

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN
OF BANKING STATISTICS**

№ 3 (214)

MOSCOW 2011

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Registered by the Press Committee of the Russian Federation
Registration Number 012267
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Publisher and distributor: Business news agency PRIME-TASS
Address subscription requests to: 125009, Moscow, Tverskoy blvd., 2
Telephone: 974-76-64, Telefax: 692-36-90
Printed by "Poligrafbankservis"

New Information

According to release on changing the methodology of monetary statistics indicators compilation (see the press-release of the Bank of Russia dated March 11, 2011 and the *New information* in the "Bulletin of banking statistics" №2 (213), 2011) the revised data series are presented in tables 1.15, 1.16, 1.17, 1.18, 1.21.

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 April—July 2011 (The period (or date) to which data to be released relate is shown in parentheses)			
	April	May	June	July
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	29.04.2011 (03.2011)	31.05.2011 (04.2011)	30.06.2011 (05.2011)	29.07.2011 (06.2011)
2. Analytical accounts of the central bank, end of period ¹	14.04.2011 (03.2011)	13.05.2011 (04.2011)	14.06.2011 (05.2011)	14.07.2011 (06.2011)
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	8.04.2011 (03.2011)	12.05.2011 (04.2011)	10.06.2011 (05.2011)	8.07.2011 (06.2011)
External sector				
7. Balance of Payments, for the reporting quarter, year ²			30.06.2011 (Q1.2011)	
8. International Reserves: Official reserves (weekly)	weekly, on Thursday			
9. International Reserves: Official reserves (monthly), end of period	7.04.2011 (03.2011)	6.05.2011 (04.2011)	7.06.2011 (05.2011)	7.07.2011 (06.2011)
10. Template on international reserves and foreign currency liquidity, end of period	20.04.2011 (03.2011)	20.05.2011 (04.2011)	20.06.2011 (05.2011)	20.07.2011 (06.2011)
11. Merchandise trade, for the reporting month (per balance of payments methodology)	11.04.2011 (02.2011)	12.05.2011 (03.2011)	10.06.2011 (04.2011)	12.07.2011 (05.2011)
12. International investment position, for the reporting year	30.06.2011 (2010)			
13. External Debt				
13.1 External Debt of the Russian Federation (with sectoral classification that complies with the SDDS), end of period ³			30.06.2011 (Q1.2011)	
13.2 External Debt of the Russian Federation in Domestic and Foreign Currency (with sectoral classification that complies with the SDDS), end of period			30.06.2011 (Q1.2011)	
13.3 External Debt of the Russian Federation by Maturity (with sectoral classification that complies with the SDDS), end of period			30.06.2011 (Q1.2011)	
14. Exchange Rates	every working day			

¹ Preliminary data publication date.

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

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

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

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

Symbols and notes:

— nil

... not available

0,0 and 0,00 non-significant volume

X data are not published

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

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

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Macroeconomic Indicators¹

	Gross domestic product (GDP) ² at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2009	38,786.4	92.2
2010	44,939.2	104.0
2009		
Q1	8,306.5	90.8
Q2	9,222.3	88.8
Q3	10,438.8	91.4
Q4	10,818.7	97.4
2010		
Q1	9,571.9	103.5
Q2	10,623.4	105.0
Q3	11,772.9	103.1
Q4	12,971.0	104.5
2010		
	Production and Services Index of the key types of economic activity as % of previous year's relevant period	Consumer price index as % of previous December
2009	90.2	111.7 ³
2010	104.7	106.9 ³
2010		
Q1	104.9	103.2 ³
Q2	107.8	101.2 ³
Q3	102.2	101.8 ³
Q4	104.4	102.4 ³
January	104.1	101.6
February	104.1	102.5
March	106.4	103.2
April	107.7	103.5
May	108.7	104.0
June	107.1	104.4
July	103.1	104.8
August	102.4	105.4
September	101.3	106.2
October	103.2	106.8
November	104.5	107.6
December	105.5	108.8
2011		
January	105.1	102.4
February	103.6	103.2

¹ Data source: the Federal State Statistics Service.

² Quarterly and monthly indicators of GDP — estimates.

³ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	1	2	3	4	5	6	7	8	9	10
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
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	15,715.9	17,301.0	-1,585.1	8,303.8	10,115.6	-1,811.8	4,861.1	4,535.0	326.1	
2010										
Q1	3,463.1	3,220.7	242.4	1,954.9	2,199.5	-244.6	1,156.9	953.9	203.1	
Q2	4,140.4	4,110.5	29.9	2,043.0	2,186.7	-143.7	1,218.0	1,174.9	43.0	
Q3	3,815.9	3,978.6	-162.6	2,010.7	2,315.0	-304.3	1,169.0	1,086.7	82.3	
Q4	4,296.5	5,991.2	-1,694.8	2,295.2	3,414.4	-1,119.2	1,317.2	1,319.5	-2.3	
January	972.7	576.7	396.0	737.6	650.5	87.1	349.1	204.5	144.6	
January—February	2,001.4	1,757.7	243.7	1,308.3	1,477.8	-169.5	913.1	588.8	324.3	
January—March	3,463.1	3,220.7	242.4	1,954.9	2,199.5	-244.6	1,156.9	953.9	203.1	
January—April	4,998.9	4,689.9	308.9	2,618.3	3,030.5	-412.2	1,581.5	1,380.5	201.0	
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	15,715.9	17,301.0	-1,585.1	8,303.8	10,115.6	-1,811.8	4,861.1	4,535.0	326.1	
2011										
January	1,115.9	647.0	468.8	804.9	657.4	147.5	445.6	225.4	220.3	

Table 1.2 (end)
(billions of rubles)

	Consolidated budgets of constituent entities of the Russian Federation			Budgets of regional extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
1	11	12	13	14	15	16
2009	5,926.6	6,255.7	-329.1	551.5	550.8	0.7
2010	6,537.0	6,636.9	-100.0	575.1	574.3	0.7
2010						
Q1	1,391.0	1,111.7	279.3	132.9	128.3	4.6
Q2	1,764.7	1,635.9	128.8	148.9	147.1	1.8
Q3	1,657.0	1,597.5	59.6	144.2	144.5	-0.3
Q4	1,724.3	2,291.8	-567.7	149.1	154.4	-5.4
January	355.5	192.7	162.8	35.0	33.5	1.5
January—February	689.8	606.1	83.7	83.3	78.0	5.3
January—March	1,391.0	1,111.7	279.3	132.9	128.3	4.6
January—April	2,177.8	1,664.4	513.4	184.5	177.8	6.8
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	6,537.0	6,636.9	-100.0	575.1	574.3	0.7
2011						
January	311.8	214.1	97.7	43.7	40.3	3.4

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

	Sources of federal budget funding ("—" surplus/ "—" deficit), total	Including:							
		sources of internal financing	ruble-denominated federal government securities		government reserves of precious metals and gemstones	of which:			
			total	Reserve Fund balances		National Wealth Fund balances			
1	2	3	4	5	6	7	8		
2009	2,322.3	2,450.9	415.9	5.6	2,029.0	2,223.8	-90.0		
2010	1,811.8	1,692.1	621.5	10.5	1,684.7	1,054.6	206.6		
2010									
Q1	244.6	269.7	132.8	-0.5	571.8	274.4	137.0		
Q2	143.7	-11.7	-61.6	4.5	-172.3	328.2	-9.1		
Q3	304.3	332.6	261.3	-0.9	50.0	-30.8	-57.9		
Q4	1,119.2	1,101.5	289.0	7.4	1,235.2	482.8	136.6		
January	-87.1	-86.9	0.0	0.0	-123.7	7.2	11.5		
January—February	169.5	170.5	17.9	-0.7	340.4	65.1	84.2		
January—March	244.6	269.7	132.8	-0.5	571.8	274.4	137.0		
January—April	412.2	280.0	36.3	2.1	684.1	638.5	187.5		
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	1,811.8	1,692.1	621.5	10.5	1,684.7	1,054.6	206.6		
2011									
January	-147.5	-148.0	-3.9	...	-401.6	-41.4	15.9		

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	
2010				
Q1	-25.1	-22.3	-9.2	
Q2	155.4	160.1	-8.0	
Q3	-28.4	-16.2	-15.4	
Q4	17.8	0.0	-9.3	
January	-0.2	—	-3.0	
January—February	-1.0	—	-4.4	
January—March	-25.1	-22.3	-9.2	
January—April	132.2	137.7	-11.1	
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	
2011				
January	0.5	0.0	-2.2	

¹ Data source: the Federal Treasury of Russia.

Table 1.4

The Russian Federation Balance of Payments Current Account

(millions of US dollars)

	Export of goods (FOB)			Export of services				Export of goods and services (3+7)	Compensation of employees received	Investment income receivable	Of which by general government	Current transfers received	Total current account receipts (8+9+10+12)
	fuel-energy resource	other	export of goods total (1+2)	transport services	travel	other	total (4+5+6)						
	1	2	3	4	5	6	7	8	9	10	11	12	13
1996	38,094	51,590	89,685	3,630	7,102	2,549	13,281	102,966	102	4,232	2,996	773	108,072
1997	38,474	48,421	86,895	3,649	7,164	3,268	14,080	100,975	227	4,140	2,772	410	105,751
1998	27,938	46,506	74,444	3,170	6,508	2,694	12,372	86,816	301	4,000	2,575	308	91,425
1999	30,957	44,593	75,551	3,006	3,723	2,338	9,067	84,618	425	3,456	2,525	1,183	89,682
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	11,795	24,312	51,132	522,735	3,792	57,986	1,241	10,969	595,482
2009	190,709	112,679	303,388	12,369	9,319	19,858	41,546	344,934	3,326	30,687	1,273	8,908	387,855
Q1, 2009	34,845	22,420	57,265	2,501	1,664	4,153	8,318	65,583	777	8,108	833	2,049	76,517
Q2, 2009	42,013	26,100	68,113	3,156	2,439	5,046	10,642	78,755	846	7,274	144	2,376	89,250
Q3, 2009	52,760	29,691	82,451	3,415	3,110	4,887	11,412	93,864	840	7,653	107	2,072	104,430
Q4, 2009	61,091	34,468	95,559	3,297	2,105	5,772	11,174	106,733	863	7,651	189	2,412	117,659
Q1, 2010	61,947	30,296	92,243	2,963	1,620	4,479	9,062	101,305	812	8,558	617	1,879	112,554
Q2, 2010	61,798	35,637	97,434	3,777	2,310	4,934	11,021	108,455	957	8,271	159	2,919	120,602
Q3, 2010	59,029	38,645	97,674	4,008	3,000	5,072	12,080	109,754	964	8,329	128	2,233	121,280

Table 1.4 (cont.)

Current Account

(millions of US dollars)

	Import of goods (FOB)				Import of services				Import of goods and services (14+18)	Compensation of employees paid	Investment income payable	Of which by general government	Current transfers paid	Total current account expenditure (19+20+21+23)
	14	15	16	17	18	19	20	21							22	23	24
1996	68,092	2,592	10,011	6,062	18,665	86,757	507	9,260	7,050	700	97,225			
1997	71,983	2,991	10,113	6,921	20,025	92,008	568	12,490	10,068	766	105,832			
1998	58,015	2,763	8,677	5,016	16,456	74,471	465	15,626	12,436	644	91,206			
1999	39,537	2,221	7,097	4,033	13,351	52,887	204	11,393	9,170	582	65,066			
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	17,971	92,787	2,036	13,734	491,822			
2009	191,803	9,451	20,905	31,073	61,429	253,233	11,962	61,525	1,816	11,770	338,490			
Q1, 2009	38,482	1,873	3,583	6,707	12,162	50,645	2,574	11,168	381	2,425	66,811			
Q2, 2009	43,930	2,249	4,998	7,470	14,716	58,646	2,980	16,797	420	2,635	81,058			
Q3, 2009	49,049	2,606	7,480	7,727	17,813	66,862	3,316	15,595	475	3,294	89,067			
Q4, 2009	60,342	2,723	4,845	9,170	16,738	77,081	3,092	17,965	541	3,417	101,554			
Q1, 2010	45,701	2,126	4,482	7,102	13,710	59,411	2,591	14,728	486	2,551	79,281			
Q2, 2010	58,211	2,882	6,303	7,680	16,865	75,076	3,255	20,049	497	3,183	101,562			
Q3, 2010	68,578	3,293	9,330	8,685	21,308	89,886	3,997	17,628	530	3,745	115,256			

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	
1996	21,592	1,039	-2,909	-3,513	-5,383	16,209	-406	-5,029	72	10,847	
1997	14,913	657	-2,950	-3,653	-5,945	8,967	-342	-8,350	-356	-80	
1998	16,429	407	-2,169	-2,322	-4,083	12,346	-164	-11,626	-337	219	
1999	36,014	785	-3,374	-1,695	-4,284	31,730	221	-7,937	601	24,616	
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	-11,982	-14,418	-24,336	155,406	-14,179	-34,801	-2,765	103,661	
2009	111,585	2,919	-11,587	-11,215	-19,883	91,702	-8,637	-30,838	-2,862	49,365	
Q1, 2009	18,783	628	-1,918	-2,554	-3,844	14,939	-1,797	-3,060	-376	9,706	
Q2, 2009	24,183	907	-2,559	-2,424	-4,075	20,109	-2,134	-9,523	-259	8,192	
Q3, 2009	33,402	810	-4,370	-2,841	-6,400	27,002	-2,475	-7,942	-1,222	15,363	
Q4, 2009	35,216	573	-2,740	-3,397	-5,564	29,652	-2,229	-10,313	-1,005	16,105	
Q1, 2010	46,541	837	-2,861	-2,623	-4,647	41,894	-1,779	-6,170	-672	33,273	
Q2, 2010	39,223	895	-3,993	-2,746	-5,844	33,379	-2,297	-11,778	-264	19,040	
Q3, 2010	29,096	715	-6,330	-3,613	-9,228	19,869	-3,032	-9,300	-1,512	6,024	

Table 1.4 (cont.)

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

(millions of US dollars)

	General government liabilities										Monetary authorities' liabilities ²	Banks' liabilities ¹
	Capital transfers received	portfolio investment (3+4)	of which		loans ¹	arrears	other	total (2+5+6+7)	9	10		
			securities in rubles	securities in foreign currency								
	1	2	3	4	5	6	7	8	9	10		
1996	3,066	2,270	1,612	658	6,057	2,557	15	10,900	0	4,200		
1997	2,137	44,449	10,882	33,567	2,845	-24,457	-921	21,916	0	8,901		
1998	1,704	8,273	-362	8,635	1,941	2,129	2,463	14,806	3,793	-6,262		
1999	885	-868	367	-1,235	3	392	1,349	876	-917	-879		
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	-159	-6,400	-1,505	-58	25	-8,097	1,441	8,168		
2009	1,649	4,288	964	3,324	-1,259	-595	4	2,438	11,905	-42,120		
Q1, 2009	326	-1,716	-50	-1,666	-310	-39	-2	-2,067	95	-19,320		
Q2, 2009	367	3,091	260	2,831	-334	18	-16	2,759	1,231	-8,984		
Q3, 2009	429	890	130	760	-289	0	0	601	8,057	-7,417		
Q4, 2009	527	2,024	624	1,400	-326	-574	21	1,144	2,522	-6,398		
Q1, 2010	307	45	267	-222	-288	-10	0	-253	-2,234	1,863		
Q2, 2010	251	4,975	-326	5,301	-669	410	-12	4,704	141	-4,417		
Q3, 2010	305	281	338	-56	-337	-2	-1	-59	-211	15,422		

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

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

Table 1.4 (cont.)

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

(millions of US dollars)

	Other sectors' liabilities						Total liabilities (8+9+10+15)	Capital transfers paid	General government assets			Monetary authorities' assets ³
	direct investment	portfolio investment	loans	other	total (11+12+ 13+14)	loans			arrears	other	total (18+19+20)	
1996	2,534	2,186	3,390	31	8,142	23,241	-3,529	9,139	-9,446	-9	-317	-
1997	4,778	1,279	6,636	0	12,693	43,510	-2,934	7,522	-8,865	585	-758	-
1998	2,500	831	4,997	0	8,328	20,665	-2,086	5,679	-7,137	308	-1,150	-
1999	2,815	-225	-448	0	2,142	1,221	-1,213	4,576	-5,712	-212	-1,348	-
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	-199
2002	3,170	2,824	8,334	19	14,348	3,277	-19,924	-1,254	16,002	2,242	16,990	671
2003	7,455	-425	15,128	-58	22,101	27,898	-1,609	2,306	-2,621	16	-299	-556
2004	14,760	806	16,180	16	31,762	36,710	-2,486	804	-947	-95	-237	-1,268
2005	10,889	961	40,900	-207	52,543	53,440	-13,442	931	11,004	-457	11,478	-5,306
2006	27,191	8,580	16,840	-388	52,224	68,154	-832	-4,006	3,012	-358	-1,352	7,640
2007	47,853	5,189	90,800	-63	143,779	207,939	-11,617	-1,594	8,779	39	7,224	-467
2008	64,927	-16,730	49,354	1,098	98,649	100,161	-1,152	-802	-1,116	-594	-2,513	-61
2009	30,310	2,076	1,370	648	34,404	6,627	-13,518	-2,092	11,244	1,024	10,176	57
Q1, 2009	7,466	-1,387	-2,803	-340	2,936	-18,356	-186	-400	-817	34	-1,183	76
Q2, 2009	8,091	1,066	3,652	2,093	14,901	9,907	-209	-617	-178	-541	-1,336	-18
Q3, 2009	10,422	1,656	-3,434	245	8,889	10,130	-12,647	-1,033	12,315	1,310	12,591	17
Q4, 2009	4,330	742	3,956	-1,350	7,678	4,946	-476	-42	-76	221	104	-18
Q1, 2010	6,670	531	-3,955	-93	3,153	2,529	-130	164	-615	30	-420	-100
Q2, 2010	11,028	-158	-2,113	2,248	11,005	11,432	-207	314	-181	-501	-368	-36
Q3, 2010	5,747	-1,853	-2,926	-1,860	-892	14,261	-327	-49	412	300	663	86

³ Monetary authorities' assets other than reserves are recorded separately since the first quarter 2001, previously they were included into the banks' assets.

Table 1.4 (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)
	Banks' assets ⁴	23	24	25	26	27	28	29	30	31	
		direct and portfolio investment	foreign currency	trade credits and advances	non-repatriation of exports proceeds, non-supply of goods and services against import contracts, remittances against fictitious transactions in securities	indebtedness on supplies according to intergovernmental agreements	other	total (24+25+26+27+28+29)			
1996	-2,898	-170	-11,024	-6,219	-8,417	...	-170	-26,000	-29,214		
1997	-1,257	-3,166	-15,758	-696	-9,674	-118	-492	-29,903	-26,907		
1998	277	-1,303	-498	-5,388	-7,151	-877	-357	-15,573	-16,446		
1999	-3,408	-2,171	108	-3,322	-4,634	-355	-122	-10,495	-15,250		
2000	-3,530	-3,390	-1,802	-4,245	-4,834	-650	-1,045	-15,967	-21,113		
2001	-1,438	-2,736	-1,761	475	-5,866	-365	-515	-10,769	-2,307		
2002	-1,107	-3,516	-1,961	-1,697	-11,524	-197	-212	-19,107	-2,553		
2003	-952	-9,752	5,449	-4,012	-14,837	165	-1,981	-24,969	-26,776		
2004	-3,562	-13,672	-228	-656	-25,030	-110	1,277	-38,420	-43,488		
2005	-13,353	-13,616	-899	-7,711	-27,178	1,893	-1,212	-48,723	-55,904		
2006	-23,638	-23,508	10,109	-626	-19,945	75	-13,839	-47,734	-65,083		
2007	-25,122	-50,694	15,289	-904	-34,497	-282	-23,756	-94,843	-113,208		
2008	-65,114	-55,970	-25,330	-8,141	-39,273	18	-35,585	-164,281	-231,968		
2009	11,765	-44,914	4,070	4,701	-27,145	-1,829	4,099	-61,017	-39,020		
Q1, 2009	12,392	-13,885	-7,798	3,754	-4,573	-2,267	-688	-25,457	-14,172		
Q2, 2009	3,119	-12,121	6,566	674	-6,453	-165	2,765	-8,735	-6,969		
Q3, 2009	-20,126	-9,810	-108	-628	-7,250	316	64	-17,416	-24,934		
Q4, 2009	16,379	-9,097	5,409	901	-8,868	287	1,959	-9,409	7,055		
Q1, 2010	-1,028	-8,982	3,605	-852	-7,328	839	371	-12,347	-13,895		
Q2, 2010	11,241	-12,495	6,685	-252	-6,337	-210	-1,575	-14,184	-3,347		
Q3, 2010	-5,443	-10,701	3,347	888	-7,328	-112	-1,658	-15,563	-20,257		

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

Table 1.4 (end)

Capital and Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Capital account balance (1+17)	Balances on financial account items					Financial account balance (except reserve assets) (16+31)	Capital and financial account balance (32+37)	Net errors and omissions	Change in reserve assets ("—" increase/ "+" decrease)
		general government (8+21)	monetary authorities (9+22)	banks (10+23)	other sectors (15+30)	33				
	32	33	34	35	36	37	38	39	40	
1996	-463	10,583	0	1,302	-17,858	-5,973	-6,436	-7,252	2,841	
1997	-797	21,159	0	7,644	-17,210	11,593	10,796	-8,780	-1,936	
1998	-382	13,656	3,793	-5,986	-7,245	4,220	3,837	-9,361	5,305	
1999	-328	-472	-917	-4,287	-8,353	-14,029	-14,357	-8,481	-1,778	
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	-65,631	-131,807	-131,311	-11,274	38,925	
2009	-11,869	12,614	11,961	-30,355	-26,613	-32,393	-44,262	-1,727	-3,377	
Q1, 2009	140	-3,250	171	-6,928	-22,521	-32,528	-32,388	-7,831	30,513	
Q2, 2009	158	1,423	1,213	-5,864	6,167	2,938	3,096	2,916	-14,204	
Q3, 2009	-12,218	13,192	8,074	-27,543	-8,527	-14,804	-27,021	2,584	9,074	
Q4, 2009	51	1,248	2,504	9,980	-1,731	12,001	12,052	605	-28,761	
Q1, 2010	177	-673	-2,334	835	-9,194	-11,366	-11,189	-5,485	-16,599	
Q2, 2010	44	4,336	105	6,823	-3,179	8,086	8,129	-1,055	-26,115	
Q3, 2010	-21	605	-125	9,980	-16,455	-5,996	-6,018	2,671	-2,677	

Table 1.5

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

(billions of US dollars)

	Net capital export/import by the private sector, total (2+5)	Net capital export/import by banks (3+4)		Of which:		Net capital export/import by other sectors (6+7+8)		Of which:		
	1	2	3	4	5	6	7	8	9	10
1994	-14.4	-2.0	-3.0	1.0	-12.4	-14.1	1.2	0.5		
1995	-3.9	6.8	4.0	2.9	-10.7	-5.8	3.8	-8.7		
1996	-23.8	1.3	-2.9	4.2	-25.1	-26.0	8.1	-7.3		
1997	-18.2	7.6	-1.3	8.9	-25.9	-29.8	12.7	-8.8		
1998	-21.7	-6.0	0.3	-6.3	-15.7	-14.7	8.3	-9.4		
1999	-20.8	-4.3	-3.4	-0.9	-16.5	-10.1	2.1	-8.5		
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	-133.9	-56.9	-65.1	8.2	-76.9	-164.3	98.6	-11.3		
2009	-56.9	-30.4	11.8	-42.1	-26.5	-59.2	34.4	-1.7		
Q1, 2009	-35.0	-6.9	12.4	-19.3	-28.1	-23.2	2.9	-7.8		
Q2, 2009	3.4	-5.9	3.1	-9.0	9.2	-8.6	14.9	2.9		
Q3, 2009	-33.8	-27.5	-20.1	-7.4	-6.3	-17.7	8.9	2.6		
Q4, 2009	8.6	10.0	16.4	-6.4	-1.4	-9.7	7.7	0.6		
Q1, 2010	-14.7	0.8	-1.0	1.9	-15.5	-13.2	3.2	-5.5		
Q2, 2010	2.8	6.8	11.2	-4.4	-4.0	-14.0	11.0	-1.1		
Q3, 2010	-3.7	10.0	-5.4	15.4	-13.7	-15.5	-0.9	2.7		

Table 1.6

External Debt of the Russian Federation

(millions of US dollars)

	30.09.2009	31.12.2009	31.03.2010	30.06.2010	30.09.2010
Total	473,927	467,245	463,754	456,483	475,609
General Government	31,182	31,309	31,320	35,451	34,821
Federal Government	29,494	29,475	28,882	32,964	32,338
New Russian Debt	25,044	26,286	25,732	29,893	29,355
Multilateral creditors	3,927	3,788	3,575	3,430	3,264
IBRD	3,330	3,210	3,009	2,883	2,725
Other	598	578	566	547	539
Other creditors (including Paris Club credits)	1,107	1,000	901	839	819
Foreign currency bonds	19,438	20,348	19,876	24,332	23,736
Eurobonds with 15, 18, 20 and 28 - year maturities	1,774	1,786	1,689	6,161	6,305
Eurobonds related to London Club debt restructuring	17,261	18,135	17,760	17,741	16,997
MinFin Foreign Currency Bonds (Series VII)	404	427	427	429	433
OFZs	245	811	1,050	976	1,218
Other	326	340	330	315	319
Debt of the former USSR	4,451	3,189	3,149	3,072	2,983
Paris Club member countries	16	11	9	9	9
Debt owed to former socialist countries	1,391	1,316	1,280	1,250	1,167
Other official creditors	1,852	1,810	1,809	1,762	1,756
MinFin Foreign Currency Bonds (Series III, IV, and V)	1	1	1	1	1
Other	1,191	50	50	50	50
Local Government	1,688	1,834	2,439	2,486	2,483
Loans	1,142	1,120	1,056	956	1,062
Ruble denominated bonds	546	714	1,383	1,530	1,421
Monetary Authorities	12,221	14,630	12,226	11,916	12,233
Loans (repos)	—	2,370	—	—	—
Currency and deposits	3,235	3,365	3,612	3,524	3,403
Other (SDR allocation)	8,986	8,895	8,615	8,392	8,831
Banks	135,851	127,212	129,028	122,118	140,038
Debt liabilities to direct investors and to direct investment enterprises	1,569	1,497	1,496	1,468	1,569
Loans	98,485	89,343	88,464	83,216	89,979
Deposits	28,898	30,026	31,326	31,410	41,598
Debt securities	3,338	4,101	4,196	3,502	3,834
Other	3,562	2,245	3,546	2,522	3,058
Other sectors	294,674	294,094	291,179	286,999	288,517
Debt liabilities to direct investors and to direct investment enterprises	44,861	45,718	49,714	52,829	53,882
Loans	233,266	232,096	223,398	214,156	217,191
Debt securities	8,651	9,406	10,989	10,404	10,409
Financial leases	2,803	2,816	2,738	3,245	2,034
Other	5,093	4,058	4,340	6,365	5,000

Table 1.7

External Debt of the Russian Federation in Domestic and Foreign Currency

(millions of US dollars)

	30.09.2009	31.12.2009	31.03.2010	30.06.2010	30.09.2010
Total	473,927	467,245	463,754	456,483	475,609
Foreign Currency	389,394	382,208	369,878	362,677	383,550
Domestic Currency	84,534	85,037	93,876	93,806	92,059
General Government	31,182	31,309	31,320	35,451	34,821
Foreign Currency	30,392	29,784	28,887	32,944	32,182
Domestic Currency	790	1,524	2,433	2,506	2,639
Monetary Authorities	12,221	14,630	12,226	11,916	12,233
Foreign Currency	8,986	11,265	8,615	8,392	8,831
Domestic Currency	3,235	3,365	3,612	3,524	3,403
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	134,282	125,715	127,532	120,650	138,469
Foreign Currency	108,757	100,389	98,138	92,974	109,544
Domestic Currency	25,525	25,326	29,394	27,676	28,925
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	249,813	248,377	241,465	234,169	234,634
Foreign Currency	208,493	206,790	199,684	192,633	193,316
Domestic Currency	41,320	41,587	41,781	41,537	41,319
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	46,430	47,215	51,210	54,298	55,451
Foreign Currency	32,766	33,980	34,555	35,734	39,677
Domestic Currency	13,664	13,235	16,655	18,563	15,774

Table 1.8

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

(millions of US dollars)

	30.09.2009	31.12.2009	31.03.2010	30.06.2010	30.09.2010
Total Liabilities	473,927	467,245	463,754	456,483	475,609
Short-term	49,444	52,669	52,566	53,611	63,441
Long-term	424,483	414,575	411,188	402,872	412,168
General Government	31,182	31,309	31,320	35,451	34,821
<i>Short-term</i>	1,611	462	451	846	896
Current accounts and deposits	26	26	26	25	26
Other liabilities	1,584	436	426	821	869
Arrears	1,502	324	330	733	784
<i>Long-term</i>	29,571	30,847	30,869	34,605	33,926
Debt securities	20,229	21,873	22,309	26,838	26,375
Loans	9,343	8,975	8,560	7,766	7,551
Monetary Authorities	12,221	14,630	12,226	11,916	12,233
<i>Short-term</i>	3,235	5,734	3,612	3,524	3,403
Loans	—	2,370	—	—	—
Currency and deposits	3,235	3,365	3,612	3,524	3,403
<i>Long-term</i>	8,986	8,895	8,615	8,392	8,831
Other liabilities (SDR allocation)	8,986	8,895	8,615	8,392	8,831
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	134,282	125,715	127,532	120,650	138,469
<i>Short-term</i>	24,251	27,270	29,425	30,306	40,686
Debt securities	1,166	1,038	870	721	800
Loans	7,042	9,135	10,069	10,282	11,807
Current accounts and deposits	13,093	15,374	15,637	17,305	25,680
Other liabilities	2,950	1,724	2,849	1,999	2,399
Arrears	3	9	4	15	77
Other	2,948	1,715	2,845	1,984	2,322
<i>Long-term</i>	110,031	98,445	98,107	90,344	97,783
Debt securities	2,172	3,063	3,326	2,782	3,034
Loans	91,443	80,208	78,395	72,934	78,172
Deposits	15,805	14,652	15,689	14,105	15,919
Other liabilities	612	521	697	523	659
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	249,813	248,377	241,465	234,169	234,634
<i>Short-term</i>	20,348	19,203	19,078	18,935	18,457
Loans	15,255	15,145	14,738	12,570	13,457
Other liabilities	5,093	4,058	4,340	6,365	5,000
<i>Long-term</i>	229,465	229,173	222,387	215,235	216,178
Debt securities	8,651	9,406	10,989	10,404	10,409
Loans	220,813	219,768	211,398	204,830	205,768
Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises	46,430	47,215	51,210	54,298	55,451
Banks	1,569	1,497	1,496	1,468	1,569
Other sectors	44,861	45,718	49,714	52,829	53,882

Table 1.9

International Investment Position of Russia for 2000—2009: 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
Assets	248,752	259,498	288,480	336,825	406,635	516,412	731,590	1,092,563	1,011,377	1,109,166
Direct investment abroad	20,141	44,219	62,350	90,873	107,291	146,679	216,488	370,161	205,631	318,681
Equity capital and reinvested earnings	18,470	42,167	58,358	86,532	100,402	139,046	213,549	355,745	189,463	288,740
Other capital	1,671	2,053	3,992	4,341	6,888	7,633	2,939	14,416	16,168	29,942
Portfolio investment	1,268	1,315	2,507	4,383	7,922	17,772	12,268	19,893	24,182	38,116
Equity securities other than investment fund shares	46	105	53	98	129	334	509	4,082	2,698	2,333
Monetary authorities	0	10	11	12	12	0	0	0	0	0
Banks	15	1	5	24	33	272	271	2,053	1,512	1,561
Other sectors	31	93	36	62	84	61	238	2,029	1,187	771
Investment fund shares	...	...	...	...	...	...	...	...	118	160
Other sectors	...	...	...	...	...	...	...	...	118	160
Debt securities	1,222	1,210	2,455	4,285	7,793	17,438	11,759	15,812	21,365	35,623
Bonds and notes	907	966	2,227	4,024	7,056	16,000	10,421	14,230	19,031	32,860
Monetary authorities	0	0	791	2,330	3,923	10,223	2,992	0	0	2,364
Banks	354	342	839	1,531	3,015	5,310	6,374	10,384	13,909	24,558
Other sectors	553	624	597	163	117	467	1,054	3,846	5,122	5,937
Money-market instruments	315	244	227	260	738	1,438	1,338	1,581	2,334	2,763
Banks	315	244	210	251	665	1,382	1,000	417	353	138
Other sectors	0	0	17	10	72	56	338	1,164	1,982	2,626
Financial derivatives	...	...	...	55	153	51	222	1,423	5,302	2,253
Banks	...	...	...	55	153	51	222	1,423	5,302	2,253
Other investment	199,371	177,342	175,830	164,576	166,728	169,670	198,880	222,323	349,980	310,665
Trade credits	11,711	7,165	5,435	8,338	8,930	16,363	14,839	11,682	18,426	5,002
General government	4,454	4,039	1,777	1,746	1,720	1,626	1,636	1,573	1,552	355
Long-term	4,454	4,039	1,777	1,746	1,720	1,626	1,636	1,573	1,552	355
Other sectors	7,257	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648
Short-term	7,257	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648

