

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN  
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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 August–November 2011 (The period (or date) to which data to be released relate is shown in parentheses)			
	August	September	October	November
<b>Financial sector</b>				
1. Analytical accounts of the banking sector, end of period <sup>1</sup>	31.08.2011 (07.2011)	30.09.2011 (08.2011)	31.10.2011 (09.2011)	30.11.2011 (10.2011)
2. Analytical accounts of the central bank, end of period <sup>1</sup>	12.08.2011 (07.2011)	14.09.2011 (08.2011)	14.10.2011 (09.2011)	14.11.2011 (10.2011)
3. Interest rates of the Bank of Russia				
3.1. Refinancing rate / Overnight credit rate	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.2. Interest rates of the Bank of Russia liquidity providing operations				
3.2.1. Lombard auction rates	as operations carrying out			
3.2.2. Repo rate	the next working day			
3.3. Interest rates of the Bank of Russia liquidity absorbing operations				
3.3.1. Fixed-term deposit rates	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.3.2. Deposit auction rates	as operations carrying out			
3.3.3. Bank of Russia bonds rate	the next working day			
4. Treasury securities market rates	the next working day			
5. Money market rates	the next working day			
6. Stock market: Share Price Index	10.08.2011 (07.2011)	9.09.2011 (08.2011)	10.10.2011 (09.2011)	10.11.2011 (10.2011)
<b>External sector</b>				
7. Balance of Payments, for the reporting quarter, year <sup>2</sup>		30.09.2011 (Q2.2011)		
8. International Reserves: Official reserves (weekly)	weekly, on Thursday			
9. International Reserves: Official reserves (monthly), end of period	5.08.2011 (07.2011)	7.09.2011 (08.2011)	7.10.2011 (09.2011)	7.11.2011 (10.2011)
10. Template on international reserves and foreign currency liquidity, end of period	19.08.2011 (07.2011)	20.09.2011 (08.2011)	20.10.2011 (09.2011)	18.11.2011 (10.2011)
11. Merchandise trade, for the reporting month (per balance of payments methodology)	11.08.2011 (06.2011)	9.09.2011 (07.2011)	12.10.2011 (08.2011)	11.11.2011 (09.2011)
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)		
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)		
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)		
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/)).

## Contents

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS) .....	1
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### 1. Main Macroeconomic and Monetary Indicators

1.1 Macroeconomic Indicators .....	7
1.2 Selected Budget Indicators .....	8
1.3 Sources of Federal Budget Deficit Funding .....	10
1.4 The Russian Federation Balance of Payments* .....	12
1.5 Net Capital Export/Import by Private Sector (Based on the Balance of Payments, Flows Data) .....	19
1.6 External Debt of the Russian Federation* .....	20
1.7 External Debt of the Russian Federation in Domestic and Foreign Currency* .....	21
1.8 External Debt of the Russian Federation by Financial Instruments and by Maturity* .....	22
1.9 International Investment Position of Russia for 2000–2010: External Assets and Liabilities at End of Period* .....	23
1.10 International Investment Position of Russia for 2010* .....	29
1.11 International Investment Position of the Banking Sector of Russia* .....	35
1.12 The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)* .....	37
1.13 International Reserves of the Russian Federation* .....	38
1.14 International Reserves and Foreign Currency Liquidity — Russia* .....	39
1.15 Central Bank Survey* .....	43
1.16 Credit Institutions Survey .....	47
1.17 Banking System Survey* .....	51
1.18 Money Supply (National Definition) .....	57
1.19 Monetary Base (Broad Definition) .....	58
1.20 Other Financial Institutions Survey (Data Covered Insurance Companies and Private Pension Funds) .....	60
1.21 Financial Sector Survey (Data Covered Banking System, Insurance Companies and Private Pension Funds) .....	61

### 2. Main Indicators and Instruments of the Bank of Russia Monetary Policy

2.1 The Bank of Russia Balance Sheet .....	62
2.2 Refinancing Rate* .....	63
2.3 Required Reserves Ratios .....	64
2.4 Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities .....	65
2.5 Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia .....	66
2.6 Fixed-term Rates on the Bank of Russia Deposit Operations* .....	67
2.7 Fixed-term Rates on the Bank of Russia Lombard Loans .....	68
2.8 Fixed-term Rates on the Bank of Russia Loans Secured by Assets and Guarantees .....	69
2.9 Main Indicators of the Bank of Russia Intraday and Overnight Loans .....	70
2.10 Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation .....	71
2.11 Average Weighted Interest Rates on the Bank of Russia Deposit Operations .....	73
2.12 Main Characteristics of the Bank of Russia Deposit Operations .....	74
2.13 Main Characteristics of the Bank of Russia Deposit Auctions .....	75
2.14 REPO Aggregates .....	76
2.15 Main Characteristics of the Bank of Russia Bond (OBR) Auctions* .....	77
2.16 Main Indicators of the Bank of Russia Bond (OBR) Market .....	78
2.17 Official Exchange Rate: Rubles per US Dollar* .....	79
2.18 Official Exchange Rate: Rubles per Euro .....	81
2.19 Official Exchange Rate: Rubles per US Dollar (as of end of month) .....	83
2.20 Monthly Average Official Rates: Rubles per US Dollar .....	84
2.21 Reference Prices of Precious Metals .....	85

### 3. Financial Markets

#### 3.1 Interbank Credit Market

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) .....	86
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)* .....	87
3.1.3	Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations .....	88
3.1.4	Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity .....	89

#### 3.2 Exchange Market

3.2.1	Trade at Interbank Currency Exchange .....	90
3.2.2	Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation .....	91
3.2.3	Total Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation .....	92
3.2.4	Foreign Cash Flow Through Authorized Banks Across Russia .....	93
3.2.5	Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks .....	95
3.2.6	Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches .....	97

#### 3.3 Main Characteristics of the Government Securities Market

3.3.1	Main Highlights of Auctions for OFZ Placement .....	98
3.3.2	Data on Redemptions and Coupon Payments on Government Securities .....	98
3.3.3	Structure of Bonded Debt (the OFZ Part Thereof) .....	99
3.3.4	Main Parameters of the OFZs Secondary Market .....	100
3.3.5	Average Weighted Interest Rates on Government Securities Market* .....	103

#### 3.4 Main Share Price Indices\* ..... 104

### 4. Credit Institutions Performance

#### 4.1 General Description

4.1.1	Number and Structure of Credit Institutions .....	105
4.1.2	Number of Credit Institutions with Nonresidents Equity .....	108
4.1.3	Credit Institutions Grouped by Registered Authorized Capital .....	109
4.1.4	Credit Institutions Grouped by the Share of Nonresidents Equity .....	111
4.1.5	Selected Indicators of Credit Institutions Performance Grouped by Assets .....	112
4.1.6	Financial Performance of Credit Institutions .....	113
4.1.7	Distribution of the Credit Institutions by Own Funds (Capital) .....	114

#### 4.2 Borrowings

4.2.1	Deposits of Individuals Accepted by Credit Institutions .....	115
4.2.2	Funds of Organizations Accepted by Credit Institutions .....	116
4.2.3	Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles .....	118
4.2.4	Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency .....	119
4.2.5	Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency .....	121
4.2.6	Savings (Deposit) Certificates and Bonds Issued by Credit Institutions .....	122
4.2.7	Funds Raised Through Banking Bills from Legal Entities and Individuals .....	123

#### 4.3 Lending

4.3.1	Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions .....	124
4.3.2	Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals .....	126
4.3.3	Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals .....	127
4.3.4	Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency .....	129

4.3.5	Loans Extended to Small, Medium-Sized Businesses .....	130
4.3.6	Housing Loans Extended by Credit Institutions to Individuals .....	131
4.3.7	Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired .....	133
4.3.8	Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market .....	135
4.3.9	Structure of Investments Portfolio of Credit Institutions .....	136
4.3.10	Discounted Bills .....	138
4.3.11	Average Weighted Interest Rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity .....	139
<b>4.4</b>	<b>Credit Institutions' Claims and Liabilities on Financial Derivatives .....</b>	<b>140</b>
<b>5.</b>	<b>Selected Indicators on the Russian Federation's Payment System</b>	
<b>5.1</b>	<b>Payments Effected by the Payment System of Russia .....</b>	<b>142</b>
<b>5.2</b>	<b>Payments Effected by the Payment System of the Bank of Russia and Private Payment Systems, by Method of Payment .....</b>	<b>143</b>
<b>5.3</b>	<b>Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia .....</b>	<b>144</b>
<b>5.4</b>	<b>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 .....</b>	<b>145</b>
<b>5.5</b>	<b>Selected Indicators On Bank Card Transactions .....</b>	<b>147</b>
<b>5.6</b>	<b>Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments .....</b>	<b>149</b>
<b>5.7</b>	<b>Payments of Participants (Users) Effected by the Payment System of the Bank of Russia .....</b>	<b>150</b>
<b>6.</b>	<b>Regional Section</b>	
<b>6.1</b>	<b>Institutional Characteristics</b>	
6.1.1	Number of Credit Institutions and Their Branches .....	151
6.1.2	Number of the Internal Divisions of Credit Institutions (Branches) .....	153
6.1.3	Number of Credit Institutions with Nonresidents Equity .....	155
6.1.4	Credit Institutions Grouped by Registered Authorized Capital .....	156
6.1.5	Concentration of Assets of Credit Institutions .....	159
6.1.6	Credit Institutions Using the Right to Average the Required Reserves within Averaging Period from July 10 to August 10, 2011 Grouped by Registered Authorized Capital .....	160
6.1.7	Financial Performance of Credit Institutions .....	162
6.1.8	Credit Institutions Grouped by the Share of Nonresidents Equity .....	165
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) .....	166
<b>6.2.</b>	<b>Foreign Cash Operations</b>	
6.2.1	Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies) .....	168
6.2.2	Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies) .....	170
<b>6.3.</b>	<b>Borrowings</b>	
6.3.1	Ruble and Foreign Currency-Denominated Deposits of Legal Entities and Individuals and Other Funds .....	172
6.3.2	Ruble-Denominated Accounts of Organizations Held with Credit Institutions .....	175
6.3.3	Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions .....	177
6.3.4	Budget Funds in Accounts of Credit Institutions .....	179
6.3.5	Deposit and Savings Certificates and Bonds .....	181
6.3.6	Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills .....	183



**6.4. Funds Allocations**

6.4.1	Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use .....	185
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 .....	189
6.4.3	Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use .....	193
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 .....	197
6.4.5	Loans Extended to Small, Medium-Sized Businesses .....	201
6.4.6	Loans Extended by Credit Institutions to Individuals, Outstanding Debt .....	204
6.4.7	Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals .....	207
6.4.8	Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals .....	210
6.4.9	Structure of Investment Portfolio of Credit Institutions .....	213
6.4.10	Discounted Bills .....	215

**7. Charts and Diagrams**

7.1	International Reserves Adequacy (International Reserves in Months of Import) .....	217
7.2	Interest Rates Dynamics in June, 2010 — June, 2011 .....	217
7.3	Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002, Grouped by Size of Registered Authorized Capital as of 30.06.2011 .....	218
7.4	Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 30.06.2011 .....	218
7.5	Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 312-P, on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.06.2011 .....	218
7.6	Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from July 10 to August 10, 2011 (Credit Institutions Grouped by Size of Registered Authorized Capital) .....	219
7.7	Structure of Broad Monetary Base as of 30.06.2011 .....	219
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 Q1 .....	220
7.9	Official Ruble Exchange Rate Dynamics in January, 2008 — June 2011 .....	220
7.10	Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.05.2011 (Based on Credit Institutions Grouped by Assets) .....	221
7.11	Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.05.2011 (Based on Credit Institutions Grouped by Assets) .....	221
7.12	Structure of Individual Deposits Denominated in Rubles .....	222
7.13	Dynamics of Debt on Loans Extended .....	223
7.14	Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans) .....	223
7.15	Structure of Ruble-Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2011 .....	224
7.16	Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2011 .....	224
7.17	Structure of Ruble-Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2011 .....	225
7.18	Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2011 .....	225
8.	Summary Methodology .....	226

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
<b>Production and Services Index of the key types of economic activity as % of previous year's relevant period</b>		
		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>
June	107.1	104.4
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

<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)	4	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
1	2	3	4	5	6	7	8	9	10	
2009	13,599.7	16,048.3	-2,448.6	7,337.8	9,660.1	-2,322.3	3,789.3	3,587.2	202.1	
2010	16,031.9	17,616.6	-1,584.6	8,305.4	10,117.4	-1,812.0	5,175.7	4,849.6	326.1	
<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—May	6,182.8	5,893.9	288.9	3,195.7	3,659.0	-463.3	1,966.9	1,741.5	225.4	
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	
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	

**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—May	2,658.9	2,138.0	520.9	232.3	226.4	5.9
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
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

<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:							
		sources of internal financing			ruble-denominated federal government securities		government reserves of precious metals and gemstones	of which:	
		3	4	5	total		7	8	
1	2	3	4	5	6	7	8		
2009	2,322.3	2,450.9	415.9	5.6	2,029.0	2,223.8	-90.0		
2010	1,812.0	1,692.3	621.5	10.5	1,684.8	1,054.6	206.6		
<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—May	463.3	332.6	-6.0	3.3	777.4	666.9	175.8		
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		
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	<b>82.3</b>		
January—May	-385.3	-331.9	473.2	0.8	-991.5	-17.0	82.9		

**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—May	130.7	137.7		-13.4
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
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

<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						
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	26	transport services (4-15)	travel (5-16)	other (6-17)	total balance (26+27+28)					
	25	26	27	28	29	30	31	32	33	34	
2000	60,172	1,225	-5,419	-2,471	-6,665	53,506	268	-7,004	69	46,839	
2001	48,121	1,675	-5,714	-5,092	-9,131	38,990	130	-4,368	-817	33,935	
2002	46,335	2,651	-7,116	-5,421	-9,886	36,449	197	-6,780	-750	29,116	
2003	59,860	3,016	-8,378	-5,531	-10,894	48,966	-144	-13,027	-385	35,410	
2004	85,825	3,906	-9,754	-6,844	-12,693	73,133	-258	-12,513	-850	59,512	
2005	118,364	3,976	-11,445	-6,306	-13,775	104,589	-1,133	-17,816	-1,038	84,602	
2006	139,269	3,360	-10,485	-6,489	-13,614	125,656	-4,168	-25,265	-1,537	94,686	
2007	130,915	2,482	-11,770	-9,600	-18,888	112,027	-7,318	-23,434	-3,506	77,768	
2008	179,742	2,064	-11,935	-14,418	-24,289	155,453	-14,357	-34,801	-2,765	103,530	
2009	111,585	2,919	-11,539	-11,215	-19,836	91,750	-8,868	-31,416	-2,862	48,605	
2010	<b>151,681</b>	<b>2,853</b>	<b>-17,546</b>	<b>-14,504</b>	<b>-29,197</b>	<b>122,484</b>	<b>-8,512</b>	<b>-40,188</b>	<b>-3,186</b>	<b>70,599</b>	
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	<b>824</b>	-2,885	<b>-2,789</b>	<b>-4,851</b>	<b>41,679</b>	<b>-1,581</b>	<b>-6,040</b>	<b>-537</b>	<b>33,522</b>	
Q2, 2010	<b>39,522</b>	<b>878</b>	-4,044	<b>-3,095</b>	<b>-6,260</b>	<b>33,261</b>	<b>-2,007</b>	<b>-12,843</b>	<b>197</b>	<b>18,607</b>	
Q3, 2010	29,207	<b>695</b>	-6,398	<b>-4,056</b>	<b>-9,758</b>	<b>19,449</b>	<b>-2,658</b>	<b>-9,792</b>	<b>-1,436</b>	<b>5,563</b>	
Q4, 2010	36,422	<b>455</b>	<b>-4,219</b>	<b>-4,564</b>	<b>-8,328</b>	<b>28,095</b>	<b>-2,265</b>	<b>-11,513</b>	<b>-1,410</b>	<b>12,906</b>	
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)		
			securities in rubles	securities in foreign currency						
	1	2	3	4	5	6	7	8	9	10
2000	11,822	-10,761	-1,447	-9,314	-2,271	409	-2,098	-14,721	0	1,492
2001	2,147	-2,234	-793	-1,441	-5,668	731	-1,792	-8,963	-1,963	2,708
2002	7,536	105	-102	207	-9,599	-2,454	9	-11,939	-2,767	3,636
2003	616	-1,489	-220	-1,269	-3,707	-37	39	-5,194	-265	11,257
2004	862	3,095	203	2,892	-1,220	-2,869	-1,395	-2,390	259	7,078
2005	678	-1,914	-228	-1,686	-18,932	190	-502	-21,157	2,821	19,233
2006	1,023	-840	666	-1,506	-23,880	-3,208	35	-27,893	-7,331	51,154
2007	1,393	-3,995	-370	-3,625	-2,883	-763	9	-7,632	882	70,910
2008	1,647	-6,559	-222	-6,336	-1,505	-58	25	-8,097	1,440	8,168
2009	1,649	4,288	1,180	3,108	-1,259	-595	4	2,438	11,905	-42,120
2010	1,024	5,470	1,775	3,695	-1,112	-50	-3	4,305	-2,402	17,651
Q1, 2009	326	-1,716	-45	-1,672	-310	-39	-2	-2,067	95	-19,320
Q2, 2009	367	3,091	249	2,842	-334	18	-16	2,759	1,231	-8,984
Q3, 2009	429	890	200	690	-289	0	0	601	8,057	-7,417
Q4, 2009	527	2,024	776	1,248	-326	-574	21	1,144	2,522	-6,398
Q1, 2010	307	45	868	-822	-288	-10	0	-253	-2,234	1,863
Q2, 2010	248	4,975	226	4,749	-669	410	-12	4,704	141	-4,417
Q3, 2010	265	281	42	240	-337	-2	-1	-59	-211	15,422
Q4, 2010	204	168	640	-471	182	-447	10	-87	-98	4,784
Q1, 2011	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	<b>37,409</b>	<b>-4,814</b>	<b>-6,298</b>	<b>-1,028</b>	<b>25,269</b>	<b>44,823</b>	<b>-951</b>	<b>493</b>	<b>-487</b>	<b>-881</b>	<b>-874</b>					
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	<b>6,573</b>	532	-3,955	-95	<b>3,055</b>	<b>2,430</b>	-130	164	-615	28	-422					
Q2, 2010	<b>11,107</b>	-111	-2,113	3,172	<b>12,055</b>	<b>12,483</b>	<b>-210</b>	314	-181	-660	-527					
Q3, 2010	<b>6,064</b>	-1,906	<b>-2,966</b>	-1,488	<b>-297</b>	<b>14,856</b>	<b>-334</b>	-49	412	43	406					
Q4, 2010	<b>13,666</b>	-3,329	<b>2,735</b>	<b>-2,617</b>	<b>10,455</b>	<b>15,054</b>	<b>-277</b>	65	-104	<b>-292</b>	<b>-331</b>					
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	22.8	-15.3	1.8	-9.3	
2001	-15.0	1.3	-1.4	2.7	-16.2	-10.4	3.7	-9.5	
2002	-8.1	2.5	-1.1	3.6	-10.6	-18.9	14.3	-6.1	
2003	-1.9	10.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2	
2004	-8.9	3.5	-3.6	7.1	-12.4	-38.3	31.8	-5.9	
2005	-0.1	5.9	-13.4	19.2	-6.0	-50.6	52.5	-7.9	
2006	41.4	27.5	-23.6	51.2	13.9	-47.8	52.2	9.5	
2007	81.7	45.8	-25.1	70.9	35.9	-94.6	143.8	-13.3	
2008	-133.7	-56.9	-65.1	8.2	-76.8	-164.2	98.6	-11.3	
2009	-56.1	-30.4	11.8	-42.1	-25.8	-58.2	34.2	-1.7	
2010	<b>-34.0</b>	15.9	-1.8	17.7	<b>-49.9</b>	<b>-67.9</b>	<b>25.3</b>	<b>-7.3</b>	
Q1, 2009	-35.0	-6.9	12.4	-19.3	-28.1	-23.2	2.9	-7.8	
Q2, 2009	3.6	-5.9	3.1	-9.0	9.5	-8.3	14.9	2.9	
Q3, 2009	-33.5	-27.5	-20.1	-7.4	-6.0	-17.3	8.8	2.6	
Q4, 2009	8.8	10.0	16.4	-6.4	-1.2	-9.4	7.6	0.6	
Q1, 2010	<b>-14.9</b>	0.8	-1.0	1.9	<b>-15.8</b>	<b>-13.6</b>	<b>3.1</b>	<b>-5.2</b>	
Q2, 2010	<b>3.4</b>	6.8	11.2	-4.4	<b>-3.4</b>	<b>-14.4</b>	<b>12.1</b>	<b>-1.1</b>	
Q3, 2010	<b>-2.9</b>	10.0	-5.4	15.4	<b>-12.9</b>	<b>-16.4</b>	<b>-0.3</b>	<b>3.8</b>	
Q4, 2010	<b>-19.6</b>	-1.8	-6.6	4.8	<b>-17.8</b>	<b>-23.5</b>	<b>10.5</b>	<b>-4.8</b>	
Q1, 2011	-21.3	-7.7	-10.0	2.4	-13.7	-21.7	13.3	-5.2	

Table 1.6

## External Debt of the Russian Federation

(millions of US dollars)

	31.03.2010	30.06.2010	30.09.2010	31.12.2010	31.03.2011
<b>Total</b>	463,411	457,421	476,639	<b>489,043</b>	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
<i>IBRD</i>	3,009	2,883	2,725	2,617	2,438
<i>Other</i>	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
<i>Eurobonds with 15, 18, 20 and 28-year maturities</i>	1,689	6,161	6,305	6,091	6,090
<i>Eurobonds with 10 and 30-year maturities (related to the second restructuring of debt to London Club)</i>	17,760	17,741	16,997	16,590	15,974
<i>MinFin Foreign Currency Bonds (Series VII)</i>	427	429	433	431	431
Ruble denominated bonds	1,050	976	1,218	1,914	3,607
<i>OFZ</i>	1,050	976	1,218	1,914	2,342
<i>Eurobonds with 18 - year maturity</i>	—	—	—	—	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	<b>298,258</b>	312,864
Debt liabilities to direct investors and to direct investment enterprises	49,598	52,737	<b>53,969</b>	<b>63,239</b>	72,758
Loans	223,398	214,156	<b>216,712</b>	<b>218,611</b>	221,447
Debt securities	11,013	10,378	10,345	<b>10,647</b>	11,873
Trade credits	2,314	2,372	2,329	2,155	2,659
Financial leases	2,738	3,245	2,229	<b>2,283</b>	2,256
Other	1,775	5,048	3,962	<b>1,323</b>	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	<b>489,043</b>	509,912
Foreign Currency	369,878	362,653	383,743	<b>393,190</b>	400,990
Domestic Currency	93,533	94,768	92,895	<b>95,853</b>	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	<b>112,824</b>	115,107
Domestic Currency	29,394	27,676	28,925	<b>29,875</b>	32,419
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	241,239	235,199	<b>235,577</b>	<b>235,019</b>	240,105
Foreign Currency	199,684	192,609	<b>193,407</b>	<b>193,887</b>	193,828
Domestic Currency	41,555	42,590	<b>42,171</b>	<b>41,132</b>	46,277
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	51,094	54,205	<b>55,538</b>	<b>64,765</b>	74,339
Foreign Currency	34,555	35,734	<b>39,779</b>	<b>46,453</b>	52,713
Domestic Currency	16,539	18,471	<b>15,759</b>	<b>18,312</b>	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	<b>489,043</b>	509,912
<b>Short-term</b>	52,316	54,667	<b>64,709</b>	<b>60,249</b>	62,274
<b>Long-term</b>	411,095	402,754	<b>411,929</b>	<b>428,794</b>	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	<b>235,577</b>	<b>235,019</b>	240,105
<i>Short-term</i>	18,828	19,990	<b>19,725</b>	<b>17,312</b>	19,244
Loans	14,738	12,570	<b>13,434</b>	<b>13,834</b>	14,715
Trade credits	2,314	2,372	2,329	2,155	2,659
Other liabilities	1,775	5,048	3,962	<b>1,323</b>	1,870
<i>Long-term</i>	222,411	215,209	<b>215,852</b>	<b>217,707</b>	220,861
Debt securities	11,013	10,378	10,345	<b>10,647</b>	11,873
Loans	211,398	204,830	<b>205,507</b>	<b>207,060</b>	208,988
<b>Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises</b>	51,094	54,205	<b>55,538</b>	<b>64,765</b>	74,339
Banks	1,496	1,468	1,569	1,526	1,581
Other sectors	49,598	52,737	<b>53,969</b>	<b>63,239</b>	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	<b>2,240</b>	1,639
Banks	...	...	...	55	153	51	222	1,423	5,302	<b>2,222</b>	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	<b>169,553</b>	<b>198,645</b>	<b>221,973</b>	<b>349,383</b>	<b>307,163</b>	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	<b>29,007</b>	<b>57,675</b>	<b>93,361</b>	<b>139,752</b>	<b>127,877</b>	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	<b>14,238</b>	<b>18,235</b>	<b>20,003</b>	<b>20,290</b>	<b>22,274</b>	21,670
Long-term	18,483	17,966	19,198	15,956	15,402	<b>14,238</b>	<b>18,235</b>	<b>20,003</b>	<b>20,290</b>	<b>22,274</b>	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	<b>50,860</b>	46,349
Long-term	1,110	<b>1,164</b>	1,005	1,414	1,287	2,634	9,535	24,788	40,195	<b>36,435</b>	31,164
Short-term	0	312	486	1,720	482	430	7,483	14,258	20,724	<b>14,426</b>	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	<b>70,219</b>	<b>67,533</b>	<b>135,644</b>	<b>123,601</b>	96,415
Cash foreign currency	47,658	49,708	52,024	47,503	47,959	49,092	39,747	24,653	<b>53,740</b>	<b>47,579</b>	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	<b>46,295</b>	<b>42,181</b>	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	<b>27,161</b>	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	<b>475</b>	487	513	<b>561</b>	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	<b>2</b>	13	15	16	51	<b>96</b>	232	243	159	272	235

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

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009	Position as of 31.12.2010
Banks	246	484	628	1,172	789	661	1,155	2,221	3,636	4,267	3,894
Long-term	15	10	9	14	76	28	107	392	1,343	1,446	1,690
Short-term	231	474	619	1,158	713	633	1,048	1,828	2,293	2,822	2,204
Other sectors	0	767	949	2	1	7	15	792	3,753	3,949	1,403
Long-term	0	368	947	0	0	0	0	0	0	0	0
Short-term	0	398	2	2	1	7	15	792	3,753	3,949	1,403
<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	<b>8,623</b>	10,172	18,800	24,987	17,142	15,440	22,414
Monetary authorities	6	22	24	32	242	223	23	48	<b>44</b>	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	<b>12,393</b>	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	<b>1,202</b>	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	<b>37</b>	30	27	<b>30</b>	67	106	112	100
Long-term	0	0	31	25	19	12	6	0	0	0	0
Short-term	34	11	9	12	12	<b>15</b>	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	<b>15</b>	1,630	836	1,349	994
Short-term	557	69	78	11	10	10	<b>15</b>	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>	<b>1,089,512</b>	108,220	6,428	-30,975	83,673
<b>Direct investment abroad</b>	<b>302,542</b>	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>	<b>38,116</b>	3,470	-104	-4,182	-816
Equity securities other than investment fund shares	2,333	854	712	64	1,631
Banks	1,561	815	296	64	1,176
Other sectors	771	39	416	0	455
Investment fund shares	160	593	-88	0	506
Other sectors	160	593	-88	0	506
Debt securities	35,623	2,023	-729	-4,247	-2,953
Bonds and notes	32,860	1,324	-602	-3,392	-2,670
Monetary authorities	2,364	0	-6	-2,360	-2,364
Banks	24,558	2,440	-421	87	2,107
Other sectors	5,937	-1,116	-175	-1,121	-2,413
Money-market instruments	2,763	699	-127	-854	-282
Banks	138	296	91	-200	187
Other sectors	2,626	403	-218	-654	-469

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

	Position as of 31.12.2009	Changes in Position reflecting:				Position as of 31.12.2010
		transactions	valuation changes	other adjustments	total changes	
<b>Financial derivatives</b>	<b>2,240</b>	-8,029	7,428	0	-601	1,639
Banks	2,222	-7,510	6,897	0	-613	1,609
Options	12	-15	89	0	75	87
Forward-type contracts	2,210	-7,495	6,807	0	-688	1,522
Other sectors	18	-520	532	0	12	30
Options	0	244	-238	0	5	5
Forward-type contracts	18	-763	770	0	7	25
<b>Other investment</b>	<b>307,163</b>	23,553	-6,451	-38,475	-21,373	285,790
Trade credits	5,002	35	-52	-230	-247	4,755
General government	355	-28	-17	0	-45	310
Long-term	355	-28	-17	0	-45	310
Other sectors	4,648	63	-35	-230	-202	4,445
Short-term	4,648	63	-35	-230	-202	4,445
Loans	127,877	16,263	-3,233	-4,603	8,427	136,304
Monetary authorities	0	50	-1	0	49	49
Long-term	0	50	-1	0	49	49
General government	22,274	-493	-44	-66	-604	21,670
Long-term	22,274	-493	-44	-66	-604	21,670
Banks	54,743	16,327	-2,787	-47	13,493	68,236
Long-term	32,759	10,021	265	-17	10,269	43,028
Short-term	21,984	6,306	-3,052	-30	3,224	25,208
Other sectors	50,860	379	-401	-4,490	-4,512	46,349
Long-term	36,435	-1,593	-262	-3,416	-5,271	31,164
Short-term	14,426	1,972	-139	-1,074	759	15,185

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

	Position as of 31.12.2009	Changes in Position reflecting:			Position as of 31.12.2010
		transactions	valuation changes	other adjustments	
Currency and deposits	<b>123,601</b>	-24,030	-2,996	-160	96,415
Cash foreign currency	<b>47,579</b>	-15,335	-1,319	-10	30,915
Banks	5,399	-609	-152	-10	4,628
Other sectors	<b>42,181</b>	-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>	<b>986,082</b>	<b>44,824</b>	<b>135,759</b>	<b>-9,164</b>	<b>1,157,500</b>
<b>Direct investment in reporting economy</b>	<b>378,837</b>	<b>42,869</b>	<b>75,739</b>	<b>-4,091</b>	<b>493,354</b>
Equity capital and reinvested earnings	<b>331,695</b>	<b>28,098</b>	<b>76,889</b>	<b>-8,094</b>	<b>428,589</b>
Other capital	<b>47,142</b>	<b>14,771</b>	<b>-1,151</b>	<b>4,003</b>	<b>64,765</b>
<b>Portfolio investment</b>	<b>217,317</b>	<b>2,071</b>	<b>58,577</b>	<b>369</b>	<b>278,332</b>
Equity securities other than investment fund shares	<b>176,865</b>	<b>-5,100</b>	<b>57,346</b>	<b>1,724</b>	<b>230,835</b>
Banks	<b>22,415</b>	<b>1,254</b>	<b>5,129</b>	<b>1,635</b>	<b>30,433</b>
Other sectors	<b>154,451</b>	<b>-6,353</b>	<b>52,217</b>	<b>89</b>	<b>200,403</b>
Investment fund shares	1,235	290	447	39	2,011
Other sectors	1,235	290	447	39	2,011
Debt securities	<b>39,217</b>	<b>6,880</b>	<b>784</b>	<b>-1,394</b>	<b>45,486</b>
Bonds and notes	<b>38,179</b>	<b>7,166</b>	<b>799</b>	<b>-1,384</b>	<b>44,760</b>
General government	25,710	5,470	742	-1,390	30,532
Banks	3,063	447	71	0	3,581
Other sectors	<b>9,406</b>	<b>1,249</b>	<b>-14</b>	<b>6</b>	<b>10,647</b>

**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>	<b>5,205</b>	<b>-9,802</b>	<b>7,438</b>	<b>0</b>	<b>-2,365</b>	<b>2,840</b>
Banks	<b>5,082</b>	<b>-9,260</b>	<b>6,992</b>	<b>0</b>	<b>-2,268</b>	<b>2,814</b>
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>	<b>384,723</b>	<b>9,686</b>	<b>-5,994</b>	<b>-5,442</b>	<b>-1,750</b>	<b>382,973</b>
Trade credits	<b>2,102</b>	<b>53</b>	<b>0</b>	<b>0</b>	<b>54</b>	<b>2,156</b>
Other sectors	<b>2,102</b>	<b>53</b>	<b>0</b>	<b>0</b>	<b>54</b>	<b>2,156</b>
Short-term	<b>2,102</b>	<b>53</b>	<b>0</b>	<b>0</b>	<b>54</b>	<b>2,156</b>
Loans	<b>335,600</b>	<b>-751</b>	<b>-5,114</b>	<b>-4,661</b>	<b>-10,527</b>	<b>325,073</b>
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	<b>234,913</b>	<b>-6,298</b>	<b>-3,802</b>	<b>-3,918</b>	<b>-14,019</b>	<b>220,894</b>
Long-term	<b>219,768</b>	<b>-5,627</b>	<b>-3,484</b>	<b>-3,597</b>	<b>-12,708</b>	<b>207,060</b>
Short-term	<b>15,145</b>	<b>-671</b>	<b>-319</b>	<b>-321</b>	<b>-1,311</b>	<b>13,834</b>

**Table 1.10 (end)**  
(millions of US dollars)

	Position as of 31.12.2009	Changes in Position reflecting:			Position as of 31.12.2010	
		transactions	valuation changes	other adjustments		total changes
Currency and deposits	33,416	10,210	-458	-159	9,593	43,009
Cash national currency	3,324	-29	-31	0	-59	3,265
Monetary authorities	3,324	-29	-31	0	-59	3,265
Long-term deposits	14,652	2,848	-96	-74	2,678	17,330
Banks	14,652	2,848	-96	-74	2,678	17,330
Current accounts and short-term deposits	15,440	7,391	-332	-85	6,974	22,414
Monetary authorities	40	-10	0	0	-10	30
General government	26	0	0	0	0	27
Banks	15,374	7,401	-332	-85	6,984	22,358
Arrears	1,012	-190	51	-216	-355	657
General government	324	-50	48	0	-1	322
Banks	9	6	6	-14	-2	7
Other sectors	680	-147	-3	-202	-352	329
Other liabilities	12,593	363	-472	-406	-515	12,078
Monetary authorities	8,895	2	-157	0	-155	8,740
Long-term	8,895	2	-157	0	-155	8,740
of which: Allocations of SDRs	8,895	2	-157	0	-155	8,740
General government	112	-3	-9	0	-12	100
Short-term	112	-3	-9	0	-12	100
Banks	2,237	758	-740	-11	7	2,244
Long-term	521	84	-54	69	99	621
Short-term	1,715	673	-686	-81	-93	1,623
Other sectors	1,349	-393	433	-394	-354	994
Short-term	1,349	-393	433	-394	-354	994
<b>International Investment Position, net</b>	<b>103,430</b>	<b>63,396</b>	<b>-129,331</b>	<b>-21,811</b>	<b>-87,746</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 the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with non-CIS countries	with CIS countries		
2009	303,388	64.3	255,270	63.7	48,118	67.6	191,803	65.7	167,726	66.3	24,077	111,585	87,544	24,041
2010	<b>400,419</b>	132.0	<b>337,802</b>	132.3	62,617	130.1	248,738	129.7	213,570	127.3	35,168	<b>151,681</b>	<b>124,232</b>	27,449
<b>2010</b>														
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	40,736	5,794
Q2	<b>97,688</b>	143.4	<b>82,929</b>	145.7	14,758	131.8	58,166	132.4	49,668	129.8	8,498	<b>39,522</b>	<b>33,262</b>	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	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	27,362	9,061
April	<b>33,501</b>	159.2	<b>28,469</b>	165.2	5,032	131.9	19,183	130.1	16,387	126.6	2,796	<b>14,318</b>	<b>12,082</b>	2,236
May	<b>31,820</b>	140.9	<b>27,121</b>	143.7	4,699	127.0	19,369	140.5	16,542	138.5	2,827	<b>12,451</b>	<b>10,579</b>	1,872
June	<b>32,367</b>	<b>132.2</b>	<b>27,339</b>	<b>131.4</b>	5,028	136.5	19,615	127.4	16,739	125.1	2,876	<b>12,752</b>	<b>10,600</b>	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	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	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	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	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	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	11,909	3,661
<b>2011</b>														
Q1	<b>114,236</b>	123.8	<b>94,552</b>	118.6	<b>19,684</b>	<b>156.9</b>	<b>64,875</b>	<b>141.9</b>	<b>54,756</b>	<b>140.5</b>	<b>10,119</b>	<b>49,361</b>	<b>39,796</b>	<b>9,565</b>
January	<b>31,046</b>	<b>112.1</b>	<b>25,576</b>	<b>107.2</b>	<b>5,470</b>	<b>143.3</b>	<b>16,308</b>	<b>143.4</b>	<b>13,620</b>	<b>141.7</b>	<b>2,688</b>	<b>14,738</b>	<b>11,956</b>	<b>2,782</b>
February	<b>39,413</b>	<b>129.0</b>	<b>32,757</b>	<b>123.1</b>	<b>6,656</b>	<b>168.3</b>	<b>21,670</b>	<b>139.6</b>	<b>18,244</b>	<b>137.3</b>	<b>3,426</b>	<b>17,743</b>	<b>14,513</b>	<b>3,230</b>
March	<b>43,778</b>	<b>128.8</b>	<b>36,220</b>	<b>123.9</b>	<b>7,558</b>	<b>158.4</b>	<b>26,897</b>	<b>143.0</b>	<b>22,893</b>	<b>142.5</b>	<b>4,004</b>	<b>16,881</b>	<b>13,327</b>	<b>3,554</b>
April	46,102	137.6	39,538	138.9	6,564	130.4	<b>27,022</b>	<b>140.9</b>	<b>23,180</b>	<b>141.5</b>	<b>3,842</b>	<b>19,080</b>	<b>16,358</b>	<b>2,722</b>
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	13,887	2,744

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

<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)

	30.06.2011
<b>A. Official reserves</b>	<b>524,527.0</b>
(1) Foreign currency reserves (in convertible foreign currencies)	471,530.9
(a) Securities	408,104.1
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	63,426.8
(i) other national central banks	46,605.6
(ii) banks headquartered in the reporting country	1,483.9
of which: located abroad	1,483.9
(iii) banks headquartered outside the reporting country	15,337.4
of which: located in the reporting country	—
(2) IMF reserve position	2,974.1
(3) SDRs	9,098.4
(4) Gold (is valued at current quotations of the Bank of Russia)	40,512.3
— volume in millions of fine troy ounces	26.9
(5) Other reserve assets (specify)	411.2
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	411.2
<b>B. Other foreign currency assets (specify)</b>	<b>36.8</b>
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	36.8
— 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	-3,768.3	-91.1	-1,399.3	-2,277.9
— outflows (—), principal	-2,254.8	-57.2	-832.3	-1,365.3
— outflows (—), interest	-2,357.3	-192.0	-699.0	-1,466.4
— inflows (+), principal	638.0	138.7	122.0	377.4
— inflows (+), interest	205.8	19.4	10.0	176.4
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (—)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (—)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (—)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (—)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.14 (cont.)

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

(millions of US dollars)

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

Table 1.14 (end)

## IV. Memo Items

(millions of US dollars)

	30.06.2011
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	—4,094.6
— lent or repoed and included in Section I	—4,504.4
— lent or repoed but not included in Section I	—
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I <sup>1</sup>	409.8
(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)	524,527.0
— currencies in SDR basket <sup>2</sup>	520,788.0
— currencies not in SDR basket	3,739.0
— 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)

	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011
Claims on other sectors	132,561	126,497	126,302	121,951	115,454	117,900	118,339	115,793	112,631	110,741
Other financial institutions	127,731	122,173	122,173	118,495	113,795	113,768	113,768	111,410	108,505	107,077
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	4,829	4,324	4,129	3,456	1,659	4,131	4,570	4,382	4,125	3,664
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	7,207,929	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
Currency in circulation	4,962,728	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
Liabilities to credit institutions	2,245,201	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
Deposits	1,254,939	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
Securities other than shares	990,262	809,980	866,090	871,063	588,876	595,497	599,736	403,413	453,666	461,100
Other liabilities to credit institutions	297	369	703	2,240	686	52	130	200	834	1,579
Deposits included in broad money	64,196	69,785	71,723	65,074	142,724	68,623	71,236	68,695	69,825	76,808
Transferable deposits	50,144	53,474	53,322	53,872	133,972	52,621	55,074	60,433	57,173	62,406
Other financial institutions	1,231	740	558	642	2,860	307	526	1,244	622	1,193
Public nonfinancial organizations	37,940	41,459	40,785	40,335	121,968	39,380	40,969	45,780	42,785	45,139
Other nonfinancial organizations	10,973	11,275	11,979	12,895	9,145	12,934	13,579	13,408	13,766	16,074
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	14,052	16,311	18,402	11,202	8,752	16,002	16,162	8,262	12,652	14,402
Other financial institutions	14,050	16,310	18,400	11,200	8,750	16,000	16,160	8,260	12,650	14,400
Public nonfinancial organizations	1	1	1	1	1	1	1	1	2	2
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	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
Other items (net)	423,021	690,469	880,194	800,232	364,101	99,111	-28,838	-148,451	-223,654	-24,103
Other liabilities	693,125	968,417	1,165,337	1,109,216	692,780	425,067	294,203	176,222	109,119	295,171
Other assets	270,104	277,949	285,143	308,984	328,679	325,956	323,042	324,673	332,774	319,274

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)

	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011
Net foreign assets	613,016	484,320	456,410	704,206	694,147	767,452	959,548	999,179	1,058,601	1,064,938
Claims on nonresidents	4,594,719	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
Foreign currency	137,274	141,632	151,167	153,997	141,010	146,384	145,292	142,514	150,432	148,839
Deposits	1,561,029	1,610,283	1,540,208	1,689,096	1,694,042	1,688,744	1,781,837	<b>1,855,157</b>	<b>1,869,870</b>	1,961,198
Securities other than shares	699,032	646,890	680,201	676,048	821,199	804,166	786,061	757,606	802,979	796,396
Loans	1,954,997	2,104,960	2,013,358	2,207,984	2,123,030	2,116,390	2,233,057	<b>2,171,119</b>	<b>2,188,338</b>	2,295,221
Other	242,387	245,472	262,954	275,429	381,315	373,892	362,206	367,310	358,148	342,196
Liabilities to nonresidents	3,981,702	4,264,918	4,191,477	4,298,348	4,466,449	4,362,123	4,348,904	4,294,528	4,311,165	4,478,912
Deposits	1,034,250	1,282,865	1,255,515	1,287,281	1,239,080	1,211,280	1,206,391	<b>1,215,578</b>	<b>1,213,307</b>	1,267,048
Securities other than shares	79,949	78,509	85,061	85,910	83,649	78,889	80,212	81,657	79,326	88,435
Loans	2,740,580	2,777,289	2,718,079	2,786,849	3,011,561	2,943,996	2,932,112	<b>2,865,426</b>	<b>2,860,072</b>	2,986,754
Other	126,924	126,256	132,822	138,309	132,159	127,958	130,189	131,868	158,460	136,674
Claims on central bank	2,729,908	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
Currency	484,880	499,928	505,407	521,021	722,405	576,682	587,261	566,376	601,071	590,114
Deposits	1,254,766	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
Securities other than shares	990,262	809,980	866,090	871,063	588,876	595,497	599,736	403,413	453,666	461,100
Net claims on general government	422,532	589,308	649,987	669,790	753,920	892,920	874,580	713,310	653,142	475,286
Claims on federal government	1,089,241	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
Securities	1,063,829	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
Other claims	25,412	24,042	23,176	19,545	18,304	17,118	16,390	17,506	17,004	17,581
Claims on state and local government	518,997	537,022	545,483	540,642	583,797	582,623	569,222	558,155	522,215	502,618
Securities	321,098	340,041	348,044	337,914	318,204	324,616	318,819	317,110	297,692	297,592
Other claims	197,898	196,981	197,440	202,728	265,593	258,006	250,403	241,046	224,523	205,026
Liabilities to federal government	717,527	680,740	731,777	746,604	881,610	726,980	839,554	910,987	903,520	979,087
Deposits	703,485	665,478	715,997	729,834	864,067	706,630	817,309	891,562	884,377	961,134
Other liabilities	14,042	15,262	15,780	16,770	17,543	20,350	22,245	19,425	19,143	17,953

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

	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011	Mar, 2011	Apr, 2011	May, 2011
Liabilities to state and local government	468,179	438,615	398,466	393,048	323,617	349,429	376,592	528,803	576,419	685,366
Deposits	468,179	438,615	398,466	393,048	323,617	349,429	376,592	528,803	576,419	685,366
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	19,411,890	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
Other financial institutions	416,776	444,346	472,517	504,689	535,195	531,225	546,856	594,122	560,996	592,908
Public nonfinancial organizations	288,700	297,602	297,053	310,289	299,299	296,872	294,471	283,528	280,213	294,265
Other nonfinancial organizations	14,474,263	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
Households	4,232,150	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
Liabilities to central bank	756,425	748,045	596,075	619,046	583,470	581,486	577,171	574,117	583,386	576,120
Deposits included in broad money	16,450,060	16,724,292	16,855,159	17,431,165	18,585,686	18,253,828	18,538,110	18,654,218	18,596,292	18,876,404
Transferable deposits	4,666,986	4,822,111	4,785,852	5,004,395	5,628,610	5,474,427	5,543,921	5,457,691	5,323,477	5,396,774
Other financial institutions	260,627	290,738	268,461	272,925	279,655	296,439	279,795	349,690	266,889	299,700
Public nonfinancial organizations	296,698	325,472	303,594	310,474	404,223	365,469	385,404	392,003	400,621	380,980
Other nonfinancial organizations	2,822,393	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
Households	1,287,268	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
Other deposits	11,783,074	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
Other financial institutions	581,622	602,393	590,287	586,058	594,587	573,596	576,813	605,415	639,177	628,003
Public nonfinancial organizations	205,188	194,466	201,752	188,302	202,930	193,009	192,091	178,974	183,341	188,453
Other nonfinancial organizations	3,478,413	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
Households	7,517,850	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
Deposits excluded from broad money	296,304	302,145	336,349	315,228	289,021	314,167	324,981	296,612	314,604	292,158
Securities other than shares excluded from broad money	568,044	598,594	582,151	577,247	643,084	603,041	608,928	648,140	661,419	678,419
Shares and other equity	4,354,038	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
Other items (net)	752,475	744,781	915,180	917,072	555,941	582,986	448,747	587,417	554,050	616,795
Other liabilities	3,114,229	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
Other assets	2,106,385	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
Consolidation adjustment	-255,369	-265,957	-237,523	-267,941	-275,844	-299,240	-425,319	-360,375	-372,583	-385,772



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)

	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb 2011
Net foreign assets	14,962,193	15,119,268	15,435,513	15,558,836	15,041,198	14,871,616	14,996,172
Claims on nonresidents	19,208,006	19,654,485	19,904,310	20,130,250	19,774,767	19,497,851	19,604,366
Liabilities to nonresidents	4,245,813	4,535,217	4,468,798	4,571,413	4,733,568	4,626,235	4,608,194
Domestic claims	14,501,714	15,003,042	15,286,356	15,695,474	17,468,220	16,843,414	16,893,524
Net claims on general government	-5,042,737	-4,955,892	-5,064,750	-5,035,006	-3,318,681	-3,971,423	-4,109,267
Claims on federal government	1,450,956	1,524,530	1,592,056	1,622,174	1,722,664	1,725,264	1,857,564
Claims on state and local government	519,420	537,445	545,899	541,061	584,219	583,048	569,650
Liabilities to federal government	5,696,345	5,783,921	5,931,994	5,962,740	4,832,879	5,366,993	5,607,518
Liabilities to state and local government	1,316,768	1,233,947	1,270,712	1,235,501	792,686	912,742	928,963
Claims on other sectors	19,544,451	19,958,934	20,351,106	20,730,481	20,786,901	20,814,837	21,002,791
Other financial institutions	544,507	566,519	594,690	623,184	648,990	644,994	660,624
Public nonfinancial organizations	288,701	297,602	297,053	310,290	299,299	296,873	294,472
Other nonfinancial organizations	14,479,093	14,794,352	15,076,494	15,348,772	15,312,772	15,419,480	15,565,239
Households	4,232,150	4,300,462	4,382,870	4,448,235	4,525,840	4,453,491	4,482,456

Table 1.17 (cont.)

