	16,133	0	0	13,334	0	0	0	2,470	305	24	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>214,809</b>	<b>27,526</b>	<b>20,734</b>	<b>97,651</b>	<b>0</b>	<b>415</b>	<b>3,761</b>	<b>9,612</b>	<b>26,840</b>	<b>14,480</b>	<b>34,524</b>	<b>0</b>
Kurgan Region	80	0	0	0	0	0	0	0	31	49	0	0
Sverdlovsk Region	116,690	1,518	0	67,365	0	0	372	1,950	19,111	2,683	23,691	0
Tyumen Region	62,593	20,734	20,734	3,045	0	237	2,612	7,386	6,168	11,606	10,805	0
Khanty-Mansiysky Autonomous Area — Yugra	9,654	2,527	2,527	20	0	0	5	7,028	67	0	7	0
Yamalo-Nenetsky Autonomous Area	22,598	5,448	5,448	0	0	0	81	189	5,649	11,231	0	0
Chelyabinsk Region	35,446	5,274	0	27,240	0	178	777	276	1,530	143	28	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>149,238</b>	<b>56,464</b>	<b>21,621</b>	<b>71,104</b>	<b>158</b>	<b>2,066</b>	<b>1,161</b>	<b>460</b>	<b>8,538</b>	<b>7,695</b>	<b>1,592</b>	<b>0</b>
Republic of Altai	4,838	426	0	2,986	0	0	0	0	538	888	0	0
Republic of Buryatia	1,367	151	0	196	0	911	0	0	6	0	103	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	3,857	666	0	3,185	0	0	0	0	0	0	6	0
Altai Territory	4,248	757	0	2,517	0	474	0	53	109	9	329	0
Zabaykalskiy Territory	1,579	1,575	0	0	0	0	4	0	0	0	0	0
Krasnoyarsk Territory	29,050	2,132	18	22,330	0	18	7	24	25	4,358	156	0
Irkutsk Region	22,470	1,572	0	19,615	0	424	151	349	331	16	12	0
Kemerovo Region	63,406	47,733	20,151	10,541	0	89	0	0	3,957	1,086	0	0
Novosibirsk Region	6,729	1,452	1,452	2,118	158	144	683	6	1,351	394	423	0
Omsk Region	9,617	0	0	6,377	0	6	315	17	1,520	829	553	0
Tomsk Region	2,077	0	0	1,239	0	0	1	11	701	115	10	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	91,637	53,896	1,520	13,328	12	13,700	347	2,735	2,952	1,186	3,481	0
Republic of Sakha (Yakutia)	38,633	36,452	1,185	2,131	0	8	0	0	4	0	38	0
Kamchatka Territory	4,795	2,762	0	0	0	636	0	0	1	651	745	0
Primorski Territory	8,649	2,276	15	1,638	0	128	160	1,882	1,113	107	1,345	0
Khabarovsk Territory	30,546	4,283	0	9,458	0	12,929	10	815	1,825	428	798	0
Amur Region	7,473	7,461	0	0	12	0	0	0	0	0	0	0
Magadan Region	573	247	0	101	0	0	0	0	9	0	216	0
Sakhalin Region	400	320	320	0	0	0	0	38	0	0	42	0
Jewish Autonomous Region	13	0	0	0	0	0	0	0	0	0	13	0
Chukotka Autonomous Area	555	94	0	0	0	0	177	0	0	0	284	0

<sup>1</sup> 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)

	30.06.2011															
	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	2,608,646	247,988	76,739	1,286	3,260,315	347,998	179,655	5,256	297,077	28,167	10,690	419				
CENTRAL FEDERAL DISTRICT	1,009,052	46,507	48,180	574	1,131,688	69,211	97,112	1,802	77,625	3,658	6,169	162				
Belgorod Region	17,146	2,760	870	0	34,019	4,156	2,620	35	4,244	206	181	34				
Bryansk Region	9,538	3,591	433	405	14,851	3,756	773	621	1,538	233	0	0				
Vladimir Region	13,328	2,249	9	0	26,293	4,424	903	63	1,258	261	9	9				
Voronezh Region	46,725	3,869	352	0	76,060	9,795	2,406	3	2,600	187	2	0				
Ivanovo Region	14,011	2,306	14	0	19,675	2,950	278	19	2,644	128	0	0				
Kaluga Region	13,141	2,059	2,132	17	19,393	2,239	2,664	31	810	85	0	0				
Kostroma Region	9,893	1,857	145	0	16,951	3,617	1,252	0	1,707	196	145	0				
Kursk Region	20,848	4,475	297	0	30,104	3,890	223	0	4,593	222	0	0				
Lipetsk Region	15,184	1,975	265	0	34,945	2,762	514	22	6,368	124	0	0				
Moscow Region	118,433	3,930	6,080	36	134,573	6,114	12,382	303	10,655	428	245	4				
Orel Region	11,627	1,447	162	0	15,978	1,689	300	0	2,087	40	0	0				
Ryazan Region	15,062	2,750	70	4	27,901	3,703	1,127	12	2,096	193	28	1				
Smolensk Region	17,565	2,712	89	0	31,303	3,709	234	62	1,141	233	17	0				
Tambov Region	12,839	1,045	57	0	21,171	1,829	70	0	1,040	40	0	0				
Tver Region	11,567	1,562	1	0	14,723	2,472	435	1	880	93	0	0				
Tula Region	24,778	2,433	47	0	34,640	3,945	709	43	1,389	224	34	0				
Yaroslavl Region	24,014	2,715	284	0	31,427	3,711	576	12	3,870	578	46	9				
Moscow	613,353	2,772	36,873	112	547,681	4,450	69,646	575	28,705	187	5,462	105				
NORTH-WEST FEDERAL DISTRICT	287,514	17,752	11,167	147	393,170	21,895	34,447	544	39,945	2,682	2,047	22				
Republic of Karelia	9,671	725	63	0	10,789	689	1,493	0	248	25	30	0				
Republic of Komi	8,871	2,026	635	0	15,058	3,049	1,688	0	2,035	410	353	0				

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	16,541	3,767	0	0	18,583	2,980	326	3	2,489	229	135	0
Nenets Autonomous Area	98	53	0	0	146	144	0	0	2	2	0	0
Vologda Region	24,742	5,209	183	6	37,076	5,273	339	9	8,929	921	17	0
Kaliningrad Region	15,619	1,118	1,151	37	34,077	1,956	6,445	63	8,492	360	256	3
Leningrad Region	21,120	791	3,840	0	40,819	1,594	3,695	6	2,249	360	46	5
Murmansk Region	10,656	861	653	0	16,968	1,537	3,100	19	2,961	116	89	0
Novgorod Region	6,488	786	0	0	11,228	1,194	242	0	918	77	0	0
Pskov Region	6,930	834	0	0	12,601	1,314	279	0	1,852	44	267	0
St. Petersburg	166,876	1,635	4,642	104	195,971	2,309	16,840	444	9,772	140	854	14
<b>SOUTH FEDERAL DISTRICT</b>	<b>205,146</b>	<b>31,867</b>	<b>4,574</b>	<b>135</b>	<b>325,105</b>	<b>45,415</b>	<b>10,503</b>	<b>338</b>	<b>44,945</b>	<b>4,289</b>	<b>218</b>	<b>50</b>
Republic of Adigei (Adigeya)	3,991	420	48	0	9,273	1,006	122	0	2,928	76	2	0
Republic of Kalmykia	1,777	902	0	0	3,864	2,061	0	0	239	165	0	0
Krasnodar Territory	94,496	16,102	3,280	135	180,273	19,649	7,066	259	28,560	1,838	45	17
Astrakhan Region	7,544	2,838	22	0	12,412	4,828	209	12	722	160	10	10
Volgograd Region	24,536	2,725	142	0	34,822	5,490	309	7	3,684	952	1	0
Rostov Region	72,802	8,880	1,082	0	84,461	12,381	2,797	60	8,212	1,098	160	23
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>67,405</b>	<b>10,553</b>	<b>454</b>	<b>17</b>	<b>109,798</b>	<b>18,566</b>	<b>2,090</b>	<b>18</b>	<b>7,140</b>	<b>1,614</b>	<b>0</b>	<b>0</b>
Republic of Dagestan	7,595	1,553	12	12	14,785	3,279	358	18	880	62	0	0
Republic of Ingushetia	1,338	591	0	0	1,822	1,352	0	0	176	176	0	0
Kabardino-Balkar Republic	12,194	1,912	172	0	22,356	2,957	1,124	0	579	157	0	0
Karachai-Cherkess Republic	5,038	439	94	0	9,947	1,189	394	0	696	155	0	0
Republic of Northern Ossetia — Alania	6,073	748	0	0	10,195	1,035	14	0	1,080	58	0	0
Republic of Chechnya	2,520	185	99	0	4,201	385	98	0	28	19	0	0
Stavropol Territory	32,647	5,125	77	5	46,492	8,369	102	0	3,701	987	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>440,219</b>	<b>53,371</b>	<b>3,729</b>	<b>44</b>	<b>626,439</b>	<b>73,504</b>	<b>12,303</b>	<b>751</b>	<b>60,354</b>	<b>6,391</b>	<b>886</b>	<b>100</b>
Republic of Bashkortostan	34,359	3,450	501	1	46,172	5,280	2,451	0	6,180	427	0	0
Republic of Mariy-El	7,573	1,060	0	0	9,452	1,031	210	0	944	49	0	0
Republic of Mordovia	11,095	1,111	54	0	23,205	2,226	64	0	436	37	0	0
Republic of Tatarstan (Tatarstan)	70,618	5,977	1,428	2	108,405	10,006	4,307	11	6,745	851	0	0
Udmurt Republic	18,324	3,101	198	2	34,419	3,934	178	2	7,416	357	0	0
Chuvash Republic — Chuvashya	11,534	2,519	78	0	14,413	3,131	150	17	1,517	374	0	0
Perm Territory	43,443,0	7,700,0	30,0	0,0	89,798	8,935	142	0	8,959	2,030	37	0
Kirov Region	17,790,0	3,119,0	2,0	2,0	24,425	4,118	142	3	2,264	312	104	0
Nizhni Novgorod Region	72,387,0	7,842,0	319,0	25,0	73,697	11,815	2,006	601	6,683	872	230	99
Orenburg Region	24,852,0	5,827,0	189,0	0,0	31,615	6,648	164	0	2,425	335	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	16,335	3,670	137	0	25,559	4,668	91	0	3,921	88	0	0
Samara Region	70,636	1,787	688	1	91,686	3,063	2,092	39	10,144	279	425	1
Saratov Region	25,499	4,279	64	11	32,147	5,972	136	54	1,798	284	0	0
Ulyanovsk Region	15,774	1,929	41	0	21,446	2,677	170	24	922	96	90	0
<b>URALS FEDERAL DISTRICT</b>	<b>200,996</b>	<b>26,963</b>	<b>2,622</b>	<b>66</b>	<b>215,202</b>	<b>37,561</b>	<b>4,799</b>	<b>329</b>	<b>19,940</b>	<b>2,583</b>	<b>269</b>	<b>37</b>
Kurgan Region	8,250	3,098	0	0	12,035	3,591	26	0	794	161	0	0
Sverdlovsk Region	72,499	8,257	1,182	10	74,279	13,027	2,428	278	7,472	1,053	244	18
Tyumen Region	68,571	8,469	725	56	78,260	11,965	1,068	25	3,557	466	6	0
Khanty-Mansiysky Autonomous Area — Yugra	28,343	4,595	0	0	23,793	6,245	91	0	1,064	188	0	0
Yamalo-Nenetsky Autonomous Area	5,696	1,837	34	0	10,712	2,305	115	0	580	161	0	0
Chelyabinsk Region	51,676	7,139	715	0	50,628	8,978	1,277	26	8,117	903	19	19
<b>SIBERIA FEDERAL DISTRICT</b>	<b>286,444</b>	<b>41,121</b>	<b>3,538</b>	<b>268</b>	<b>338,088</b>	<b>55,621</b>	<b>14,836</b>	<b>1,295</b>	<b>38,403</b>	<b>5,582</b>	<b>936</b>	<b>20</b>
Republic of Altai	2,493	308	0	0	5,615	627	257	0	1,094	18	257	0
Republic of Buryatia	11,304	4,127	6	0	16,125	5,347	1,216	0	2,156	252	0	0
Republic of Tva	481	298	0	0	984	586	0	0	89	40	0	0
Republic of Khakassia	5,987	2,356	77	7	5,532	2,200	77	6	437	85	0	0
Altai Territory	52,257	5,277	34	3	73,377	9,366	1,044	146	7,234	708	58	6
Zabaykalskiy Territory	4,852	2,666	97	0	7,020	3,487	102	0	564	176	4	0
Krasnoyarsk Territory	43,183	6,600	1,123	1	45,787	6,789	5,486	76	3,618	917	1	0
Irkutsk Region	31,036	4,375	336	63	33,996	7,285	253	75	3,551	1,048	3	0
Kemerovo Region	28,990	3,202	1,383	23	36,828	4,862	1,674	22	6,253	690	0	0
Novosibirsk Region	55,072	2,316	202	91	57,849	3,763	1,860	197	4,921	463	61	4
Omsk Region	35,152	7,647	135	69	37,100	8,021	2,643	762	6,237	990	552	10
Tomsk Region	15,637	1,949	145	11	17,875	3,288	224	11	2,249	195	0	0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>111,870</b>	<b>19,854</b>	<b>2,475</b>	<b>35</b>	<b>120,825</b>	<b>26,225</b>	<b>3,565</b>	<b>179</b>	<b>9,325</b>	<b>1,368</b>	<b>165</b>	<b>28</b>
Republic of Sakha (Yakutia)	12,434	2,879	0	0	17,797	4,470	192	39	1,145	143	5	5
Kamchatka Territory	7,342	1,031	275	0	14,050	1,948	376	1	739	131	4	1
Primorski Territory	46,628	6,196	1,208	34	32,367	5,781	1,368	96	3,048	197	30	11
Khabarovsk Territory	24,761	3,631	546	1	26,374	5,283	1,204	43	3,265	369	126	11
Amur Region	9,343	3,029	8	0	12,154	3,879	0	0	436	290	0	0
Magadan Region	3,321	774	118	0	5,718	1,429	92	0	60	13	0	0
Sakhalin Region	6,638	1,597	320	0	9,686	1,991	320	0	222	63	0	0
Jewish Autonomous Region	1,294	654	0	0	2,489	1,327	13	0	406	162	0	0
Chukotka Autonomous Area	109	63	0	0	190	117	0	0	4	0	0	0