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
Loans	22,128	22,570	25,351	24,511	23,831	29,125	57,910	93,711	140,220	131,075
Monetary authorities	0	79	142	153	0	0	0	0	0	0
Long-term	0	0	47	153	0	0	0	0	0	0
Short-term	0	79	94	0	0	0	0	0	0	0
General government	18,483	17,966	19,198	15,956	15,402	14,355	18,470	20,353	20,757	22,863
Long-term	18,483	17,966	19,198	15,956	15,402	14,355	18,470	20,353	20,757	22,863
Banks	2,536	3,050	4,521	5,269	6,660	11,706	22,422	34,312	58,543	54,743
Long-term	1,314	1,577	1,803	2,339	1,587	4,399	8,120	16,598	24,987	32,759
Short-term	1,223	1,473	2,718	2,930	5,073	7,306	14,302	17,714	33,556	21,984
Other sectors	1,110	1,476	1,491	3,134	1,769	3,064	17,018	39,045	60,919	53,468
Long-term	1,110	1,163	1,005	1,414	1,287	2,634	9,535	24,788	40,195	39,020
Short-term	0	312	486	1,720	482	430	7,483	14,258	20,724	14,448
Currency and deposits	62,393	63,931	65,009	59,182	61,002	66,274	70,218	67,532	135,774	123,905
Cash foreign currency	47,658	49,708	52,024	47,503	47,959	49,092	39,747	24,653	53,870	47,884
Banks	635	924	1,189	1,898	2,013	2,406	3,037	2,896	7,445	5,399
Other sectors	47,023	48,784	50,835	45,605	45,947	46,686	36,710	21,757	46,426	42,485
Long-term deposits	388	358	400	226	727	890	3,311	8,402	10,407	9,243
Monetary authorities	22	2	123	63	50	50	40	30	30	30
Banks	366	356	278	163	677	840	3,271	8,372	10,377	9,213
Current accounts and short-term deposits	14,348	13,865	12,585	11,453	12,316	16,292	27,160	34,477	71,497	66,778
Monetary authorities	1,346	1,538	1,207	832	701	435	313	35	88	31
General government	413	164	120	95	42	474	487	513	560	20
Banks	11,739	11,970	11,013	10,282	11,126	15,025	25,986	32,195	63,122	57,271
Other sectors	850	193	244	244	447	358	375	1,734	7,726	9,457
Arrears	99,004	78,155	73,945	67,063	67,970	54,877	52,087	43,375	44,610	36,903
General government	98,940	77,993	73,777	66,886	67,931	54,846	52,044	43,340	44,397	35,373
Banks	64	163	167	177	39	32	43	36	213	1,530

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
Non-repatriation of exports proceeds, non-supply of goods and services against import contracts, remittances against fictitious transactions in securities	...	...	...	...	...	...	...	...	...	...
Indebtedness on supplies according to intergovernmental agreements	3,584	3,948	4,168	3,916	3,526	1,633	1,559	1,828	1,811	3,655
Other assets	551	1,572	1,923	1,567	1,468	1,398	2,267	4,195	9,139	10,125
Monetary authorities	68	58	47	47	41	45	46	46	46	46
Long-term	48	39	39	39	39	43	43	44	46	46
Short-term	20	19	8	9	3	2	2	2	0	0
General government	237	264	298	345	637	686	1,052	1,136	1,704	1,862
Long-term	235	251	283	329	586	590	820	893	1,545	1,590
Short-term	1	13	15	16	51	95	232	243	159	272
Banks	246	484	628	1,172	789	661	1,155	2,221	3,636	4,267
Long-term	15	10	9	14	76	28	107	392	1,343	1,446
Short-term	231	474	619	1,158	713	633	1,048	1,828	2,293	2,822
Other sectors	0	767	949	2	1	7	15	792	3,753	3,949
Long-term	0	368	947	0	0	0	0	0	0	0
Short-term	0	398	2	2	1	7	15	792	3,753	3,949
Reserve assets	27,972	36,622	47,793	76,938	124,541	182,240	303,732	478,762	426,281	439,450
Monetary gold	3,708	4,080	3,739	3,763	3,732	6,349	8,164	12,012	14,533	22,798
Special drawing rights	1	3	1	1	1	6	7	1	1	8,901
Reserve position in the Fund	1	1	2	2	3	196	283	374	1,051	1,927
Foreign exchange	24,263	32,538	44,051	73,172	120,805	175,690	295,277	466,376	410,695	405,825
Liabilities	184,207	215,587	251,301	332,901	417,270	547,860	770,133	1,242,781	755,906	990,779
Direct investment in reporting economy	32,204	52,919	70,884	96,729	122,295	180,228	265,873	491,052	215,756	382,476
Equity capital and reinvested earnings	27,200	47,228	64,793	87,349	111,269	167,706	244,349	464,164	183,357	335,610
Other capital	5,004	5,690	6,091	9,380	11,026	12,522	21,524	26,888	32,398	46,866

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
Portfolio investment	32,132	52,317	66,911	93,358	130,822	166,340	265,800	367,546	112,560	216,385
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	171,744
Banks	52	53	652	1,108	1,927	5,032	13,870	35,800	8,602	21,485
Other sectors	11,057	27,300	35,110	56,874	87,251	113,040	193,263	271,379	74,449	150,259
Investment fund shares	...	...	...	...	40	224	747	1,732	1,476	1,235
Other sectors	...	...	...	...	40	224	747	1,732	1,476	1,235
Debt securities	21,023	24,964	31,149	35,376	41,605	48,043	57,919	58,634	28,034	43,406
Bonds and notes	20,698	23,953	30,086	34,598	40,573	46,856	56,391	56,171	26,478	42,368
Monetary authorities	36	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
Banks	468	560	732	440	798	638	1,773	3,599	2,002	3,063
Other sectors	577	793	1,595	4,027	5,898	12,574	22,043	23,937	8,318	13,595
Money-market instruments	325	1,011	1,063	778	1,032	1,188	1,528	2,463	1,556	1,038
General government	23	36	27	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
Other sectors	...	...	...	31	189	52	178	875	10,396	6,762
Financial derivatives	...	...	...	31	189	52	178	875	10,396	6,762
Banks	...	...	...	31	189	52	178	875	10,396	6,762
Other investment	119,871	110,352	113,507	142,783	163,964	201,240	238,283	383,309	417,193	385,156
Trade credits	0	0	0	0	0	0	0	0	0	2,090
Other sectors	0	0	0	0	0	0	0	0	0	2,090
Short-term	0	0	0	0	0	0	0	0	0	2,090
Loans	98,345	89,120	93,795	119,575	146,027	180,313	205,195	334,521	373,751	336,045
Monetary authorities	11,714	9,514	7,308	7,459	7,503	10,158	2,985	0	0	2,370
Long-term — IMF credit	11,613	7,433	6,481	5,069	3,562	0	0	0	0	0
Short-term	102	2,080	826	2,390	3,941	10,158	2,985	0	0	2,370
General government	67,075	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975
Long-term	67,075	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975
Banks	2,561	2,924	5,256	12,946	19,810	34,511	67,757	113,236	124,654	89,343
Long-term	801	1,172	2,706	6,381	11,653	26,350	50,199	89,384	103,398	80,208
Short-term	1,761	1,752	2,550	6,566	8,157	8,161	17,558	23,853	21,256	9,135

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
Other sectors	16,995	17,446	26,189	41,805	59,586	100,054	120,195	209,706	238,879	235,358
Long-term	15,160	15,218	23,691	37,319	53,313	94,511	109,756	168,934	216,493	220,015
Short-term	1,835	2,228	2,498	4,486	6,274	5,542	10,439	40,772	22,386	15,343
Currency and deposits	6,083	7,471	7,993	11,801	10,700	13,262	28,760	42,591	35,665	33,416
Cash national currency	162	198	199	316	499	572	919	1,863	2,718	3,324
Monetary authorities	162	198	199	316	499	572	919	1,863	2,718	3,324
Long-term deposits	312	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652
Banks	312	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652
Current accounts and short-term deposits	5,610	6,744	6,976	10,133	8,624	10,172	18,800	24,987	17,142	15,440
Monetary authorities	6	22	24	32	242	223	23	48	43	40
General government	1,756	1,755	1,787	1,818	283	24	25	26	26	26
Banks	3,848	4,967	5,165	8,283	8,098	9,924	18,752	24,913	17,073	15,374
Arrears	14,250	13,129	10,890	10,422	6,316	6,463	2,390	1,625	3,335	1,012
General government	13,528	12,392	10,515	10,417	6,312	6,458	2,382	1,621	1,518	324
Banks	723	736	375	5	4	5	7	4	2	9
Other sectors	0	0	0	0	0	0	0	0	1,815	680
Other liabilities	1,193	633	829	985	921	1,201	1,938	4,572	4,442	12,593
Monetary authorities	56	7	0	0	0	0	0	0	0	8,895
Long-term	0	0	0	0	0	0	0	0	0	8,895
Short-term	56	7	0	0	0	0	0	0	0	0
General government	34	11	40	36	30	27	29	67	106	112
Long-term	0	0	31	25	19	12	6	0	0	0
Short-term	34	11	9	12	12	14	23	67	106	112
Banks	546	547	711	938	881	1,164	1,894	2,876	3,500	2,237
Long-term	157	82	77	67	125	178	267	478	592	521
Short-term	389	465	634	871	756	986	1,627	2,398	2,908	1,715
Other sectors	557	69	78	11	10	10	14	1,630	836	1,349
Short-term	557	69	78	11	10	10	14	1,630	836	1,349
International Investment Position, net	64,545	43,911	37,179	3,924	-10,635	-31,448	-38,544	-150,218	255,471	118,387

Table 1.10

International Investment Position of Russia for 2009

(millions of US dollars)

	Position as of 31.12.2008	Changes in Position reflecting:			Position as of 31.12.2009
		transactions	valuation changes	other adjustments		total changes
Assets	1,011,377	42,518	85,913	-30,642	97,789
Direct investment abroad	205,631	45,291	67,460	299	113,050
Equity capital and reinvested earnings	189,463	31,914	67,144	219	99,277
Other capital	16,168	13,377	316	80	13,773
Portfolio investment	24,182	10,376	1,410	2,149	13,935
Equity securities other than investment fund shares	2,698	702	-849	-219	-366
Banks	1,512	288	-20	-219	50
Other sectors	1,187	414	-829	0	-415
Investment fund shares	118	37	5	0	43
Other sectors	118	37	5	0	43
Debt securities	21,365	9,636	2,254	2,368	14,258
Bonds and notes	19,031	9,372	2,379	2,078	13,829
Monetary authorities	0	1	-24	2,388	2,364
Banks	13,909	8,659	2,300	-310	10,649
Other sectors	5,122	712	104	0	815
Money-market instruments	2,334	264	-125	290	429
Banks	353	-182	-323	290	-215
Other sectors	1,982	446	198	0	644
Financial derivatives	5,302	-9,890	6,841	0	-3,049
Banks	5,302	-9,890	6,841	0	-3,049
Other investment	349,980	-6,636	2,237	-34,917	-39,316
Trade credits	18,426	-5,902	5	-7,527	-13,424
General government	1,552	-1,201	4	0	-1,197
Long-term	1,552	-1,201	4	0	-1,197
Other sectors	16,875	-4,701	1	-7,527	-12,227
Short-term	16,875	-4,701	1	-7,527	-12,227

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

	Position as of 31.12.2008	Changes in Position reflecting:			Position as of 31.12.2009
		transactions	valuation changes	other adjustments		total changes
Loans	140,220	-7,532	-1,078	-536	131,075
General government	20,757	2,093	42	-29	22,863
Long-term	20,757	2,093	42	-29	22,863
Banks	58,543	-3,681	-79	-40	54,743
Long-term	24,987	8,123	-337	-14	32,759
Short-term	33,556	-11,804	258	-26	21,984
Other sectors	60,919	-5,943	-1,041	-467	53,468
Long-term	40,195	-660	-380	-135	39,020
Short-term	20,724	-5,283	-660	-333	14,448
Currency and deposits	135,774	-12,531	1,604	-942	123,905
Cash foreign currency	53,870	-6,087	115	-15	47,884
Banks	7,445	-2,004	-27	-15	5,399
Other sectors	46,426	-4,083	142	0	42,485
Long-term deposits	10,407	-1,242	78	0	9,243
Monetary authorities	30	0	0	0	30
Banks	10,377	-1,242	78	0	9,213
Current accounts and short-term deposits	71,497	-5,202	1,410	-927	66,778
Monetary authorities	88	-57	0	0	31
General government	560	4	11	-556	20
Banks	63,122	-6,880	1,399	-371	57,271
Other sectors	7,726	1,731	0	0	9,457
Arrears	44,610	-10,017	1,619	691	36,903
General government	44,397	-11,244	1,589	630	35,373
Banks	213	1,306	29	-18	1,530
Other sectors	0	-78	0	78	0

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

	Position as of 31.12.2008	Changes in Position reflecting:			Position as of 31.12.2009
		transactions	valuation changes	other adjustments		total changes
Non-repatriation of exports proceeds, non-supply of goods and services against import contracts, remittances against fictitious transactions in securities	...	26,592	0	-26,592	0
Indebtedness on supplies according to intergovernmental agreements	1,811	1,829	15	0	1,844
Other assets	9,139	924	72	-10	986
Monetary authorities	46	0	0	0	0
Long-term	46	0	0	0	0
General government	1,704	141	17	0	158
Long-term	1,545	38	7	0	45
Short-term	159	103	11	0	113
Banks	3,636	605	36	-10	631
Long-term	1,343	81	24	-2	102
Short-term	2,293	525	12	-7	529
Other sectors	3,753	178	19	0	197
Short-term	3,753	178	19	0	197
Reserve assets	426,281	3,377	7,965	1,827	13,169
Monetary gold	14,533	0	4,049	4,215	8,264
Special drawing rights	1	8,891	9	0	8,900
Reserve position in the Fund	1,051	831	44	0	876
Foreign exchange	410,695	-6,346	3,863	-2,388	-4,870
Liabilities	755,906	6,273	231,955	-3,355	234,873
Direct investment in reporting economy	215,756	37,134	128,569	1,017	166,720
Equity capital and reinvested earnings	183,357	24,190	128,251	-188	152,252
Other capital	32,398	12,944	318	1,205	14,468

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

	Position as of 31.12.2008	Changes in Position reflecting:				Position as of 31.12.2009
		transactions	valuation changes	other adjustments	total changes	
Portfolio investment	112,560	7,408	95,557	859	103,824	216,385
Equity securities other than investment fund shares	83,051	2,338	86,242	112	88,693	171,744
Banks	8,602	1,159	11,612	112	12,883	21,485
Other sectors	74,449	1,180	74,631	0	75,810	150,259
Investment fund shares	1,476	-341	-137	237	-241	1,235
Other sectors	1,476	-341	-137	237	-241	1,235
Debt securities	28,034	5,411	9,452	510	15,373	43,406
Bonds and notes	26,478	5,920	9,447	524	15,891	42,368
General government	16,157	4,288	5,264	0	9,553	25,710
Banks	2,002	394	672	-5	1,061	3,063
Other sectors	8,318	1,237	3,511	529	5,277	13,595
Money-market instruments	1,556	-509	5	-14	-518	1,038
Banks	1,556	-509	5	-14	-518	1,038
Financial derivatives	10,396	-13,134	9,499	0	-3,635	6,762
Banks	10,396	-13,134	9,499	0	-3,635	6,762
Other investment	417,193	-25,136	-1,670	-5,232	-32,037	385,156
Trade credits	0	626	0	1,464	2,090	2,090
Other sectors	0	626	0	1,464	2,090	2,090
Short-term	0	626	0	1,464	2,090	2,090
Loans	373,751	-31,935	-1,123	-4,647	-37,706	336,045
Monetary authorities	0	2,368	1	0	2,370	2,370
Short-term	0	2,368	1	0	2,370	2,370
General government	10,218	-1,259	11	5	-1,243	8,975
Long-term	10,218	-1,259	11	5	-1,243	8,975
Banks	124,654	-34,464	-806	-41	-35,311	89,343
Long-term	103,398	-22,955	-194	-40	-23,189	80,208
Short-term	21,256	-11,509	-612	-1	-12,121	9,135
Other sectors	238,879	1,420	-329	-4,612	-3,521	235,358
Long-term	216,493	7,770	-46	-4,203	3,522	220,015
Short-term	22,386	-6,350	-284	-409	-7,043	15,343

Table 1.10 (end)
(millions of US dollars)

	Position as of 31.12.2008	Changes in Position reflecting:			Position as of 31.12.2009
		transactions	valuation changes	other adjustments		total changes
Currency and deposits	35,665	-1,664	-505	-79	33,416
Cash national currency	2,718	654	-48	0	3,324
Monetary authorities	2,718	654	-48	0	3,324
Long-term deposits	15,805	-1,033	-182	62	14,652
Banks	15,805	-1,033	-182	62	14,652
Current accounts and short-term deposits	17,142	-1,285	-276	-141	15,440
Monetary authorities	43	-5	1	0	40
General government	26	0	0	0	26
Banks	17,073	-1,281	-277	-141	15,374
Arrears	3,335	-662	298	-1,960	1,012
General government	1,518	-589	-4	-601	324
Banks	2	8	0	-2	9
Other sectors	1,815	-81	303	-1,357	680
Other liabilities	4,442	8,500	-340	-9	12,593
Monetary authorities	0	8,887	8	0	8,895
Long-term	0	8,887	8	0	8,895
General government	106	-2	8	0	112
Short-term	106	-2	8	0	112
Banks	3,500	-861	-392	-9	2,237
Long-term	592	-73	-1	4	521
Short-term	2,908	-788	-391	-13	1,715
Other sectors	836	476	36	0	1,349
Short-term	836	476	36	0	1,349
International Investment Position, net	255,471	36,245	-146,042	-27,286	118,387

Table 1.11

International Investment Position of the Banking Sector of Russia

(millions of US dollars)

	Position as of 31.12.2009	Changes in Position reflecting:				Position as of 30.09.2010
		transactions	valuation changes	other adjustments	total changes	
Assets	165,965	-4,770	688	-72	-4,154	161,811
Direct investments abroad	5,062	638	-603	-9	26	5,088
Equity capital and reinvested earnings	4,329	630	-578	-9	43	4,372
Other capital	733	8	-25	0	-17	716
Portfolio investments	26,258	-2,431	-20	-5	-2,456	23,802
Equity securities	1,561	722	167	15	904	2,466
Debt securities	24,696	-3,153	-187	-20	-3,360	21,336
long-term	24,559	-3,632	-280	41	-3,871	20,687
short-term	138	479	93	-60	511	649
Financial derivatives	2,222	-5,661	5,458	0	-203	2,019
Other investments	132,423	2,684	-4,147	-58	-1,522	130,901
Currency and deposits	71,883	-13,069	-1,535	-70	-14,673	57,209
Cash foreign currency	5,399	-640	-98	0	-739	4,660
Demand and term deposits	66,484	-12,429	-1,437	-69	-13,935	52,549
long-term	9,213	1,091	37	0	1,129	10,342
short-term	57,271	-13,520	-1,474	-69	-15,063	42,207
Loans	54,743	15,808	-2,583	-3	13,222	67,965
long-term	32,759	11,021	294	-3	11,313	44,072
short-term	21,984	4,787	-2,877	0	1,909	23,893
Arrears	1,530	-813	3	7	-803	727
Other assets	4,267	757	-33	7	732	4,999
long-term	1,446	301	-8	36	328	1,774
short-term	2,822	457	-24	-29	403	3,225

Table 1.11 (end)
(millions of US dollars)

	Position as of 31.12.2009	Changes in Position reflecting:				Position as of 30.09.2010
		transactions	valuation changes	other adjustments	total changes	
Liabilities	179,122	12,868	912	1,243	15,022	194,145
Direct investments in Russia	25,911	3,043	-1,738	-218	1,087	26,997
Equity capital and reinvested earnings	24,414	2,998	-1,772	-212	1,015	25,429
Other capital	1,497	45	33	-6	72	1,569
Portfolio investments	26,516	2,294	-700	1,590	3,184	29,700
Equity securities	22,415	2,411	-623	1,663	3,451	25,866
Debt securities	4,101	-117	-77	-73	-267	3,834
long-term	3,063	116	-72	-73	-30	3,034
short-term	1,038	-233	-5	0	-237	800
Financial derivatives	5,082	-7,070	4,800	0	-2,270	2,812
Other investments	121,614	14,600	-1,450	-129	13,021	134,635
Deposits	30,026	12,038	-335	-131	11,572	41,598
long-term	14,652	1,379	-40	-73	1,266	15,919
short-term	15,374	10,659	-295	-58	10,306	25,680
Loans	89,343	1,676	-1,037	-3	636	89,979
long-term	80,208	-1,310	-685	-42	-2,036	78,172
short-term	9,135	2,986	-352	38	2,672	11,807
Arrears	9	57	5	6	69	77
Other liabilities	2,237	829	-84	-1	744	2,981
long-term	521	116	-48	69	137	659
short-term	1,715	712	-36	-70	606	2,322
International investment position, net	-13,158	-17,638	-224	-1,315	-19,176	-32,334

Table 1.12

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

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which:			total	% of the corresponding period of the previous year	of which:			total	of which:			
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries			% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year		with CIS countries	% of the corresponding period of the previous year		
2009	303,388	64.3	255,270	63.7	48,118	67.6	191,803	65.7	167,726	66.3	24,077	61.8	111,585	87,544	24,041
2010	400,018	131.9	337,744	132.3	62,274	129.4	248,397	129.5	213,262	127.1	35,136	145.9	151,620	124,482	27,138
2010															
Q1	92,243	161.1	79,704	165.0	12,539	139.7	45,701	118.8	38,955	114.9	6,747	147.6	46,541	40,749	5,793
Q2	97,434	143.0	82,676	145.3	14,758	131.8	58,211	132.5	49,714	129.9	8,497	150.3	39,223	32,961	6,262
Q3	97,674	118.5	81,665	117.6	16,009	123.2	68,578	139.8	58,872	137.3	9,706	157.3	29,096	22,793	6,304
Q4	112,667	117.9	93,699	116.2	18,968	126.8	75,907	125.8	65,721	124.8	10,186	132.6	36,760	27,978	8,782
January	27,685	154.5	23,871	155.5	3,814	148.9	11,373	108.0	9,614	104.4	1,759	133.9	16,312	14,257	2,055
February	30,558	164.4	26,601	169.2	3,957	138.0	15,519	115.4	13,281	111.6	2,238	144.0	15,039	13,320	1,719
March	34,001	163.8	29,233	169.8	4,768	134.5	18,810	129.7	16,061	125.5	2,749	161.4	15,191	13,172	2,019
April	33,510	159.2	28,477	165.2	5,033	132.0	19,187	130.1	16,391	126.6	2,796	155.0	14,323	12,086	2,237
May	31,845	141.1	27,146	143.8	4,699	127.0	19,379	140.5	16,553	138.6	2,826	153.1	12,466	10,593	1,873
June	32,080	131.0	27,053	130.0	5,027	136.5	19,646	127.6	16,770	125.3	2,876	143.4	12,434	10,283	2,151
July	31,498	119.4	26,411	118.9	5,087	122.3	21,090	132.8	18,048	129.4	3,042	157.2	10,408	8,363	2,045
August	31,832	116.5	26,404	115.6	5,428	121.1	23,900	153.7	20,645	152.8	3,255	159.5	7,932	5,759	2,173
September	34,344	119.4	28,849	118.2	5,495	126.4	23,588	133.9	20,179	130.9	3,409	155.2	10,756	8,670	2,086
October	35,006	114.9	28,955	111.8	6,051	132.6	24,547	127.0	21,232	126.3	3,315	131.5	10,459	7,723	2,736
November	35,346	114.6	29,358	113.9	5,988	117.9	24,485	126.3	21,121	125.1	3,364	134.3	10,861	8,237	2,624
December	42,315	123.6	35,386	122.3	6,929	130.4	26,875	124.3	23,368	123.2	3,507	132.0	15,440	12,018	3,422
2011															
January	33,295	120.3	27,812	116.5	5,483	143.8	16,040	141.0	13,376	139.1	2,664	151.4	17,255	14,436	2,819

Table 1.13

International Reserves of the Russian Federation

(millions of US dollars)

	International reserves	Of which:				
		foreign exchange reserves	of which:			gold
			foreign exchange	SDRs ¹	reserve position in IMF	
2008						
31.12	426,281	411,748	410,695	1	1,051	14,533
2009						
31.01	386,892	371,426	370,407	1	1,018	15,466
28.02	384,090	368,157	367,151	2	1,004	15,932
31.03	383,808	368,065	366,876	2	1,187	15,743
30.04	383,788	368,348	367,157	2	1,189	15,440
31.05	404,170	387,280	385,738	3	1,539	16,889
30.06	412,512	395,891	394,187	3	1,701	16,621
31.07	401,908	384,875	383,170	3	1,701	17,033
31.08	409,546	391,876	383,044	6,907	1,925	17,670
30.09	413,364	394,518	383,578	8,993	1,947	18,846
31.10	434,435	414,028	403,048	9,026	1,954	20,407
30.11	447,671	424,692	413,573	9,140	1,979	22,979
31.12	439,450	416,653	405,825	8,901	1,927	22,798
2010						
31.01	436,267	413,514	402,778	8,826	1,911	22,753
28.02	436,775	413,334	402,750	8,700	1,884	23,441
31.03	447,442	423,321	412,834	8,621	1,866	24,120
30.04	461,169	435,565	425,126	8,582	1,858	25,603
31.05	456,434	428,991	418,808	8,371	1,812	27,443
30.06	461,201	432,994	422,778	8,398	1,818	28,206
31.07	475,307	448,043	437,551	8,625	1,867	27,264
31.08	476,266	447,071	436,647	8,568	1,855	29,195
30.09	490,099	458,319	447,567	8,839	1,913	31,780
31.10	497,082	463,767	452,905	8,930	1,932	33,315
30.11	483,063	448,778	438,237	8,666	1,876	34,285
31.12	479,379	443,591	432,948	8,749	1,893	35,788
2011						
31.01	484,158	450,766	439,969	8,876	1,920	33,393
28.02	493,835	458,045	447,175	8,936	1,934	35,790

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

Table 1.14

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	28.02.2011
A. Official reserves	493,835.2
(1) Foreign currency reserves (in convertible foreign currencies)	436,329.0
(a) Securities	383,393.8
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	52,935.1
(i) other national central banks	33,821.7
(ii) banks headquartered in the reporting country	1,574.5
of which: located abroad	1,574.5
(iii) banks headquartered outside the reporting country	17,539.0
of which: located in the reporting country	—
(2) IMF reserve position	1,934.1
(3) SDRs	8,936.1
(4) Gold (is valued at current quotations of the Bank of Russia)	35,790.2
— volume in millions of fine troy ounces	25.5
(5) Other reserve assets (specify)	10,845.9
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	10,845.9
B. Other foreign currency assets (specify)	36.9
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	36.9
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.14 (cont.)

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

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	−5,603.9	−1,414.2	−2,047.6	−2,142.1
— outflows (−), principal	−4,015.7	−813.8	−1,905.6	−1,296.3
— outflows (−), interest	−2,465.6	−721.7	−188.6	−1,555.2
— inflows (+), principal	576.1	107.1	22.7	446.3
— inflows (+), interest	301.2	14.2	23.9	263.1
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (−)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (−)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (−)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (−)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.14 (cont.)