(millions of rubles, end of period)

	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011
Broad money liabilities	20,992,103	21,318,606	21,516,920	22,117,715	23,791,156	23,148,893	23,501,970
Currency outside banking system	4,477,847	4,524,529	4,590,037	4,621,476	5,062,746	4,826,443	4,892,624
Transferable deposits	4,717,130	4,875,585	4,839,173	5,058,268	5,762,583	5,527,047	5,598,995
Other financial institutions	261,858	291,478	269,019	273,567	282,514	296,745	280,321
Public nonfinancial organizations	334,638	366,931	344,379	350,809	526,191	404,849	426,373
Other nonfinancial organizations	2,833,366	2,924,838	2,920,617	3,107,553	3,311,434	3,355,500	3,372,093
Households	1,287,268	1,292,338	1,305,159	1,326,338	1,642,443	1,469,953	1,520,208
Other deposits	11,797,126	11,918,492	12,087,709	12,437,971	12,965,827	12,795,403	13,010,351
Other financial institutions	595,672	618,703	608,687	597,258	603,337	589,596	592,973
Public nonfinancial organizations	205,189	194,467	201,753	188,303	202,931	193,010	192,093
Other nonfinancial organizations	3,478,414	3,432,407	3,419,249	3,636,309	3,893,533	3,661,584	3,740,560
Households	7,517,850	7,672,916	7,858,020	8,016,101	8,266,026	8,351,212	8,484,726
Deposits excluded from broad money	296,304	302,145	336,349	315,228	289,021	314,167	324,981
Securities other than shares excluded from broad money	568,044	598,594	582,151	577,247	643,084	603,041	608,928
Shares and other equity	6,515,395	6,550,820	6,573,875	6,609,775	6,968,692	7,046,024	7,112,310
Other items (net)	1,092,060	1,352,145	1,712,574	1,634,345	817,465	602,904	341,508
Other liabilities	3,807,354	4,097,535	4,437,269	4,464,273	3,767,406	3,509,009	3,401,342
Other assets	2,376,489	2,396,329	2,404,373	2,479,028	2,591,521	2,527,672	2,556,114
Consolidation adjustment	-338,804	-349,061	-320,322	-350,899	-358,420	-378,433	-503,719

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

	Mar, 2011			Apr, 2011			May, 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	-57,734	15,088,365	15,030,631	-69,469	15,285,331	15,215,862	-133,430	15,572,557	15,439,126
Claims on nonresidents	883,917	18,698,428	19,582,345	894,689	18,909,303	19,803,992	866,399	19,307,798	20,174,197
Liabilities to nonresidents	941,651	3,610,063	4,551,714	964,158	3,623,972	4,588,130	999,829	3,735,241	4,735,070
Domestic claims	16,454,282	550,793	17,005,074	16,444,396	460,600	16,904,996	16,603,188	640,582	17,243,770
Net claims on general government	-1,523,488	-2,775,996	-4,299,484	-1,962,705	-2,780,143	-4,742,848	-2,145,620	-2,792,352	-4,937,972
Claims on federal government	1,715,248	211,180	1,926,429	1,733,262	201,831	1,935,094	1,767,833	181,110	1,948,943
Claims on state and local government	558,228	359	558,587	522,279	361	522,640	502,675	369	503,044
Liabilities to federal government	2,536,896	2,983,624	5,520,520	2,638,790	2,978,554	5,617,344	2,776,023	2,969,969	5,745,991
Liabilities to state and local government	1,260,069	3,911	1,263,980	1,579,457	3,781	1,583,238	1,640,106	3,862	1,643,968
Claims on other sectors	17,977,770	3,326,788	21,304,558	18,407,102	3,240,742	21,647,844	18,748,807	3,432,934	22,181,741
Other financial institutions	552,026	153,506	705,532	532,919	136,582	669,501	561,670	138,315	699,985
Public nonfinancial organizations	218,175	65,353	283,528	216,031	64,182	280,214	226,354	67,911	294,265
Other nonfinancial organizations	12,946,038	2,779,902	15,725,940	13,251,768	2,721,370	15,973,139	13,411,895	2,906,372	16,318,267
Households	4,261,531	328,027	4,589,559	4,406,383	318,608	4,724,991	4,548,888	320,337	4,869,224

Table 1.17 (end)

(millions of rubles, end of period)

	Mar, 2011			Apr, 2011			May, 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	23,639,282	X	X	23,735,371	X	X	24,027,224
Money Supply (National Definition)	19,817,133	X	X	20,046,629	X	X	20,188,691	X	X
Currency outside banking system	4,916,370	—	4,916,370	5,069,253	—	5,069,253	5,074,012	—	5,074,012
Transferable deposits	5,518,123	—	5,518,123	5,380,650	—	5,380,650	5,459,180	—	5,459,180
Other financial institutions	350,934	—	350,934	267,511	—	267,511	300,894	—	300,894
Public nonfinancial organizations	437,783	—	437,783	443,406	—	443,406	426,118	—	426,118
Other nonfinancial organizations	3,205,660	—	3,205,660	3,028,255	—	3,028,255	3,107,045	—	3,107,045
Households	1,523,746	—	1,523,746	1,641,478	—	1,641,478	1,625,123	—	1,625,123
Other deposits	9,382,640	3,822,149	13,204,789	9,596,725	3,688,743	13,285,468	9,655,499	3,838,533	13,494,032
Other financial institutions	568,405	45,270	613,675	608,490	43,337	651,827	592,706	49,697	642,403
Public nonfinancial organizations	133,485	45,490	178,975	137,697	45,646	183,343	131,526	56,929	188,455
Other nonfinancial organizations	1,945,092	1,889,153	3,834,244	2,019,592	1,772,708	3,792,301	2,028,023	1,900,998	3,929,021
Households	6,735,658	1,842,237	8,577,894	6,830,946	1,827,052	8,657,998	6,903,244	1,830,910	8,734,153
Deposits excluded from broad money	205,873	90,739	296,612	214,399	100,206	314,604	204,312	87,845	292,158
Securities other than shares excluded from broad money	505,984	142,155	648,140	517,916	143,504	661,419	522,220	156,199	678,419
Shares and other equity	7,094,461	0	7,094,461	7,160,248	0	7,160,248	7,169,750	0	7,169,750
Other items (net)	357,211	0	357,211	249,215	0	249,215	515,345	0	515,345
Other liabilities	3,315,968	0	3,315,968	3,267,031	0	3,267,031	3,539,532	0	3,539,532
Other assets	2,516,628	0	2,516,628	2,564,052	0	2,564,052	2,561,069	0	2,561,069
Consolidation adjustment	—442,129	0	—442,129	—453,764	0	—453,764	—463,119	0	—463,119

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	20,188.7	5,074.0	15,114.7	0.7	0.9
30.06	20,742.6	5,189.6	15,553.1	2.7	3.7

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>							
30.06	7,195.0	4,828.1	603.6	175.5	637.0	950.8	
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	

<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>							
2.06	7,328.6	5,673.8	560.2	335.4	298.1	461.1	
3.06	7,362.6	5,685.4	496.1	335.4	384.6	461.1	
6.06	7,438.5	5,719.0	482.6	335.4	439.4	462.2	
7.06	7,488.7	5,734.1	536.8	335.4	420.3	462.2	
8.06	7,473.3	5,726.9	492.8	335.3	455.8	462.4	
9.06	7,497.2	5,732.7	540.7	335.3	425.9	462.5	
10.06	7,505.9	5,765.4	494.3	335.3	448.3	462.5	
14.06	7,488.0	5,807.6	518.8	335.3	362.7	463.5	
15.06	7,493.9	5,838.4	564.2	335.3	292.5	463.5	
16.06	7,456.2	5,823.7	591.8	335.0	242.2	463.5	
17.06	7,456.4	5,830.1	573.3	326.7	262.7	463.6	
20.06	7,463.2	5,852.4	738.4	331.6	523.9	17.0	
21.06	7,387.1	5,863.4	647.5	331.6	527.5	17.0	
22.06	7,439.2	5,843.0	695.9	331.6	551.7	17.0	
23.06	7,480.3	5,839.0	785.2	331.6	507.5	17.0	
24.06	7,487.5	5,839.7	716.9	331.5	582.3	17.0	
27.06	7,460.7	5,849.4	691.7	331.3	569.9	18.3	
28.06	7,292.2	5,839.0	691.4	331.3	412.3	18.3	
29.06	7,276.8	5,811.2	721.6	331.3	394.5	18.3	
30.06	7,355.5	5,794.9	737.4	331.3	473.5	18.3	

<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	Q1, 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	Q1, 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	15,072,753
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	4,582,006
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	556,662
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

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

Table 2.1

## The Bank of Russia Balance Sheet

(millions of rubles)

	2010										2011						
	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. Precious metals	893,334	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					
2. Funds placed with nonresidents and securities issued by nonresidents	13,226,357	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					
3. Credits and deposits	645,932	601,500	585,698	522,040	551,393	514,303	505,962	500,685	498,282	505,234	495,069	493,082					
4. Securities	463,249	454,939	446,067	450,446	446,587	440,512	431,739	429,211	424,601	417,337	404,985	406,339					
of which:																	
— Russian government securities	369,745	361,592	352,724	357,100	353,212	347,161	338,422	335,920	331,327	324,103	311,723	313,070					
5. Claims on IMF	—	—	—	—	—	—	539,353	527,893	522,374	515,218	533,289	532,529					
6. Other assets	408,016	357,720	142,075	113,177	105,097	98,732	362,835	527,966	654,196	664,746	592,251	615,364					
of which:																	
— fixed assets <sup>1</sup>	X	X	X	X	X	74,388	X	X	X	X	X	X					
— advance payments on profit tax	—	—	—	—	—	164	—	—	—	—	—	—					
Total assets	15,636,888	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					
1. Cash in circulation	4,954,757	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					
2. Funds in accounts with the Bank of Russia	7,208,192	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	7,726,937					
of which:																	
— Russian government funds	4,504,884	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					
— funds of resident credit institutions	1,137,405	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					
3. Float	42,951	32,674	45,907	44,971	44,841	6,708	48,375	56,095	44,885	35,002	37,531	40,919					
4. Bank of Russia bonds	985,590	989,235	809,444	865,525	870,849	588,598	595,354	599,807	403,293	453,622	461,160	18,302					
5. Liabilities to IMF	—	—	—	—	—	—	481,304	477,096	461,543	456,409	449,333	449,880					
5. Other liabilities	283,936	419,692	474,503	736,100	818,842	144,797	301,460	299,018	307,699	258,105	262,521	128,296					
6. Capital	2,161,462	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					
7. Profit of a fiscal year	—	—	—	—	—	204,265	—	—	—	—	—	—					
Total liabilities	15,636,888	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					

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

<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 2.9

## Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans					Overnight loans								
	extended loans, millions of rubles		number of credit institutions (branches)	number of the Bank of Russia territorial branches	number of credit institutions (branches)	extended loans, millions of rubles		number of credit institutions (branches)	number of the Bank of Russia territorial branches	number of credit institutions (branches)				
	total	of which: in the Moscow region				total	of which: in the Moscow region				total	of which: in the Moscow region		
			total	of which: in the Moscow region	total	of which: in the Moscow region	total	of which: in the Moscow region	total	of which: in the Moscow region				
<b>2011</b>														
1.06	184,970.64	164,437.52	231	96	54	82.96	50.43	3	2	3	2	2	2	2
2.06	145,376.44	120,949.60	230	76	54	704.49	694.69	6	4	6	4	3	3	3
3.06	138,643.16	99,933.25	241	79	57	2,976.50	2,975.46	5	3	5	3	3	3	3
6.06	154,849.99	126,877.06	250	93	55	1,654.19	1,650.69	4	3	4	3	2	2	2
7.06	138,309.29	102,402.91	239	79	56	237.19	63.93	9	3	9	3	7	7	7
8.06	89,063.74	64,840.51	211	73	52	347.68	279.57	8	6	8	6	3	3	3
9.06	173,389.59	127,770.87	267	83	60	115.15	115.15	2	2	2	2	1	1	1
10.06	169,762.15	122,752.86	280	87	59	3,449.30	3,445.01	6	4	6	4	3	3	3
14.06	158,380.46	129,209.29	277	102	57	43.15	10.68	6	2	6	2	5	5	5
15.06	173,743.57	141,541.67	256	91	58	3,827.76	3,802.99	11	8	11	8	4	4	4
16.06	186,570.10	152,080.39	248	89	55	125.25	84.83	6	3	6	3	3	3	3
17.06	190,140.53	162,311.42	233	73	55	48.47	42.68	6	4	6	4	3	3	3
18.06	1.59	—	1	—	1	—	—	—	—	—	—	—	—	—
20.06	127,978.29	99,583.87	234	84	52	51.37	30.34	6	3	6	3	4	4	4
21.06	90,465.75	63,313.31	232	90	52	73.85	46.18	5	3	5	3	3	3	3
22.06	85,675.58	58,457.10	225	83	50	70.93	68.82	4	3	4	3	2	2	2
23.06	113,073.34	74,210.07	248	84	58	10.54	10.54	1	1	1	1	1	1	1
24.06	139,858.53	102,754.24	241	70	55	—	—	—	—	—	—	—	—	—
27.06	130,749.69	100,849.35	246	87	54	0.00	0.00	1	1	1	1	1	1	1
28.06	119,235.43	89,024.16	218	79	55	108.33	103.27	4	3	4	3	2	2	2
29.06	127,131.86	102,246.74	215	82	50	2,214.42	2,211.66	3	1	3	1	3	3	3
30.06	165,728.17	130,334.99	246	80	57	106.12	93.48	5	3	5	3	3	3	3

Table 2.10

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

1	Lombard loans														average weighted rate, % p.a.	
	total amount of loans, millions of rubles		of which:											number of announced/valid lombard loan auctions		
			on fixed-term rate					on auction								
	on 1 day	on 7 days	on 30 days <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>		on 12 months <sup>4</sup>
2	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	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	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	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	1/0	—	6.58	
September	4,516.35	136.00	632.50	1,444.45	2,303.40	—	—	—	—	4/4	4/0	1/0	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	

Table 2.10 (end)

	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 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>	19	20	
1	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		

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

<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>	
<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	—

<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 <sup>1</sup>	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
13.01.2011	One month	78	41	39.84	2.85	5.00	3.15	3.11	18.70
20.01.2011	One month	79	42	15.72	3.00	5.00	3.15	3.12	9.09
27.01.2011	One month	68	41	17.96	3.10	5.00	3.15	3.12	7.93
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

<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.

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>				
16.06	21.87	1	6.75	21.87
17.06	21.88	3	6.75	21.88
20.06	56.36	1	6.75	56.36
22.06	1,965.48	1	5.50	1,965.48
23.06	1,946.13	1	5.50	1,946.13
24.06	1,946.31	3	5.50	1,946.31
27.06	1,946.56	1	5.50	1,946.56
28.06	1,985.12	1	5.50	1,985.12
29.06	2,116.59	1	5.50	2,116.59
30.06	2,081.13	1	5.50	2,081.13

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
7.10.2010	159	15.03.2011	4-15-21BR1-0	15,000.00	3.79	3.80	52,150.61	14,658.19	14,898.80	98.39	98.38
14.10.2010	152	15.03.2011	4-15-21BR1-0	10,000.00	3.55	3.57	24,101.33	9,365.96	9,503.67	98.55	98.55
21.10.2010	145	15.03.2011	4-15-21BR1-0	25,000.00	3.66	3.70	48,224.88	21,164.62	21,470.23	98.58	98.56
28.10.2010	138	15.03.2011	4-15-21BR1-0	10,000.00	3.64	3.65	12,429.25	3,936.90	3,990.72	98.65	98.65
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

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>								
1.06	461,952.47	461,137.70	0.10	0.10	3.83	16.75	—	457,985.07
2.06	461,952.47	461,141.87	55.04	54.65	3.83	15.75	0.01	457,985.07
3.06	462,978.41	462,160.15	5.04	5.00	3.84	14.87	—	459,003.98
6.06	462,978.41	462,160.15	—	—	3.83	11.87	—	459,003.98
7.06	462,978.41	462,447.72	36.99	36.95	3.83	10.87	0.01	459,003.98
8.06	462,978.41	462,522.30	240.09	239.28	3.65	9.87	0.05	459,003.98
9.06	462,978.41	462,525.69	—	—	3.63	8.87	—	459,003.98
10.06	464,003.77	463,544.64	—	—	3.62	7.99	—	460,022.93
14.06	464,003.77	463,544.64	—	—	3.62	3.99	—	460,022.93
15.06	464,003.77	463,544.64	—	—	3.62	2.99	—	460,022.93
16.06	464,003.77	463,550.33	—	—	3.60	1.99	—	460,022.93
17.06	17,116.70	17,021.45	—	—	3.58	56.00	—	16,999.27
20.06	17,116.70	17,021.45	—	—	3.58	53.00	—	16,999.27
21.06	17,116.70	17,028.87	10.00	9.95	3.62	52.00	0.06	16,999.27
22.06	17,116.70	17,028.87	—	—	3.62	51.00	—	16,999.27
23.06	17,116.70	17,033.48	6.03	6.00	3.57	50.00	0.04	16,999.27
24.06	18,380.50	18,300.66	5.03	5.00	3.25	49.00	0.03	18,256.92
27.06	18,380.50	18,303.18	5.02	5.00	3.35	46.00	0.03	18,256.92
28.06	18,380.50	18,307.15	5.02	5.00	3.25	45.00	0.03	18,256.92
29.06	18,380.50	18,308.76	5.02	5.00	3.25	44.00	0.03	18,256.92
30.06	18,380.50	18,304.68	—	—	3.52	43.00	—	18,256.92

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

(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	—

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

(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	—



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						

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						

Table 2.21

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
<b>2011</b>				
1.06	1,377.80	34.75	1,635.64	695.08
2.06	1,389.09	34.21	1,639.05	695.11
3.06	1,372.09	33.36	1,627.51	691.87
6.06	1,377.66	31.42	1,625.25	702.79
7.06	1,383.02	32.93	1,625.61	710.98
8.06	1,366.72	33.30	1,618.17	713.85
9.06	1,366.30	32.26	1,621.04	717.89
10.06	1,376.87	33.09	1,645.81	729.98
14.06	1,362.47	31.85	1,618.10	722.05
15.06	1,361.22	31.10	1,604.49	708.52
16.06	1,382.15	31.96	1,601.48	696.06
17.06	1,382.69	32.21	1,582.67	674.02
20.06	1,392.45	32.06	1,581.79	672.22
21.06	1,389.63	32.04	1,574.25	679.95
22.06	1,386.57	32.48	1,566.84	687.01
23.06	1,390.50	32.39	1,558.74	682.85
24.06	1,377.33	32.61	1,544.85	673.72
27.06	1,368.01	31.65	1,525.69	664.41
28.06	1,363.94	30.87	1,535.06	666.31
29.06	1,359.40	30.65	1,543.54	669.77
30.06	1,351.36	30.82	1,544.92	680.16

### 3. FINANCIAL MARKETS

#### 3.1. Interbank Credit Market

Table 3.1.1

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

(% p.a. for ruble credits)

	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)					Moscow Interbank Actual Credit Rates (MIACR)					Moscow Interbank Actual Credit Rates (MIACR-IG)										
						term of credit																				
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year		
<b>2010</b>																										
January	3.50	4.26	5.17	6.19	8.04	8.48	4.92	5.83	7.11	9.27	10.58	11.00	4.04	4.77	5.53	7.02	—	—	3.95	2.75	4.97	5.68	—	—	—	
February	3.36	3.94	4.59	5.52	6.86	7.18	4.47	5.17	6.11	7.28	8.60	8.90	3.81	3.85	4.79	6.47	13.16	16.75	3.61	3.94	5.06	7.23	—	—	—	
March	3.14	3.67	4.07	4.71	5.83	6.63	4.13	4.75	5.34	6.00	7.35	8.29	3.57	3.67	4.12	6.95	5.44	7.51	3.34	3.54	3.80	4.60	4.51	—	—	
April	2.92	3.35	3.74	4.32	5.41	6.30	3.91	4.34	4.99	5.66	7.04	8.07	3.31	3.33	4.09	4.29	4.60	—	3.13	3.60	3.78	4.34	4.50	—	—	
May	2.60	3.16	3.62	4.17	5.28	6.24	3.53	4.12	4.85	5.47	6.86	7.92	2.77	2.85	3.90	4.09	6.40	7.00	2.61	3.25	3.56	4.05	6.39	6.75	—	
June	2.23	2.57	3.22	4.05	4.75	5.78	2.96	3.36	4.30	5.15	5.92	7.30	2.57	2.87	4.13	6.23	8.38	7.29	2.42	2.62	3.17	4.00	6.28	5.60	—	
July	2.26	2.51	3.07	3.84	4.61	5.69	2.93	3.25	4.08	4.87	5.66	7.06	2.65	2.92	3.39	3.73	5.62	8.00	2.57	2.85	2.78	3.04	5.84	—	—	
August	2.30	2.56	3.03	3.74	4.53	5.52	2.93	3.29	4.08	4.75	5.43	6.67	2.57	2.99	3.99	4.54	7.12	6.39	2.47	2.91	2.85	2.89	7.40	6.90	—	
September	2.32	2.54	2.99	3.69	4.49	5.46	2.92	3.25	4.00	4.66	5.37	6.56	2.64	2.93	3.43	4.12	6.48	6.22	2.53	2.75	3.13	3.13	4.27	6.38	—	
October	2.40	2.59	2.95	3.64	4.39	5.33	3.01	3.27	3.91	4.60	5.28	6.50	2.75	3.07	3.47	4.39	4.93	7.41	2.70	3.19	3.06	3.66	4.57	—	—	
November	2.65	2.75	3.03	3.67	4.42	5.27	3.28	3.45	3.99	4.68	5.36	6.49	3.15	3.12	4.48	4.09	4.79	6.64	3.03	2.93	3.56	3.42	4.45	6.25	—	
December	2.69	2.88	3.31	3.86	4.52	5.47	3.33	3.64	4.26	4.84	5.48	6.73	2.96	3.26	3.81	5.34	5.59	6.73	2.79	3.33	3.62	3.95	4.85	5.69	—	
<b>2011</b>																										
January	2.48	2.75	3.18	3.81	4.50	5.49	3.09	3.43	4.14	4.74	5.45	6.76	2.71	2.70	3.76	4.65	5.00	7.21	2.50	3.00	3.24	4.65	4.86	—	—	
February	2.48	2.73	3.12	3.74	4.50	5.49	3.09	3.39	4.07	4.69	5.46	6.71	2.85	2.74	4.57	4.87	4.28	6.99	2.69	2.84	3.32	4.00	—	—	—	
March	2.77	2.86	3.13	3.69	4.41	5.32	3.34	3.51	4.07	4.65	5.34	6.54	3.09	3.19	3.20	3.92	4.66	5.39	2.90	3.08	—	3.51	4.66	5.35	—	
April	2.80	2.85	3.05	3.48	4.04	4.82	3.35	3.47	3.90	4.39	5.07	6.10	3.34	3.51	3.38	4.32	5.69	5.74	3.36	3.24	—	3.95	—	5.43	—	
May	3.22	3.24	3.38	3.69	4.17	4.79	3.87	3.96	4.22	4.53	5.04	6.13	3.83	3.83	4.09	3.89	5.48	5.65	3.82	3.76	3.80	3.71	3.90	5.50	—	
June	3.34	3.43	3.57	3.84	4.22	4.80	3.98	4.12	4.39	4.70	5.18	6.13	3.71	3.90	4.32	4.36	4.09	6.15	3.61	3.77	4.00	3.97	4.53	5.15	—	

Table 3.1.2

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

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)					Moscow Interbank Actual Credit Rates (MIACR)					Moscow Interbank Actual Credit Rates (MIACR-IG)									
	term of credit					term of credit					term of credit					term of credit									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
<b>2011</b>																									
1.06	3.53	3.54	3.59	3.83	4.24	4.81	4.26	4.36	4.45	4.71	5.15	6.15	3.77	4.26	4.25	—	—	—	3.73	—	4.00	—	—	—	—
2.06	3.41	3.49	3.59	3.82	4.26	4.82	4.08	4.28	4.43	4.67	5.15	6.15	3.73	4.00	4.72	4.19	4.00	8.00	3.62	—	—	—	—	—	
3.06	3.34	3.43	3.60	3.84	4.27	4.82	4.04	4.18	4.44	4.69	5.16	6.14	3.65	4.26	3.86	—	—	—	3.47	—	—	—	—	—	
6.06	3.33	3.40	3.58	3.82	4.21	4.79	4.01	4.15	4.40	4.67	5.11	6.10	3.66	5.16	4.00	—	—	5.00	3.12	—	—	—	—	—	
7.06	3.32	3.42	3.56	3.81	4.22	4.79	3.95	4.19	4.39	4.66	5.11	6.10	3.69	4.05	4.12	4.75	—	—	3.63	—	—	—	—	—	
8.06	3.32	3.45	3.58	3.82	4.22	4.80	3.97	4.22	4.41	4.67	5.12	6.11	3.68	4.25	5.98	6.06	—	—	3.56	—	—	—	—	—	
9.06	3.32	3.40	3.57	3.84	4.21	4.77	3.94	4.12	4.38	4.67	5.08	6.05	3.68	3.67	3.86	4.18	—	—	3.56	3.63	—	4.00	—	—	
10.06	3.30	3.40	3.57	3.83	4.21	4.78	3.95	4.09	4.39	4.68	5.11	6.09	3.69	4.34	5.00	3.65	—	—	3.60	—	—	—	—	—	
14.06	3.33	3.41	3.57	3.84	4.20	4.78	3.95	4.05	4.40	4.70	5.21	6.08	3.69	3.70	4.22	4.43	4.35	—	3.64	3.70	—	4.43	4.35	—	
15.06	3.32	3.40	3.57	3.85	4.21	4.80	3.93	4.07	4.39	4.70	5.22	6.14	3.70	4.33	5.00	—	—	8.25	3.64	—	—	—	—	—	
16.06	3.33	3.41	3.57	3.85	4.21	4.81	3.94	4.09	4.39	4.70	5.20	6.13	3.73	3.84	5.29	3.98	—	5.15	3.67	3.75	—	3.97	—	5.15	
17.06	3.33	3.43	3.57	3.84	4.20	4.81	3.97	4.06	4.40	4.70	5.19	6.14	3.69	3.85	5.32	4.22	4.05	7.00	3.60	—	—	4.19	4.05	—	
20.06	3.33	3.41	3.57	3.87	4.19	4.81	3.98	4.05	4.39	4.69	5.19	6.13	3.73	4.21	7.00	4.00	4.85	10.00	3.66	—	—	—	—	—	
21.06	3.34	3.41	3.58	3.86	4.22	4.81	3.96	4.06	4.39	4.72	5.23	6.13	3.73	4.49	3.60	8.05	—	—	3.63	—	—	—	—	—	
22.06	3.35	3.41	3.57	3.89	4.22	4.87	3.93	4.04	4.38	4.74	5.22	6.13	3.69	4.01	—	5.40	4.78	—	3.44	—	—	—	4.78	—	
23.06	3.31	3.42	3.59	3.87	4.24	4.79	3.91	4.04	4.39	4.72	5.25	6.13	3.70	3.85	6.04	4.66	4.25	5.00	3.58	—	—	—	—	—	
24.06	3.29	3.40	3.57	3.84	4.20	4.79	3.95	4.04	4.39	4.72	5.23	6.15	3.67	3.85	4.53	3.79	—	7.49	3.41	—	—	—	—	—	
27.06	3.34	3.43	3.56	3.84	4.20	4.79	3.97	4.05	4.37	4.66	5.21	6.14	3.74	4.13	—	3.70	—	—	3.69	—	—	—	—	—	
28.06	3.34	3.42	3.58	3.86	4.22	4.77	3.96	4.08	4.36	4.75	5.26	6.23	3.78	4.12	—	4.34	—	—	3.78	—	—	—	—	—	
29.06	3.36	3.44	3.58	3.84	4.21	4.80	3.98	4.09	4.35	4.71	5.28	6.17	3.73	3.96	4.89	5.49	5.00	6.75	3.69	3.94	—	—	—	—	
30.06	3.35	3.44	3.57	3.83	4.19	4.78	3.98	4.12	4.36	4.70	5.20	6.14	3.78	3.83	5.00	6.50	7.00	—	3.74	3.80	—	—	—	—	



Table 3.1.4

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

(millions of rubles)

	June, 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	174,778	87,003	146,372	0	37,552	309,384	4,772	0	7,812	341,346	0	0	1	2,979	0	0
1 week <sup>1</sup>	3,607	2,573	15,942	14	668	2,917	1,123	624	160	4,727	0	0	14	67	0	0
2 weeks <sup>1</sup>	292	231	1,265	168	58	1,241	23	222	49	477	0	0	1	46	0	0
1 month <sup>2</sup>	1,402	375	0	0	444	4,894	7	82	71	2,485	0	0	0	21	0	0
2 months <sup>2</sup>	245	249	0	0	4	1,989	0	0	0	5	0	0	0	0	0	0
3 months <sup>3</sup>	819	1,949	0	0	1	937	0	0	1	431	0	0	0	0	0	0
6 months <sup>3</sup>	104	42	0	0	19	240	0	0	3	29	0	0	0	0	0	0
> 6 months	288	623	0	0	496	2,123	0	0	0	158	0	0	0	68	0	0
Other standard (t/n, s/n) and non-standard terms less than 6 months	959	487	5,862	37	164	2,436	77	116	34	2,357	0	0	0	12	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.

## 3.2. Exchange Market

### Trade at Interbank Currency Exchange

Table 3.2.1

	US dollars						Euro					
	average weighted dollar/ruble rate			trading volume, millions of US dollars			average weighted euro/ruble rate			trading volume, millions of euros		
	UTS		SPECEX	UTS		SPECEX	UTS		SPECEX	UTS		SPECEX
	today <sup>1</sup>	tomorrow <sup>2</sup>		today <sup>1</sup>	tomorrow <sup>2</sup>		today <sup>1</sup>	tomorrow <sup>2</sup>		today <sup>1</sup>	tomorrow <sup>2</sup>	
<b>2010</b>												
January	29.8347	29.8395	29.7766	14,035.1	46,130.0	1.4	42.4873	42.5905	3,723.3	1.1		
February	30.1544	30.1694	30.3012	16,038.2	57,678.9	1.7	41.2815	41.4878	3,907.6	1.6		
March	29.5488	29.5317	29.6401	19,504.5	76,741.4	2.1	40.1032	40.0445	4,846.2	0.9		
April	29.1852	29.1833	29.1439	20,177.4	74,251.2	2.3	39.1496	39.1629	4,967.8	1.3		
May	30.5122	30.5643	30.4165	18,866.6	89,154.2	3.5	38.1094	38.2409	6,682.9	1.4		
June	31.2106	31.2446	30.9629	20,254.7	84,459.1	1.5	38.1349	38.1028	5,303.8	0.9		
July	30.6140	30.6552	...	18,188.3	59,057.1	...	39.1162	...	5,107.4	...		
August	30.4057	30.3816	...	20,036.5	66,630.1	...	39.2136	...	5,181.4	...		
September	30.7891	30.8059	...	23,051.2	76,727.0	...	40.3637	...	6,262.2	...		
October	30.3497	30.3193	...	22,908.3	95,265.6	...	42.1671	...	6,297.5	...		
November	31.0581	31.0364	...	22,467.2	88,575.0	...	42.2627	...	7,589.3	...		
December	30.8188	30.8741	...	28,379.3	79,582.1	...	40.7776	...	8,472.9	...		
<b>2011</b>												
January	29.9704	29.9801	...	16,959.2	48,304.0	...	40.2168	...	5,120.0	...		
February	29.2639	29.2744	...	18,392.6	61,852.1	...	39.9226	...	6,906.5	...		
March	28.4540	28.4621	...	25,459.3	84,800.6	...	39.8183	...	7,949.8	...		
April	28.0294	28.0127	...	23,372.9	74,311.4	...	40.5905	...	6,631.7	...		
May	27.9431	27.9221	...	22,782.2	86,548.6	...	40.0166	...	7,255.0	...		
June	27.9973	27.9913	...	24,559.9	74,511.4	...	40.2504	...	7,922.4	...		

<sup>1</sup> Settlement time not later than the transaction day.

<sup>2</sup> Settlement time not later than the business day following the transaction day.

Abbreviations used in this Table:

UTS — Uniform Trade Session

SPECEX — St. Petersburg Currency Exchange



Table 3.2.2

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<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

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

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

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

**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				

<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

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

**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				
		May	June	July	August	September	October	November	December	January	February	March	April	May				
		<b>up to 250 US dollars</b>																
Purchase	number of transactions (thousands of units)	91.01	131.94	128.09	124.41	95.69	87.89	69.30	90.85	76.98	81.69	80.98	74.13	84.75				
	value of transactions (millions of US dollars)	15.77	21.78	22.14	22.23	15.65	14.76	12.13	15.69	13.31	14.99	13.99	13.19	14.52				
Sale	number of transactions (thousands of units)	20.58	24.59	34.84	17.63	23.88	7.93	23.39	8.35	4.97	12.80	16.89	16.89	17.61				
	value of transactions (millions of US dollars)	4.52	5.46	4.07	3.76	5.64	1.22	5.36	1.76	1.11	2.76	3.90	3.79	1.19				
		<b>from 251 to 500 US dollars</b>																
Purchase	number of transactions (thousands of units)	254.34	396.73	509.09	604.86	490.28	414.42	295.60	333.33	402.03	308.02	321.77	281.58	364.64				
	value of transactions (millions of US dollars)	98.36	155.15	200.47	240.14	193.03	169.23	118.12	133.20	153.57	121.73	127.42	109.58	146.78				
Sale	number of transactions (thousands of units)	226.87	125.59	91.96	106.62	68.38	71.60	70.89	92.68	66.77	107.60	121.78	124.82	158.80				
	value of transactions (millions of US dollars)	102.13	54.26	36.64	42.77	28.97	27.99	32.13	38.35	25.75	46.90	51.86	53.45	65.40				
		<b>from 501 to 2,000 US dollars</b>																
Purchase	number of transactions (thousands of units)	1,647.95	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				
	value of transactions (millions of US dollars)	1,916.23	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				
Sale	number of transactions (thousands of units)	1,894.45	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				
	value of transactions (millions of US dollars)	1,905.89	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				
		<b>from 2,001 to 5,000 US dollars</b>																
Purchase	number of transactions (thousands of units)	336.49	137.71	113.78	96.57	124.62	138.21	131.97	159.10	73.71	99.10	128.83	189.27	139.94				
	value of transactions (millions of US dollars)	908.18	387.48	314.27	261.90	392.47	381.29	359.32	423.27	205.12	279.35	386.50	505.11	397.78				
Sale	number of transactions (thousands of units)	179.62	204.61	234.46	245.94	294.67	356.16	308.14	406.13	263.00	302.35	409.95	316.67	341.17				
	value of transactions (millions of US dollars)	484.58	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				
		<b>over 5,000 US dollars</b>																
Purchase	number of transactions (thousands of units)	65.14	42.98	41.76	38.73	29.62	32.96	33.92	49.57	17.14	40.18	40.59	43.23	37.62				
	value of transactions (millions of US dollars)	816.20	530.53	389.50	384.55	352.40	361.06	440.55	718.85	259.26	626.37	535.40	574.04	481.10				
Sale	number of transactions (thousands of units)	18.01	26.95	24.85	25.59	42.06	63.41	43.95	57.57	34.81	30.15	49.42	45.65	33.80				
	value of transactions (millions of US dollars)	163.04	255.24	226.30	212.81	367.56	514.42	387.03	469.92	329.82	274.04	394.24	367.30	316.68				

### 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
1.06.2011	SU26205RMFS3	3,605	—	15,739.48	15,539.46	15,260.37	97.13	97.18	8.18	117,247.29
1.06.2011	SU25079RMFS3	1,463	150,000.00	27,589.24	9,993.59	9,950.54	99.52	99.57	7.25	140,006.41
8.06.2011	SU25079RMFS3	1,456	—	46,125.98	19,491.75	19,482.79	99.79	99.82	7.18	120,514.66
8.06.2011	SU26206RMFS1	2,198	150,000.00	13,035.78	11,735.56	11,622.07	99.00	99.03	7.75	138,264.44
15.06.2011	SU26205RMFS3	3,591	—	4,832.50	4,042.50	3,976.61	97.01	97.06	8.20	113,204.79
15.06.2011	SU26206RMFS1	2,191	—	9,010.11	8,930.11	8,835.94	98.77	98.80	7.80	129,334.34
22.06.2011	SU26204RMFS6	2,458	—	24,894.41	19,729.32	19,749.84	98.20	98.23	7.99	16,782.82
22.06.2011	SU25079RMFS3	1,442	—	30,101.99	9,083.34	9,116.19	99.93	99.96	7.13	111,431.32
29.06.2011	SU25079RMFS3	1,435	—	61,146.81	19,311.16	19,439.48	100.10	100.13	7.08	92,120.17
29.06.2011	SU26206RMFS1	2,177	—	34,624.96	30,051.08	29,746.02	98.55	98.56	7.85	99,283.25

Table 3.3.2

#### Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Paper code	Redemption amount, millions of rubles	Marketable volume, millions of rubles	No. of coupon period	Current coupon rate, rubles	Current coupon rate, % p.a.
2.12.2009	1.06.2011	SU25071RMFS0	3,231.20	80,000.00	3	40.39	8.10
16.03.2005	8.06.2011	SU46018RMFS6	2,572.23	128,933.65	25	19.95	8.00
23.09.2009	22.06.2011	SU26202RMFS0	1,116.80	40,000.00	7	27.92	11.20
23.06.2010	29.06.2011	SU25074RMFS4	70,000.00	70,000.00	—	—	—
23.06.2010	29.06.2011	SU25074RMFS4	1,602.30	70,000.00	2	22.89	4.59
1.07.2009	29.06.2011	SU25065RMFS2	1,376.32	46,000.00	8	29.92	12.00



Table 3.3.3

## Structure of Bonded Debt (the OFZ Part Thereof)

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

Table 3.3.4

## Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %			
	1	2	3	4	5	6	7	8	9
		permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
<b>2011</b>									
1.06	6.85	—	7.90	7.02	7.30	—	—	7.88	—
2.06	6.87	—	7.99	7.02	7.20	—	—	7.91	—
3.06	6.84	—	7.96	6.96	7.36	—	—	7.99	—
6.06	6.82	—	7.97	6.97	6.84	—	—	7.72	—
7.06	6.80	—	7.96	6.82	7.15	—	—	7.99	6.82
8.06	6.84	—	7.99	6.83	7.23	—	—	8.03	—
9.06	6.80	—	8.00	6.83	7.13	—	—	8.07	—
10.06	6.79	—	8.00	6.83	7.34	—	—	7.81	—
14.06	6.77	—	7.98	6.80	7.14	—	—	—	—
15.06	6.81	—	7.97	6.82	7.01	—	—	7.74	—
16.06	6.84	—	7.99	6.84	7.67	—	—	7.49	—
17.06	6.85	—	8.08	6.84	7.70	—	—	8.10	—
20.06	6.86	—	8.09	6.88	7.64	—	—	7.78	—
21.06	6.85	—	8.12	6.99	7.39	—	—	7.47	6.99
22.06	6.88	—	8.14	7.00	7.40	—	—	6.36	—
23.06	6.89	—	8.14	7.01	7.44	—	—	7.36	—
24.06	6.90	—	8.15	7.01	7.30	—	—	7.68	—
27.06	6.93	—	8.16	7.05	7.26	—	—	8.10	—
28.06	6.88	—	8.11	7.01	7.23	—	—	7.37	—
29.06	6.89	—	8.11	6.97	7.62	—	—	8.23	—
30.06	6.84	—	7.95	6.93	7.52	—	—	7.96	—