Table 6.4.6

## Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	30.06.2011										
	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			
	4,232,850	1,210,974	1,069,127	24,983	298,205	162,865	150,723	17,283			
RUSSIAN FEDERATION											
CENTRAL FEDERAL DISTRICT	1,146,050	288,746	262,044	6,313	213,207	117,068	106,842	14,224			
Belgorod Region	35,776	8,294	5,868	57	736	564	552	32			
Bryansk Region	22,621	5,756	4,678	49	357	259	233	2			
Vladimir Region	32,003	8,733	6,743	109	798	619	565	4			
Voronezh Region	47,663	13,036	11,008	219	881	597	552	93			
Ivanovo Region	18,028	3,962	3,524	30	539	355	350	91			
Kaluga Region	26,011	7,050	6,412	59	1,138	754	682	5			
Kostroma Region	13,575	2,977	2,573	44	177	118	117	5			
Kursk Region	25,160	6,922	5,008	21	452	363	335	15			
Lipetsk Region	25,278	5,977	5,171	47	437	310	303	29			
Moscow Region	257,670	71,887	68,603	1,879	46,786	31,837	29,930	4,527			
Orel Region	14,561	3,457	2,458	27	369	226	225	0			
Ryazan Region	27,405	8,168	7,711	130	935	331	326	13			
Smolensk Region	24,585	8,001	7,192	113	1,199	395	322	6			
Tambov Region	17,388	3,947	3,025	15	315	256	255	16			
Tver Region	30,472	9,837	9,650	386	1,110	799	778	246			
Tula Region	39,202	9,483	8,746	99	1,046	717	683	9			
Yaroslavl Region	29,697	8,210	7,451	156	639	451	438	60			
Moscow	458,955	103,049	96,223	2,873	155,293	78,117	70,196	9,071			
NORTH-WEST FEDERAL DISTRICT	453,467	130,442	119,364	2,270	40,333	20,946	19,791	1,391			
Republic of Karelia	23,067	6,840	6,426	107	302	223	216	6			
Republic of Komi	32,220	12,473	8,603	41	374	249	247	0			
Arkhangelsk Region	38,898	12,982	11,469	75	446	288	280	3			
Nenets Autonomous Area	2,422	1,808	1,702	1	2	2	2	0			

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	37,410	10,731	9,392	189	610	472	472	41
Kaliningrad Region	23,175	4,901	4,639	240	3,632	1,564	1,473	200
Leningrad Region	45,217	12,153	11,579	320	3,147	1,834	1,788	117
Murmansk Region	28,179	5,525	4,984	22	505	303	287	34
Novgorod Region	15,216	3,921	3,527	83	281	200	195	4
Pskov Region	12,066	2,318	2,089	22	200	126	110	4
St. Petersburg	198,019	58,598	56,656	1,171	30,836	15,687	14,723	982
<b>SOUTH FEDERAL DISTRICT</b>	<b>325,810</b>	<b>77,433</b>	<b>66,234</b>	<b>2,036</b>	<b>7,026</b>	<b>3,462</b>	<b>3,404</b>	<b>159</b>
Republic of Adigei (Adigeya)	8,207	1,603	1,382	23	171	128	126	3
Republic of Kalmykia	7,230	1,253	1,032	4	90	77	75	4
Krasnodar Territory	123,487	29,046	24,847	828	3,169	1,369	1,341	78
Astrakhan Region	25,005	5,138	4,244	72	201	149	144	15
Volgograd Region	56,322	15,452	13,535	645	903	523	516	10
Rostov Region	105,559	24,941	21,194	464	2,492	1,216	1,202	49
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>113,198</b>	<b>23,630</b>	<b>17,757</b>	<b>644</b>	<b>2,982</b>	<b>2,037</b>	<b>1,844</b>	<b>249</b>
Republic of Dagestan	16,327	1,598	1,389	61	611	271	235	29
Republic of Ingushetia	2,806	288	35	2	32	28	2	0
Kabardino-Balkar Republic	12,935	2,893	1,776	8	305	233	225	89
Karachai-Cherkess Republic	8,445	1,045	409	4	85	73	73	11
Republic of Northern Ossetia — Alania	9,122	1,979	1,315	228	249	208	178	52
Republic of Chechnya	3,278	101	84	1	124	78	78	25
Stavropol Territory	60,285	15,726	12,749	340	1,576	1,146	1,053	43
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>782,518</b>	<b>233,263</b>	<b>190,775</b>	<b>4,782</b>	<b>13,358</b>	<b>8,316</b>	<b>8,131</b>	<b>633</b>
Republic of Bashkortostan	100,450	29,678	21,468	481	1,111	699	697	33
Republic of Mariy-El	13,262	4,411	3,928	74	216	155	153	14
Republic of Mordovia	15,454	5,144	3,612	18	361	316	314	10
Republic of Tatarstan (Tatarstan)	103,492	27,164	22,407	324	1,036	494	478	27
Udmurt Republic	42,149	15,422	11,433	279	617	450	448	58
Chuvash Republic — Chuvashya	28,059	11,604	10,151	173	704	494	488	50
Perm Territory	89,174	30,601	24,865	1,040	1,518	926	853	94
Kirov Region	26,912	8,082	5,344	86	368	272	269	0
Nizhni Novgorod Region	90,352	27,469	21,914	593	2,179	1,051	1,022	112
Orenburg Region	54,630	14,947	13,078	143	563	460	457	23
Penza Region	25,739	6,785	4,922	44	479	315	312	31
Samara Region	107,216	29,682	27,754	1,226	2,674	1,503	1,474	144

**Table 6.4.6 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	53,466	13,432	12,489	233	1,055	795	787	25
Ulyanovsk Region	32,163	8,842	7,410	68	477	386	379	12
<b>URALS FEDERAL DISTRICT</b>	<b>522,083</b>	<b>194,027</b>	<b>178,717</b>	<b>2,981</b>	<b>7,394</b>	<b>2,944</b>	<b>2,866</b>	<b>186</b>
Kurgan Region	21,194	6,832	5,724	51	129	98	98	0
Sverdlovsk Region	153,737	44,410	40,681	902	4,733	1,296	1,254	69
Tyumen Region	231,928	106,731	99,614	703	1,126	689	662	50
Khanty-Mansiysky Autonomous Area — Yugra	116,049	60,927	58,132	245	405	237	226	3
Yamalo-Nenetsky Autonomous Area	36,413	17,595	16,066	32	183	154	154	15
Chelyabinsk Region	115,224	36,054	32,698	1,325	1,406	861	852	67
<b>SIBERIA FEDERAL DISTRICT</b>	<b>676,200</b>	<b>210,283</b>	<b>185,373</b>	<b>5,351</b>	<b>9,946</b>	<b>5,561</b>	<b>5,432</b>	<b>301</b>
Republic of Altai	6,290	642	633	2	64	0	0	0
Republic of Buryatia	35,678	6,736	5,940	93	194	135	135	1
Republic of Tyva	8,524	2,094	2,015	14	8	3	3	0
Republic of Khakassia	16,464	5,199	4,603	92	89	50	43	0
Altai Territory	60,847	16,862	15,267	596	539	347	346	62
Zabaykalskiy Territory	36,641	9,027	8,107	77	192	62	60	0
Krasnoyarsk Territory	123,169	43,725	37,661	908	1,543	985	984	45
Irkutsk Region	99,009	32,143	28,868	585	1,049	572	562	16
Kemerovo Region	87,187	21,903	18,718	1,059	2,660	906	891	20
Novosibirsk Region	103,626	37,700	34,135	873	1,845	1,378	1,341	122
Omsk Region	57,587	18,951	15,949	847	1,277	770	728	24
Tomsk Region	41,178	15,301	13,477	205	486	353	339	11
<b>FAR EAST FEDERAL DISTRICT</b>	<b>213,524</b>	<b>53,150</b>	<b>48,863</b>	<b>606</b>	<b>3,959</b>	<b>2,531</b>	<b>2,413</b>	<b>140</b>
Republic of Sakha (Yakutia)	34,215	10,296	8,879	27	212	186	151	0
Kamchatka Territory	10,020	2,374	2,208	2	110	72	72	0
Primorski Territory	53,515	10,980	10,350	167	1,890	1,058	989	38
Khabarovsk Territory	55,531	14,593	14,146	270	1,097	851	845	73
Amur Region	28,734	6,743	5,731	101	167	125	124	29
Magadan Region	7,065	1,623	1,481	2	147	25	24	0
Sakhalin Region	18,921	5,066	4,710	31	275	177	171	0
Jewish Autonomous Region	4,461	1,203	1,104	6	39	19	19	0
Chukotka Autonomous Area	1,062	272	254	0	22	18	18	0

Table 6.4.7

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

		30.06.2011											
		including:					of which:						
		housing loans					mortgage loans						
1	2	volume of consumer loans total, millions of rubles			housing loans			mortgage loans			10		
		3	4	5	6	7	8	9	10				
		number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	2,219,851	231,241	285,747	185.2	12.3	194,247	261,432	188.8	12.2				
CENTRAL FEDERAL DISTRICT	693,855	43,496	80,332	175.1	12.3	39,183	74,621	181.2	12.3				
Belgorod Region	17,206	1,966	1,789	182.1	12.4	1,519	1,551	187.3	12.2				
Bryansk Region	10,637	1,524	1,416	183.3	12.6	1,325	1,289	189.7	12.5				
Vladimir Region	12,853	1,851	1,917	185.4	13.1	1,558	1,777	170.6	12.8				
Voronezh Region	27,653	3,015	3,077	192.0	12.4	2,667	2,912	193.6	12.3				
Ivanovo Region	8,718	1,283	1,206	173.4	12.6	1,082	1,120	177.6	12.5				
Kaluga Region	11,399	1,380	1,996	185.5	12.4	1,284	1,877	191.4	12.3				
Kostroma Region	6,326	977	837	170.1	12.4	751	727	184.4	12.3				
Kursk Region	11,642	1,854	1,706	175.9	13.3	1,572	1,579	211.0	13.0				
Lipetsk Region	12,627	1,493	1,434	193.2	12.7	1,320	1,350	199.5	12.7				
Moscow Region	155,917	7,894	19,239	180.1	12.3	7,503	18,259	184.4	12.3				
Orel Region	6,797	865	846	181.1	12.7	576	687	182.7	12.4				
Ryazan Region	10,650	1,804	2,135	186.3	12.5	1,722	2,088	187.2	12.5				
Smolensk Region	10,998	1,681	1,666	205.6	12.6	1,591	1,614	207.3	12.6				
Tambov Region	8,073	1,131	1,165	185.7	12.8	939	1,083	188.9	12.7				
Tver Region	13,134	2,100	2,650	195.4	12.5	2,066	2,610	196.0	12.5				
Tula Region	18,527	1,880	2,294	188.0	12.7	1,713	2,182	190.2	12.6				
Yaroslavl Region	14,758	2,009	1,965	169.8	12.3	1,792	1,873	172.1	12.3				
Moscow	335,940	8,789	32,994	163.0	12.1	8,203	30,043	171.4	12.0				
NORTH-WEST FEDERAL DISTRICT	225,660	20,083	30,007	174.8	12.1	18,191	28,380	177.2	12.1				
Republic of Karelia	9,878	1,145	1,353	187.7	11.4	1,075	1,312	189.7	11.4				
Republic of Komi	13,787	2,742	2,756	193.2	12.3	2,026	2,054	195.3	12.1				
Arkhangelsk Region	16,724	2,717	2,879	182.9	12.4	2,341	2,707	186.2	12.3				
Nenets Autonomous Area	328	103	172	196.6	12.1	100	170	198.1	12.1				

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	16,495	2,496	2,352	176.4	12.5	2,203	2,214	180.1	12.4
Kaliningrad Region	14,527	837	1,114	180.6	12.2	768	1,077	184.0	12.1
Leningrad Region	21,928	1,720	3,150	169.4	12.3	1,649	3,070	171.8	12.2
Murmansk Region	13,297	1,139	1,429	166.6	11.9	1,044	1,382	167.3	11.8
Novgorod Region	7,441	924	913	186.7	12.3	903	905	188.0	12.3
Pskov Region	5,890	453	590	174.3	12.1	421	574	176.8	12.1
St. Petersburg	105,693	5,910	13,471	168.6	12.1	5,761	13,085	171.7	12.0
<b>SOUTH FEDERAL DISTRICT</b>	<b>162,756</b>	<b>14,660</b>	<b>17,431</b>	<b>200.2</b>	<b>12.4</b>	<b>12,986</b>	<b>16,462</b>	<b>195.6</b>	<b>12.3</b>
Republic of Adigei (Adigeya)	3,829	291	370	190.6	13.3	283	361	191.3	13.1
Republic of Kalmykia	2,931	419	456	193.9	12.7	374	434	199.2	12.7
Krasnodar Territory	60,688	5,549	6,827	208.5	12.4	4,820	6,388	216.4	12.6
Astrakhan Region	14,527	1,093	1,209	199.5	12.0	963	1,153	202.5	11.9
Volgograd Region	23,341	3,096	3,287	197.7	12.3	2,701	3,088	197.4	12.1
Rostov Region	57,440	4,212	5,282	192.4	12.5	3,845	5,038	166.6	12.2
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>53,587</b>	<b>11,519</b>	<b>7,319</b>	<b>140.8</b>	<b>12.7</b>	<b>3,753</b>	<b>4,263</b>	<b>202.8</b>	<b>12.3</b>
Republic of Dagestan	7,504	617	585	151.8	11.5	255	379	226.8	11.4
Republic of Ingushetia	2,589	5,172	1,916	73.1	15.0	7	10	204.7	12.9
Kabardino-Balkar Republic	7,911	455	510	198.7	12.7	349	449	222.0	12.7
Karachai-Cherkess Republic	3,350	168	290	129.8	12.7	144	178	196.4	12.5
Republic of Northern Ossetia — Alania	3,841	247	319	186.6	12.5	228	282	206.7	12.4
Republic of Chechnya	2,198	1,935	657	6.6	13.6	12	23	163.5	12.9
Stavropol Territory	26,194	2,925	3,042	197.0	12.3	2,758	2,942	197.1	12.3
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>399,414</b>	<b>63,851</b>	<b>55,442</b>	<b>183.3</b>	<b>12.2</b>	<b>51,975</b>	<b>49,046</b>	<b>188.9</b>	<b>12.0</b>
Republic of Bashkortostan	50,965	9,577	6,596	167.4	12.7	5,692	5,166	182.1	12.4
Republic of Mariy-El	8,233	1,049	952	192.3	12.3	938	910	195.2	12.3
Republic of Mordovia	5,770	1,087	1,116	190.0	12.7	811	1,000	194.9	12.5
Republic of Tatarstan (Tatarstan)	52,982	12,267	8,750	150.5	12.4	10,861	7,896	154.5	12.3
Udmurt Republic	17,668	3,625	3,468	214.2	9.6	2,790	2,710	216.9	9.4
Chuvash Republic — Chuvashya	11,375	2,400	2,135	188.4	12.1	2,332	2,101	190.0	12.1
Perm Territory	38,145	6,652	5,951	195.5	12.5	5,251	4,851	198.9	12.3
Kirov Region	12,381	3,413	2,382	189.5	13.2	2,501	2,115	202.8	12.5
Nizhni Novgorod Region	56,538	5,069	5,510	178.4	12.2	3,908	4,744	181.6	12.1
Orenburg Region	28,988	3,964	3,769	206.0	12.1	3,577	3,585	215.0	12.1
Penza Region	11,115	1,630	1,597	193.9	12.1	1,225	1,325	204.8	11.7
Samara Region	68,244	6,798	7,162	185.8	12.0	6,494	6,934	188.3	12.0