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

(millions of US dollars)

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

Table 1.14 (end)

IV. Memo Items

(millions of US dollars)

	28.02.2011
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	1,771.4
— lent or repoed and included in Section I	—8,855.5
— lent or repoed but not included in Section I	—
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I ¹	10,626.8
(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)	—
— currencies in SDR basket ²	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

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

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

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Claims on other sectors	1,522	1,541	1,439	1,259	1,252	1,250	924	116,267	168,960
Other financial institutions	106	190	328	328	328	328	328	114,972	167,589
Public nonfinancial organizations	80	58	55	39	28	21	9	39	20
Other nonfinancial organizations	1,336	1,294	1,056	892	896	902	588	1,255	1,351
Households	—	—	—	—	—	—	—	—	—
Monetary base	928,320	1,232,633	1,914,312	2,380,324	2,914,243	4,122,406	5,513,332	5,578,717	6,467,318
Currency in circulation	623,463	813,905	1,224,685	1,669,911	2,195,379	3,062,083	4,118,563	4,372,081	4,622,921
Liabilities to credit institutions	304,857	418,728	689,627	710,413	718,864	1,060,323	1,394,769	1,206,636	1,844,397
Deposits	304,857	418,728	689,627	700,664	685,967	957,250	1,294,099	1,194,165	1,560,689
Securities other than shares	—	—	—	9,749	32,896	103,073	100,670	12,472	283,708
Other liabilities to credit institutions	—	—	—	49	11	33	75	816,038	170,682
Deposits included in broad money	22,095	28,127	31,141	35,747	43,015	58,490	75,871	270,404	161,180
Transferable deposits	22,094	28,098	31,137	35,730	42,980	58,482	75,866	170,403	115,479
Other financial institutions	1	0	1	0	0	0	234	74,795	632
Public nonfinancial organizations	21,435	27,086	29,693	33,801	41,207	54,830	70,422	89,827	106,831
Other nonfinancial organizations	658	1,012	1,443	1,930	1,773	3,652	5,210	5,781	8,016
Households	—	—	—	—	—	—	—	—	—
Other deposits	1	29	4	17	35	7	5	100,001	45,701
Other financial institutions	0	0	0	0	0	0	0	100,000	45,700
Public nonfinancial organizations	1	28	4	16	34	7	5	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	242,312	364,731	298,234	188,043	210,373	84,156	462,051	1,902,352	2,099,113
Other items (net)	187,168	180,956	163,163	355,054	251,813	350,467	150,385	243,722	626,520
Other liabilities	289,610	276,779	267,277	461,933	381,169	472,560	376,906	594,905	877,832
Other assets	102,442	95,823	104,114	106,879	129,356	122,093	226,521	351,183	251,312

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

	Apr, 2010	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010 ¹	Jan, 2011
Claims on other sectors	133,206	132,988	130,660	132,366	132,561	126,497	126,302	121,951	115,454	117,900
Other financial institutions	130,155	130,103	127,894	127,745	127,731	122,173	122,173	118,495	113,795	113,768
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	3,051	2,884	2,765	4,621	4,829	4,324	4,129	3,456	1,659	4,131
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	6,794,986	6,859,023	7,195,029	7,068,334	7,207,929	7,125,993	6,956,203	6,945,414	8,190,328	7,495,967
Currency in circulation	4,643,472	4,714,619	4,828,120	4,944,964	4,962,728	5,024,457	5,095,444	5,142,497	5,785,151	5,403,125
Liabilities to credit institutions	2,151,514	2,144,404	2,366,910	2,123,370	2,245,201	2,101,536	1,860,759	1,802,917	2,405,177	2,092,842
Deposits	1,314,694	1,301,302	1,416,141	1,136,783	1,254,939	1,291,556	994,669	931,854	1,816,301	1,497,345
Securities other than shares	836,820	843,102	950,769	986,587	990,262	809,980	866,090	871,063	588,876	595,497
Other liabilities to credit institutions	10,920	2,108	592	610	297	369	703	2,240	686	52
Deposits included in broad money	158,251	162,567	75,511	67,373	64,196	69,785	71,723	65,074	142,724	68,623
Transferable deposits	143,749	149,764	57,909	48,170	50,144	53,474	53,322	53,872	133,972	52,621
Other financial institutions	349	915	2,260	304	1,231	740	558	642	2,860	307
Public nonfinancial organizations	131,862	135,410	44,103	36,526	37,940	41,459	40,785	40,335	121,968	39,380
Other nonfinancial organizations	11,538	13,439	11,546	11,340	10,973	11,275	11,979	12,895	9,145	12,934
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	14,502	12,802	17,602	19,203	14,052	16,311	18,402	11,202	8,752	16,002
Other financial institutions	14,500	12,800	17,600	19,200	14,050	16,310	18,400	11,200	8,750	16,000
Public nonfinancial organizations	1	2	2	3	1	1	1	1	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,161,820	2,161,712	2,161,592	2,161,462	2,161,357	2,161,283	2,161,197	2,161,149	2,161,041	2,358,806
Other items (net)	126,588	431,243	434,542	333,592	423,021	690,469	880,194	800,232	561,939	99,111
Other liabilities	398,739	693,955	698,867	594,872	693,125	968,417	1,165,337	1,109,216	890,617	425,067
Other assets	272,152	262,711	264,325	261,280	270,104	277,949	285,143	308,984	328,678	325,956

¹ Preliminary data

Table 1.16

Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Net foreign assets	158,422	136,453	-112,644	-241,376	-409,670	-1,125,723	-1,840,487	-342,393	877,732
Claims on nonresidents	548,509	605,770	609,194	708,181	1,094,334	1,647,089	2,295,664	4,681,844	4,850,175
Foreign currency	27,855	37,764	55,941	55,857	69,215	80,103	71,938	218,751	163,244
Deposits	387,135	365,538	323,462	339,604	459,015	754,378	1,001,168	2,158,783	2,036,286
Securities other than shares	24,521	41,013	48,985	104,683	189,222	193,503	261,250	407,514	738,960
Loans	100,914	151,771	168,652	192,748	339,610	579,249	847,687	1,725,757	1,723,542
Other	8,085	9,683	12,153	15,289	37,272	39,855	113,621	171,039	188,143
Liabilities to nonresidents	390,087	469,317	721,838	949,557	1,504,004	2,772,812	4,136,151	5,024,237	3,972,443
Deposits	183,851	196,246	276,991	272,242	359,304	741,731	1,005,296	981,546	932,605
Securities other than shares	46,244	56,188	35,881	50,763	52,557	86,914	151,394	109,842	127,228
Loans	122,422	184,669	372,321	557,483	996,683	1,808,464	2,800,279	3,721,503	2,775,265
Other	37,570	32,212	36,644	69,068	95,460	135,704	179,182	211,347	137,345
Claims on central bank	356,772	471,155	768,915	847,231	905,993	1,339,591	1,817,772	2,593,250	2,599,142
Currency	39,624	50,659	77,646	135,156	186,139	276,909	416,326	577,251	584,869
Deposits	317,147	420,495	691,269	702,325	686,957	959,608	1,300,776	2,003,527	1,730,564
Securities other than shares	—	—	—	9,749	32,896	103,073	100,670	12,472	283,708
Net claims on general government	496,952	615,246	651,474	615,248	478,816	476,259	560,411	-82,355	484,215
Claims on federal government	563,352	646,127	648,099	629,057	518,685	585,061	624,942	534,387	878,463
Securities	368,791	446,599	461,310	470,820	513,028	576,433	616,037	513,178	851,623
Other claims	194,561	199,528	186,789	158,237	5,658	8,628	8,905	21,209	26,840
Claims on state and local government	27,786	52,498	99,094	133,817	153,542	195,480	243,843	353,490	501,769
Securities	8,611	22,064	48,536	79,136	88,239	100,869	123,985	195,906	268,983
Other claims	19,175	30,435	50,557	54,681	65,304	94,610	119,857	157,584	232,786
Liabilities to federal government	49,233	46,574	39,643	34,996	29,157	38,280	26,859	698,120	666,202
Deposits	28,558	30,717	29,447	29,344	25,354	32,861	20,858	684,005	652,528
Other liabilities	20,675	15,858	10,196	5,652	3,803	5,419	6,001	14,114	13,675

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

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Liabilities to state and local government	44,953	36,805	56,075	112,629	164,255	266,002	281,515	272,112	229,815
Deposits	44,953	36,805	56,075	112,629	164,255	266,002	281,515	272,112	229,815
Other liabilities	—	—	—	—	—	—	—	—	—
Claims on other sectors	1,609,665	2,098,222	2,997,019	4,373,803	5,888,198	8,759,215	13,077,518	17,829,032	18,246,901
Other financial institutions	20,760	29,195	48,483	67,407	93,179	209,546	226,679	383,369	396,790
Public nonfinancial organizations	84,284	123,804	143,773	166,884	194,062	221,888	289,312	294,771	287,007
Other nonfinancial organizations	1,407,296	1,801,188	2,502,393	3,518,977	4,421,227	6,259,271	9,316,503	12,770,637	13,630,498
Households	97,324	144,036	302,369	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605
Liabilities to central bank	250,918	226,103	200,868	181,102	28,953	44,349	50,696	3,867,893	1,906,408
Deposits included in broad money	1,531,885	2,067,469	2,776,122	3,718,279	5,161,156	7,283,099	10,458,014	12,211,463	14,896,568
Transferable deposits	576,831	697,906	981,013	1,252,982	1,770,131	2,688,671	3,753,574	3,617,141	4,132,140
Other financial institutions	19,784	37,357	68,923	91,462	127,710	155,827	212,028	160,867	193,872
Public nonfinancial organizations	76,718	89,031	85,893	96,932	127,591	148,906	221,930	313,440	354,705
Other nonfinancial organizations	365,300	437,442	621,086	812,001	1,133,417	1,755,405	2,395,462	2,236,475	2,449,767
Households	115,029	134,076	205,111	252,587	381,413	628,533	924,154	906,359	1,133,796
Other deposits	955,055	1,369,563	1,795,109	2,465,297	3,391,025	4,594,428	6,704,440	8,594,322	10,764,428
Other financial institutions	27,354	56,223	36,743	88,404	123,858	159,124	263,979	478,014	575,703
Public nonfinancial organizations	60,238	50,461	59,344	57,952	67,152	79,502	85,347	94,551	180,181
Other nonfinancial organizations	285,297	342,973	357,538	558,430	787,046	1,139,360	2,065,194	2,968,659	3,600,220
Households	582,165	919,905	1,341,483	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324
Deposits excluded from broad money	76,327	42,679	30,081	35,790	30,760	21,396	40,518	307,041	336,399
Securities other than shares excluded from broad money	217,641	343,678	509,582	482,889	527,397	723,735	701,375	644,754	576,677
Shares and other equity	358,316	472,952	650,153	839,910	1,163,412	1,574,641	2,739,898	3,255,824	4,120,309
Other items (net)	186,723	168,195	137,957	336,937	-48,340	-197,878	-375,287	-289,441	371,629
Other liabilities	401,330	441,046	473,438	719,303	592,269	748,318	929,280	1,603,035	2,738,922
Other assets	249,199	289,136	340,876	378,839	604,337	863,546	1,212,092	1,728,472	2,100,301
Consolidation adjustment	34,592	16,285	5,395	-3,527	-36,272	-82,649	-92,476	-164,005	-266,993

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

	Apr, 2010	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011
Net foreign assets	761,989	748,196	644,257	727,964	574,888	442,466	410,578	655,168	649,019	724,051
Claims on nonresidents	4,564,326	4,517,041	4,516,214	4,662,045	4,594,719	4,749,238	4,647,887	5,002,554	5,160,596	5,129,575
Foreign currency	158,321	163,992	147,471	142,797	137,274	141,632	151,167	153,997	141,010	146,384
Deposits	1,825,534	1,769,693	1,526,906	1,601,014	1,561,029	1,610,283	1,540,208	1,689,096	1,654,418	1,649,244
Securities other than shares	649,035	679,138	691,061	674,401	699,032	646,890	680,201	676,048	821,199	804,166
Loans	1,726,526	1,673,714	1,912,263	2,005,074	1,954,997	2,104,960	2,013,358	2,207,984	2,162,654	2,155,890
Other	204,909	230,503	238,514	238,758	242,387	245,472	262,954	275,429	381,315	373,892
Liabilities to nonresidents	3,802,337	3,768,845	3,871,958	3,934,081	4,019,831	4,306,772	4,237,309	4,347,386	4,511,577	4,405,524
Deposits	929,343	921,254	995,080	1,010,392	1,034,250	1,282,865	1,255,515	1,287,281	1,343,052	1,312,920
Securities other than shares	124,512	120,168	112,980	116,908	118,078	120,362	130,893	134,948	128,777	122,290
Loans	2,624,564	2,601,721	2,636,788	2,677,362	2,740,580	2,777,289	2,718,079	2,786,849	2,907,589	2,842,356
Other	123,919	125,702	127,109	129,419	126,924	126,256	132,822	138,309	132,159	127,958
Claims on central bank	2,624,299	2,620,510	2,827,641	2,599,492	2,729,908	2,601,328	2,366,391	2,325,859	3,127,501	2,665,418
Currency	462,424	474,306	460,388	477,658	484,880	499,928	505,407	521,021	722,405	576,682
Deposits	1,325,055	1,303,102	1,416,484	1,135,248	1,254,766	1,291,420	994,894	933,775	1,816,221	1,493,238
Securities other than shares	836,820	843,102	950,769	986,587	990,262	809,980	866,090	871,063	588,876	595,497
Net claims on general government	303,525	284,437	373,879	442,664	422,532	589,308	649,987	669,790	753,920	892,920
Claims on federal government	942,951	923,890	971,266	1,031,840	1,089,241	1,171,640	1,234,747	1,268,800	1,375,350	1,386,707
Securities	925,732	907,198	954,860	1,001,994	1,063,829	1,147,598	1,211,572	1,249,256	1,357,046	1,369,588
Other claims	17,219	16,692	16,406	29,846	25,412	24,042	23,176	19,545	18,304	17,118
Claims on state and local government	525,740	524,905	525,707	528,632	518,997	537,022	545,483	540,642	583,797	582,623
Securities	311,396	323,335	317,580	324,536	321,098	340,041	348,044	337,914	318,204	324,616
Other claims	214,343	201,570	208,127	204,097	197,898	196,981	197,440	202,728	265,593	258,006
Liabilities to federal government	725,736	720,790	668,285	647,454	717,527	680,740	731,777	746,604	881,610	726,980
Deposits	707,017	703,895	651,810	632,353	703,485	665,478	715,997	729,834	864,067	706,630
Other liabilities	18,719	16,896	16,475	15,102	14,042	15,262	15,780	16,770	17,543	20,350

Table 1.16 (end)

(millions of rubles, end of period)

	Apr, 2010	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011
Liabilities to state and local government	439,429	443,568	454,808	470,354	468,179	438,615	398,466	393,048	323,617	349,429
Deposits	439,429	443,568	454,808	470,354	468,179	438,615	398,466	393,048	323,617	349,429
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	18,470,256	18,720,620	19,025,329	19,177,845	19,411,890	19,832,437	20,224,804	20,608,529	20,671,447	20,696,937
Other financial institutions	376,963	366,262	385,942	418,170	416,776	444,346	472,517	504,689	535,195	531,225
Public nonfinancial organizations	280,998	282,229	294,169	281,282	288,700	297,602	297,053	310,289	299,299	296,872
Other nonfinancial organizations	13,857,013	14,057,985	14,273,036	14,335,268	14,474,263	14,790,028	15,072,365	15,345,316	15,311,113	15,415,349
Households	3,955,282	4,014,144	4,072,182	4,143,125	4,232,150	4,300,462	4,382,870	4,448,235	4,525,840	4,453,491
Liabilities to central bank	1,129,085	893,930	953,737	829,019	756,425	748,045	596,075	619,046	583,470	581,486
Deposits included in broad money	15,369,753	15,701,956	16,113,881	16,235,314	16,450,060	16,724,292	16,855,159	17,431,165	18,585,686	18,253,828
Transferable deposits	4,147,094	4,326,490	4,580,857	4,505,629	4,666,986	4,822,111	4,785,852	5,004,395	5,628,610	5,474,427
Other financial institutions	231,182	239,178	277,107	259,319	260,627	290,738	268,461	272,925	279,655	296,439
Public nonfinancial organizations	304,261	290,510	298,497	290,537	296,698	325,472	303,594	310,474	404,223	365,469
Other nonfinancial organizations	2,466,455	2,621,166	2,738,679	2,653,933	2,822,393	2,913,563	2,908,638	3,094,659	3,302,289	3,342,566
Households	1,145,196	1,175,635	1,266,575	1,301,841	1,287,268	1,292,338	1,305,159	1,326,338	1,642,443	1,469,953
Other deposits	11,222,659	11,375,466	11,533,024	11,729,685	11,783,074	11,902,181	12,069,308	12,426,769	12,957,075	12,779,401
Other financial institutions	574,683	554,261	550,648	569,419	581,622	602,393	590,287	586,058	594,587	573,596
Public nonfinancial organizations	214,218	217,551	208,407	207,214	205,188	194,466	201,752	188,302	202,930	193,009
Other nonfinancial organizations	3,486,038	3,537,487	3,536,538	3,567,997	3,478,413	3,432,406	3,419,249	3,636,308	3,893,532	3,661,584
Households	6,947,720	7,066,168	7,237,432	7,385,055	7,517,850	7,672,916	7,858,020	8,016,101	8,266,026	8,351,212
Deposits excluded from broad money	324,914	321,617	318,554	289,012	296,304	302,145	336,349	315,228	289,021	314,167
Securities other than shares excluded from broad money	529,894	534,679	539,989	547,521	529,916	556,740	536,319	528,209	597,956	559,640
Shares and other equity	4,222,055	4,195,190	4,236,550	4,316,813	4,354,038	4,389,537	4,412,678	4,448,626	4,609,814	4,687,218
Other items (net)	584,368	726,391	708,395	730,286	752,475	744,781	915,180	917,072	535,941	582,986
Other liabilities	2,889,610	3,021,441	3,058,589	3,077,780	3,114,229	3,129,118	3,271,932	3,355,057	3,074,626	3,083,943
Other assets	2,021,520	2,030,668	2,076,753	2,088,381	2,106,385	2,118,381	2,119,229	2,170,044	2,262,842	2,201,716
Consolidation adjustment	-283,723	-264,383	-273,441	-259,113	-255,369	-265,957	-237,523	-267,941	-275,844	-299,240

Table 1.17

Banking System Survey

(millions of rubles, end of period)

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Net foreign assets	1,046,509	1,519,101	2,057,815	3,154,177	4,846,332	6,881,938	9,912,850	12,185,458	13,901,491
Claims on nonresidents	1,724,201	2,221,447	3,000,291	4,318,662	6,649,147	9,733,962	14,050,190	17,210,975	18,215,742
Liabilities to nonresidents	677,692	702,347	942,476	1,164,485	1,802,815	2,852,024	4,137,339	5,025,516	4,314,252
Domestic claims	2,301,355	2,908,715	3,681,579	4,368,648	4,498,006	5,795,598	7,951,912	10,078,161	13,241,822
Net claims on general government	690,169	808,951	683,122	-6,414	-1,391,445	-2,964,867	-5,126,530	-7,867,138	-5,174,038
Claims on federal government	1,051,483	1,197,713	1,125,794	1,055,713	794,817	832,145	979,456	887,765	1,235,654
Claims on state and local government	27,786	52,498	99,094	133,817	153,542	195,480	243,843	354,836	503,173
Liabilities to federal government	316,511	370,510	441,919	997,852	2,048,886	3,500,102	5,722,912	8,405,327	6,261,232
Liabilities to state and local government	72,590	70,751	99,847	198,092	290,917	492,390	626,917	704,411	651,633
Claims on other sectors	1,611,187	2,099,764	2,998,458	4,375,061	5,889,450	8,760,465	13,078,442	17,945,299	18,415,861
Other financial institutions	20,866	29,385	48,810	67,735	93,507	209,874	227,007	498,341	564,379
Public nonfinancial organizations	84,364	123,862	143,829	166,923	194,090	221,908	289,320	294,811	287,027
Other nonfinancial organizations	1,408,632	1,802,481	2,503,449	3,519,869	4,422,124	6,260,173	9,317,091	12,771,892	13,631,849
Households	97,324	144,036	302,369	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605

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

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Broad money liabilities	2,137,819	2,858,842	3,954,302	5,288,781	7,213,411	10,126,763	14,236,123	16,276,697	19,095,800
Currency outside banking system	583,838	763,246	1,147,039	1,534,755	2,009,240	2,785,174	3,702,237	3,794,829	4,038,051
Transferable deposits	598,925	726,005	1,012,150	1,288,712	1,813,111	2,747,153	3,829,440	3,787,544	4,247,619
Other financial institutions	19,785	37,357	68,923	91,462	127,710	155,827	212,261	235,662	194,504
Public nonfinancial organizations	98,153	116,117	115,587	130,733	168,798	203,736	292,353	403,267	461,535
Other nonfinancial organizations	365,958	438,454	622,529	813,930	1,135,190	1,759,058	2,400,672	2,242,256	2,457,783
Households	115,029	134,076	205,111	252,587	381,413	628,533	924,154	906,359	1,133,796
Other deposits	955,056	1,369,592	1,795,113	2,465,314	3,391,060	4,594,436	6,704,446	8,694,323	10,810,129
Other financial institutions	27,354	56,223	36,743	88,404	123,858	159,124	263,979	578,014	621,403
Public nonfinancial organizations	60,239	50,489	59,348	57,968	67,186	79,509	85,352	94,552	180,182
Other nonfinancial organizations	285,298	342,974	357,539	558,431	787,046	1,139,361	2,065,195	2,968,660	3,600,220
Households	582,165	919,905	1,341,483	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324
Deposits excluded from broad money	76,327	42,679	30,081	35,790	30,760	21,396	40,518	307,041	336,399
Securities other than shares excluded from broad money	217,641	343,678	509,582	482,889	527,397	723,735	701,375	644,754	576,677
Shares and other equity	600,628	837,683	948,387	1,027,953	1,373,785	1,658,797	3,201,948	5,158,176	6,219,422
Other items (net)	315,450	344,934	297,042	687,411	198,985	146,845	-315,202	-123,049	915,016
Other liabilities	690,941	717,825	740,715	1,181,236	973,439	1,220,877	1,306,187	2,197,940	3,616,755
Other assets	351,642	384,959	444,990	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613
Consolidation adjustment	-23,850	12,068	1,317	-8,106	-40,760	-88,393	-182,776	-241,335	-350,126

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

	30.04.2010	31.05.2010	30.06.2010	31.07.2010	31.08.2010	30.09.2010	31.10.2010
Net foreign assets	14,023,073	14,417,076	14,775,953	14,836,626	14,924,064	15,077,415	15,389,680
Claims on nonresidents	18,077,675	18,442,286	18,911,061	19,032,567	19,208,006	19,654,485	19,904,310
Liabilities to nonresidents	4,054,602	4,025,210	4,135,108	4,195,941	4,283,942	4,577,071	4,514,630
Domestic claims	13,552,239	13,974,961	14,097,101	14,230,062	14,501,714	15,003,042	15,286,356
Net claims on general government	-5,051,224	-4,878,647	-5,058,887	-5,080,150	-5,042,737	-4,955,892	-5,064,750
Claims on federal government	1,306,236	1,288,303	1,342,644	1,401,720	1,450,956	1,524,530	1,592,056
Claims on state and local government	526,476	525,628	526,446	529,222	519,420	537,445	545,899
Liabilities to federal government	5,654,340	5,454,840	5,788,659	5,775,689	5,696,345	5,783,921	5,931,994
Liabilities to state and local government	1,229,596	1,237,738	1,139,319	1,235,403	1,316,768	1,233,947	1,270,712
Claims on other sectors	18,603,462	18,853,607	19,155,988	19,310,211	19,544,451	19,958,934	20,351,106
Other financial institutions	507,117	496,365	513,836	545,915	544,507	566,519	594,690
Public nonfinancial organizations	280,999	282,229	294,169	281,282	288,701	297,602	297,053
Other nonfinancial organizations	13,860,064	14,060,869	14,275,801	14,339,888	14,479,093	14,794,352	15,076,494
Households	3,955,282	4,014,144	4,072,182	4,143,125	4,232,150	4,300,462	4,382,870

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

	30.04.2010	31.05.2010	30.06.2010	31.07.2010	31.08.2010	30.09.2010	31.10.2010
Broad money liabilities	19,709,052	20,104,836	20,557,124	20,769,993	20,992,103	21,318,606	21,516,920
Currency outside banking system	4,181,048	4,240,313	4,367,731	4,467,306	4,477,847	4,524,529	4,590,037
Transferable deposits	4,290,843	4,476,254	4,638,766	4,553,799	4,717,130	4,875,585	4,839,173
Other financial institutions	231,531	240,093	279,367	259,623	261,858	291,478	269,019
Public nonfinancial organizations	436,123	425,920	342,599	327,063	334,638	366,931	344,379
Other nonfinancial organizations	2,477,993	2,634,606	2,750,225	2,665,273	2,833,366	2,924,838	2,920,617
Households	1,145,196	1,175,635	1,266,575	1,301,841	1,287,268	1,292,338	1,305,159
Other deposits	11,237,161	11,388,269	11,550,626	11,748,888	11,797,126	11,918,492	12,087,709
Other financial institutions	589,183	567,061	568,248	588,619	595,672	618,703	608,687
Public nonfinancial organizations	214,220	217,552	208,408	207,216	205,189	194,467	201,753
Other nonfinancial organizations	3,486,038	3,537,488	3,536,538	3,567,997	3,478,414	3,432,407	3,419,249
Households	6,947,720	7,066,168	7,237,432	7,385,055	7,517,850	7,672,916	7,858,020
Deposits excluded from broad money	324,914	321,617	318,554	289,012	296,304	302,145	336,349
Securities other than shares excluded from broad money	529,894	534,679	539,989	547,521	529,916	556,740	536,319
Shares and other equity	6,383,875	6,356,903	6,398,142	6,478,276	6,515,395	6,550,820	6,573,875
Other items (net)	627,576	1,074,003	1,059,245	981,885	1,092,060	1,352,145	1,712,574
Other liabilities	3,288,349	3,715,396	3,757,456	3,672,651	3,807,354	4,097,535	4,437,269
Other assets	2,293,671	2,293,379	2,341,078	2,349,661	2,376,489	2,396,329	2,404,373
Consolidation adjustment	-367,102	-348,014	-357,133	-341,105	-338,804	-349,061	-320,322

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

	Nov, 2010			Dec, 2010 ¹			Jan, 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	-210,366	15,720,164	15,509,798	-177,765	15,173,835	14,996,070	-215,980	15,044,195	14,828,215
Claims on nonresidents	698,524	19,431,726	20,130,250	789,258	18,985,508	19,774,767	753,241	18,744,610	19,497,851
Liabilities to nonresidents	908,889	3,711,562	4,620,451	967,024	3,811,673	4,778,697	969,221	3,700,415	4,669,636
Domestic claims	15,458,793	236,681	15,695,474	16,685,872	782,348	17,468,220	16,167,803	675,612	16,843,414
Net claims on general government	-1,521,416	-3,513,590	-5,035,006	-534,207	-2,784,474	-3,318,681	-1,129,670	-2,841,753	-3,971,423
Claims on federal government	1,452,820	169,354	1,622,174	1,554,173	168,491	1,722,664	1,496,922	228,342	1,725,264
Claims on state and local government	541,010	51	541,061	583,832	387	584,219	582,675	373	583,048
Liabilities to federal government	2,284,048	3,678,692	5,962,740	1,883,707	2,949,172	4,832,879	2,300,605	3,066,388	5,366,993
Liabilities to state and local government	1,231,199	4,303	1,235,501	788,504	4,182	792,686	908,663	4,079	912,742
Claims on other sectors	16,980,209	3,750,271	20,730,481	17,220,079	3,566,822	20,786,901	17,297,473	3,517,364	20,814,837
Other financial institutions	468,098	155,086	623,184	493,940	155,050	648,990	490,150	154,843	644,994
Public nonfinancial organizations	227,134	83,156	310,290	221,335	77,965	299,299	221,790	75,082	296,873
Other nonfinancial organizations	12,217,784	3,130,988	15,348,772	12,345,020	2,967,752	15,312,772	12,479,909	2,939,571	15,419,480
Households	4,067,194	381,041	4,448,235	4,159,784	366,056	4,525,840	4,105,623	347,868	4,453,491

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

	Nov, 2010			Dec, 2010 ¹			Jan, 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	22,117,715	X	X	23,791,156	X	X	23,148,893
Money Supply (National Definition)	18,264,936	X	X	20,011,894	X	X	19,303,431	X	X
Currency outside banking system	4,621,476	—	4,621,476	5,062,746	—	5,062,746	4,826,443	—	4,826,443
Transferable deposits	5,058,268	—	5,058,268	5,762,583	—	5,762,583	5,527,047	—	5,527,047
Other financial institutions	273,567	—	273,567	282,514	—	282,514	296,745	—	296,745
Public nonfinancial organizations	350,809	—	350,809	526,191	—	526,191	404,849	—	404,849
Other nonfinancial organizations	3,107,553	—	3,107,553	3,311,434	—	3,311,434	3,355,500	—	3,355,500
Households	1,326,338	—	1,326,338	1,642,443	—	1,642,443	1,469,953	—	1,469,953
Other deposits	8,585,192	3,852,779	12,437,971	9,186,566	3,779,262	12,965,827	8,949,940	3,845,463	12,795,403
Other financial institutions	548,062	49,196	597,258	554,834	48,503	603,337	547,838	41,758	589,596
Public nonfinancial organizations	154,283	34,020	188,303	154,169	48,762	202,931	144,289	48,722	193,010
Other nonfinancial organizations	1,739,395	1,896,914	3,636,309	2,066,629	1,826,904	3,893,533	1,752,897	1,908,688	3,661,584
Households	6,143,452	1,872,649	8,016,101	6,410,933	1,855,093	8,266,026	6,504,917	1,846,295	8,351,212
Deposits excluded from broad money	208,642	106,587	315,228	188,864	100,158	289,021	218,012	96,155	314,167
Securities other than shares excluded from broad money	429,692	98,518	528,209	477,828	120,128	597,956	449,560	110,080	559,640
Shares and other equity	6,609,775	0	6,609,775	6,770,854	0	6,770,854	7,046,024	0	7,046,024
Other items (net)	1,634,345	0	1,634,345	1,015,303	0	1,015,303	602,904	0	602,904
Other liabilities	4,464,273	0	4,464,273	3,965,243	0	3,965,243	3,509,009	0	3,509,009
Other assets	2,479,028	0	2,479,028	2,591,520	0	2,591,520	2,527,672	0	2,527,672
Consolidation adjustment	-350,899	0	-350,899	-358,420	0	-358,420	-378,433	0	-378,433

¹ Preliminary data

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		
2007					
31.12	12,869.0	3,702.2	9,166.7	9.5	—
2008					
31.01	12,509.7	3,465.7	9,044.0	-2.8	-2.8
29.02	12,662.9	3,487.6	9,175.3	1.2	-1.6
31.03	12,973.8	3,475.5	9,498.3	2.5	0.8
30.04	12,944.4	3,601.4	9,343.0	-0.2	0.6
31.05	13,312.8	3,656.2	9,656.6	2.8	3.4
30.06	13,841.2	3,724.9	10,116.4	4.0	7.6
31.07	13,842.6	3,807.2	10,035.5	0.0	7.6
31.08	14,196.6	3,887.4	10,309.2	2.6	10.3
30.09	14,045.7	3,904.2	10,141.5	-1.1	9.1
31.10	13,173.1	3,962.2	9,210.9	-6.2	2.4
30.11	12,839.2	3,793.1	9,046.2	-2.5	-0.2
31.12	12,975.9	3,794.8	9,181.1	1.1	—
2009					
31.01	11,430.9	3,312.7	8,118.2	-11.9	-11.9
28.02	11,465.2	3,301.6	8,163.5	0.3	-11.6
31.03	11,581.6	3,278.3	8,303.3	1.0	-10.7
30.04	11,838.7	3,410.1	8,428.5	2.2	-8.8
31.05	12,331.6	3,461.9	8,869.7	4.2	-5.0
30.06	12,650.5	3,522.5	9,128.0	2.6	-2.5
31.07	12,618.1	3,550.1	9,068.0	-0.3	-2.8
31.08	12,797.3	3,506.6	9,290.7	1.4	-1.4
30.09	13,101.9	3,485.6	9,616.4	2.4	1.0
31.10	13,376.9	3,566.7	9,810.2	2.1	3.1
30.11	13,713.3	3,600.1	10,113.2	2.5	5.7
31.12	15,267.6	4,038.1	11,229.5	11.3	—
2010					
31.01	14,904.1	3,873.3	11,030.8	-2.4	-2.4
28.02	15,236.4	3,950.0	11,286.4	2.2	-0.2
31.03	15,639.4	3,986.1	11,653.3	2.6	2.4
30.04	16,098.6	4,181.0	11,917.5	2.9	5.4
31.05	16,470.6	4,240.3	12,230.3	2.3	7.9
30.06	16,900.9	4,367.7	12,533.2	2.6	10.7
31.07	17,063.3	4,467.3	12,596.0	1.0	11.8
31.08	17,437.7	4,477.8	12,959.8	2.2	14.2
30.09	17,690.2	4,524.5	13,165.7	1.4	15.9
31.10	17,848.3	4,590.0	13,258.3	0.9	16.9
30.11	18,264.9	4,621.5	13,643.5	2.3	19.6
31.12	20,011.9	5,062.7	14,949.1	9.6	—
2011					
31.01	19,303.4	4,826.4	14,477.0	-3.5	-3.5
28.02	19,531.3	4,892.6	14,638.7	1.2	-2.4

Table 1.19

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2000	721.6	446.5	130.1	124.3	20.7	—	
31.12.2001	928.3	623.5	144.5	156.6	3.7	—	
31.12.2002	1,232.6	813.9	169.7	201.1	47.4	—	
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	—	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
2010							
28.02	5,968.7	4,379.4	555.5	159.1	386.8	487.9	
31.03	6,363.9	4,411.2	579.5	167.7	469.6	735.9	
30.04	6,795.0	4,643.5	554.8	183.1	576.7	836.8	
31.05	6,859.0	4,714.6	539.4	170.5	591.5	843.1	
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	
2011							
31.01	7,496.0	5,403.1	543.7	192.1	761.6	595.5	
28.02	7,431.1	5,479.9	633.6	195.2	522.6	599.7	

¹ At market value.

Table 1.19 (end)
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2011							
2.02	7,575.8	5,404.3	461.2	192.1	922.5	595.7	
3.02	7,560.4	5,397.9	423.0	192.1	951.6	595.8	
4.02	7,629.2	5,408.3	425.9	189.9	1,009.4	595.8	
5.02	7,664.7	5,436.4	453.8	189.9	985.1	599.4	
8.02	7,717.8	5,448.9	426.2	189.9	1,053.3	599.4	
9.02	7,753.7	5,439.0	417.2	189.9	1,108.2	599.4	
10.02	7,811.4	5,443.1	406.9	189.9	1,171.9	599.6	
11.02	7,801.4	5,459.8	420.7	189.9	1,131.4	599.6	
12.02	7,808.7	5,493.6	393.7	189.8	1,131.9	599.7	
15.02	7,792.2	5,509.7	482.0	190.1	1,010.6	599.8	
16.02	7,768.5	5,502.3	540.3	190.6	935.4	599.9	
17.02	7,813.7	5,510.3	638.4	195.3	869.8	599.9	
18.02	7,739.3	5,527.2	526.9	195.3	890.0	600.0	
21.02	7,750.5	5,549.3	517.2	195.3	889.3	599.3	
22.02	7,671.8	5,563.0	479.5	195.3	834.5	599.5	
24.02	7,723.1	5,550.4	551.9	195.3	825.9	599.6	
25.02	7,651.1	5,537.5	634.6	195.3	684.2	599.7	
28.02	7,482.8	5,527.8	517.7	195.2	642.3	599.7	

¹ At market value.