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>												
1.06	0.13	—	—	—	1,729,752.07	—	—	—	—	—	675,984.21	24,099.48
2.06	0.14	—	0.03	—	1,729,752.07	—	—	—	—	—	675,984.21	24,099.48
3.06	0.17	—	—	—	1,729,752.07	—	—	—	—	—	675,984.21	24,099.48
6.06	0.07	—	—	—	1,729,752.07	—	—	—	—	—	675,984.21	24,099.48
7.06	0.19	—	—	0.12	1,729,752.07	—	—	—	—	—	675,984.21	24,099.48
8.06	0.13	—	0.01	—	1,760,979.38	—	—	—	—	—	675,984.21	24,099.48
9.06	0.14	—	—	—	1,760,979.38	—	—	—	—	—	675,984.21	24,099.48
10.06	0.23	—	—	—	1,760,979.38	—	—	—	—	—	675,984.21	24,099.48
14.06	0.11	—	—	—	1,760,979.38	—	—	—	—	—	675,984.21	24,099.48
15.06	0.19	—	0.01	—	1,773,951.99	—	—	—	—	—	675,984.21	24,099.48
16.06	0.12	—	—	—	1,773,951.99	—	—	—	—	—	675,984.21	24,099.48
17.06	0.13	—	—	—	1,773,951.99	—	—	—	—	—	675,984.21	24,099.48
20.06	0.21	—	0.04	—	1,773,951.99	—	—	—	—	—	675,984.21	24,099.48
21.06	0.15	—	0.01	—	1,773,951.99	—	—	—	—	—	675,984.21	24,099.48
22.06	0.19	—	0.01	—	1,802,764.65	—	—	—	—	—	675,984.21	24,099.48
23.06	0.24	—	—	—	1,802,764.65	—	—	—	—	—	675,984.21	24,099.48
24.06	0.10	—	0.01	—	1,802,764.65	—	—	—	—	—	675,984.21	24,099.48
27.06	0.13	—	—	—	1,802,764.65	—	—	—	—	—	675,984.21	24,099.48
28.06	0.37	—	—	—	1,802,764.65	—	—	—	—	—	675,984.21	24,099.48
29.06	0.50	—	—	—	1,782,126.88	—	—	—	—	—	675,984.21	24,099.48
30.06	0.48	—	0.01	—	1,782,126.88	—	—	—	—	—	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		
1										
<b>2011</b>										
1.06	1,801,594.14	—	621,638.10	25,011.17	2.32	—	6.89	4.49		
2.06	1,801,180.46	—	617,826.29	25,015.75	2.32	—	6.89	4.48		
3.06	1,802,662.82	—	617,951.85	25,020.57	2.31	—	6.89	4.48		
6.06	1,804,421.32	—	618,273.58	25,034.30	2.31	—	6.88	4.47		
7.06	1,805,458.36	—	618,382.61	25,246.14	2.30	—	6.88	4.48		
8.06	1,836,263.02	—	615,157.77	25,250.96	2.33	—	6.89	4.47		
9.06	1,838,029.19	—	615,168.49	25,255.54	2.33	—	6.88	4.47		
10.06	1,838,912.75	—	615,519.52	25,260.11	2.33	—	6.88	4.47		
14.06	1,840,973.42	—	615,951.32	25,278.67	2.31	—	6.87	4.46		
15.06	1,853,471.15	—	616,620.41	25,283.25	2.33	—	6.88	4.45		
16.06	1,852,429.65	—	616,589.86	25,287.83	2.33	—	6.87	4.45		
17.06	1,852,497.33	—	613,786.22	25,292.41	2.33	—	6.84	4.45		
20.06	1,852,883.27	—	614,960.18	25,306.39	2.32	—	6.82	4.44		
21.06	1,853,818.23	—	615,234.27	25,130.22	2.32	—	6.81	4.43		
22.06	1,881,987.74	—	614,250.44	25,134.80	2.35	—	6.81	4.43		
23.06	1,881,744.46	—	615,121.27	25,139.38	2.35	—	6.81	4.42		
24.06	1,881,754.65	—	614,608.05	25,143.95	2.35	—	6.80	4.42		
27.06	1,881,649.63	—	615,318.95	25,157.93	2.34	—	6.79	4.41		
28.06	1,883,724.73	—	615,604.80	25,162.51	2.34	—	6.80	4.41		
29.06	1,861,625.07	—	614,206.47	25,167.09	2.48	—	6.80	4.41		
30.06	1,864,353.78	—	620,215.81	25,171.67	2.48	—	6.84	4.41		

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>			
1.06	4.76	4.01	7.49
2.06	4.76	4.11	7.55
3.06	4.45	4.11	7.52
6.06	4.44	4.11	7.52
7.06	4.28	4.11	7.50
8.06	4.29	4.05	7.53
9.06	4.30	4.32	7.52
10.06	4.15	4.32	7.51
14.06	4.08	4.32	7.49
15.06	4.02	4.29	7.50
16.06	4.20	4.23	7.52
17.06	3.80	4.25	7.58
20.06	3.79	4.31	7.59
21.06	3.82	4.31	7.60
22.06	3.96	4.14	7.62
23.06	3.66	4.13	7.62
24.06	3.31	4.13	7.63
27.06	3.18	4.27	7.65
28.06	3.09	4.27	7.60
29.06	2.92	4.27	7.59
30.06	4.18	4.28	7.48

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>				
1.06	52.02	1,650.68	13.02	1,876.81
2.06	48.74	1,658.39	10.54	1,883.09
3.06	68.10	1,633.02	12.48	1,858.08
6.06	48.87	1,633.49	13.01	1,865.64
7.06	53.56	1,662.71	10.61	1,904.22
8.06	59.66	1,664.83	12.54	1,911.41
9.06	64.81	1,692.34	14.92	1,940.98
10.06	50.04	1,683.96	11.90	1,926.02
14.06	50.63	1,681.66	13.29	1,925.56
15.06	64.52	1,678.82	15.10	1,919.05
16.06	51.35	1,671.10	16.82	1,896.72
17.06	68.81	1,645.82	14.61	1,878.55
20.06	43.51	1,626.14	15.87	1,858.34
21.06	34.47	1,635.38	10.49	1,872.45
22.06	38.15	1,640.13	14.02	1,878.38
23.06	53.26	1,607.91	13.75	1,829.97
24.06	57.15	1,633.99	17.54	1,857.04
27.06	41.07	1,626.95	13.99	1,842.20
28.06	53.49	1,651.50	15.22	1,874.34
29.06	53.68	1,660.00	10.91	1,894.58
30.06	45.07	1,666.59	11.60	1,906.71

## 4. CREDIT INSTITUTIONS PERFORMANCE

## 4.1. General Description

Table 4.1.1

## Number and Structure of Credit Institutions

	2010						2011						
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06
1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision — total	1,159	1,160	1,158	1,152	1,149	1,148	1,146	1,145	1,145	1,140	1,139	1,138	1,130
of which:													
— banks	1,098	1,099	1,097	1,091	1,088	1,087	1,084	1,083	1,083	1,078	1,076	1,075	1,068
— nonbanking credit institutions	61	61	61	61	61	61	62	62	62	62	63	63	62
81	82	82	80	80	80	81	80	79	78	78	78	78	78
1.1. Registered 100 percent foreign-owned credit institutions													
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) — total	1	2	1	1	1	1	2	1	1	1	2	1	—
of which:													
— banks	1	2	1	1	1	1	1	1	1	1	1	1	—
— nonbanking credit institutions	—	—	—	—	—	—	1	—	—	—	1	—	—
2. Credit institutions licensed to conduct banking operations — total	1,038	1,037	1,036	1,030	1,025	1,023	1,012	1,012	1,010	1,006	1,003	1,003	1,000
of which:													
— banks	980	979	978	972	967	965	955	954	952	948	945	944	941
— nonbanking credit institutions	58	58	58	58	58	58	57	58	58	58	58	59	59
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	832	832	831	827	827	826	819	819	817	813	811	813	812
— to conduct operations in foreign currency	695	694	692	689	686	684	677	677	676	673	672	672	673
— credit institutions with general license	288	288	289	287	285	285	283	283	282	281	279	279	277
— to conduct operations with precious metals:													
— permits	2	2	2	—	—	—	—	—	—	—	—	—	—
— licenses <sup>1</sup>	201	202	203	206	206	208	208	210	210	209	208	210	209





Table 4.1.1 (end)

	2010												2011					
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06					
11. Operational offices of credit institutions — total	2,375	2,453	2,512	2,591	2,701	2,782	2,994	3,317	3,432	3,524	3,685	3,809	3,956					
of which Sberbank of Russia	9	9	9	9	9	9	9	240	253	256	256	256	256					
12. Mobile banking offices — total	85	85	86	87	86	87	87	88	91	91	91	91	91					
of which Sberbank of Russia	82	82	82	83	82	83	83	84	87	87	87	87	87					
13. Credit institutions with revoked licences	120	121	121	121	123	124	132	132	134	133	134	134	130					
14. Credit institutions subjected to liquidation	114	116	116	116	115	115	117	118	126	127	128	131	128					
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) <sup>3</sup>	109	111	110	108	108	109	108	108	114	117	119	123	122					
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	1,976	1,976	1,978	1,984	1,987	1,988	1,991	1,992	1,992	1,997	1,999	2,000	2,008					
of which:																		
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,548	1,548	1,549	1,550	1,552	1,553	1,555	1,556	1,556	1,559	1,560	1,561	1,565					
— credit institutions liquidated owing to reorganization	427	427	428	433	434	434	435	435	435	437	438	438	442					
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	425	426	431	432	432	433	433	433	435	436	436	440					
of which:																		
— reorganization into branches of other banks	359	359	360	361	361	361	362	362	362	363	363	363	364					
— taken over by other banks (without creating a branch)	66	66	66	70	71	71	71	71	71	72	73	73	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	granting the right to:	
			accept funds of individuals	conduct operations in foreign currency
<b>2004</b>				
31.12	131	84	122	45
<b>2005</b>				
31.03	130	84	121	44
30.06	133	86	126	45
30.09	131	80	120	49
31.12	136	81	120	52
<b>2006</b>				
31.03	138 (2)	80 (1)	118 (2)	54 (1)
30.06	144 (2)	82 (1)	120 (2)	59 (1)
30.09	148 (2)	83 (1)	123 (2)	63 (1)
31.12	153 (4)	85 (1)	130 (4)	66 (3)
<b>2007</b>				
31.03	158 (5)	87 (1)	136 (5)	69 (4)
30.06	180 (8)	99 (3)	156 (8)	79 (5)
30.09	190 (8)	101 (3)	164 (8)	87 (5)
31.12	202 (9)	109 (5)	175 (9)	91 (4)
<b>2008</b>				
31.03	206 (8)	110 (4)	179 (8)	94 (4)
30.06	215 (8)	112 (4)	187 (8)	101 (4)
30.09	221 (8)	116 (4)	193 (8)	103 (4)
31.12	221 (8)	116 (4)	193 (8)	103 (4)
<b>2009</b>				
31.03	223 (8)	117 (4)	194 (8)	104 (4)
30.06	228 (16)	117 (9)	193 (16)	110 (7)
30.09	226 (18)	115 (10)	190 (18)	110 (8)
31.12	226 (18)	114 (10)	189 (18)	111 (8)
<b>2010</b>				
31.03	224 (18)	115 (9)	188 (17)	108 (9)
30.06	219 (16)	114 (8)	182 (15)	104 (8)
30.09	222 (17)	116 (8)	185 (16)	105 (9)
31.12	220 (18)	116 (7)	183 (17)	103 (11)
<b>2011</b>				
31.03	220 (17)	118 (7)	186 (16)	101 (10)

<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

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

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%		total	
		units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	total
<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	

<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 4.1.6

## 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

Table 4.1.7

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

	Own funds (capital) of credit institutions, billion of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 45 million of rubles		of which		credit institutions with capital from 90 to 180 million of rubles		credit institutions with capital more than 180 million of rubles	
	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units
<b>2009</b>												
31.12	4,620.6	18	70.3	1.0	54	0.6	10	25.7	216	4,522.9	760	
<b>2010</b>												
31.01	4,637.0	18	64.5	0.9	51	0.6	10	25.8	217	4,545.2	760	
28.02	4,612.6	18	61.1	0.7	41	0.5	8	26.6	223	4,523.7	758	
31.03	4,600.1	18	71.5	0.7	42	0.5	7	26.6	221	4,500.9	759	
30.04	4,597.3	18	74.1	0.7	41	0.4	7	26.6	220	4,495.4	761	
31.05	4,449.7	17	73.1	0.7	41	0.3	5	26.1	218	4,349.5	758	
30.06	4,472.7	17	76.7	-1.3 <sup>1</sup>	42	0.4	6	25.6	212	4,371.3	761	
31.07	4,528.9	17	85.6	0.7	40	0.5	8	25.1	209	4,417.0	763	
31.08	4,584.9	17	90.8	0.7	40	0.4	7	24.9	207	4,467.9	765	
30.09	4,581.0	16	99.4	0.7 <sup>2</sup>	42 <sup>2</sup>	0.4	6	24.5	202	4,456.0	764	
31.10	4,613.1	14	98.9	0.7	41	0.5	8	23.8	196	4,489.2	766	
30.11	4,661.9	14	106.0	0.7	41	0.4	7	23.3	191	4,531.5	770	
31.12	4,732.3	14	105.4	0.7	38	0.4	7	23.2	187	4,602.6	766	
<b>2011</b>												
31.01	4,732.4	14	105.6	0.7	38	0.5	8	23.1	185	4,602.5	766	
28.02	4,562.3	14	111.5	0.3 <sup>2</sup>	39 <sup>2</sup>	0.6	9	21.9	174	4,428.0	774	
31.03	4,629.3	12	57.4	0.7	38	0.6	10	21.7	171	4,548.8	775	
30.04	4,732.0	11	56.6	0.6 <sup>2</sup>	38 <sup>2</sup>	0.6	9	21.0	165	4,653.1	780	
31.05	4,788.2	11	56.0	0.7	36	0.7	11	21.1	164	4,709.7	781	
Memo: own funds (capital) adequacy ratio as of 31.05.2011, %	17.2	15.2 <sup>3</sup>	38.9	55.3	31.2	17.2						

<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 1 credit institution (among them).

<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 after the reporting date.

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



## 4.2. Borrowings

Table 4.2.1

## Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals																
	in rubles							in foreign currency									
	total	by maturity:						total	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		
		by maturity:															
demand deposits		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years											
<b>2009</b>																	
31.12	7,484,970	5,511,093	1,056,095	4,659	61,918	208,738	695,276	3,098,504	385,903	1,973,876	169,764	1,534	28,762	78,650	408,236	1,172,430	114,501
<b>2010</b>																	
31.01	7,502,586	5,535,074	953,604	3,835	66,051	209,132	736,121	3,182,856	383,475	1,967,512	172,728	1,813	27,870	74,272	391,499	1,181,010	118,320
28.02	7,671,661	5,766,415	996,371	9,145	69,545	208,835	768,286	3,309,522	404,710	1,905,246	165,799	1,939	25,714	67,822	376,826	1,148,602	118,556
31.03	7,797,699	5,953,555	992,613	6,447	74,920	212,388	798,211	3,443,174	425,803	1,844,144	164,764	1,513	21,480	60,647	359,867	1,116,850	119,025
30.04	8,037,359	6,233,528	1,076,457	10,520	79,558	219,221	822,880	3,575,037	449,854	1,803,831	159,102	1,527	21,028	54,781	346,077	1,102,279	119,038
31.05	8,176,045	6,397,645	1,098,708	10,134	78,681	225,861	840,418	3,674,714	469,131	1,778,400	164,343	1,150	18,782	50,304	336,102	1,085,304	122,413
30.06	8,435,319	6,625,807	1,183,118	11,205	77,074	233,023	852,598	3,776,765	492,025	1,809,512	171,746	1,232	17,150	49,308	331,706	1,110,408	127,961
31.07	8,616,557	6,805,068	1,220,399	7,737	84,611	243,002	872,437	3,871,969	504,913	1,811,490	171,190	1,054	16,716	49,340	323,401	1,117,478	132,309
31.08	8,721,912	6,905,551	1,197,311	6,598	83,665	251,583	891,568	3,957,986	516,840	1,816,361	167,138	800	16,739	51,007	322,483	1,120,584	137,611
30.09	8,879,272	7,015,058	1,196,397	10,879	76,310	250,308	912,375	4,033,231	535,559	1,864,214	171,290	1,329	16,644	50,586	325,730	1,150,764	147,871
31.10	9,080,705	7,159,054	1,216,400	7,746	78,610	245,544	931,607	4,121,088	558,059	1,921,651	177,686	1,306	15,685	50,840	324,541	1,183,768	167,825
30.11	9,250,426	7,334,824	1,228,958	10,671	75,614	244,475	957,546	4,233,684	583,876	1,915,602	178,444	1,480	15,349	50,536	319,110	1,168,049	182,634
31.12	9,818,048	7,918,536	1,540,027	6,381	97,794	248,527	1,006,981	4,381,725	637,101	1,899,512	185,519	1,030	17,575	48,782	310,689	1,144,451	191,468
<b>2011</b>																	
31.01	9,729,658	7,839,487	1,370,749	6,320	103,117	250,833	1,038,465	4,421,128	648,875	1,890,171	186,275	987	18,153	46,756	305,787	1,133,454	198,760
28.02	9,920,657	8,019,962	1,424,237	14,635	105,923	245,987	1,062,704	4,491,267	675,209	1,900,695	187,056	1,379	18,892	43,864	301,467	1,144,655	203,382
31.03	10,018,028	8,126,807	1,427,079	11,128	110,534	250,699	1,082,556	4,541,731	703,080	1,891,221	186,213	1,239	18,277	43,852	295,396	1,139,216	207,029
30.04	10,230,436	8,351,697	1,554,688	13,523	109,164	252,964	1,092,615	4,590,354	738,389	1,878,738	184,261	1,219	17,227	42,310	290,933	1,130,150	212,639
31.05	10,280,337	8,397,553	1,528,122	9,291	107,296	255,025	1,102,296	4,629,565	765,959	1,882,784	183,342	1,055	16,100	42,019	290,480	1,132,463	217,324

Таблица 4.2.2

## Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		by maturity:									
total		demand deposits		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		
1	2	3	4	5	6	7	8	9	10		
<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		

**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	by maturity:			181 days to 1 year	1 to 3 years	over 3 years	in rubles					in foreign currency
					91 to 180 days	181 to 360 days	361 to 540 days									
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				

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

	Average weighted interest rates on individual deposits							Average weighted interest rates on nonfinancial organizations' deposits						
	by maturity			by maturity				by maturity			by maturity			
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
<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	9.9	4.3	12.6
February	1.8	4.9	6.9	9.2	9.2	7.4	8.4	7.6	3.7	5.9	7.9	8.5	4.0	9.1
March	1.3	5.3	6.5	7.9	8.6	6.9	7.9	7.0	3.3	5.2	6.7	8.2	3.7	8.8
April	1.7	6.2	6.2	7.6	8.2	6.7	7.6	6.7	3.2	5.0	5.9	6.8	3.4	7.5
May	1.2	5.1	5.5	7.3	7.6	6.2	7.0	6.0	2.6	4.8	5.9	6.7	2.8	8.1
June	1.5	4.9	5.3	6.8	7.2	5.8	6.6	5.8	2.3	4.7	5.7	6.8	2.5	7.0
July	1.1	4.3	5.2	6.6	7.0	5.6	6.4	5.7	2.3	4.5	5.4	7.2	2.5	6.7
August	1.0	4.4	4.8	6.4	6.7	5.4	6.1	5.3	2.3	4.1	5.0	7.0	2.5	7.0
September	1.6	4.2	4.4	5.7	6.4	5.1	5.7	4.9	2.5	3.9	5.0	6.4	2.7	7.0
October	1.5	4.8	4.2	5.5	6.3	5.0	5.6	4.9	2.4	4.0	4.8	6.4	2.6	6.8
November	1.5	3.6	4.3	5.4	6.5	5.0	5.6	4.8	2.7	3.6	4.8	6.1	2.8	6.3
December	0.9	2.9	4.1	5.4	6.4	4.9	5.5	4.8	2.8	4.1	5.0	5.2	3.0	6.4
<b>2011</b>														
January	1.7	3.3	4.0	5.2	6.3	4.5	5.4	5.6	2.4	<b>3.7</b>	4.9	6.2	2.5	6.3
February	1.9	3.2	4.2	5.5	6.3	4.4	5.3	5.6	2.5	3.6	4.9	6.1	2.6	7.0
March	1.6	3.6	<b>3.9</b>	4.8	6.3	4.2	5.2	5.5	2.7	<b>3.4</b>	3.6	5.7	2.8	6.8
April	1.5	3.2	3.9	4.7	6.1	4.1	5.1	5.6	2.7	<b>3.6</b>	4.3	5.8	2.8	6.9
May	1.2	3.0	3.8	4.9	6.1	4.1	5.1	5.4	3.2	3.6	4.3	5.6	3.2	6.8

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

	Average weighted interest rates on individual deposits							Average weighted interest rates on nonfinancial organizations' deposits						
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
<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	4.0	5.2	0.4	5.1
February	0.4	1.3	3.1	4.4	5.4	3.9	4.5	5.0	0.1	1.9	2.8	4.6	0.2	4.4
March	0.4	0.5	2.7	4.1	5.0	3.5	4.0	4.7	0.1	2.1	1.7	6.6	0.4	5.6
April	0.5	1.4	2.5	3.6	4.7	3.4	3.9	4.6	0.2	3.6	6.7	4.7	0.8	4.2
May	0.4	1.5	2.4	3.7	4.4	3.3	3.8	5.2	0.3	1.8	2.8	5.7	0.6	4.8
June	0.5	1.9	2.1	3.5	4.0	3.1	3.5	4.5	0.2	1.3	2.4	6.7	0.4	4.9
July	0.4	1.9	2.0	3.4	4.1	3.1	3.5	4.2	0.2	1.8	2.9	5.1	0.3	5.6
August	0.4	3.0	2.2	3.7	4.2	3.2	3.6	4.4	0.3	1.9	2.3	4.2	0.3	5.0
September	0.6	2.0	2.0	3.7	4.4	3.2	3.7	4.5	0.3	1.4	2.5	4.6	0.4	5.2
October	0.8	1.8	2.3	3.5	4.5	3.2	3.8	4.6	0.3	1.9	2.4	5.0	0.5	4.4
November	0.7	1.9	2.2	3.2	4.3	3.1	3.6	4.7	0.5	1.5	2.7	5.8	0.7	4.1
December	0.6	1.5	2.3	3.2	4.3	3.1	3.7	4.7	0.3	1.7	2.4	4.6	0.4	4.4
<b>2011</b>														
January	0.4	1.1	2.5	3.1	3.9	2.9	3.4	4.6	0.2	1.5	2.6	3.8	0.3	5.0
February	0.6	1.6	2.4	3.1	4.5	3.1	3.7	4.6	0.2	1.3	1.6	3.2	0.3	4.9
March	1.2	1.9	2.1	3.2	4.1	3.1	3.5	4.4	0.2	1.5	1.9	3.9	0.2	4.4
April	0.5	1.6	1.9	2.7	3.8	2.6	3.1	4.4	0.2	1.4	3.7	3.3	0.3	3.8
May	0.5	1.4	1.7	2.9	3.8	2.6	3.1	4.8	0.2	3.3	2.8	2.8	0.2	3.5

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

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits				
	up to 30 days, except demand deposits					up to 1 year, except demand deposits					over 1 year				
	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	up to 1 year, except demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year	over 1 year
<b>in euros</b>															
<b>2010</b>															
January	0.3	2.1	3.2	4.2	4.5	3.8	4.2	4.2	0.2	1.1	3.6	4.7	0.7	4.0	
February	0.4	1.8	2.9	4.0	4.6	3.6	4.1	4.7	0.4	1.1	2.6	7.3	0.7	4.1	
March	0.4	1.9	2.6	3.6	4.5	3.5	3.9	4.4	0.2	1.3	2.7	6.2	0.8	4.0	
April	0.4	1.8	2.3	3.2	4.1	3.2	3.5	4.4	0.2	0.9	2.8	4.3	0.5	3.7	
May	0.3	1.9	2.3	3.2	3.9	2.9	3.4	4.1	0.5	0.7	4.1	2.8	0.7	4.3	
June	0.4	1.5	2.3	3.1	3.7	2.9	3.3	4.2	0.2	1.1	2.2	3.0	0.3	5.8	
July	0.3	1.6	2.3	3.2	3.6	2.9	3.3	4.0	0.2	0.9	1.9	3.1	0.4	3.9	
August	0.3	1.3	2.1	2.8	3.6	2.8	3.1	4.0	0.2	1.2	3.7	3.3	0.5	4.2	
September	0.6	1.8	1.9	2.9	3.8	2.9	3.2	4.1	0.2	1.1	2.2	3.0	0.6	4.2	
October	0.5	1.6	2.0	3.0	3.9	3.0	3.4	4.1	0.3	1.3	1.9	3.3	0.6	4.5	
November	0.5	1.5	1.8	2.7	4.0	2.9	3.3	4.1	0.3	1.5	3.8	3.2	0.6	3.9	
December	0.4	1.8	2.1	3.0	3.9	2.9	3.4	4.2	0.5	1.6	2.1	2.6	0.8	3.7	
<b>2011</b>															
January	0.3	1.8	2.2	2.7	3.6	2.8	3.2	4.0	0.3	1.4	2.3	4.1	0.5	3.9	
February	0.5	1.0	1.8	2.8	3.7	2.6	3.1	4.0	0.5	1.2	1.9	3.6	<b>0.5</b>	<b>3.8</b>	
March	0.4	1.5	1.8	2.7	3.9	2.7	3.2	3.9	0.4	1.0	4.0	3.5	0.7	3.8	
April	0.6	1.5	1.7	2.7	3.5	2.6	3.0	3.9	0.8	1.4	2.0	3.5	1.0	3.2	
May	0.3	1.4	1.6	2.8	3.5	2.5	2.9	3.9	0.8	1.2	2.1	4.0	0.9	3.4	

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	<b>4.1</b>	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	<b>0.8</b>	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	<b>2.9</b>	4.2	5.1	5.7	3.0	6.2	0.3	0.3	1.0	3.2	2.5	0.4	3.1	<b>0.7</b>	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	<b>0.2</b>	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			

Table 4.2.6

## Savings (Deposit) Certificates and Bonds Issued by Credit Institutions

(at par, millions of rubles)

	Deposit certificates						Savings certificates						Bonds										
	of which by maturity:						of which by maturity:						of which by maturity:										
	total	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	total	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	total	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		
<b>2009</b>																							
31.12	20,062	3,907	2,347	681	1,900	10,596	8	15,487	3	1,797	2,497	5,705	3,788	53	412,662	0	0	605	3,302	66,535	342,220		
<b>2010</b>																							
31.01	17,053	370	2,872	589	2,030	10,550	6	15,137	1	1,677	2,425	5,722	3,587	51	411,524	0	0	605	3,302	64,065	343,551		
28.02	15,078	699	831	489	2,063	10,657	6	15,342	1	1,704	2,434	5,945	3,567	51	415,339	0	0	255	2,123	62,739	350,223		
31.03	15,570	590	1,182	505	2,250	10,773	6	15,426	0	1,872	2,288	5,965	3,511	48	426,578	0	0	255	128	79,199	346,996		
30.04	15,836	369	1,078	635	2,692	10,629	6	15,761	234	2,044	2,114	6,127	3,513	48	430,221	0	0	239	68	85,423	344,490		
31.05	16,942	1,047	1,712	653	2,691	10,660	6	15,617	1	2,221	2,050	6,119	3,437	47	423,738	0	5	239	68	85,833	337,593		
30.06	17,548	639	2,572	873	2,394	10,867	6	15,555	3	2,412	2,036	6,039	3,419	46	425,689	0	5	0	4	87,511	338,169		
31.07	17,458	443	2,662	850	2,303	10,952	6	15,713	0	2,497	1,992	6,213	3,297	44	437,905	0	0	0	0	96,692	341,213		
31.08	17,400	830	2,017	1,105	2,327	10,960	6	15,163	1	1,366	2,667	6,089	3,282	55	442,650	0	0	0	0	96,377	346,274		
30.09	15,290	437	473	1,191	2,029	10,950	6	14,697	0	633	2,957	5,895	3,421	79	479,396	0	0	0	1	113,139	366,174		
31.10	14,598	144	645	880	1,524	11,165	6	14,298	11	118	3,102	5,632	3,636	87	484,219	0	0	0	3	116,752	367,465		
30.11	14,333	6	492	963	1,452	11,257	6	14,016	0	71	2,849	5,583	3,756	91	522,678	0	0	0	5	156,643	365,991		
31.12	15,384	113	1,586	568	1,337	11,357	6	13,981	1	229	2,592	5,344	4,156	62	537,880	0	0	0	6	171,063	366,811		
<b>2011</b>																							
31.01	14,330	2	710	790	1,285	11,361	40	13,752	0	196	2,206	5,283	4,406	62	533,586	0	0	0	6	170,747	362,834		
28.02	13,957	0	646	1,054	1,359	10,654	6	13,689	3	39	2,411	4,955	4,629	76	537,932	0	0	1	6	180,121	357,804		
31.03	13,962	3	368	1,292	1,318	10,729	6	13,593	6	36	2,413	4,601	4,815	77	547,700	0	0	1	6	189,416	358,278		
30.04	13,657	58	444	1,225	1,066	10,717	6	13,957	137	38	2,617	4,207	5,266	77	573,887	0	0	1	6	214,569	359,075		
31.05	13,380	160	109	1,212	1,057	10,703	6	14,014	3	62	2,873	3,902	5,435	108	573,277	0	0	1	6	217,869	353,896		



Table 4.2.7

## Funds Raised Through Banking Bills from Legal Entities and Individuals

(millions of rubles)

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

## 4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles												
	2	3	4	of which:									
				total	individuals		organizations						credit institutions
					of which by maturity:								
up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	5	6	7	8	9	10	11	
<b>2009</b>													
31.12	13,326,589	3,169,902	9,386,042	292,008	215,178	343,959	1,968,047	2,840,951	3,101,279	770,646			
<b>2010</b>													
31.01	13,337,327	3,143,550	9,339,957	291,120	211,754	349,655	1,949,863	2,768,639	3,150,473	853,820			
28.02	13,339,188	3,135,596	9,339,949	285,672	225,697	358,295	1,892,531	2,750,905	3,194,125	863,643			
31.03	13,461,633	3,159,086	9,420,109	319,588	233,969	366,293	1,931,974	2,769,511	3,155,040	882,439			
30.04	13,592,017	3,197,890	9,495,909	319,592	213,513	385,013	1,943,510	2,768,285	3,196,851	898,218			
31.05	13,717,985	3,231,047	9,588,191	301,128	245,097	404,818	1,916,001	2,815,822	3,219,308	898,747			
30.06	13,964,272	3,286,351	9,781,065	329,941	243,136	425,095	1,872,858	2,936,576	3,288,507	896,856			
31.07	14,157,176	3,359,690	9,865,452	307,689	258,582	427,030	1,914,469	2,934,087	3,333,522	932,034			
31.08	14,240,553	3,431,607	9,937,707	308,705	265,967	442,895	1,945,401	2,965,843	3,316,722	871,238			
30.09	14,711,701	3,502,825	10,223,619	400,798	258,752	482,100	1,986,988	3,099,709	3,300,626	985,258			
31.10	14,942,262	3,570,149	10,283,494	392,782	304,169	500,315	2,049,112	2,986,547	3,359,648	1,088,619			
30.11	15,306,121	3,627,162	10,497,110	380,276	293,488	523,130	2,116,796	3,032,873	3,480,866	1,181,849			
31.12	15,600,900	3,725,244	10,773,870	342,729	335,019	499,742	2,117,337	3,156,379	3,679,313	1,101,786			
<b>2011</b>													
31.01	15,563,577	3,733,872	10,856,035	376,301	343,355	519,794	2,123,901	3,139,387	3,705,413	973,669			
28.02	16,010,606	3,773,209	11,082,073	445,448	357,659	539,602	2,156,711	3,204,175	3,723,204	1,155,323			
31.03	16,284,138	3,870,730	11,343,589	450,829	335,881	580,086	2,215,789	3,278,124	3,841,828	1,069,819			
30.04	16,783,227	3,997,228	11,586,598	477,295	326,470	594,626	2,284,784	3,273,122	3,975,043	1,199,401			
31.05	17,018,501	4,127,571	11,699,817	473,924	338,637	620,222	2,326,116	3,300,952	3,961,826	1,191,113			

**Table 4.3.1 (end)**  
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency										
		of which:										credit institutions
		total	individuals	total	organizations							
					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	1,849,786		
31.05	5,646,462	382,687	3,505,693	38,358	60,184	130,593	537,524	1,011,623	1,578,557	1,756,968		
30.06	5,797,909	386,049	3,598,082	38,375	69,628	108,623	597,267	1,040,422	1,604,543	1,812,588		
31.07	5,756,076	372,024	3,585,207	45,730	49,478	139,738	617,599	1,042,703	1,560,706	1,797,514		
31.08	5,866,329	372,928	3,670,878	34,141	58,549	114,642	609,884	1,056,845	1,667,572	1,821,122		
30.09	6,049,372	368,790	3,804,958	34,945	55,673	98,353	598,231	1,043,886	1,844,579	1,874,269		
31.10	6,072,418	367,926	3,836,755	36,890	68,813	101,392	598,509	1,027,349	1,880,699	1,866,311		
30.11	6,337,188	370,503	3,863,579	46,887	56,147	108,585	585,385	1,046,332	1,905,128	2,101,539		
31.12	5,936,439	359,577	3,755,988	23,961	125,756	101,572	520,311	987,199	1,891,557	1,819,333		
<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		

**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	<b>25.0</b>	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	<b>8.3</b>	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

Table 4.3.3

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

(% p.a.)

	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	
<b>in US dollars</b>											
<b>2010</b>											
January	23.3	16.0	15.2	15.3	16.0	7.7	9.1	8.9	8.6	8.5	10.1
February	16.4	16.0	14.3	14.2	15.3	5.8	13.1	7.8	9.5	8.4	11.3
March	18.2	16.0	14.8	12.6	14.3	5.9	6.1	9.4	10.1	7.9	9.5
April	16.7	19.1	12.8	11.8	12.5	7.8	10.5	7.8	8.4	8.5	8.9
May	13.0	14.3	16.1	12.5	13.0	4.6	6.0	7.9	8.7	6.5	8.8
June	11.1	13.3	15.0	14.1	13.5	5.5	6.8	9.0	8.0	7.6	8.7
July	13.2	14.2	13.9	11.3	12.4	3.9	6.3	7.3	8.1	6.8	8.2
August	13.0	13.1	12.2	13.3	13.0	5.3	5.5	9.2	7.1	6.8	7.2
September	16.4	12.8	14.7	10.0	12.1	3.9	6.2	8.0	9.1	7.2	6.8
October	11.6	14.2	12.4	13.7	13.1	2.9	5.8	7.7	7.8	6.1	8.7
November	11.9	11.1	11.4	10.3	10.6	2.9	5.5	7.4	9.1	6.0	7.1
December	12.0	13.4	12.4	10.1	10.7	3.0	6.0	7.2	9.0	6.2	8.0
<b>2011</b>											
January	15.5	11.6	11.8	13.1	12.4	2.9	6.3	6.8	7.0	<b>5.6</b>	6.4
February	10.8	13.6	13.5	12.6	12.2	4.7	5.4	6.6	9.8	6.5	7.3
March	14.4	15.7	12.8	13.7	13.9	4.5	5.9	6.1	8.2	<b>6.4</b>	8.4
April	15.1	14.3	14.9	12.1	13.3	1.2	4.0	7.3	7.1	4.0	7.3
May	11.9	12.8	12.8	12.1	12.4	0.9	4.6	6.1	6.3	3.8	6.9

**Table 4.3.3 (end)**  
(% 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	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>in euros</b>											
<b>2010</b>											
January	9.0	13.7	15.7	15.0	13.1	9.7	9.9	13.0	11.4	10.7	8.0
February	11.5	18.0	14.4	13.7	14.0	2.5	13.0	11.7	11.2	7.6	10.3
March	12.1	11.7	15.1	14.9	14.3	1.6	9.4	9.7	10.8	5.6	10.0
April	12.0	12.7	16.2	15.3	14.3	4.7	10.5	8.9	11.9	8.2	8.2
May	10.1	13.5	13.4	13.5	13.2	0.6	11.8	9.5	10.4	2.4	9.1
June	10.9	14.8	13.6	15.0	13.0	6.4	10.1	11.2	10.4	9.7	8.2
July	11.6	12.7	16.5	11.7	12.9	10.5	5.7	12.1	11.9	9.2	7.3
August	11.9	12.5	12.7	14.0	13.2	11.4	9.2	11.0	8.4	9.4	7.8
September	9.5	13.6	12.9	14.3	12.6	7.3	10.0	10.3	9.6	9.8	8.6
October	11.2	14.9	16.3	15.0	14.7	8.7	5.3	8.0	5.0	5.9	8.1
November	11.9	6.0	14.3	13.5	12.7	6.6	9.4	7.6	9.9	8.7	6.9
December	10.2	13.4	15.9	12.9	12.5	5.2	7.1	7.8	9.4	7.7	8.6
<b>2011</b>											
January	12.0	13.0	15.2	13.8	13.7	7.4	6.2	9.3	10.3	8.1	<b>8.9</b>
February	9.7	10.8	11.6	14.5	12.9	8.4	6.4	9.5	11.2	8.5	7.1
March	10.5	13.4	14.4	12.1	11.9	8.3	7.9	7.9	9.0	8.4	9.2
April	11.6	9.9	9.3	14.1	12.2	6.3	6.4	7.2	9.4	7.3	9.7
May	11.5	14.5	10.5	13.3	12.3	4.9	6.9	7.3	8.6	6.9	8.3

Table 4.3.4

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

(% p.a.)

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

Table 4.3.5

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which individual entrepreneurs	
<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	<b>1,620,205</b>	154,334	47,326	810	<b>3,084,231</b>	<b>326,419</b>	<b>170,104</b>	5,306	<b>295,545</b>	27,779	11,779	397						
31.05	2,079,074	199,065	58,500	1,101	3,170,569	336,872	173,742	5,428	305,128	28,070	11,664	416						



Table 4.3.6

## Housing Loans Extended by Credit Institutions to Individuals

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended since the beginning of the year	on loans extended over the month	
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
<b>2009</b>											
31.12	176,146	170,311	966,786	20,660	188.4	187.2	14.6	14.0			
<b>2010</b>											
31.01	9,452	9,351	961,161	21,336	186.8	186.8	14.2	14.2			
28.02	27,184	26,938	962,495	22,247	187.7	188.2	14.0	13.9			
31.03	52,073	53,695	968,289	23,193	188.0	188.4	13.9	13.7			
30.04	80,382	83,662	976,742	24,139	188.3	188.8	13.8	13.7			
31.05	107,475	112,397	983,664	25,071	188.9	190.5	13.7	13.6			
30.06	140,874	145,363	990,625	24,996	189.0	189.6	13.7	13.6			
31.07	175,311	181,890	1,005,186	26,647	189.5	191.2	13.7	13.5			
31.08	210,064	217,609	1,017,760	27,270	188.9	186.0	13.7	13.6			
30.09	248,503	258,171	1,033,770	28,029	188.7	187.6	13.6	13.5			
31.10	286,581	300,765	1,050,901	28,373	188.7	188.9	13.5	12.8			
30.11	328,676	346,868	1,070,316	29,214	188.6	187.8	13.4	13.0			
31.12	392,302	418,209	1,102,324	26,726	188.7	189.1	13.3	12.6			
<b>2011</b>											
31.01	20,021	22,585	1,101,583	26,930	183.9	183.9	13.0	13.0			
28.02	51,722	60,864	1,113,353	26,891	186.5	188.0	12.7	12.6			
31.03	91,112	111,735	1,132,319	27,139	187.6	189.0	12.6	12.5			
30.04	135,960	167,639	1,158,658	27,300	187.5	187.3	12.5	12.1			
31.05	232,653	224,568	1,187,577	27,981	186.9	185.2	12.4	12.2			

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	185,870	20,194		123.3	10.8	
28.02	367	2,199	<b>179,630</b>	19,985		132.1	10.9	
31.03	610	3,917	<b>175,064</b>	19,785		135.4	10.9	
30.04	902	5,478	<b>168,510</b>	19,333		138.3	10.2	
31.05	1,150	7,273	169,576	19,488		140.8	10.0	

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

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
		debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %				on loans extended over the month		
	number of extended loans, units	total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month	on loans extended over the month				
<b>2009</b>												83,075
31.12	128,004	812,775	18,526	197.5	194.0	14.3	13.7					
<b>2010</b>												
31.01	7,354	810,660	19,099	194.9	194.9	13.9	13.9				82,606	
28.02	20,827	812,733	19,858	196.1	196.7	13.7	13.6				82,290	
31.03	39,795	819,567	20,773	196.6	197.1	13.6	13.4				81,147	
30.04	61,322	828,811	21,593	196.8	197.3	13.5	13.4				81,486	
31.05	81,715	834,515	22,414	197.5	199.4	13.5	13.4				79,501	
30.06	105,624	841,468	22,279	197.8	198.8	13.5	13.3				84,419	
31.07	131,331	856,291	23,358	196.8	193.0	13.4	13.2				84,091	
31.08	156,876	868,978	24,427	196.7	195.8	13.4	13.3				83,322	
30.09	185,016	884,305	25,026	197.3	200.7	13.4	13.2				82,440	
31.10	215,522	900,597	25,348	196.6	192.3	13.3	12.8				82,159	
30.11	247,797	918,967	26,075	195.9	191.4	13.2	12.6				86,433	
31.12	298,213	949,247	23,564	196.3	198.2	13.1	12.5				83,198	
<b>2011</b>												
31.01	14,948	953,735	23,868	197.0	197.0	12.6	12.6				83,231	
28.02	40,033	965,885	23,819	196.3	195.9	12.5	12.4				83,068	
31.03	73,676	988,776	23,925	194.8	193.2	12.4	12.4				83,390	
30.04	110,546	1,013,891	24,038	194.2	192.8	12.3	12.1				78,211	
31.05	150,347	1,042,276	24,422	192.2	186.4	12.3	12.2				77,717	

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
		debt on extended loans, millions of rubles		volume of extended loans, millions of rubles	of which overdue debt					
		total								
<b>2009</b>										
31.12	2,081	198,114	12,505	9,533			139.5	12.7	25,926	
<b>2010</b>										
31.01	94	197,924	13,048	414			132.8	11.6	24,795	
28.02	349	193,025	13,178	1,438			150.4	11.5	25,594	
31.03	630	187,410	13,315	2,795			155.4	11.1	24,713	
30.04	958	185,010	13,751	4,025			166.1	10.9	24,409	
31.05	1,261	190,604	15,638	5,203			169.9	10.9	24,938	
30.06	1,600	192,435	16,316	7,464			164.8	11.0	24,109	
31.07	1,897	185,962	16,575	8,681			165.4	11.2	23,778	
31.08	2,129	187,097	17,276	9,761			163.0	11.1	24,068	
30.09	2,372	185,420	17,638	11,120			162.6	11.1	23,558	
31.10	2,666	185,771	18,092	12,480			161.4	11.1	23,558	
30.11	2,906	186,529	18,618	13,803			159.2	11.1	26,662	
31.12	3,220	180,126	18,068	15,427			155.3	11.0	25,910	
<b>2011</b>										
31.01	130	174,031	17,806	543			144.5	11.0	23,893	
28.02	337	<b>168,232</b>	17,674	1,698			141.1	10.7	34,463	
31.03	565	<b>163,929</b>	17,528	2,999			148.5	10.6	33,884	
30.04	<b>834</b>	<b>157,841</b>	17,212	<b>4,322</b>			<b>153.2</b>	9.8	32,119	
31.05	1,066	158,731	17,433	5,728			160.3	9.7	31,512	

Table 4.3.8

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

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.05.2011									
	1—5	6—20	21—50	51—200	201—500	501—1,000	total			
Number of credit institutions extended mortgage loans, units	5	15	23	125	226	237	631			
Number of mortgage loans extended to individuals, units, of which loans extended:	103,490	7,840	10,439	14,907	12,007	2,730	151,413			
in rubles	103,290	7,747	10,210	14,426	11,971	2,703	150,347			
in foreign currency	200	93	229	481	36	27	1,066			
Volume of mortgage loans extended to individuals, — total, millions of rubles of which:	129,053	14,016	21,959	26,221	12,759	4,190	208,198			
in rubles	127,984	13,480	20,788	23,945	12,286	3,987	202,470			
in foreign currency	1,069	536	1,171	2,276	473	203	5,728			
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles of which:	678,174	200,315	137,085	140,304	36,025	9,104	1,201,007			
in rubles	639,133	154,699	106,690	100,917	32,380	8,457	1,042,276			
in foreign currency	39,041	45,616	30,395	39,387	3,645	647	158,731			
of which: overdue, — total	22,857	10,905	4,639	2,620	661	173	41,855			
in rubles	12,063	7,420	2,697	1,551	528	163	24,422			
in foreign currency	10,794	3,485	1,942	1,069	133	10	17,433			
Average weighted maturity, months, of which on loans extended:										
in rubles	200.5	183.6	206.9	177.3	131.6	153.2	192.2			
in foreign currency	184.0	192.2	176.8	153.3	53.1	185.9	160.3			
Average weighted interest rate, %, of which on loans extended:										
in rubles	12.3	12.5	12.3	12.5	12.0	11.8	12.3			
in foreign currency	9.7	9.5	9.8	9.4	11.0	11.8	9.7			
Rights of claim under mortgage loans, — total, millions of rubles of which:	34,034	6,097	26,040	40,554	1,483	1,021	109,229			
in rubles	19,840	4,883	19,660	30,967	1,435	932	77,717			
in foreign currency	14,194	1,214	6,380	9,587	48	89	31,512			

Table 4.3.9

## Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	Investments in debt obligations											reevaluation of debt obligations
	total	of which:										
		investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments										
	1	2	3	4	5	6	7	8	9	10	11	
<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	11	
<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		

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

	Investment in equities										Equity in subsidiaries and associated companies		Other equity interest
	total	of which:				revaluation of equities	total	of which:		19	20		
		investment in equities at balance-sheet value (regardless revaluation)	of resident credit institutions	of nonresidents	of other residents			shares transferred that do not qualify for the derecognition	subsidaries and associated resident credit institutions				
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				

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



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		

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

**Table 4.4 (end)**  
(millions of rubles)

	Liabilities on delivery of rouble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:			
	total	2 to 30 days	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