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	23,684	3,403	3,476	206.6	12.6	3,039	3,312	209.8	12.5
Ulyanovsk Region	13,326	2,917	2,578	180.9	12.1	2,556	2,397	186.2	12.0
<b>URALS FEDERAL DISTRICT</b>	<b>249,041</b>	<b>30,834</b>	<b>41,201</b>	<b>211.5</b>	<b>12.4</b>	<b>26,783</b>	<b>38,139</b>	<b>211.6</b>	<b>12.4</b>
Kurgan Region	8,858	1,415	1,344	249.7	11.9	1,031	1,137	261.9	11.1
Sverdlovsk Region	69,744	7,739	10,029	183.1	12.2	6,495	8,920	187.8	12.2
Tyumen Region	109,959	13,455	22,610	239.0	12.5	11,793	21,299	234.7	12.5
Khanty-Mansiysky Autonomous Area — Yugra	45,130	6,862	12,631	238.4	12.4	6,432	12,192	228.6	12.4
Yamalo-Nenetsky Autonomous Area	15,412	2,557	4,549	240.0	12.3	2,211	4,154	244.3	12.2
Chelyabinsk Region	60,480	8,225	7,218	157.8	12.4	7,464	6,783	161.7	12.4
<b>SIBERIA FEDERAL DISTRICT</b>	<b>332,188</b>	<b>36,769</b>	<b>40,235</b>	<b>191.4</b>	<b>12.6</b>	<b>32,291</b>	<b>37,368</b>	<b>185.7</b>	<b>12.4</b>
Republic of Altai	2,301	227	159	177.6	12.3	123	122	225.4	12.6
Republic of Buryatia	18,904	1,391	1,471	193.5	12.7	1,235	1,380	196.1	12.6
Republic of Tyva	2,807	247	338	213.6	13.1	240	336	214.5	13.1
Republic of Khakassia	10,836	912	929	167.0	13.2	822	883	170.7	13.2
Altai Territory	24,787	4,095	3,410	197.6	12.5	3,689	3,251	201.7	12.5
Zabaykalskiy Territory	14,649	1,763	2,096	197.0	13.0	1,615	2,017	195.7	12.9
Krasnoyarsk Territory	54,941	6,703	8,468	194.2	12.6	5,937	7,886	195.0	12.3
Irkutsk Region	46,287	6,164	6,883	182.7	12.4	5,615	6,558	139.4	12.3
Kemerovo Region	36,697	3,908	3,583	173.2	12.8	3,388	3,329	178.0	12.4
Novosibirsk Region	76,783	5,062	6,371	198.6	12.7	4,669	6,029	199.3	12.5
Omsk Region	24,021	3,777	3,714	196.0	12.3	2,698	2,921	199.4	12.2
Tomsk Region	19,175	2,520	2,813	198.3	12.0	2,260	2,656	202.2	11.9
<b>FAR EAST FEDERAL DISTRICT</b>	<b>103,350</b>	<b>10,029</b>	<b>13,780</b>	<b>183.1</b>	<b>12.5</b>	<b>9,085</b>	<b>13,153</b>	<b>186.3</b>	<b>12.4</b>
Republic of Sakha (Yakutia)	15,838	2,154	2,783	180.6	12.1	1,761	2,582	185.0	12.0
Kamchatka Territory	5,628	493	678	177.3	12.7	434	647	183.4	12.7
Primorski Territory	27,411	2,269	3,346	184.2	12.4	2,149	3,250	186.5	12.4
Khabarovsk Territory	26,266	2,339	3,181	180.4	12.5	2,254	3,132	181.0	12.5
Amur Region	13,003	1,454	1,818	189.7	12.8	1,278	1,662	196.4	12.8
Magadan Region	4,025	302	379	183.7	12.7	286	367	185.5	12.7
Sakhalin Region	8,541	720	1,250	186.2	12.9	638	1,179	191.0	12.8
Jewish Autonomous Region	2,068	261	284	183.5	12.6	250	278	183.5	12.6
Chukotka Autonomous Area	570	37	61	173.9	12.6	35	56	177.9	12.5

Table 6.4.8

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

		30.06.2011											
		including:										of which:	
		housing loans					mortgage loans						
	1	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, %	mortgage loans		average weighted interest rate, %
											number of extended loans, units	volume, millions of rubles	
RUSSIAN FEDERATION		66,416	1,407	9,956	130.9	9.9	1,297	7,197	160.7	9.6	9	10	9.6
CENTRAL FEDERAL DISTRICT		55,525	875	8,109	125.9	10.0	778	5,605	161.8	9.7	161.8	9.7	9.7
Belgorod Region		25	4	8	221.7	10.8	4	8	221.7	10.8	221.7	10.8	10.8
Bryansk Region		37	5	8	224.8	10.4	5	8	224.8	10.4	224.8	10.4	10.4
Vladimir Region		49	7	24	223.0	9.4	7	24	223.0	9.4	223.0	9.4	9.4
Voronezh Region		519	7	21	227.0	10.4	7	21	227.0	10.4	227.0	10.4	10.4
Ivanovo Region		101	7	19	180.1	9.4	7	19	180.1	9.4	180.1	9.4	9.4
Kaluga Region		152	11	69	153.0	9.7	10	41	192.2	9.9	192.2	9.9	9.9
Kostroma Region		8	1	2	122.0	9.0	1	2	122.0	9.0	122.0	9.0	9.0
Kursk Region		50	5	40	95.3	9.8	4	20	183.7	9.4	183.7	9.4	9.4
Lipetsk Region		31	4	6	187.9	9.8	4	6	187.9	9.8	187.9	9.8	9.8
Moscow Region		6,574	246	1,613	139.1	9.6	215	1,251	162.7	9.5	162.7	9.5	9.5
Orel Region		39	6	23	191.0	10.0	6	23	191.0	10.0	191.0	10.0	10.0
Ryazan Region		511	7	28	200.1	9.6	7	28	200.1	9.6	200.1	9.6	9.6
Smolensk Region		104	3	20	226.2	9.7	3	20	226.2	9.7	226.2	9.7	9.7
Tambov Region		22	6	16	229.9	10.0	6	16	229.9	10.0	229.9	10.0	10.0
Tver Region		93	14	55	243.9	9.5	14	55	243.9	9.5	243.9	9.5	9.5
Tula Region		65	9	28	204.8	10.2	9	28	204.8	10.2	204.8	10.2	10.2
Yaroslavl Region		46	5	12	123.5	10.2	4	8	195.5	10.1	195.5	10.1	10.1
Moscow		47,099	528	6,117	118.5	10.2	465	4,027	157.5	9.7	157.5	9.7	9.7
NORTH-WEST FEDERAL DISTRICT		4,313	145	674	152.8	9.4	137	453	157.4	9.5	157.4	9.5	9.5
Republic of Karelia		34	2	4	146.2	9.3	2	4	146.2	9.3	146.2	9.3	9.3
Republic of Komi		13	1	2	242.0	9.1	1	2	242.0	9.1	242.0	9.1	9.1



Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	37	4	19	92.5	11.2	3	16	93.3	11.1
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	48	4	20	201.9	9.6	4	20	201.9	9.6
Kaliningrad Region	215	11	19	128.6	10.9	9	15	125.9	10.2
Leningrad Region	353	11	20	130.3	9.5	11	20	130.3	9.5
Murmansk Region	39	2	11	21.5	9.2	2	11	21.5	9.2
Novgorod Region	9	1	2	242.0	9.3	1	2	242.0	9.3
Pskov Region	14	3	6	176.0	11.2	3	6	176.0	11.2
St. Petersburg	3,551	106	571	156.2	9.2	101	357	163.5	9.3
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,167</b>	<b>61</b>	<b>147</b>	<b>202.2</b>	<b>10.0</b>	<b>61</b>	<b>147</b>	<b>202.2</b>	<b>10.0</b>
Republic of Adigei (Adigeys)	4	1	2	124.0	8.8	1	2	124.0	8.8
Republic of Kalmykia	9	2	7	173.3	11.2	2	7	173.3	11.2
Krasnodar Territory	631	31	67	208.6	10.4	31	67	208.6	10.4
Astrakhan Region	11	2	6	161.2	8.9	2	6	161.2	8.9
Volgograd Region	91	9	25	154.8	9.5	9	25	154.8	9.5
Rostov Region	421	16	40	235.0	9.7	16	40	235.0	9.7
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>547</b>	<b>16</b>	<b>46</b>	<b>205.7</b>	<b>9.6</b>	<b>16</b>	<b>46</b>	<b>205.7</b>	<b>9.6</b>
Republic of Dagestan	65	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	15	1	2	122.0	8.8	1	2	122.0	8.8
Karachai-Cherkess Republic	7	1	5	242.0	9.5	1	5	242.0	9.5
Republic of Northern Ossetia — Alania	15	5	13	205.3	9.4	5	13	205.3	9.4
Republic of Chechnya	232	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	213	6	17	226.9	10.0	6	17	226.9	10.0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,223</b>	<b>105</b>	<b>351</b>	<b>161.9</b>	<b>9.8</b>	<b>101</b>	<b>345</b>	<b>162.6</b>	<b>9.8</b>
Republic of Bashkortostan	66	8	31	240.0	9.6	8	31	240.0	9.6
Republic of Mariy-El	5	1	2	122.0	8.3	1	2	122.0	8.3
Republic of Mordovia	17	6	14	252.3	9.2	6	14	252.3	9.2
Republic of Tatarstan (Tatarstan)	69	4	10	166.2	9.0	4	10	166.2	9.0
Udmurt Republic	68	6	16	208.1	9.4	6	16	208.1	9.4
Chuvash Republic — Chuvashya	40	6	19	232.4	9.4	6	19	232.4	9.4
Perm Territory	62	5	9	259.6	9.1	5	9	259.6	9.1
Kirov Region	69	2	3	142.4	9.9	2	3	142.4	9.9
Nizhni Novgorod Region	243	14	72	180.9	10.2	12	67	181.3	10.1
Orenburg Region	47	5	22	215.2	8.8	5	22	215.2	8.8

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	12	1	2	271.0	11.0	1	2	271.0	11.0
Samara Region	342	31	10	201.4	11.0	31	10	201.4	11.0
Saratov Region	140	7	109	60.4	11.6	6	108	61.1	11.7
Ulyanovsk Region	43	9	32	205.6	9.4	8	32	208.9	9.3
<b>URALS FEDERAL DISTRICT</b>	<b>1,008</b>	<b>118</b>	<b>400</b>	<b>111.0</b>	<b>8.9</b>	<b>118</b>	<b>400</b>	<b>111.0</b>	<b>8.9</b>
Kurgan Region	6	1	2	302.0	9.8	1	2	302.0	9.8
Sverdlovsk Region	378	23	165	90.8	9.5	23	165	90.8	9.5
Tyumen Region	344	89	37	213.6	9.5	89	37	213.6	9.5
Khanty-Mansiysky Autonomous Area — Yugra	236	84	28	220.8	9.2	84	28	220.8	9.2
Yamalo-Nenetsky Autonomous Area	5	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	280	5	196	107.0	8.3	5	196	107.0	8.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,129</b>	<b>38</b>	<b>108</b>	<b>205.1</b>	<b>9.6</b>	<b>38</b>	<b>108</b>	<b>205.1</b>	<b>9.6</b>
Republic of Altai	5	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	19	3	7	179.5	10.2	3	7	179.5	10.2
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	23	1	9	182.0	10.3	1	9	182.0	10.3
Altai Territory	56	4	12	242.0	9.4	4	12	242.0	9.4
Zabaykalskiy Territory	37	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	100	3	7	161.9	9.0	3	7	161.9	9.0
Irkutsk Region	120	4	13	238.5	10.1	4	13	238.5	10.1
Kemerovo Region	1,542	4	6	202.9	10.2	4	6	202.9	10.2
Novosibirsk Region	125	15	42	203.8	9.5	15	42	203.8	9.5
Omsk Region	62	3	7	241.2	8.1	3	7	241.2	8.1
Tomsk Region	40	1	5	122.0	8.1	1	5	122.0	8.1
<b>FAR EAST FEDERAL DISTRICT</b>	<b>504</b>	<b>49</b>	<b>121</b>	<b>139.2</b>	<b>9.6</b>	<b>48</b>	<b>93</b>	<b>177.1</b>	<b>9.5</b>
Republic of Sakha (Yakutia)	37	2	30	22.9	10.9	1	2	180.1	10.0
Kamchatka Territory	17	1	5	242.0	9.3	1	5	242.0	9.3
Primorski Territory	221	39	65	165.8	9.6	39	65	165.8	9.6
Khabarovsk Territory	56	5	11	182.5	8.9	5	11	182.5	8.9
Amur Region	7	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	125	1	4	242.0	9.3	1	4	242.0	9.3
Sakhalin Region	29	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	0	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)