Table 1.20

Other Financial Institutions Survey (Data Covered Insurance Companies and Private Pension Funds)

(millions of rubles, end of period)

	Q4, 2008	Q1, 2009	Q2, 2009	Q3, 2009	Q4, 2009	Q1, 2010	Q2, 2010	Q3, 2010
Net foreign assets	20,025	27,108	25,344	32,517	25,067	21,146	30,603	37,234
Claims on nonresidents	38,645	52,186	47,790	56,161	48,041	46,679	58,713	65,301
Foreign currency	597	3,137	3,182	2,898	2,514	3,037	1,813	1,754
Deposits	2,039	2,411	3,268	5,107	3,549	5,400	5,057	5,628
Securities other than shares	8,660	11,479	5,894	6,098	5,070	2,281	2,101	9,517
Loans	813	865	799	872	240	293	314	22
Other	26,537	34,293	34,646	41,187	36,668	35,670	49,427	48,380
Liabilities to nonresidents	18,620	25,078	22,447	23,644	22,974	25,533	28,110	28,067
Loans	680	698	645	1,184	1,066	1,576	1,781	3,566
Other	17,941	24,380	21,802	22,461	21,908	23,957	26,329	24,501
Claims on banking system	491,690	511,689	532,597	536,424	551,709	571,440	600,190	594,399
Currency	16,873	19,483	14,890	15,038	14,667	16,743	16,227	15,372
Other	474,816	492,207	517,706	521,386	537,042	554,697	583,963	579,028
Net claims on general government	43,752	40,739	48,640	54,316	63,441	57,659	63,255	67,960
Claims on general government	50,374	51,343	58,281	62,495	71,084	66,571	71,305	74,741
Liabilities to general government	6,621	10,604	9,641	8,179	7,643	8,912	8,050	6,781
Claims on other sectors	533,944	541,325	580,946	590,844	655,606	705,396	709,503	731,913
Other financial institutions	272,560	279,721	298,392	311,465	309,671	309,049	302,136	319,144
Nonfinancial organizations	258,181	259,706	280,504	277,799	344,857	394,967	405,918	411,628
Households	3,203	1,899	2,050	1,580	1,078	1,379	1,449	1,141
Securities other than shares	5,875	5,453	7,711	5,645	4,458	3,685	3,676	14,017
Loans	11,784	11,908	11,051	14,850	22,310	32,785	41,894	32,951
Of which: credit institutions	4,690	4,463	7,103	11,213	17,633	16,448	22,507	23,486
Insurance technical reserves	833,029	875,637	900,855	910,564	954,639	1,024,157	1,077,363	1,098,147
Net equity of households in life insurance reserves	30,561	31,860	31,773	31,233	34,669	33,606	37,449	37,681
Net equity of households in pension funds	456,061	475,731	504,340	516,000	567,681	615,109	649,295	664,073
Prepaid premiums/reserves against outstanding claims	346,407	368,046	364,743	363,331	352,289	375,442	390,619	396,394
Of which: credit institutions	6,436	7,143	6,551	6,515	5,027	5,875	6,574	7,743
Shares and other equity	287,714	311,902	332,044	341,830	345,577	362,441	358,903	374,333
Other items (net)	-48,991	-84,038	-64,135	-58,789	-31,161	-67,427	-78,286	-87,942

Table 1.21

Financial Sector Survey
(Data Covered Banking System, Insurance Companies and Private Pension Funds)

(millions of rubles, end of period)

	Q4, 2008	Q1, 2009	Q2, 2009	Q3, 2009	Q4, 2009	Q1, 2010	Q2, 2010	Q3, 2010
Net foreign assets	12,205,483	12,899,222	13,062,847	13,251,001	13,926,558	13,788,610	14,806,556	15,114,649
Claims on nonresidents	17,249,620	18,036,620	17,676,245	17,759,907	18,263,783	17,923,084	18,969,774	19,719,786
Liabilities to nonresidents	5,044,137	5,137,398	4,613,398	4,508,905	4,337,225	4,134,474	4,163,218	4,605,138
Domestic claims	10,651,168	10,572,527	11,487,419	12,173,026	13,943,237	14,207,007	14,847,351	15,779,428
Net claims on general government	-7,823,385	-8,488,895	-7,353,052	-6,873,127	-5,110,597	-4,858,602	-4,995,633	-4,887,932
Claims on general government	1,292,975	1,435,972	1,408,935	1,583,682	1,809,911	1,882,198	1,940,395	2,136,716
Liabilities to general government	9,116,360	9,924,866	8,761,986	8,456,809	6,920,508	6,740,800	6,936,027	7,024,649
Claims on other sectors	18,474,553	19,061,422	18,840,471	19,046,153	19,053,834	19,065,609	19,842,984	20,667,360
Other financial institutions (except insurance companies and private pension funds)	766,211	772,080	772,348	834,776	856,417	799,637	793,464	862,176
Nonfinancial organizations	13,324,884	14,056,046	14,015,587	14,232,475	14,263,733	14,354,511	14,975,889	15,503,582
Households	4,383,457	4,233,296	4,052,536	3,978,901	3,933,683	3,911,461	4,073,631	4,301,603
Currency outside financial sector	3,777,956	3,258,771	3,507,605	3,470,534	4,023,385	3,969,341	4,351,504	4,509,157
Deposits	12,487,846	12,615,196	13,106,023	13,569,529	15,006,967	15,250,879	16,083,570	16,671,673
Of which: other financial institutions (except insurance companies and private pension funds)	585,411	564,163	575,036	685,955	584,464	508,766	540,051	586,574
Securities other than shares	512,710	418,950	389,265	422,336	472,800	442,957	437,787	463,643
Loans	7,094	7,445	3,948	3,637	4,677	16,337	19,387	9,464
Insurance technical reserves	826,593	868,493	894,305	904,050	949,612	1,018,282	1,070,789	1,090,404
Shares and other equity	5,445,890	5,630,177	5,881,449	6,251,816	6,565,000	6,710,308	6,757,045	6,925,153
Other items (net)	-201,440	672,717	767,671	802,126	847,354	587,512	933,824	1,224,582

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		
	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.02	1.03		
1. Precious metals	772,071	778,414	783,259	830,189	912,799	956,609	893,334	969,078	1,045,809	1,102,424	1,171,977	1,094,595	1,145,384		
2. Funds placed with nonresidents and securities issued by nonresidents	12,286,490	12,142,372	12,189,809	12,645,267	12,870,376	13,260,529	13,226,357	13,467,927	13,670,109	13,894,978	13,752,243	13,100,834	13,055,283		
3. Credits and deposits	1,443,576	1,218,682	954,202	908,476	691,847	769,857	645,932	601,500	585,698	522,040	551,393	505,962	500,685		
4. Securities	472,919	472,812	472,290	470,477	472,524	458,040	463,249	454,939	446,067	450,446	446,587	431,739	429,211		
of which:															
— Russian government securities	363,950	364,072	363,833	363,155	364,304	371,258	369,745	361,592	352,724	357,100	353,212	338,422	335,920		
5. Claims on IMF	—	—	—	—	—	—	—	—	—	—	—	539,353	527,893		
6. Other assets	134,613	378,401	602,641	702,363	612,375	381,085	408,016	357,720	142,075	113,177	105,097	362,835	527,966		
of which:															
— fixed assets ¹	X	X	X	X	X	X	X	X	X	X	X	X	X		
— advance payments on profit tax	—	—	—	—	—	—	—	—	—	—	—	—	—		
Total assets	15,109,669	14,990,681	15,002,201	15,556,772	15,559,921	15,826,120	15,636,888	15,851,164	15,889,758	16,083,065	16,027,297	16,035,318	16,186,422		
1. Cash in circulation	4,313,509	4,388,820	4,421,116	4,652,492	4,724,424	4,837,833	4,954,757	4,972,383	5,034,034	5,104,988	5,152,951	5,413,310	5,490,207		
2. Funds in accounts with the Bank of Russia	7,804,931	7,563,132	7,300,842	7,473,323	7,290,286	7,466,908	7,208,192	7,275,823	7,364,587	7,170,284	6,978,665	6,836,709	6,905,511		
of which:															
— Russian government funds	5,126,281	4,689,288	4,420,555	4,315,301	4,174,653	4,538,696	4,504,884	4,341,261	4,474,796	4,554,430	4,434,154	3,834,574	3,943,960		
— funds of resident credit institutions	1,135,987	1,175,082	1,241,099	1,325,448	1,303,134	1,416,492	1,137,405	1,255,178	1,291,805	995,375	934,151	3,834,574	1,351,438		
3. Float	31,739	27,365	36,644	36,076	41,296	48,253	42,951	32,674	45,907	44,971	44,841	48,375	56,095		
4. Bank of Russia bonds	450,529	487,012	734,393	835,283	842,142	949,706	985,590	989,235	809,444	865,525	870,849	595,354	599,807		
5. Liabilities to IMF	—	—	—	—	—	—	—	—	—	—	—	481,304	477,096		
5. Other liabilities	409,857	425,263	410,167	397,778	500,061	361,828	283,936	419,692	474,503	736,100	818,842	301,460	299,018		
6. Capital	2,099,104	2,099,089	2,099,039	2,161,820	2,161,712	2,161,592	2,161,462	2,161,357	2,161,283	2,161,197	2,161,149	2,358,806	2,358,688		
7. Profit of a fiscal year	—	—	—	—	—	—	—	—	—	—	—	—	—		
Total liabilities	15,109,669	14,990,681	15,002,201	15,556,772	15,559,921	15,826,120	15,636,888	15,851,164	15,889,758	16,083,065	16,027,297	16,035,318	16,186,422		

The Bank of Russia balance sheet structure is approved by the Board of Directors of the Central Bank of the Russian Federation.

Last changes in methodology of data compilation for the Bank of Russia balance sheet see the "Summary Methodology" table 2.1.

¹ Since January 1, 2010 data on the fixed assets in structure of other assets, as insignificant value, are published once a year for January 1st in the Annual report of the Bank of Russia.

Table 2.2

Refinancing Rate

Period	%
11.11.1997 — 1.02.1998	28.00
2.02.1998 — 16.02.1998	42.00
17.02.1998 — 1.03.1998	39.00
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 —	8.00

Table 2.3

Required Reserves Ratios

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

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

Table 2.3 (end)
(percent)

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

Table 2.4

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

Period of validity	Scaling Factor
1.11.2009 —	0.2

Table 2.5

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

The period of averaging	Volume, billions of rubles
2010	
10.01.2010 — 10.02.2010	200.3
10.02.2010 — 10.03.2010	203.5
10.03.2010 — 10.04.2010	197.1
10.04.2010 — 10.05.2010	185.6
10.05.2010 — 10.06.2010	205.3
10.06.2010 — 10.07.2010	206.8
10.07.2010 — 10.08.2010	207.8
10.08.2010 — 10.09.2010	217.3
10.09.2010 — 10.10.2010	219.8
10.10.2010 — 10.11.2010	225.7
10.11.2010 — 10.12.2010	227.5
10.12.2010 — 10.01.2011	233.1
2011	
10.01.2011 — 10.02.2011	246.0
10.02.2011 — 10.03.2011	250.6
10.03.2011 — 10.04.2011	304.0

¹ The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
1.08.2004 — 30.09.2006	0.20	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2004 —	1.00	settlement nonbanking credit institutions and settlement centres on the organised securities market
1.10.2006 — 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2007 — 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.03.2008 — 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.07.2008 — 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.09.2008 — 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.10.2008 —	0.60	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market

Table 2.6

Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week	Spot-week
2.06.2003 — 5.03.2006	—	0.50	0.50	0.50	1.00	1.00
6.03.2006 — 9.04.2006	—	1.00	1.00	1.00	1.50	1.50
10.04.2006 — 6.08.2006	—	1.50	1.50	1.50	2.00	2.00
7.08.2006 — 10.12.2006	—	2.00	2.00	2.00	2.50	2.50
11.12.2006 — 1.04.2007	—	2.25	2.25	2.25	2.75	2.75
2.04.2007 — 13.08.2007	—	2.50	2.50	2.50	3.00	3.00
14.08.2007 — 3.02.2008	—	2.75	2.75	2.75	3.25	3.25
4.02.2008 — 28.04.2008	—	3.00	3.00	3.00	3.50	3.50
29.04.2008 — 9.06.2008	—	3.25	3.25	3.25	3.75	3.75
10.06.2008 — 13.07.2008	—	3.50	3.50	3.50	4.00	4.00
14.07.2008 — 14.10.2008	—	3.75	3.75	3.75	4.25	4.25
15.10.2008 — 23.10.2008	—	4.25	4.25	4.25	4.75	4.75
24.10.2008 — 11.11.2008	—	4.75	4.75	4.75	5.25	5.25
12.11.2008 — 30.11.2008	—	5.75	5.75	5.75	6.25	6.25
1.12.2008 — 9.02.2009	—	6.75	6.75	6.75	7.25	7.25
10.02.2009 — 23.04.2009	—	7.75	7.75	7.75	8.25	8.25
24.04.2009 — 13.05.2009	—	7.25	7.25	7.25	7.75	7.75
14.05.2009 — 4.06.2009	—	6.75	6.75	6.75	7.25	7.25
5.06.2009 — 12.07.2009	—	6.25	6.25	6.25	6.75	6.75
13.07.2009 — 9.08.2009	—	5.75	5.75	5.75	6.25	6.25
10.08.2009 — 14.09.2009	—	5.50	5.50	5.50	6.00	6.00
15.09.2009 — 29.09.2009	—	5.25	5.25	5.25	5.75	5.75
30.09.2009 — 29.10.2009	—	4.75	4.75	4.75	5.25	5.25
30.10.2009 — 24.11.2009	—	4.25	4.25	4.25	4.75	4.75
25.11.2009 — 27.12.2009	—	3.75	3.75	3.75	4.25	4.25
28.12.2009 — 23.02.2010	—	3.50	3.50	3.50	4.00	4.00
24.02.2010 — 28.03.2010	—	3.25	3.25	3.25	3.75	3.75
29.03.2010 — 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50
30.04.2010 — 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25
1.06.2010 — 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75
27.12.2010 — 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00
28.02.2011 —	3.00	3.00	3.00	3.00	3.00	3.00

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate, %
For the term of 1 day	
14.05.2009 — 4.06.2009	11.00
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	
14.05.2009 — 4.06.2009	11.00
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 ¹	
14.05.2009 — 4.06.2009	11.00
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

¹ Since February 10, 2011 operations are suspended.

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 —	7.00
For the term from 91 to 180 days ¹	
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 —	7.50
For the term from 181 to 365 days ²	
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 —	8.00

¹ Since February 10, 2011 operations are suspended.

² Since April 30, 2010 operations are suspended.

Table 2.9

Main Indicators of the Bank of Russia Intraday and Overnight Loans

Data	Intraday loans				Overnight loans					
	extended loans, millions of rubles		number of credit institutions (branches)	number of the Bank of Russia territorial branches	extended loans, millions of rubles		number of credit institutions (branches)	number of the Bank of Russia territorial branches		
	total	of which: in the Moscow region			total	of which: in the Moscow region				
2011										
1.02	145,458.82	121,608.66	200	83	46	135.22	87.94	6	3	4
2.02	141,957.48	113,872.75	234	94	49	611.21	566.74	3	2	2
3.02	157,230.59	120,933.69	244	100	48	2,328.43	2,316.03	8	5	4
4.02	206,119.57	170,258.66	243	95	50	152.78	98.32	9	7	3
7.02	153,150.06	121,911.17	226	89	50	175.42	121.18	4	2	3
8.02	161,090.18	128,039.34	245	100	49	764.09	473.41	8	4	3
9.02	158,962.58	129,071.41	262	97	54	247.19	245.38	6	4	3
10.02	158,590.52	123,035.07	255	96	56	113.40	102.42	5	3	3
11.02	190,021.07	152,745.97	262	101	56	1,193.86	1,182.41	10	7	3
14.02	162,952.91	135,161.84	259	103	52	319.28	312.49	9	7	3
15.02	139,427.71	107,536.06	240	98	48	899.17	756.56	7	3	5
16.02	99,755.85	75,961.83	196	86	40	3,525.13	3,505.45	8	6	3
17.02	112,763.57	79,896.30	252	95	52	732.99	720.48	8	5	4
18.02	127,952.59	97,567.27	251	93	51	289.05	254.53	7	4	4
21.02	114,991.09	73,435.28	260	91	57	279.73	59.88	7	1	6
22.02	123,521.63	95,156.27	219	91	47	170.64	169.27	7	5	3
24.02	130,687.02	98,099.92	224	92	49	3,481.54	3,481.54	5	5	1
25.02	147,002.75	111,387.67	240	89	52	1,791.10	1,791.10	2	2	1
28.02	139,121.26	105,140.91	235	92	51	1,392.07	1,386.14	4	3	2

Table 2.10

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

1	Lombard loans														average weighted rate, % p.a.		
	total amount of loans, millions of rubles		of which:													number of announced/valid lombard loan auctions	
			on fixed-term rate						on auction								
			on 1 day	on 7 days	on 30 days ¹	on 7/14 days ²	on 3 months	on 6 months ³	on 12 months ⁴	on 7/14 days ²	on 3 months	on 6 months ³	on 12 months ⁴				
2	3	4	5	6	7	8	9	10	11	12	13	14					
2010																	
January	5,811.80	647.00	1,142.80	1,787.00	1,347.00	888.00	0.00	0.00	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	0.00	0.00	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	0.00	0.00	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	0.00	0.00	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 ¹	480.00	0.00	0.00	4/3 ¹	4/2	1/0	1/0	0/0	6.77			
June	7,587.30	1,590.00	1,679.00	867.40	3,053.00	397.90	0.00	0.00	5/5	5/3	1/0	1/0	0/0	6.29			
July	2,843.30	542.00	503.50	1,270.30	127.70	399.80	0.00	0.00	4/4	4/2	1/0	1/0	0/0	6.62			
August	4,755.40	650.00	411.50	969.40	174.50	2,550.00	0.00	0.00	5/1	5/2	1/0	1/0	0/0	6.58			
September	4,516.35	136.00	632.50	1,444.45	2,303.40	0.00	0.00	0.00	4/4	4/0	1/0	1/0	—	6.34			
October	3,205.80	120.00	1,178.20	1,473.00	434.60	0.00	0.00	0.00	4/3	4/0	—	—	—	6.67			
November	4,877.30	320.00	1,198.40	1,467.00	1,891.90	0.00	0.00	0.00	5/5	5/0	—	—	—	6.41			
December	9,548.25	669.00	4,672.90	769.95	2,156.40	1,280.00	0.00	0.00	4/4	4/1	—	—	—	6.49			
2011																	
January	1,192.50	250.00	282.50	660.00	0.00	0.00	0.00	0.00	3/0	1/0	—	—	—	6.75			
February	1,138.64	250.72	685.56	0.00	202.36	0.00	0.00	0.00	4/1	1/0	—	—	—	6.44			

Table 2.10 (end)

1	Other kinds of the Bank of Russia's collateralized loans ⁵							average weighted rate, % p.a.
	total amount of loans, millions of rubles	of which:						
		15	16	17	18	19	20	
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days ¹	from 181 days to 1 year ⁴			
		15	16	17	18	19	20	
2010								
January	79,423.36	40.80	38,510.87	14,141.54	26,730.15		8.46	
February	11,211.91	386.84	4,317.90	1,028.98	5,478.19		8.55	
March	67,723.03	432.98	36,258.87	25,424.65	5,606.53		7.94	
April	45,188.20	43.86	42,760.52	779.81	1,604.01		7.39	
May	4,025.57	97.20	858.50	3,014.87	55.00		7.44	
June	105,387.43	23.54	101,927.48	3,385.99	50.42		6.78	
July	2,877.97	126.00	1,077.08	1,674.89	0.00		7.12	
August	1,913.74	22.30	1,018.71	872.73	0.00		7.06	
September	3,125.93	7.96	1,709.83	1,408.14	0.00		7.06	
October	2,267.82	72.00	903.82	1,292.00	0.00		7.11	
November	2,947.11	2.00	1,850.82	1,094.29	0.00		7.02	
December	8,464.91	9.00	6,545.99	1,909.92	0.00		6.97	
2011								
January	2,169.63	0.00	205.85	1,963.78	0.00		7.23	
February	479.43	12.40	278.79	188.24	0.00		7.04	

¹ Since February 10, 2011 operations are suspended.

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

³ Since October 1, 2010 operations are suspended.

⁴ Since April 30, 2010 operations are suspended.

⁵ Except for intraday and overnight loans.

Table 2.11

Average Weighted Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

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

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

² Since January 1, 2011 operations are suspended.

Table 2.12

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of ruble	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds				
				demand deposits	fixed-term interest rates			auction interest rates
					one day	one week	four weeks/ one month ¹		three months^{2}
2010								
January	304	60	1,888,509.62	23.55	7.57	62.32	6.56	—
February	281	60	1,573,548.38	13.12	7.68	70.31	8.88	—
March	289	59	2,708,106.90	16.83	10.75	66.30	5.88	0.24
April	282	56	2,354,182.24	8.70	3.90	81.98	4.78	0.64
May	280	56	3,221,455.60	12.73	10.95	74.98	1.34	—
June	298	54	3,986,878.68	11.01	28.69	57.47	2.83	—
July	296	58	3,272,344.88	8.53	30.95	56.80	3.72	—
August	288	57	3,476,022.45	10.18	43.26	44.13	2.43	—
September	292	59	3,666,234.23	8.32	41.29	47.26	3.13	—
October	287	58	3,804,271.07	5.67	59.10	33.62	1.61	—
November	265	56	2,130,387.00	8.11	52.02	38.82	1.04	—
December	309	57	3,193,960.24	7.77	58.38	32.55	1.30	—
2011								
January	333	60	5,594,889.70	5.87	57.31	36.18	0.64	—
February	331	58	5,360,717.75	3.90	45.08	49.82	1.20	—

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

² Since January 1, 2011 operations are suspended.

Table 2.13

Main Characteristics of the Bank of Russia Deposit Auctions

Date of auction	Maturity of deposits ¹	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Average weighted rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
3.11.2010	Four weeks	40	30	6.53	2.90	4.75	2.95	2.94	4.08
	Three months	—	—	—	—	—	—	—	—
11.11.2010	Four weeks	63	40	12.44	2.80	4.75	2.90	2.85	5.75
	Three months	—	—	—	—	—	—	—	—
18.11.2010	Four weeks	64	37	9.68	2.80	4.75	2.90	2.86	5.57
	Three months	—	—	—	—	—	—	—	—
25.11.2010	Four weeks	61	36	11.73	2.80	4.75	2.90	2.86	6.69
	Three months	1	1	0.03	5.00	5.00	—	—	—
2.12.2010	Four weeks	41	26	5.74	2.85	4.75	2.90	2.88	3.20
	Three months	2	1	0.23	3.89	5.00	—	—	—
9.12.2010	Four weeks	62	41	10.04	2.80	4.75	2.90	2.87	5.52
	Three months	1	1	0.03	4.50	4.50	—	—	—
16.12.2010	Four weeks	54	33	9.95	2.80	4.75	2.90	2.85	5.39
	Three months	1	1	0.03	4.00	4.00	—	—	—
23.12.2010	Four weeks	67	39	31.98	2.65	4.75	2.90	2.83	16.94
	Three months	—	—	—	—	—	—	—	—
30.12.2010	Four weeks	65	40	18.29	2.65	5.00	3.15	3.06	10.42
	Three months	1	1	0.03	4.50	4.50	—	—	—
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

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

Table 2.14

REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
2011				
1.02	—	—	—	2,323.22
2.02	—	—	—	2,237.06
3.02	—	—	—	2,237.06
4.02	—	—	—	2,237.06
7.02	—	—	—	2,237.06
8.02	0.00	1	6.75	2,237.06
9.02	—	—	—	2,323.22
10.02	—	—	—	2,237.06
11.02	—	—	—	2,237.06
14.02	—	—	—	2,237.06
15.02	1.02	1	6.75	2,238.08
16.02	—	—	—	2,237.06
17.02	—	—	—	2,323.22
18.02	—	—	—	2,237.06
21.02	—	—	—	2,237.06
22.02	—	—	—	2,237.06
24.02	—	—	—	2,237.06
25.02	—	—	—	2,237.06
28.02	—	—	—	2,237.06

Table 2.15

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

Date	Term to redemption, days	Redemption date	Issue number	Amount on offer at par, millions of rubles	Average weighted rate, % p.a.	Cut-off rate, % p.a.	Volume of demand at market value, millions of rubles	Funds obtained, millions of rubles	Redemption volume, millions of rubles	Average weighted issue price, as % of nominal price	Issue cut-off price, as % of nominal price
13.05.2010	125	15.09.2010	4-13-21BR1-0	5,000.00	4.26	4.30	3,478.99	1,352.63	1,372.23	98.57	98.56
27.05.2010	111	15.09.2010	4-13-21BR1-0	5,000.00	4.19	4.19	6,718.78	2,473.82	2,505.06	98.75	98.75
3.06.2010	104	15.09.2010	4-13-21BR1-0	5,000.00	3.99	4.10	1,691.68	1,196.47	1,209.93	98.89	98.86
10.06.2010	97	15.09.2010	4-13-21BR1-0	5,000.00	3.92	4.00	5,873.52	3,449.52	3,485.05	98.98	98.96
11.06.2010	187	15.12.2010	4-14-21BR1-0	1,000,000.00	4.25	4.34	575,402.57	453,857.83	463,525.21	97.91	97.87
17.06.2010	181	15.12.2010	4-14-21BR1-0	100,000.00	4.12	4.15	172,802.87	94,876.93	96,802.31	98.01	97.99
24.06.2010	174	15.12.2010	4-14-21BR1-0	100,000.00	4.05	4.15	24,782.49	19,366.18	19,738.38	98.11	98.07
1.07.2010	167	15.12.2010	4-14-21BR1-0	50,000.00	4.11	4.13	23,396.02	9,923.54	10,109.25	98.16	98.15
8.07.2010	160	15.12.2010	4-14-21BR1-0	25,000.00	4.10	4.13	22,224.11	15,596.52	15,875.24	98.24	98.23
15.07.2010	153	15.12.2010	4-14-21BR1-0	25,000.00	3.99	3.99	19,009.66	1,696.53	1,724.72	98.37	98.37
22.07.2010	146	15.12.2010	4-14-21BR1-0	10,000.00	3.95	3.95	25,650.10	5,055.24	5,134.53	98.46	98.46
2.09.2010	104	15.12.2010	4-14-21BR1-0	5,000.00	3.67	3.67	3,856.24	2,739.58	2,767.95	98.98	98.98
9.09.2010	97	15.12.2010	4-14-21BR1-0	5,000.00	3.48	3.57	5,010.77	2,005.32	2,023.66	99.09	99.07
14.09.2010	182	15.03.2011	4-15-21BR1-0	1,000,000.00	3.92	4.00	669,642.37	608,031.36	619,855.06	98.09	98.06
23.09.2010	173	15.03.2011	4-15-21BR1-0	50,000.00	3.90	3.90	1,846.06	605.92	617.06	98.20	98.20
30.09.2010	166	15.03.2011	4-15-21BR1-0	—	3.85	3.85	7,486.17	3,162.17	3,217.20	98.29	98.29
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

Table 2.16

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

Date	Nominal value, millions of rubles	Market value, millions of rubles	Turnover at par value, millions of rubles	Turnover at market value, millions of rubles	Portfolio indicator, % p.a.	Portfolio duration, days	The ratio of turnover at par value, %	Debt, millions of rubles
2011								
1.02	598,037.09	595,677.13	50.00	49.81	3.40	41.87	0.01	587,024.16
2.02	598,037.09	595,768.83	0.01	0.01	3.34	40.87	—	587,024.16
3.02	598,037.09	595,791.47	0.00	0.00	3.40	39.87	—	587,024.16
4.02	601,542.12	599,414.52	186.30	185.65	3.26	39.05	0.03	590,505.85
7.02	601,542.12	599,414.52	—	—	3.26	36.05	—	590,505.85
8.02	601,542.12	599,414.52	—	—	3.26	35.05	—	590,505.85
9.02	601,542.12	599,573.97	100.00	99.68	3.45	34.05	0.02	590,505.85
10.02	601,542.12	599,603.18	0.00	0.00	3.50	33.05	—	590,505.85
11.02	601,542.12	599,658.08	110.00	109.66	3.50	32.05	0.02	590,505.85
14.02	601,542.12	599,823.96	255.02	254.31	3.50	29.05	0.04	590,505.85
15.02	601,542.12	599,890.66	1,386.03	1,381.92	3.49	28.05	0.23	590,505.85
16.02	601,542.12	599,948.73	530.00	528.34	3.49	27.05	0.09	590,505.85
17.02	601,542.12	600,014.51	615.00	613.48	3.46	26.05	0.10	590,505.85
18.02	609,883.54	608,388.67	199.55	199.08	3.41	25.48	0.03	589,775.14
21.02	600,797.11	599,535.98	195.28	194.88	3.34	22.86	0.03	589,775.14
22.02	600,797.11	599,583.88	0.00	0.00	3.36	21.86	—	589,775.14
24.02	600,797.11	599,682.59	41.00	40.93	3.38	19.86	0.01	589,775.14
25.02	600,797.11	599,736.38	350.00	348.82	3.42	18.86	0.06	589,775.14
28.02	600,797.11	599,736.38	—	—	3.42	15.86	—	589,775.14

Table 2.17

Official Exchange Rate: Rubles per US Dollar

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2010															
January	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	29.4283	29.3774	29.6409	29.4299
February	30.4312	30.3996	30.1830	29.8779	30.0054	30.4666	30.4666	30.4666	30.5158	30.3735	30.2462	30.1245	30.1595	30.1595	30.1595
March	29.9484	29.9300	29.9779	29.8140	29.8217	29.8366	29.8366	29.8366	29.8366	29.7499	29.7249	29.5195	29.3897	29.3897	29.3897
April	29.4956	29.4394	29.2194	29.2194	29.2194	29.2097	29.2416	29.2940	29.4003	29.3232	29.3232	29.3232	28.9428	29.0294	29.0444
May	29.1537	29.1537	29.1537	29.1537	29.2982	29.6812	30.2971	30.7193	30.7193	30.7193	30.7193	30.3609	30.2048	29.8597	30.0575
June	30.7400	31.0702	31.1900	30.8938	31.0685	31.0685	31.0685	31.7798	31.6200	31.7302	31.5742	31.4471	31.4471	31.4471	31.4471
July	31.2554	31.3703	31.1942	31.1942	31.1942	31.1124	31.1124	31.0922	30.9479	30.7953	30.7953	30.7953	30.8823	30.8543	30.5390
August	30.1869	30.1869	30.1861	29.9681	29.7958	29.8633	29.8312	29.8312	29.8312	29.8186	30.0239	30.2050	30.4493	30.4199	30.4199
September	30.8669	30.8001	30.6858	30.6922	30.6922	30.6922	30.5771	30.7319	30.8873	30.8801	30.8937	30.8937	30.8937	30.6831	30.7049
October	30.5126	30.5094	30.5094	30.5094	30.4960	30.4360	29.8929	29.6334	29.9086	29.9086	29.9086	29.8317	30.0763	30.1269	29.9315
November	30.7821	30.7738	30.7941	30.7709	30.7709	30.7709	30.7709	30.7709	30.8029	30.8612	30.6925	30.5107	30.7722	30.8414	30.8414
December	31.3335	31.4555	31.3518	31.2641	31.2641	31.2641	31.2867	31.2238	31.2430	30.9831	30.8604	30.8604	30.8604	30.9006	30.7447
2011															
January	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.6252	30.3988	30.0926	29.9540
February	29.8018	29.6548	29.4219	29.3489	29.4136	29.4136	29.4136	29.3689	29.2550	29.3010	29.3535	29.3200	29.3200	29.3200	29.2583

(rubles/US dollar)

Table 2.17 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2010																
January	29.5603	29.5603	29.5603	29.5963	29.5184	29.6941	29.7486	29.7458	29.7458	29.7458	30.0946	30.3136	30.2921	30.3631	30.4312	30.4312
February	30.2207	30.1176	29.9761	30.1138	30.1510	30.1510	30.1510	30.1510	30.1510	30.0309	30.0521	30.0388	29.9484	—	—	—
March	29.3353	29.4242	29.1927	29.2223	29.2565	29.2565	29.2565	29.3389	29.4707	29.5764	29.6572	29.5142	29.5142	29.5142	29.6309	29.3638
April	28.9310	29.0325	29.0325	29.0325	29.1969	29.1381	29.0906	29.1288	29.2743	29.2743	29.2743	29.0882	29.0623	29.3801	29.2886	—
May	30.0575	30.0575	30.6986	30.3946	30.6953	30.7523	31.0576	31.0576	31.0576	30.8754	31.4293	31.3538	30.8786	30.4956	30.4956	30.4956
June	31.4595	31.1566	31.1854	30.8840	30.8840	30.8840	30.7267	30.8960	30.9694	31.0149	31.0761	31.0761	31.0761	30.9833	31.1954	—
July	30.5619	30.4615	30.4615	30.4615	30.5739	30.4058	30.4059	30.5205	30.3839	30.3839	30.3839	30.3006	30.2391	30.2066	30.2173	30.1869
August	30.4199	30.5199	30.4514	30.4257	30.4636	30.5099	30.5099	30.5099	30.6041	30.7559	30.8958	30.8227	30.6969	30.6969	30.6969	30.6640
September	30.7407	31.0223	31.0826	31.0826	31.0826	30.9809	31.0814	30.9826	31.0031	30.9480	30.9480	30.9480	30.6119	30.6013	30.4030	—
October	30.1243	30.1243	30.1243	30.5237	30.4151	30.7968	30.7348	30.4977	30.4977	30.4977	30.2258	30.4000	30.5682	30.6786	30.7821	30.7821
November	30.8632	31.0560	31.3487	31.1999	30.9490	30.9490	30.9490	30.9950	31.2642	31.2929	31.2842	31.3539	31.3539	31.3539	31.3061	—
December	30.7199	30.7528	30.6682	30.6682	30.6682	30.7746	30.7188	30.7187	30.5922	30.5778	30.5778	30.5778	30.4495	30.2720	30.3592	30.4769
2011																
January	29.9540	29.9540	30.0534	29.8881	29.8252	29.9147	30.0109	30.0109	30.0109	29.8516	29.7948	29.7768	29.6738	29.6684	29.6684	29.6684
February	29.2850	29.2735	29.2447	29.2585	29.2585	29.2585	29.1549	29.2859	29.2859	29.1611	28.9405	28.9405	28.9405	—	—	—