## 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			of which:		
				thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	billions of rubles	thousands of units
2009	2,723,796.6	877,432.5	609,865.7	1,780,853.3	267,566.8	4,605.5	3,275.5	82,772.1	30,955.0	427,996.9	110,506.5	1,265,478.8	122,829.8	1,307,229.6	82,250.5
2010	2,892,501.8	812,153.9	653,352.9	1,833,522.3	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	1,307,229.6	82,250.5
<b>2009</b>															
Q1	603,863.0	184,944.9	193,139.4	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	295,061.7	27,649.4
Q2	676,856.3	216,569.2	231,365.2	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	316,594.8	29,518.4
Q3	694,741.0	226,754.4	245,139.3	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	319,153.5	29,804.1
Q4	748,336.3	249,164.0	273,299.4	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	334,668.8	35,857.9
<b>2010</b>															
Q1	601,911.1	185,449.2	216,104.5	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	294,253.0	17,826.1
Q2	719,909.4	200,122.2	262,800.7	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	320,996.0	19,218.2
Q3	751,175.1	199,485.8	273,953.4	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	327,076.8	20,819.4
Q4	819,506.2	227,096.7	306,120.9	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	364,903.8	24,386.8
<b>2011</b>															
Q1	698,037.9	232,289.0	251,069.5	446,968.4	38,194.7	1,722.8	455.8	42,271.9	2,801.4	89,683.5	16,173.5	313,290.2	18,764.0	313,290.2	18,764.0

<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	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles
<b>2009</b>												
2009	942,943.3	609,865.7	888.0	1,663.2	888.0	1,780,853.3	267,566.8	214,825.5	828,798.1	52,741.3		
2010	1,058,979.5	653,352.9	721.0	912.8	721.0	1,833,522.3	158,801.0	136,545.8	709,850.5	22,255.2		
<b>2009</b>												
Q1	193,139.4	122,072.8	225.6	382.3	225.6	410,723.6	62,872.1	52,364.2	192,933.1	10,507.9		
Q2	231,365.2	154,061.4	192.1	438.3	192.1	445,491.1	62,507.8	52,539.7	209,509.8	9,968.1		
Q3	245,139.3	161,087.7	221.7	407.2	221.7	449,601.7	65,666.7	53,450.1	207,506.2	12,216.6		
Q4	273,299.4	172,643.8	248.6	435.4	248.6	475,036.9	76,520.2	56,471.5	218,849.0	20,048.7		
<b>2010</b>												
Q1	216,104.5	151,794.3	164.2	223.9	164.2	385,806.6	33,654.9	28,694.6	174,809.9	4,960.3		
Q2	262,800.7	161,795.4	181.0	252.0	181.0	457,108.7	38,326.8	32,818.8	176,659.7	5,508.0		
Q3	273,953.4	159,313.3	182.7	210.1	182.7	477,221.7	40,172.5	34,847.6	172,036.5	5,324.9		
Q4	306,120.9	180,449.9	193.1	226.8	193.1	513,385.3	46,646.8	40,184.8	186,344.4	6,462.0		
<b>2011</b>												
Q1	251,069.5	194,094.3	65.1	145.7	65.1	446,968.4	38,194.7	32,754.4	140,834.7	5,440.3		

<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

**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	4	5	6		7	8	9
		intraregional electronic settlements	interregional electronic settlements	BESP system		intraregional electronic settlements	interregional electronic settlements	BESP system	
<b>2010</b>									
Q1	630	630	628	207	1,052	1,052	1,050	315	
Q2	627	627	627	230	1,047	1,047	1,047	337	
Q3	623	621	621	294	1,042	1,042	1,042	985	
Q4	608	608	608	292	1,020	1,020	1,020	967	
<b>2011</b>									
Q1	607	607	607	289	1,013	1,013	1,013	969	



Table 5.4 (end)  
(units)

1	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)
10	11	12	13	14	15	16	17	18	19	
<b>2010</b>										
Q1	2,248	2,241	2,237	1,375	1,375	80	5,305	5,298	1,219	
Q2	2,220	2,215	2,215	1,448	1,448	80	5,342	5,337	1,322	
Q3	2,207	2,197	2,197	1,481	1,481	80	5,353	5,341	3,421	
Q4	2,117	2,110	2,110	1,494	1,494	81	5,239	5,239	3,343	
<b>2011</b>										
Q1	2,104	2,094	2,094	1,541	1,541	81	5,265	5,255	3,330	

<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	4	cash withdrawals, millions of rubles	5	6	7
				of which:					
				payments for goods (works, services), millions of rubles		other transactions, millions of rubles			
1	2	3	4	5	6	7			
2009	125,787	—	9,715,631	8,652,721	877,247	185,663			
2010	144,112	78,665	12,597,106	10,890,851	1,346,157	360,098			
<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	146,238	78,737	3,398,726	2,819,495	453,380	125,851			

Table 5.5 (end)

		Legal entities							
1	8	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	10	of which:		12	13
						11	payments for goods (works, services), millions of rubles		
2009	246	—	—	352,885	125,331	227,341	213		
2010	307	162	162	579,532	173,888	401,734	3,910		
<b>2009</b>									
Q1	242	150	150	48,942	23,947	24,890	105		
Q2	245	121	121	57,741	24,951	32,762	28		
Q3	245	124	124	136,767	33,612	103,107	48		
Q4	246	135	135	109,435	42,821	66,582	32		
<b>2010</b>									
Q1	253	127	127	67,442	31,068	36,267	107		
Q2	263	138	138	72,382	38,991	32,968	423		
Q3	268	155	155	159,885	48,014	110,681	1,190		
Q4	307	162	162	279,823	55,815	221,818	2,190		
<b>2011</b>									
Q1	318	157	157	132,522	46,267	83,265	2,990		

<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

	Intra-regional electronic settlements		Inter-regional 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
1.01.1999	109.4	7,557.7	4.1	454.2	—	—	57.3	2,683.8
1.01.2000	137.2	13,302.9	9.8	2,143.0	—	—	52.1	5,702.5
1.01.2001	181.9	28,166.4	17.2	5,759.8	—	—	45.0	9,031.8
1.01.2002	255.8	53,487.6	27.4	9,784.2	—	—	34.0	8,788.4
1.01.2003	312.5	62,712.4	38.3	13,632.7	—	—	25.6	5,997.2
1.01.2004	361.5	90,303.1	50.3	17,863.7	—	—	14.8	5,757.6
1.01.2005	405.2	110,356.1	66.9	25,000.4	—	—	7.6	3,052.0
1.01.2006	464.3	153,785.6	86.3	36,112.1	—	—	5.1	4,073.4
1.01.2007	573.3	215,644.2	120.5	50,955.5	—	—	2.5	1,074.0
1.01.2008	676.9	375,041.4	154.1	69,580.8	—	—	2.8	1,131.0
1.01.2009	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
1.01.2010	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
1.01.2011	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0

## 6. REGIONAL SECTION

## 6.1. Institutional Characteristics

Table 6.1.1

## Number of Credit Institutions and Their Branches

(units)

	30.06.2011			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
1	2	3	4	5
RUSSIAN FEDERATION	1,000	2,855	480	2,375
<b>CENTRAL FEDERAL DISTRICT</b>	<b>578</b>	<b>583</b>	<b>118</b>	<b>465</b>
Belgorod Region	5	22	1	21
Bryansk Region	1	22	—	22
Vladimir Region	3	22	—	22
Voronezh Region	3	51	—	51
Ivanovo Region	6	14	—	14
Kaluga Region	4	24	—	24
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	18	2	16
Ryazan Region	4	17	—	17
Smolensk Region	4	19	6	13
Tambov Region	1	12	1	11
Tver Region	6	29	3	26
Tula Region	5	23	1	22
Yaroslavl Region	7	30	2	28
Moscow	508	150	21	129
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>70</b>	<b>331</b>	<b>16</b>	<b>315</b>
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	18	—	18
Novgorod Region	2	12	1	11
Pskov Region	3	7	—	7
St. Petersburg	38	152	—	152
<b>SOUTH FEDERAL DISTRICT</b>	<b>47</b>	<b>306</b>	<b>21</b>	<b>285</b>
Republic of Adigei (Adigeya)	5	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	102	2	100
Astrakhan Region	5	25	5	20
Volgograd Region	4	58	—	58
Rostov Region	17	112	13	99
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>56</b>	<b>174</b>	<b>76</b>	<b>98</b>
Republic of Daghestan	32	77	62	15
Republic of Ingushetia	2	6	1	5
Kabardino-Balkar Republic	5	13	3	10
Karachai-Cherkess Republic	5	4	—	4

Table 6.1.1 (end)

(units)

1	2	3	4	5
Republic of Northern Ossetia — Alania	5	11	4	7
Republic of Chechnya	—	4	—	4
Stavropol Territory	7	59	6	53
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>116</b>	<b>630</b>	<b>105</b>	<b>525</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	62	—	62
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	84	13	71
Saratov Region	9	66	18	48
Ulyanovsk Region	4	21	2	19
<b>URALS FEDERAL DISTRICT</b>	<b>50</b>	<b>335</b>	<b>107</b>	<b>228</b>
Kurgan Region	4	14	—	14
Sverdlovsk Region	18	94	12	82
Tyumen Region	18	131	57	74
Khanty-Mansiysky Autonomous Area — Yugra	10	35	8	27
Yamalo-Nenetsky Autonomous Area	2	24	1	23
Chelyabinsk Region	10	96	38	58
<b>SIBERIA FEDERAL DISTRICT</b>	<b>57</b>	<b>356</b>	<b>26</b>	<b>330</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	46	8	38
Zabaykalskiy Territory	—	15	0	15
Krasnoyarsk Territory	5	59	2	57
Irkutsk Region	8	41	4	37
Kemerovo Region	9	32	—	32
Novosibirsk Region	10	70	1	69
Omsk Region	6	41	—	41
Tomsk Region	2	24	8	16
<b>FAR EAST FEDERAL DISTRICT</b>	<b>26</b>	<b>140</b>	<b>11</b>	<b>129</b>
Republic of Sakha (Yakutia)	4	29	—	29
Kamchatka Territory	4	12	3	9
Primorski Territory	7	33	5	28
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	30.06.2011				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,118	11,340	1,515	3,956	38,929
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6,490</b>	<b>3,565</b>	<b>214</b>	<b>1,085</b>	<b>11,354</b>
Belgorod Region	145	218	14	85	462
Bryansk Region	92	122	9	57	280
Vladimir Region	179	154	12	65	410
Voronezh Region	270	272	24	83	649
Ivanovo Region	133	57	8	56	254
Kaluga Region	138	68	9	71	286
Kostroma Region	103	36	4	30	173
Kursk Region	135	93	14	49	291
Lipetsk Region	142	101	12	60	315
Moscow Region	1,114	775	12	69	1,970
Orel Region	96	49	11	30	186
Ryazan Region	120	92	8	51	271
Smolensk Region	114	86	4	37	241
Tambov Region	120	144	7	46	317
Tver Region	127	127	8	50	312
Tula Region	187	86	9	61	343
Yaroslavl Region	225	40	10	92	367
Moscow	3,050	1,045	39	93	4,227
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>2,248</b>	<b>433</b>	<b>265</b>	<b>668</b>	<b>3,614</b>
Republic of Karelia	115	13	12	26	166
Republic of Komi	123	84	12	28	247
Arkhangelsk Region	161	68	16	43	288
Nenets Autonomous Area	4	8	—	—	12
Vologda Region	280	17	28	58	383
Kaliningrad Region	157	43	27	48	275
Leningrad Region	58	19	13	284	374
Murmansk Region	141	9	11	56	217
Novgorod Region	123	2	15	34	174
Pskov Region	113	16	10	39	178
St. Petersburg	977	162	121	52	1,312
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,545</b>	<b>673</b>	<b>141</b>	<b>268</b>	<b>3,627</b>
Republic of Adigei (Adigeya)	76	7	1	5	89
Republic of Kalmykia	37	3	—	5	45
Krasnodar Territory	1,129	162	52	120	1,463
Astrakhan Region	120	90	8	25	243
Volgograd Region	275	286	31	60	652
Rostov Region	908	125	49	53	1,135
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>794</b>	<b>100</b>	<b>21</b>	<b>74</b>	<b>989</b>
Republic of Daghestan	169	6	5	1	181
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	51	16	—	7	74
Republic of Chechnya	30	2	1	12	45
Stavropol Territory	422	31	14	47	514
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>4,180</b>	<b>4,123</b>	<b>361</b>	<b>755</b>	<b>9,419</b>
Republic of Bashkortostan	662	427	41	77	1,207
Republic of Mariy-El	55	60	9	13	137
Republic of Mordovia	138	141	6	19	304
Republic of Tatarstan (Tatarstan)	560	708	53	101	1,422
Udmurt Republic	198	89	24	48	359
Chuvash Republic — Chuvashya	111	170	20	39	340
Perm Territory	382	253	31	93	759
Kirov Region	189	177	17	35	418
Nizhni Novgorod Region	464	465	41	60	1,030
Orenburg Region	305	393	33	48	779
Penza Region	162	345	15	40	562
Samara Region	468	307	38	87	900
Saratov Region	285	455	20	59	819
Ulyanovsk Region	201	133	13	36	383
<b>URALS FEDERAL DISTRICT</b>	<b>1,868</b>	<b>844</b>	<b>210</b>	<b>298</b>	<b>3,220</b>
Kurgan Region	76	179	16	35	306
Sverdlovsk Region	753	190	69	52	1,064
Tyumen Region	569	330	55	112	1,066
Khanty-Mansiysky Autonomous Area — Yugra	291	128	24	40	483
Yamalo-Nenetsky Autonomous Area	104	35	2	22	163
Chelyabinsk Region	470	145	70	99	784
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,928</b>	<b>1,359</b>	<b>220</b>	<b>570</b>	<b>5,077</b>
Republic of Altai	34	5	4	4	47
Republic of Buryatia	206	5	6	37	254
Republic of Tyva	39	2	3	—	44
Republic of Khakassia	97	24	5	45	171
Altai Territory	283	479	23	69	854
Zabaykalskiy Territory	239	11	9	14	273
Krasnoyarsk Territory	522	146	22	125	815
Irkutsk Region	397	53	23	66	539
Kemerovo Region	324	125	27	74	550
Novosibirsk Region	420	154	59	38	671
Omsk Region	213	321	20	51	605
Tomsk Region	154	34	19	47	254
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1,065</b>	<b>243</b>	<b>83</b>	<b>238</b>	<b>1,629</b>
Republic of Sakha (Yakutia)	147	103	8	33	291
Kamchatka Territory	79	7	5	11	102
Primorski Territory	309	36	34	70	449
Khabarovsk Territory	255	30	19	19	323
Amur Region	150	25	7	30	212
Magadan Region	36	8	4	3	51
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	granting the right to	
			attract individuals funds	conduct operations in foreign currency
<b>RUSSIAN FEDERATION</b>				
30.06.2010	219 (16)	114 (8)	182 (15)	104 (8)
30.09.2010	222 (17)	116 (8)	185 (16)	105 (9)
31.12.2010	220 (18)	116 (7)	183 (17)	103 (11)
31.03.2011	220 (17)	118 (7)	186 (16)	101 (10)
<b>CENTRAL FEDERAL DISTRICT</b>				
30.06.2010	149 (12)	72 (6)	113 (11)	76 (6)
30.09.2010	151 (12)	74 (6)	115 (11)	76 (6)
31.12.2010	149 (11)	74 (5)	113 (10)	74 (6)
31.03.2011	148 (11)	76 (5)	115 (10)	71 (6)
<b>Moscow and Moscow Region</b>				
30.06.2010	142 (12)	69 (6)	106 (11)	72 (6)
30.09.2010	145 (12)	72 (6)	109 (11)	72 (6)
31.12.2010	143 (11)	72 (5)	107 (10)	70 (6)
31.03.2011	142 (11)	74 (5)	109 (10)	67 (6)
<b>NORTH-WEST FEDERAL DISTRICT</b>				
30.06.2010	19 (1)	14	19 (1)	5 (1)
30.09.2010	21 (1)	14	21 (1)	7 (1)
31.12.2010	22 (1)	15	22 (1)	7 (1)
31.03.2011	23 (1)	16	23 (1)	7 (1)
<b>SOUTH FEDERAL DISTRICT</b>				
30.06.2010	8	4	7	4
30.09.2010	6	3	5	3
31.12.2010	5	2	4	3
31.03.2011	6	1	5	5
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>				
30.06.2010	—	—	—	—
30.09.2010	—	—	—	—
31.12.2010	—	—	—	—
31.03.2011	—	—	—	—
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
30.06.2010	22 (1)	10 (1)	22 (1)	12
30.09.2010	22 (2)	10 (1)	22 (2)	12 (1)
31.12.2010	23 (3)	10 (1)	23 (3)	13 (2)
31.03.2011	22 (2)	10 (1)	22 (2)	12 (1)
<b>URALS FEDERAL DISTRICT</b>				
30.06.2010	8 (1)	7	8 (1)	1 (1)
30.09.2010	8 (1)	7	8 (1)	1 (1)
31.12.2010	8 (1)	7	8 (1)	1 (1)
31.03.2011	8 (1)	7	8 (1)	1 (1)
<b>SIBERIA FEDERAL DISTRICT</b>				
30.06.2010	7 (1)	1 (1)	7 (1)	6
30.09.2010	8 (1)	2 (1)	8 (1)	6
31.12.2010	7 (2)	2 (1)	7 (2)	5 (1)
31.03.2011	7 (2)	2 (1)	7 (2)	5 (1)
<b>FAR EAST FEDERAL DISTRICT</b>				
30.06.2010	6	6	6	—
30.09.2010	6	6	6	—
31.12.2010	6	6	6	—
31.03.2011	6	6	6	—

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

Table 6.1.4

## Credit Institutions Grouped by Registered Authorized Capital

	30.06.2011											total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more		
1	2	3	4	5	6	7	8	9	10	11	12	
RUSSIAN FEDERATION	17	22	44	83	212	256	97	108	139	22	1,000	
CENTRAL FEDERAL DISTRICT	4	10	25	40	96	154	57	72	101	19	578	
Belgorod Region	—	—	—	—	1	2	1	1	—	—	5	
Bryansk Region	—	—	—	—	—	1	—	—	—	—	1	
Vladimir Region	—	—	—	1	1	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	26	78	134	52	66	99	19	508	
NORTH-WEST FEDERAL DISTRICT	3	3	4	13	15	13	2	10	7	—	70	
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
Republic of Komi	—	—	—	2	1	—	—	—	—	—	3	
Arkhangelsk Region	—	—	1	1	—	—	—	—	—	—	2	
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Vologda Region	—	—	1	1	3	2	—	2	—	—	9	
Kaliningrad Region	—	—	—	—	1	1	—	—	2	—	4	

(units)

Table 6.1.4 (cont.)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	1	1	—	1	—	1	—	—	4
Murmansk Region	—	—	—	—	1	1	—	1	—	—	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>17</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>—</b>	<b>47</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	9	1	2	—	—	17
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>32</b>	<b>11</b>	<b>3</b>	<b>1</b>	<b>—</b>	<b>—</b>	<b>56</b>
Republic of Dagestan	2	1	1	1	21	4	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>			
28.02.2011	1,010	33,857,785.6	50
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
<b>CENTRAL FEDERAL DISTRICT</b>			
28.02.2011	583	29,493,879.0	26
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
<b>Moscow and Moscow Region</b>			
28.02.2011	523	29,276,689.1	25
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
<b>NORTH-WEST FEDERAL DISTRICT</b>			
28.02.2011	71	1,359,928.6	8
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
<b>SOUTH FEDERAL DISTRICT</b>			
28.02.2011	47	168,102.5	11
31.03.2011	47	172,031.8	12
30.04.2011	47	172,542.1	12
31.05.2011	47	178,923.9	12
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>			
28.02.2011	56	54,103.5	18
31.03.2011	56	54,890.8	19
30.04.2011	56	56,399.0	19
31.05.2011	56	56,239.4	19
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>			
28.02.2011	118	1,124,174.5	33
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
<b>URALS FEDERAL DISTRICT</b>			
28.02.2011	51	776,273.2	11
31.03.2011	51	782,302.5	11
30.04.2011	51	785,286.0	10
31.05.2011	51	798,504.1	10
<b>SIBERIA FEDERAL DISTRICT</b>			
28.02.2011	57	562,919.8	7
31.03.2011	57	569,835.5	7
30.04.2011	57	566,115.2	7
31.05.2011	57	576,221.5	7
<b>FAR EAST FEDERAL DISTRICT</b>			
28.02.2011	27	318,404.5	7
31.03.2011	27	317,600.4	7
30.04.2011	26	318,869.0	6
31.05.2011	26	328,262.7	6

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves  
within Averaging Period from July 10 to August 10, 2011  
Grouped by Registered Authorized Capital**

*(units)*

	Up to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions of rubles and more	Total
1	2	3	4	5	6	7	8
RUSSIAN FEDERATION	23	27	50	136	176	276	688
<b>CENTRAL FEDERAL DISTRICT</b>	<b>7</b>	<b>13</b>	<b>21</b>	<b>52</b>	<b>87</b>	<b>182</b>	<b>362</b>
Belgorod Region	—	—	—	1	2	2	5
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	—	2	—	—	2
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	1	—	1	—	2
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	10	11	38	77	173	316
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>3</b>	<b>3</b>	<b>8</b>	<b>7</b>	<b>9</b>	<b>15</b>	<b>45</b>
Republic of Karelia	—	—	—	—	—	—	—
Republic of Komi	—	—	2	—	—	—	2
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	1	2	2	2	8
Kaliningrad Region	—	—	—	1	1	1	3
Leningrad Region	—	1	—	1	1	—	3
Murmansk Region	1	—	—	1	1	1	4
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	2	—	1	—	3
St. Petersburg	1	1	3	2	2	11	20
<b>SOUTH FEDERAL DISTRICT</b>	<b>—</b>	<b>3</b>	<b>2</b>	<b>11</b>	<b>14</b>	<b>7</b>	<b>37</b>
Republic of Adigei (Adigeya)	—	2	—	2	—	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	4	3	4	12
Astrakhan Region	—	—	—	1	1	—	2
Volgograd Region	—	—	1	—	3	—	4
Rostov Region	—	—	1	2	7	3	13
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>22</b>	<b>9</b>	<b>2</b>	<b>38</b>
Republic of Daghestan	2	—	—	13	3	1	19
Republic of Ingushetia	—	—	—	1	—	—	1
Kabardino-Balkar Republic	—	1	—	3	1	—	5
Karachai-Cherkess Republic	1	—	1	1	1	—	4
Republic of Northern Ossetia — Alania	—	—	—	1	3	—	4
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	3	1	1	5

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>30</b>	<b>40</b>	<b>98</b>
Republic of Bashkortostan	—	—	1	1	3	4	9
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	—	2	2
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>3</b>	<b>3</b>	<b>6</b>	<b>6</b>	<b>11</b>	<b>14</b>	<b>43</b>
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	1	—	2	3	5	5	16
Tyumen Region	1	2	1	2	4	5	15
Chelyabinsk Region	—	1	1	—	2	4	8
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>14</b>	<b>10</b>	<b>10</b>	<b>43</b>
Republic of Altai	—	1	—	—	1	—	2
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	—	—	1	—	—	—	1
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	—	2	2	—	1	5
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	1	1	1	3
Irkutsk Region	—	—	—	3	4	—	7
Kemerovo Region	—	—	1	2	—	1	4
Novosibirsk Region	2	1	—	2	—	4	9
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>6</b>	<b>6</b>	<b>6</b>	<b>22</b>
Republic of Sakha (Yakutia)	—	—	1	1	1	1	4
Kamchatka Territory	—	1	1	—	—	1	3
Primorski Territory	1	—	—	3	3	—	7
Khabarovsk Territory	—	—	—	1	—	1	2
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

## Financial Performance of Credit Institutions

	31.05.2011						
	2	3	4	5	6	7	
1	total profit (+)/loss (—) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles	
RUSSIAN FEDERATION	365,903.6	370,411.4	84.7	4,507.8	15.3	73,565.2	
CENTRAL FEDERAL DISTRICT	340,035.4	342,951.0	85.3	2,915.6	14.7	68,436.3	
Belgorod Region	115.0	115.0	100.0	0.0	0.0	19.1	
Bryansk Region	17.4	17.4	100.0	0.0	0.0	6.8	
Vladimir Region	33.8	33.8	100.0	0.0	0.0	3.2	
Voronezh Region	1.7	1.7	66.7	0.1	33.3	0.3	
Ivanovo Region	−67.9	11.5	50.0	79.4	50.0	17.1	
Kaluga Region	142.2	143.9	75.0	1.7	25.0	38.9	
Kostroma Region	665.5	665.5	100.0	0.0	0.0	357.6	
Kursk Region	137.6	137.6	100.0	0.0	0.0	22.9	
Lipetsk Region	205.7	205.7	100.0	0.0	0.0	49.6	
Moscow Region	1,098.0	1,218.9	80.0	120.8	20.0	84.2	
Orel Region	30.4	30.5	50.0	0.0	50.0	0.0	
Ryazan Region	57.9	57.9	100.0	0.0	0.0	17.6	
Smolensk Region	104.8	117.3	75.0	12.5	25.0	27.8	
Tambov Region	6.5	6.5	100.0	0.0	0.0	1.9	
Tver Region	59.6	59.6	100.0	0.0	0.0	13.3	
Tula Region	95.1	95.1	100.0	0.0	0.0	21.8	
Yaroslavl Region	119.8	122.2	83.3	2.4	16.7	32.8	
Moscow	337,212.2	339,910.9	85.3	2,698.6	14.7	67,721.3	
NORTH-WEST FEDERAL DISTRICT	7,060.1	7,237.4	87.1	177.2	12.9	1,344.3	
Republic of Karelia	7.3	7.3	100.0	0.0	0.0	1.4	
Republic of Komi	69.2	69.2	100.0	0.0	0.0	13.4	
Arkhangelsk Region	−7.2	0.1	50.0	7.3	50.0	0.7	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	386.8	386.8	88.9	0.0	11.1	66.4	
Kaliningrad Region	319.2	324.1	75.0	4.9	25.0	117.6	



Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-67.9	10.7	66.7	78.6	33.3	8.0
Murmansk Region	106.0	106.0	100.0	0.0	0.0	18.5
Novgorod Region	42.3	42.3	100.0	0.0	0.0	4.7
Pskov Region	17.1	17.1	100.0	0.0	0.0	4.9
St. Petersburg	6,187.4	6,273.8	87.2	86.4	12.8	1,108.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,023.0</b>	<b>1,057.6</b>	<b>85.1</b>	<b>34.6</b>	<b>14.9</b>	<b>240.6</b>
Republic of Adigei (Adigeya)	27.2	27.2	100.0	0.0	0.0	6.6
Republic of Kalmykia	7.6	9.0	50.0	1.3	50.0	0.8
Krasnodar Territory	361.6	379.7	78.6	18.1	21.4	78.2
Astrakhan Region	32.1	32.2	80.0	0.1	20.0	7.4
Volgograd Region	81.0	81.0	100.0	0.0	0.0	25.2
Rostov Region	513.4	528.4	88.2	15.0	11.8	122.4
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>488.2</b>	<b>571.2</b>	<b>87.5</b>	<b>83.0</b>	<b>12.5</b>	<b>117.3</b>
Republic of Dagestan	236.7	244.5	96.8	7.8	3.2	39.0
Republic of Ingushetia	37.3	37.3	100.0	0.0	0.0	1.4
Kabardino-Balkar Republic	92.5	92.5	100.0	0.0	0.0	22.3
Karachai-Cherkess Republic	45.9	48.5	80.0	2.6	20.0	11.9
Republic of Northern Ossetia — Alania	-16.2	25.0	83.3	41.2	16.7	7.1
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	92.0	123.5	42.9	31.4	57.1	35.6
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>5,457.4</b>	<b>6,083.4</b>	<b>82.8</b>	<b>626.0</b>	<b>17.2</b>	<b>1,196.3</b>
Republic of Bashkortostan	103.8	219.5	63.6	115.7	36.4	79.1
Republic of Mariy-El	9.2	9.2	100.0	0.0	0.0	1.9
Republic of Mordovia	8.4	44.8	75.0	36.3	25.0	8.6
Republic of Tatarstan (Tatarstan)	901.0	979.9	88.0	78.9	12.0	180.3
Udmurt Republic	10.0	31.5	60.0	21.5	40.0	13.0
Chuvash Republic — Chuvashya	22.2	22.9	75.0	0.6	25.0	5.8
Perm Territory	101.7	101.7	100.0	0.0	0.0	42.1
Kirov Region	264.2	264.2	100.0	0.0	0.0	61.2
Nizhni Novgorod Region	796.2	796.2	100.0	0.0	0.0	123.5
Orenburg Region	111.9	116.6	77.8	4.7	22.2	28.8
Penza Region	42.3	42.3	100.0	0.0	0.0	0.3
Samara Region	2,836.7	3,140.6	75.0	304.0	25.0	577.7
Saratov Region	265.8	265.8	100.0	0.0	0.0	67.9
Ulyanovsk Region	-16.1	48.0	50.0	64.1	50.0	6.1

Table 6.1.7 (end)

1	2	3	4	5	6	7
<b>URALS FEDERAL DISTRICT</b>	<b>6,327.2</b>	<b>6,836.4</b>	<b>84.3</b>	<b>509.2</b>	<b>15.7</b>	<b>1,027.4</b>
Kurgan Region	50.9	50.9	100.0	0.0	0.0	9.4
Sverdlovsk Region	3,158.7	3,550.3	84.2	391.5	15.8	489.9
Tyumen Region	2,136.9	2,230.4	83.3	93.5	16.7	343.4
Khanty-Mansiysky Autonomous Area — Yugra	1,632.0	1,725.5	70.0	93.5	30.0	243.7
Yamalo-Nenetsky Autonomous Area	12.7	12.7	100.0	0.0	0.0	2.4
Chelyabinsk Region	980.6	1,004.8	80.0	24.2	20.0	184.7
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3,046.9</b>	<b>3,149.9</b>	<b>82.5</b>	<b>103.0</b>	<b>17.5</b>	<b>558.1</b>
Republic of Altai	52.7	56.8	50.0	4.0	50.0	17.1
Republic of Buryatia	21.2	21.2	100.0	0.0	0.0	4.0
Republic of Tyva	3.5	3.5	100.0	0.0	0.0	1.5
Republic of Khakassia	18.5	21.9	66.7	3.3	33.3	3.3
Altai Territory	114.3	114.3	100.0	0.0	0.0	20.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	29.9	29.9	100.0	0.0	0.0	5.8
Irkutsk Region	116.4	118.8	87.5	2.4	12.5	31.6
Kemerovo Region	125.9	130.3	88.9	4.4	11.1	29.7
Novosibirsk Region	2,539.1	2,592.2	70.0	53.1	30.0	422.9
Omsk Region	-0.2	35.6	66.7	35.8	33.3	9.3
Tomsk Region	25.5	25.5	100.0	0.0	0.0	12.1
<b>FAR EAST FEDERAL DISTRICT</b>	<b>2,465.4</b>	<b>2,524.7</b>	<b>73.1</b>	<b>59.2</b>	<b>26.9</b>	<b>644.9</b>
Republic of Sakha (Yakutia)	-35.3	1.4	25.0	36.7	75.0	1.6
Kamchatka Territory	59.9	67.3	75.0	7.5	25.0	19.7
Primorski Territory	873.8	873.8	100.0	0.0	0.0	206.9
Khabarovsk Territory	216.0	226.7	75.0	10.6	25.0	45.9
Amur Region	1,285.0	1,285.0	100.0	0.0	0.0	362.3
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	66.0	70.4	60.0	4.4	40.0	8.4
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>					
30.06.2010	36	51	27	24 (9)	81 (7)
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)
<b>CENTRAL FEDERAL DISTRICT</b>					
30.06.2010	21	26	11	18 (5)	73 (7)
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)
<b>Moscow and Moscow Region</b>					
30.06.2010	18	24	11	17 (5)	72 (7)
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)
<b>NORTH-WEST FEDERAL DISTRICT</b>					
30.06.2010	4	7	2	1 (1)	5
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
<b>SOUTH FEDERAL DISTRICT</b>					
30.06.2010	2	1	3	1	1
30.09.2010	2	—	2	1	1
31.12.2010	1	—	2	1	1
31.03.2011	1	1	1	2	1
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>					
30.06.2010	—	—	—	—	—
30.09.2010	—	—	—	—	—
31.12.2010	—	—	—	—	—
31.03.2011	—	—	—	—	—
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>					
30.06.2010	5	8	6	2 (1)	1
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
<b>URALS FEDERAL DISTRICT</b>					
30.06.2010	2	3	2	1 (1)	—
30.09.2010	2	2	3	1 (1)	—
31.12.2010	2	3	2	1 (1)	—
31.03.2011	2	3	2	1 (1)	—
<b>SIBERIA FEDERAL DISTRICT</b>					
30.06.2010	—	4	1	1 (1)	1
30.09.2010	—	5	1	1 (1)	1
31.12.2010	—	3	1	2 (2)	1
31.03.2011	—	3	1	2 (2)	1
<b>FAR EAST FEDERAL DISTRICT</b>					
30.06.2010	2	2	2	—	—
30.09.2010	2	2	2	—	—
31.12.2010	2	2	1	1	—
31.03.2011	2	2	1	1	—

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

Table 6.1.9

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

*(units)*

1	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 (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	6	12	22	6	12	22
Astrakhan Region	1	2	8	1	2	8
Volgograd Region	3	3	13	3	3	13
Rostov Region	11	10	24	10	10	26
<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>PRIVOLZHSKY 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	
	April 2	May 3
RUSSIAN FEDERATION	3,790.48	3,963.44
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,775.02</b>	<b>1,807.59</b>
Belgorod Region	10.07	11.12
Bryansk Region	19.07	21.37
Vladimir Region	11.20	12.87
Voronezh Region	40.30	39.61
Ivanovo Region	7.84	8.47
Kaluga Region	17.56	19.15
Kostroma Region	6.73	6.93
Kursk Region	6.34	8.28
Lipetsk Region	8.49	9.16
Moscow Region	71.23	83.34
Orel Region	8.59	8.94
Ryazan Region	11.81	13.15
Smolensk Region	18.37	17.37
Tambov Region	2.31	3.13
Tver Region	14.78	16.64
Tula Region	13.65	17.93
Yaroslavl Region	16.87	18.63
Moscow	1,489.82	1,491.52
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>506.04</b>	<b>577.79</b>
Republic of Karelia	4.85	4.63
Republic of Komi	9.58	10.23
Arkhangelsk Region	10.54	11.34
Nenets Autonomous Area	0.35	0.20
Vologda Region	12.25	13.93
Kaliningrad Region	44.47	52.60
Leningrad Region	108.56	124.78
Murmansk Region	15.11	16.25
Novgorod Region	3.46	4.37
Pskov Region	4.02	4.54
St. Petersburg	293.22	335.12
<b>SOUTH FEDERAL DISTRICT</b>	<b>232.89</b>	<b>267.16</b>
Republic of Adigei (Adigeya)	2.41	2.70
Republic of Kalmykia	0.81	0.81
Krasnodar Territory	120.60	138.40
Astrakhan Region	6.76	7.44
Volgograd Region	21.85	28.07
Rostov Region	80.46	89.75
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>93.90</b>	<b>105.19</b>
Republic of Daghestan	14.58	19.42
Republic of Ingushetia	1.48	1.45
Kabardino-Balkar Republic	10.15	10.33
Karachai-Cherkess Republic	2.10	3.06

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

1	2	3
Republic of Northern Ossetia — Alania	8.57	8.90
Republic of Chechnya	0.96	1.33
Stavropol Territory	56.07	60.70
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>348.01</b>	<b>381.67</b>
Republic of Bashkortostan	39.56	46.04
Republic of Mariy-El	3.00	4.45
Republic of Mordovia	2.36	3.10
Republic of Tatarstan (Tatarstan)	52.49	59.67
Udmurt Republic	12.35	13.85
Chuvash Republic — Chuvashya	5.70	6.51
Perm Territory	31.35	32.19
Kirov Region	10.52	11.55
Nizhni Novgorod Region	49.19	49.95
Orenburg Region	16.41	19.24
Penza Region	11.81	15.03
Samara Region	82.29	88.73
Saratov Region	21.91	20.95
Ulyanovsk Region	9.08	10.43
<b>URALS FEDERAL DISTRICT</b>	<b>265.96</b>	<b>273.59</b>
Kurgan Region	4.60	4.47
Sverdlovsk Region	110.49	112.84
Tyumen Region	107.52	105.40
Khanty-Mansiysky Autonomous Area — Yugra	47.82	46.69
Yamalo-Nenetsky Autonomous Area	14.43	14.12
Chelyabinsk Region	43.35	50.89
<b>SIBERIA FEDERAL DISTRICT</b>	<b>355.32</b>	<b>346.05</b>
Republic of Altai	0.78	0.72
Republic of Buryatia	11.29	10.71
Republic of Tyva	0.60	0.48
Republic of Khakassia	5.82	6.14
Altai Territory	28.54	28.32
Zabaykalskiy Territory	6.66	7.42
Krasnoyarsk Territory	55.55	51.89
Irkutsk Region	48.92	46.26
Kemerovo Region	27.44	32.01
Novosibirsk Region	109.15	101.91
Omsk Region	43.66	42.77
Tomsk Region	16.92	17.43
<b>FAR EAST FEDERAL DISTRICT</b>	<b>213.21</b>	<b>204.70</b>
Republic of Sakha (Yakutia)	10.76	13.12
Kamchatka Territory	11.50	10.60
Primorski Territory	104.48	93.91
Khabarovsk Territory	55.48	56.44
Amur Region	9.63	9.41
Magadan Region	4.48	4.32
Sakhalin Region	16.23	16.31
Jewish Autonomous Region	0.47	0.37
Chukotka Autonomous Area	0.19	0.23

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	
	April 2	May 3
RUSSIAN FEDERATION	2,692.49	2,548.21
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,713.56</b>	<b>1,584.59</b>
Belgorod Region	5.66	6.06
Bryansk Region	6.97	5.37
Vladimir Region	6.84	6.45
Voronezh Region	18.65	17.49
Ivanovo Region	4.05	3.30
Kaluga Region	9.04	9.91
Kostroma Region	2.97	3.16
Kursk Region	3.27	2.83
Lipetsk Region	5.33	5.44
Moscow Region	49.46	44.67
Orel Region	3.37	2.68
Ryazan Region	5.46	4.74
Smolensk Region	8.86	8.65
Tambov Region	2.07	2.00
Tver Region	7.28	6.13
Tula Region	7.55	7.28
Yaroslavl Region	9.83	8.77
Moscow	1,556.91	1,439.67
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>386.14</b>	<b>377.00</b>
Republic of Karelia	2.53	2.39
Republic of Komi	2.53	1.85
Arkhangelsk Region	5.22	4.59
Nenets Autonomous Area	0.02	0.02
Vologda Region	3.63	4.05
Kaliningrad Region	44.16	38.52
Leningrad Region	100.35	97.34
Murmansk Region	5.66	5.59
Novgorod Region	2.03	1.88
Pskov Region	3.68	3.85
St. Petersburg	216.34	216.94
<b>SOUTH FEDERAL DISTRICT</b>	<b>118.81</b>	<b>108.41</b>
Republic of Adigei (Adigeya)	1.29	1.05
Republic of Kalmykia	0.58	0.49
Krasnodar Territory	66.60	59.10
Astrakhan Region	4.63	4.83
Volgograd Region	10.62	10.38
Rostov Region	35.09	32.57
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>24.00</b>	<b>20.72</b>
Republic of Daghestan	7.10	3.77
Republic of Ingushetia	0.15	0.17
Kabardino-Balkar Republic	1.82	2.03
Karachai-Cherkess Republic	0.50	0.79



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

1	2	3
Republic of Northern Ossetia — Alania	2.17	2.61
Republic of Chechnya	0.13	0.13
Stavropol Territory	12.13	11.23
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>184.75</b>	<b>183.67</b>
Republic of Bashkortostan	16.18	13.82
Republic of Mariy-El	2.35	1.97
Republic of Mordovia	1.75	1.50
Republic of Tatarstan (Tatarstan)	22.89	22.53
Udmurt Republic	4.38	4.43
Chuvash Republic — Chuvashya	2.63	2.67
Perm Territory	11.18	10.06
Kirov Region	3.14	2.60
Nizhni Novgorod Region	26.42	22.34
Orenburg Region	6.72	7.18
Penza Region	7.65	6.86
Samara Region	62.22	70.72
Saratov Region	12.27	12.39
Ulyanovsk Region	4.98	4.61
<b>URALS FEDERAL DISTRICT</b>	<b>83.19</b>	<b>80.53</b>
Kurgan Region	1.90	1.86
Sverdlovsk Region	41.21	38.83
Tyumen Region	24.21	20.71
Khanty-Mansiysky Autonomous Area — Yugra	10.52	9.08
Yamalo-Nenetsky Autonomous Area	1.87	2.21
Chelyabinsk Region	15.87	19.13
<b>SIBERIA FEDERAL DISTRICT</b>	<b>99.73</b>	<b>102.35</b>
Republic of Altai	0.32	0.38
Republic of Buryatia	3.24	2.95
Republic of Tyva	0.17	0.22
Republic of Khakassia	1.38	1.79
Altai Territory	8.97	9.28
Zabaykalskiy Territory	1.45	1.19
Krasnoyarsk Territory	13.19	13.23
Irkutsk Region	11.68	12.57
Kemerovo Region	7.35	8.02
Novosibirsk Region	29.75	29.33
Omsk Region	16.47	18.30
Tomsk Region	5.76	5.09
<b>FAR EAST FEDERAL DISTRICT</b>	<b>82.38</b>	<b>91.04</b>
Republic of Sakha (Yakutia)	2.01	1.89
Kamchatka Territory	1.34	2.28
Primorski Territory	46.34	47.58
Khabarovsk Territory	20.19	25.81
Amur Region	3.57	4.23
Magadan Region	0.55	0.76
Sakhalin Region	8.28	8.40
Jewish Autonomous Region	0.09	0.07
Chukotka Autonomous Area	0.02	0.03

## 6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

1	31.05.2011											
	customer funds, total		of which:				deposits of legal entities			individual deposits		
	2	3	4	5	6	7	8	9	10			
RUSSIAN FEDERATION	22,015,808	16,624,663	5,391,145	5,631,844	4,133,124	1,498,720	10,266,044	8,389,735	1,876,309			
CENTRAL FEDERAL DISTRICT	13,981,405	9,545,741	4,435,664	4,462,356	3,091,031	1,371,325	5,116,122	3,787,971	1,328,151			
Belgorod Region	107,380	93,387	13,993	14,030	9,259	4,771	72,013	66,980	5,033			
Bryansk Region	48,118	44,418	3,700	2,543	2,506	37	39,020	36,020	3,000			
Vladimir Region	93,696	84,047	9,649	7,337	7,130	207	71,867	65,608	6,259			
Voronezh Region	175,340	154,393	20,947	21,972	14,028	7,944	127,793	118,560	9,233			
Ivanovo Region	52,647	48,250	4,397	2,454	2,438	16	43,533	39,761	3,772			
Kaluga Region	71,333	63,866	7,467	4,335	4,116	219	51,868	47,731	4,137			
Kostroma Region	37,888	35,692	2,196	4,818	4,681	137	28,665	27,061	1,604			
Kursk Region	52,170	48,675	3,495	3,462	3,403	59	40,621	38,160	2,461			
Lipetsk Region	76,880	71,178	5,702	7,697	7,539	158	59,303	55,004	4,299			
Moscow Region	630,760	566,406	64,354	69,476	59,879	9,597	423,163	381,331	41,832			
Orel Region	37,607	35,306	2,301	1,846	1,837	9	30,704	28,989	1,715			
Ryazan Region	66,498	60,721	5,777	5,159	4,301	858	50,130	46,726	3,404			
Smolensk Region	55,674	47,196	8,478	3,944	3,782	162	39,071	35,960	3,111			
Tambov Region	41,852	39,128	2,724	1,986	1,814	172	33,604	32,147	1,457			
Tver Region	69,193	63,060	6,133	3,929	3,547	382	53,107	49,316	3,791			
Tula Region	97,301	83,799	13,502	9,458	6,546	2,912	69,609	64,290	5,319			
Yaroslavl Region	90,891	83,414	7,477	7,530	7,205	325	70,334	64,470	5,864			
Moscow	12,176,177	7,922,805	4,253,372	4,290,380	2,947,020	1,343,360	3,811,717	2,589,857	1,221,860			
NORTH-WEST FEDERAL DISTRICT	1,973,899	1,617,390	356,509	359,880	289,883	69,997	1,152,245	944,283	207,962			
Republic of Karelia	33,721	30,215	3,506	1,932	1,868	64	26,987	24,206	2,781			
Republic of Komi	77,204	72,256	4,948	7,311	7,299	12	59,318	56,176	3,142			