	30.06.2011				
	investment in debt obligations		investment in equity securities	equity in subsidiary and associated joint stock companies	other equity
	total	Federal government securities and the Bank of Russia bonds (at balance-sheet value, regardless revaluations)			
1	2	3	4	5	6
RUSSIAN FEDERATION	4,269,457.6	1,587,624.2	770,278.1	439,878.4	177,036.5
<b>CENTRAL FEDERAL DISTRICT</b>	<b>3,853,316.6</b>	<b>1,498,979.1</b>	<b>661,371.5</b>	<b>431,640.3</b>	<b>171,467.2</b>
Belgorod Region	903.4	37.1	4.6	0.0	0.0
Bryansk Region	0.0	0.0	0.4	0.0	0.2
Vladimir Region	231.7	206.1	9.0	0.0	33.3
Voronezh Region	2.5	2.7	1.1	0.0	9.9
Ivanovo Region	993.3	69.4	151.3	0.0	6.0
Kaluga Region	0.0	0.0	15.5	0.0	7.0
Kostroma Region	10,750.8	75.3	21.2	0.0	143.9
Kursk Region	1,549.5	1,156.3	0.0	0.0	5.8
Lipetsk Region	1,552.6	332.0	5.5	0.0	109.4
Moscow Region	7,689.9	1,800.3	285.3	0.0	8.1
Orel Region	0.0	0.0	18.0	9.5	110.5
Ryazan Region	608.7	438.2	286.2	0.0	0.0
Smolensk Region	272.2	247.0	191.0	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	647.4	206.9	10.8	0.0	0.8
Tula Region	288.4	97.0	0.5	0.0	0.0
Yaroslavl Region	28.9	23.8	48.1	0.0	18.3
Moscow	3,827,797.3	1,494,286.8	660,323.0	431,630.7	171,013.9
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>170,835.3</b>	<b>24,185.6</b>	<b>33,765.6</b>	<b>3,449.2</b>	<b>1,687.8</b>
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,827.3	400.3	72.2	0.0	0.0
Arkhangelsk Region	23.1	24.7	111.6	0.0	0.3
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,323.0	718.8	256.9	4.9	6.1
Kaliningrad Region	3,555.5	122.6	33.8	0.0	466.6
Leningrad Region	636.7	53.0	23.2	1,247.2	0.0
Murmansk Region	1,566.3	885.9	0.0	0.0	302.0
Novgorod Region	905.4	373.1	255.3	0.0	0.0
Pskov Region	18.6	0.0	0.0	0.0	0.0
St. Petersburg	160,979.5	21,607.1	33,012.5	2,197.2	912.7
<b>SOUTH FEDERAL DISTRICT</b>	<b>11,563.7</b>	<b>2,945.9</b>	<b>2,726.0</b>	<b>63.8</b>	<b>288.7</b>
Republic of Adigei (Adigeya)	20.4	20.4	1.3	0.0	7.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	8,354.9	2,164.2	2,345.4	38.6	253.8
Astrakhan Region	435.6	485.8	42.7	5.3	2.4
Volgograd Region	763.1	111.2	17.9	0.0	3.1
Rostov Region	1,989.7	164.3	318.8	19.9	22.2
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3,059.8</b>	<b>995.0</b>	<b>738.7</b>	<b>1.2</b>	<b>11.9</b>
Republic of Daghestan	313.5	0.0	513.6	0.0	2.7
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	35.2	0.0	4.2
Karachai-Cherkess Republic	640.8	0.0	61.2	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	16.1	1.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	2,105.5	995.0	112.7	0.2	5.0
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>98,185.1</b>	<b>26,754.2</b>	<b>54,153.2</b>	<b>1,255.1</b>	<b>2,087.0</b>
Republic of Bashkortostan	5,684.7	1,481.5	1,177.7	0.0	101.4
Republic of Mariy-El	0.0	0.0	0.0	0.0	1.9
Republic of Mordovia	604.2	142.6	53.6	0.0	18.5
Republic of Tatarstan (Tatarstan)	47,790.8	19,055.9	30,587.1	812.2	1,223.7
Udmurt Republic	1,842.6	100.4	74.6	0.0	61.1
Chuvash Republic — Chuvashya	566.0	76.9	38.5	0.0	10.0
Perm Territory	1,290.4	0.0	4,341.2	0.0	23.3
Kirov Region	3,613.6	9.7	1,798.3	0.0	2.6
Nizhni Novgorod Region	7,671.2	2,407.6	3,472.4	0.2	94.4
Orenburg Region	3,349.8	60.1	522.4	17.6	53.2
Penza Region	990.0	0.0	13.6	0.0	39.7
Samara Region	23,713.2	3,291.1	11,559.6	424.7	447.9
Saratov Region	1,060.0	120.1	513.6	0.3	9.2
Ulyanovsk Region	8.4	8.4	0.7	0.0	0.1
<b>URALS FEDERAL DISTRICT</b>	<b>88,771.8</b>	<b>26,139.9</b>	<b>14,257.2</b>	<b>256.3</b>	<b>690.0</b>
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	38,917.5	6,697.4	7,808.1	0.1	35.4
Tyumen Region	31,143.0	8,726.8	6,023.8	256.2	523.8
Khanty-Mansiysky Autonomous Area — Yugra	25,823.0	6,104.7	5,462.6	256.2	109.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	81.7	0.0	0.0
Chelyabinsk Region	18,711.3	10,715.7	425.2	0.0	130.6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>15,595.1</b>	<b>2,565.4</b>	<b>1,505.1</b>	<b>0.0</b>	<b>369.1</b>
Republic of Altai	0.0	0.0	0.0	0.0	0.0
Republic of Buryatia	97.9	0.0	887.9	0.0	0.0
Republic of Tyva	4.9	5.4	0.0	0.0	0.0
Republic of Khakassia	164.3	78.9	0.0	0.0	0.0
Altai Territory	46.7	43.1	4.8	0.0	81.1
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	5.5	6.0	129.5	0.0	7.3
Irkutsk Region	234.1	0.0	102.3	0.0	164.0
Kemerovo Region	1,770.8	956.2	79.8	0.0	95.1
Novosibirsk Region	10,855.3	992.9	268.2	0.0	0.0
Omsk Region	2,114.3	483.0	15.8	0.0	12.6
Tomsk Region	301.2	0.0	16.9	0.0	9.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>28,130.2</b>	<b>5,059.1</b>	<b>1,760.8</b>	<b>3,212.5</b>	<b>434.9</b>
Republic of Sakha (Yakutia)	2,317.0	259.7	105.7	0.0	37.7
Kamchatka Territory	360.3	60.8	40.1	39.8	18.4
Primorski Territory	18,334.3	4,034.3	1,103.1	0.0	3.1
Khabarovsk Territory	687.1	53.7	7.6	0.0	0.0
Amur Region	6,401.0	650.6	7.6	3,172.7	347.8
Magadan Region	0.0	0.0	6.0	0.0	0.0
Sakhalin Region	30.5	0.0	490.7	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

Table 6.4.10

## Discounted Bills

(millions of rubles)

	30.06.2011		
	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	306,051.6	0.0	24,990.9
<b>CENTRAL FEDERAL DISTRICT</b>	<b>245,451.7</b>	<b>0.0</b>	<b>20,829.6</b>
Belgorod Region	1,580.0	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	29.3	0.0	0.0
Voronezh Region	206.2	0.0	0.0
Ivanovo Region	458.1	0.0	12.3
Kaluga Region	150.2	0.0	0.0
Kostroma Region	322.3	0.0	15.3
Kursk Region	502.3	0.0	0.0
Lipetsk Region	528.9	0.0	17.6
Moscow Region	6,238.2	0.0	3,407.0
Orel Region	79.1	0.0	0.0
Ryazan Region	228.2	0.0	39.6
Smolensk Region	42.0	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	7.8	0.0	0.0
Tula Region	373.1	0.0	0.0
Yaroslavl Region	1.5	0.0	0.0
Moscow	234,704.5	0.0	17,337.8
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>11,217.7</b>	<b>0.0</b>	<b>2,561.0</b>
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	6.5	0.0	64.8
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	3,647.0	0.0	0.0
Kaliningrad Region	238.2	0.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	38.7	0.0	0.0
Novgorod Region	50.9	0.0	11.5
Pskov Region	0.0	0.0	0.0
St. Petersburg	7,236.3	0.0	2,484.7
<b>SOUTH FEDERAL DISTRICT</b>	<b>953.7</b>	<b>0.0</b>	<b>155.5</b>
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	196.7	0.0	0.0
Astrakhan Region	90.3	0.0	0.0
Volgograd Region	468.9	0.0	155.5
Rostov Region	197.8	0.0	0.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>824.9</b>	<b>0.0</b>	<b>0.0</b>
Republic of Daghestan	214.2	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0
Karachai-Cherkess Republic	93.7	0.0	0.0
Republic of Northern Ossetia — Alania	180.3	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	336.7	0.0	0.0

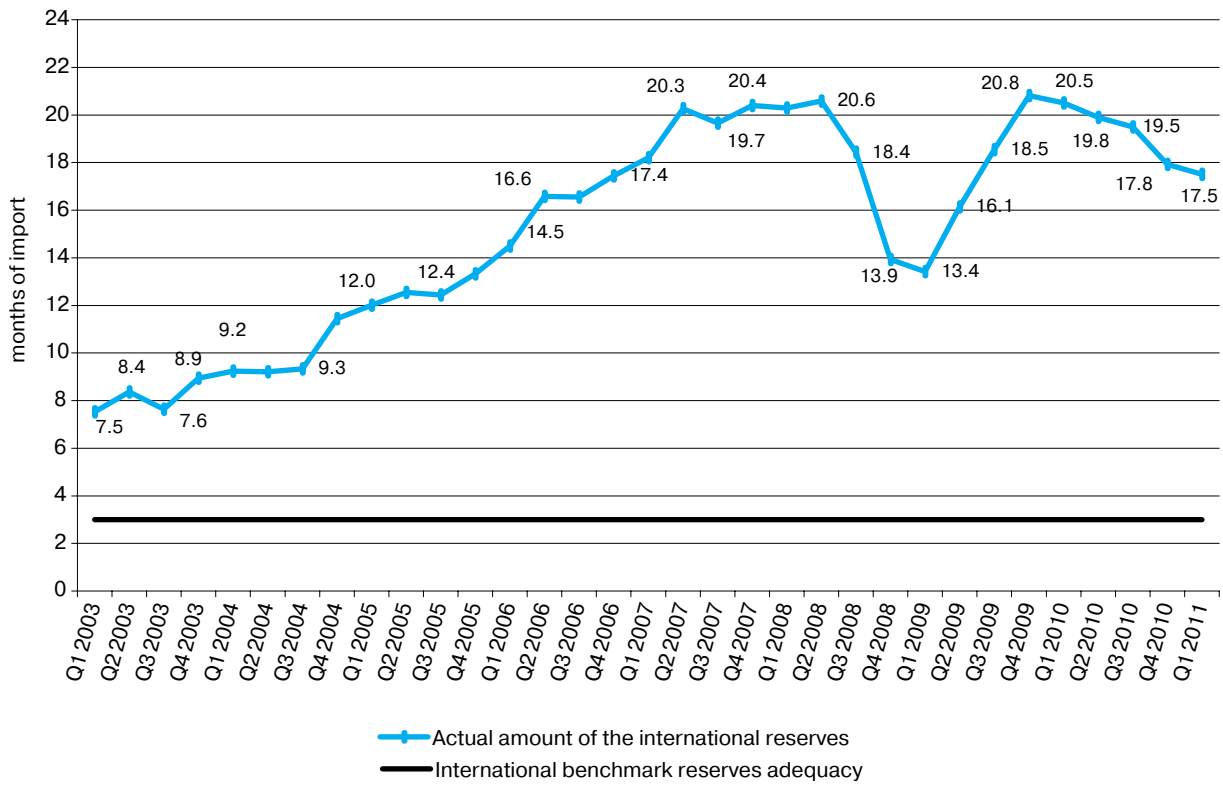
Table 6.4.10 (end)

(millions of rubles)