Table 2.18

Official Exchange Rate: Rubles per Euro

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2010															
January	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	42.6681	42.6149	42.9497	42.7764
February	42.4637	42.2190	42.0510	41.7633	41.6115	41.7179	41.7179	41.7179	41.6937	41.6998	41.6551	41.5085	41.1737	41.1737	41.1737
March	40.8047	40.7377	40.5271	40.6007	40.7215	40.5211	40.5211	40.5211	40.5211	40.4866	40.3367	40.2469	40.2610	40.2610	40.2610
April	39.5713	39.7255	39.6303	39.6303	39.6303	39.3922	39.2568	39.1866	39.1524	39.2286	39.2286	39.2286	39.4982	39.4829	39.6253
May	38.6986	38.6986	38.6986	38.6986	38.6004	38.5143	38.6833	38.9490	38.9490	38.9490	38.9490	38.5948	38.1940	37.8412	37.7282
June	37.8133	38.0330	38.1111	38.0117	37.8476	37.8476	37.8476	37.9165	37.8333	37.9430	38.0217	38.0982	38.0982	38.0982	38.0982
July	38.2097	38.3031	38.9928	38.9928	38.9928	39.0305	39.1021	39.1326	39.1615	39.1285	39.1285	39.1285	38.8716	38.7345	38.8090
August	39.4694	39.4694	39.4653	39.4500	39.3781	39.2404	39.3593	39.3593	39.3593	39.6110	39.5235	39.4417	39.3009	39.2173	39.2173
September	39.0127	39.1654	39.2901	39.3505	39.3505	39.3505	39.4720	39.3215	39.2948	39.1868	39.1917	39.1917	39.1917	39.3235	39.5264
October	41.4392	41.6606	41.6606	41.6606	41.9747	41.7156	41.4017	41.3564	41.6717	41.6717	41.6717	41.6600	41.5895	42.0451	42.1585
November	42.7256	42.9848	42.9147	43.1654	43.1654	43.1654	43.1654	43.1654	42.9854	42.7798	42.3004	42.0590	41.8779	42.2311	42.2311
December	41.0814	41.0620	41.2276	41.3374	41.3374	41.3374	41.7677	41.6525	41.2720	41.2106	40.9394	40.9394	40.9394	40.8042	41.2932
2011															
January	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	39.6076	39.5154	39.4815	40.1264
February	40.5811	40.7368	40.7258	40.5279	40.0819	40.0819	40.0819	39.9593	39.8892	39.9871	40.1350	39.7667	39.7667	39.7667	39.6040

(rubles/euro)

Table 2.18 (end)
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2010																
January	42.5905	42.5905	42.5905	42.5654	42.5094	42.1478	41.9485	42.0576	42.0576	42.0576	42.5808	42.7058	42.5574	42.5842	42.4637	42.4637
February	41.1092	41.1467	41.2561	40.8825	40.6285	40.6285	40.6285	40.6285	40.6285	40.6498	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
2011																
January	40.1264	40.1264	39.9680	39.9066	40.1895	40.2113	40.5807	40.5807	40.5807	40.5624	40.7027	40.7198	40.6205	40.6487	40.6487	40.6487
February	39.4703	39.6802	39.6821	39.7682	39.7682	39.7682	39.8868	39.6795	39.6795	40.0294	40.0073	40.0073	40.0073	—	—	—

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2011				
1.02	1,275.20	26.46	1,723.79	781.81
2.02	1,264.72	26.79	1,731.06	778.50
3.02	1,257.33	26.68	1,722.99	763.36
4.02	1,274.29	26.76	1,733.41	767.88
7.02	1,271.88	27.30	1,739.27	772.38
8.02	1,273.53	27.47	1,742.88	778.79
9.02	1,283.54	27.72	1,755.04	787.55
10.02	1,282.30	28.52	1,730.81	771.98
11.02	1,281.07	28.09	1,725.07	772.98
14.02	1,276.26	28.22	1,715.79	775.12
15.02	1,292.02	28.40	1,732.42	788.06
16.02	1,293.63	28.91	1,729.86	792.46
17.02	1,294.71	28.93	1,716.88	786.98
18.02	1,303.31	28.79	1,724.27	792.99
21.02	1,311.82	29.94	1,731.29	805.18
22.02	1,313.01	31.48	1,716.47	788.09
24.02	1,326.17	31.21	1,661.34	719.10
25.02	1,307.29	30.97	1,662.73	723.90
28.02	1,310.00	30.24	1,679.15	734.10

3. FINANCIAL MARKETS

3.1. Interbank Credit Market

Table 3.1.1

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

(% p.a. for ruble credits)

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

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	
2011																									
1.02	2.46	2.74	3.16	3.76	4.53	5.58	3.04	3.41	4.12	4.72	5.52	6.83	2.58	2.50	3.33	—	—	—	—	2.18	—	—	—	—	—
2.02	2.41	2.73	3.16	3.74	4.51	5.55	3.02	3.41	4.13	4.73	5.47	6.79	2.72	4.27	4.25	—	—	—	—	2.45	—	—	—	—	—
3.02	2.43	2.74	3.13	3.75	4.53	5.58	3.02	3.39	4.11	4.73	5.52	6.84	2.86	2.75	5.50	5.69	5.92	6.83	2.77	2.75	—	—	—	—	—
4.02	2.44	2.75	3.16	3.77	4.58	5.61	3.04	3.39	4.14	4.78	5.61	6.91	2.78	2.50	—	4.75	—	—	2.51	—	—	—	—	—	—
7.02	2.46	2.69	3.14	3.77	4.51	5.54	3.06	3.33	4.09	4.69	5.43	6.74	2.69	3.42	4.59	5.66	6.04	—	2.36	—	3.30	—	—	—	—
8.02	2.45	2.74	3.13	3.76	4.53	5.52	3.03	3.38	4.07	4.67	5.46	6.72	2.75	4.40	3.35	—	—	—	2.55	—	—	—	—	—	—
9.02	2.45	2.73	3.12	3.75	4.52	5.50	3.04	3.39	4.08	4.66	5.45	6.69	2.69	2.50	4.30	4.05	—	—	2.46	—	—	—	—	—	—
10.02	2.45	2.73	3.12	3.74	4.51	5.46	3.06	3.37	4.05	4.67	5.43	6.62	2.75	3.42	6.45	5.65	6.11	—	2.45	—	—	—	—	—	—
11.02	2.45	2.73	3.12	3.74	4.49	5.45	3.05	3.36	4.04	4.64	5.39	6.62	2.75	4.14	3.75	6.50	—	—	2.56	—	—	—	—	—	—
14.02	2.46	2.68	3.11	3.75	4.51	5.48	3.07	3.39	4.07	4.69	5.46	6.68	2.87	2.65	3.79	—	—	—	2.67	—	—	—	—	—	—
15.02	2.51	2.73	3.12	3.76	4.54	5.48	3.08	3.42	4.10	4.72	5.53	6.68	2.94	4.36	3.00	3.59	—	—	2.88	—	—	—	—	—	—
16.02	2.49	2.72	3.09	3.76	4.52	5.48	3.10	3.38	4.05	4.70	5.49	6.68	2.85	2.60	3.41	6.50	—	—	2.64	—	—	—	—	—	—
17.02	2.49	2.75	3.11	3.74	4.50	5.48	3.12	3.43	4.00	4.67	5.47	6.67	2.78	2.75	3.75	6.50	—	—	2.47	—	—	—	—	—	—
18.02	2.49	2.74	3.11	3.75	4.48	5.48	3.12	3.39	4.08	4.70	5.46	6.66	2.74	2.76	5.00	4.00	—	—	2.50	2.85	—	4.00	—	—	—
21.02	2.51	2.70	3.10	3.71	4.49	5.53	3.12	3.38	4.07	4.68	5.43	6.69	2.90	2.76	6.00	7.00	4.50	—	2.75	2.85	—	—	—	—	—
22.02	2.51	2.73	3.09	3.69	4.39	5.33	3.11	3.38	4.04	4.67	5.40	6.64	2.84	2.90	4.96	5.62	6.04	7.17	2.49	—	—	—	—	—	—
24.02	2.53	2.71	3.11	3.74	4.46	5.45	3.14	3.35	4.07	4.67	5.41	6.64	2.79	2.81	5.52	6.06	5.68	6.97	2.63	2.85	—	—	—	—	—
25.02	2.51	2.74	3.11	3.74	4.46	5.45	3.12	3.37	4.07	4.67	5.41	6.65	2.93	3.00	—	—	—	—	2.86	3.00	—	—	—	—	—
28.02	2.68	2.80	3.12	3.72	4.46	5.44	3.32	3.44	4.04	4.67	5.41	6.66	3.27	3.63	5.61	5.56	—	—	3.22	—	—	—	—	—	—

3.2. Exchange Market

Table 3.2.1

Trade at Interbank Currency Exchange

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

¹ Settlement time not later than the transaction day.

² Settlement time not later than the business day following the transaction day.

Abbreviations used in this Table:

UTS — Uniform Trade Session

SPECEX — St. Petersburg Currency Exchange

Table 3.2.2

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

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2010														
January	38,390	28,095	35,732	11,603	608	300	180	31	40	0	9	0	101	82
February	38,302	25,565	35,843	13,761	664	376	158	66	32	0	6	0	75	59
March	38,319	26,166	35,738	13,122	857	310	212	123	43	0	5	4	22	36
April	36,075	24,412	33,916	12,366	731	297	154	126	79	0	4	0	26	40
May	44,094	30,043	41,803	14,463	1,149	229	162	190	86	0	1	0	24	37
June	44,026	30,969	41,868	13,043	1,542	251	187	73	65	0	1	0	12	39
July	38,488	26,401	36,214	12,252	1,324	240	201	215	65	0	2	0	25	38
August	39,487	28,554	37,380	11,425	940	295	241	46	40	0	1	0	1	50
September	45,464	32,926	42,965	12,833	1,147	398	322	139	135	0	1	0	30	30
October	48,857	34,414	46,309	14,707	1,184	401	338	202	104	0	3	0	22	31
November	50,427	34,995	47,362	16,053	1,251	346	387	259	133	0	1	0	29	35
December	48,299	35,461	44,405	14,967	669	273	464	186	111	7	2	0	28	26
2011														
January	44,093	30,437	41,165	14,309	1,040	376	403	247	120	1	1	0	48	40
February	39,538	24,485	37,512	13,680	1,655	498	514	325	161	1	2	0	85	158

Table 3.2.3

**Average Daily RF Ruble Turnover Structure of Spot FX Transactions
on Domestic Currency Market of the Russian Federation**

(millions of US dollars)

	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 ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2010												
January	25,648	2,434	2	0	10	—	0	—	0	0	1	0
February	23,371	2,182	1	0	10	0	0	—	0	0	0	0
March	23,842	2,310	1	1	10	—	0	—	0	0	1	0
April	22,467	1,931	0	2	10	—	0	—	0	0	1	0
May	27,985	2,044	1	2	10	—	0	0	0	0	1	0
June	29,052	1,902	1	3	10	0	0	0	0	0	0	0
July	24,284	2,101	5	0	10	0	0	0	0	0	0	0
August	26,562	1,979	1	0	10	—	0	0	0	0	0	1
September	30,693	2,213	1	6	12	0	0	—	0	0	1	0
October	32,058	2,342	2	0	11	0	0	—	0	0	1	0
November	32,183	2,790	3	5	13	—	0	0	0	0	1	0
December	31,786	3,652	2	3	17	—	0	0	0	0	0	0
2011												
January	27,897	2,521	3	2	12	0	0	0	0	0	0	1
February	22,922	1,544	2	3	12	0	0	0	0	0	0	0

Table 3.2.4

**Average Daily US Dollar Turnover Structure of Spot FX Transactions
on Domestic Currency Market of the Russian Federation**

(millions of US dollars)

	Russian rouble (RUB)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2010												
January	25,648	8,984	538	210	108	17	40	0	9	—	100	78
February	23,371	11,330	583	244	97	60	29	0	5	—	75	49
March	23,842	10,600	693	261	145	93	40	0	5	4	22	32
April	22,467	10,280	631	217	89	101	76	0	3	0	25	26
May	27,985	12,261	1,051	152	71	145	83	0	1	0	23	31
June	29,052	10,956	1,384	178	113	71	64	0	1	—	12	37
July	24,284	10,030	1,216	210	156	200	59	0	1	—	25	34
August	26,562	9,345	869	272	201	43	38	0	1	—	1	49
September	30,693	10,400	1,026	327	228	102	132	0	1	—	29	28
October	32,058	12,221	1,085	374	255	164	102	0	2	—	21	30
November	32,183	13,055	1,149	259	305	229	125	0	0	—	28	28
December	31,786	11,125	591	235	337	165	106	7	1	0	27	24
2011												
January	27,897	11,441	794	323	288	231	115	1	1	0	46	29
February	22,922	11,751	1,374	439	363	304	155	1	1	0	84	119

Table 3.2.5

Average Daily Euro Turnover Structure of Spot FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Russian rouble (RUB)	US dollar (USD)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2010												
January	2,434	8,984	43	74	60	4	1	—	0	—	—	4
February	2,182	11,330	65	122	49	1	2	—	0	—	0	10
March	2,310	10,600	118	32	57	1	1	—	0	—	0	4
April	1,931	10,280	44	44	52	1	1	—	0	—	0	13
May	2,044	12,261	42	29	77	0	3	—	0	—	0	6
June	1,902	10,956	104	16	62	0	1	—	0	—	0	2
July	2,101	10,030	72	8	32	1	3	—	0	—	0	4
August	1,979	9,345	59	11	28	0	2	—	—	—	0	0
September	2,213	10,400	79	57	79	3	1	—	0	—	0	1
October	2,342	12,221	52	19	70	1	1	—	0	—	0	1
November	2,790	13,055	59	72	62	0	5	—	0	—	0	7
December	3,652	11,125	50	29	107	0	2	—	0	—	0	1
2011												
January	2,521	11,441	208	32	90	2	5	—	0	—	1	10
February	1,544	11,751	213	35	91	10	6	—	0	—	1	29

Table 3.2.6

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	Total foreign currency receipts ¹	Of which:					7	8
		3	4	5	6	7		
		banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²	
2007	143,025.9	12,815.3	37,907.0	42,489.8	33,550.9	10,727.4	5,535.6	
2008	173,078.9	43,998.1	36,813.0	31,825.5	42,128.1	13,410.1	4,904.2	
2009	136,196.8	14,766.2	27,823.1	35,373.8	46,141.2	8,764.0	3,328.5	
2010	116,493.3	5,644.6	25,766.4	33,983.3	38,805.1	9,747.1	2,546.8	
2010								
January	7,076.3	211.7	1,467.8	1,925.4	2,824.9	488.8	157.6	
February	9,150.6	250.5	2,004.4	2,992.6	3,197.6	528.8	176.7	
March	10,716.6	248.0	2,485.9	3,513.0	3,549.5	716.6	203.7	
April	10,624.5	171.0	2,564.9	3,486.1	3,470.0	723.8	208.8	
May	10,694.1	207.6	2,613.0	3,906.1	3,046.5	722.8	198.2	
June	9,625.6	293.3	2,432.1	2,812.1	2,991.8	854.9	241.4	
July	9,352.5	477.8	2,008.4	2,488.9	3,121.4	983.1	273.1	
August	8,718.2	455.6	1,786.9	2,426.3	2,830.3	1,011.5	207.6	
September	9,239.8	766.6	1,837.7	2,464.5	2,956.5	968.3	246.2	
October	10,014.1	1,183.3	1,983.4	2,479.3	3,190.9	966.5	210.8	
November	9,547.6	518.6	2,034.8	2,599.4	3,338.2	855.9	200.7	
December	11,733.3	860.7	2,547.1	2,889.6	4,287.5	926.2	222.2	
2011								
January	7,367.5	896.3	1,547.9	1,583.5	2,633.5	539.9	156.9	

Table 3.2.6 (end)
(millions of US dollars)

	Total foreign cash expenses ³	Of which:									Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses ²	16			
1	9	10	11	12	13	14	15	16			
2007	143,229.3	20,629.8	43,113.5	45,789.0	25,832.1	1,653.3	6,211.5	2,903.4			
2008	168,458.1	11,751.7	36,811.7	79,344.7	31,869.8	1,756.7	6,923.5	7,117.0			
2009	138,190.2	18,151.7	27,485.4	50,317.0	35,239.2	1,530.6	5,466.4	5,532.0			
2010	117,003.8	14,992.7	25,494.0	39,455.9	30,679.2	2,118.7	4,263.5	4,605.5			
2010											
January	7,122.3	725.4	1,444.7	2,364.2	2,244.5	99.3	244.1	5,364.1			
February	8,942.4	1,647.8	1,976.0	2,341.8	2,585.4	114.7	276.7	5,494.4			
March	10,645.9	2,076.6	2,466.2	2,778.6	2,854.4	132.8	337.3	5,493.4			
April	10,621.6	2,175.2	2,493.2	2,754.3	2,674.9	143.6	380.4	5,450.1			
May	10,514.0	2,167.4	2,581.2	2,806.0	2,473.4	151.8	334.2	5,599.6			
June	10,257.8	1,855.0	2,413.6	3,153.3	2,318.1	159.8	358.1	4,735.6			
July	9,507.1	940.6	2,047.6	3,501.2	2,448.5	175.6	393.6	4,570.1			
August	8,915.9	855.0	1,768.3	3,507.1	2,232.8	195.8	356.8	4,534.8			
September	9,220.8	670.9	1,820.2	3,855.3	2,298.2	201.1	375.1	4,481.4			
October	9,806.7	539.5	1,945.4	4,155.8	2,566.2	212.4	387.4	4,860.5			
November	9,432.8	455.7	2,040.3	3,694.3	2,681.1	219.3	342.2	5,024.2			
December	12,016.5	883.6	2,497.3	4,544.0	3,301.6	312.5	477.5	4,605.5			
2011											
January	7,141.0	154.1	1,564.6	2,823.1	2,129.9	165.2	303.8	4,869.0			

¹ Excluding receipts related to interbranch turnover.

² Including receipts from and expenses of legal entities accordingly.

³ Excluding payments related to interbranch turnover.

Table 3.2.7

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of a specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	US Dollar								
2010									
January	1,050	1,153	1,067.2	1,098.2	29.7364	30.0410	0.30	62.3	56.6
February	1,282	1,067	1,200.2	1,287.9	30.0046	30.3710	0.37	53.7	61.6
March	1,063	1,062	1,369.1	1,688.7	29.3602	29.7580	0.40	42.8	67.2
April	1,193	1,024	1,373.8	1,709.5	29.0158	29.3690	0.35	48.6	66.2
May	1,198	1,057	1,368.1	1,708.9	30.2608	30.6943	0.43	45.1	69.2
June	1,001	1,147	1,345.9	1,887.9	31.0328	31.3963	0.36	50.3	71.5
July	881	1,160	1,347.1	2,039.4	30.4745	30.8512	0.38	48.8	68.8
August	935	1,139	1,412.0	2,033.0	30.2005	30.5591	0.36	56.7	67.9
September	923	1,290	1,359.7	1,996.3	30.6108	31.0185	0.41	52.1	67.8
October	975	1,448	1,344.7	1,967.9	30.1821	30.5082	0.33	54.6	69.8
November	1,163	1,337	1,316.6	1,714.9	30.8332	31.1880	0.35	62.2	64.6
December	1,300	1,413	1,317.3	1,947.0	30.6865	31.0294	0.34	62.0	62.2
2011									
January	883	1,481	966.2	1,278.6	29.7968	30.2764	0.48	55.6	68.3

Table 3.2.7 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	Euro								
2010									
January	714	1,357	652.6	491.2	42.2819	42.8263	0.54	36.8	42.5
February	1,188	1,128	805.9	535.5	40.9566	41.5359	0.58	45.6	37.1
March	1,392	1,039	1,014.6	592.3	39.8439	40.2897	0.45	56.4	31.2
April	1,375	1,035	927.1	614.0	38.9148	39.3673	0.45	50.7	32.2
May	1,618	1,046	973.0	585.2	37.8988	38.4343	0.54	54.3	29.3
June	1,178	998	906.8	667.1	37.8658	38.3324	0.47	48.7	26.9
July	1,017	1,077	933.6	736.9	38.8452	39.3469	0.50	49.8	29.5
August	808	1,093	934.9	739.7	39.0119	39.4134	0.40	41.9	30.6
September	1,008	1,347	852.3	664.0	40.0803	40.4498	0.37	46.7	30.7
October	965	1,368	794.6	622.3	41.8789	42.3407	0.46	44.3	28.9
November	952	1,474	697.7	602.7	42.1181	42.4739	0.36	36.9	34.1
December	1,094	1,401	704.6	868.0	40.5838	40.9346	0.35	36.9	36.3
2011									
January	898	1,354	547.8	466.8	40.1611	40.5201	0.36	43.2	30.5

Table 3.2.8
Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

Operation	Average size of transactions	2010												2011	
		January	February	March	April	May	June	July	August	September	October	November	December	January	February
		up to 250 US dollars													
Purchase	number of transactions (thousands of units)	86.0	71.3	72.3	106.1	91.0	131.9	128.1	124.4	95.7	87.9	69.3	90.9	77.0	
	value of transactions (millions of US dollars)	14.3	12.2	11.6	14.2	15.8	21.8	22.1	22.2	15.7	14.8	12.1	15.7	13.3	
Sale	number of transactions (thousands of units)	20.3	17.6	22.1	21.6	20.6	24.6	34.8	17.6	23.9	7.9	23.4	8.3	5.0	
	value of transactions (millions of US dollars)	4.0	3.8	4.8	4.8	4.5	5.5	4.1	3.8	5.6	1.2	5.4	1.8	1.1	
		from 251 to 500 US dollars													
Purchase	number of transactions (thousands of units)	393.3	298.5	310.1	256.3	254.3	396.7	509.1	604.9	490.3	414.4	295.6	333.3	402.0	
	value of transactions (millions of US dollars)	148.5	107.1	115.9	99.2	98.4	155.2	200.5	240.1	193.0	169.2	118.1	133.2	153.6	
Sale	number of transactions (thousands of units)	102.5	179.5	269.0	242.8	226.9	125.6	92.0	106.6	68.4	71.6	70.9	92.7	66.8	
	value of transactions (millions of US dollars)	42.7	79.7	117.7	107.1	102.1	54.3	36.6	42.8	29.0	28.0	32.1	38.4	25.8	
		from 501 to 2,000 US dollars													
Purchase	number of transactions (thousands of units)	1,161.6	1,427.8	1,698.0	1,649.4	1,647.9	1,595.0	1,549.8	1,555.8	1,511.6	1,525.4	1,538.6	1,443.5	988.1	
	value of transactions (millions of US dollars)	1,091.4	1,556.3	1,827.8	1,744.8	1,916.2	1,579.8	1,454.4	1,431.7	1,414.6	1,454.0	1,548.0	1,460.8	898.2	
Sale	number of transactions (thousands of units)	1,278.4	1,456.2	1,795.3	1,905.6	1,894.5	2,186.8	2,469.7	2,447.7	2,257.3	2,145.7	1,918.1	2,312.7	1,406.6	
	value of transactions (millions of US dollars)	1,406.1	1,492.2	1,813.8	1,897.3	1,905.9	2,138.6	2,466.2	2,489.4	2,493.9	2,504.4	2,252.6	2,760.0	1,642.7	
		from 2,001 to 5,000 US dollars													
Purchase	number of transactions (thousands of units)	98.2	195.7	297.7	266.9	336.5	137.7	113.8	96.6	124.6	138.2	132.0	159.1	73.7	
	value of transactions (millions of US dollars)	274.3	527.0	804.3	705.5	908.2	387.5	314.3	261.9	392.5	381.3	359.3	423.3	205.1	
Sale	number of transactions (thousands of units)	185.9	181.9	223.9	186.6	179.6	204.6	234.5	245.9	294.7	356.2	308.1	406.1	263.0	
	value of transactions (millions of US dollars)	528.4	504.5	604.7	505.1	484.6	562.6	659.5	672.7	858.9	1,009.4	896.5	1,137.8	769.9	
		over 5,000 US dollars													
Purchase	number of transactions (thousands of units)	23.6	54.1	55.7	73.4	65.1	43.0	41.8	38.7	29.6	33.0	33.9	49.6	17.1	
	value of transactions (millions of US dollars)	280.1	692.9	648.6	812.1	816.2	530.5	389.5	384.5	352.4	361.1	440.5	718.8	259.3	
Sale	number of transactions (thousands of units)	27.1	19.3	16.3	15.2	18.0	26.9	24.8	25.6	42.1	63.4	44.0	57.6	34.8	
	value of transactions (millions of US dollars)	265.3	165.3	133.7	130.4	163.0	255.2	226.3	212.8	367.6	514.4	387.0	469.9	329.8	

3.3. Main Characteristics of the Government Securities Market

Table 3.3.1

Main Highlights of Auctions for OFZ Placement

Date	Security code	Days to redemption	Issue volume at par, millions of rubles	Demand volume at par, millions of rubles	Volume placed at par, millions of rubles	Return, millions of rubles	Cut-off price, as % of nominal price	Average weighted price, as % of nominal price	Official yield at average weighted price, % p.a.	Unplaced volume at par, millions of rubles
2.02.2011	SU25078RMFS5	735	53,240.70	67,903.89	53,240.68	53,569.19	100.55	100.62	6.47	46,759.32
9.02.2011	SU25076RMFS9	1,129	35,000.00	46,797.00	33,764.68	34,013.30	100.31	100.33	7.09	33,575.55
9.02.2011	SU25078RMFS5	728	46,495.80	70,153.23	46,495.80	46,859.01	100.65	100.65	6.45	263.53
16.02.2011	SU25077RMFS7	1,799	30,000.00	73,077.39	29,790.55	29,810.51	99.56	99.64	7.57	209.45

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.
6.02.2008	2.02.2011	SU25062RMFS9	650.70	45,000.00	12	14.46	5.80
27.01.2010	2.02.2011	SU25073RMFS6	5,124.00	150,000.00	2	34.16	6.85
5.02.2003	9.02.2011	SU46002RMFS0	2,473.18	62,000.00	16	39.89	8.00
16.02.2005	9.02.2011	SU46017RMFS8	1,396.00	80,000.00	24	17.45	7.00
9.07.2008	9.02.2011	SU25063RMFS7	463.80	30,000.00	10	15.46	6.20
5.02.2003	9.02.2011	SU46002RMFS0	15,500.00	62,000.00	16	39.89	8.00
4.08.2010	9.02.2011	SU26203RMFS8	3,982.48	111,460.50	1	35.73	6.90
15.02.2006	9.02.2011	SU46020RMFS2	4,022.91	116,911.01	10	34.41	6.90
21.02.2007	16.02.2011	SU46021RMFS0	3,238.53	92,794.44	8	34.90	7.00
26.08.2009	23.02.2011	SU25068RMFS6	2,692.80	45,000.00	3	59.84	12.00

Table 3.3.3

Structure of Bonded Debt (the OFZ Part Thereof)

Date	% of trading volume at par			
	fixed income	permanent income	sinking fund	sinking fund and floating income
2009				
1.01	2.96	28.69	66.25	2.11
1.02	2.95	28.80	66.15	2.10
1.03	2.95	28.80	66.15	2.10
1.04	1.58	29.21	67.08	2.13
1.05	1.63	26.74	69.42	2.21
1.06	0.82	27.77	69.20	2.20
1.07	0.00	29.87	67.97	2.16
1.08	0.00	33.30	64.59	2.11
1.09	0.00	36.17	61.82	2.02
1.10	0.00	41.67	56.49	1.84
1.11	0.00	44.40	53.85	1.76
1.12	0.00	47.32	51.02	1.66
2010				
1.01	0.00	48.06	50.30	1.64
1.02	0.00	48.05	50.31	1.64
1.03	0.00	48.65	49.73	1.62
1.04	0.00	49.65	48.73	1.62
1.05	0.00	49.78	48.61	1.62
1.06	0.00	48.30	50.03	1.66
1.07	0.00	50.38	48.02	1.60
1.08	0.00	53.52	44.94	1.53
1.09	0.00	55.42	43.11	1.47
1.10	0.00	59.54	39.10	1.36
1.11	0.00	61.39	37.31	1.30
1.12	0.00	62.33	36.40	1.27
2011				
1.01	0.00	65.16	33.66	1.17
1.02	0.00	65.10	33.72	1.18
1.03	0.00	68.15	30.75	1.10

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %				
	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	8	9
1	2	3	4	5	6	7	8	9	8	9
2011										
1.02	6.83	—	7.88	7.00	6.04	—	7.58	—	7.58	—
2.02	6.82	—	7.88	8.12	6.88	—	7.95	8.12	7.95	8.12
3.02	6.80	—	7.88	6.99	6.84	—	7.69	6.99	7.69	6.99
4.02	6.82	—	7.86	7.04	6.94	—	7.61	7.04	7.61	7.04
7.02	6.78	—	7.88	7.04	7.09	—	7.68	—	7.68	—
8.02	6.78	—	7.89	7.05	6.55	—	—	—	—	—
9.02	6.76	—	7.84	7.04	7.08	—	7.93	7.04	7.93	7.04
10.02	6.73	—	7.79	7.01	6.93	—	7.58	—	7.58	—
11.02	6.73	—	7.79	7.00	6.82	—	7.93	—	7.93	—
14.02	6.73	—	7.78	7.00	6.32	—	7.93	—	7.93	—
15.02	6.70	—	7.79	7.00	6.73	—	7.93	—	7.93	—
16.02	6.73	—	7.79	7.00	6.87	—	8.09	—	8.09	—
17.02	6.72	—	7.75	6.97	6.83	—	—	—	—	—
18.02	6.74	—	7.85	7.00	6.49	—	8.13	—	8.13	—
21.02	6.72	—	7.86	6.99	6.48	—	7.78	—	7.78	—
22.02	6.75	—	7.89	7.02	7.26	—	4.81	—	4.81	—
24.02	6.74	—	7.92	7.04	7.17	—	8.29	—	8.29	—
25.02	6.77	—	8.00	7.04	6.85	—	8.21	—	8.21	—
28.02	6.79	—	7.83	7.04	6.76	—	8.19	—	8.19	—

Table 3.3.4 (cont.)