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

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	96,955	91,020	5,935	19,396	18,769	627	64,700	60,976	3,724
Nenets Autonomous Area	3,614	3,540	74	197	197	0	2,785	2,742	43
Vologda Region	95,168	74,992	20,176	10,184	8,335	1,849	60,346	55,101	5,245
Kaliningrad Region	85,872	68,183	17,689	9,110	7,422	1,688	58,746	45,500	13,246
Leningrad Region	80,681	70,817	9,864	4,210	3,753	457	60,584	54,598	5,986
Murmansk Region	75,352	65,757	9,595	5,196	3,875	1,321	59,127	53,128	5,999
Novgorod Region	33,558	27,087	6,471	1,825	1,757	68	22,400	20,244	2,156
Pskov Region	27,227	24,756	2,471	2,275	2,045	230	20,070	18,570	1,500
St. Petersburg	1,368,161	1,092,307	275,854	298,441	234,760	63,681	719,967	555,784	164,183
<b>SOUTH FEDERAL DISTRICT</b>	<b>770,153</b>	<b>699,809</b>	<b>70,344</b>	<b>61,250</b>	<b>57,500</b>	<b>3,750</b>	<b>565,642</b>	<b>516,696</b>	<b>48,946</b>
Republic of Adigei (Adigeya)	10,209	9,673	536	567	567	0	8,356	7,978	378
Republic of Kalmykia	5,021	4,734	287	476	476	0	3,868	3,661	207
Krasnodar Territory	343,036	314,960	28,076	30,433	29,340	1,093	241,233	219,465	21,768
Astrakhan Region	45,165	40,182	4,983	2,856	2,836	20	34,261	31,837	2,424
Volgograd Region	122,815	109,176	13,639	8,356	6,149	2,207	94,836	86,281	8,555
Rostov Region	243,907	221,084	22,823	18,562	18,132	430	183,088	167,474	15,614
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>219,245</b>	<b>203,309</b>	<b>15,936</b>	<b>13,156</b>	<b>12,798</b>	<b>358</b>	<b>158,504</b>	<b>145,779</b>	<b>12,725</b>
Republic of Dagestan	29,142	27,996	1,146	1,211	1,205	6	20,011	19,045	966
Republic of Ingushetia	3,378	3,224	154	199	198	1	2,275	2,142	133
Kabardino-Balkar Republic	21,419	19,706	1,713	784	781	3	15,429	14,378	1,051
Karachai-Cherkess Republic	10,107	7,897	2,210	632	631	1	7,846	5,673	2,173
Republic of Northern Ossetia — Alania	20,619	19,576	1,043	809	794	15	16,586	15,725	861
Republic of Chechnya	8,504	8,429	75	606	605	1	2,447	2,378	69
Stavropol Territory	126,076	116,481	9,595	8,915	8,584	331	93,910	86,438	7,472
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2,151,215</b>	<b>1,949,417</b>	<b>201,798</b>	<b>326,655</b>	<b>317,573</b>	<b>9,082</b>	<b>1,362,284</b>	<b>1,247,769</b>	<b>114,515</b>
Republic of Bashkortostan	306,041	280,253	25,788	109,412	108,157	1,255	143,515	132,570	10,945
Republic of Mariy-El	23,972	22,440	1,532	2,253	1,990	263	18,042	17,213	829
Republic of Mordovia	35,313	32,953	2,360	3,094	2,642	452	25,300	24,124	1,176
Republic of Tatarstan (Tatarstan)	424,231	375,748	48,483	93,550	92,567	983	210,397	192,141	18,256
Udmurt Republic	74,662	70,116	4,546	5,177	5,040	137	53,090	50,009	3,081
Chuvash Republic — Chuvashya	53,435	50,265	3,170	5,189	4,526	663	39,639	37,821	1,818
Perm Territory	210,615	185,467	25,148	28,049	26,951	1,098	134,110	122,137	11,973
Kirov Region	68,683	65,361	3,322	6,259	6,083	176	49,143	46,970	2,173
Nizhni Novgorod Region	278,079	252,662	25,417	21,035	19,304	1,731	185,366	168,591	16,775
Orenburg Region	97,472	90,694	6,778	8,217	7,776	441	70,029	65,282	4,747

Table 6.3.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	59,816	56,344	3,472	3,100	3,004	96	46,653	44,257	2,396
Samara Region	320,791	285,330	35,461	29,760	28,583	1,177	233,936	205,789	28,147
Saratov Region	130,823	119,772	11,051	6,727	6,167	560	101,394	92,856	8,538
Ulyanovsk Region	67,282	62,012	5,270	4,833	4,783	50	51,670	48,009	3,661
<b>URALS FEDERAL DISTRICT</b>	<b>1,254,380</b>	<b>1,103,939</b>	<b>150,441</b>	<b>225,277</b>	<b>203,138</b>	<b>22,139</b>	<b>769,393</b>	<b>684,161</b>	<b>85,232</b>
Kurgan Region	26,768	25,550	1,218	1,561	1,409	152	19,776	19,057	719
Sverdlovsk Region	417,447	381,530	35,917	40,706	38,993	1,713	281,068	254,787	26,281
Tyumen Region	575,494	495,046	80,448	158,498	148,789	9,709	314,998	269,027	45,971
Khanty-Mansiysky Autonomous Area — Yugra	272,501	207,275	65,226	56,188	47,378	8,810	159,918	126,065	33,853
Yamalo-Nenetsky Autonomous Area	59,533	57,284	2,249	9,875	9,763	112	39,494	38,033	1,461
Chelyabinsk Region	234,671	201,813	32,858	24,512	13,947	10,565	153,551	141,290	12,261
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,099,992</b>	<b>993,766</b>	<b>106,226</b>	<b>131,638</b>	<b>114,931</b>	<b>16,707</b>	<b>744,941</b>	<b>695,536</b>	<b>49,405</b>
Republic of Altai	4,754	4,618	136	484	484	0	3,669	3,587	82
Republic of Buryatia	35,109	30,573	4,536	3,365	2,298	1,067	22,453	21,653	800
Republic of Tyva	4,461	4,357	104	191	191	0	3,330	3,278	52
Republic of Khakassia	17,767	17,116	651	1,659	1,657	2	13,205	12,646	559
Altai Territory	103,855	95,008	8,847	12,545	11,810	735	73,289	69,277	4,012
Zabaykalskiy Territory	34,565	32,611	1,954	2,179	2,170	9	27,257	26,397	860
Krasnoyarsk Territory	199,067	176,759	22,308	35,779	26,476	9,303	119,415	111,914	7,501
Irkutsk Region	140,698	129,652	11,046	15,709	15,246	463	96,537	90,709	5,828
Kemerovo Region	176,315	158,778	17,537	23,701	20,294	3,407	119,459	111,613	7,846
Novosibirsk Region	219,041	193,155	25,886	23,346	22,098	1,248	142,727	130,647	12,080
Omsk Region	100,044	91,792	8,252	7,676	7,507	169	75,446	69,381	6,065
Tomsk Region	64,316	59,347	4,969	5,004	4,700	304	48,154	44,434	3,720
<b>FAR EAST FEDERAL DISTRICT</b>	<b>565,519</b>	<b>511,292</b>	<b>54,227</b>	<b>51,632</b>	<b>46,270</b>	<b>5,362</b>	<b>396,913</b>	<b>367,540</b>	<b>29,373</b>
Republic of Sakha (Yakutia)	70,208	66,992	3,216	5,416	5,382	34	44,921	43,388	1,533
Kamchatka Territory	37,857	34,649	3,208	2,191	1,992	199	29,625	27,476	2,149
Primorski Territory	171,696	150,652	21,044	20,228	17,063	3,165	113,575	101,691	11,884
Khabarovsk Territory	140,335	126,536	13,799	9,717	8,935	782	105,542	97,600	7,942
Amur Region	48,053	44,774	3,279	2,878	2,831	47	35,100	33,795	1,305
Magadan Region	27,920	24,084	3,836	4,441	4,420	21	16,452	15,196	1,256
Sakhalin Region	57,351	51,870	5,481	6,281	5,167	1,114	41,972	38,913	3,059
Jewish Autonomous Region	5,695	5,450	245	286	286	0	4,764	4,581	183
Chukotka Autonomous Area	6,404	6,285	119	194	194	0	4,962	4,900	62

Table 6.3.2

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

(millions of rubles)

1	31.05.2011		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	354,006.9	3,351,365.2	196,320.0
<b>CENTRAL FEDERAL DISTRICT</b>	<b>207,257.9</b>	<b>2,174,445.4</b>	<b>111,805.6</b>
Belgorod Region	1,047.7	15,007.6	1,136.1
Bryansk Region	317.8	5,013.0	772.4
Vladimir Region	1,526.8	8,681.8	1,090.1
Voronezh Region	1,385.1	20,195.3	1,863.9
Ivanovo Region	166.1	5,092.9	672.6
Kaluga Region	2,534.0	9,110.9	904.0
Kostroma Region	112.9	2,966.4	753.8
Kursk Region	800.3	6,037.0	937.4
Lipetsk Region	372.1	7,683.7	709.6
Moscow Region	10,127.8	111,631.3	10,135.1
Orel Region	323.2	3,889.7	506.3
Ryazan Region	817.3	8,104.9	874.0
Smolensk Region	935.9	5,832.9	647.2
Tambov Region	1,011.4	3,547.8	405.3
Tver Region	736.5	8,449.9	686.3
Tula Region	1,026.3	10,287.2	940.9
Yaroslavl Region	1,872.4	9,757.7	1,181.8
Moscow	182,144.5	1,933,155.3	87,588.8
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>22,202.3</b>	<b>297,595.9</b>	<b>12,158.5</b>
Republic of Karelia	313.8	3,560.0	400.3
Republic of Komi	564.7	7,527.3	1,022.8
Arkhangelsk Region	1,672.8	9,037.2	1,244.5
Nenets Autonomous Area	58.8	523.2	58.6
Vologda Region	530.1	10,342.4	1,147.0
Kaliningrad Region	833.6	13,257.3	1,101.2
Leningrad Region	737.8	3,974.2	240.9
Murmansk Region	754.9	6,985.7	438.5
Novgorod Region	253.0	4,519.0	370.3
Pskov Region	184.3	3,366.4	305.1
St. Petersburg	16,357.4	235,026.3	5,887.9
<b>SOUTH FEDERAL DISTRICT</b>	<b>9,983.6</b>	<b>112,306.6</b>	<b>13,309.1</b>
Republic of Adigei (Adigeya)	85.0	1,026.4	256.5
Republic of Kalmykia	98.9	425.3	137.5
Krasnodar Territory	4,327.9	58,774.9	6,320.0
Astrakhan Region	514.3	4,264.0	1,048.7
Volgograd Region	1,214.8	15,333.8	1,403.8
Rostov Region	3,742.7	32,482.2	4,142.5
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>4,068.6</b>	<b>37,963.0</b>	<b>3,733.0</b>
Republic of Daghestan	923.1	6,074.9	586.7
Republic of Ingushetia	80.3	837.1	100.8
Kabardino-Balkar Republic	351.4	3,807.2	320.2
Karachai-Cherkess Republic	391.7	1,165.3	182.9
Republic of Northern Ossetia — Alania	463.9	2,411.4	302.0
Republic of Chechnya	416.5	3,470.0	78.6
Stavropol Territory	1,441.6	20,197.0	2,161.9

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>50,749.2</b>	<b>314,493.6</b>	<b>19,190.5</b>
Republic of Bashkortostan	4,100.6	34,093.2	1,552.2
Republic of Mariy-El	316.8	2,624.6	282.3
Republic of Mordovia	559.4	4,981.1	355.8
Republic of Tatarstan (Tatarstan)	9,106.6	73,686.9	2,363.0
Udmurt Republic	4,075.1	10,333.3	1,022.2
Chuvash Republic — Chuvashya	465.0	6,680.3	510.4
Perm Territory	1,624.9	32,900.6	2,296.9
Kirov Region	1,499.1	10,191.7	2,099.3
Nizhni Novgorod Region	20,486.0	43,731.9	2,692.8
Orenburg Region	1,258.5	14,662.8	874.5
Penza Region	893.6	6,823.6	946.1
Samara Region	3,449.5	48,595.1	2,025.6
Saratov Region	1,767.6	17,771.6	1,541.7
Ulyanovsk Region	1,146.4	7,416.9	627.7
<b>URALS FEDERAL DISTRICT</b>	<b>24,939.3</b>	<b>179,120.2</b>	<b>12,082.4</b>
Kurgan Region	191.4	4,652.4	626.5
Sverdlovsk Region	10,727.0	75,588.4	5,060.6
Tyumen Region	2,987.6	68,710.8	3,843.7
Khanty-Mansiysky Autonomous Area — Yugra	1,360.0	29,925.0	1,972.9
Yamalo-Nenetsky Autonomous Area	987.3	14,520.1	763.0
Chelyabinsk Region	11,033.3	30,168.7	2,551.7
<b>SIBERIA FEDERAL DISTRICT</b>	<b>21,082.7</b>	<b>157,140.1</b>	<b>13,578.7</b>
Republic of Altai	108.9	402.7	69.5
Republic of Buryatia	581.1	5,638.1	885.1
Republic of Tyva	195.6	486.7	126.1
Republic of Khakassia	428.3	2,138.1	658.4
Altai Territory	1,515.6	11,127.6	1,318.7
Zabaykalskiy Territory	377.6	3,346.7	748.2
Krasnoyarsk Territory	8,596.6	27,970.1	2,307.8
Irkutsk Region	1,595.2	19,364.6	1,575.5
Kemerovo Region	882.6	23,803.7	1,550.9
Novosibirsk Region	4,946.8	41,099.6	2,334.3
Omsk Region	1,330.5	12,423.5	1,202.3
Tomsk Region	523.9	9,338.7	801.9
<b>FAR EAST FEDERAL DISTRICT</b>	<b>13,723.3</b>	<b>78,300.5</b>	<b>10,462.3</b>
Republic of Sakha (Yakutia)	3,440.2	13,981.2	2,043.5
Kamchatka Territory	738.1	4,309.9	706.7
Primorski Territory	5,168.8	25,276.0	2,661.4
Khabarovsk Territory	1,515.1	17,895.1	1,935.9
Amur Region	640.1	6,394.4	1,088.4
Magadan Region	651.8	3,575.7	523.3
Sakhalin Region	937.0	5,858.8	1,261.9
Jewish Autonomous Region	125.4	352.7	109.2
Chukotka Autonomous Area	506.7	656.7	132.0

Table 6.3.3

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

(millions of rubles)

1	31.05.2011		
	2	3	4
	public organizations	non-public organizations	other
RUSSIAN FEDERATION	39,642.2	751,847.1	160,672.2
<b>CENTRAL FEDERAL DISTRICT</b>	<b>35,172.1</b>	<b>635,637.3</b>	<b>155,576.3</b>
Belgorod Region	3.2	484.7	95.1
Bryansk Region	0.0	141.2	8.2
Vladimir Region	1.3	695.2	8.0
Voronezh Region	0.9	457.0	16.6
Ivanovo Region	0.6	146.2	4.5
Kaluga Region	15.8	976.8	23.2
Kostroma Region	0.4	106.8	0.8
Kursk Region	35.0	192.6	3.6
Lipetsk Region	0.0	322.6	70.2
Moscow Region	2,487.3	4,982.7	58.6
Orel Region	0.0	108.9	0.7
Ryazan Region	25.3	374.2	2.1
Smolensk Region	44.0	1,296.2	2.7
Tambov Region	1.6	106.2	0.7
Tver Region	0.1	474.5	1.4
Tula Region	924.0	868.8	11.9
Yaroslavl Region	0.0	883.1	4.5
Moscow	31,632.5	623,019.7	155,263.8
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>1,720.1</b>	<b>51,442.0</b>	<b>1,795.9</b>
Republic of Karelia	0.8	302.5	7.9
Republic of Komi	9.4	117.9	2.0
Arkhangelsk Region	3.1	938.7	42.6
Nenets Autonomous Area	0.0	0.1	0.2
Vologda Region	0.1	10,959.0	3.6
Kaliningrad Region	39.3	1,777.3	63.4
Leningrad Region	3.9	496.9	9.7
Murmansk Region	64.3	1,249.6	3.9
Novgorod Region	0.0	4,044.1	1.0
Pskov Region	1.2	161.7	10.0
St. Petersburg	1,598.0	31,394.2	1,651.7
<b>SOUTH FEDERAL DISTRICT</b>	<b>106.3</b>	<b>7,916.3</b>	<b>270.2</b>
Republic of Adigei (Adigeya)	0.0	23.4	0.0
Republic of Kalmykia	0.0	1.0	0.0
Krasnodar Territory	57.2	2,209.5	193.9
Astrakhan Region	15.4	1,380.7	7.8
Volgograd Region	31.6	1,347.3	22.5
Rostov Region	2.1	2,954.5	46.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>36.3</b>	<b>778.2</b>	<b>59.4</b>
Republic of Daghestan	22.1	66.2	5.8
Republic of Ingushetia	0.0	9.3	0.7
Kabardino-Balkar Republic	0.0	60.1	1.5
Karachai-Cherkess Republic	0.0	1.3	1.5
Republic of Northern Ossetia — Alania	0.1	48.6	15.4
Republic of Chechnya	0.0	5.4	0.6
Stavropol Territory	14.1	587.3	33.9

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>430.8</b>	<b>23,082.8</b>	<b>840.2</b>
Republic of Bashkortostan	173.1	6,352.4	7.9
Republic of Mariy-El	3.9	73.0	0.1
Republic of Mordovia	0.3	61.2	11.4
Republic of Tatarstan (Tatarstan)	96.3	2,117.5	595.2
Udmurt Republic	0.5	189.8	2.2
Chuvash Republic — Chuvashya	0.2	103.2	0.0
Perm Territory	3.0	7,320.0	83.6
Kirov Region	0.0	206.7	0.3
Nizhni Novgorod Region	74.6	2,555.0	79.3
Orenburg Region	1.6	704.4	10.2
Penza Region	0.3	203.8	0.8
Samara Region	53.2	1,871.6	37.4
Saratov Region	13.7	555.9	9.1
Ulyanovsk Region	10.3	768.5	2.7
<b>URALS FEDERAL DISTRICT</b>	<b>1,655.1</b>	<b>15,617.9</b>	<b>349.5</b>
Kurgan Region	0.0	82.2	62.2
Sverdlovsk Region	33.1	3,123.4	204.5
Tyumen Region	17.0	8,640.9	12.5
Khanty-Mansiysky Autonomous Area — Yugra	7.6	7,802.8	7.4
Yamalo-Nenetsky Autonomous Area	0.0	135.3	0.0
Chelyabinsk Region	1,605.0	3,771.5	70.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>383.4</b>	<b>10,521.9</b>	<b>1,027.9</b>
Republic of Altai	0.0	9.3	0.0
Republic of Buryatia	0.0	1,046.3	2.7
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.7	1.9
Altai Territory	10.0	802.0	5.7
Zabaykalskiy Territory	0.1	80.9	9.0
Krasnoyarsk Territory	205.5	1,166.6	20.7
Irkutsk Region	11.0	1,507.4	60.6
Kemerovo Region	0.1	4,066.4	654.8
Novosibirsk Region	128.7	1,258.0	226.6
Omsk Region	3.6	363.5	44.9
Tomsk Region	24.4	220.6	1.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>138.0</b>	<b>6,850.8</b>	<b>752.9</b>
Republic of Sakha (Yakutia)	3.6	164.7	2.8
Kamchatka Territory	10.5	575.8	7.6
Primorski Territory	104.2	3,542.5	215.2
Khabarovsk Territory	12.4	1,236.8	108.7
Amur Region	3.3	103.3	42.4
Magadan Region	3.8	540.8	18.8
Sakhalin Region	0.2	680.2	357.4
Jewish Autonomous Region	0.0	6.6	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	31.05.2011			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	7,394.4	4,417.8	26,119.9	19,079.4
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6,376.2</b>	<b>541.6</b>	<b>18,176.0</b>	<b>10,323.8</b>
Belgorod Region	4.0	0.0	13.7	240.4
Bryansk Region	12.3	0.0	10.9	87.3
Vladimir Region	3.1	0.0	21.5	101.8
Voronezh Region	10.4	0.0	131.0	110.0
Ivanovo Region	7.8	0.0	10.0	52.7
Kaluga Region	28.6	0.0	36.3	47.0
Kostroma Region	4.7	0.3	6.5	38.1
Kursk Region	4.1	0.0	11.1	26.0
Lipetsk Region	3.3	0.6	12.2	101.6
Moscow Region	155.2	0.1	182.6	1,182.8
Orel Region	0.4	0.0	8.2	29.7
Ryazan Region	9.5	0.0	8.4	174.8
Smolensk Region	4.3	0.1	8.0	23.2
Tambov Region	2.5	0.0	10.3	61.6
Tver Region	1.8	0.0	15.2	52.1
Tula Region	6.9	0.0	16.3	154.6
Yaroslavl Region	2.0	0.0	11.4	38.7
Moscow	6,115.3	540.3	17,662.4	7,801.4
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>70.5</b>	<b>41.8</b>	<b>2,321.7</b>	<b>794.1</b>
Republic of Karelia	1.3	0.0	3.8	27.1
Republic of Komi	6.6	0.0	14.0	28.4
Arkhangelsk Region	5.7	0.0	20.7	103.2
Nenets Autonomous Area	0.0	0.0	0.6	0.0
Vologda Region	1.6	0.0	32.0	32.5
Kaliningrad Region	14.6	0.0	8.0	178.3
Leningrad Region	3.6	0.0	32.8	22.6
Murmansk Region	2.9	0.0	5.9	44.9
Novgorod Region	7.1	0.0	7.9	57.6
Pskov Region	3.0	0.0	64.3	109.3
St. Petersburg	24.1	41.8	2,132.3	190.1
<b>SOUTH FEDERAL DISTRICT</b>	<b>97.0</b>	<b>1.7</b>	<b>190.9</b>	<b>496.7</b>
Republic of Adigei (Adigeya)	12.7	0.0	3.8	0.0
Republic of Kalmykia	1.8	0.6	31.6	21.9
Krasnodar Territory	51.1	0.4	72.1	256.9
Astrakhan Region	4.7	0.0	6.5	31.1
Volgograd Region	9.7	0.0	28.2	7.0
Rostov Region	17.0	0.7	48.6	179.8
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>266.9</b>	<b>3.0</b>	<b>190.9</b>	<b>703.3</b>
Republic of Daghestan	63.2	0.0	18.8	54.0
Republic of Ingushetia	11.8	0.0	1.8	0.0
Kabardino-Balkar Republic	0.7	0.0	5.7	36.9
Karachai-Cherkess Republic	7.8	0.0	7.1	0.4
Republic of Northern Ossetia — Alania	0.0	0.0	6.4	17.8
Republic of Chechnya	160.3	0.0	0.4	195.0
Stavropol Territory	23.1	3.0	150.6	399.2

Table 6.3.4 (end)

(millions of rubles)

1	2	3	4	5
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>212.4</b>	<b>3,794.3</b>	<b>4,539.8</b>	<b>3,008.7</b>
Republic of Bashkortostan	4.9	3,786.7	374.5	16.9
Republic of Mariy-El	1.2	0.0	5.8	51.1
Republic of Mordovia	4.0	0.0	95.6	55.4
Republic of Tatarstan (Tatarstan)	41.8	6.6	3,721.3	1,270.5
Udmurt Republic	0.2	0.0	29.6	2.3
Chuvash Republic — Chuvashya	2.7	0.0	17.3	27.3
Perm Territory	52.0	0.4	41.5	247.2
Kirov Region	4.3	0.5	17.9	159.1
Nizhni Novgorod Region	30.2	0.0	55.4	338.3
Orenburg Region	13.3	0.0	71.7	238.9
Penza Region	3.7	0.0	23.6	92.3
Samara Region	20.3	0.0	34.6	384.4
Saratov Region	30.4	0.0	18.8	68.0
Ulyanovsk Region	3.4	0.0	32.2	57.0
<b>URALS FEDERAL DISTRICT</b>	<b>79.5</b>	<b>31.0</b>	<b>356.6</b>	<b>1,203.9</b>
Kurgan Region	16.4	0.0	7.2	122.7
Sverdlovsk Region	27.3	4.2	106.7	493.6
Tyumen Region	15.3	26.8	139.5	496.1
Khanty-Mansiysky Autonomous Area — Yugra	2.7	0.2	54.3	120.8
Yamalo-Nenetsky Autonomous Area	11.5	0.0	54.9	324.9
Chelyabinsk Region	20.4	0.0	103.2	91.6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>176.1</b>	<b>0.2</b>	<b>164.1</b>	<b>1,882.1</b>
Republic of Altai	3.5	0.0	1.3	2.2
Republic of Buryatia	8.1	0.0	15.0	20.8
Republic of Tyva	45.2	0.0	0.7	142.6
Republic of Khakassia	8.4	0.1	2.2	39.2
Altai Territory	0.7	0.0	16.8	305.7
Zabaykalskiy Territory	40.0	0.0	8.6	44.7
Krasnoyarsk Territory	35.4	0.0	24.2	259.8
Irkutsk Region	6.9	0.0	13.9	188.1
Kemerovo Region	14.4	0.0	16.2	557.6
Novosibirsk Region	4.8	0.0	44.0	97.1
Omsk Region	6.7	0.1	16.7	103.2
Tomsk Region	1.9	0.0	4.5	121.2
<b>FAR EAST FEDERAL DISTRICT</b>	<b>115.9</b>	<b>4.2</b>	<b>179.9</b>	<b>666.8</b>
Republic of Sakha (Yakutia)	48.1	0.0	12.9	185.1
Kamchatka Territory	0.0	0.0	2.0	0.2
Primorski Territory	13.6	0.0	24.1	22.7
Khabarovsk Territory	17.9	0.0	18.6	116.3
Amur Region	21.9	4.2	14.3	81.0
Magadan Region	2.0	0.0	5.8	235.1
Sakhalin Region	12.3	0.0	98.7	26.1
Jewish Autonomous Region	0.2	0.0	1.5	0.3
Chukotka Autonomous Area	0.0	0.0	2.0	0.0

Table 6.3.5

## Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.05.2011		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	13,380.2	14,014.3	573,276.9
<b>CENTRAL FEDERAL DISTRICT</b>	<b>12,042.3</b>	<b>4,037.5</b>	<b>509,837.0</b>
Belgorod Region	0.0	46.1	0.0
Bryansk Region	10.2	26.7	0.0
Vladimir Region	90.4	112.1	0.0
Voronezh Region	0.0	69.0	0.0
Ivanovo Region	0.0	53.4	0.0
Kaluga Region	0.0	37.4	0.0
Kostroma Region	21.0	29.6	0.0
Kursk Region	0.0	11.0	0.0
Lipetsk Region	21.5	49.1	0.0
Moscow Region	138.9	421.7	0.0
Orel Region	0.0	20.8	0.0
Ryazan Region	0.0	26.9	0.0
Smolensk Region	0.0	35.7	0.0
Tambov Region	0.0	38.3	0.0
Tver Region	0.0	21.5	0.0
Tula Region	1.8	23.3	0.0
Yaroslavl Region	124.7	83.3	0.0
Moscow	11,633.9	2,931.8	509,837.0
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>209.8</b>	<b>1,171.7</b>	<b>13,000.0</b>
Republic of Karelia	0.1	72.2	0.0
Republic of Komi	25.0	128.5	0.0
Arkhangelsk Region	6.5	64.7	0.0
Nenets Autonomous Area	0.0	7.0	0.0
Vologda Region	42.2	41.3	0.0
Kaliningrad Region	0.0	79.3	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	17.5	65.4	0.0
Novgorod Region	0.0	86.8	0.0
Pskov Region	0.1	36.3	0.0
St. Petersburg	118.5	597.2	13,000.0
<b>SOUTH FEDERAL DISTRICT</b>	<b>43.1</b>	<b>1,041.7</b>	<b>4,318.7</b>
Republic of Adigei (Adigeya)	0.0	24.7	0.0
Republic of Kalmykia	0.0	5.6	0.0
Krasnodar Territory	6.2	403.8	1,505.6
Astrakhan Region	0.0	118.4	0.0
Volgograd Region	32.6	235.0	0.0
Rostov Region	4.2	254.2	2,813.1
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>244.0</b>	<b>566.8</b>	<b>170.0</b>
Republic of Daghestan	0.0	17.0	0.0
Republic of Ingushetia	0.0	21.6	0.0
Kabardino-Balkar Republic	0.0	47.9	0.0
Karachai-Cherkess Republic	0.0	13.9	0.0
Republic of Northern Ossetia — Alania	0.0	29.1	170.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	244.0	437.5	0.0

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>394.6</b>	<b>2,269.0</b>	<b>27,353.1</b>
Republic of Bashkortostan	0.0	195.7	0.0
Republic of Mariy-El	0.0	4.8	0.0
Republic of Mordovia	0.0	30.7	0.0
Republic of Tatarstan (Tatarstan)	14.5	51.7	15,320.1
Udmurt Republic	3.5	89.8	0.0
Chuvash Republic — Chuvashya	0.0	76.2	0.0
Perm Territory	3.0	138.6	0.0
Kirov Region	0.0	53.7	0.0
Nizhni Novgorod Region	104.9	160.1	0.0
Orenburg Region	0.5	266.0	0.0
Penza Region	0.6	199.2	0.0
Samara Region	266.4	654.8	12,033.0
Saratov Region	1.0	140.3	0.0
Ulyanovsk Region	0.3	207.4	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>64.5</b>	<b>1,435.7</b>	<b>16,500.0</b>
Kurgan Region	0.0	27.9	0.0
Sverdlovsk Region	20.2	184.3	9,000.0
Tyumen Region	18.3	826.5	7,500.0
Khanty-Mansiysky Autonomous Area — Yugra	18.2	454.5	6,000.0
Yamalo-Nenetsky Autonomous Area	0.0	246.7	0.0
Chelyabinsk Region	26.0	397.0	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>125.0</b>	<b>2,329.0</b>	<b>50.0</b>
Republic of Altai	0.0	29.5	0.0
Republic of Buryatia	6.1	51.1	50.0
Republic of Tyva	0.0	10.7	0.0
Republic of Khakassia	24.2	26.2	0.0
Altai Territory	8.0	150.8	0.0
Zabaykalskiy Territory	39.2	197.6	0.0
Krasnoyarsk Territory	2.7	166.0	0.0
Irkutsk Region	29.6	460.5	0.0
Kemerovo Region	13.0	541.3	0.0
Novosibirsk Region	0.4	319.8	0.0
Omsk Region	2.0	169.2	0.0
Tomsk Region	0.0	206.3	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>256.9</b>	<b>1,162.9</b>	<b>2,048.0</b>
Republic of Sakha (Yakutia)	0.0	96.2	0.0
Kamchatka Territory	1.6	53.0	0.0
Primorski Territory	252.0	497.8	0.0
Khabarovsk Territory	0.0	138.0	0.0
Amur Region	2.4	133.2	2,048.0
Magadan Region	0.0	68.4	0.0
Sakhalin Region	0.9	113.2	0.0
Jewish Autonomous Region	0.0	29.8	0.0
Chukotka Autonomous Area	0.0	33.3	0.0

Table 6.3.6

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

*(millions of rubles)*

1	31.05.2011	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	636,522.6	187,560.0
<b>CENTRAL FEDERAL DISTRICT</b>	<b>455,990.3</b>	<b>167,123.2</b>
Belgorod Region	3,902.4	0.0
Bryansk Region	560.7	0.0
Vladimir Region	428.8	327.2
Voronezh Region	1,802.1	704.3
Ivanovo Region	292.4	12.7
Kaluga Region	110.1	0.0
Kostroma Region	92.3	6.4
Kursk Region	922.1	0.0
Lipetsk Region	375.0	0.0
Moscow Region	17,680.3	593.4
Orel Region	52.0	0.0
Ryazan Region	236.8	0.0
Smolensk Region	52.9	29.3
Tambov Region	628.6	0.0
Tver Region	147.2	24.0
Tula Region	279.9	0.0
Yaroslavl Region	1,209.4	12.3
Moscow	427,217.0	165,413.7
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>44,711.6</b>	<b>14,097.4</b>
Republic of Karelia	6.6	0.0
Republic of Komi	103.6	0.0
Arkhangelsk Region	132.4	0.0
Nenets Autonomous Area	0.1	0.0
Vologda Region	1,047.2	0.0
Kaliningrad Region	123.4	20.9
Leningrad Region	79.3	0.0
Murmansk Region	616.4	7.9
Novgorod Region	85.8	0.0
Pskov Region	12.1	0.0
St. Petersburg	42,504.9	14,068.6
<b>SOUTH FEDERAL DISTRICT</b>	<b>5,112.6</b>	<b>2,007.2</b>
Republic of Adigei (Adigeya)	0.9	0.0
Republic of Kalmykia	13.0	0.0
Krasnodar Territory	926.6	453.1
Astrakhan Region	84.4	0.0
Volgograd Region	434.6	0.0
Rostov Region	3,653.2	1,554.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3,493.7</b>	<b>0.0</b>
Republic of Daghestan	1,760.3	0.0
Republic of Ingushetia	1.0	0.0
Kabardino-Balkar Republic	20.2	0.0
Karachai-Cherkess Republic	451.1	0.0
Republic of Northern Ossetia — Alania	96.6	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,164.5	0.0

Table 6.3.6 (end)

(millions of rubles)

1	2	3
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>90,454.0</b>	<b>1,970.6</b>
Republic of Bashkortostan	2,943.0	497.9
Republic of Mariy-El	220.6	1.4
Republic of Mordovia	422.6	0.0
Republic of Tatarstan (Tatarstan)	55,762.0	231.6
Udmurt Republic	1,369.1	0.0
Chuvash Republic — Chuvashya	1,110.0	8.0
Perm Territory	3,966.3	17.9
Kirov Region	135.3	0.0
Nizhni Novgorod Region	7,423.2	95.8
Orenburg Region	2,289.5	33.0
Penza Region	440.6	1.3
Samara Region	12,700.9	1,080.0
Saratov Region	913.8	3.1
Ulyanovsk Region	757.2	0.6
<b>URALS FEDERAL DISTRICT</b>	<b>22,404.3</b>	<b>1,794.0</b>
Kurgan Region	166.6	0.0
Sverdlovsk Region	8,771.3	296.6
Tyumen Region	11,689.7	1,496.9
Khanty-Mansiysky Autonomous Area — Yugra	8,569.5	1,462.2
Yamalo-Nenetsky Autonomous Area	1,219.7	0.0
Chelyabinsk Region	1,776.8	0.5
<b>SIBERIA FEDERAL DISTRICT</b>	<b>10,691.3</b>	<b>537.7</b>
Republic of Altai	88.2	0.0
Republic of Buryatia	95.0	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	5.0	0.0
Altai Territory	1,022.2	0.0
Zabaykalskiy Territory	34.1	0.3
Krasnoyarsk Territory	953.3	0.0
Irkutsk Region	1,142.4	53.4
Kemerovo Region	1,331.9	9.1
Novosibirsk Region	4,179.7	5.4
Omsk Region	1,537.1	461.3
Tomsk Region	302.4	8.1
<b>FAR EAST FEDERAL DISTRICT</b>	<b>3,664.8</b>	<b>30.0</b>
Republic of Sakha (Yakutia)	191.4	1.5
Kamchatka Territory	63.3	0.0
Primorski Territory	2,842.9	22.7
Khabarovsk Territory	231.2	2.8
Amur Region	51.4	0.6
Magadan Region	0.7	0.0
Sakhalin Region	281.8	2.5
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>

(millions of rubles)

	31.05.2011												
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	8,764,652	156,708	122,113	1,211,700	298,400	242,749	530,862	365,192	1,949,005	450,871	1,772,540	1,786,625	
CENTRAL FEDERAL DISTRICT	4,778,225	42,682	38,002	492,568	70,877	78,530	253,016	199,552	957,745	278,649	1,476,962	927,644	
Belgorod Region	51,042	241	0	20,218	241	11,209	2,934	460	6,832	961	2,253	5,693	
Bryansk Region	19,463	0	0	3,658	2,164	2,881	263	167	2,959	473	244	6,654	
Vladimir Region	38,003	37	0	16,162	3,364	2,192	728	807	3,785	646	3,307	6,975	
Voronezh Region	74,577	4	1	12,139	198	11,692	1,620	1,631	22,437	9,948	3,820	11,088	
Ivanovo Region	18,986	1	0	4,111	1,304	505	793	191	5,274	893	1,005	4,909	
Kaluga Region	28,133	10	0	8,532	268	748	2,354	230	5,733	3,231	843	6,184	
Kostroma Region	14,923	5	0	3,412	868	504	278	75	4,341	128	1,734	3,578	
Kursk Region	38,545	0	0	9,001	1,368	7,028	488	330	10,472	1,093	1,094	7,671	
Lipetsk Region	34,351	14	0	4,446	439	7,037	1,670	324	9,965	861	4,634	4,961	
Moscow Region	480,805	450	184	49,948	20,099	2,054	21,772	8,784	107,235	23,657	84,211	162,595	
Orel Region	33,025	10	1	3,505	656	4,672	7,468	112	13,028	193	434	2,947	
Ryazan Region	23,790	22	15	7,961	407	2,861	695	390	6,225	353	674	4,202	
Smolensk Region	32,898	9	7	14,580	281	1,878	1,347	372	7,377	922	1,447	4,685	
Tambov Region	27,738	1	0	4,626	1,676	6,409	536	209	11,165	577	213	2,326	
Tver Region	33,548	168	0	13,213	54	3,000	652	880	9,112	693	862	4,914	
Tula Region	66,558	100	0	10,905	16,257	2,597	3,860	638	10,426	1,827	3,134	16,814	
Yaroslavl Region	51,024	6	2	9,423	6,815	1,593	926	1,465	9,509	877	3,326	17,084	
Moscow	3,710,816	41,604	37,792	296,725	14,418	9,670	204,632	182,487	711,871	231,316	1,363,729	654,364	

**Table 6.4.1 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>768,850</b>	<b>9,156</b>	<b>7,731</b>	<b>103,758</b>	<b>63,449</b>	<b>18,553</b>	<b>63,161</b>	<b>54,740</b>	<b>176,689</b>	<b>56,725</b>	<b>57,106</b>	<b>165,513</b>
Republic of Karelia	13,852	221	1	3,011	2,494	408	172	148	2,143	883	603	3,769
Republic of Komi	15,821	221	221	1,267	302	369	1,138	960	4,258	1,060	553	5,693
Arkhangelsk Region	32,530	5,611	5,582	4,602	925	1,048	858	560	4,508	778	2,624	11,016
Nenets Autonomous Area	158	0	0	9	0	0	105	16	16	0	1	11
Vologda Region	36,775	10	0	8,198	1,324	2,904	1,646	370	7,918	718	1,914	11,773
Kaliningrad Region	28,490	163	0	5,015	1,576	1,560	917	971	9,324	819	3,373	4,772
Leningrad Region	59,521	463	2	15,169	867	6,771	9,520	493	11,147	1,102	3,197	10,792
Murmansk Region	19,331	574	220	743	2,537	531	348	308	5,864	512	1,412	6,502
Novgorod Region	14,151	0	0	2,252	1,593	1,878	481	214	2,466	118	287	4,862
Pskov Region	10,511	2	1	2,836	875	2,151	308	527	1,883	64	135	1,730
St. Petersburg	537,868	1,891	1,704	60,665	50,956	933	47,773	50,189	127,176	50,671	43,008	104,606
<b>SOUTH FEDERAL DISTRICT</b>	<b>498,915</b>	<b>1,042</b>	<b>837</b>	<b>95,236</b>	<b>13,214</b>	<b>37,919</b>	<b>21,747</b>	<b>10,232</b>	<b>191,200</b>	<b>11,801</b>	<b>16,709</b>	<b>99,815</b>
Republic of Adigei (Adigeya)	4,943	9	0	1,518	0	688	602	34	611	61	133	1,287
Republic of Kalmykia	2,363	0	0	47	4	794	47	45	872	255	26	273
Krasnodar Territory	250,953	149	11	25,838	8,128	19,322	13,731	6,083	123,685	5,268	10,130	38,619
Astrakhan Region	8,330	0	0	871	339	898	995	284	2,197	457	1,077	1,212
Volgograd Region	64,815	13	3	17,259	1,703	4,506	2,329	773	16,322	1,307	894	19,709
Rostov Region	167,511	871	823	49,702	3,040	11,711	4,043	3,013	47,513	4,453	4,449	38,716
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>99,392</b>	<b>229</b>	<b>35</b>	<b>17,331</b>	<b>8,507</b>	<b>12,419</b>	<b>8,026</b>	<b>1,763</b>	<b>28,374</b>	<b>1,431</b>	<b>5,307</b>	<b>16,005</b>
Republic of Dagestan	8,979	57	7	1,622	23	363	1,545	100	2,241	60	724	2,244
Republic of Ingushetia	1,814	0	0	118	0	343	397	5	908	25	18	0
Kabardino-Balkar Republic	10,945	134	23	3,074	30	1,569	516	67	4,812	140	390	213
Karachai-Cherkess Republic	4,358	4	0	1,579	0	848	589	45	955	74	164	100
Republic of Northern Ossetia — Alania	5,716	23	5	659	17	913	542	187	2,181	168	434	592
Republic of Chechnya	4,624	0	0	319	0	1,075	2,380	4	225	5	613	3
Stavropol Territory	62,956	11	0	9,958	8,437	7,308	2,058	1,355	17,053	959	2,964	12,853
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,169,470</b>	<b>50,069</b>	<b>48,745</b>	<b>268,927</b>	<b>61,292</b>	<b>49,417</b>	<b>54,875</b>	<b>37,131</b>	<b>260,271</b>	<b>56,857</b>	<b>121,338</b>	<b>209,293</b>
Republic of Bashkortostan	139,767	15,484	15,382	34,000	4,462	4,018	5,047	2,496	35,463	5,142	12,143	21,512
Republic of Mariy-El	19,803	802	802	6,045	1,770	1,621	916	150	2,849	609	775	4,266
Republic of Mordovia	26,498	0	0	11,506	25	3,563	2,243	260	3,088	344	1,726	3,743



**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)	199,630	25,089	24,834	45,580	2,126	9,312	10,630	4,354	38,304	11,807	17,045	35,383
Udmurt Republic	38,628	193	181	9,589	125	1,512	603	740	10,178	663	1,749	13,276
Chuvash Republic — Chuvashya	61,384	2	0	9,159	7,729	1,074	2,353	497	13,920	14,524	4,963	7,163
Perm Territory	128,318	4,377	4,264	44,095	9,271	1,202	5,199	18,513	20,569	3,626	4,925	16,541
Kirov Region	29,274	2	2	8,953	484	2,382	661	563	7,963	260	954	7,052
Nizhni Novgorod Region	203,024	40	15	31,742	13,171	5,331	3,535	3,031	60,903	7,600	39,030	38,641
Orenburg Region	43,501	2,162	1,757	9,355	1,740	5,667	1,730	1,988	6,982	829	1,696	11,352
Penza Region	23,331	30	0	5,597	766	4,199	1,653	318	4,037	504	574	5,653
Samara Region	151,441	1,187	1,163	31,107	16,022	3,490	9,888	2,309	36,054	7,511	29,641	14,232
Saratov Region	77,478	343	335	16,032	3,314	3,954	9,339	997	15,076	2,885	2,214	23,324
Ulyanovsk Region	27,393	358	10	6,173	287	2,092	1,078	915	4,883	551	3,903	7,153
<b>URALS FEDERAL DISTRICT</b>	<b>594,724</b>	<b>19,721</b>	<b>10,630</b>	<b>130,949</b>	<b>12,073</b>	<b>9,724</b>	<b>57,036</b>	<b>23,650</b>	<b>132,806</b>	<b>21,653</b>	<b>43,623</b>	<b>143,489</b>
Kurgan Region	14,158	3	0	3,324	630	1,592	549	109	2,998	1,184	131	3,638
Sverdlovsk Region	271,145	2,110	224	67,664	6,478	1,970	18,314	7,603	77,769	11,158	22,639	55,440
Tyumen Region	165,451	16,684	10,406	11,436	2,685	2,556	32,265	14,507	29,034	5,353	10,989	39,942
Khanty-Mansiysky Autonomous Area — Yugra	72,660	5,639	5,639	797	394	392	17,986	12,368	7,747	1,642	6,146	19,549
Yamalo-Nenetsky Autonomous Area	15,538	1,837	1,725	358	396	9	6,784	554	2,043	717	293	2,547
Chelyabinsk Region	143,970	924	0	48,524	2,280	3,606	5,908	1,431	23,005	3,958	9,864	44,470
<b>SIBERIA FEDERAL DISTRICT</b>	<b>642,959</b>	<b>20,533</b>	<b>14,747</b>	<b>89,150</b>	<b>45,690</b>	<b>31,276</b>	<b>49,543</b>	<b>16,718</b>	<b>146,213</b>	<b>19,913</b>	<b>40,458</b>	<b>183,465</b>
Republic of Altai	6,700	0	0	365	14	188	410	27	3,090	127	305	2,174
Republic of Buryatia	14,016	494	0	2,253	789	524	1,784	122	3,725	357	557	3,411
Republic of Tyva	982	180	106	5	15	36	36	39	420	48	38	165
Republic of Khakassia	6,622	387	360	681	854	629	378	76	1,296	153	207	1,961
Altai Territory	75,021	121	0	16,373	1,742	10,981	2,106	1,014	18,583	1,070	976	22,055
Zabaykalsky Territory	13,823	3,228	2,034	264	3,250	190	336	488	3,210	429	168	2,260
Krasnoyarsk Territory	97,278	1,964	1,105	24,250	5,595	5,662	10,971	2,103	18,169	5,058	3,440	20,066
Irkutsk Region	78,328	2,951	2,521	7,471	12,412	2,755	5,940	3,531	17,234	1,173	1,411	23,450
Kemerovo Region	99,938	8,502	7,597	10,656	4,077	1,633	3,226	952	24,725	529	7,968	37,670
Novosibirsk Region	128,653	519	100	14,514	12,978	4,314	6,949	3,940	34,268	6,135	6,444	38,592
Omsk Region	82,730	0	0	6,309	2,457	3,294	15,035	3,805	14,564	3,665	18,137	15,464
Tomsk Region	38,868	2,187	924	6,007	1,508	1,070	2,372	621	6,929	1,169	807	16,198