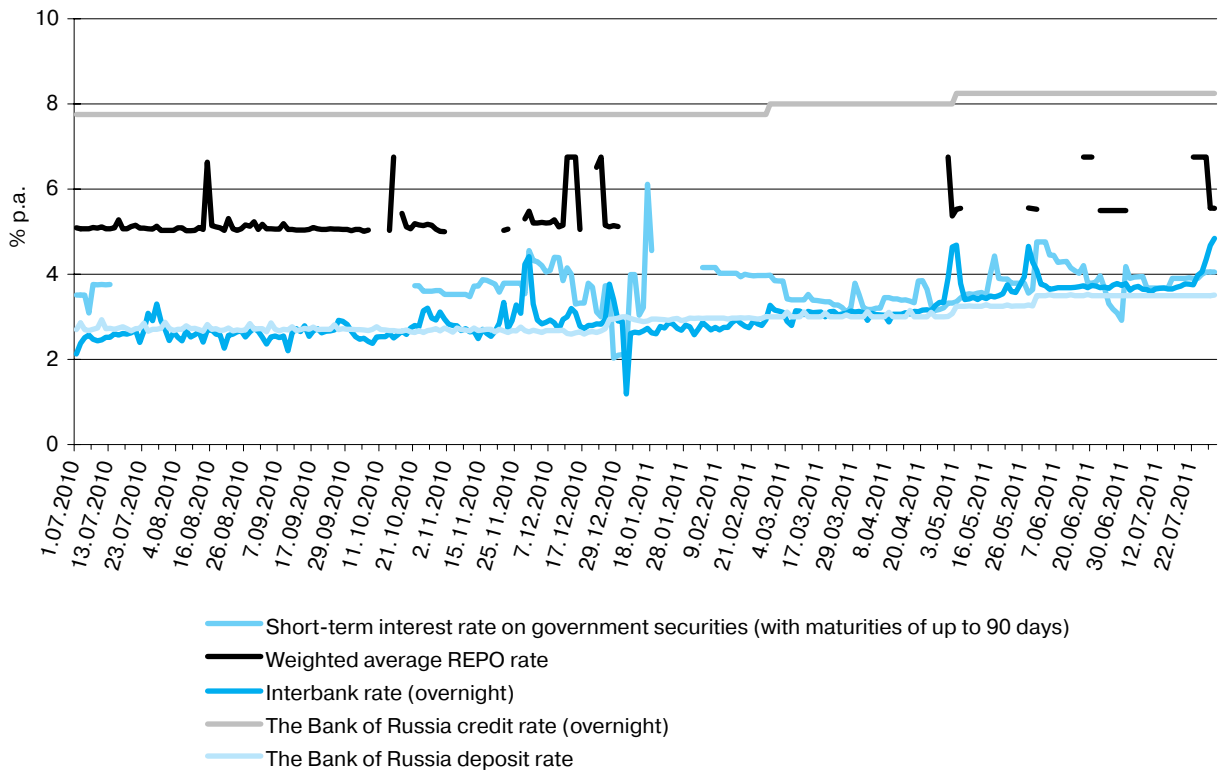
1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>18,267.5</b>	<b>0.0</b>	<b>151.7</b>
Republic of Bashkortostan	102.4	0.0	0.0
Republic of Mariy-El	59.0	0.0	0.0
Republic of Mordovia	239.8	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,670.0	0.0	0.0
Udmurt Republic	1,101.5	0.0	0.0
Chuvash Republic — Chuvashya	780.5	0.0	0.0
Perm Territory	213.9	0.0	0.0
Kirov Region	206.4	0.0	0.0
Nizhni Novgorod Region	4,590.4	0.0	131.9
Orenburg Region	3,120.3	0.0	19.8
Penza Region	61.5	0.0	0.0
Samara Region	1,858.3	0.0	0.0
Saratov Region	263.4	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>23,952.6</b>	<b>0.0</b>	<b>1,056.7</b>
Kurgan Region	20.3	0.0	0.0
Sverdlovsk Region	3,527.1	0.0	0.0
Tyumen Region	19,912.5	0.0	1,056.7
Khanty-Mansiysky Autonomous Area — Yugra	16,688.9	0.0	505.9
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	492.8	0.0	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,679.4</b>	<b>0.0</b>	<b>146.9</b>
Republic of Altai	62.2	0.0	0.0
Republic of Buryatia	154.3	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	217.9	0.0	0.0
Altai Territory	103.8	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	3.6	0.0	0.0
Irkutsk Region	126.0	0.0	0.0
Kemerovo Region	258.5	0.0	0.0
Novosibirsk Region	1,135.6	0.0	0.0
Omsk Region	580.4	0.0	146.9
Tomsk Region	37.0	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>2,704.2</b>	<b>0.0</b>	<b>89.5</b>
Republic of Sakha (Yakutia)	1,176.6	0.0	0.0
Kamchatka Territory	118.7	0.0	0.0
Primorski Territory	809.1	0.0	0.0
Khabarovsk Territory	180.9	0.0	0.0
Amur Region	376.6	0.0	89.5
Magadan Region	0.0	0.0	0.0
Sakhalin Region	42.2	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)<sup>1</sup>

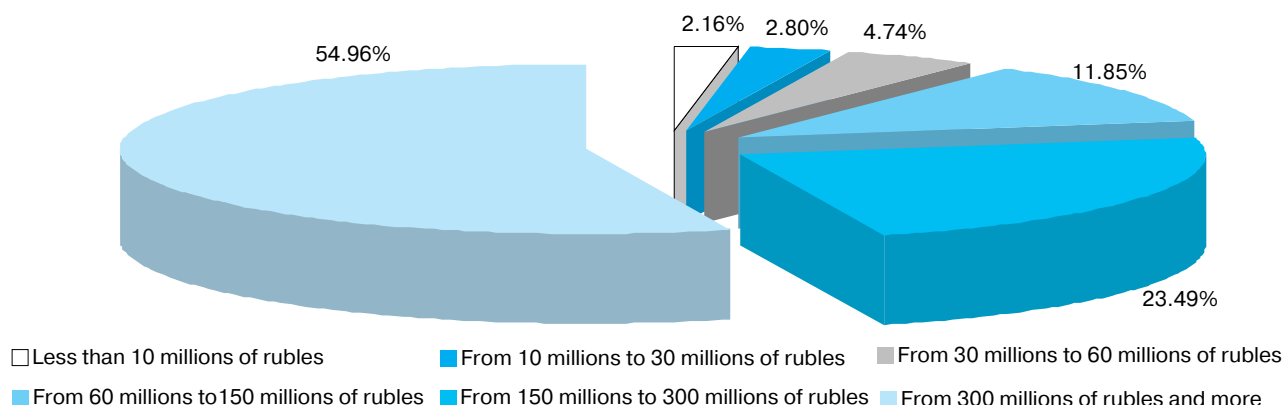


### 7.2. Interest Rates Dynamics in July, 2010 – July, 2011

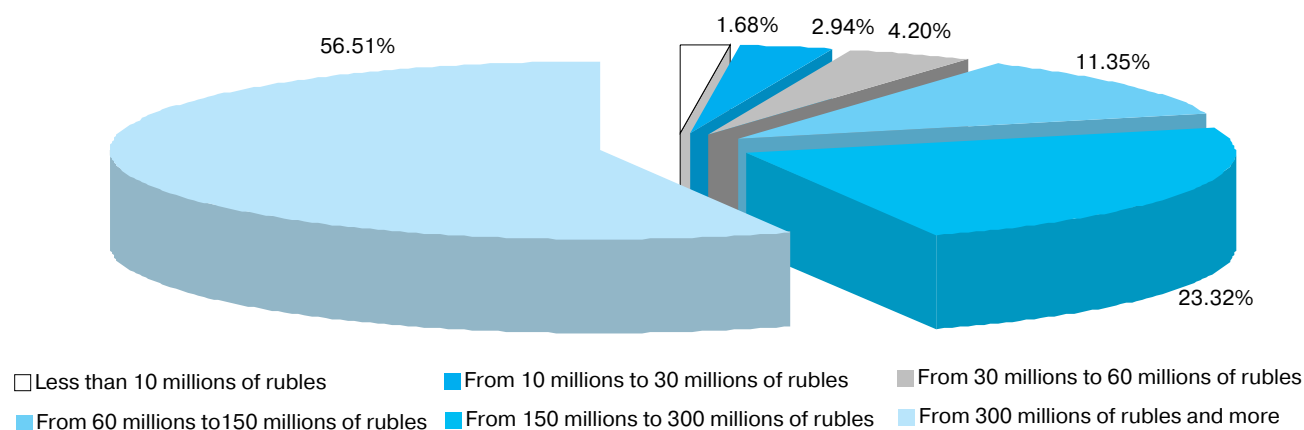


<sup>1</sup> See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

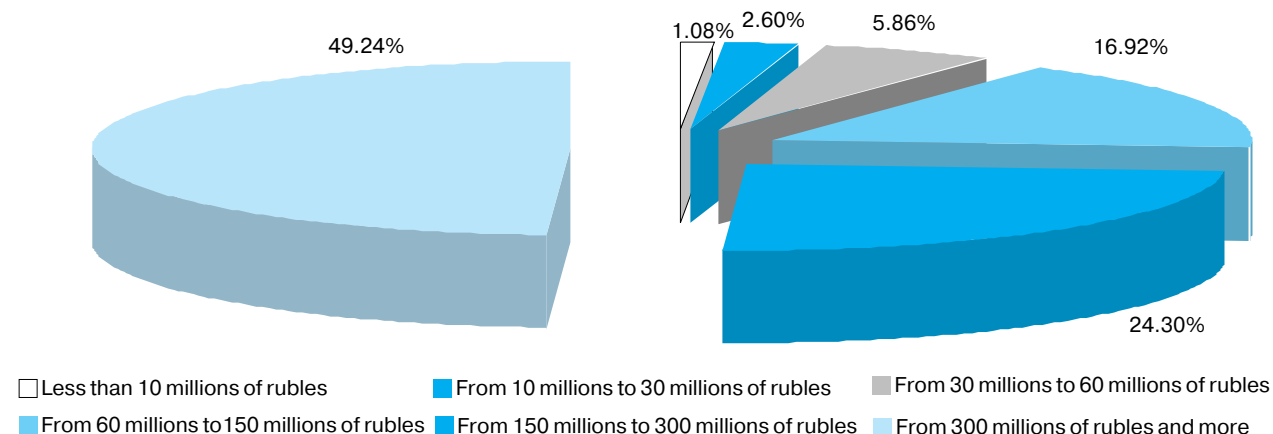
**7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 31.07.2011**