Date	Turnover ratio, %				Nominal value, millions of rubles			
	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
1	10	11	12	13	14	15	16	17
2011								
1.02	0.13	—	—	—	1,334,822.09	—	691,484.21	24,099.48
2.02	0.28	—	—	—	1,388,062.76	—	691,484.21	24,099.48
3.02	0.18	—	—	—	1,388,062.76	—	691,484.21	24,099.48
4.02	0.15	—	—	0.02	1,388,062.76	—	691,484.21	24,099.48
7.02	0.12	—	—	—	1,388,062.76	—	691,484.21	24,099.48
8.02	0.22	—	—	—	1,388,062.76	—	691,484.21	24,099.48
9.02	0.25	—	0.02	—	1,468,323.24	—	675,984.21	24,099.48
10.02	0.11	—	—	—	1,468,323.24	—	675,984.21	24,099.48
11.02	0.18	—	0.02	—	1,468,323.24	—	675,984.21	24,099.48
14.02	0.28	—	0.02	—	1,468,323.24	—	675,984.21	24,099.48
15.02	0.21	—	0.01	—	1,468,323.24	—	675,984.21	24,099.48
16.02	0.15	—	—	—	1,498,113.79	—	675,984.21	24,099.48
17.02	0.13	—	—	—	1,498,113.79	—	675,984.21	24,099.48
18.02	0.20	—	—	—	1,498,113.79	—	675,984.21	24,099.48
21.02	0.16	—	—	—	1,498,113.79	—	675,984.21	24,099.48
22.02	0.21	—	—	—	1,498,113.79	—	675,984.21	24,099.48
24.02	0.09	—	0.47	—	1,498,113.79	—	675,984.21	24,099.48
25.02	0.15	—	0.01	—	1,498,113.79	—	675,984.21	24,099.48
28.02	0.03	—	—	—	1,498,113.79	—	675,984.21	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles				Duration, years			
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income
1	18	19	20	21	22	23	24	25
2011								
1.02	1,389,085.76	—	643,260.92	24,495.20	2.14	—	6.87	4.81
2.02	1,437,133.37	—	642,787.79	23,284.87	2.14	—	6.88	4.77
3.02	1,437,951.77	—	642,831.33	24,492.30	2.14	—	6.88	4.81
4.02	1,437,697.04	—	643,715.20	24,441.41	2.14	—	6.88	4.80
7.02	1,439,170.05	—	643,403.20	24,455.38	2.13	—	6.87	4.80
8.02	1,439,537.99	—	643,515.85	24,459.96	2.13	—	6.87	4.79
9.02	1,516,534.23	—	621,522.88	24,471.82	2.14	—	7.14	4.79
10.02	1,517,500.37	—	623,008.69	24,476.40	2.14	—	7.13	4.79
11.02	1,518,062.89	—	623,242.80	24,481.22	2.13	—	7.12	4.79
14.02	1,518,774.58	—	623,944.69	24,494.96	2.13	—	7.12	4.78
15.02	1,519,867.17	—	623,650.19	24,499.53	2.12	—	7.11	4.78
16.02	1,550,259.98	—	620,713.72	24,504.35	2.16	—	7.15	4.77
17.02	1,551,229.79	—	620,821.48	24,508.93	2.16	—	7.15	4.77
18.02	1,551,128.05	—	618,828.29	24,513.51	2.16	—	7.11	4.77
21.02	1,552,472.03	—	618,207.56	24,527.25	2.15	—	7.10	4.76
22.02	1,551,984.02	—	618,315.32	24,532.07	2.14	—	7.10	4.76
24.02	1,549,824.24	—	618,170.94	24,541.23	2.14	—	7.08	4.75
25.02	1,549,316.43	—	615,378.92	24,545.81	2.14	—	7.04	4.75
28.02	1,549,742.58	—	621,315.23	24,559.78	2.13	—	7.11	4.74

Table 3.3.5

Average Weighted Interest Rates on Government Securities Market

(% p.a.)

Date	Government securities on redemption terms		
	short-term, up to 90 days	medium-term, 91 to 364 days	long-term, 365 days and more
2011			
1.02	—	4.55	7.59
2.02	—	4.55	7.60
3.02	4.16	4.57	7.57
4.02	4.16	4.56	7.57
7.02	4.16	4.55	7.57
8.02	4.16	4.54	7.57
9.02	4.02	4.55	7.52
10.02	4.02	4.50	7.47
11.02	4.02	4.45	7.48
14.02	4.02	4.40	7.47
15.02	4.02	4.39	7.47
16.02	3.94	4.45	7.47
17.02	4.00	4.37	7.44
18.02	3.98	4.35	7.51
21.02	3.96	4.31	7.51
22.02	3.97	4.33	7.54
24.02	3.97	4.30	7.56
25.02	3.97	4.35	7.62
28.02	3.98	4.52	7.52

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 ¹	RTS index, points
2011				
1.02	76.75	1,755.95	17.75	1,910.01
2.02	94.24	1,765.42	14.23	1,931.38
3.02	60.41	1,749.78	16.17	1,917.07
4.02	75.06	1,766.53	17.93	1,928.58
7.02	55.61	1,767.31	11.85	1,935.15
8.02	78.50	1,729.53	15.05	1,910.50
9.02	67.84	1,723.32	16.40	1,900.28
10.02	78.13	1,676.77	13.88	1,846.92
11.02	83.91	1,713.93	17.78	1,881.90
14.02	59.92	1,708.43	15.55	1,879.56
15.02	60.39	1,695.98	19.18	1,865.99
16.02	68.60	1,707.14	13.50	1,877.44
17.02	58.66	1,692.91	13.35	1,871.59
18.02	53.95	1,690.11	12.27	1,868.40
21.02	49.99	1,712.63	12.74	1,889.33
22.02	59.86	1,700.98	15.47	1,874.76
24.02	104.05	1,715.20	17.23	1,901.14
25.02	74.42	1,747.72	14.33	1,932.82
28.02	75.44	1,777.84	14.24	1,969.91

¹ RTS trade turnover is the value of secondary trading transactions with stocks concluded in all RTS trading platforms in ruble equivalent.

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2010										2011		
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02
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	1,170	1,170	1,170	1,161	1,159	1,160	1,158	1,152	1,149	1,148	1,146	1,145	1,145
of which:													
— banks	1,116	1,111	1,110	1,100	1,098	1,099	1,097	1,091	1,088	1,087	1,084	1,083	1,083
— nonbanking credit institutions	54	59	60	61	61	61	61	61	61	61	62	62	62
1.1. Registered 100 percent foreign-owned credit institutions	80	81	81	82	81	82	82	80	80	81	80	79	78
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) — total	1	1	1	1	1	2	1	1	1	1	2	1	1
of which:													
— banks	1	1	1	1	1	2	1	1	1	1	1	1	1
— nonbanking credit institutions	—	—	—	—	—	—	—	—	—	—	1	—	—
2. Credit institutions licensed to conduct banking operations — total	1,048	1,047	1,047	1,039	1,038	1,037	1,036	1,030	1,025	1,023	1,012	1,012	1,010
of which:													
— banks	997	991	990	981	980	979	978	972	967	965	955	954	952
— nonbanking credit institutions	51	56	57	58	58	58	58	58	58	58	57	58	58
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	845	843	842	833	832	832	831	827	827	826	819	819	817
— to conduct operations in foreign currency	699	698	699	696	695	694	692	689	686	684	677	677	676
— credit institutions with general license	291	291	291	288	288	288	289	287	285	285	283	283	282
— to conduct operations with precious metals:													
— permits	2	2	2	2	2	2	2	—	—	—	—	—	—
— licenses ¹	202	201	202	199	201	202	203	206	206	208	208	210	210

Table 4.1.1 (end)

	2010												2011	
	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	
11. Operational offices of credit institutions — total	2,172	2,210	2,261	2,317	2,375	2,453	2,512	2,591	2,701	2,782	2,994	3,317	3,432	
of which Sberbank of Russia	8	8	8	8	9	9	9	9	9	9	9	240	253	
12. Mobile banking offices — total	85	85	85	85	85	85	86	87	86	87	87	88	91	
of which Sberbank of Russia	82	82	82	82	82	82	82	83	82	83	83	84	87	
13. Credit institutions with revoked licences	121	122	122	121	120	121	121	121	123	124	132	132	134	
14. Credit institutions subjected to liquidation	111	114	116	116	114	116	116	116	115	115	117	118	126	
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	107	110	112	112	109	111	110	108	108	109	108	108	114	
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	1,965	1,965	1,965	1,974	1,976	1,976	1,978	1,984	1,987	1,988	1,991	1,992	1,992	
of which:														
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,545	1,545	1,545	1,546	1,548	1,548	1,549	1,550	1,552	1,553	1,555	1,556	1,556	
— credit institutions liquidated owing to reorganization	419	419	419	427	427	427	428	433	434	434	435	435	435	
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	417	417	417	425	425	425	426	431	432	432	433	433	433	
of which:														
— reorganization into branches of other banks	355	355	355	359	359	359	360	361	361	361	362	362	362	
— taken over by other banks (without creating a branch)	62	62	62	66	66	66	66	70	71	71	71	71	71	
— credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1	

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

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

³ Excluding interim trustees of credit institutions with accomplished receivership.

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity ¹			
	total	licensed by the Bank of Russia		
		general	granting the right to:	
			accept funds of individuals	conduct operations in foreign currency
2004				
31.12	131	84	122	45
2005				
31.03	130	84	121	44
30.06	133	86	126	45
30.09	131	80	120	49
31.12	136	81	120	52
2006				
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)
2007				
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)
2008				
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)
2009				
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)
2010				
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)

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

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
2009										
31.12	26	2.5	38	3.6	71	6.7	117	11.1	204	19.3
2010										
31.01	21	2.0	34	3.2	67	6.3	118	11.2	213	20.2
28.02	22	2.1	30	2.9	59	5.6	112	10.7	223	21.3
31.03	21	2.0	28	2.7	57	5.4	108	10.3	227	21.7
30.04	19	1.8	24	2.3	55	5.3	109	10.4	227	21.7
31.05	18	1.7	23	2.2	55	5.3	107	10.3	226	21.8
30.06	18	1.7	23	2.2	54	5.2	107	10.3	226	21.8
31.07	18	1.7	23	2.2	53	5.1	107	10.3	225	21.7
31.08	18	1.7	22	2.1	53	5.1	105	10.1	226	21.8
30.09	18	1.7	23	2.2	51	5.0	103	10.0	224	21.7
31.10	18	1.8	22	2.1	52	5.1	102	10.0	220	21.5
30.11	18	1.8	22	2.1	52	5.1	100	9.8	219	21.4
31.12	17	1.7	23	2.3	46	4.5	98	9.7	222	21.9
2011										
31.01	17	1.7	23	2.3	46	4.5	98	9.7	217	21.4
28.02	17	1.7	23	2.3	46	4.6	95	9.4	216	21.4

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
2009											
31.12	252	23.8	92	8.7	109	10.3	128	12.1	21	2.0	1,058
2010											
31.01	255	24.1	92	8.7	109	10.3	125	11.8	22	2.1	1,056
28.02	255	24.3	92	8.8	109	10.4	124	11.8	22	2.1	1,048
31.03	257	24.5	93	8.9	110	10.5	123	11.7	23	2.2	1,047
30.04	259	24.7	96	9.2	110	10.5	125	11.9	23	2.2	1,047
31.05	257	24.7	96	9.2	107	10.3	127	12.2	23	2.2	1,039
30.06	255	24.6	97	9.3	108	10.4	127	12.2	23	2.2	1,038
31.07	254	24.5	98	9.5	107	10.3	129	12.4	23	2.2	1,037
31.08	252	24.3	99	9.6	111	10.7	126	12.2	24	2.3	1,036
30.09	251	24.4	102	9.9	109	10.6	126	12.2	23	2.2	1,030
31.10	253	24.7	102	10.0	109	10.6	125	12.2	22	2.1	1,025
30.11	253	24.7	101	9.9	105	10.3	131	12.8	22	2.2	1,023
31.12	250	24.7	98	9.7	103	10.2	133	13.1	22	2.2	1,012
2011											
31.01	252	24.9	95	9.4	109	10.8	133	13.1	22	2.2	1,012
28.02	250	24.8	96	9.5	110	10.9	134	13.3	23	2.3	1,010

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

		Nonresidents equity ¹											
		up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		total	
		units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	total
2007													
	31.12	40	19.8	55	27.2	21 (1)	10.4	23 (6)	11.4	63 (2)	31.2	202	
2008													
	31.03	35	17.0	61	29.6	21 (1)	10.2	26 (5)	12.6	63 (2)	30.6	206	
	30.06	37	17.2	59	27.4	23	10.7	26 (5)	12.1	70 (3)	32.6	215	
	30.09	38	17.2	63	28.5	22	10.0	24 (5)	10.9	74 (3)	33.5	221	
	31.12	31	14.0	64	29.0	24	10.9	26 (5)	11.8	76 (3)	34.4	221	
2009													
	31.03	30	13.5	65	29.1	25	11.2	25 (5)	11.2	78 (3)	35.0	223	
	30.06	33	14.5	63	27.6	26	11.4	25 (12)	11.0	81 (4)	35.5	228	
	30.09	33	14.6	63	27.9	22	9.7	27 (13)	12.0	81 (5)	35.8	226	
	31.12	33	14.6	60	26.5	25	11.1	26 (13)	11.5	82 (5)	36.3	226	
2010													
	31.03	34	15.2	56	25.0	27	12.0	26 (13)	11.6	81 (5)	36.2	224	
	30.06	36	16.4	51	23.3	27	12.3	24 (9)	11.0	81 (7)	37.0	219	
	30.09	34	15.3	54	24.3	26	11.7	28 (10)	12.6	80 (7)	36.0	222	
	31.12	34	15.4	50	22.7	25	11.4	31 (12)	14.1	80 (6)	36.4	220	

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

Table 4.1.5

Selected Indicators of Credit Institutions Performance Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 31.01.2011										Total
	1—5	6—20	21—50	51—200	201—500	501—1,000	1,001—1,012				
Number of branches throughout the RF territory, units	723	409	411	680	399	264	0				2,886
Loans, deposits and other funds extended — total	11,101,818	4,736,436	2,494,982	2,623,077	880,949	246,971	62				22,084,295
of which: overdue debt	496,229	237,504	133,864	130,501	36,300	8,667	0				1,043,066
of which extended to											
— organizations	7,578,141	3,282,196	1,383,616	1,619,111	584,953	155,999	35				14,604,051
of which: overdue debt	423,226	151,266	65,281	80,584	25,228	5,497	0				751,081
— individuals	1,857,414	731,662	714,995	540,572	176,848	58,502	27				4,080,019
of which: overdue debt	69,441	86,183	68,322	49,545	10,861	3,004	0				287,356
— credit institutions	1,426,440	591,443	295,147	358,599	101,431	30,142	0				2,803,201
of which: overdue debt	3,560	51	261	371	212	166	0				4,622
Investments in government securities and the Bank of Russia bonds	1,135,797	283,731	136,781	198,427	30,201	7,485	0				1,792,423
Investments in bills	17,347	71,437	65,437	108,366	62,984	18,974	0				344,545
Investments in equities and shares of resident organizations other than credit institutions	163,993	63,855	25,029	39,179	12,970	2,175	0				307,201
Total funds in organizations accounts	2,031,917	1,099,585	501,764	822,545	364,283	132,166	33				4,952,293
Total budget and extrabudgetary funds in accounts	22,198	19,552	1,431	20,274	639	433	0				64,528
Deposits of individuals accepted by credit institutions	5,570,776	1,292,800	925,821	1,330,836	488,381	121,044	0				9,729,658
Credit institutions bonds, bills and acceptances	446,539	341,359	227,587	229,608	45,450	13,457	0				1,303,999
Equity capital	2,296,722	863,730	530,161	659,137	264,148	118,396	100				4,732,394
Total assets	15,930,288	6,786,134	3,869,432	4,581,594	1,564,920	474,860	155				33,207,383

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
2006						
31.12	371,548	372,382	98.5	834	1.5	90,918
2007						
31.03	117,291	119,111	97.2	1,820	2.8	20,136
30.06	221,046	221,844	97.7	798	2.3	52,615
30.09	343,460	344,566	98.1	1,106	1.9	81,452
31.12	507,975	508,882	99.0	907	1.0	122,619
2008						
31.03	134,598	137,964	92.4	3,366	7.6	31,467
30.06	284,539	285,732	95.6	1,193	4.4	73,464
30.09	354,805	367,923	94.2	13,118	5.8	104,579
31.12	409,186	446,936	94.9	37,750	5.1	109,840
2009						
31.03	58,261	87,387	89.9	29,125	10.1	23,144
30.06	6,795	130,595	89.0	123,801	11.0	55,670
30.09	31,204	164,443	86.8	133,239	13.2	59,313
31.12	205,110	284,939	88.7	79,829	11.3	71,356
2010						
31.03	116,719	141,055	85.4	24,337	14.6	14,763
30.06	249,592	281,049	84.7	31,457	15.3	77,758
30.09	359,698	387,690	85.7	27,992	14.3	99,994
31.10	441,128	462,191	84.8	21,064	15.2	110,846
30.11	495,285	516,018	84.8	20,733	15.2	121,318
31.12	573,380	595,047	92.0	21,667	8.0	132,079
2011						
31.01	76,767	80,173	80.9	3,406	19.1	6,976

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	of which											
	Own funds (capital) of credit institutions, billion of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 45 million of rubles		credit institutions with capital from 45 to 90 million of rubles		credit institutions with capital from 90 to 180 million of rubles		credit institutions with capital more than 180 million of rubles	
	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units
2009												
31.12	4,620.6	18	70.3	18	1.0	54	0.6	10	25.7	216	4,522.9	760
2010												
31.01	4,637.0	18	64.5	18	0.9	51	0.6	10	25.8	217	4,545.2	760
28.02	4,612.6	18	61.1	18	0.7	41	0.5	8	26.6	223	4,523.7	758
31.03	4,600.1	18	71.5	18	0.7	42	0.5	7	26.6	221	4,500.9	759
30.04	4,597.3	18	74.1	18	0.7	41	0.4	7	26.6	220	4,495.4	761
31.05	4,449.7	17	73.1	17	0.7	41	0.3	5	26.1	218	4,349.5	758
30.06	4,472.7	17	76.7	17	-1.3 ²	42	0.4	6	25.6	212	4,371.3	761
31.07	4,528.9	17	85.6	17	0.7	40	0.5	8	25.1	209	4,417.0	763
31.08	4,584.9	17	90.8	17	0.7	40	0.4	7	24.9	207	4,467.9	765
30.09	4,581.0	16	99.4	16	0.7 ¹	42 ¹	0.4	6	24.5	202	4,456.0	764
31.10	4,613.1	14	98.9	14	0.7	41	0.5	8	23.8	196	4,489.2	766
30.11	4,661.9	14	106.0	14	0.7	41	0.4	7	23.3	191	4,531.5	770
31.12	4,732.3	14	105.4	14	0.7	38	0.4	7	23.2	187	4,602.6	766
2011												
31.01	4,732.4	14	105.6	14	0.7	38	0.5	8	23.1	185	4,602.5	766
Memo: own funds (capital) adequacy ratio as of 31.01.2011, %	18.0	16.9 ³		36.2		48.6		33.7		18.1		

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

² Negative value of own funds (capital) of the credit institutions with the capital less than 45 million of rubles as of 30.06.10 comes from the financial results of 1 credit institution (among them).

³ Credit institutions with positive own funds (capital).

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals																
	in rubles											in foreign currency					
	by maturity:											by maturity:					
	total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days to 1 year	181 days to 1 year	1 to 3 years	over 3 years	total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days to 1 year	181 days to 1 year	1 to 3 years	over 3 years	
2008																	
31.12	5,906,990	4,332,678	838,138	1,813	35,479	132,929	471,130	2,506,309	346,881	1,574,312	163,593	2,153	47,072	90,919	275,110	922,156	73,310
2009																	
31.03	6,197,324	4,155,844	725,513	3,839	40,900	137,805	463,031	2,449,875	334,880	2,041,480	188,517	2,758	49,997	109,668	415,141	1,177,065	98,335
30.06	6,491,194	4,584,097	850,153	5,210	50,719	177,092	507,251	2,633,466	360,205	1,907,097	175,030	2,697	34,174	83,208	393,045	1,121,302	97,641
30.09	6,704,718	4,735,184	821,681	5,629	45,008	185,657	567,866	2,748,612	360,731	1,969,534	166,481	3,277	29,633	91,651	412,082	1,161,008	105,403
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
2010																	
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	165,789	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
2011																	
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

Таблица 4.2.2

Funds of Organizations Accepted by Credit Institutions

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions)									
		in rubles									
		total		by maturity:							
1	2	3	4	5	6	7	8	9	10	over 3 years	
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years			
2008											
31.12	4,945,434	2,606,703	61,114	413,241	318,812	292,655	531,282	685,877		303,721	
2009											
31.03	4,912,741	2,335,061	47,565	269,387	349,683	276,027	463,420	599,772		329,208	
30.06	5,180,070	2,793,697	34,519	333,964	471,468	569,063	460,648	558,242		365,793	
30.09	5,311,538	3,007,051	33,771	360,661	513,963	689,119	457,502	534,207		417,828	
31.12	5,466,580	3,198,590	47,105	605,749	674,674	448,852	535,299	486,224		400,686	
2010											
31.01	5,118,330	2,954,256	37,111	431,376	613,656	441,461	565,298	487,236		378,119	
28.02	5,001,880	2,875,191	43,290	395,072	515,873	529,883	529,555	479,864		381,655	
31.03	5,275,118	3,150,922	56,207	443,520	494,523	641,683	604,055	524,759		386,175	
30.04	5,485,323	3,329,997	71,539	497,966	402,691	690,119	679,883	581,684		406,116	
31.05	5,492,601	3,307,665	49,254	482,381	383,429	736,637	668,993	581,810		405,161	
30.06	5,396,353	3,260,050	51,192	503,456	341,992	601,098	747,659	592,099		422,556	
31.07	5,463,150	3,214,793	46,545	417,351	392,161	558,600	778,167	618,692		403,278	
31.08	5,544,578	3,298,249	48,774	412,379	436,123	666,084	690,406	645,317		399,166	
30.09	5,518,232	3,165,857	52,772	432,954	329,253	694,814	633,146	634,397		388,521	
31.10	5,594,566	3,184,918	42,583	452,671	452,598	620,028	599,779	626,898		390,360	
30.11	5,619,980	3,166,688	46,008	492,171	473,136	503,751	584,582	688,778		378,263	
31.12	6,035,603	3,541,232	87,875	738,117	557,772	422,075	617,391	755,207		362,795	
2011											
31.01	5,435,863	3,051,402	58,831	421,327	423,783	494,675	571,181	720,196		361,410	

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		
	In foreign currency											in rubles			in foreign currency		
	total	by maturity:										19	20	21	22		
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency	in foreign currency						
1	11	12	13	14	15	16	17	18	19	20	21	22					
2008																	
31.12	2,338,731	474	177,126	247,679	170,565	192,244	669,200	881,442	1,233,554	2,406,030	77,128	4,241					
2009																	
31.03	2,577,680	1,509	114,787	157,412	227,501	285,523	793,183	997,764	1,259,229	2,441,135	68,739	2,610					
30.06	2,386,373	803	83,185	119,062	133,739	268,337	849,746	931,500	1,316,193	2,093,113	74,529	1,706					
30.09	2,304,486	504	81,491	107,407	137,752	237,692	834,445	905,194	1,265,376	1,853,997	80,564	1,957					
31.12	2,267,990	7,673	78,966	154,208	86,658	302,321	778,188	859,977	1,420,474	1,696,829	88,939	1,654					
2010																	
31.01	2,164,074	443	52,948	87,953	76,936	305,479	777,094	863,221	1,475,878	1,683,098	82,910	1,812					
28.02	2,126,689	1,876	90,385	77,699	72,576	287,146	774,230	822,777	1,480,773	1,596,221	84,120	1,639					
31.03	2,124,196	9,278	61,143	60,131	101,170	272,785	740,907	878,782	1,508,914	1,588,648	85,472	1,487					
30.04	2,155,326	943	72,674	63,707	122,493	246,925	776,610	871,975	1,538,323	1,548,914	81,593	1,264					
31.05	2,184,935	5,199	58,293	72,137	130,447	210,540	775,930	932,388	1,520,862	1,572,554	90,078	1,401					
30.06	2,136,303	5,122	66,800	46,236	127,792	176,394	767,227	946,732	1,572,309	1,665,380	96,861	1,394					
31.07	2,248,357	4,765	151,173	67,322	113,140	194,484	761,784	955,688	1,673,656	1,627,908	94,722	1,379					
31.08	2,246,329	5,693	105,592	73,673	88,450	191,105	778,999	1,002,818	1,593,361	1,671,634	103,747	1,353					
30.09	2,352,375	5,249	104,056	73,265	92,776	195,410	811,269	1,070,350	1,684,719	1,777,033	109,610	1,377					
31.10	2,409,648	5,211	128,259	59,116	95,577	203,854	832,333	1,085,297	1,785,539	1,817,483	103,546	1,466					
30.11	2,453,292	8,507	119,109	48,011	83,857	243,209	854,250	1,096,348	1,843,737	1,841,889	112,526	1,546					
31.12	2,494,371	15,190	114,574	156,813	69,246	241,774	836,850	1,059,924	1,832,124	1,922,808	119,596	1,620					
2011																	
31.01	2,384,461	14,287	84,027	122,367	66,096	221,310	842,306	1,034,068	1,706,271	1,916,925	115,335	1,845					

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
2010														
January	1.1	4.4	7.3	9.6	10.0	8.1	9.1	8.5	3.9	6.4	7.9	9.9	4.3	12.6
February	1.8	4.9	6.9	9.2	9.2	7.4	8.4	7.6	3.7	5.9	7.9	8.5	4.0	9.1
March	1.3	5.3	6.5	7.9	8.6	6.9	7.9	7.0	3.3	5.2	6.7	8.2	3.7	8.8
April	1.7	6.2	6.2	7.6	8.2	6.7	7.6	6.7	3.2	5.0	5.9	6.8	3.4	7.5
May	1.2	5.1	5.5	7.3	7.6	6.2	7.0	6.0	2.6	4.8	5.9	6.7	2.8	8.1
June	1.5	4.9	5.3	6.8	7.2	5.8	6.6	5.8	2.3	4.7	5.7	6.8	2.5	7.0
July	1.1	4.3	5.2	6.6	7.0	5.6	6.4	5.7	2.3	4.5	5.4	7.2	2.5	6.7
August	1.0	4.4	4.8	6.4	6.7	5.4	6.1	5.3	2.3	4.1	5.0	7.0	2.5	7.0
September	1.6	4.2	4.4	5.7	6.4	5.1	5.7	4.9	2.5	3.9	5.0	6.4	2.7	7.0
October	1.5	4.8	4.2	5.5	6.3	5.0	5.6	4.9	2.4	4.0	4.8	6.4	2.6	6.8
November	1.5	3.6	4.3	5.4	6.5	5.0	5.6	4.8	2.7	3.6	4.8	6.1	2.8	6.3
December	0.9	2.9	4.1	5.4	6.4	4.9	5.5	4.8	2.8	4.1	5.0	5.2	3.0	6.4
2011														
January	1.7	3.3	4.0	5.2	6.3	4.5	5.4	5.6	2.4	3.8	4.9	6.2	2.5	6.3

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

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					181 days to 1 year					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 181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
in euros																
2010																
January	0.3	2.1	3.2	4.2	4.5	3.8	4.2	4.8	0.2	1.1	3.6	4.7	0.7	4.0		
February	0.4	1.8	2.9	4.0	4.6	3.6	4.1	4.7	0.4	1.1	2.6	7.3	0.7	4.1		
March	0.4	1.9	2.6	3.6	4.5	3.5	3.9	4.4	0.2	1.3	2.7	6.2	0.8	4.0		
April	0.4	1.8	2.3	3.2	4.1	3.2	3.5	4.4	0.2	0.9	2.8	4.3	0.5	3.7		
May	0.3	1.9	2.3	3.2	3.9	2.9	3.4	4.1	0.5	0.7	4.1	2.8	0.7	4.3		
June	0.4	1.5	2.3	3.1	3.7	2.9	3.3	4.2	0.2	1.1	2.2	3.0	0.3	5.8		
July	0.3	1.6	2.3	3.2	3.6	2.9	3.3	4.0	0.2	0.9	1.9	3.1	0.4	3.9		
August	0.3	1.3	2.1	2.8	3.6	2.8	3.1	4.0	0.2	1.2	3.7	3.3	0.5	4.2		
September	0.6	1.8	1.9	2.9	3.8	2.9	3.2	4.1	0.2	1.1	2.2	3.0	0.6	4.2		
October	0.5	1.6	2.0	3.0	3.9	3.0	3.4	4.1	0.3	1.3	1.9	3.3	0.6	4.5		
November	0.5	1.5	1.8	2.7	4.0	2.9	3.3	4.1	0.3	1.5	3.8	3.2	0.6	3.9		
December	0.4	1.8	2.1	3.0	3.9	2.9	3.4	4.2	0.5	1.6	2.1	2.6	0.8	3.7		
2011																
January	0.3	1.8	2.2	2.7	3.6	2.8	3.2	4.0	0.3	1.4	2.3	4.1	0.5	3.9		

Table 4.2.5

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

(% p.a.)