**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	212,117	13,276	1,386	13,776	23,298	4,911	23,458	21,406	55,719	3,842	11,034	41,397
Republic of Sakha (Yakutia)	34,941	5,645	105	1,292	12,219	437	1,704	2,582	4,967	504	447	5,144
Kamchatka Territory	8,378	221	0	236	1,168	440	626	510	2,199	169	1,122	1,687
Primorski Territory	80,580	56	10	7,261	6,065	1,273	7,580	14,659	17,607	1,439	2,871	21,769
Khabarovsk Territory	49,222	1,430	20	2,686	1,511	244	7,338	2,326	22,813	1,018	2,966	6,890
Amur Region	16,389	1,667	1,251	680	1,108	1,932	3,717	238	3,206	127	1,135	2,579
Magadan Region	7,500	3,823	0	876	309	405	152	151	1,119	92	228	345
Sakhalin Region	10,586	62	0	676	821	46	2,311	712	2,042	492	1,141	2,283
Jewish Autonomous Region	1,064	0	0	69	1	134	28	18	387	1	85	341
Chukotka Autonomous Area	3,457	371	0	0	95	0	0	210	1,383	0	1,039	359

<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>

31.05.2011

of which:

(millions of rubles)

	1	2	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	
	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	115,415	71,038	283,154	5,288	9,271	20,747	86,622	238,062	110,088	274,946	6,765		
CENTRAL FEDERAL DISTRICT	58,277	43,590	83,626	5,210	5,303	16,968	8,551	196,681	83,281	237,732	5,452		
Belgorod Region	14,662	2,716	6,965	0	0	0	198	145	0	574	0		
Bryansk Region	0	0	62	0	491	0	7	117	209	0	0		
Vladimir Region	0	0	2,087	0	0	0	0	0	0	96	0		
Voronezh Region	0	0	1,281	0	98	430	277	433	1,752	211	0		
Ivanovo Region	0	0	247	0	0	0	0	63	0	0	0		
Kaluga Region	0	0	99	0	2,151	0	0	2,100	0	0	0		
Kostroma Region	0	0	0	0	0	0	0	52	0	88	0		
Kursk Region	0	0	0	0	114	0	0	385	0	0	0		
Lipetsk Region	0	0	526	0	0	0	0	165	0	107	0		
Moscow Region	0	0	5,923	0	138	1,100	1,947	11,017	3,091	13,515	1,122		
Orel Region	0	0	1,287	0	2	0	0	159	0	1,396	0		
Ryazan Region	0	0	132	0	0	1	0	27	0	39	0		
Smolensk Region	0	0	1,856	0	0	0	5	12	0	233	0		
Tambov Region	0	0	0	0	57	0	0	0	0	0	0		
Tver Region	0	0	81	0	0	0	0	0	0	20	0		
Tula Region	0	0	7,341	0	0	0	0	20	0	7,025	24		
Yaroslavl Region	0	0	1,658	0	0	120	0	121	43	0	0		
Moscow	43,615	40,874	54,082	5,210	2,252	15,317	6,117	181,865	78,187	214,426	4,306		

Table 6.4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>136,405</b>	<b>17,359</b>	<b>4,107</b>	<b>61,924</b>	<b>6</b>	<b>243</b>	<b>1,826</b>	<b>12,014</b>	<b>13,373</b>	<b>19,153</b>	<b>9,834</b>	<b>673</b>
Republic of Karelia	1,933	20	20	1,850	0	0	0	0	0	0	63	0
Republic of Komi	2,516	2,106	2,105	100	0	62	0	0	145	0	0	103
Arkhangelsk Region	5,328	149	0	5,080	0	0	0	84	4	0	0	11
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	19,060	0	0	18,712	6	62	0	0	230	0	50	0
Kaliningrad Region	18,047	0	0	14,487	0	91	2	1,056	2,320	12	79	0
Leningrad Region	10,212	731	0	3,698	0	0	0	925	189	3,374	1,295	0
Murmansk Region	823	0	0	0	0	21	1	56	0	0	745	0
Novgorod Region	10,782	0	0	10,745	0	5	0	0	32	0	0	0
Pskov Region	1,383	0	0	1,383	0	0	0	0	0	0	0	0
St. Petersburg	66,321	14,354	1,982	5,869	0	2	1,823	9,893	10,453	15,767	7,601	559
<b>SOUTH FEDERAL DISTRICT</b>	<b>95,644</b>	<b>354</b>	<b>354</b>	<b>25,372</b>	<b>0</b>	<b>109</b>	<b>1,234</b>	<b>57,676</b>	<b>5,444</b>	<b>3,192</b>	<b>2,259</b>	<b>4</b>
Republic of Adigei (Adigeya)	48	0	0	48	0	0	0	0	0	0	0	0
Republic of Kalmykia	324	0	0	0	0	0	0	0	324	0	0	0
Krasnodar Territory	87,908	0	0	23,512	0	43	270	57,144	3,229	2,374	1,336	0
Astrakhan Region	696	0	0	0	0	0	209	0	0	457	30	0
Volgograd Region	831	0	0	70	0	0	590	0	140	31	0	0
Rostov Region	5,837	354	354	1,742	0	66	165	530	1,753	330	893	4
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2,819</b>	<b>433</b>	<b>0</b>	<b>1,870</b>	<b>0</b>	<b>53</b>	<b>48</b>	<b>51</b>	<b>225</b>	<b>98</b>	<b>41</b>	<b>0</b>
Republic of Dagestan	100	0	0	0	0	0	0	0	16	84	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	624	433	0	0	0	0	0	0	150	0	41	0
Karachai-Cherkess Republic	146	0	0	141	0	0	0	0	5	0	0	0
Republic of Northern Ossetia — Alania	14	0	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	1,836	0	0	1,729	0	53	0	0	54	0	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>64,683</b>	<b>8,050</b>	<b>5,897</b>	<b>46,173</b>	<b>72</b>	<b>90</b>	<b>451</b>	<b>4,081</b>	<b>3,021</b>	<b>975</b>	<b>1,763</b>	<b>7</b>
Republic of Bashkortostan	28,922	0	0	27,961	52	64	70	236	468	0	71	0
Republic of Mariy-El	3,313	880	880	2,124	0	0	0	0	123	186	0	0
Republic of Mordovia	295	0	0	284	0	11	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)	13,561	3,958	3,958	6,493	0	0	18	25	1,269	579	1,219	0
Udmurt Republic	202	0	0	0	0	0	0	0	189	0	13	0
Chuvash Republic — Chuvashya	419	0	0	342	0	0	0	0	7	0	70	0
Perm Territory	493	29	0	361	0	0	24	0	3	20	56	0
Kirov Region	556	0	0	523	0	0	0	0	33	0	0	0
Nizhni Novgorod Region	3,446	0	0	944	0	0	81	2,288	95	16	15	7
Orenburg Region	2,587	2,175	80	396	0	0	0	0	16	0	0	0
Penza Region	443	0	0	346	0	0	23	0	74	0	0	0
Samara Region	2,596	0	0	1,240	20	15	235	213	470	165	238	0
Saratov Region	2,432	979	979	1,143	0	0	0	0	220	9	81	0
Ulyanovsk Region	5,418	29	0	4,015	0	0	0	1,319	55	0	0	0
URALS FEDERAL DISTRICT	94,483	9,773	9,440	45,141	0	0	16	3,077	14,311	224	21,474	467
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	55,199	333	0	28,222	0	0	16	237	12,885	166	13,340	0
Tyumen Region	23,828	9,440	9,440	2,136	0	0	0	2,840	755	56	8,134	467
Khanty-Mansiysky Autonomous Area — Yugra	8,368	5,052	5,052	0	0	0	0	2,840	0	0	9	467
Yamalo-Nenetsky Autonomous Area	3,405	3,405	3,405	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	15,456	0	0	14,783	0	0	0	0	671	2	0	0
SIBERIA FEDERAL DISTRICT	34,946	13,988	7,320	14,059	0	451	134	12	3,242	2,853	45	162
Republic of Altai	1,436	0	0	1,250	0	0	0	0	186	0	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	205	173	0	26	0	0	0	0	0	0	6	0
Altai Territory	819	0	0	447	0	319	0	0	53	0	0	0
Zabaykalskiy Territory	100	90	0	0	0	0	0	0	10	0	0	0
Krasnoyarsk Territory	4,082	226	0	2,408	0	4	0	0	51	1,388	5	0
Irkutsk Region	1,877	267	0	1,334	0	85	92	0	99	0	0	0
Kemerovo Region	24,206	13,226	7,320	7,583	0	43	0	0	2,230	962	0	162
Novosibirsk Region	1,157	0	0	678	0	0	0	1	179	279	20	0
Omsk Region	810	0	0	235	0	0	36	0	412	113	14	0
Tomsk Region	242	0	0	97	0	0	6	11	16	112	0	0

**Table 6.4.2 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	20,297	7,181	330	4,984	0	3,022	70	1,164	1,765	312	1,799	0
Republic of Sakha (Yakutia)	1,166	1,063	0	90	0	13	0	0	0	0	0	0
Kamchatka Territory	2,069	1,151	0	0	0	350	0	0	0	0	568	0
Primorski Territory	2,963	349	10	382	0	47	10	550	1,079	31	515	0
Khabarovsk Territory	9,193	227	0	4,419	0	2,612	0	614	678	281	362	0
Amur Region	3,896	3,884	0	0	0	0	4	0	8	0	0	0
Magadan Region	219	110	0	94	0	0	0	0	0	0	15	0
Sakhalin Region	348	320	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	443	76	0	0	0	0	56	0	0	0	311	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>**

31.05.2011  
(millions of rubles)

	of which:												
	total	3	4	5	6	7	8	9	10	11	12	13	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	11,440,206	265,700	163,595	2,212,191	447,801	966,746	1,087,080	647,023	2,616,929	1,241,816	1,796,300	158,620	
CENTRAL FEDERAL DISTRICT	5,585,299	74,960	35,265	710,209	165,807	333,062	562,981	332,532	1,238,190	816,381	1,277,641	73,536	
Belgorod Region	219,256	25,613	0	73,164	605	90,654	5,966	1,329	10,493	4,938	5,745	749	
Bryansk Region	32,006	0	0	10,201	3,271	8,473	444	471	6,646	1,355	650	495	
Vladimir Region	55,971	86	0	22,007	2,058	10,771	1,684	1,198	9,362	2,923	5,240	642	
Voronezh Region	138,522	287	1	27,047	1,623	34,175	4,246	2,607	31,670	22,911	13,035	921	
Ivanovo Region	34,991	106	63	11,900	1,440	2,400	1,969	394	11,140	2,526	2,623	493	
Kaluga Region	54,531	26	0	19,513	1,623	7,157	3,697	557	9,494	10,059	1,925	480	
Kostroma Region	23,573	20	0	6,155	217	2,380	1,134	450	10,250	524	2,107	336	
Kursk Region	84,880	6,395	0	23,469	823	26,051	6,418	3,958	14,514	1,145	1,235	872	
Lipetsk Region	86,503	434	0	19,180	295	31,418	4,662	896	20,404	2,972	5,791	451	
Moscow Region	603,897	3,131	2,460	102,038	29,655	20,339	43,792	15,353	177,846	57,926	143,988	9,829	
Orel Region	63,113	9	1	6,712	713	20,168	21,293	710	11,431	953	842	282	
Ryazan Region	54,257	72	50	16,924	249	17,822	1,473	1,318	11,249	1,617	3,131	402	
Smolensk Region	51,155	142	7	21,415	581	7,854	2,623	958	13,965	1,595	1,410	612	
Tambov Region	53,234	1	0	17,059	646	15,070	946	423	15,015	3,035	778	261	
Tver Region	44,216	273	0	17,289	676	8,576	1,672	1,026	11,273	1,113	1,828	490	
Tula Region	71,699	175	0	23,891	2,782	10,864	4,720	2,121	15,603	3,808	5,412	2,323	
Yaroslavl Region	95,413	503	13	33,838	13,850	9,001	3,080	2,153	18,239	2,676	10,622	1,451	
Moscow	3,818,082	37,687	32,670	258,409	104,700	9,891	453,164	296,610	839,598	694,305	1,071,271	52,447	

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	1,208,904	12,097	2,339	241,679	56,479	73,095	151,490	108,427	299,339	100,303	150,437	15,558
Republic of Karelia	18,829	253	1	9,593	1,474	1,209	162	324	3,237	978	1,281	318
Republic of Komi	23,473	440	422	4,955	122	1,451	2,349	1,505	8,160	2,825	1,147	519
Arkhangelsk Region	45,362	109	108	13,476	2,479	7,673	1,493	3,715	8,747	1,605	5,385	680
Nenets Autonomous Area	499	0	0	9	0	0	189	65	73	150	11	2
Vologda Region	64,904	10	0	21,672	1,597	11,683	4,059	1,296	18,372	2,196	2,986	1,033
Kaliningrad Region	71,672	1,055	0	12,466	2,879	7,612	5,750	4,058	21,452	7,133	8,456	811
Leningrad Region	120,273	7,434	41	36,215	3,339	21,937	17,993	5,583	14,411	3,537	8,332	1,492
Murmansk Region	24,223	507	83	1,801	2,416	1,589	626	1,377	9,857	1,378	4,136	536
Novgorod Region	26,288	165	1	8,058	914	10,064	1,294	454	3,751	376	759	453
Pskov Region	22,382	1	1	7,653	226	7,441	1,364	818	3,975	229	502	173
St. Petersburg	791,498	2,123	1,682	125,791	41,033	2,436	116,400	89,297	207,376	80,046	117,453	9,543
SOUTH FEDERAL DISTRICT	796,253	3,109	1,609	203,690	38,577	161,648	66,815	35,874	190,746	40,545	46,291	8,958
Republic of Adigei (Adigeya)	12,383	34	0	4,602	21	2,046	898	101	4,077	68	418	118
Republic of Kalmykia	6,315	1	0	136	29	2,822	119	95	1,923	977	186	27
Krasnodar Territory	391,876	867	18	69,977	22,747	97,426	42,785	27,728	90,583	12,495	23,489	3,779
Astrakhan Region	26,022	0	0	2,050	675	2,625	8,554	527	5,813	4,190	1,483	105
Volgograd Region	96,787	2	1	29,202	1,659	14,038	6,035	1,969	25,517	10,859	5,757	1,749
Rostov Region	262,870	2,205	1,590	97,723	13,446	42,691	8,424	5,454	62,833	11,956	14,958	3,180
NORTH-CAUCASIAN FEDERAL DISTRICT	191,939	1,052	91	50,049	2,083	45,119	21,157	5,201	50,102	4,816	9,926	2,434
Republic of Dagestan	21,213	168	30	5,350	78	2,916	3,305	1,280	5,972	290	1,458	396
Republic of Ingushetia	3,579	25	25	264	0	1,124	688	37	1,373	41	27	0
Kabardino-Balkar Republic	24,513	348	29	7,880	131	5,438	876	314	7,713	607	1,185	21
Karachai-Cherkess Republic	17,648	36	0	8,989	21	4,545	681	228	2,697	148	296	7
Republic of Northern Ossetia — Alania	14,744	375	7	5,045	46	2,074	988	380	4,609	287	824	116
Republic of Chechnya	15,579	3	0	1,124	0	1,800	10,330	141	550	173	1,458	0
Stavropol Territory	94,663	97	0	21,396	1,807	27,222	4,288	2,821	27,190	3,270	4,678	1,894
PRIVOLZHSKY FEDERAL DISTRICT	1,703,854	55,895	48,453	531,093	68,714	199,033	100,701	64,281	349,141	156,132	158,881	19,983
Republic of Bashkortostan	166,574	35,848	32,959	50,999	1,819	14,819	7,323	3,097	29,941	10,210	11,019	1,499
Republic of Mariy-El	32,085	3	0	16,100	36	6,835	2,013	336	4,421	822	1,127	392
Republic of Mordovia	57,553	24	0	25,917	39	17,588	2,575	626	5,785	1,218	3,526	255



**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)	340,682	5,138	4,801	97,446	6,105	48,939	26,167	9,115	61,352	43,781	39,062	3,577
Udmurt Republic	71,406	422	396	31,530	381	7,623	2,984	1,176	19,244	2,529	4,128	1,389
Chuvash Republic — Chuvashya	92,290	78	0	13,254	11,631	4,968	4,372	792	17,698	19,894	18,931	672
Perm Territory	180,808	4,972	4,454	56,295	10,562	6,523	16,555	13,607	37,792	18,138	14,642	1,722
Kirov Region	45,221	4	2	17,352	621	9,651	1,416	999	11,610	1,828	1,066	674
Nizhni Novgorod Region	249,098	133	93	85,359	24,765	18,739	6,837	19,699	55,071	18,229	16,110	4,156
Orenburg Region	76,596	5,042	2,583	27,675	315	17,259	2,077	3,610	12,833	2,717	3,731	1,337
Penza Region	47,071	59	0	9,728	2,025	14,675	3,224	1,079	10,601	2,868	2,320	492
Samara Region	213,241	1,101	1,029	52,218	5,600	13,841	15,451	7,859	55,241	23,592	37,063	1,275
Saratov Region	81,961	2,260	2,117	24,275	4,695	9,536	7,809	1,323	18,724	7,124	4,460	1,755
Ulyanovsk Region	49,268	811	19	22,948	120	8,037	1,898	963	8,827	3,180	1,696	788
URALS FEDERAL DISTRICT	817,148	38,551	25,263	267,479	30,905	34,796	77,376	35,954	183,100	64,347	69,027	15,613
Kurgan Region	20,369	1	0	5,584	1,130	4,070	1,031	397	5,903	1,643	386	224
Sverdlovsk Region	353,439	3,516	81	130,659	11,191	8,715	24,969	20,576	89,716	30,182	28,316	5,599
Tyumen Region	223,908	32,749	25,182	16,725	13,664	7,656	42,693	12,520	47,739	20,752	24,603	4,807
Khanty-Mansiysky Autonomous Area — Yugra	82,477	6,390	5,097	2,121	4,460	1,037	23,875	9,908	11,759	7,182	13,596	2,149
Yamalo-Nenetsky Autonomous Area	41,990	6,542	6,492	778	1,512	12	8,730	988	18,685	3,313	1,124	306
Chelyabinsk Region	219,432	2,285	0	114,509	4,920	14,355	8,683	2,461	39,744	11,770	15,722	4,983
SIBERIA FEDERAL DISTRICT	845,613	54,710	42,126	167,671	42,703	100,243	80,952	43,347	226,279	48,674	62,363	18,671
Republic of Altai	11,724	51	46	557	199	564	925	169	6,508	571	1,873	307
Republic of Buryatia	21,640	918	80	5,283	289	1,978	2,535	238	7,250	1,425	1,347	377
Republic of Tyva	2,363	1,114	589	83	29	188	58	139	656	55	26	15
Republic of Khakassia	9,092	837	734	2,527	453	1,600	414	142	2,156	286	440	237
Altai Territory	117,213	617	0	27,592	2,226	34,225	7,314	2,836	29,959	3,796	6,231	2,417
Zabaykalskiy Territory	16,374	4,789	3,417	1,092	1,544	519	714	609	5,691	602	597	217
Krasnoyarsk Territory	128,270	4,050	1,069	33,208	8,618	17,602	17,379	6,172	26,406	8,045	5,065	1,725
Irkutsk Region	96,029	7,110	6,364	19,263	4,899	5,053	11,036	5,440	28,606	3,675	7,879	3,068
Kemerovo Region	134,648	31,330	26,810	20,602	5,463	6,549	6,439	2,937	36,825	3,195	17,766	3,542
Novosibirsk Region	177,177	625	324	32,745	15,224	14,213	13,850	21,238	51,279	13,348	11,094	3,561
Omsk Region	84,894	0	0	13,272	2,556	13,437	17,260	2,141	18,770	10,046	5,615	1,797
Tomsk Region	46,189	3,269	2,693	11,448	1,203	4,316	3,028	1,286	12,171	3,630	4,430	1,408

**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	291,196	25,326	8,449	40,326	42,533	19,750	25,608	21,407	80,020	10,618	21,741	3,867
Republic of Sakha (Yakutia)	68,849	12,519	6,580	3,207	25,212	865	2,476	5,510	15,233	1,606	1,493	728
Kamchatka Territory	18,097	228	0	1,265	1,948	3,682	836	1,124	4,726	714	3,445	129
Primorski Territory	76,539	36	5	21,068	2,794	4,162	4,514	9,109	24,819	3,434	4,756	1,847
Khabarovsk Territory	68,986	1,126	20	9,557	7,287	3,681	12,079	3,837	18,850	3,922	8,036	611
Amur Region	24,293	2,159	1,389	2,536	2,070	6,168	2,941	386	6,820	252	745	216
Magadan Region	13,622	8,391	0	895	898	324	168	265	1,943	117	558	63
Sakhalin Region	15,804	528	455	1,451	2,227	174	2,425	808	5,088	546	2,323	234
Jewish Autonomous Region	2,473	0	0	312	18	694	169	59	950	23	209	39
Chukotka Autonomous Area	2,533	339	0	35	80	0	0	309	1,590	4	176	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>

31.05.2011  
(millions of rubles)

	of which:													for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	13		
1	2	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	13		
RUSSIAN FEDERATION	3,012,346	381,479	213,665	703,048	18,914	39,339	188,824	202,607	489,384	479,647	508,290	814		
CENTRAL FEDERAL DISTRICT	1,759,279	145,255	120,446	206,127	12,465	17,164	144,614	66,726	363,401	379,096	423,782	649		
Belgorod Region	29,917	15,882	2,716	10,325	0	2,008	0	199	272	541	690	0		
Bryansk Region	1,693	0	0	156	0	935	0	18	380	204	0	0		
Vladimir Region	4,391	32	0	3,758	0	260	53	62	64	0	162	0		
Voronezh Region	14,616	0	0	2,823	0	618	847	1,507	1,297	3,102	4,422	0		
Ivanovo Region	5,267	0	0	4,538	0	0	161	19	287	262	0	0		
Kaluga Region	8,891	0	0	484	0	2,806	1,071	0	2,043	2,482	5	0		
Kostroma Region	2,796	0	0	1,627	0	7	0	0	839	0	323	0		
Kursk Region	9,213	5,613	0	1,440	0	114	0	0	925	1,097	24	0		
Lipetsk Region	3,439	0	0	2,681	0	97	0	0	528	0	133	0		
Moscow Region	144,540	0	0	18,311	115	2,951	13,305	33,219	34,542	18,513	23,446	138		
Orel Region	4,062	0	0	2,438	0	255	801	0	107	0	461	0		
Ryazan Region	6,669	0	0	1,106	0	365	776	0	60	227	4,135	0		
Smolensk Region	3,822	0	0	2,960	0	0	588	12	134	62	66	0		
Tambov Region	2,198	0	0	2,092	15	91	0	0	0	0	0	0		
Tver Region	2,836	0	0	2,244	0	314	120	0	1	0	157	0		
Tula Region	30,902	4	0	15,310	0	322	0	464	234	31	14,537	0		
Yaroslavl Region	12,892	2,456	2,456	9,156	0	77	421	0	141	549	92	0		
Moscow	1,471,135	121,266	115,274	124,678	12,335	5,944	126,471	31,226	321,546	352,026	375,132	511		

Table 6.4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>399,744</b>	<b>31,051</b>	<b>22,217</b>	<b>141,461</b>	<b>137</b>	<b>3,597</b>	<b>25,470</b>	<b>53,283</b>	<b>65,691</b>	<b>52,091</b>	<b>26,857</b>	<b>106</b>
Republic of Karelia	13,198	128	101	12,146	0	10	0	156	142	313	303	0
Republic of Komi	5,630	4,045	4,044	1,256	0	141	8	13	145	0	22	0
Arkhangelsk Region	12,573	5,793	5,160	5,188	0	0	730	127	178	175	382	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	29,701	0	0	28,478	5	284	514	0	357	14	49	0
Kaliningrad Region	42,638	1,042	0	29,758	0	1,287	150	5,185	2,492	1,788	936	0
Leningrad Region	30,262	6,016	0	13,618	0	55	1,833	3,681	461	4,332	266	0
Murmansk Region	8,479	0	0	14	0	143	84	4,758	108	424	2,948	0
Novgorod Region	13,595	0	0	11,918	0	187	0	0	17	0	1,473	0
Pskov Region	3,520	2,407	2,406	881	0	39	0	0	182	11	0	0
St. Petersburg	240,148	11,620	10,506	38,202	132	1,451	22,151	39,365	61,609	45,034	20,478	106
<b>SOUTH FEDERAL DISTRICT</b>	<b>148,067</b>	<b>1,586</b>	<b>1,403</b>	<b>46,312</b>	<b>4,575</b>	<b>1,007</b>	<b>4,672</b>	<b>63,414</b>	<b>8,270</b>	<b>13,564</b>	<b>4,667</b>	<b>0</b>
Republic of Adigei (Adigeya)	161	0	0	147	0	0	0	0	14	0	0	0
Republic of Kalmykia	542	0	0	0	0	0	0	0	365	177	0	0
Krasnodar Territory	102,344	21	0	21,528	4,575	571	1,583	59,123	4,178	8,401	2,364	0
Astrakhan Region	3,260	0	0	103	0	0	590	196	13	1,306	1,052	0
Volgograd Region	10,175	0	0	7,203	0	6	2,333	0	279	81	273	0
Rostov Region	31,585	1,565	1,403	17,331	0	430	166	4,095	3,421	3,599	978	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>11,891</b>	<b>2,551</b>	<b>0</b>	<b>7,337</b>	<b>0</b>	<b>856</b>	<b>179</b>	<b>135</b>	<b>526</b>	<b>160</b>	<b>147</b>	<b>0</b>
Republic of Dagestan	923	0	0	385	0	0	105	84	148	146	55	0
Republic of Ingushetia	912	0	0	912	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2,239	1,018	0	1,038	0	0	0	0	142	0	41	0
Karachai-Cherkess Republic	762	0	0	735	0	0	0	0	27	0	0	0
Republic of Northern Ossetia — Alania	1,771	1,532	0	209	0	16	0	0	0	14	0	0
Republic of Chechnya	98	0	0	0	0	0	48	50	0	0	0	0
Stavropol Territory	5,186	0	0	4,060	0	840	26	0	209	0	51	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>219,242</b>	<b>61,753</b>	<b>23,390</b>	<b>104,207</b>	<b>1,514</b>	<b>1,214</b>	<b>7,621</b>	<b>5,944</b>	<b>14,442</b>	<b>11,780</b>	<b>10,767</b>	<b>0</b>
Republic of Bashkortostan	42,473	5,626	5,614	31,253	102	609	1,869	42	951	7	2,014	0
Republic of Mariy-El	1,940	0	0	1,062	0	294	0	4	260	320	0	0
Republic of Mordovia	163	0	0	140	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)	56,279	13,681	13,260	17,423	0	64	1,912	247	8,847	8,244	5,861	0
Udmurt Republic	3,153	0	0	2,925	0	0	0	0	195	0	33	0
Chuvash Republic — Chuvashya	895	0	0	670	0	0	0	0	68	38	119	0
Perm Territory	46,796	33,506	0	11,858	0	0	976	0	34	137	285	0
Kirov Region	4,205	0	0	4,100	0	41	0	2	42	0	20	0
Nizhni Novgorod Region	13,541	0	0	6,522	0	0	1,452	3,331	970	513	753	0
Orenburg Region	13,834	5,183	758	8,076	0	0	0	0	574	0	1	0
Penza Region	1,185	0	0	866	0	123	73	0	123	0	0	0
Samara Region	16,217	2,807	2,807	5,810	1,412	60	1,339	344	1,677	1,210	1,558	0
Saratov Region	3,879	951	951	1,006	0	0	0	115	398	1,286	123	0
Ulyanovsk Region	14,682	0	0	12,496	0	0	0	1,859	303	24	0	0
URALS FEDERAL DISTRICT	220,643	30,405	23,542	99,026	0	460	3,823	10,066	25,188	14,454	37,162	59
Kurgan Region	81	0	0	28	0	0	0	0	53	0	0	0
Sverdlovsk Region	122,341	1,570	0	71,418	0	0	383	1,990	17,551	2,711	26,718	0
Tyumen Region	65,489	23,542	23,542	3,149	0	235	2,611	7,798	6,053	11,605	10,437	59
Khanty-Mansiysky Autonomous Area — Yugra	12,537	5,052	5,052	22	0	0	5	7,317	74	0	8	59
Yamalo-Nenetsky Autonomous Area	22,884	5,735	5,735	0	0	0	80	228	5,614	11,227	0	0
Chelyabinsk Region	32,732	5,293	0	24,431	0	225	829	278	1,531	138	7	0
SIBERIA FEDERAL DISTRICT	163,872	55,595	21,127	85,950	210	1,663	2,098	460	8,962	7,288	1,646	0
Republic of Altai	5,050	432	0	3,205	0	0	0	0	538	875	0	0
Republic of Buryatia	1,430	151	0	249	0	913	0	0	6	0	111	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	3,922	681	0	3,235	0	0	0	0	0	0	6	0
Altai Territory	4,163	757	0	2,398	0	470	0	54	120	10	354	0
Zabaykalskiy Territory	1,389	1,385	0	0	0	0	4	0	0	0	0	0
Krasnoyarsk Territory	26,507	1,919	0	20,247	0	19	7	23	33	4,099	160	0
Irkutsk Region	22,280	1,572	0	19,694	0	191	117	349	331	14	12	0
Kemerovo Region	78,993	47,180	19,609	26,522	0	64	0	0	4,313	914	0	0
Novosibirsk Region	8,308	1,518	1,518	2,759	210	0	1,630	6	1,356	395	434	0
Omsk Region	9,736	0	0	6,404	0	6	333	17	1,541	866	569	0
Tomsk Region	2,094	0	0	1,237	0	0	7	11	724	115	0	0

**Table 6.4.4 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	89,608	53,283	1,540	12,631	13	13,378	347	2,579	2,904	1,214	3,259	0
Republic of Sakha (Yakutia)	39,181	36,884	1,203	2,242	0	13	0	0	4	0	38	0
Kamchatka Territory	4,490	2,548	0	9	0	631	0	0	1	682	619	0
Primorski Territory	8,319	2,270	17	1,592	0	127	160	1,643	1,069	104	1,354	0
Khabarovsk Territory	29,371	4,163	0	8,687	0	12,607	11	893	1,812	428	770	0
Amur Region	6,786	6,764	0	0	13	0	0	0	9	0	0	0
Magadan Region	547	249	0	101	0	0	0	0	9	0	188	0
Sakhalin Region	405	320	320	0	0	0	0	43	0	0	42	0
Jewish Autonomous Region	21	0	0	0	0	0	0	0	0	0	21	0
Chukotka Autonomous Area	488	85	0	0	0	0	176	0	0	0	227	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)

	31.05.2011															
	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	small and medium-sized businesses	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	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	2,079,074	199,065	58,500	1,101	3,170,569	336,872	173,742	5,428	305,128	28,070	11,664	416				
CENTRAL FEDERAL DISTRICT	800,138	36,973	37,420	457	1,092,264	66,810	96,111	1,742	80,826	3,685	6,903	164				
Belgorod Region	14,312	2,204	751	0	37,168	3,969	2,519	35	4,564	216	180	34				
Bryansk Region	7,869	3,055	351	326	13,992	3,670	714	555	1,604	230	10	0				
Vladimir Region	10,146	1,825	9	0	24,953	4,431	902	65	1,200	248	11	11				
Voronezh Region	38,803	3,240	248	0	73,455	9,520	2,362	3	3,224	180	2	0				
Ivanovo Region	10,946	1,817	14	0	18,456	2,795	286	20	2,630	191	0	0				
Kaluga Region	10,643	1,643	2,071	13	18,803	2,117	2,653	31	810	80	0	0				
Kostroma Region	7,922	1,496	140	0	16,499	3,556	1,321	0	1,722	199	115	0				
Kursk Region	16,590	3,640	297	0	28,514	3,693	531	0	4,506	207	284	0				
Lipetsk Region	11,990	1,182	265	0	34,365	2,411	546	23	6,391	123	0	0				
Moscow Region	93,356	3,187	4,390	26	130,468	5,969	13,123	300	10,625	429	699	4				
Orel Region	9,804	1,135	160	0	15,474	1,558	298	0	2,132	40	0	0				
Ryazan Region	12,504	2,236	15	4	27,474	3,607	1,075	12	2,155	190	28	1				
Smolensk Region	13,918	2,083	34	0	30,065	3,395	184	62	1,169	240	17	0				
Tambov Region	10,368	836	57	0	19,960	1,723	91	0	1,150	40	0	0				
Tver Region	9,050	1,200	1	0	14,304	2,344	433	1	1,179	95	0	0				
Tula Region	19,527	2,005	44	0	33,586	3,905	718	43	1,360	227	34	0				
Yaroslavl Region	19,059	2,156	275	0	30,726	3,625	595	12	3,811	567	43	9				
Moscow	483,331	2,033	28,298	88	524,002	4,522	67,760	580	30,594	183	5,480	105				
NORTH-WEST FEDERAL DISTRICT	225,486	14,201	6,812	137	380,488	21,435	32,319	584	40,474	2,712	2,219	22				
Republic of Karelia	7,823	559	63	0	10,524	614	1,492	0	274	25	30	0				
Republic of Komi	7,774	1,663	62	0	15,372	3,000	1,131	0	1,999	403	308	0				

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	12,736	3,104	0	0	17,388	2,970	334	3	2,503	227	126	0
Nenets Autonomous Area	89	44	0	0	159	150	0	0	1	1	0	0
Vologda Region	20,155	4,099	128	5	36,459	5,181	438	33	8,987	945	17	0
Kaliningrad Region	12,875	854	1,037	30	35,435	1,812	6,563	65	8,543	358	358	3
Leningrad Region	16,732	648	1,441	0	38,408	1,572	2,365	6	2,250	357	48	5
Murmansk Region	7,681	685	565	0	16,861	1,498	3,086	25	3,290	116	89	0
Novgorod Region	5,029	633	0	0	10,974	1,169	240	0	919	96	0	0
Pskov Region	6,066	648	0	0	12,039	1,277	282	0	1,850	45	267	0
St. Petersburg	128,615	1,308	3,516	102	187,028	2,342	16,388	452	9,859	140	976	14
<b>SOUTH FEDERAL DISTRICT</b>	<b>165,214</b>	<b>25,851</b>	<b>3,498</b>	<b>125</b>	<b>319,355</b>	<b>44,939</b>	<b>9,909</b>	<b>330</b>	<b>47,075</b>	<b>4,215</b>	<b>248</b>	<b>49</b>
Republic of Adigei (Adigeya)	3,138	318	48	0	9,053	967	123	0	2,897	85	1	0
Republic of Kalmykia	1,410	711	0	0	3,723	1,958	0	0	214	141	0	0
Krasnodar Territory	75,518	12,870	2,366	125	177,508	19,240	6,429	251	31,459	1,864	45	17
Astrakhan Region	6,124	2,328	22	0	11,874	4,650	208	12	727	158	9	9
Volgograd Region	19,053	2,272	147	0	33,054	5,296	239	7	3,810	947	1	0
Rostov Region	59,971	7,352	915	0	84,143	12,828	2,910	60	7,968	1,020	192	23
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>53,347</b>	<b>8,260</b>	<b>421</b>	<b>16</b>	<b>104,980</b>	<b>17,803</b>	<b>2,095</b>	<b>21</b>	<b>7,556</b>	<b>1,623</b>	<b>0</b>	<b>0</b>
Republic of Dagestan	5,604	1,115	11	11	13,919	3,094	359	18	879	60	0	0
Republic of Ingushetia	1,039	299	0	0	2,079	1,112	0	0	369	199	0	0
Kabardino-Balkar Republic	9,303	1,605	150	0	20,720	2,893	1,129	0	629	158	0	0
Karachai-Cherkess Republic	3,725	308	90	0	8,963	1,105	394	0	694	151	0	0
Republic of Northern Ossetia — Alania	4,829	605	0	0	9,809	953	16	0	1,052	45	0	0
Republic of Chechnya	2,179	154	99	0	3,916	381	98	0	35	17	0	0
Stavropol Territory	26,668	4,174	71	5	45,574	8,265	99	3	3,898	993	0	0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>362,274</b>	<b>43,092</b>	<b>3,207</b>	<b>34</b>	<b>614,164</b>	<b>70,873</b>	<b>10,556</b>	<b>902</b>	<b>61,122</b>	<b>6,325</b>	<b>920</b>	<b>100</b>
Republic of Bashkortostan	27,593	2,702	477	1	45,161	5,043	2,439	1	6,324	438	0	0
Republic of Mariy-El	6,249	851	0	0	9,101	985	212	0	935	49	0	0
Republic of Mordovia	8,931	877	11	0	22,318	2,106	23	0	442	38	0	0
Republic of Tatarstan (Tatarstan)	56,392	4,780	1,278	0	111,096	9,500	2,409	13	6,950	853	0	0
Udmurt Republic	15,665	2,613	171	0	33,772	3,836	174	4	7,519	359	0	0
Chuvash Republic — Chuvashya	9,527	2,099	77	0	14,849	2,961	146	17	1,651	375	0	0
Perm Territory	37,758	6,173	29	0	88,299	8,534	141	0	9,245	1,956	42	0
Kirov Region	14,143	2,645	0	0	23,014	4,212	141	2	2,278	314	103	0
Nizhni Novgorod Region	59,759	6,537	110	23	69,937	11,383	1,974	748	7,055	857	227	99
Orenburg Region	20,456	4,450	163	0	30,913	6,315	163	0	2,512	352	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	13,581	3,080	133	0	24,950	4,584	228	0	3,823	86	0	0
Samara Region	58,919	1,232	656	1	89,387	2,863	2,170	39	9,732	262	458	1
Saratov Region	20,578	3,537	61	9	30,345	5,740	166	54	1,711	288	0	0
Ulyanovsk Region	12,723	1,516	41	0	21,022	2,811	170	24	945	98	90	0
<b>URALS FEDERAL DISTRICT</b>	<b>157,489</b>	<b>21,663</b>	<b>2,399</b>	<b>56</b>	<b>210,154</b>	<b>35,702</b>	<b>4,754</b>	<b>330</b>	<b>20,251</b>	<b>2,706</b>	<b>259</b>	<b>37</b>
Kurgan Region	5,777	2,329	0	0	11,091	2,996	26	0	828	168	0	0
Sverdlovsk Region	58,019	6,861	1,011	0	74,029	12,550	2,345	277	7,516	1,168	240	18
Tyumen Region	52,091	6,740	690	56	75,331	11,339	1,099	26	3,548	471	0	0
Khanty-Mansiysky Autonomous Area — Yugra	20,285	3,366	0	0	23,617	5,600	99	0	902	174	0	0
Yamalo-Nenetsky Autonomous Area	4,346	1,562	0	0	10,568	2,154	80	0	601	170	0	0
Chelyabinsk Region	41,602	5,733	698	0	49,703	8,817	1,284	27	8,359	899	19	19
<b>SIBERIA FEDERAL DISTRICT</b>	<b>225,328</b>	<b>33,237</b>	<b>2,652</b>	<b>252</b>	<b>331,695</b>	<b>54,196</b>	<b>14,393</b>	<b>1,339</b>	<b>38,509</b>	<b>5,549</b>	<b>948</b>	<b>21</b>
Republic of Altai	1,823	248	0	0	5,419	617	255	0	1,168	17	255	0
Republic of Buryatia	8,993	3,239	6	0	15,574	5,070	1,226	0	2,134	246	0	0
Republic of Tyva	379	221	0	0	953	556	0	0	86	39	0	0
Republic of Khakassia	4,659	1,891	62	0	5,348	2,163	62	0	436	89	0	0
Altai Territory	43,949	4,431	29	3	75,407	9,521	1,157	149	7,217	725	58	6
Zabaykalskiy Territory	3,824	2,127	90	0	6,799	3,351	94	0	571	184	4	0
Krasnoyarsk Territory	33,633	5,280	946	1	43,906	6,553	5,343	79	3,684	913	1	0
Irkutsk Region	23,875	3,560	331	63	33,902	7,111	278	104	3,427	975	4	0
Kemerovo Region	23,918	2,566	725	23	36,608	4,696	1,066	22	6,408	679	0	0
Novosibirsk Region	43,363	1,905	201	91	55,681	3,676	1,977	201	4,870	472	61	4
Omsk Region	24,380	6,184	118	60	34,474	7,741	2,682	773	6,276	1,004	565	11
Tomsk Region	12,532	1,585	144	11	17,624	3,141	253	11	2,232	206	0	0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>89,798</b>	<b>15,788</b>	<b>2,091</b>	<b>24</b>	<b>117,469</b>	<b>25,114</b>	<b>3,605</b>	<b>180</b>	<b>9,315</b>	<b>1,255</b>	<b>167</b>	<b>23</b>
Republic of Sakha (Yakutia)	9,942	2,221	0	0	18,271	4,169	204	40	1,206	138	5	5
Kamchatka Territory	5,736	760	247	0	13,595	1,792	353	1	767	124	4	1
Primorski Territory	37,170	4,984	987	23	30,715	5,561	1,297	93	3,005	200	36	11
Khabarovsk Territory	20,623	2,956	419	1	26,241	5,294	1,306	46	3,299	369	120	6
Amur Region	7,850	2,453	8	0	12,016	3,651	9	0	346	209	0	0
Magadan Region	2,548	578	110	0	5,473	1,341	95	0	64	13	2	0
Sakhalin Region	4,865	1,235	320	0	8,646	1,892	320	0	230	49	0	0
Jewish Autonomous Region	1,022	575	0	0	2,379	1,325	21	0	394	153	0	0
Chukotka Autonomous Area	42	26	0	0	133	89	0	0	4	0	0	0

Table 6.4.6

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

(millions of rubles)

	31.05.2011									
	rubles					foreign currency				
	total	housing loans	including:			total	housing loans	including:		of which:
			mortgage loans	including overdue debt	mortgage loans			including overdue debt		
1	2	3	4	5	6	7	8	9		
	4,113,234	1,187,577	1,042,276	24,422	307,873	169,576	158,731	17,433		
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,113,392</b>	<b>281,121</b>	<b>254,538</b>	<b>6,003</b>	<b>219,276</b>	<b>121,288</b>	<b>112,292</b>	<b>14,284</b>		
Belgorod Region	34,441	8,135	5,704	56	753	575	563	29		
Bryansk Region	21,854	5,629	4,521	48	364	264	236	2		
Vladimir Region	31,203	8,552	6,532	116	825	631	576	4		
Voronezh Region	46,116	12,790	10,728	235	916	584	537	51		
Ivanovo Region	17,330	3,847	3,399	28	541	353	348	91		
Kaluga Region	25,035	6,839	6,179	64	1,192	790	718	5		
Kostroma Region	13,115	2,912	2,483	43	181	120	119	5		
Kursk Region	24,229	6,685	4,733	26	477	383	355	15		
Lipetsk Region	24,649	5,799	4,989	42	449	324	317	28		
Moscow Region	248,894	70,055	66,582	1,839	48,298	32,748	31,268	4,488		
Orel Region	13,950	3,325	2,310	27	373	226	225	0		
Ryazan Region	26,566	7,880	7,408	128	956	351	346	13		
Smolensk Region	24,000	7,934	7,111	111	1,231	415	340	6		
Tambov Region	16,619	3,832	2,902	16	322	260	259	16		
Tver Region	29,279	9,577	9,382	388	1,132	811	792	244		
Tula Region	37,990	9,240	8,496	91	1,101	756	722	9		
Yaroslavl Region	28,744	8,057	7,284	159	656	457	443	60		
Moscow	449,378	100,033	93,795	2,586	159,509	81,240	74,128	9,218		
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>441,895</b>	<b>128,037</b>	<b>114,907</b>	<b>2,032</b>	<b>42,743</b>	<b>22,544</b>	<b>21,502</b>	<b>1,475</b>		
Republic of Karelia	22,107	6,701	6,127	68	308	223	216	6		
Republic of Komi	31,002	11,938	8,907	35	385	263	260	0		
Arkhangelsk Region	37,430	12,603	11,047	67	471	307	298	12		
Nenets Autonomous Area	2,404	1,766	1,656	1	2	2	2	0		