**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 31.07.2011**

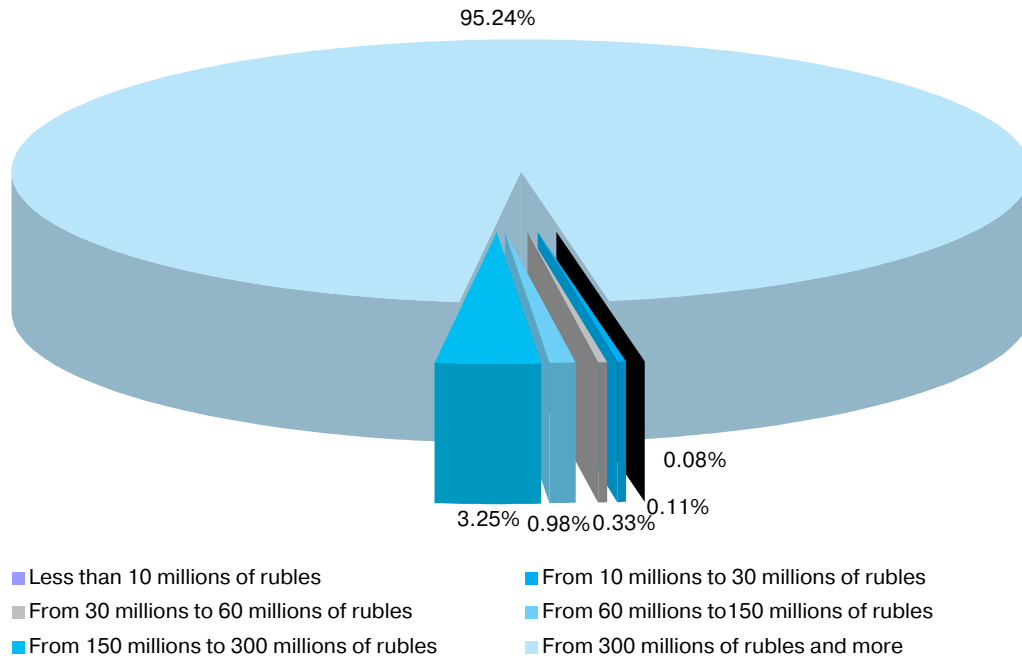


**7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.07.2011**

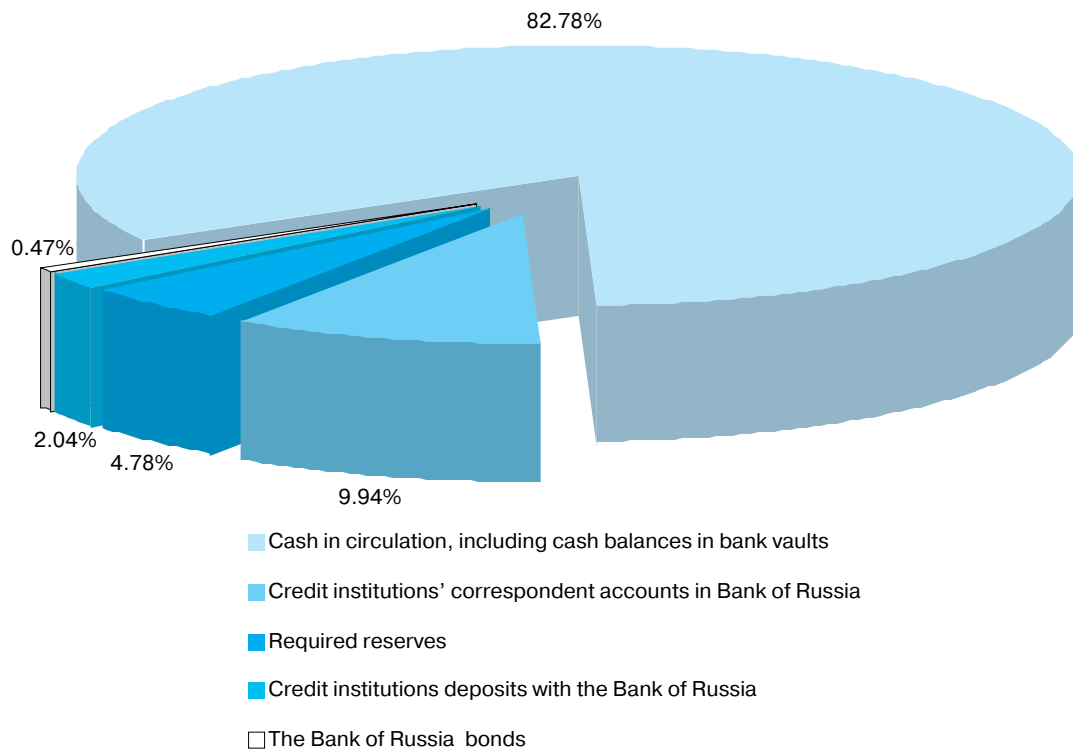




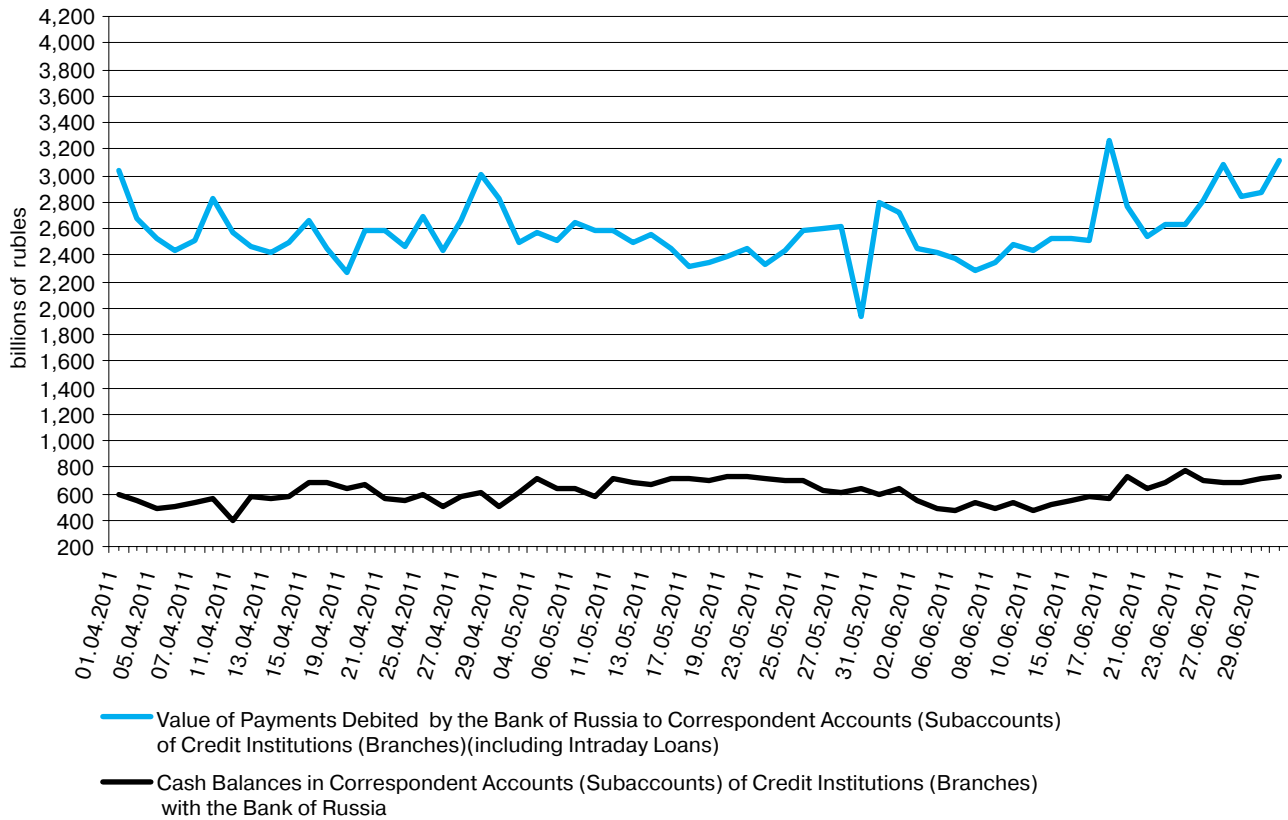
**7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from August 10 to September 10, 2011 (Credit Institutions Grouped by Size of Registered Authorized Capital)**



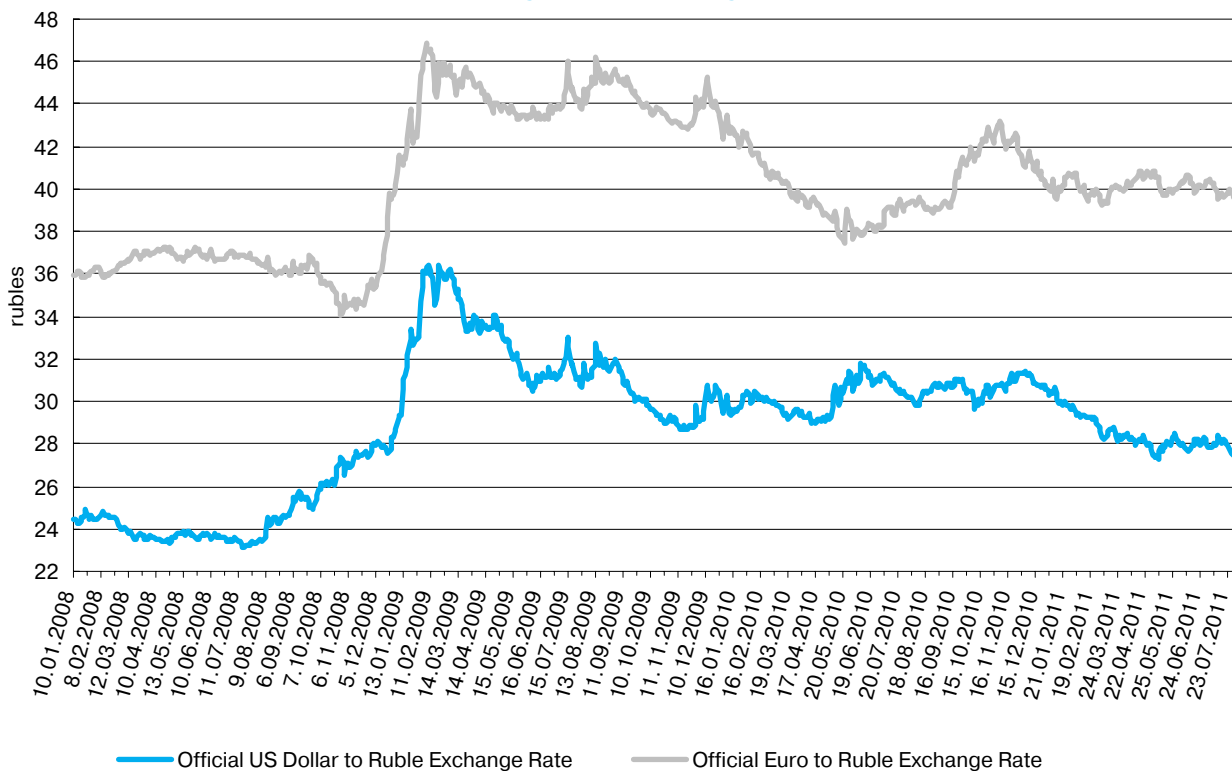
**7.7. Structure of Broad Monetary Base as of 31.07.2011**



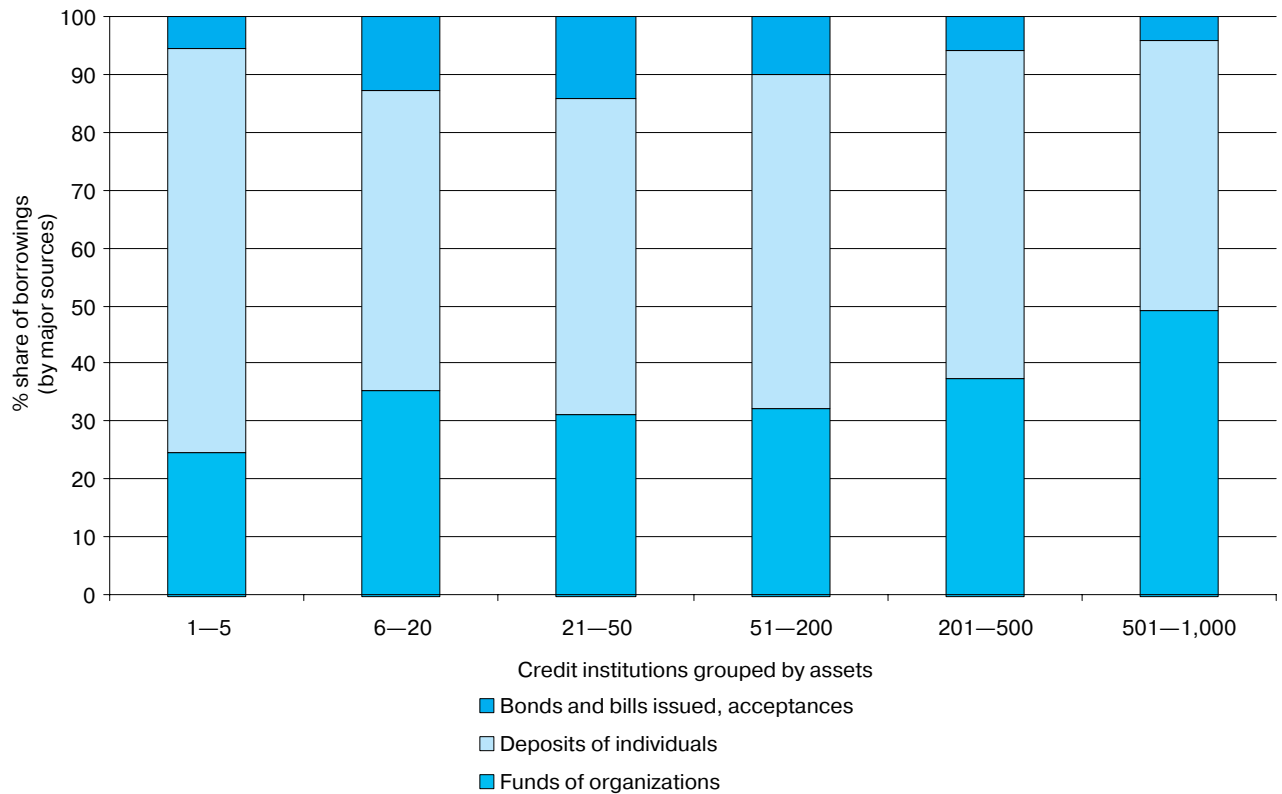
### 7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2011 Q2



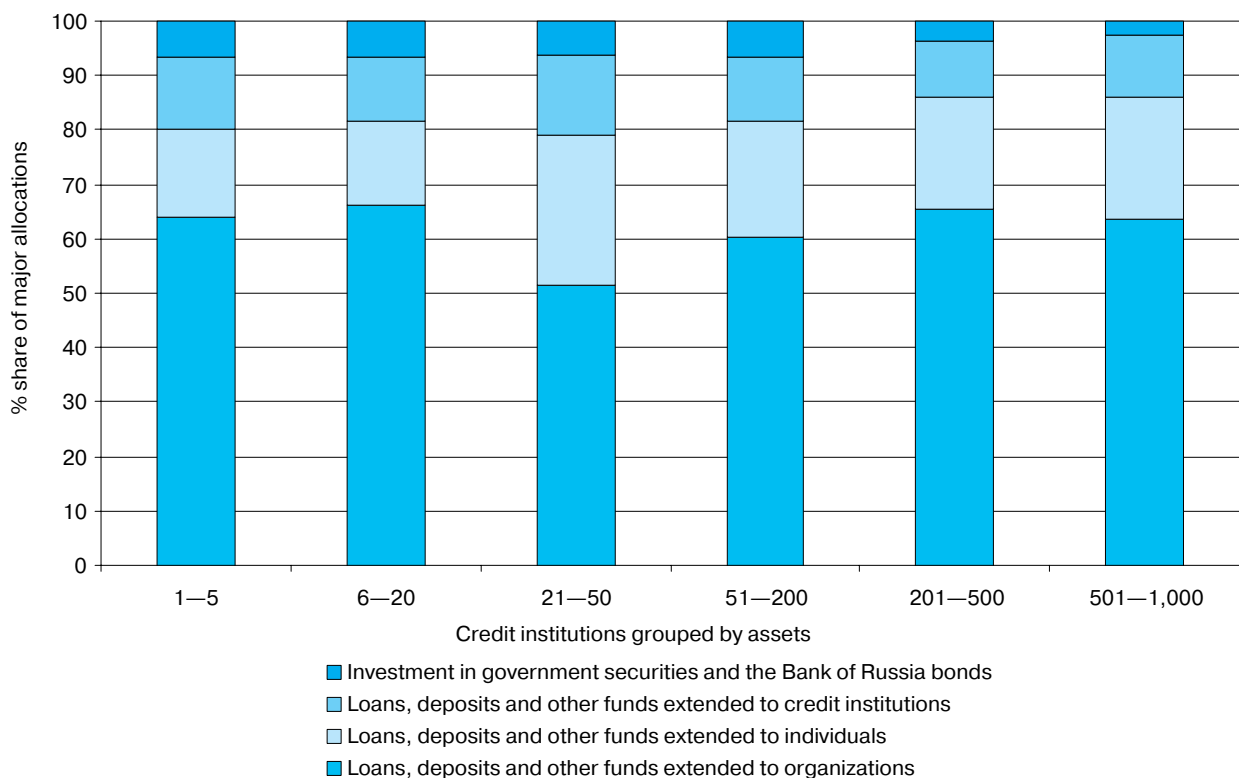
### 7.9. Official Ruble Exchange Rate Dynamics in January, 2008 — July, 2011