	By maturity																					
	in rubles							in US dollars							in euros							
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year				
2010																						
January	3.7	3.8	6.4	8.2	9.4	3.9	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	
2011																						
January	2.5	2.6	4.2	5.4	6.0	2.6	7.2	0.4	0.4	1.1	3.4	2.5	0.5	3.5	0.8	0.8	2.1	1.3	2.8	0.9	3.7	

Table 4.2.6

Savings (Deposit) Certificates and Bonds Issued by Credit Institutions

(at par, millions of rubles)

	Deposit certificates				Savings certificates				Bonds																
	total	of which by maturity:			total	of which by maturity:			total	of which by maturity:															
		up to 30 days	31 to 90 days	91 to 180 days to 1 year		1 to 3 years	over 3 years	up to 30 days		31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years											
2008																									
31.12	12,651	432	1,132	955	5,267	4,489	17	18,040	0	1,687	2,637	7,318	4,656	78	375,255	0	0	3	593	73,687	300,972				
2009																									
31.03	15,315	1,479	5,567	814	3,874	3,379	17	16,323	0	1,441	2,327	6,384	4,434	65	371,880	0	456	3	90	70,022	301,309				
30.06	11,437	259	4,231	856	3,704	2,022	17	16,049	61	1,983	2,144	5,934	4,196	62	341,792	0	0	0	16	58,087	283,688				
30.09	11,093	205	2,088	2,544	1,508	1,552	17	15,836	6	2,104	2,368	5,705	3,780	59	361,521	0	0	118	3,250	55,142	302,802				
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	66,555	342,220				
2010																									
31.01	17,053	370	2,872	589	2,030	10,550	6	15,137	1	1,677	2,425	5,722	3,587	51	411,524	0	0	605	3,302	64,065	343,551				
28.02	15,078	699	831	489	2,063	10,657	6	15,342	1	1,704	2,434	5,945	3,567	51	415,339	0	0	255	2,123	62,739	350,223				
31.03	15,570	590	1,182	505	2,250	10,773	6	15,426	0	1,872	2,288	5,965	3,511	48	426,578	0	0	255	128	79,199	346,996				
30.04	15,836	369	1,078	635	2,692	10,629	6	15,761	234	2,044	2,114	6,127	3,513	48	430,221	0	0	239	68	85,423	344,490				
31.05	16,942	1,047	1,712	653	2,691	10,660	6	15,617	1	2,221	2,050	6,119	3,437	47	423,738	0	5	239	68	85,833	337,593				
30.06	17,548	639	2,572	873	2,394	10,867	6	15,555	3	2,412	2,036	6,039	3,419	46	425,689	0	5	0	4	87,511	338,169				
31.07	17,458	443	2,662	850	2,303	10,952	6	15,713	0	2,497	1,992	6,213	3,297	44	437,905	0	0	0	0	96,692	341,213				
31.08	17,400	830	2,017	1,105	2,327	10,960	6	15,163	1	1,366	2,667	6,089	3,282	55	442,650	0	0	0	0	96,377	346,274				
30.09	15,290	437	473	1,191	2,029	10,950	6	14,697	0	633	2,957	5,895	3,421	79	479,396	0	0	0	1	113,139	366,174				
31.10	14,598	144	645	880	1,524	11,165	6	14,298	11	118	3,102	5,632	3,636	87	484,219	0	0	0	3	116,752	367,465				
30.11	14,333	6	492	963	1,452	11,257	6	14,016	0	71	2,849	5,583	3,756	91	522,678	0	0	0	5	156,643	365,991				
31.12	15,384	113	1,586	568	1,337	11,357	6	13,981	1	229	2,592	5,344	4,156	62	537,880	0	0	0	6	171,063	366,811				
2011																									
31.01	14,330	2	710	790	1,285	11,361	40	13,752	0	196	2,206	5,283	4,406	62	533,586	0	0	0	6	170,747	362,834				

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		
2008																		
31.12	627,292	26,331	10,265	36,791	60,938	145,094	298,340	37,312	128,976	3,220	2,501	21,611	26,921	31,828	37,193	5,040		
2009																		
31.03	501,115	21,669	6,283	21,416	40,713	117,754	254,311	29,465	151,999	5,168	685	5,646	36,597	51,703	43,497	6,035		
30.06	499,822	32,757	10,669	28,405	51,568	143,499	190,464	30,583	126,318	5,080	1,982	2,503	29,182	45,372	35,046	4,587		
30.09	512,874	24,220	6,174	28,980	71,544	152,961	183,661	35,507	167,365	10,123	294	6,359	23,687	42,172	77,106	4,944		
31.12	574,484	26,971	10,561	39,186	63,772	196,296	195,118	31,218	174,136	9,013	902	9,614	18,193	45,764	83,846	4,996		
2010																		
31.01	598,225	30,395	4,618	32,524	62,633	215,925	206,998	30,213	162,158	10,030	5	5,460	14,695	44,413	80,527	5,044		
28.02	627,563	27,652	4,982	27,192	63,051	253,886	207,123	30,018	146,607	7,559	1,864	2,992	11,807	41,328	73,114	4,608		
31.03	670,691	27,662	13,936	22,139	61,601	263,094	242,656	28,383	137,719	7,510	111	3,889	9,485	39,261	70,891	4,826		
30.04	686,928	27,519	3,955	22,447	55,309	267,527	270,244	29,621	130,185	6,978	312	1,845	8,380	38,008	67,340	4,949		
31.05	664,459	27,032	3,941	19,967	47,681	256,504	270,528	29,034	127,802	6,489	588	2,714	6,573	32,942	69,810	6,761		
30.06	670,763	27,140	8,234	27,634	60,098	244,792	263,004	28,683	138,208	6,920	587	4,553	11,230	31,826	75,056	7,022		
31.07	713,040	28,258	4,502	37,208	67,664	252,556	280,502	29,107	135,628	5,947	454	1,873	14,510	31,797	72,770	6,672		
31.08	709,261	24,710	4,700	26,973	67,812	256,030	290,661	28,770	132,675	5,634	615	996	14,547	32,161	69,744	7,114		
30.09	713,486	37,677	5,114	25,358	75,386	256,521	272,594	30,262	125,331	5,274	278	1,382	8,111	31,058	69,094	7,309		
31.10	681,962	30,700	12,931	23,949	65,234	241,538	269,431	28,852	122,453	4,557	455	2,008	7,344	31,166	67,268	7,259		
30.11	670,108	34,675	7,261	18,996	68,404	230,385	270,551	29,151	103,642	4,972	2,171	1,334	7,192	30,787	47,739	7,156		
31.12	670,187	35,418	9,447	32,197	69,828	215,884	266,330	28,927	127,125	7,493	538	3,289	7,277	26,430	71,231	8,954		
2011																		
31.01	651,852	35,518	6,215	22,523	62,530	222,507	261,500	29,244	118,561	5,106	267	1,391	4,922	25,688	70,237	8,755		

4.3. Lending

Table 4.3.1

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

(millions of rubles)

		Loans, Deposits and Other Funds in rubles										
		total	individuals	of which:							credit institutions	
				total	organizations							
					of which by maturity:							
1	2	3	4	5	6	7	8	9	10	11		
		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years					
2008												
31.12	13,454,543	9,165,304	269,575	406,423	667,297	2,841,361	2,637,027	2,123,191	752,027			
2009												
31.03	13,556,823	9,497,198	286,609	316,717	554,308	2,722,871	2,738,053	2,526,007	704,566			
30.06	13,386,653	9,409,350	360,399	209,655	440,318	2,494,205	2,858,550	2,602,012	739,590			
30.09	13,389,222	9,486,945	290,949	226,065	445,152	2,285,666	2,806,850	2,867,448	705,934			
31.12	13,326,589	9,386,042	292,008	215,178	343,959	1,968,047	2,840,951	3,101,279	770,646			
2010												
31.01	13,337,327	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	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	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	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	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	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	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	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	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	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	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	10,773,870	342,729	335,019	499,742	2,117,337	3,156,379	3,679,313	1,101,786			
2011												
31.01	15,563,577	10,856,035	376,301	343,355	519,794	2,123,901	3,139,387	3,705,413	973,669			

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency												
		of which:											credit institutions	
		organizations												
		total	individuals	total	of which by maturity:								over 3 years	
up to 30 days	31 to 90 day				91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years						
1	12	13	14	15	16	17	18	19	20	21				
2008														
31.12	5,907,909	480,001	3,678,215	29,377	73,884	199,951	746,348	1,166,828	1,410,346	1,749,210				
2009														
31.03	6,448,329	516,652	3,970,982	19,762	59,446	186,139	739,225	1,341,746	1,519,640	1,960,074				
30.06	5,866,039	460,215	3,768,105	27,670	79,053	163,152	594,448	1,190,172	1,541,153	1,637,255				
30.09	6,184,737	422,213	3,560,168	38,377	40,989	180,082	544,929	1,038,262	1,554,154	2,201,747				
31.12	5,853,047	403,850	3,493,157	23,581	68,549	136,541	500,766	1,076,932	1,541,817	1,955,286				
2010														
31.01	6,074,376	401,953	3,487,255	18,777	51,586	129,095	512,574	1,078,859	1,546,964	2,184,127				
28.02	5,926,985	390,215	3,406,468	50,384	40,306	117,410	492,614	994,241	1,568,247	2,129,452				
31.03	5,623,872	377,238	3,348,739	67,746	55,435	104,748	478,691	965,631	1,541,336	1,897,040				
30.04	5,593,352	373,777	3,368,519	39,234	46,686	108,990	521,133	976,417	1,540,313	1,849,786				
31.05	5,646,462	382,687	3,505,693	38,358	60,184	130,593	537,524	1,011,623	1,578,557	1,756,968				
30.06	5,797,909	386,049	3,598,082	38,375	69,628	108,623	597,267	1,040,422	1,604,543	1,812,588				
31.07	5,756,076	372,024	3,585,207	45,730	49,478	139,738	617,599	1,042,703	1,560,706	1,797,514				
31.08	5,866,329	372,928	3,670,878	34,141	58,549	114,642	609,884	1,056,845	1,667,572	1,821,122				
30.09	6,049,372	368,790	3,804,958	34,945	55,673	98,353	598,231	1,043,886	1,844,579	1,874,269				
31.10	6,072,418	367,926	3,836,755	36,890	68,813	101,392	598,509	1,027,349	1,880,699	1,866,311				
30.11	6,337,188	370,503	3,863,579	46,887	56,147	108,585	585,385	1,046,332	1,905,128	2,101,539				
31.12	5,936,439	359,577	3,755,988	23,961	125,756	101,572	520,311	987,199	1,891,557	1,819,333				
2011														
31.01	5,925,081	346,147	3,748,016	45,311	130,644	108,554	504,885	954,608	1,900,819	1,829,532				

Table 4.3.2
Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals
 (% p.a.)

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

Table 4.3.3

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

(% p.a.)

	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
in US dollars											
2010											
January	23.3	16.0	15.2	15.3	16.0	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
2011											
January	15.5	11.6	11.8	13.1	12.4	2.9	6.3	6.8	7.0	5.7	6.4

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
in euros												
2010												
January	9.0	13.7	15.7	15.0	13.1	13.3	9.7	9.9	13.0	11.4	10.7	8.0
February	11.5	18.0	14.4	13.7	14.0	13.0	2.5	13.0	11.7	11.2	7.6	10.3
March	12.1	11.7	15.1	14.9	14.3	10.2	1.6	9.4	9.7	10.8	5.6	10.0
April	12.0	12.7	16.2	15.3	14.3	12.9	4.7	10.5	8.9	11.9	8.2	8.2
May	10.1	13.5	13.4	13.5	13.2	11.9	0.6	11.8	9.5	10.4	2.4	9.1
June	10.9	14.8	13.6	15.0	13.0	12.9	6.4	10.1	11.2	10.4	9.7	8.2
July	11.6	12.7	16.5	11.7	12.9	12.8	10.5	5.7	12.1	11.9	9.2	7.3
August	11.9	12.5	12.7	14.0	13.2	13.1	11.4	9.2	11.0	8.4	9.4	7.8
September	9.5	13.6	12.9	14.3	12.6	13.0	7.3	10.0	10.3	9.6	9.8	8.6
October	11.2	14.9	16.3	15.0	14.7	12.7	8.7	5.3	8.0	5.0	5.9	8.1
November	11.9	6.0	14.3	13.5	12.7	13.0	6.6	9.4	7.6	9.9	8.7	6.9
December	10.2	13.4	15.9	12.9	12.5	13.2	5.2	7.1	7.8	9.4	7.7	8.6
2011												
January	12.0	13.0	15.2	13.8	13.7	11.6	7.4	6.2	9.3	10.3	8.1	9.0

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	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year		
2010																							
January	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	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	0.2	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	0.2	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	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	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	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	0.3	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	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	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	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	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	0.4	3.0	6.4	8.7	0.4	5.4		
2011																							
January	2.6	2.7	4.6	5.8	7.6	2.7	8.8	0.2	0.3	2.2	5.3	4.0	0.3	4.3	0.6	0.6	1.8	4.5	7.4	0.7	5.1		

Table 4.3.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which individual entrepreneurs	
2009																		
31.12	2,838,307	207,795	176,265	2,568	2,446,673	253,039	201,300	6,060	187,751	20,725	12,360	262						
2010																		
31.01	184,939	16,581	8,660	41	2,579,189	249,605	200,791	6,048	216,823	21,668	13,658	290						
28.02	456,211	41,184	21,175	413	2,603,931	249,762	199,109	6,143	230,361	22,383	14,685	292						
31.03	807,273	73,684	44,460	609	2,662,114	253,874	203,417	6,039	235,187	23,442	17,187	308						
30.04	1,167,878	105,746	74,612	883	2,716,926	258,702	211,024	6,064	241,827	24,254	13,568	387						
31.05	1,482,955	135,267	94,989	1,027	2,735,409	261,840	224,928	6,234	254,135	25,174	14,113	416						
30.06	1,869,750	170,693	120,169	1,265	2,801,878	267,610	228,411	6,404	257,714	25,510	13,880	441						
31.07	2,256,891	204,799	159,315	1,477	2,835,846	271,598	251,192	6,142	263,823	26,083	14,526	426						
31.08	2,629,052	238,357	173,094	1,659	2,868,165	274,609	247,332	6,196	268,328	26,377	15,422	421						
30.09	3,061,676	276,996	194,409	1,921	2,931,186	280,987	250,948	6,263	267,332	26,663	14,605	425						
31.10	3,474,556	319,729	221,354	2,011	2,910,790	286,258	253,909	5,946	273,521	26,874	16,839	431						
30.11	3,871,505	357,962	238,257	2,178	2,940,006	292,038	248,543	5,793	272,994	27,376	16,736	455						
31.12	4,450,288	410,452	254,427	2,510	2,992,176	298,020	235,394	5,588	271,046	26,856	13,002	457						
2011																		
31.12	281,484	25,137	7,095	79	2,857,368	294,759	179,124	5,341	278,953	27,278	12,112	441						

Table 4.3.6

Housing Loans Extended by Credit Institutions to Individuals

	In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %			
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month ¹	on loans extended since the beginning of the year	on loans extended over the month ¹		
2009										
31.12	176,146	170,311	966,786	20,660	188.4	187.2	14.6	14.0		
2010										
31.01	9,452	9,351	961,161	21,336	186.8	186.8	14.2	14.2		
28.02	27,184	26,938	962,495	22,247	187.7	188.2	14.0	13.9		
31.03	52,073	53,695	968,289	23,193	188.0	188.4	13.9	13.7		
30.04	80,382	83,662	976,742	24,139	188.3	188.8	13.8	13.7		
31.05	107,475	112,397	983,664	25,071	188.9	190.5	13.7	13.6		
30.06	140,876	145,372	990,625	24,996	189.0	189.5	13.7	13.6		
31.07	175,313	181,901	1,005,186	26,647	189.5	191.2	13.7	13.5		
31.08	210,059	217,614	1,017,759	27,270	188.9	186.0	13.7	13.6		
30.09	248,490	258,177	1,033,758	28,029	188.7	187.7	13.6	13.5		
31.10	286,568	300,781	1,050,902	28,373	188.7	188.9	13.5	12.8		
30.11	328,663	346,883	1,070,315	29,214	188.6	187.8	13.4	13.0		
31.12	392,277	418,205	1,102,317	26,726	188.7	189.1	13.3	12.5		
2011										
31.01	20,022	22,578	1,101,653	26,930	183.8	183.8	13.0	13.0		

¹ Introduced into the reporting data since January 31, 2009.

Table 4.3.6 (end)

	In foreign currency						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		average weighted maturity on loans extended since the beginning of the year, months		
			total	of which overdue debt			
2009							
31.12	2,225	11,881	213,975	13,934	116.5	13.0	
2010							
31.01	115	501	213,496	14,429	138.5	12.0	
28.02	394	2,219	208,701	14,571	162.7	11.4	
31.03	707	4,417	202,914	14,681	140.6	11.1	
30.04	1,062	5,977	200,376	15,499	146.9	10.9	
31.05	1,391	7,416	206,346	17,589	150.5	11.0	
30.06	1,742	9,754	207,848	18,414	150.2	11.1	
31.07	2,051	11,210	200,555	18,747	149.3	11.2	
31.08	2,298	12,625	201,821	19,496	145.6	11.3	
30.09	2,567	14,301	199,825	19,788	144.5	11.3	
31.10	2,873	15,858	199,710	20,427	143.9	11.2	
30.11	3,120	17,501	200,689	21,302	141.9	11.3	
31.12	3,431	19,231	193, 116	20,579	138.3	11.2	
2011							
31.01	144	705	185,890	20,194	123.3	10.8	

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

	In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions
	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 ¹	
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month ¹	on loans extended over the month ¹				
2009											83,075
31.12	128,004	142,968	812,775	18,526	197.5	194.0	14.3	13.7			
2010											
31.01	7,354	8,016	810,660	19,099	194.9	194.9	13.9	13.9			82,606
28.02	20,827	23,154	812,733	19,858	196.1	196.7	13.7	13.6			82,290
31.03	39,795	46,163	819,567	20,773	196.6	197.1	13.6	13.4			81,147
30.04	61,322	72,265	828,811	21,593	196.8	197.3	13.5	13.4			81,486
31.05	81,715	97,227	834,515	22,414	197.5	199.4	13.5	13.4			79,501
30.06	105,626	125,908	841,467	22,279	197.8	198.8	13.5	13.3			84,419
31.07	131,333	157,559	856,291	23,358	196.8	193.0	13.4	13.2			84,091
31.08	156,871	188,528	868,978	24,427	196.7	195.8	13.4	13.3			83,322
30.09	185,003	222,965	884,294	25,025	197.3	200.7	13.4	13.2			82,440
31.10	215,507	260,470	900,576	25,348	196.6	192.5	13.3	12.8			82,159
30.11	247,782	301,475	918,947	26,075	195.9	191.4	13.2	12.6			86,433
31.12	298,062	364,219	948,826	23,564	196.2	197.8	13.1	12.5			83,198
2011											
31.01	14,912	19,454	952,852	23,868	196.4	196.4	12.7	12.7			83,231

¹ Introduced into the reporting data since January 31, 2009.

Table 4.3.7 (end)

	In foreign currency							average weighted interest rate on loans extended since the beginning of the year, %	memo: rights of claim under mortgage loans, acquired by credit institutions
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity on loans extended since the beginning of the year, months	total	of which overdue debt		
			total	of which overdue debt					
2009									
31.12	2,081	9,533	198,114	12,505	139.5			12.7	25,926
2010									
31.01	94	414	197,924	13,048	132.8			11.6	24,795
28.02	349	1,438	193,025	13,178	150.4			11.5	25,594
31.03	630	2,795	187,410	13,315	155.4			11.1	24,713
30.04	958	4,025	185,010	13,751	166.1			10.9	24,409
31.05	1,261	5,203	190,604	15,638	169.9			10.9	24,938
30.06	1,600	7,464	192,435	16,316	164.8			11.0	24,109
31.07	1,897	8,681	185,962	16,575	165.4			11.2	23,778
31.08	2,129	9,761	187,097	17,276	163.0			11.1	24,068
30.09	2,372	11,120	185,420	17,638	162.6			11.1	23,558
31.10	2,666	12,480	185,771	18,092	161.4			11.1	23,558
30.11	2,906	13,803	186,529	18,618	159.2			11.1	26,662
31.12	3,193	15,269	179,962	18,068	153.9			11.1	25,910
2011									
31.01	129	539	173,822	17,806	142.5			11.0	23,893

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 31.01.2011										total
	1—5	6—20	21—50	51—200	201—500	501—1,012					
Number of credit institutions extended mortgage loans, units	5	15	24	123	215	224					606
Number of mortgage loans extended to individuals, units, of which loans extended:											
in rubles	10,112	917	1,039	1,455	1,264	254					15,041
in foreign currency	10,083	904	1,010	1,405	1,260	250					14,912
Volume of mortgage loans extended to individuals, — total, millions of rubles of which:	29	13	29	50	4	4					129
in rubles	12,629	1,291	1,865	2,170	1,148	351					19,454
in foreign currency	129	49	115	177	19	50					539
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles of which:	616,846	201,277	133,965	132,461	33,555	8,570					1,126,674
in rubles	573,954	150,793	100,483	89,854	30,109	7,659					952,852
in foreign currency	42,892	50,484	33,482	42,607	3,446	911					173,822
of which: overdue, — total	23,034	10,316	4,940	2,587	513	284					41,674
in rubles	11,668	6,923	3,026	1,531	469	251					23,868
in foreign currency	11,366	3,393	1,914	1,056	44	33					17,806
Average weighted maturity, months, of which on loans extended:											
in rubles	206.1	187.4	204.8	178.7	128.7	169.9					196.4
in foreign currency	192.9	179.3	119.5	148.1	82.5	33.5					142.5
Average weighted interest rate, %, of which on loans extended:											
in rubles	12.7	12.8	12.5	12.8	12.4	12.2					12.7
in foreign currency	9.8	10.7	11.4	10.0	15.7	15.8					11.0
Rights of claim under mortgage loans, — total, millions of rubles of which:	26,149	5,981	27,252	45,713	1,255	774					107,124
in rubles	21,067	4,608	19,714	35,929	1,186	727					83,231
in foreign currency	5,082	1,373	7,538	9,784	69	47					23,893

Table 4.3.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

1	Investments in debt obligations											11
	2	of which:									10	
		3	4	5	6	7	8	9	revaluation of debt obligations			
	total	federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
2008												
31.12	1,760,321	258,147	12,482	139,597	169,817	347,041	360,493	591,251	1,984	-120,493		
2009												
31.03	1,994,364	517,372	12,443	194,560	220,682	560,103	365,700	235,204	3,888	-115,589		
30.06	2,225,889	539,688	17,531	206,540	278,889	684,058	470,605	97,626	6,185	-75,234		
30.09	2,807,605	625,842	18,410	225,734	250,543	691,858	637,339	382,452	9,651	-34,225		
31.12	3,379,085	767,939	283,104	229,643	289,283	663,283	759,208	362,741	13,404	10,480		
2010												
31.01	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		
2011												
31.01	4,424,773	1,200,375	592,048	299,539	380,165	710,748	917,165	286,694	12,245	25,793		

Table 4.3.9 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		
	total	investment in equities at balance-sheet value (regardless revaluation)				revaluation of equities	total		of which: shares of subsidiaries and associated resident credit institutions	Other equity interest			
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition								
1	12	13	14	15	16	17	18	19	20				
2008													
31.12	193,415	8,893	25,326	194,815	21,434	-57,053	211,963	105,480	45,134				
2009													
31.03	228,393	7,785	24,221	212,410	23,815	-39,837	225,640	109,452	48,592				
30.06	296,002	7,329	24,304	255,758	24,965	-16,354	218,974	113,818	61,180				
30.09	396,611	8,774	23,270	344,021	21,962	-1,416	243,663	135,676	63,191				
31.12	411,790	4,594	33,394	354,215	13,814	5,773	284,537	143,731	72,590				
2010													
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				
2011													
31.01	710,076	6,421	47,962	586,568	32,161	36,964	377,310	179,014	152,776				

Table 4.3.11

Average Weighted Interest Rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity¹

(% p.a.)

	On bills discounted by credit institutions, issued by												On bills issued by credit institutions					
	nonfinancial organizations						credit institutions											
	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years		up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	
2010																		
January	19.2	13.0	13.6	12.4	19.8	8.4	10.1	10.1	10.1	10.4	10.5	4.1	8.0	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	9.3	9.9	10.0	4.9	7.0	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	9.0	8.5	3.9	6.2	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	8.4	8.3	4.3	6.1	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	8.7	8.5	2.3	5.1	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	8.5	3.8	4.8	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	8.2	3.1	5.0	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	7.7	2.2	5.3	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	8.2	8.0	1.9	4.6	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	8.6	2.6	4.2	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	7.7	1.4	3.2	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	8.5	3.0	4.8	4.8	5.9	7.2	10.4	
2011																		
January	15.5	9.6	7.8	8.8	9.0	14.5	5.7	6.9	7.7	7.7	7.7	3.7	4.3	4.3	7.0	7.2	10.7	

¹ According to 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" since January, 2010 the structure of indicators used for the characteristic of interest policy of credit institutions on bill market was changed:

— the unified indicator of yield on bills issued by credit institutions is entered instead of yields on bills issued by credit institutions, placed on the primary market and given by type of primary holder (legal entities and individuals).

— the unified indicator of yield on discounted bills is replaced by two indicators: yield on discounted bills of credit institutions and yield on discounted bills of non-financial organizations.

All indicators are defined only on ruble nominated bills.

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:		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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2008																
31.12	1,626,738	711,833	340,722	547,725	2,178,842	1,056,063	438,752	637,761	114,446	18,604	4,542	8,875	51,242	6,708	1,070	36,816
2009																
31.03	953,107	274,032	223,322	426,976	1,443,616	564,261	303,047	539,422	176,125	15,942	7,173	6,626	65,165	11,197	1,444	45,815
30.06	786,567	200,004	277,149	261,943	1,359,972	435,208	491,081	390,577	154,549	6,827	10,016	971	102,468	30,552	14,256	53,725
30.09	884,666	284,350	261,851	316,883	1,123,182	563,625	249,223	278,759	148,945	4,422	4,033	1,171	91,548	22,768	5,308	58,057
31.12	790,117	238,106	141,522	344,688	1,361,241	630,243	302,391	356,016	167,000	13,850	15,264	1,135	80,578	4,131	10,119	66,134
2010																
31.01	746,118	224,103	130,249	366,881	1,225,019	484,566	338,017	370,926	191,537	24,509	533	1,338	109,256	19,123	12,236	70,536
28.02	869,018	254,607	185,132	378,365	1,875,330	836,693	287,140	329,331	200,694	11,059	16,694	1,324	89,456	22,111	1,870	54,846
31.03	828,408	218,752	214,555	361,653	1,548,174	826,252	289,288	361,878	205,379	19,418	7,859	2,691	91,558	13,465	2,541	60,582
30.04	932,045	274,220	243,832	377,902	1,338,322	594,184	331,713	363,204	224,164	25,116	10,273	4,637	88,622	18,803	2,770	62,457
31.05	979,398	277,571	239,813	397,608	2,047,723	663,605	299,424	486,569	246,172	23,442	16,911	5,650	93,316	10,587	2,243	72,023
30.06	1,000,579	331,713	216,119	418,568	1,734,393	789,616	332,045	521,500	243,269	33,607	9,016	5,541	88,023	9,356	62,031	12,424
31.07	964,658	269,515	219,738	449,925	1,534,300	497,924	379,476	574,884	224,950	24,395	20,726	4,785	58,706	22,687	18,012	12,152
31.08	980,135	292,755	180,118	473,958	1,621,258	559,983	307,837	638,496	224,701	32,656	12,473	1,532	47,561	24,061	2,190	13,911
30.09	1,005,228	308,889	185,883	471,818	1,713,988	727,853	315,449	601,896	237,004	24,312	38,750	2,528	48,602	23,640	4,546	13,322
31.10	1,020,218	260,741	263,077	486,079	1,644,252	624,098	347,002	618,413	234,741	46,356	9,207	457	64,254	13,971	31,537	14,077
30.11	1,124,395	369,010	249,330	471,070	1,770,676	655,694	399,126	639,594	223,972	23,937	14,061	818	81,593	51,617	5,455	15,042
31.12	1,327,199	366,697	294,399	616,342	2,038,922	839,367	452,799	614,979	232,898	21,428	645	624	137,736	10,317	1,989	123,580
2011																
31.01	1,243,637	335,160	209,186	675,506	1,785,225	648,289	377,630	688,589	224,445	14,573	8,075	1,034	148,348	18,415	5,364	116,404

Table 4.4 (end)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:			
	total	2 to 30 days	19 to 20 days	21 to 91 days	total	2 to 30 days	23 to 24 days	25 to 91 days	total	2 to 30 days	27 to 28 days	29 to 91 days	total	2 to 30 days	31 to 32 days	33 to 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2008																
31.12	1,386,602	493,541	265,588	534,031	2,568,874	1,292,947	520,804	719,495	19,327	6,843	1,119	192	70,085	14,361	8,682	45,202
2009																
31.03	996,747	168,397	209,898	475,086	1,662,929	678,628	296,418	659,676	20,106	6,113	464	264	77,744	25,413	32,200	16,636
30.06	975,443	168,061	255,865	407,983	1,398,389	466,314	536,930	351,128	24,656	7,550	1,997	101	66,458	27,019	10,773	22,674
30.09	864,626	186,513	220,767	312,589	1,262,871	630,511	284,196	323,977	22,141	12,546	96	528	129,657	38,840	10,428	76,445
31.12	819,031	156,562	123,846	376,288	1,505,407	725,614	340,734	358,867	23,144	8,192	2,138	341	90,709	10,700	4,266	75,401
2010																
31.01	805,504	100,291	159,403	382,803	1,367,140	632,042	320,810	383,282	22,892	5,887	1,347	692	103,704	22,672	4,289	75,549
28.02	876,019	140,591	184,915	373,078	2,041,602	962,032	294,321	351,610	28,993	6,471	3,713	696	128,139	21,850	13,526	85,226
31.03	915,116	145,253	194,141	397,807	1,611,343	906,272	301,685	330,994	30,851	6,073	570	758	123,441	28,276	14,292	77,487
30.04	936,848	152,238	207,961	376,778	1,505,259	737,936	364,472	372,921	31,575	9,414	854	504	108,405	16,406	11,948	77,611
31.05	1,029,360	195,558	170,855	440,260	2,184,019	742,548	387,418	466,426	30,515	7,640	681	0	119,510	28,313	2,205	80,576
30.06	1,097,870	286,502	142,459	461,385	1,799,004	856,013	442,545	448,639	34,787	12,890	433	0	130,357	12,786	8,260	99,042
31.07	997,833	185,818	129,759	492,819	1,640,348	592,091	494,707	502,640	26,201	7,118	479	202	138,370	23,865	16,237	94,186
31.08	1,021,640	177,084	142,319	504,777	1,705,182	696,306	356,349	574,265	29,805	10,797	201	234	142,966	32,446	7,169	95,099
30.09	1,047,638	214,298	165,530	480,092	1,785,609	819,857	371,863	552,330	33,632	12,100	950	252	136,253	29,637	2,057	97,434
31.10	1,022,133	165,793	184,384	488,294	1,782,092	729,396	461,711	570,704	14,512	8,332	757	225	150,504	40,178	4,716	102,470
30.11	1,105,971	253,491	161,371	489,101	1,914,633	809,677	487,636	571,048	17,817	10,170	264	502	173,617	35,708	18,669	109,252
31.12	1,245,231	240,508	216,929	565,793	2,149,837	942,048	482,005	600,971	17,332	8,514	3,395	578	295,959	44,310	47,388	202,307
2011																
31.01	1,236,383	190,365	183,705	635,710	1,821,586	731,815	395,541	658,591	12,348	7,116	138	519	313,531	73,315	19,687	202,974

5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM

Table 5.1

Payments Effected by the Payment System of Russia

	Total payments						Of which payments effected:																							
	billions of rubles		thousands of units		billions of rubles		thousands of units		by the payment system of the Bank of Russia ¹		by private payment systems ²		by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions ³		between various divisions of one credit institution		within one division of a credit institution											
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units									
2007	2,455,668.4	746,076.2	833,867.7	445,753.2	1,621,800.7	300,323.0	2,777.5	3,006.2	83,651.9	35,057.5	386,750.7	102,153.5	1,148,620.6	160,105.8	2,781,565.0	882,044.6	940,115.3	516,274.0	1,841,449.7	365,770.6	3,691.5	3,256.4	92,543.5	55,867.5	430,446.0	135,102.7	1,314,768.7	171,544.0		
2008	2,723,796.6	877,432.5	942,943.3	609,865.7	1,780,853.3	267,566.8	4,605.5	3,275.5	82,772.1	30,955.0	427,996.9	110,506.5	1,265,478.8	122,829.8	2,892,501.8	812,153.9	1,058,979.5	653,352.9	1,833,522.3	158,801.0	8,465.7	1,832.1	155,284.0	12,057.0	362,543.0	62,661.4	1,307,229.6	82,250.5		
2009																														
Q1	603,863.0	184,944.9	193,139.4	122,072.8	410,723.6	62,872.1	760.7	1,108.6	18,808.5	6,652.4	96,092.7	27,461.7	295,061.7	27,649.4	676,856.3	216,569.2	231,365.2	154,061.4	445,491.1	62,507.8	1,065.5	676.8	20,086.4	6,498.6	107,744.4	25,814.0	316,594.8	29,518.4		
Q2	694,741.0	226,754.4	245,139.3	161,087.7	449,601.7	65,666.7	1,229.5	690.7	20,946.5	7,244.7	108,272.2	27,927.2	319,153.5	29,804.1	748,336.3	249,164.0	273,299.4	172,643.8	475,036.9	76,520.2	1,549.8	799.4	22,930.7	10,559.3	115,887.6	29,303.6	334,668.8	35,857.9		
2010																														
Q1	601,911.1	185,449.2	216,104.5	151,794.3	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1	719,909.4	200,122.2	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2		
Q2	751,175.1	199,485.8	273,953.4	159,313.3	477,221.7	40,172.5	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4	819,506.2	227,096.7	306,120.9	180,449.9	513,385.3	46,646.8	2,075.6	519.6	48,868.2	3,483.1	97,537.7	18,257.3	364,903.8	24,386.8		
Q3																														
Q4																														

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

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

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

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

	The Bank of Russia payment system ¹						Private payment systems ²						
	total			of which			total			of which			
	number of payments, thousands of units	value of payments, billions of rubles	paper-based payments	electronic payments	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	number of payments, thousands of units	value of payments, billions of rubles	paper-based payments	number of payments, thousands of units	value of payments, billions of rubles
2007	833,867.7	445,753.2	2,848.0	1,131.0	1,621,800.8	300,323.0	887,421.1	246,439.2	734,379.7	53,883.8			
2008	940,115.3	516,274.0	3,059.6	2,215.8	1,841,449.7	365,770.6	980,622.4	303,086.4	860,827.3	62,684.2			
2009	942,943.3	609,865.7	1,663.2	888.0	1,780,853.3	267,566.8	952,055.2	214,825.5	828,798.1	52,741.3			
2010	1,058,979.5	653,352.9	912.8	721.0	1,833,522.3	158,801.0	1,123,671.8	136,545.8	709,850.5	22,255.2			
2008													
Q1	199,398.6	104,957.5	613.4	251.1	406,969.7	83,192.6	216,563.6	68,541.8	190,406.2	14,650.8			
Q2	236,692.2	122,268.2	889.5	620.1	452,152.3	93,632.2	244,350.5	78,366.7	207,801.7	15,265.5			
Q3	248,095.5	140,509.4	846.9	863.3	483,017.2	104,694.9	257,629.3	87,768.8	225,387.9	16,926.1			
Q4	255,929.0	148,538.9	709.8	481.3	499,310.5	84,250.9	262,079.0	68,409.1	237,231.5	15,841.8			
2009													
Q1	193,139.4	122,072.8	382.3	225.6	410,723.6	62,872.1	217,790.5	52,364.2	192,933.1	10,507.9			
Q2	231,365.2	154,061.4	438.3	192.1	445,491.1	62,507.8	235,981.3	52,539.7	209,509.8	9,968.1			
Q3	245,139.3	161,087.7	407.2	221.7	449,601.7	65,666.7	242,095.5	53,450.1	207,506.2	12,216.6			
Q4	273,299.4	172,643.8	435.4	248.6	475,036.9	76,520.2	256,187.9	56,471.5	218,849.0	20,048.7			
2010													
Q1	216,104.5	151,794.3	223.9	164.2	385,806.6	33,654.9	210,996.7	28,694.6	174,809.9	4,960.3			
Q2	262,800.7	161,795.4	252.0	181.0	457,108.7	38,326.8	280,449.0	32,818.8	176,659.7	5,508.0			
Q3	273,953.4	159,313.3	210.1	182.7	477,221.7	40,172.5	305,185.2	34,847.6	172,036.5	5,324.9			
Q4	306,120.9	180,449.9	226.8	193.1	513,385.3	46,646.8	327,040.9	40,184.8	186,344.4	6,462.0			