Table 6.4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	36,026	10,478	9,115	197	612	471	469	38
Kaliningrad Region	22,254	4,786	4,383	218	3,645	1,587	1,489	196
Leningrad Region	43,378	11,830	10,858	280	3,378	1,942	1,887	114
Murmansk Region	27,225	5,336	4,661	20	515	299	283	34
Novgorod Region	14,478	3,776	3,278	76	286	201	196	4
Pskov Region	11,464	2,211	1,592	6	212	136	120	4
St. Petersburg	196,531	58,378	54,939	1,065	32,931	17,115	16,284	1,067
<b>SOUTH FEDERAL DISTRICT</b>	<b>316,856</b>	<b>76,979</b>	<b>65,661</b>	<b>2,190</b>	<b>7,229</b>	<b>3,589</b>	<b>3,518</b>	<b>162</b>
Republic of Adigei (Adigeya)	7,784	1,571	1,344	30	180	136	134	3
Republic of Kalmykia	6,919	1,184	951	4	91	78	76	5
Krasnodar Territory	119,938	28,975	24,768	856	3,231	1,414	1,386	80
Astrakhan Region	24,096	4,961	4,050	71	200	146	140	8
Volgograd Region	54,690	15,129	13,243	668	933	545	540	11
Rostov Region	103,429	25,159	21,305	561	2,594	1,270	1,242	55
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>108,837</b>	<b>23,491</b>	<b>17,224</b>	<b>656</b>	<b>2,980</b>	<b>2,097</b>	<b>1,898</b>	<b>238</b>
Republic of Dagestan	15,758	1,546	1,344	59	622	283	245	16
Republic of Ingushetia	3,012	619	34	2	36	32	6	0
Kabardino-Balkar Republic	12,257	2,788	1,693	8	307	234	227	89
Karachai-Cherkess Republic	7,964	1,016	367	5	87	73	73	11
Republic of Northern Ossetia — Alania	8,670	1,942	1,271	228	261	220	186	52
Republic of Chechnya	2,971	101	85	1	121	78	78	18
Stavropol Territory	58,205	15,479	12,430	353	1,546	1,177	1,083	52
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>757,160</b>	<b>229,262</b>	<b>187,991</b>	<b>4,713</b>	<b>13,894</b>	<b>8,685</b>	<b>8,500</b>	<b>657</b>
Republic of Bashkortostan	96,699	29,045	20,915	477	1,136	709	707	29
Republic of Mariy-El	12,744	4,303	3,813	74	219	157	155	14
Republic of Mordovia	14,907	4,987	3,436	18	378	334	332	10
Republic of Tatarstan (Tatarstan)	99,425	26,402	21,627	306	1,141	526	510	27
Udmurt Republic	40,752	14,756	11,345	299	633	461	459	54
Chuvash Republic — Chuvashya	27,261	11,464	9,978	176	719	500	494	53
Perm Territory	86,675	30,557	25,617	880	1,583	974	900	93
Kirov Region	25,946	7,784	5,106	86	346	285	282	0
Nizhni Novgorod Region	88,221	27,498	21,843	636	2,301	1,152	1,124	128
Orenburg Region	52,557	14,405	12,518	140	584	468	465	23
Penza Region	24,871	6,655	4,756	38	512	347	344	35
Samara Region	105,487	29,927	27,954	1,287	2,845	1,635	1,606	153

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

1	2	3	4	5	6	7	8	9
Saratov Region	51,460	12,943	11,993	231	996	728	720	26
Ulyanovsk Region	30,155	8,536	7,090	65	501	409	402	12
<b>URALS FEDERAL DISTRICT</b>	<b>508,215</b>	<b>190,605</b>	<b>175,887</b>	<b>2,925</b>	<b>7,568</b>	<b>3,021</b>	<b>2,904</b>	<b>186</b>
Kurgan Region	20,186	6,626	5,558	49	131	99	98	0
Sverdlovsk Region	152,178	43,888	40,289	865	4,790	1,304	1,224	67
Tyumen Region	223,407	103,782	97,265	698	1,165	704	677	50
Khanty-Mansiysky Autonomous Area — Yugra	112,420	59,421	56,746	220	405	234	223	3
Yamalo-Nenetsky Autonomous Area	34,918	16,984	15,712	40	190	160	160	15
Chelyabinsk Region	112,444	36,309	32,775	1,313	1,482	914	905	69
<b>SIBERIA FEDERAL DISTRICT</b>	<b>661,538</b>	<b>206,891</b>	<b>181,382</b>	<b>5,359</b>	<b>10,172</b>	<b>5,813</b>	<b>5,671</b>	<b>298</b>
Republic of Altai	6,116	637	622	2	10	0	0	0
Republic of Buryatia	34,674	6,585	5,797	96	198	138	137	1
Republic of Tyva	8,215	2,046	1,966	14	8	3	3	0
Republic of Khakassia	16,175	5,278	4,686	88	85	44	37	0
Altai Territory	59,097	16,600	14,952	579	570	369	368	62
Zabaykalskiy Territory	35,399	8,722	7,690	73	203	68	61	0
Krasnoyarsk Territory	118,701	42,607	36,449	917	1,568	988	987	29
Irkutsk Region	97,256	31,358	28,077	575	1,083	598	586	21
Kemerovo Region	85,067	21,568	18,298	1,050	2,628	930	915	16
Novosibirsk Region	105,214	37,878	34,229	901	2,025	1,524	1,486	132
Omsk Region	55,654	18,647	15,506	854	1,310	787	741	26
Tomsk Region	39,970	14,965	13,110	210	484	364	350	11
<b>FAR EAST FEDERAL DISTRICT</b>	<b>205,341</b>	<b>51,191</b>	<b>44,686</b>	<b>544</b>	<b>4,011</b>	<b>2,539</b>	<b>2,446</b>	<b>133</b>
Republic of Sakha (Yakutia)	32,555	9,675	8,202	30	184	157	150	0
Kamchatka Territory	9,563	2,282	2,096	2	114	77	77	0
Primorski Territory	51,454	10,564	9,544	149	1,939	1,074	1,003	39
Khabarovsk Territory	53,704	14,285	12,577	233	1,107	861	854	71
Amur Region	27,770	6,458	5,242	101	171	126	125	23
Magadan Region	6,749	1,569	1,413	2	148	26	25	0
Sakhalin Region	18,270	4,921	4,317	22	286	181	175	0
Jewish Autonomous Region	4,308	1,166	1,042	5	39	19	19	0
Chukotka Autonomous Area	968	271	253	0	23	18	18	0

Table 6.4.7

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

		31.05.2011									
		including:									
		housing loans					of which: mortgage loans				
1	volume of consumer loans total, millions of rubles	3	4	5	6	7	8	9	10	10	
											number of extended loans, units
RUSSIAN FEDERATION	1,781,250	232,653	224,568	186.9	12.4	150,347	202,470	192.2	12.3		
CENTRAL FEDERAL DISTRICT	561,239	84,388	63,524	177.3	12.4	30,722	58,822	183.4	12.3		
Belgorod Region	13,845	1,574	1,442	184.7	12.4	1,166	1,227	190.9	12.2		
Bryansk Region	8,408	1,186	1,134	185.3	12.7	987	1,018	192.5	12.6		
Vladimir Region	10,326	1,438	1,520	186.7	13.1	1,196	1,401	171.0	12.8		
Voronezh Region	22,405	2,371	2,425	194.5	12.5	2,074	2,279	197.1	12.4		
Ivanovo Region	6,981	1,035	981	177.6	12.7	864	901	181.9	12.7		
Kaluga Region	9,133	1,083	1,551	187.2	12.4	1,006	1,461	193.3	12.4		
Kostroma Region	5,055	770	665	172.7	12.4	590	572	187.5	12.4		
Kursk Region	9,353	1,435	1,304	177.5	13.3	1,191	1,189	213.8	13.0		
Lipetsk Region	10,303	1,159	1,113	193.9	12.8	1,022	1,043	200.6	12.7		
Moscow Region	125,818	6,257	15,091	182.6	12.4	5,941	14,270	187.1	12.3		
Orel Region	5,397	659	643	182.3	12.7	404	502	183.0	12.5		
Ryazan Region	8,481	1,437	1,700	190.2	12.5	1,370	1,661	191.2	12.5		
Smolensk Region	8,912	1,375	1,391	208.2	12.7	1,284	1,346	210.1	12.7		
Tambov Region	6,441	908	953	186.2	12.8	752	885	189.8	12.7		
Tver Region	10,434	1,644	2,125	195.5	12.6	1,613	2,082	196.2	12.6		
Tula Region	14,876	1,479	1,782	188.3	12.8	1,320	1,692	190.6	12.7		
Yaroslavl Region	11,769	1,581	1,537	176.2	12.3	1,402	1,458	178.5	12.3		
Moscow	273,302	56,997	26,167	165.0	12.1	6,540	23,835	173.2	12.1		
NORTH-WEST FEDERAL DISTRICT	181,121	15,791	23,398	180.1	12.2	13,669	21,171	183.4	12.2		
Republic of Karelia	7,883	887	1,077	191.1	11.4	820	1,030	193.8	11.4		
Republic of Komi	10,877	2,189	2,022	197.5	12.3	1,636	1,516	200.6	12.1		
Arkhangelsk Region	13,191	2,134	2,211	186.1	12.3	1,790	2,050	190.5	12.3		
Nenets Autonomous Area	219	60	96	213.2	12.6	57	94	216.4	12.6		

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	13,179	1,980	1,873	179.0	12.5	1,742	1,752	182.9	12.5
Kaliningrad Region	11,689	637	852	184.1	12.1	547	788	187.7	12.0
Leningrad Region	16,650	1,353	2,410	220.4	12.5	1,203	2,200	220.2	12.4
Murmansk Region	10,794	900	1,114	165.7	11.9	728	991	168.0	11.7
Novgorod Region	5,947	684	687	188.3	12.4	648	661	188.9	12.4
Pskov Region	4,669	337	425	174.3	12.3	262	373	174.2	12.2
St. Petersburg	86,242	4,690	10,727	166.4	12.2	4,293	9,810	171.2	12.2
<b>SOUTH FEDERAL DISTRICT</b>	<b>129,592</b>	<b>11,436</b>	<b>13,577</b>	<b>200.7</b>	<b>12.4</b>	<b>10,040</b>	<b>12,769</b>	<b>203.2</b>	<b>12.3</b>
Republic of Adigei (Adigeya)	2,986	215	277	185.3	13.0	206	266	186.2	13.0
Republic of Kalmykia	2,301	320	343	191.1	12.8	283	324	197.0	12.7
Krasnodar Territory	48,375	4,340	5,332	211.3	12.4	3,745	4,977	216.6	12.3
Astrakhan Region	11,708	808	889	193.3	12.0	701	841	196.2	11.9
Volgograd Region	18,587	2,433	2,565	197.2	12.3	2,100	2,398	196.3	12.1
Rostov Region	45,635	3,320	4,171	192.7	12.5	3,005	3,963	193.8	12.5
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>42,154</b>	<b>9,997</b>	<b>6,014</b>	<b>133.6</b>	<b>12.8</b>	<b>2,794</b>	<b>3,175</b>	<b>204.7</b>	<b>12.3</b>
Republic of Dagestan	6,010	480	460	147.6	11.6	194	280	233.1	11.4
Republic of Ingushetia	2,265	4,770	1,765	71.3	15.0	4	6	215.6	13.5
Kabardino-Balkar Republic	6,127	296	342	214.7	12.7	260	323	223.2	12.8
Karachai-Cherkess Republic	2,533	120	234	109.4	12.7	99	123	187.0	12.5
Republic of Northern Ossetia — Alania	2,938	171	228	188.6	12.5	156	192	216.8	12.5
Republic of Chechnya	1,783	1,931	653	5.1	13.7	8	18	146.0	12.7
Stavropol Territory	20,498	2,229	2,332	199.0	12.3	2,073	2,233	198.9	12.3
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>317,469</b>	<b>49,838</b>	<b>43,519</b>	<b>184.7</b>	<b>12.2</b>	<b>40,024</b>	<b>38,119</b>	<b>190.3</b>	<b>12.1</b>
Republic of Bashkortostan	40,225	7,256	5,033	169.8	12.8	4,327	3,941	183.3	12.5
Republic of Mariy-El	6,394	822	738	193.3	12.4	724	695	196.0	12.3
Republic of Mordovia	4,526	819	840	194.4	12.8	589	735	199.4	12.6
Republic of Tatarstan (Tatarstan)	41,757	9,717	6,865	151.6	12.4	8,495	6,144	156.2	12.3
Udmurt Republic	13,753	2,950	2,600	214.9	9.8	2,214	1,993	217.8	9.7
Chuvash Republic — Chuvashya	9,178	1,906	1,707	193.9	12.2	1,859	1,679	195.6	12.2
Perm Territory	30,910	5,176	4,990	196.4	12.5	3,954	4,043	200.0	12.3
Kirov Region	9,753	2,575	1,818	191.4	13.3	1,858	1,587	204.4	12.6
Nizhni Novgorod Region	45,296	3,938	4,328	178.6	12.2	2,853	3,603	181.8	12.1
Orenburg Region	23,561	3,025	2,848	207.8	12.2	2,727	2,702	217.1	12.2
Penza Region	8,814	1,294	1,298	193.6	12.1	947	1,047	206.0	11.7
Samara Region	54,766	5,463	5,786	187.8	12.1	5,201	5,590	190.1	12.0

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	18,648	2,609	2,640	208.9	12.6	2,303	2,494	210.8	12.5
Ulyanovsk Region	9,888	2,288	2,028	180.1	12.1	1,973	1,866	186.1	12.0
<b>URALS FEDERAL DISTRICT</b>	<b>202,202</b>	<b>24,332</b>	<b>32,587</b>	<b>213.2</b>	<b>12.5</b>	<b>21,326</b>	<b>30,168</b>	<b>212.3</b>	<b>12.4</b>
Kurgan Region	6,653	1,044	982	241.6	11.7	680	770	257.9	11.3
Sverdlovsk Region	58,045	6,199	7,972	185.3	12.3	5,265	7,137	189.1	12.3
Tyumen Region	88,441	10,602	17,901	242.8	12.5	9,441	16,861	237.7	12.5
Khanty-Mansiysky Autonomous Area — Yugra	36,721	5,500	10,249	242.0	12.4	5,248	9,925	229.9	12.4
Yamalo-Nenetsky Autonomous Area	11,951	1,984	3,561	245.6	12.5	1,749	3,265	249.8	12.4
Chelyabinsk Region	49,063	6,487	5,732	154.8	12.5	5,940	5,400	157.2	12.4
<b>SIBERIA FEDERAL DISTRICT</b>	<b>265,307</b>	<b>29,160</b>	<b>31,454</b>	<b>193.0</b>	<b>12.6</b>	<b>25,306</b>	<b>28,935</b>	<b>194.0</b>	<b>12.4</b>
Republic of Altai	1,816	188	131	175.2	12.7	99	99	226.0	12.6
Republic of Buryatia	15,074	986	1,072	198.0	12.8	871	1,011	201.4	12.7
Republic of Tyva	2,129	197	269	216.8	13.1	192	268	217.7	13.1
Republic of Khakassia	8,925	709	734	170.8	13.9	646	704	183.4	12.9
Altai Territory	19,725	3,193	2,674	198.3	12.5	2,896	2,550	202.2	12.4
Zabaykalskiy Territory	11,604	1,371	1,636	201.7	13.0	1,241	1,569	174.8	12.8
Krasnoyarsk Territory	42,803	5,391	6,457	196.4	12.5	4,676	5,973	199.0	12.4
Irkutsk Region	37,459	4,853	5,448	182.7	12.4	4,379	5,150	185.1	12.3
Kemerovo Region	29,370	3,322	2,818	173.8	13.0	2,902	2,598	178.5	12.4
Novosibirsk Region	62,331	4,045	5,123	201.1	12.7	3,732	4,836	201.2	12.5
Omsk Region	18,852	2,914	2,885	196.8	12.3	1,913	2,118	200.6	12.2
Tomsk Region	15,219	1,991	2,207	198.7	12.1	1,759	2,059	196.9	11.9
<b>FAR EAST FEDERAL DISTRICT</b>	<b>82,166</b>	<b>7,711</b>	<b>10,495</b>	<b>182.5</b>	<b>12.6</b>	<b>6,466</b>	<b>9,311</b>	<b>185.2</b>	<b>12.5</b>
Republic of Sakha (Yakutia)	12,233	1,575	2,006	178.9	12.5	1,266	1,823	184.9	12.5
Kamchatka Territory	4,591	397	528	177.9	12.7	348	499	184.6	12.7
Primorski Territory	22,013	1,788	2,591	183.6	12.4	1,582	2,387	185.3	12.4
Khabarovsk Territory	20,994	1,810	2,442	179.7	12.5	1,633	2,254	179.4	12.5
Amur Region	10,245	1,109	1,370	189.7	12.8	829	1,087	195.6	12.7
Magadan Region	3,219	235	290	189.3	12.6	218	274	193.1	12.6
Sakhalin Region	6,797	568	1,006	185.0	12.9	371	737	187.2	12.9
Jewish Autonomous Region	1,640	200	213	180.8	12.7	191	205	180.7	12.7
Chukotka Autonomous Area	434	29	49	169.2	12.7	28	45	183.9	12.5

Table 6.4.8

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

		31.05.2011											
		including:										of which:	
		housing loans					mortgage loans						
	volume of consumer loans total, millions of rubles	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
1	2	3	4	5	6	7	8	9	10	11	12	13	14
RUSSIAN FEDERATION	52,958	1,150	7,273	140.8	10.0	1,066	5,728	160.3	9.7				
CENTRAL FEDERAL DISTRICT	43,823	704	5,906	137.4	10.2	632	4,446	159.3	9.8				
Belgorod Region	22	4	8	221.7	10.8	4	8	221.7	10.8				
Bryansk Region	30	4	5	245.2	10.9	4	5	245.2	10.9				
Vladimir Region	39	4	15	229.3	9.3	4	15	229.3	9.3				
Voronezh Region	506	7	21	227.0	10.4	7	21	227.0	10.4				
Ivanovo Region	87	3	8	187.5	9.9	3	8	187.5	9.9				
Kaluga Region	124	7	55	138.9	9.8	6	27	184.5	10.2				
Kostroma Region	7	1	2	122.0	9.0	1	2	122.0	9.0				
Kursk Region	37	3	30	73.0	10.4	2	9	214.9	9.8				
Lipetsk Region	20	1	1	242.0	10.5	1	1	242.0	10.5				
Moscow Region	4,987	203	1,286	134.3	9.6	179	961	160.8	9.5				
Orel Region	26	4	13	233.8	9.6	4	13	233.8	9.6				
Ryazan Region	477	7	23	219.6	9.7	7	23	219.6	9.7				
Smolensk Region	85	2	16	239.6	9.5	2	16	239.6	9.5				
Tambov Region	14	3	7	267.0	10.6	3	7	267.0	10.6				
Tver Region	69	10	34	236.0	9.5	10	34	236.0	9.5				
Tula Region	52	6	19	191.9	10.5	6	19	191.9	10.5				
Yaroslavl Region	40	3	8	93.4	11.4	2	3	212.6	11.1				
Moscow	37,201	432	4,355	135.3	10.4	387	3,274	155.0	9.8				
NORTH-WEST FEDERAL DISTRICT	3,580	135	483	153.7	9.4	128	450	161.9	9.4				
Republic of Karelia	13	1	2	182.0	9.3	1	2	182.0	9.3				
Republic of Komi	12	1	2	242.0	9.1	1	2	242.0	9.1				



Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	33	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	46	4	20	201.9	9.6	4	20	201.9	9.6
Kaliningrad Region	156	9	15	138.9	11.0	6	10	127.9	9.9
Leningrad Region	325	12	20	121.9	9.2	12	20	121.9	9.2
Murmansk Region	27	1	1	122.0	8.8	1	1	122.0	8.8
Novgorod Region	8	1	2	242.0	9.3	1	2	242.0	9.3
Pskov Region	10	2	2	91.2	8.8	2	2	91.2	8.8
St. Petersburg	2,950	100	400	155.6	9.4	97	375	165.4	9.3
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,050</b>	<b>48</b>	<b>115</b>	<b>184.0</b>	<b>9.8</b>	<b>48</b>	<b>115</b>	<b>184.0</b>	<b>9.8</b>
Republic of Adigei (Adigeys)	2	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Kalmykia	9	2	7	173.4	11.2	2	7	173.4	11.2
Krasnodar Territory	547	22	45	173.0	9.9	22	45	173.0	9.9
Astrakhan Region	8	1	4	182.0	9.0	1	4	182.0	9.0
Volgograd Region	85	9	25	154.8	9.5	9	25	154.8	9.5
Rostov Region	399	14	34	222.6	9.9	14	34	222.6	9.9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>424</b>	<b>15</b>	<b>41</b>	<b>201.1</b>	<b>9.7</b>	<b>15</b>	<b>41</b>	<b>201.1</b>	<b>9.7</b>
Republic of Dagestan	31	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	14	1	2	122.0	8.8	1	2	122.0	8.8
Karachai-Cherkess Republic	2	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Northern Ossetia — Alania	15	5	13	205.3	9.4	5	13	205.3	9.4
Republic of Chechnya	227	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	135	6	17	226.9	10.0	6	17	226.9	10.0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>894</b>	<b>87</b>	<b>188</b>	<b>211.4</b>	<b>9.9</b>	<b>83</b>	<b>182</b>	<b>214.7</b>	<b>9.8</b>
Republic of Bashkortostan	48	5	21	245.4	10.0	5	21	245.4	10.0
Republic of Mariy-El	3	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Mordovia	24	6	21	198.5	9.2	6	21	198.5	9.2
Republic of Tatarstan (Tatarstan)	56	3	7	182.0	9.0	3	7	182.0	9.0
Udmurt Republic	58	5	12	181.9	9.1	5	12	181.9	9.1
Chuvash Republic — Chuvashya	32	4	12	220.9	9.4	4	12	220.9	9.4
Perm Territory	45	5	9	259.6	9.1	5	9	259.6	9.1
Kirov Region	8	2	3	142.4	9.9	2	3	142.4	9.9
Nizhni Novgorod Region	151	14	42	202.9	10.1	12	37	206.8	9.9
Orenburg Region	36	3	13	213.7	8.3	3	13	213.7	8.3

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	10	1	2	271.0	11.0	1	2	271.0	11.0
Samara Region	349	29	9	202.0	11.1	29	9	202.0	11.1
Saratov Region	46	4	18	241.0	12.0	3	17	261.4	12.0
Ulyanovsk Region	28	6	19	188.5	9.3	5	19	194.1	9.2
<b>URALS FEDERAL DISTRICT</b>	<b>825</b>	<b>84</b>	<b>355</b>	<b>100.0</b>	<b>8.7</b>	<b>83</b>	<b>309</b>	<b>113.1</b>	<b>8.6</b>
Kurgan Region	5	1	2	302.0	9.8	1	2	302.0	9.8
Sverdlovsk Region	343	18	146	79.5	9.4	17	100	110.6	9.3
Tyumen Region	230	62	25	203.9	9.4	62	25	203.9	9.4
Khanty-Mansiysky Autonomous Area — Yugra	129	59	19	219.9	9.3	59	19	219.9	9.3
Yamalo-Nenetsky Autonomous Area	5	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	247	3	182	100.4	8.0	3	182	100.4	8.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,953</b>	<b>37</b>	<b>107</b>	<b>196.6</b>	<b>9.5</b>	<b>37</b>	<b>107</b>	<b>196.6</b>	<b>9.5</b>
Republic of Altai	5	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	17	3	7	180.9	9.9	3	7	180.9	9.9
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	11	0	0	0.0	0.0	0	0	0.0	0.0
Altai Territory	57	4	21	187.0	9.2	4	21	187.0	9.2
Zabaykalskiy Territory	30	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	78	3	7	162.0	9.0	3	7	162.0	9.0
Irkutsk Region	97	4	13	238.5	10.1	4	13	238.5	10.1
Kemerovo Region	1,475	4	6	202.9	10.2	4	6	202.9	10.2
Novosibirsk Region	114	15	41	196.4	9.8	15	41	196.4	9.8
Omsk Region	48	3	7	241.2	8.1	3	7	241.2	8.1
Tomsk Region	21	1	5	122.0	8.1	1	5	122.0	8.1
<b>FAR EAST FEDERAL DISTRICT</b>	<b>409</b>	<b>40</b>	<b>78</b>	<b>166.4</b>	<b>9.5</b>	<b>40</b>	<b>78</b>	<b>166.4</b>	<b>9.5</b>
Republic of Sakha (Yakutia)	5	0	0	0.0	0.0	0	0	0.0	0.0
Kamchatka Territory	13	1	5	242.0	9.3	1	5	242.0	9.3
Primorski Territory	183	34	58	157.2	9.6	34	58	157.2	9.6
Khabarovsk Territory	43	4	9	169.0	8.3	4	9	169.0	8.3
Amur Region	6	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	121	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	26	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)

	31.05.2011				
	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	4,594,378.5	1,916,020.8	724,982.4	439,432.1	162,722.9
<b>CENTRAL FEDERAL DISTRICT</b>	<b>4,173,488.5</b>	<b>1,814,279.3</b>	<b>614,344.3</b>	<b>431,174.6</b>	<b>156,950.5</b>
Belgorod Region	815.6	36.9	4.6	0.0	0.0
Bryansk Region	0.0	0.0	0.6	0.0	0.2
Vladimir Region	230.5	205.0	9.0	0.0	33.3
Voronezh Region	2.5	2.7	1.1	0.0	10.2
Ivanovo Region	1,030.5	93.2	151.1	0.0	6.0
Kaluga Region	55.4	0.0	147.8	0.0	13.0
Kostroma Region	10,848.8	76.6	36.3	0.0	143.9
Kursk Region	1,539.1	1,148.9	0.0	0.0	5.9
Lipetsk Region	1,371.9	314.5	4.9	0.0	109.4
Moscow Region	7,614.4	1,668.5	283.0	0.0	8.1
Orel Region	0.0	0.0	0.0	9.5	2.0
Ryazan Region	775.7	539.0	286.2	0.0	0.0
Smolensk Region	249.5	225.7	198.5	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	673.6	205.8	10.8	0.0	0.9
Tula Region	320.4	98.7	0.5	0.0	0.0
Yaroslavl Region	29.4	24.0	51.4	0.0	18.3
Moscow	4,147,931.1	1,809,639.8	613,158.4	431,165.0	156,599.4
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>172,857.1</b>	<b>34,210.6</b>	<b>32,087.3</b>	<b>3,450.2</b>	<b>1,698.3</b>
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,827.9	382.5	73.3	1.0	0.0
Arkhangelsk Region	23.5	25.1	114.0	0.0	0.3
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,327.2	719.0	263.3	4.9	16.5
Kaliningrad Region	3,833.7	121.9	33.7	0.0	466.6
Leningrad Region	633.4	52.7	23.2	1,247.2	0.0
Murmansk Region	1,560.8	880.1	0.0	0.0	302.0
Novgorod Region	907.0	371.9	237.8	0.0	0.0
Pskov Region	18.5	0.0	0.0	0.0	0.0
St. Petersburg	162,725.1	31,657.4	31,342.0	2,197.2	912.7
<b>SOUTH FEDERAL DISTRICT</b>	<b>11,819.0</b>	<b>3,455.1</b>	<b>2,811.6</b>	<b>63.8</b>	<b>288.7</b>
Republic of Adigei (Adigeya)	20.3	20.3	1.3	0.0	7.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	8,647.4	2,720.9	2,435.4	38.6	253.8
Astrakhan Region	490.5	488.0	41.1	5.3	2.4
Volgograd Region	703.8	60.7	14.5	0.0	3.1
Rostov Region	1,956.9	165.3	319.2	19.9	22.2
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2,879.3</b>	<b>1,000.5</b>	<b>819.1</b>	<b>1.2</b>	<b>11.9</b>
Republic of Daghestan	50.1	0.0	709.2	0.0	2.7
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	39.6	0.0	4.2
Karachai-Cherkess Republic	723.6	0.0	58.9	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	7.4	1.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	2,105.6	1,000.5	4.1	0.2	5.0
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>100,802.4</b>	<b>27,775.0</b>	<b>54,401.8</b>	<b>1,273.4</b>	<b>2,066.9</b>
Republic of Bashkortostan	5,974.6	1,475.1	1,040.3	0.0	101.4
Republic of Mariy-El	0.0	0.0	0.0	0.0	1.9
Republic of Mordovia	601.9	142.3	52.7	0.0	22.1
Republic of Tatarstan (Tatarstan)	53,026.8	20,015.6	30,479.0	830.5	1,223.7
Udmurt Republic	2,055.0	569.4	60.4	0.0	61.1
Chuvash Republic — Chuvashya	458.4	76.5	41.3	0.0	10.0
Perm Territory	1,462.9	0.0	4,705.3	0.0	23.3
Kirov Region	3,061.4	9.7	1,772.5	0.0	5.3
Nizhni Novgorod Region	8,103.4	2,829.2	3,478.7	0.2	94.4
Orenburg Region	3,305.5	60.1	472.4	17.6	36.9
Penza Region	1,216.5	0.0	0.1	0.0	39.7
Samara Region	20,461.3	2,468.8	11,540.0	424.7	437.4
Saratov Region	1,066.3	120.0	759.2	0.3	9.6
Ulyanovsk Region	8.3	8.3	0.1	0.0	0.1
<b>URALS FEDERAL DISTRICT</b>	<b>90,039.3</b>	<b>26,739.5</b>	<b>17,289.0</b>	<b>256.3</b>	<b>900.8</b>
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	41,564.9	6,512.3	5,561.0	0.1	252.2
Tyumen Region	29,387.5	9,045.3	11,424.9	256.2	522.8
Khanty-Mansiysky Autonomous Area — Yugra	24,090.8	6,434.9	10,869.8	256.2	108.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	81.9	0.0	0.0
Chelyabinsk Region	19,086.9	11,181.9	303.1	0.0	125.6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>13,535.4</b>	<b>3,095.4</b>	<b>1,492.5</b>	<b>0.0</b>	<b>370.9</b>
Republic of Altai	0.0	0.0	0.0	0.0	0.0
Republic of Buryatia	99.0	0.0	872.9	0.0	0.0
Republic of Tyva	4.9	5.3	0.0	0.0	0.0
Republic of Khakassia	150.5	78.3	0.0	0.0	0.0
Altai Territory	46.4	42.8	5.5	0.0	81.1
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	100.4	101.7	129.5	0.0	7.3
Irkutsk Region	235.8	0.0	101.3	0.0	165.1
Kemerovo Region	2,013.0	1,004.9	79.5	0.0	95.1
Novosibirsk Region	8,453.8	1,340.0	272.3	0.0	0.0
Omsk Region	2,129.2	522.4	15.1	0.0	12.6
Tomsk Region	302.5	0.0	16.3	0.0	9.8
<b>FAR EAST FEDERAL DISTRICT</b>	<b>28,957.4</b>	<b>5,465.4</b>	<b>1,736.7</b>	<b>3,212.5</b>	<b>434.9</b>
Republic of Sakha (Yakutia)	2,419.1	259.7	103.7	0.0	37.7
Kamchatka Territory	341.0	60.5	32.9	39.8	18.4
Primorski Territory	18,222.9	4,010.3	1,096.0	0.0	3.1
Khabarovsk Territory	840.9	63.9	38.2	0.0	0.0
Amur Region	6,985.1	981.2	7.6	3,172.7	347.8
Magadan Region	0.0	0.0	5.8	0.0	0.0
Sakhalin Region	148.4	89.8	452.5	0.0	27.8
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0

Table 6.4.10

## Discounted Bills

(millions of rubles)

	31.05.2011		
	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	312,027.2	0.0	29,698.9
<b>CENTRAL FEDERAL DISTRICT</b>	<b>248,610.1</b>	<b>0.0</b>	<b>24,428.2</b>
Belgorod Region	1,614.0	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	26.6	0.0	0.0
Voronezh Region	207.2	0.0	0.0
Ivanovo Region	455.2	0.0	12.6
Kaluga Region	148.9	0.0	0.0
Kostroma Region	485.5	0.0	15.1
Kursk Region	500.4	0.0	0.0
Lipetsk Region	521.4	0.0	17.5
Moscow Region	7,113.2	0.0	4,521.5
Orel Region	0.4	0.0	0.0
Ryazan Region	227.0	0.0	39.2
Smolensk Region	49.2	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	7.7	0.0	0.0
Tula Region	380.1	0.0	0.0
Yaroslavl Region	0.0	0.0	0.0
Moscow	236,873.1	0.0	19,822.3
<b>NORTH-WEST FEDERAL DISTRICT</b>	<b>14,095.8</b>	<b>0.0</b>	<b>3,988.5</b>
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	12.5	0.0	64.2
Arkhangelsk Region	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	3,948.1	0.0	0.0
Kaliningrad Region	247.7	0.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	38.6	0.0	0.0
Novgorod Region	51.3	0.0	11.5
Pskov Region	0.0	0.0	0.0
St. Petersburg	9,797.6	0.0	3,912.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>652.4</b>	<b>0.0</b>	<b>116.7</b>
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	168.8	0.0	0.0
Astrakhan Region	57.5	0.0	0.0
Volgograd Region	318.8	0.0	116.7
Rostov Region	107.2	0.0	0.0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>847.7</b>	<b>0.0</b>	<b>0.0</b>
Republic of Daghestan	209.6	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	93.3	0.0	0.0
Republic of Northern Ossetia — Alania	179.8	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	365.0	0.0	0.0

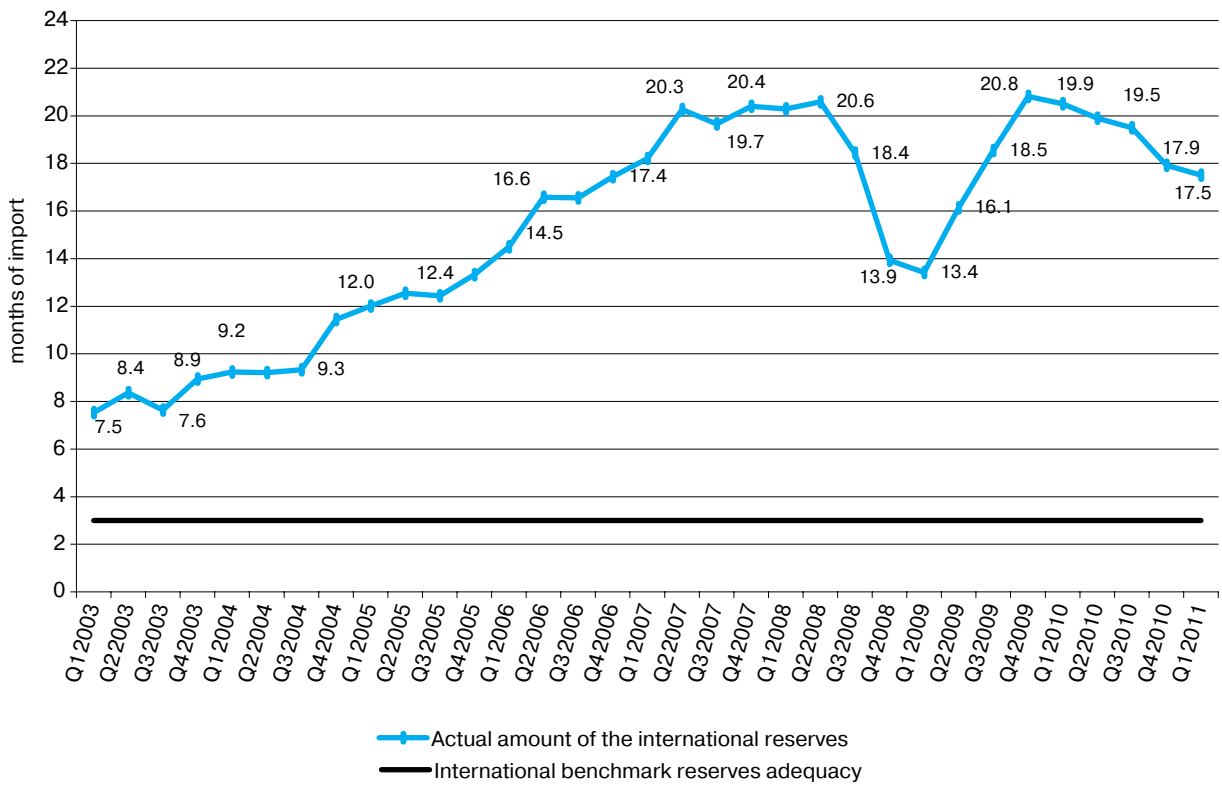
Table 6.4.10 (end)

(millions of rubles)

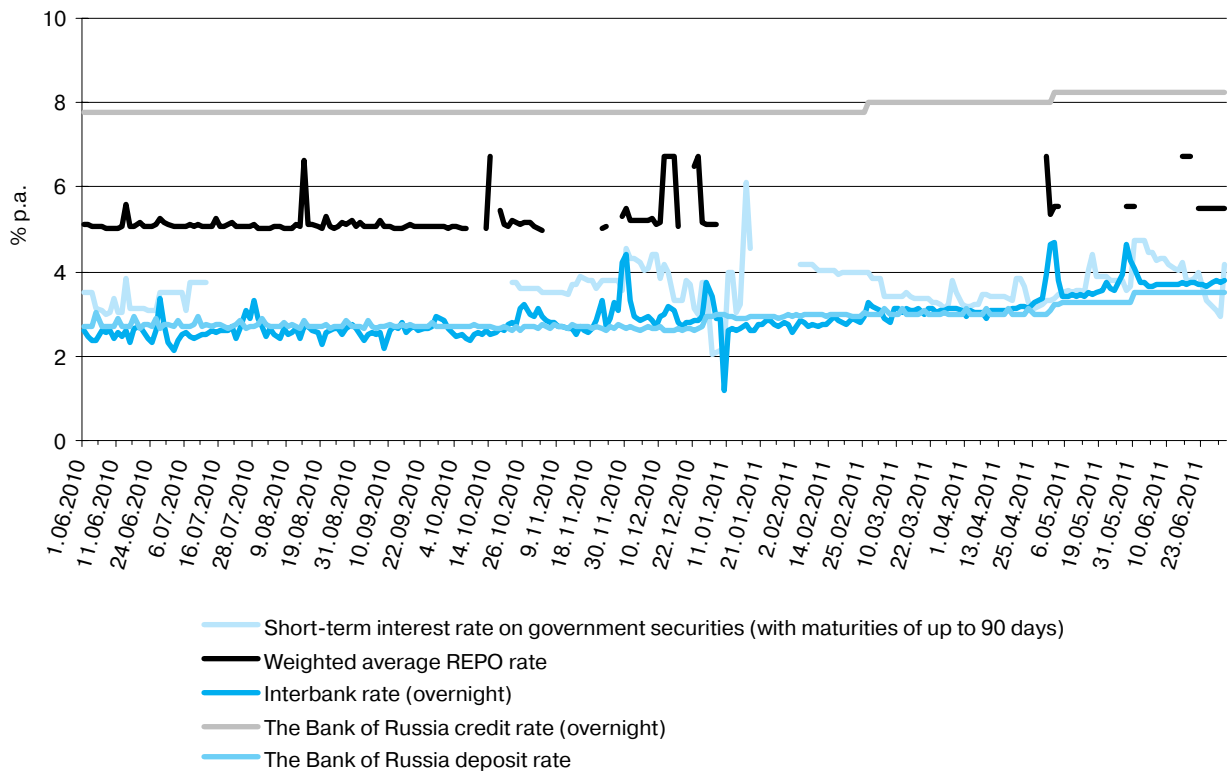
1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>18,796.5</b>	<b>0.0</b>	<b>207.6</b>
Republic of Bashkortostan	126.5	0.0	0.0
Republic of Mariy-El	99.0	0.0	0.0
Republic of Mordovia	229.2	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,718.3	0.0	0.0
Udmurt Republic	1,311.7	0.0	0.0
Chuvash Republic — Chuvashya	843.3	0.0	0.0
Perm Territory	213.6	0.0	0.0
Kirov Region	178.7	0.0	0.0
Nizhni Novgorod Region	4,593.3	0.0	187.9
Orenburg Region	3,206.3	0.0	19.8
Penza Region	61.5	0.0	0.0
Samara Region	1,953.9	0.0	0.0
Saratov Region	261.3	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>22,771.3</b>	<b>0.0</b>	<b>723.9</b>
Kurgan Region	5.0	0.0	0.0
Sverdlovsk Region	3,408.3	0.0	0.0
Tyumen Region	18,908.0	0.0	723.9
Khanty-Mansiysky Autonomous Area — Yugra	15,793.0	0.0	179.3
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	450.0	0.0	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3,060.4</b>	<b>0.0</b>	<b>144.8</b>
Republic of Altai	90.2	0.0	0.0
Republic of Buryatia	153.5	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	217.3	0.0	0.0
Altai Territory	5.6	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	8.2	0.0	0.0
Irkutsk Region	53.4	0.0	0.0
Kemerovo Region	233.5	0.0	0.0
Novosibirsk Region	1,615.9	0.0	0.0
Omsk Region	627.2	0.0	144.8
Tomsk Region	55.4	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>3,193.0</b>	<b>0.0</b>	<b>89.2</b>
Republic of Sakha (Yakutia)	1,133.6	0.0	0.0
Kamchatka Territory	111.9	0.0	0.0
Primorski Territory	820.8	0.0	0.0
Khabarovsk Territory	180.0	0.0	0.0
Amur Region	904.8	0.0	89.2
Magadan Region	0.0	0.0	0.0
Sakhalin Region	42.0	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 Ratio (international reserves in months of import)

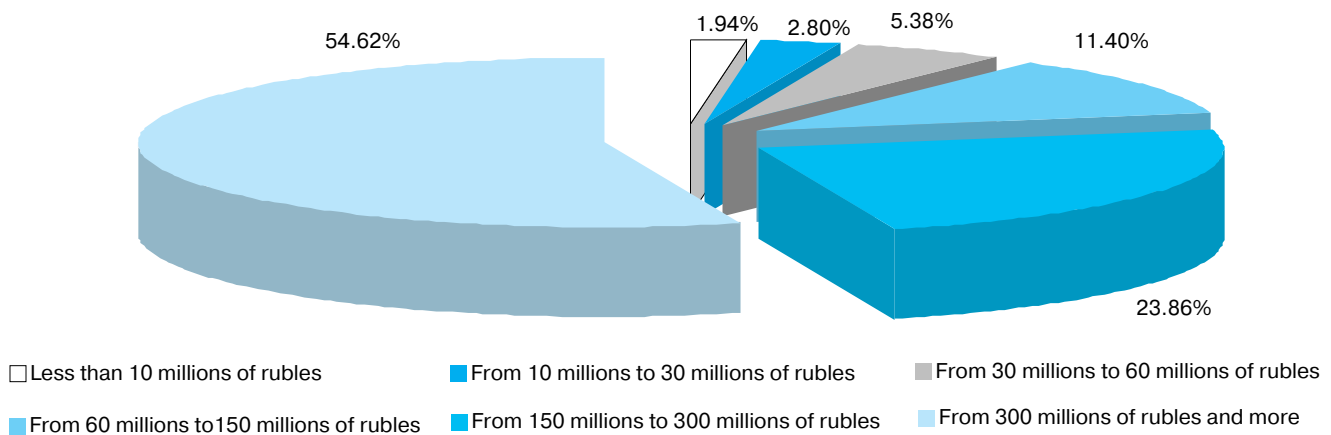


### 7.2. Interest Rates Dynamics in June, 2010 – June, 2011

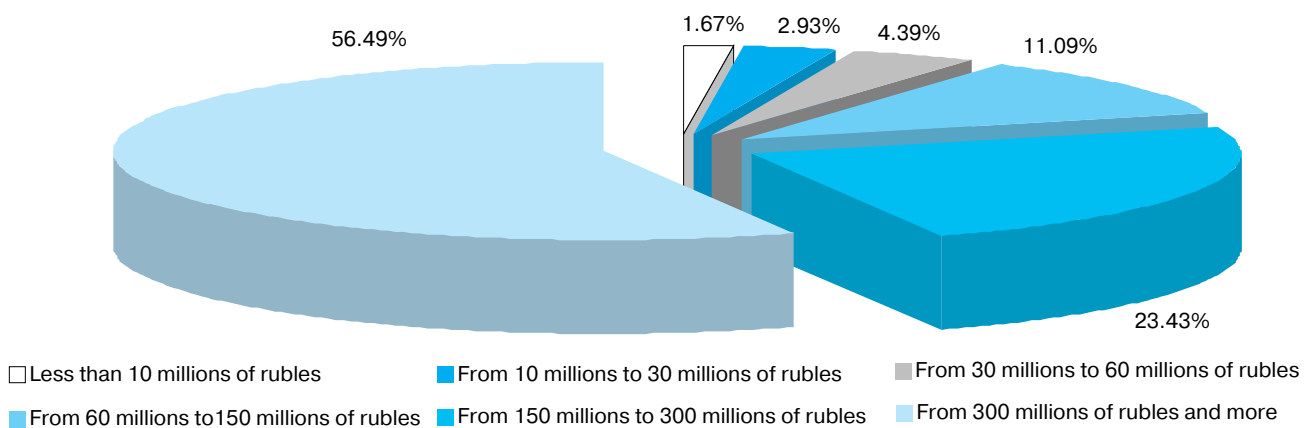


<sup>1</sup> See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

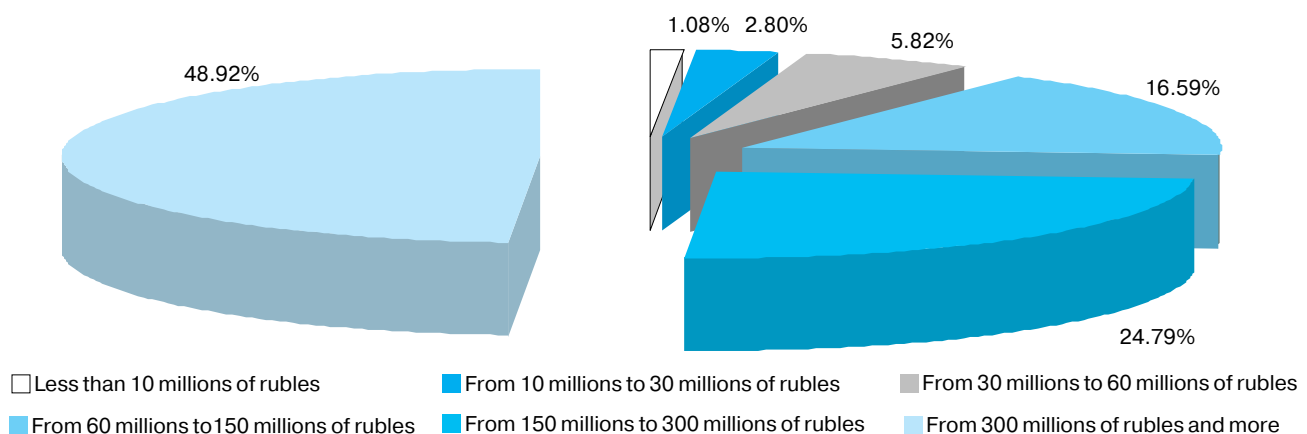
**7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 30.06.2011**