### 7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 30.06.2011 (Based on Credit Institutions Grouped by Assets)

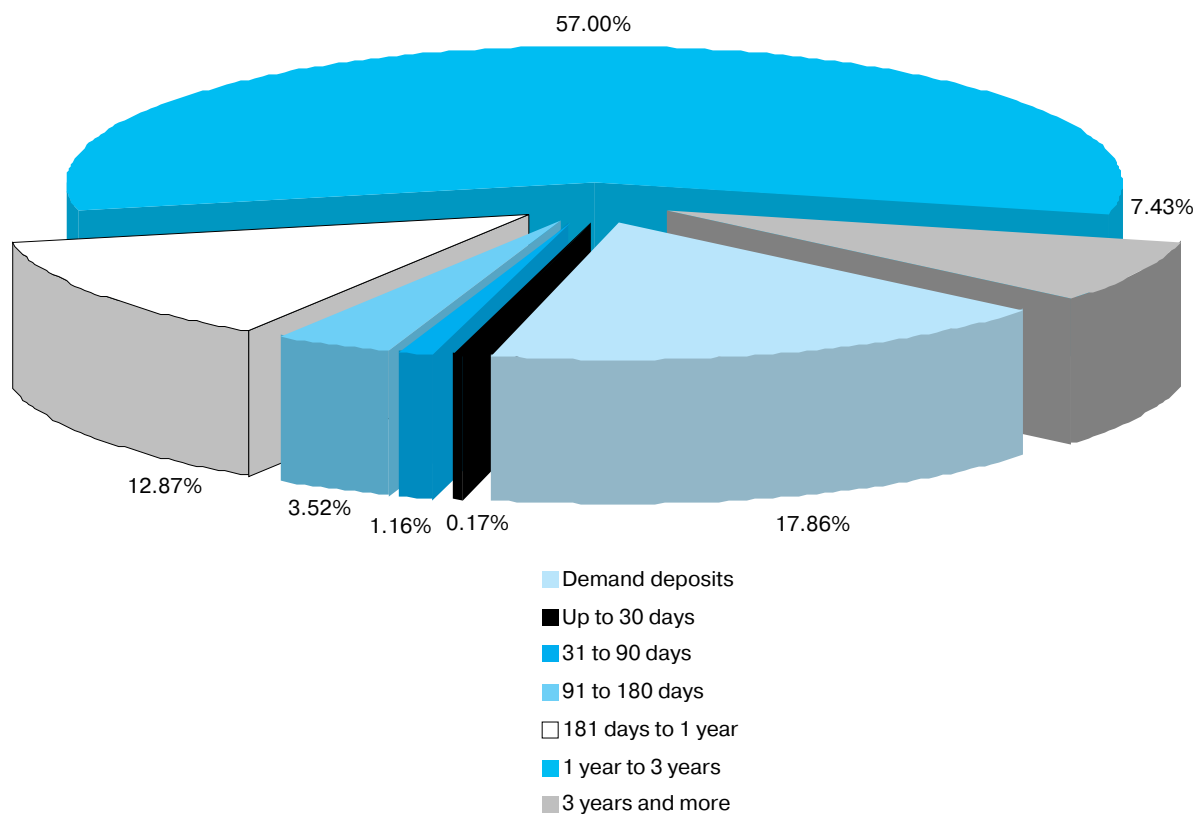


### 7. 11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 30.06.2011 (Based on Credit Institutions Grouped by Assets)

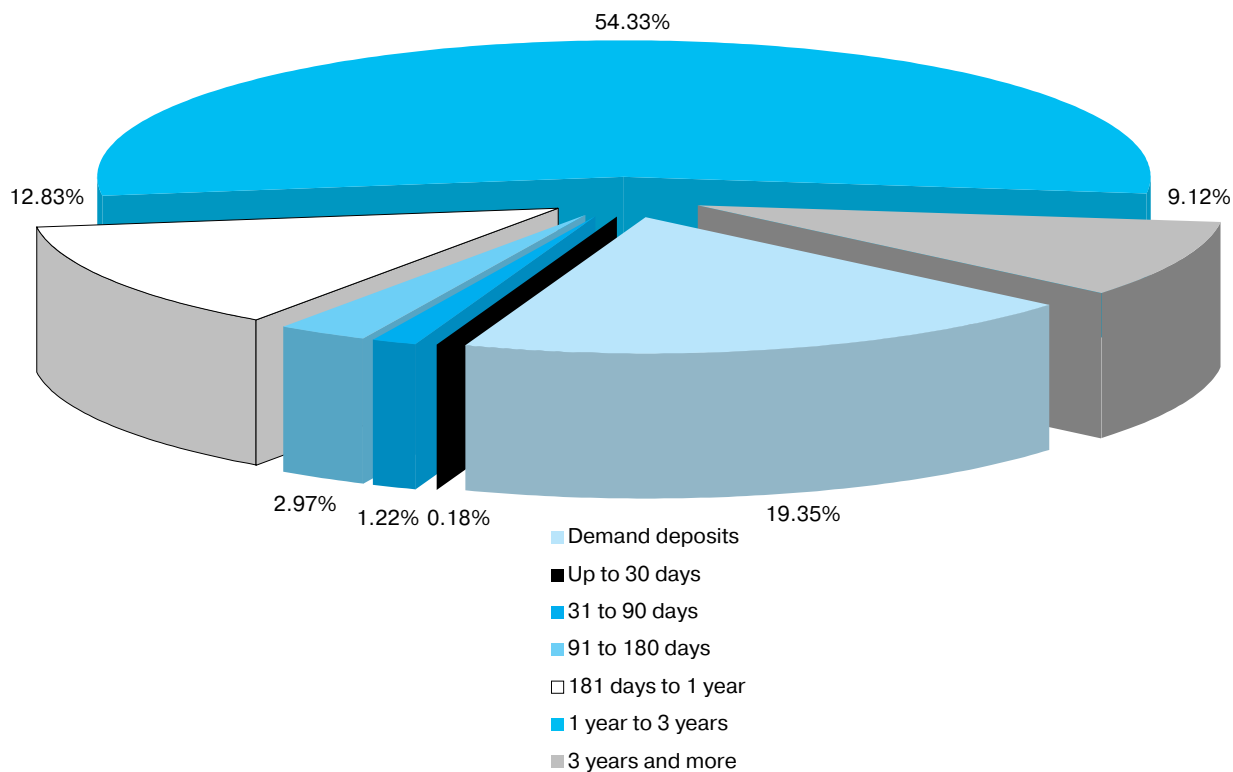


### 7.12. Structure of Individual Deposits Denominated in Rubles

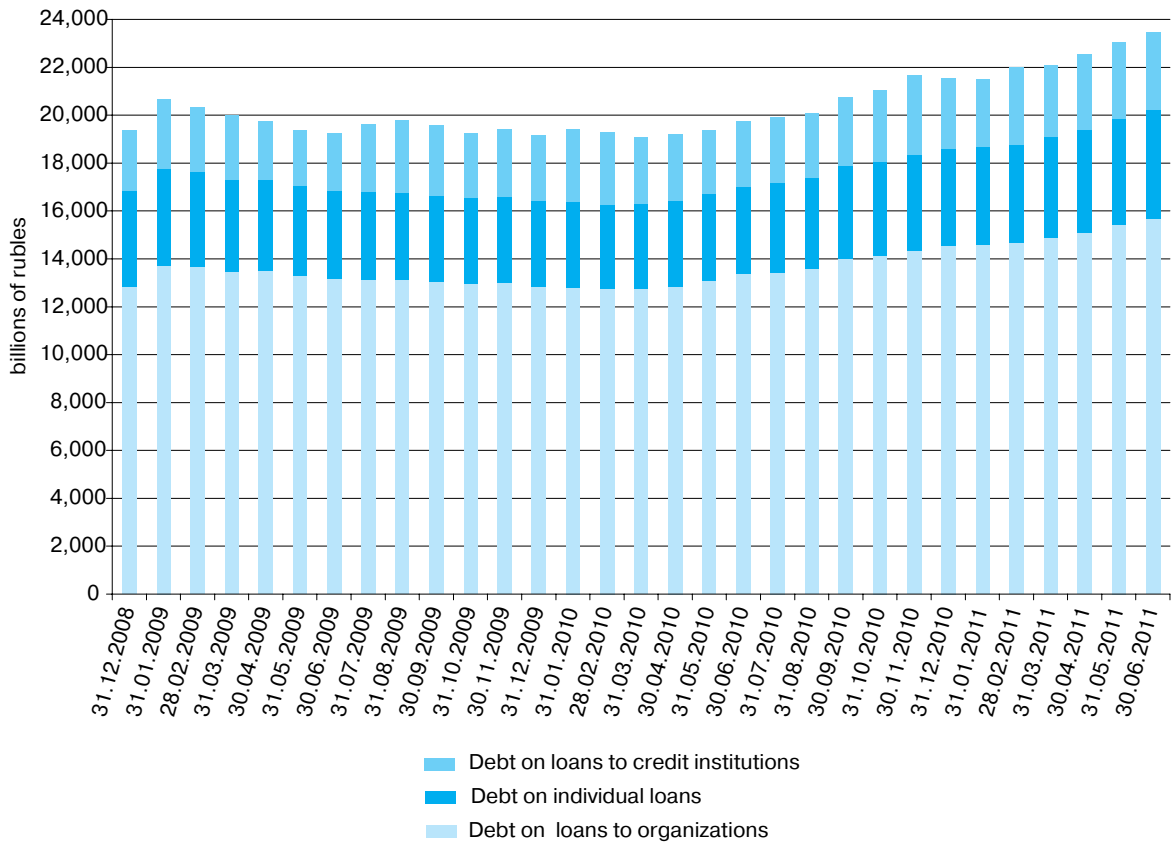
as of 30.06.2010



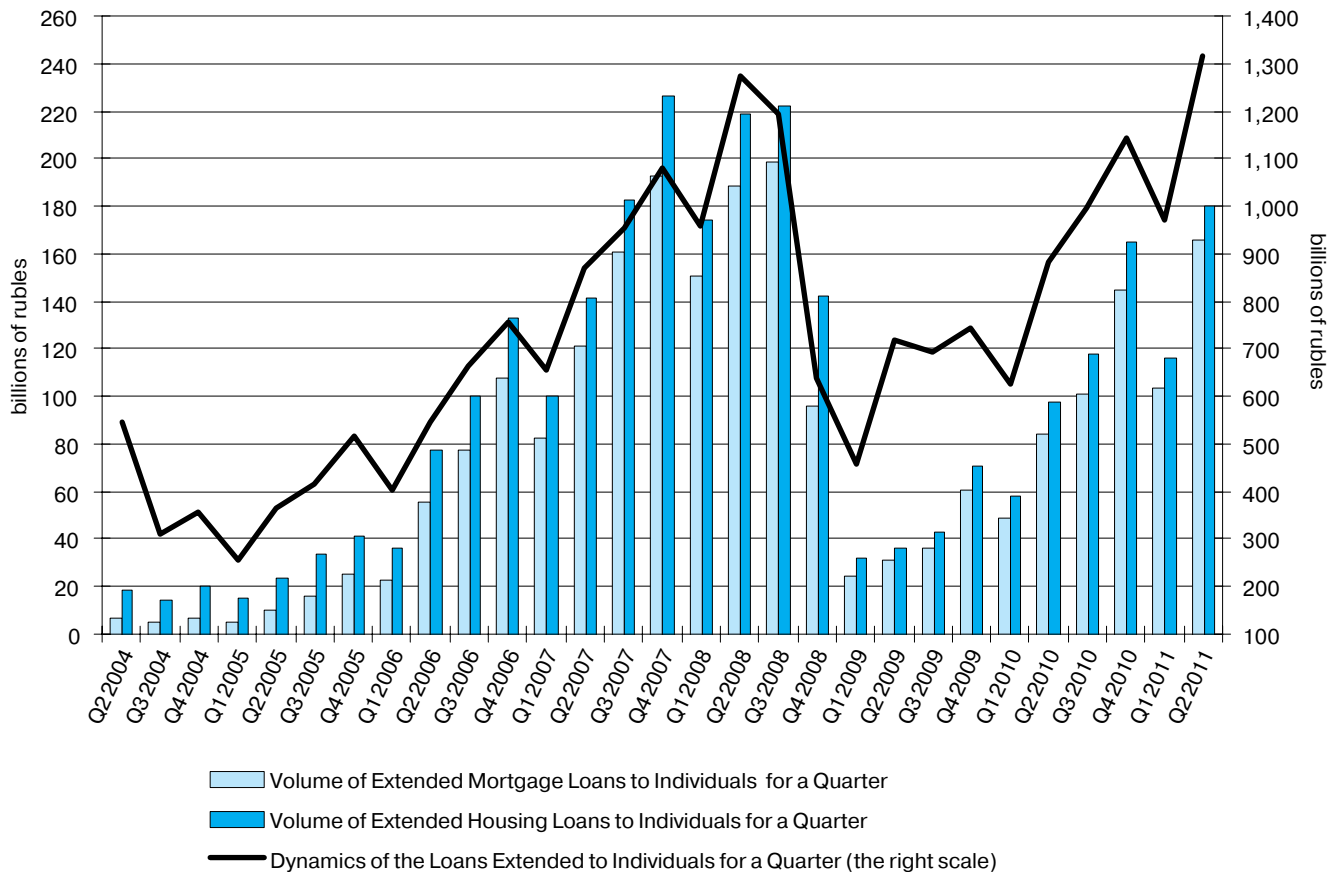
as of 30.06.2011



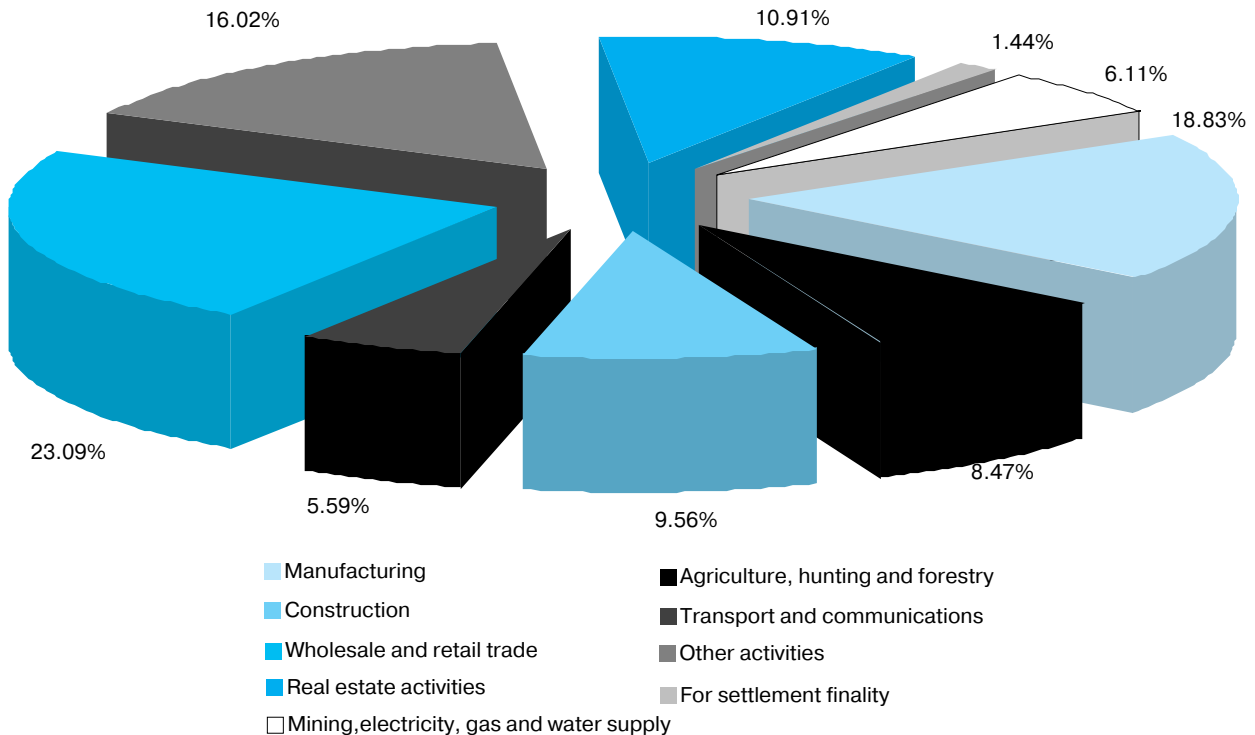
### 7.13. Dynamics of Debt on Loans Extended