**7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 30.06.2011**

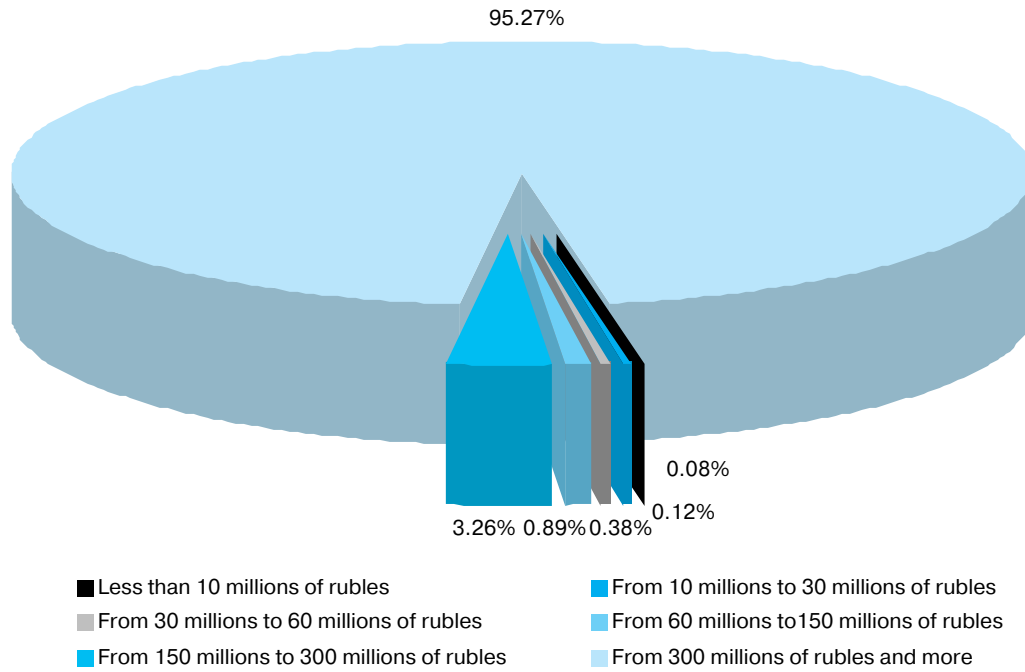


**7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 30.06.2011**

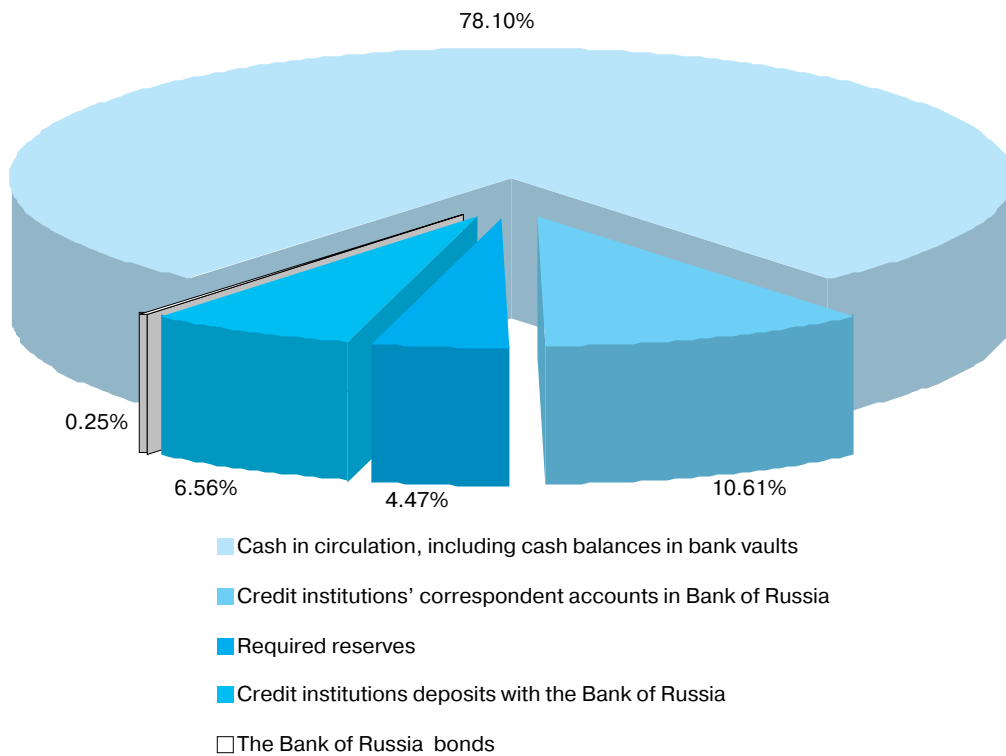




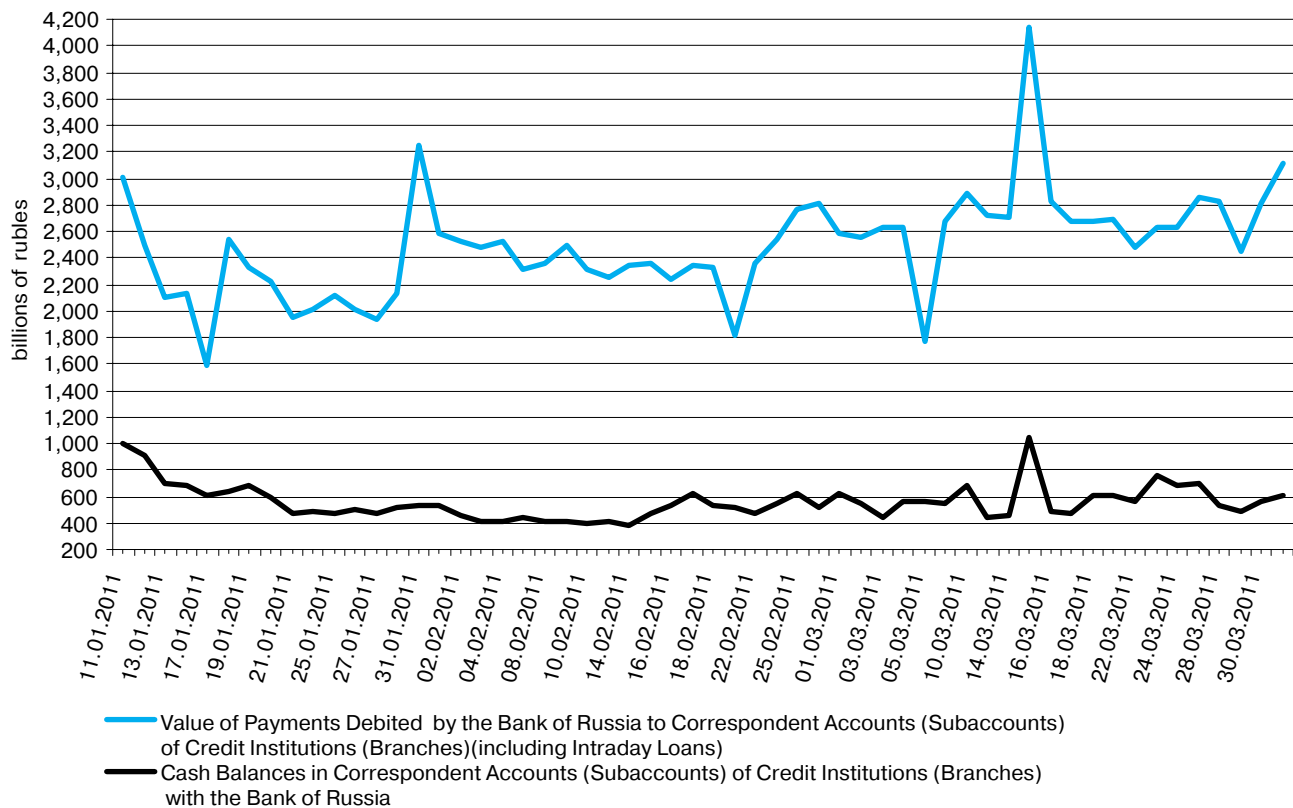
**7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from July 10 to August 10, 2011 (Credit Institutions Grouped by Size of Registered Authorized Capital)**



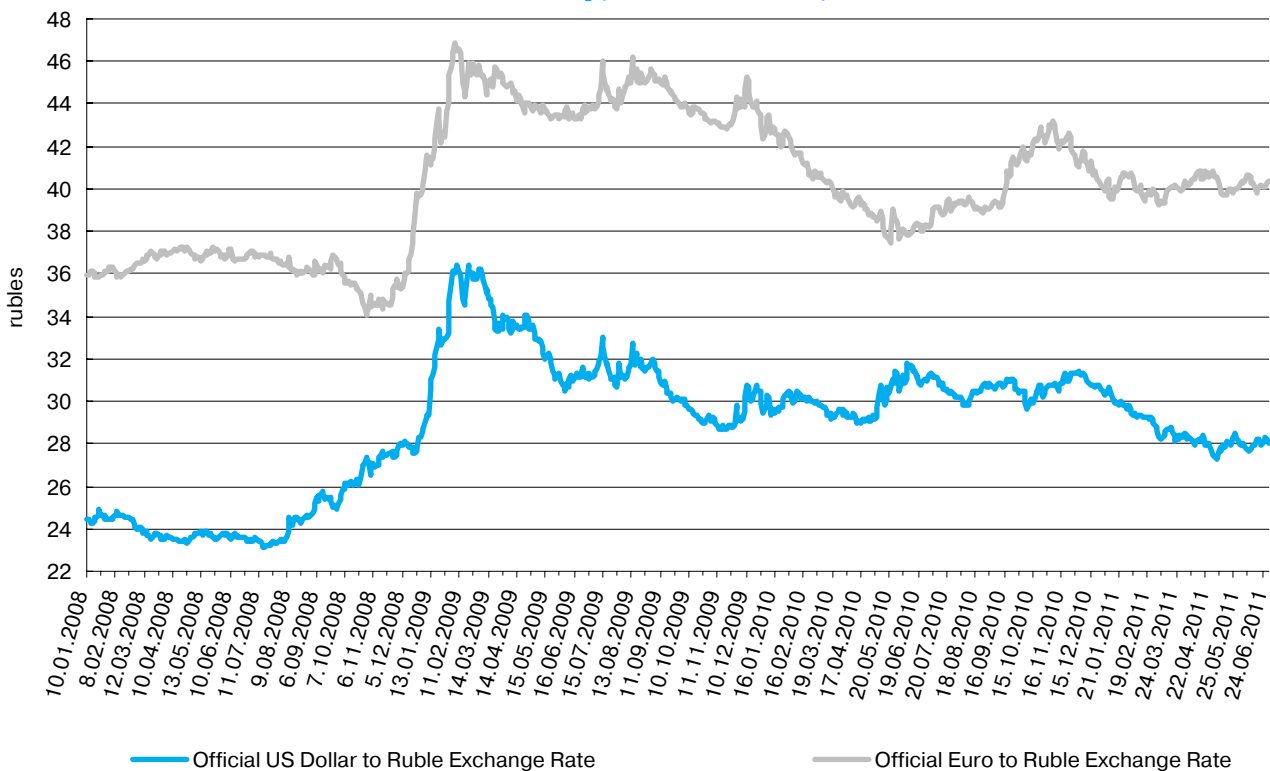
**7.7. Structure of Broad Monetary Base as of 30.06.2011**



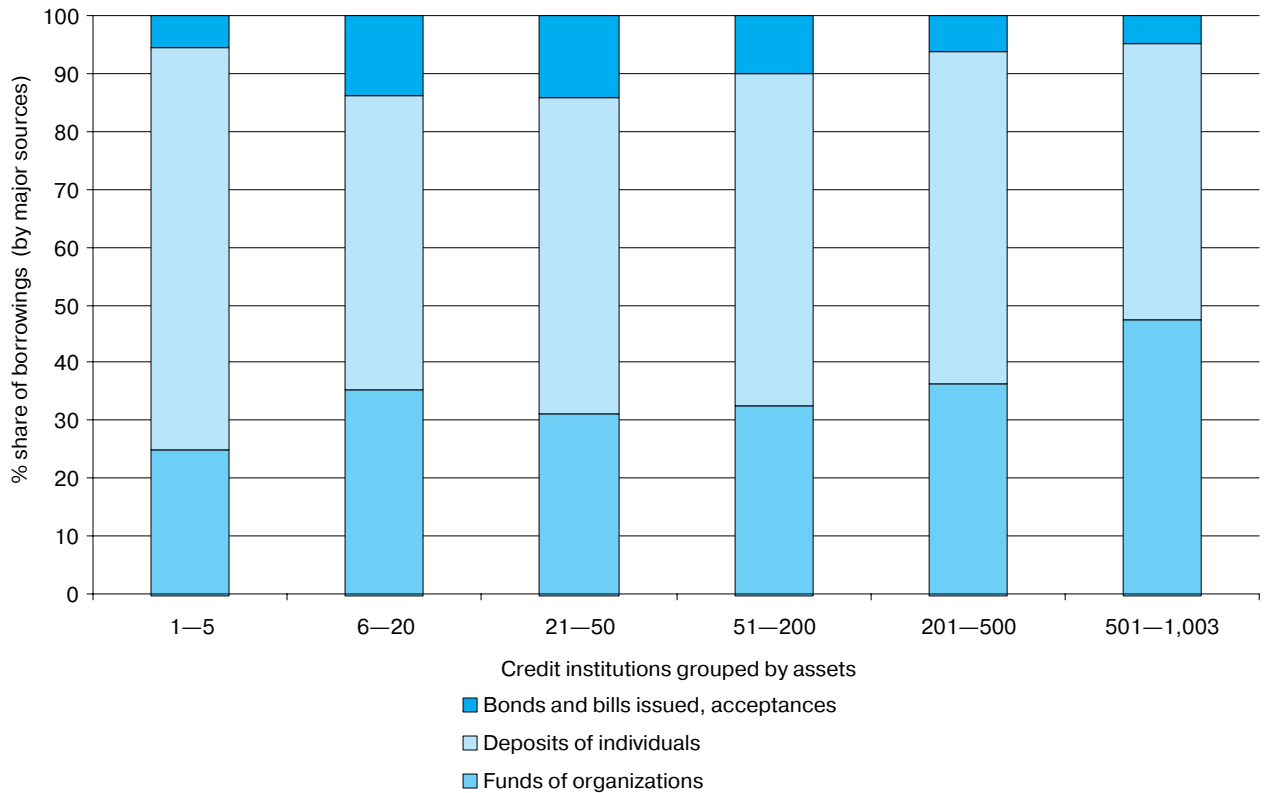
### 7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2011 Q1



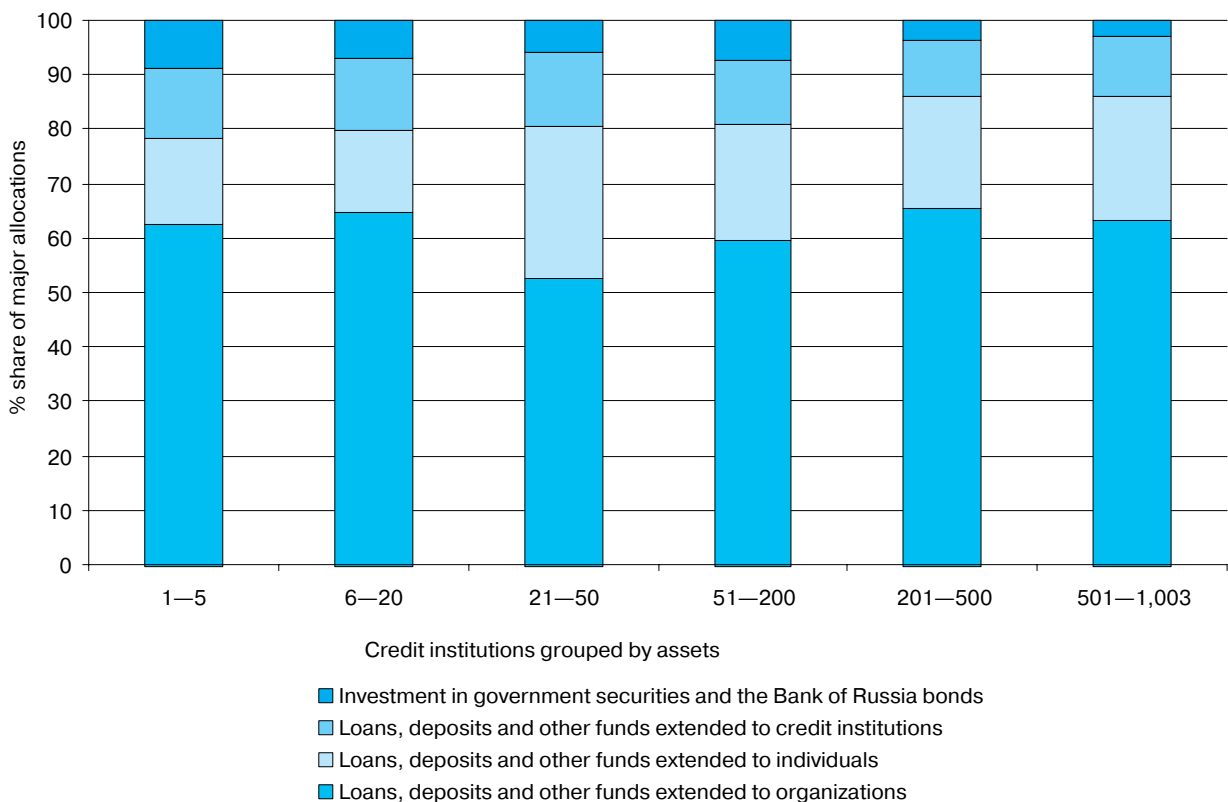
### 7.9. Official Ruble Exchange Rate Dynamics in January, 2008 – June, 2011



### 7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.05.2011 (Based on Credit Institutions Grouped by Assets)

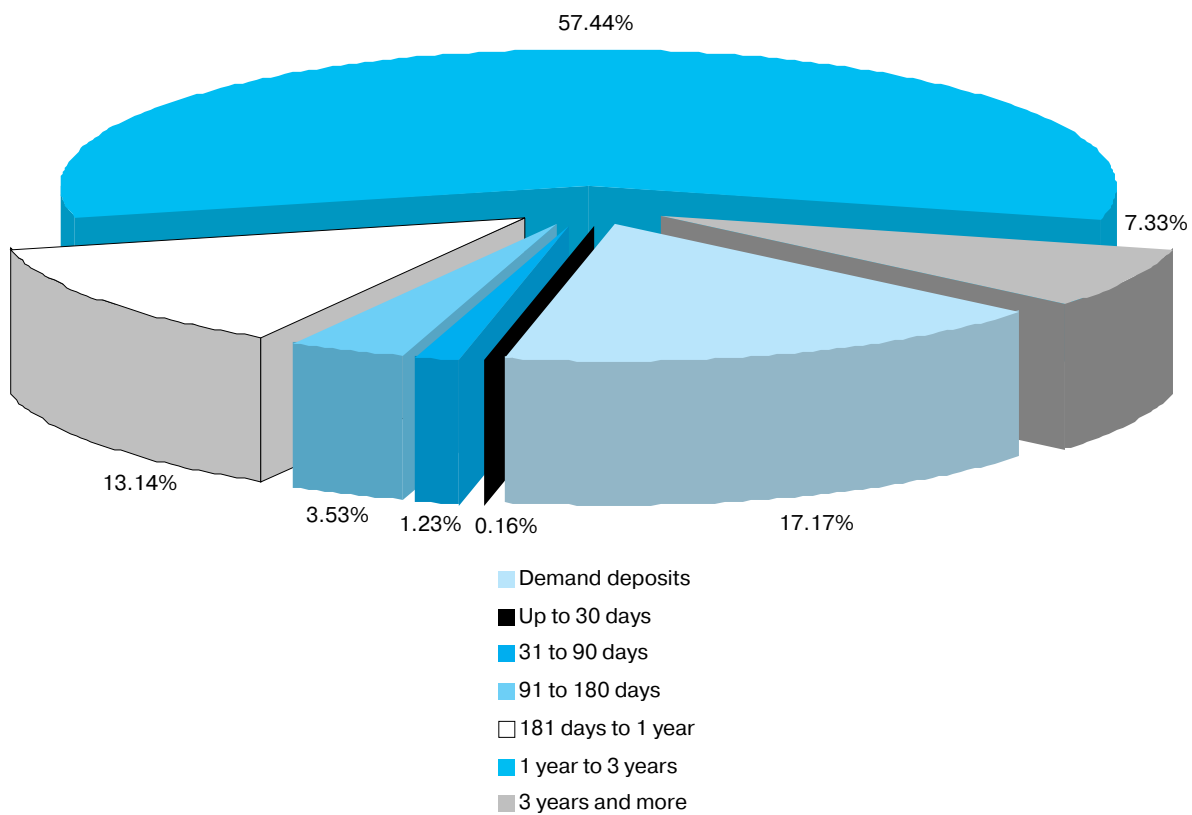


### 7. 11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.05.2011 (Based on Credit Institutions Grouped by Assets)

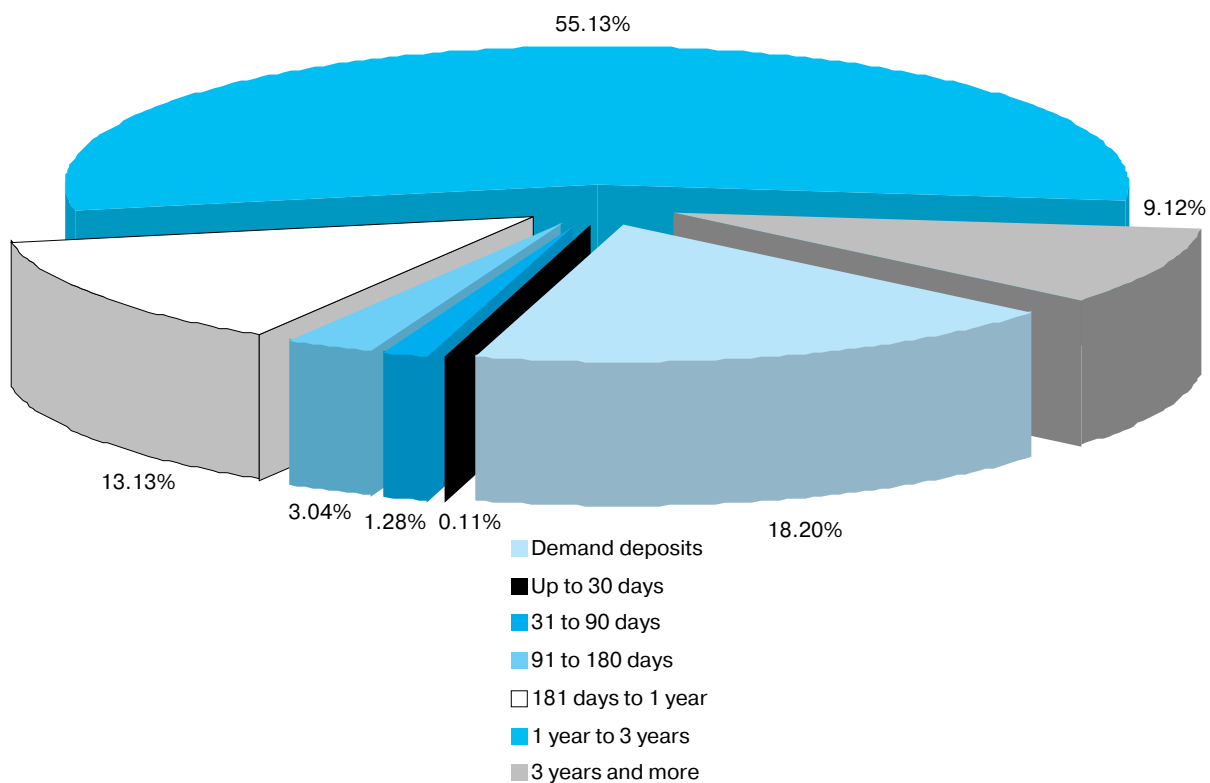


### 7.12. Structure of Individual Deposits Denominated in Rubles

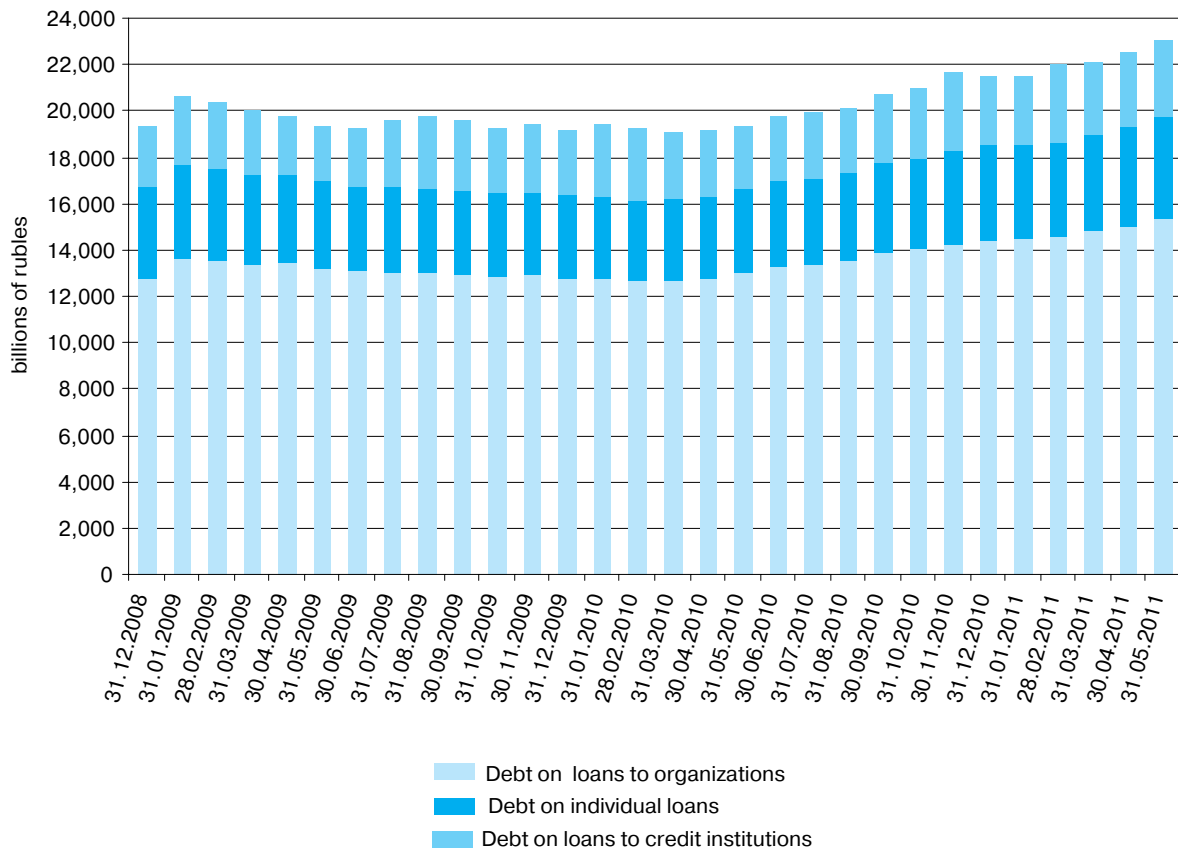
as of 31.05.2010



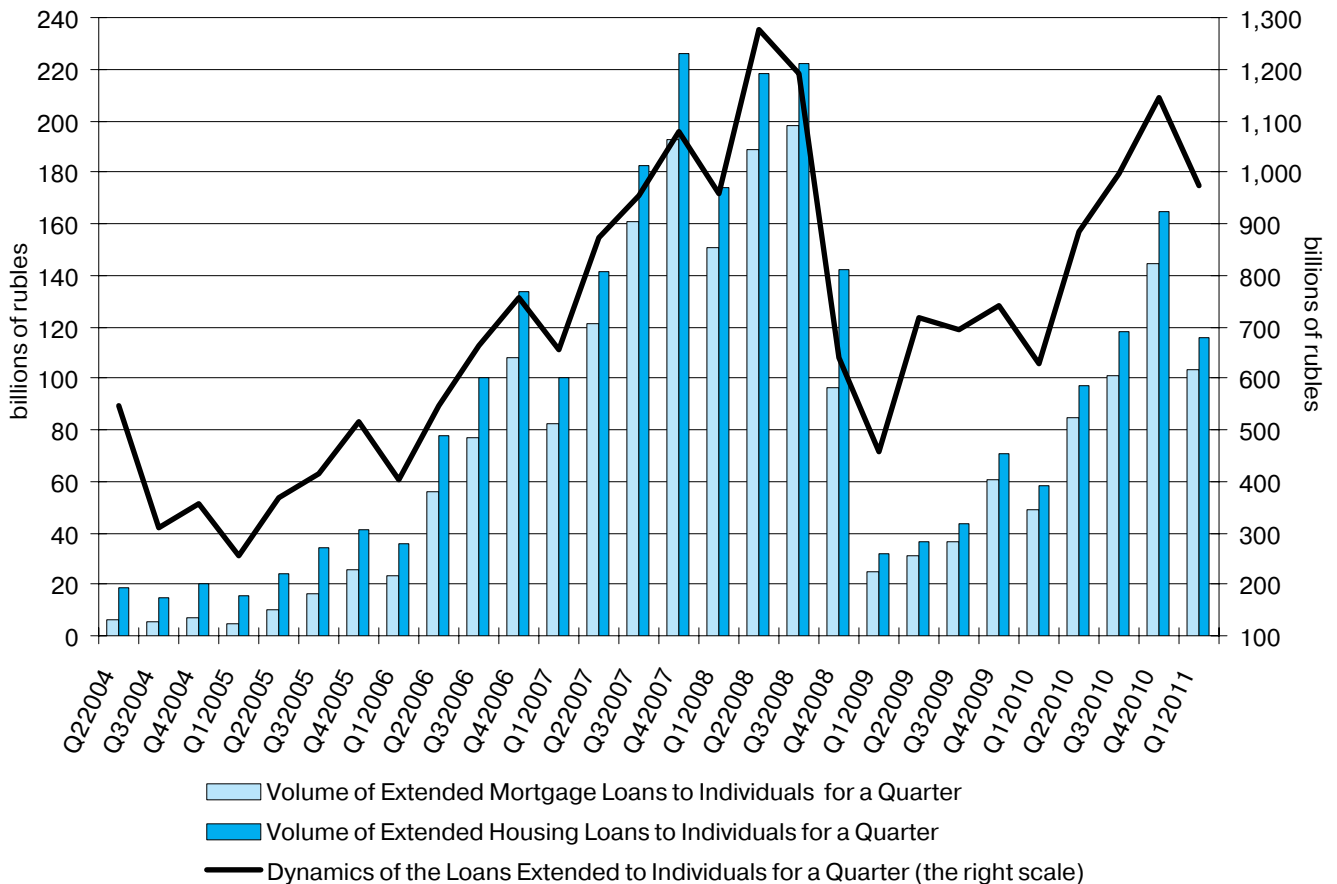
as of 31.05.2011



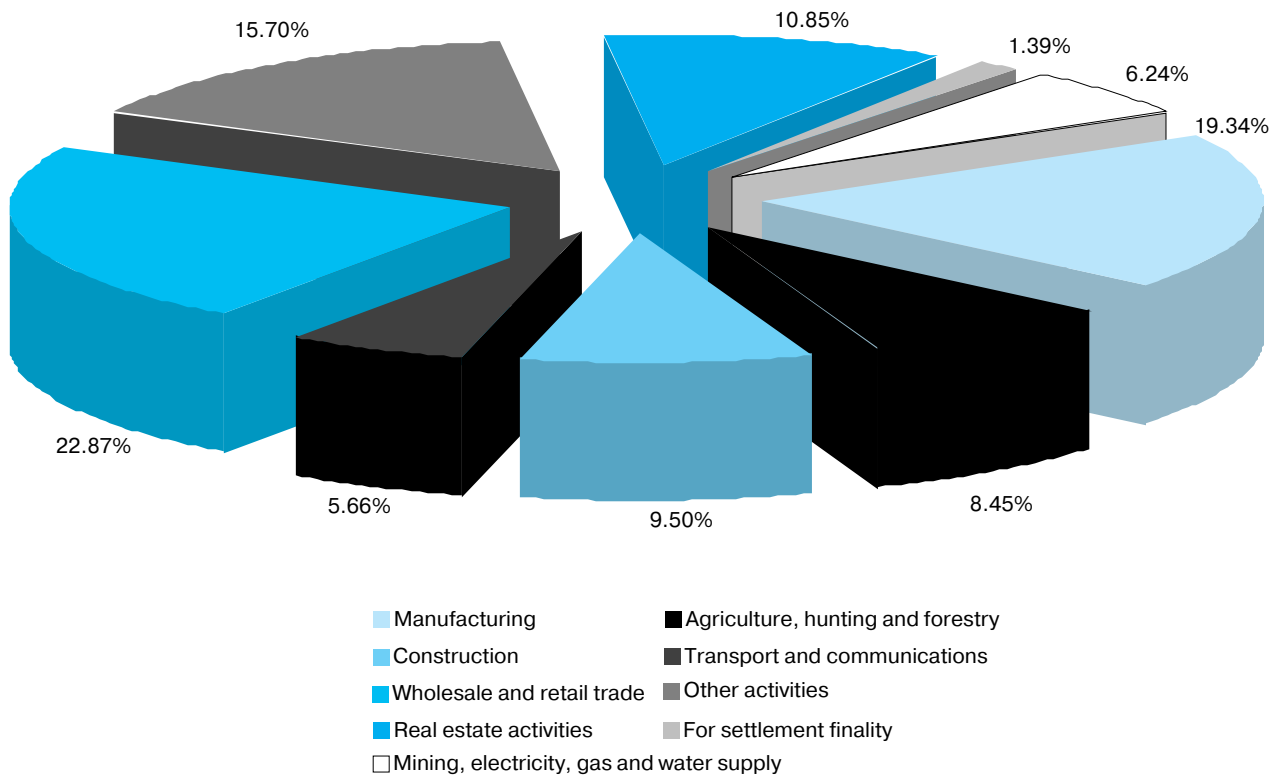
### 7.13. Dynamics of Debt on Loans Extended



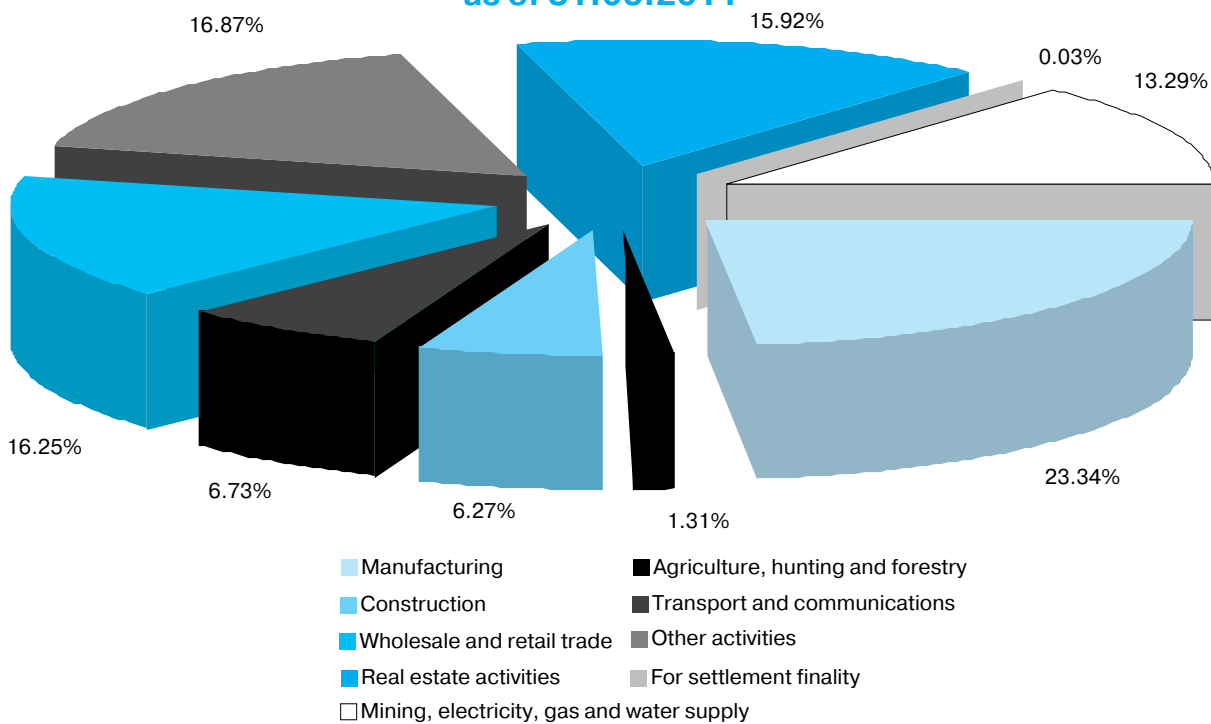
### 7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



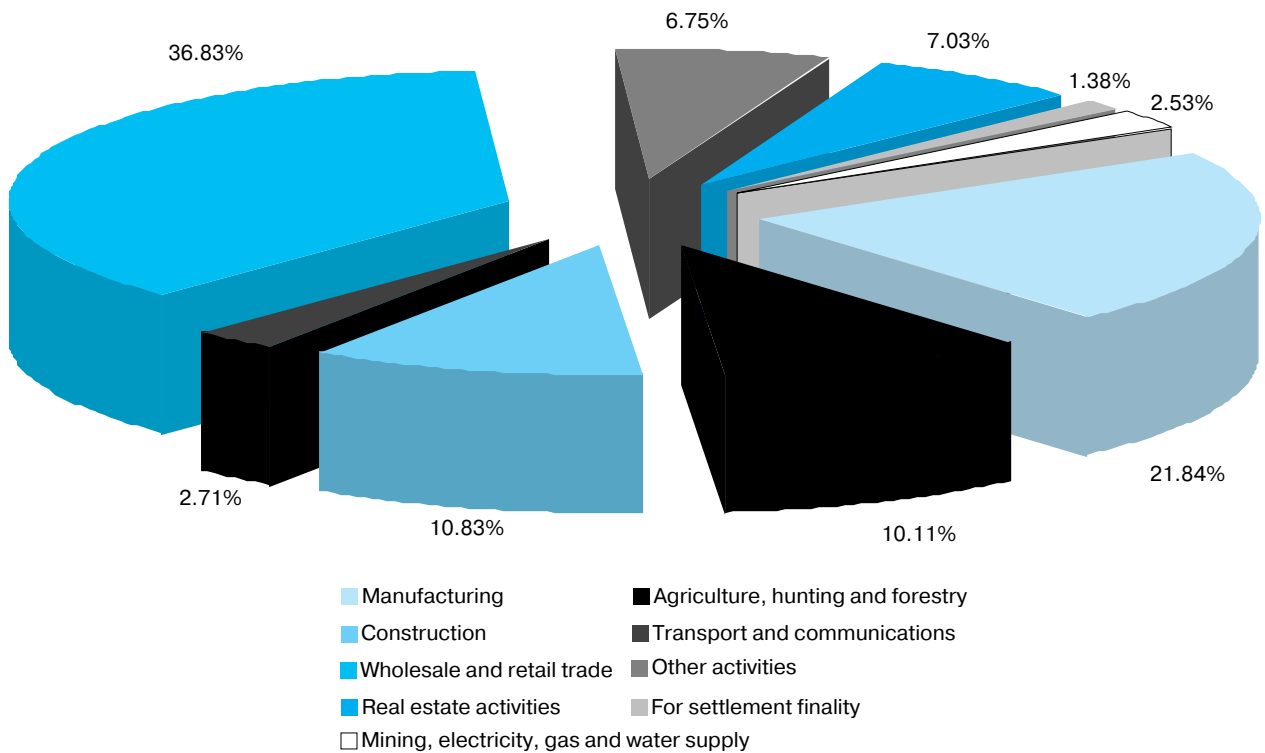
### 7.15. Structure of Ruble - Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2011



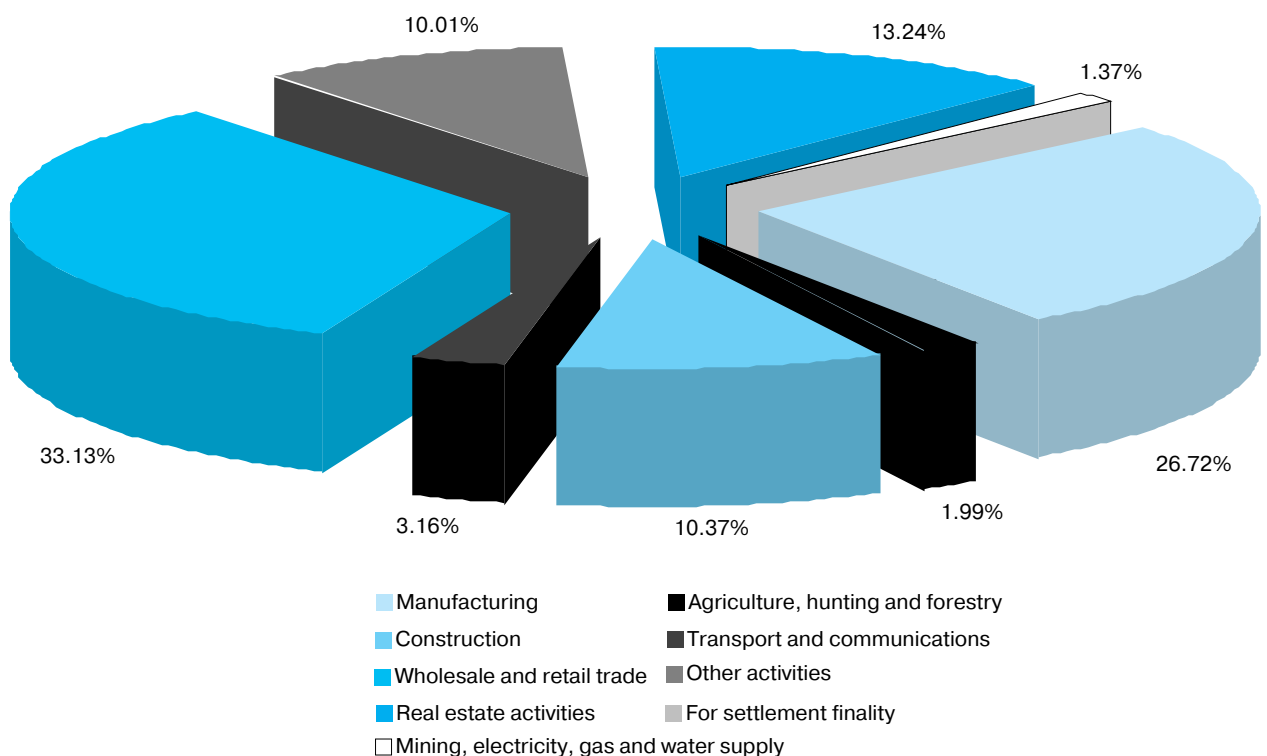
### 7.16. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2011



**7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2011**



**7.18. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.05.2011**



## 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".

### 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.

<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.

**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 inter-state 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 assets/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 6.1. 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 Federation 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 pub-



lished 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).

<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.

### 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.

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

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

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

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

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

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

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

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

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

**Claims on other financial institutions** comprise funds of other financial institutions, regardless of their type of property on the accounts of credit institutions, and credits extended to these institutions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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



deferrals.

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

**Table 1.17**  
**Banking System Survey**

#### General Provisions

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

**Broad money liabilities<sup>1</sup>** include currency outside the banking system and non-cash funds of the Russian Federation resi-

dents (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

<sup>1</sup> Equivalent to the indicator "Broad money".

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 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 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 secu-

rities 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 securities 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 "Main Indicators of the Bank of Russia Intraday and Overnight loans" 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 "Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation" 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 (intrabank operations are included on net basis).

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

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