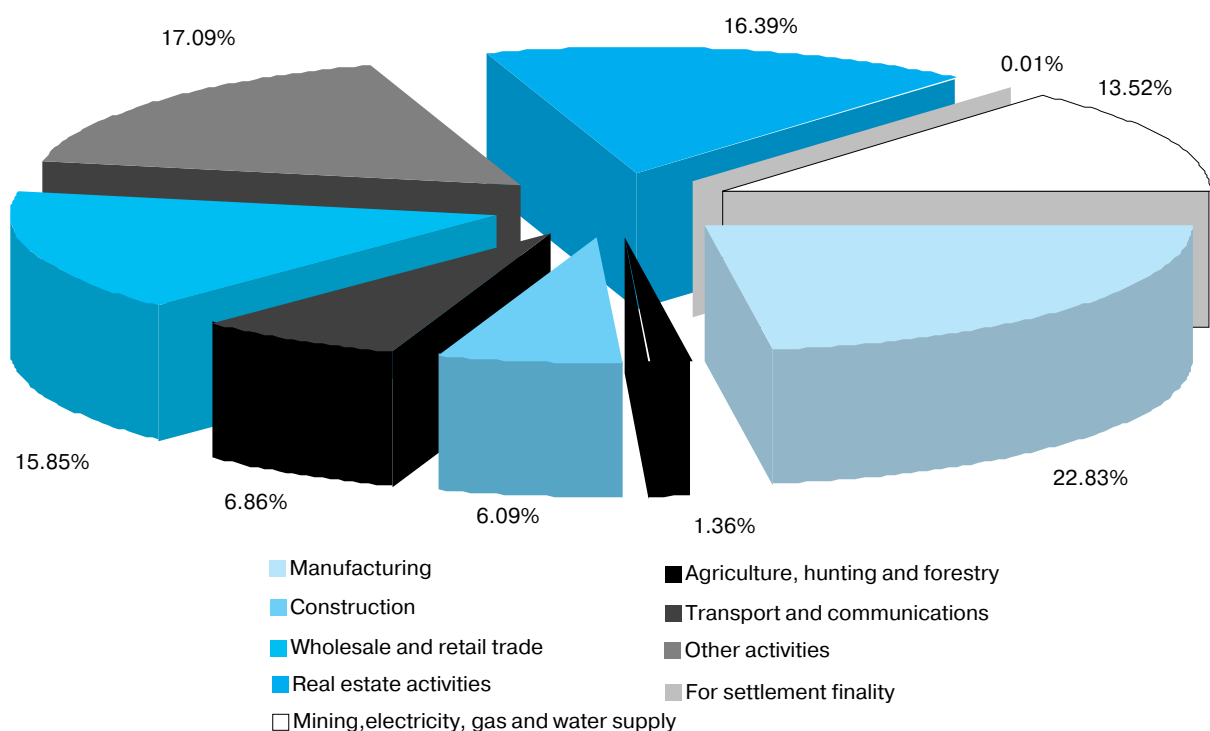
### 7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



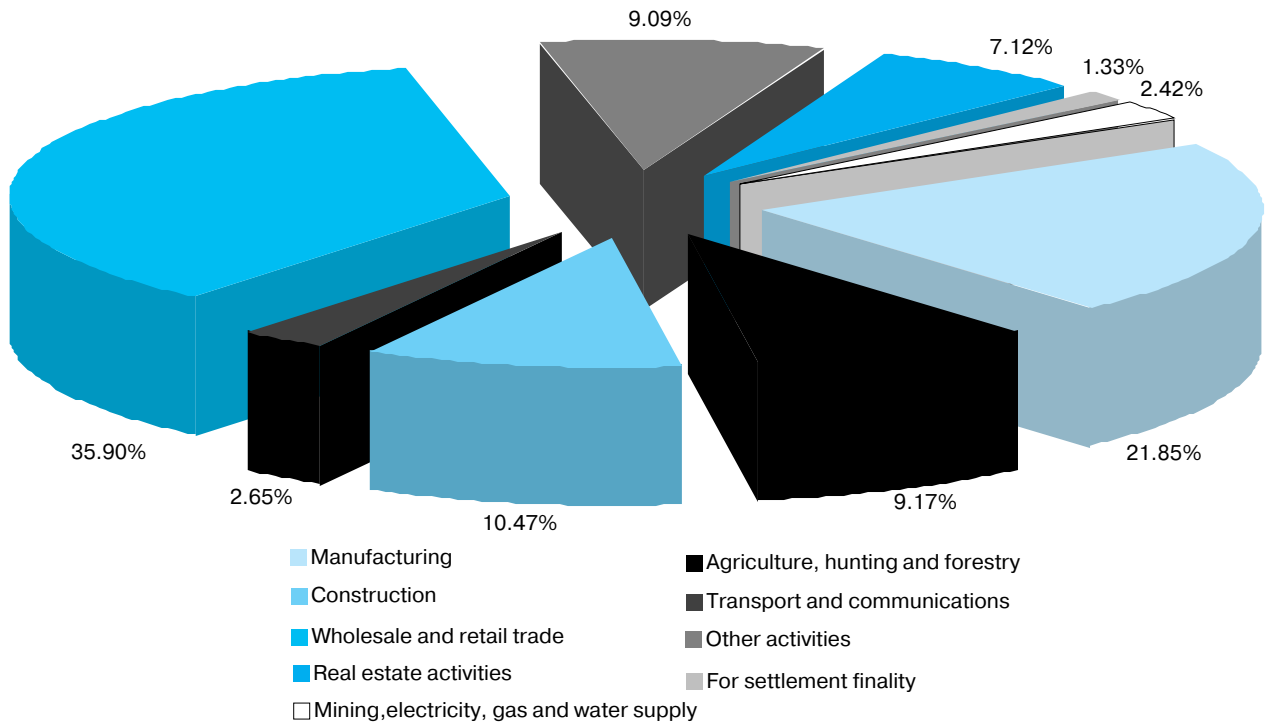
**7.15. Structure of Ruble - Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2011**



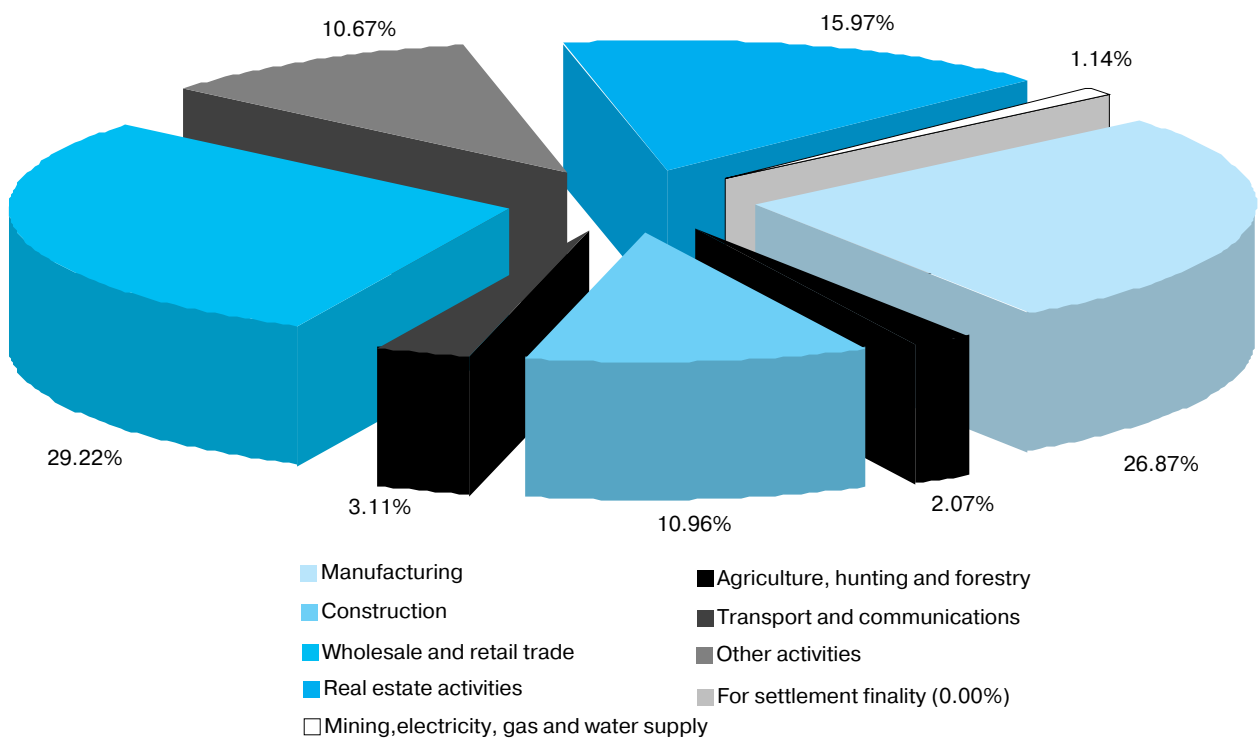
**7.16. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2011**



**7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.06.2011**



**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 30.06.2011**



## 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 nonresidents<sup>1</sup> 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".

<sup>1</sup> **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.

### 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.

**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](http://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 nonresidents<sup>1</sup>, 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 institutions<sup>2</sup>, public nonfinancial organizations and other nonfinancial institutions<sup>3</sup>.

**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.

<sup>1</sup> 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.

<sup>2</sup> “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”.

<sup>3</sup> 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 non-residents' 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 liabilities<sup>1</sup>** 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

<sup>1</sup> 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 Assets and Guarantees**

**General provisions**

The table "Fixed-term Rates on the Bank of Russia Loans Secured by 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 by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments.

**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, dated November 12, 2007 "The Procedure of Extension Asset-Backed Loans or Loans Against Guarantee by the Bank of Russia to Credit Institutions" (Regulation 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 is fixed at nil 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 amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

The Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, "On Amending Point 2 of the Bank of Russia Ordinance

No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing Reference Prices of Refined Precious Metals", cancelled since July 1, 2008, discounts for fixings equaling "average cost of delivery of each precious metal to the international market".

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

## Section 3. Financial Markets

### Subsection 3.1 Interbank Credit Market

**Table 3.1.1**

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

**Table 3.1.2**

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

#### General Provisions

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

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

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

$N$  — number of contributing rates of credit institutions.

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

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

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

$\bar{p}$  — actual credit rate (MIACR);

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

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

**Table 3.1.3**

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

**Table 3.1.4**

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

#### General Provisions

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

#### Individual Indicators Highlights

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

### Subsection 3.2 Exchange Market

**Table 3.2.1**

**Trade at Interbank Currency Exchange**

#### General Provisions

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

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

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

#### Individual Indicators Highlights

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

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

$\bar{r}$  — average weighted rate;

$R_i$  — average weighted rate of a bidding session;

$V_i$  — trading volume.

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

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

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

**General Provisions**

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

**Individual Indicators Highlights**

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

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

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

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

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

**Table 3.2.4**  
**Foreign Cash Flow Through Authorized Banks Across Russia**

**General Provisions**

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

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

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

**Individual Indicators Highlights**

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

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

**Purchased from resident banks<sup>1</sup>** — 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)<sup>2</sup>;
- 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;

<sup>1</sup> 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)<sup>1</sup>;
- extending foreign currency loans to individuals;
- foreign cash payments from legal entities' foreign currency current accounts;
- other legitimate foreign currency expenses.

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

**Table 3.2.5**

**Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks**

**General Provisions**

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

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

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

**Individual Indicators Highlights**

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

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

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

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

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

**Table 3.2.6**

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

**General Provisions**

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

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

**Individual Indicators Highlights**

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

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

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

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

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

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

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

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

**General Provisions**

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

**Individual Indicators Highlights**

**Date** — date of the OFZ primary placement.

**Bond code** determines the issue put up for auction.

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

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

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

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

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

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

**General Provisions**

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

**Individual Indicators Highlights**

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

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

<sup>1</sup> 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](http://www.micex.com) and [www.rts.ru/en](http://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 1<sup>st</sup> day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

**Table 5.6**

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

#### **General Provisions**

The table presents the information on number and value of payments of customers other than credit institutions effected through the payment system of the Bank of Russia in view of

payment instruments (payment orders, letters of credit, payment request and collection orders) by using electronic or paper technologies.

#### **Individual Indicator Highlights**

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

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

**Table 5.7**

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

#### **General Provisions**

The information on number and value of the participants (users) payments effected through settlements systems of the payment system of Bank of Russia is presented in the table.

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

#### **Individual Indicator Highlights**

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

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

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

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

**Settlement system using letter of advice** provides carrying out of paper-based settlements both intraregional and interregional level.



## Section 6. Regional Section

The information in tables of *Regional Section* is formed according to the federal structure of the Russian Federation<sup>1</sup>, 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.

### Subection 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.

<sup>1</sup> Article 5 of the Russian Federation Constitution establishes, that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".



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

**The number of credit institutions covering 80% of assets** signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

**Table 6.1.6**  
**Credit Institutions Using the Right to Average**  
**the Required Reserves within Averaging Period**  
**from August 10 to September 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.

**Bond<sup>1</sup>** 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-

<sup>1</sup> 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.