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

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

Table 5.3
Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
2006						
31.12	3,257	3,140	1,206	657	35,195	394
2007						
31.03	3,280	3,190	1,097	587	32,723	410
30.06	3,330	3,238	1,055	573	30,819	433
30.09	3,389	3,275	1,014	542	30,154	457
31.12	3,426	3,324	986	521	28,338	485
2008						
31.03	3,470	3,372	950	480	25,691	504
30.06	3,503	3,416	905	461	23,867	538
30.09	3,527	3,428	802	436	22,530	558
31.12	3,511	3,398	804	432	19,737	608
2009						
31.03	3,476	3,396	795	428	17,617	651
30.06	3,426	3,380	791	425	17,037	711
30.09	3,429	3,357	810	426	15,885	788
31.12	3,327	3,224	800	404	13,930	876
2010						
31.03	3,300	3,208	800	418	13,903	957
30.06	3,267	3,192	799	420	13,041	1,028
30.09	3,249	3,165	757	396	13,240	1,085
31.12	3,137	3,079	698	332	11,417	1,162

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	
2010									
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	

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users:			Other customers	Of which users:		Total number of participants (users) (2+6+10+14)	Of which participants (users):	
		intraregional electronic settlements	interregional electronic settlements	BESP system		VER, MER	BESP system participants		intraregional electronic settlements, interregional electronic settlements (3+7+11+15)	BESP system (5+9+13+16)
1	10	11	12	13	14	15	16	17	18	19
2010										
Q1	2,248	2,241	2,237	617	1,375	1,375	80	5,305	5,298	1,219
Q2	2,220	2,215	2,215	675	1,448	1,448	80	5,342	5,337	1,322
Q3	2,207	2,197	2,197	2,062	1,481	1,481	80	5,353	5,341	3,421
Q4	2,117	2,110	2,110	2,003	1,494	1,494	81	5,239	5,239	3,343

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

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which: payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
		2	3	4	5	6	7	
	1							
	2007	103,316	—	6,240,404	5,777,054	463,350	—	
	2008	119,019	—	9,000,697	8,072,915	802,088	125,694	
	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	
	2008							
	Q1	106,986	51,318	1,841,209	1,653,463	175,508	12,238	
	Q2	111,504	52,263	2,151,946	1,943,971	188,101	19,874	
	Q3	118,321	56,303	2,397,782	2,120,573	223,594	53,615	
	Q4	119,019	57,748	2,609,760	2,354,908	214,885	39,967	
	2009							
	Q1	121,729	58,635	2,103,614	1,869,941	199,289	34,384	
	Q2	121,379	58,809	2,321,669	2,082,664	200,422	38,583	
	Q3	121,359	59,615	2,493,377	2,218,542	224,540	50,295	
	Q4	125,787	63,897	2,796,969	2,481,573	252,995	62,401	
	2010							
	Q1	128,620	64,341	2,555,974	2,220,878	273,360	61,736	
	Q2	133,329	71,597	2,997,609	2,623,065	296,832	77,712	
	Q3	137,464	72,283	3,256,663	2,817,723	344,066	94,874	
	Q4	144,112	78,665	3,786,860	3,229,185	431,899	125,776	

Table 5.5 (end)

		Legal entities									
1	8	the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	10	11	of which:		12	13	
							cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles			other transactions, millions of rubles
	2007	181	—	295,581	101,968	193,613	—				
	2008	223	—	378,814	133,066	245,287	461				
	2009	246	—	352,885	125,331	227,341	213				
	2010	307	162	579,532	173,888	401,734	3,910				
	2008										
	Q1	194	123	84,305	26,225	57,966	114				
	Q2	195	126	86,514	34,288	52,157	69				
	Q3	221	138	103,837	39,579	64,184	74				
	Q4	223	138	104,158	32,974	70,980	204				
	2009										
	Q1	242	150	48,942	23,947	24,890	105				
	Q2	245	121	57,741	24,951	32,762	28				
	Q3	245	124	136,767	33,612	103,107	48				
	Q4	246	135	109,435	42,821	66,582	32				
	2010										
	Q1	253	127	67,442	31,068	36,267	107				
	Q2	263	138	72,382	38,991	32,968	423				
	Q3	268	155	159,885	48,014	110,681	1,190				
	Q4	307	162	279,823	55,815	221,818	2,190				

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

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

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

Table 5.7

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

	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	126,297.1	0.9	721.0

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions and Their Branches

(units)

1	28.02.2011			
	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
2	3	4	5	
RUSSIAN FEDERATION	1,010	2,880	492	2,388
CENTRAL FEDERAL DISTRICT	583	596	119	477
Belgorod Region	5	24	1	23
Bryansk Region	1	23	—	23
Vladimir Region	3	23	—	23
Voronezh Region	2	52	—	52
Ivanovo Region	6	16	—	16
Kaluga Region	4	23	—	23
Kostroma Region	5	11	—	11
Kursk Region	2	18	—	18
Lipetsk Region	2	23	1	22
Moscow Region	11	83	4	79
Orel Region	2	19	2	17
Ryazan Region	4	18	—	18
Smolensk Region	4	19	6	13
Tambov Region	1	13	1	12
Tver Region	7	30	3	27
Tula Region	5	25	1	24
Yaroslavl Region	7	31	3	28
Moscow	512	145	20	125
NORTH-WEST DISTRICT	71	333	25	308
Republic of Karelia	1	14	2	12
Republic of Komi	3	34	7	27
Arkhangelsk Region	2	31	—	31
including Nenets Autonomous Area	—	1	—	1
Vologda Region	9	19	6	13
Kaliningrad Region	4	30	1	29
Leningrad Region	4	15	—	15
Murmansk Region	4	21	—	21
Novgorod Region	2	13	1	12
Pskov Region	3	9	—	9
St. Petersburg	39	147	8	139
SOUTH FEDERAL DISTRICT	47	307	21	286
Republic of Adigei (Adigeya)	5	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	106	2	104
Astrakhan Region	5	23	5	18
Volgograd Region	4	57	—	57
Rostov Region	17	112	13	99
NORTH-CAUCASIAN DISTRICT	56	174	73	101
Republic of Daghestan	31	76	59	17
Republic of Ingushetia	2	5	1	4
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	6	12	4	8
Republic of Chechnya	—	5	—	5
Stavropol Territory	7	59	6	53
PRIVOLZHISKY FEDERAL DISTRICT	118	629	104	525
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)	26	96	56	40
Udmurt Republic	5	23	—	23
Chuvash Republic — Chuvashya	4	19	—	19
Perm Territory	5	63	—	63
Kirov Region	3	18	—	18
Nizhni Novgorod Region	14	94	7	87
Orenburg Region	9	39	3	36
Penza Region	2	26	—	26
Samara Region	20	84	13	71
Saratov Region	10	66	18	48
Ulyanovsk Region	4	22	2	20
URALS FEDERAL DISTRICT	51	336	112	224
Kurgan Region	4	14	—	14
Sverdlovsk Region	19	94	13	81
Tyumen Region	18	133	61	72
Khanty-Mansiysky Autonomous Area — Yugra	10	37	11	26
Yamalo-Nenetsky Autonomous Area	2	25	2	23
Chelyabinsk Region	10	95	38	57
SIBERIA FEDERAL DISTRICT	57	359	26	333
Republic of Altai	4	5	1	4
Republic of Buryatia	1	15	2	13
Republic of Tyva	2	4	—	4
Republic of Khakassia	3	5	—	5
Altai Territory	7	47	8	39
Zabaykalskiy Territory	—	15	—	15
Krasnoyarsk Territory	5	58	2	56
Irkutsk Region	8	43	4	39
Kemerovo Region	9	32	—	32
Novosibirsk Region	10	70	1	69
Omsk Region	6	41	—	41
Tomsk Region	2	24	8	16
FAR EAST FEDERAL DISTRICT	27	146	12	134
Republic of Sakha (Yakutia)	4	33	—	33
Kamchatka Territory	4	12	3	9
Primorski Territory	8	34	5	29
Khabarovsk Territory	4	26	2	24
Amur Region	2	12	—	12
Magadan Region	—	9	—	9
Sakhalin Region	5	11	2	9
Jewish Autonomous Region	—	5	—	5
Chukotka Autonomous Area	—	4	—	4

Table 6.1.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	28.02.2011				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	21,851	11,814	1,459	3,432	38,556
CENTRAL FEDERAL DISTRICT	6,320	3,733	214	929	11,196
Belgorod Region	139	227	14	73	453
Bryansk Region	89	140	9	45	283
Vladimir Region	183	156	11	47	397
Voronezh Region	232	310	23	70	635
Ivanovo Region	135	57	8	50	250
Kaluga Region	138	70	10	62	280
Kostroma Region	103	37	5	22	167
Kursk Region	139	91	14	41	285
Lipetsk Region	135	107	10	50	302
Moscow Region	1,055	780	12	70	1,917
Orel Region	84	61	9	29	183
Ryazan Region	125	94	8	40	267
Smolensk Region	115	86	4	31	236
Tambov Region	109	159	7	38	313
Tver Region	126	135	10	45	316
Tula Region	188	88	11	51	338
Yaroslavl Region	225	40	11	85	361
Moscow	3,000	1,095	38	80	4,213
NORTH-WEST DISTRICT	2,292	442	238	608	3,580
Republic of Karelia	115	13	10	24	162
Republic of Komi	129	83	11	23	246
Arkhangelsk Region	161	67	12	36	276
including Nenets Autonomous Area	4	8	—	—	12
Vologda Region	277	17	26	49	369
Kaliningrad Region	156	45	25	49	275
Leningrad Region	59	22	12	274	367
Murmansk Region	144	10	9	49	212
Novgorod Region	124	2	11	28	165
Pskov Region	113	16	9	35	173
St. Petersburg	1,014	167	113	41	1,335
SOUTH FEDERAL DISTRICT	2,526	687	146	230	3,589
Republic of Adigei (Adigeya)	75	7	1	5	88
Republic of Kalmykia	37	3	—	4	44
Krasnodar Territory	1,134	164	52	97	1,447
Astrakhan Region	120	91	7	26	244
Volgograd Region	275	295	34	45	649
Rostov Region	885	127	52	53	1,117
NORTH-CAUCASIAN DISTRICT	797	105	23	72	997
Republic of Daghestan	166	8	9	1	184
Republic of Ingushetia	14	—	—	—	14
Kabardino-Balkar Republic	72	43	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	—	6	73
Republic of Chechnya	34	3	—	13	50
Stavropol Territory	426	32	13	45	516
PRIVOLZHSKY FEDERAL DISTRICT	4,079	4,343	334	641	9,397
Republic of Bashkortostan	657	434	35	58	1,184
Republic of Mariy-El	54	60	8	11	133
Republic of Mordovia	137	142	7	17	303
Republic of Tatarstan (Tatarstan)	553	777	46	86	1,462
Udmurt Republic	200	90	22	37	349
Chuvash Republic — Chuvashya	108	172	14	38	332
Perm Territory	382	253	33	85	753
Kirov Region	183	180	17	29	409
Nizhni Novgorod Region	459	480	36	54	1,029
Orenburg Region	274	425	31	42	772
Penza Region	158	353	15	35	561
Samara Region	450	333	39	72	894
Saratov Region	264	502	19	45	830
Ulyanovsk Region	200	142	12	32	386
URALS FEDERAL DISTRICT	1,851	865	201	257	3,174
Kurgan Region	78	181	13	32	304
Sverdlovsk Region	753	198	56	35	1,042
Tyumen Region	566	340	64	101	1,071
Khanty-Mansiysky Autonomous Area — Yugra	291	136	29	36	492
Yamalo-Nenetsky Autonomous Area	102	37	3	21	163
Chelyabinsk Region	454	146	68	89	757
SIBERIA FEDERAL DISTRICT	2,909	1,380	225	510	5,024
Republic of Altai	34	5	3	4	46
Republic of Buryatia	202	5	5	36	248
Republic of Tyva	39	2	3	—	44
Republic of Khakassia	97	24	5	42	168
Altai Territory	287	483	22	62	854
Zabaykalskiy Territory	236	10	9	14	269
Krasnoyarsk Territory	506	163	24	114	807
Irkutsk Region	397	52	26	58	533
Kemerovo Region	326	126	28	61	541
Novosibirsk Region	419	153	60	33	665
Omsk Region	211	322	21	43	597
Tomsk Region	155	35	19	43	252
FAR EAST FEDERAL DISTRICT	1,077	259	78	185	1,599
Republic of Sakha (Yakutia)	133	114	6	25	278
Kamchatka Territory	78	8	5	9	100
Primorski Territory	310	36	34	63	443
Khabarovsk Territory	255	31	16	17	319
Amur Region	169	28	6	7	210
Magadan Region	37	7	4	4	52
Sakhalin Region	70	19	5	41	135
Jewish Autonomous Region	16	10	2	13	41
Chukotka Autonomous Area	9	6	—	6	21

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
RUSSIAN FEDERATION				
31.03.2010	224 (18)	115 (9)	188 (17)	108 (9)
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)
CENTRAL FEDERAL DISTRICT				
31.03.2010	146 (13)	71 (6)	111 (12)	74 (7)
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)
including Moscow and Moscow Region				
31.03.2010	138 (13)	68 (6)	103 (12)	69 (7)
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)
NORTH-WEST DISTRICT				
31.03.2010	20 (2)	14 (1)	20 (2)	6 (1)
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)
SOUTH FEDERAL DISTRICT				
31.03.2010	9	5	8	4
30.06.2010	8	4	7	4
30.09.2010	6	3	5	3
31.12.2010	5	2	4	3
NORTH-CAUCASIAN DISTRICT				
31.03.2010	—	—	—	—
30.06.2010	—	—	—	—
30.09.2010	—	—	—	—
31.12.2010	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
31.03.2010	23 (1)	10 (1)	23 (1)	13
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)
URALS FEDERAL DISTRICT				
31.03.2010	10 (1)	7	10 (1)	3 (1)
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)
SIBERIA FEDERAL DISTRICT				
31.03.2010	8 (1)	2 (1)	8 (1)	6
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)
FAR EAST FEDERAL DISTRICT				
31.03.2010	8	6	8	2
30.06.2010	6	6	6	—
30.09.2010	6	6	6	—
31.12.2010	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

	28.02.2011											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	23	46	95	216	250	96	110	134	23	1,010	
CENTRAL FEDERAL DISTRICT	4	11	26	48	95	153	56	73	97	20	583	
Belgorod Region	—	—	—	—	2	2	—	1	—	—	5	
Bryansk Region	—	—	—	—	—	1	—	—	—	—	1	
Vladimir Region	—	—	—	1	1	1	—	—	—	—	3	
Voronezh Region	—	—	1	—	1	0	—	—	—	—	2	
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	3	1	—	11	
Orel Region	—	—	—	1	1	—	—	—	—	—	2	
Ryazan Region	—	—	—	3	—	1	—	—	—	—	4	
Smolensk Region	—	—	—	1	1	—	1	1	—	—	4	
Tambov Region	—	—	—	—	1	—	—	—	—	—	1	
Tver Region	—	—	—	4	3	—	—	—	—	—	7	
Tula Region	—	—	1	1	1	2	—	—	—	—	5	
Yaroslavl Region	—	—	1	3	1	—	1	1	—	—	7	
Moscow	4	10	21	31	78	135	52	66	95	20	512	
NORTH-WEST DISTRICT	3	3	4	15	15	12	2	9	8	—	71	
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
Republic of Komi	—	—	—	2	1	—	—	—	—	—	3	
Arkhangel'sk Region	—	—	1	1	—	—	—	—	—	—	2	
including Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Vologda Region	—	—	1	1	3	2	—	2	—	—	9	
Kaliningrad Region	—	—	—	—	1	1	—	—	2	—	4	

(units)

Table 6.1.4 (cont.)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	1	1	—	1	—	1	—	—	4
Murmansk Region	1	—	—	—	1	1	—	1	—	—	4
Novgorod Region	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	2	—	1	—	—	—	—	3
St. Petersburg	2	2	1	8	8	5	2	5	6	—	39
SOUTH FEDERAL DISTRICT	1	2	3	4	13	17	3	3	1	—	47
Republic of Adigei (Adigeya)	—	—	2	1	2	—	—	—	—	—	5
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	—	5	4	2	1	1	—	14
Astrakhan Region	1	2	—	—	1	1	—	—	—	—	5
Volgograd Region	—	—	—	1	—	3	—	—	—	—	4
Rostov Region	—	—	—	2	3	9	1	2	—	—	17
NORTH-CAUCASIAN DISTRICT	4	1	2	2	34	9	3	1	—	—	56
Republic of Dagestan	2	1	1	1	21	3	1	1	—	—	31
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	—	—	—	—	3	3	—	—	—	—	6
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	—	4	1	1	—	—	—	7
PRIVOLZHSKY FEDERAL DISTRICT	1	2	2	6	24	33	20	11	17	2	118
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	7	—	5	6	1	26
Udmurt Republic	—	1	—	—	—	2	2	—	—	—	5
Chuvash Republic — Chuvashya	—	—	—	1	1	1	1	—	—	—	4
Perm Territory	1	—	—	1	—	1	0	—	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	3	4	2	—	—	—	10
Ulyanovsk Region	—	—	—	—	2	1	—	1	—	—	4

Table 6.1.5

Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
RUSSIAN FEDERATION			
30.09.2010	1,030	31,721,689.5	49
30.11.2010	1,023	32,671,824.7	48
31.12.2010	1,012	33,804,627.7	50
31.01.2011	1,012	33,207,383.1	50
CENTRAL FEDERAL DISTRICT			
30.09.2010	594	27,533,676.0	26
30.11.2010	591	28,358,920.6	26
31.12.2010	585	29,403,770.5	26
31.01.2011	585	28,853,073.0	26
including Moscow and Moscow Region			
30.09.2010	534	27,334,981.3	25
30.11.2010	531	28,155,857.3	25
31.12.2010	525	29,188,131.7	25
31.01.2011	525	28,642,290.8	25
NORTH-WEST DISTRICT			
30.09.2010	71	1,294,357.8	8
30.11.2010	71	1,355,271.1	8
31.12.2010	71	1,389,058.7	8
31.01.2011	71	1,372,506.0	8
SOUTH FEDERAL DISTRICT			
30.09.2010	48	159,158.2	11
30.11.2010	48	164,478.9	11
31.12.2010	47	174,009.0	11
31.01.2011	47	168,704.7	11
NORTH-CAUCASIAN DISTRICT			
30.09.2010	58	44,684.4	20
30.11.2010	58	48,138.7	21
31.12.2010	57	55,746.6	20
31.01.2011	56	52,910.2	20
PRIVOLZHISKY FEDERAL DISTRICT			
30.09.2010	118	1,074,326.8	33
30.11.2010	118	1,094,660.1	33
31.12.2010	118	1,116,904.2	33
31.01.2011	118	1,115,511.3	34
URALS FEDERAL DISTRICT			
30.09.2010	53	735,548.9	12
30.11.2010	53	753,805.4	12
31.12.2010	51	759,933.4	11
31.01.2011	51	763,616.0	11
SIBERIA FEDERAL DISTRICT			
30.09.2010	59	605,953.7	6
30.11.2010	57	601,278.6	6
31.12.2010	56	596,354.0	7
31.01.2011	57	570,443.2	7
FAR EAST FEDERAL DISTRICT			
30.09.2010	29	273,983.7	7
30.11.2010	27	295,271.2	7
31.12.2010	27	308,851.4	7
31.01.2011	27	310,618.8	7

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from March 10 to April 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	22	28	62	142	171	276	701
CENTRAL FEDERAL DISTRICT	7	13	28	53	86	181	368
Belgorod Region	—	—	—	1	2	1	4
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	1	1	—	—	2
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	2	—	1	—	3
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	—	1	3
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	1	3	—	—	4
Tula Region	—	1	1	1	2	—	5
Yaroslavl Region	—	1	3	1	—	2	7
Moscow and Moscow Region	7	10	14	41	76	174	322
NORTH-WEST DISTRICT	3	3	10	7	8	15	46
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	4	3	1	11	21
SOUTH FEDERAL DISTRICT	—	3	3	12	13	7	38
Republic of Adigei (Adigeya)	—	2	1	2	—	—	5
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	5	3	4	13
Astrakhan Region	—	—	—	1	1	—	2
Volgograd Region	—	—	1	—	3	—	4
Rostov Region	—	—	1	2	6	3	12
NORTH-CAUCASIAN DISTRICT	3	1	2	24	9	2	40
Republic of Daghestan	2	—	—	14	3	1	20
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	—	—	—	2	3	—	5
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	3	1	1	5

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	2	1	6	20	28	42	99
Republic of Bashkortostan	—	—	1	1	3	4	9
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	1	2	3
Republic of Tatarstan (Tatarstan)	1	—	1	5	6	11	24
Udmurt Republic	—	—	—	—	2	1	3
Chuvash Republic — Chuvashya	—	—	1	1	1	1	4
Perm Territory	1	—	1	—	—	2	4
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	—	5	4	3	12
Orenburg Region	—	—	—	3	—	5	8
Penza Region	—	—	—	—	—	—	—
Samara Region	—	—	—	1	7	8	16
Saratov Region	—	—	1	2	4	2	9
Ulyanovsk Region	—	—	—	2	1	—	3
URALS FEDERAL DISTRICT	3	3	6	5	12	14	43
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	1	—	1	3	5	5	15
Tyumen Region	1	2	2	1	5	5	16
Chelyabinsk Region	—	1	1	—	2	4	8
SIBERIA FEDERAL DISTRICT	3	2	4	16	9	11	45
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	—	2	5
Novosibirsk Region	2	1	—	3	—	4	10
Omsk Region	1	—	—	2	—	3	6
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	2	4	5	6	4	22
Republic of Sakha (Yakutia)	—	—	2	—	1	1	4
Kamchatka Territory	—	1	2	—	—	1	4
Primorski Territory	1	1	—	3	3	—	8
Khabarovsk Territory	—	—	—	1	—	—	1
Amur Region	—	—	—	—	—	1	1
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

Financial Performance of Credit Institutions

		31.01.2011						
1	2	3	4	5	6	7		
	total profit (+)/loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles		
RUSSIAN FEDERATION	76,766.7	80,172.6	80.9	3,405.9	19.1	6,976.3		
CENTRAL FEDERAL DISTRICT	69,924.4	72,566.6	78.3	2,642.2	21.7	6,393.0		
Belgorod Region	18.4	18.4	100.0	0.0	0.0	1.4		
Bryansk Region	2.3	2.3	100.0	0.0	0.0	0.2		
Vladimir Region	4.4	4.4	100.0	0.0	0.0	1.1		
Voronezh Region	0.5	0.5	100.0	0.0	0.0	0.0		
Ivanovo Region	-17.0	10.6	83.3	27.5	16.7	2.7		
Kaluga Region	32.5	32.8	75.0	0.2	25.0	1.8		
Kostroma Region	686.9	687.7	80.0	0.8	20.0	61.8		
Kursk Region	4.7	4.7	100.0	0.0	0.0	0.0		
Lipetsk Region	56.5	56.5	100.0	0.0	0.0	0.1		
Moscow Region	27.9	114.2	63.6	86.4	36.4	15.7		
Orel Region	3.6	3.6	100.0	0.0	0.0	1.6		
Ryazan Region	15.0	15.0	100.0	0.0	0.0	3.3		
Smolensk Region	-26.4	11.1	75.0	37.5	25.0	0.9		
Tambov Region	1.2	1.2	100.0	0.0	0.0	0.4		
Tver Region	11.2	23.9	85.7	12.7	14.3	3.1		
Tula Region	21.0	21.0	100.0	0.0	0.0	1.8		
Yaroslavl Region	55.2	55.2	100.0	0.0	0.0	1.6		
Moscow	69,026.5	71,503.7	77.0	2,477.2	23.0	6,295.6		
NORTH-WEST DISTRICT	2,646.2	2,720.0	88.7	73.8	11.3	177.0		
Republic of Karelia	1.5	1.5	100.0	0.0	0.0	0.3		
Republic of Komi	13.9	13.9	100.0	0.0	0.0	2.9		
Arkhangelsk Region	2.1	2.1	100.0	0.0	0.0	0.2		
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0		
Vologda Region	102.6	109.2	77.8	6.6	22.2	18.3		
Kaliningrad Region	22.1	56.2	75.0	34.1	25.0	18.0		

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-9.1	0.3	33.3	9.4	66.7	0.0
Murmansk Region	34.4	34.4	100.0	0.0	0.0	0.0
Novgorod Region	7.7	7.7	100.0	0.0	0.0	0.0
Pskov Region	5.8	5.8	100.0	0.0	0.0	0.7
St. Petersburg	2,465.4	2,489.1	92.5	23.7	7.5	136.5
SOUTH FEDERAL DISTRICT	221.8	229.4	87.2	7.6	12.8	34.1
Republic of Adigei (Adigeya)	3.7	3.7	100.0	0.0	0.0	1.1
Republic of Kalmykia	3.1	3.1	100.0	0.0	0.0	0.0
Krasnodar Territory	76.6	78.3	85.7	1.7	14.3	22.7
Astrakhan Region	12.5	12.5	100.0	0.0	0.0	0.2
Volgograd Region	21.5	21.5	100.0	0.0	0.0	0.1
Rostov Region	104.5	110.3	76.5	5.9	23.5	9.9
NORTH-CAUCASIAN DISTRICT	156.3	160.7	92.9	4.4	7.1	7.9
Republic of Dagestan	89.7	90.0	96.8	0.3	3.2	3.2
Republic of Ingushetia	13.2	13.2	100.0	0.0	0.0	0.0
Kabardino-Balkar Republic	5.8	9.1	80.0	3.3	20.0	1.5
Karachai-Cherkess Republic	6.8	7.2	80.0	0.4	20.0	1.4
Republic of Northern Ossetia — Alania	13.4	13.4	100.0	0.0	0.0	1.8
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	27.5	27.8	85.7	0.4	14.3	0.0
PRIVOLZHSKY FEDERAL DISTRICT	1,423.6	1,641.0	82.2	217.5	17.8	75.8
Republic of Bashkortostan	-62.5	20.5	54.5	83.0	45.5	3.2
Republic of Mariy-El	1.9	1.9	100.0	0.0	0.0	0.0
Republic of Mordovia	13.5	13.5	100.0	0.0	0.0	1.1
Republic of Tatarstan (Tatarstan)	86.1	157.0	76.9	71.0	23.1	9.5
Udmurt Republic	7.3	22.1	60.0	14.9	40.0	1.8
Chuvash Republic — Chuvashya	5.8	6.1	75.0	0.3	25.0	1.7
Perm Territory	51.3	51.3	100.0	0.0	0.0	4.1
Kirov Region	31.5	31.5	100.0	0.0	0.0	0.3
Nizhni Novgorod Region	179.4	179.4	100.0	0.0	0.0	13.4
Orenburg Region	23.7	29.2	88.9	5.5	11.1	8.7
Penza Region	-10.2	3.8	50.0	14.0	50.0	0.5
Samara Region	913.7	915.6	90.0	1.9	10.0	14.5
Saratov Region	170.6	196.2	80.0	25.6	20.0	15.2
Ulyanovsk Region	11.5	12.9	75.0	1.3	25.0	2.0

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	1,722.7	1,860.9	82.4	138.2	17.6	14.5
Kurgan Region	9.7	9.7	100.0	0.0	0.0	0.7
Sverdlovsk Region	359.9	469.0	73.7	109.1	26.3	5.6
Tyumen Region	1,156.1	1,173.5	88.9	17.4	11.1	7.8
Khanty-Mansiysky Autonomous Area — Yugra	987.1	1,002.5	90.0	15.4	10.0	3.3
Yamalo-Nenetsky Autonomous Area	1.1	3.2	50.0	2.1	50.0	0.9
Chelyabinsk Region	196.9	208.7	80.0	11.7	20.0	0.5
SIBERIA FEDERAL DISTRICT	682.3	719.1	82.1	36.9	17.9	157.0
Republic of Altai	15.7	15.7	100.0	0.0	0.0	0.1
Republic of Buryatia	6.9	6.9	100.0	0.0	0.0	0.0
Republic of Tyva	1.5	1.5	100.0	0.0	0.0	0.0
Republic of Khakassia	4.2	4.2	100.0	0.0	0.0	0.0
Altai Territory	20.4	20.7	85.7	0.3	14.3	0.5
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-0.8	8.2	60.0	9.0	40.0	2.2
Irkutsk Region	48.1	50.0	87.5	1.9	12.5	1.3
Kemerovo Region	25.4	25.4	100.0	0.0	0.0	6.3
Novosibirsk Region	562.1	572.2	70.0	10.1	30.0	145.8
Omnsk Region	-8.8	6.7	50.0	15.5	50.0	0.8
Tomsk Region	7.6	7.6	100.0	0.0	0.0	0.0
FAR EAST FEDERAL DISTRICT	-10.6	274.9	70.4	285.5	29.6	116.9
Republic of Sakha (Yakutia)	-103.1	0.6	50.0	103.7	50.0	0.5
Kamchatka Territory	24.0	24.0	100.0	0.0	0.0	1.9
Primorski Territory	171.9	183.4	87.5	11.5	12.5	11.8
Khabarovsk Territory	56.4	62.5	75.0	6.1	25.0	0.1
Amur Region	-161.7	0.0	0.0	161.7	100.0	101.6
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	2.0	4.4	60.0	2.4	40.0	1.2
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 6.1.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
31.03.2010	34	56	27	26 (13)	81 (5)
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)
CENTRAL FEDERAL DISTRICT					
31.03.2010	20	24	11	19 (8)	72 (5)
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)
including Moscow and Moscow Region					
31.03.2010	18	22	10	18 (8)	70 (5)
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)
NORTH-WEST DISTRICT					
31.03.2010	5	7	1	2 (2)	5
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
SOUTH FEDERAL DISTRICT					
31.03.2010	2	2	3	1	1
30.06.2010	2	1	3	1	1
30.09.2010	2	—	2	1	1
31.12.2010	1	—	2	1	1
NORTH-CAUCASIAN DISTRICT					
31.03.2010	—	—	—	—	—
30.06.2010	—	—	—	—	—
30.09.2010	—	—	—	—	—
31.12.2010	—	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
31.03.2010	4	10	6	2 (1)	1
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
URALS FEDERAL DISTRICT					
31.03.2010	1	5	2	1 (1)	1
30.06.2010	2	3	2	1 (1)	—
30.09.2010	2	2	3	1 (1)	—
31.12.2010	2	3	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
31.03.2010	—	4	2	1 (1)	1
30.06.2010	—	4	1	1 (1)	1
30.09.2010	—	5	1	1 (1)	1
31.12.2010	—	3	1	2 (2)	1
FAR EAST FEDERAL DISTRICT					
31.03.2010	2	4	2	—	—
30.06.2010	2	2	2	—	—
30.09.2010	2	2	2	—	—
31.12.2010	2	2	1	1	—

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

Table 6.1.9

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

(units)

1	30.09.2010			31.12.2010		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	442	640	1,235	451	636	1,241
CENTRAL FEDERAL DISTRICT	280	338	538	283	339	541
Belgorod Region	1	2	8	1	2	8
Bryansk Region	—	1	5	—	1	5
Vladimir Region	—	2	7	—	2	7
Voronezh Region	—	1	9	—	1	9
Ivanovo Region	3	2	5	3	2	5
Kaluga Region	—	2	6	—	2	7
Kostroma Region	2	5	9	2	5	9
Kursk Region	—	1	6	—	1	6
Lipetsk Region	1	1	6	1	2	7
Orel Region	—	—	5	—	—	5
Ryazan Region	1	3	6	1	3	6
Smolensk Region	—	3	7	—	3	8
Tambov Region	—	1	5	—	1	5
Tver Region	1	2	7	1	2	8
Tula Region	2	4	10	2	4	11
Yaroslavl Region	1	4	12	1	5	12
Moscow and Moscow Region	268	304	425	271	303	423
NORTH-WEST DISTRICT	24	39	86	24	38	88
Republic of Karelia	—	1	4	—	1	4
Republic of Komi	1	3	8	1	3	8
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	5	7	10	5	7	10
Kaliningrad Region	3	5	12	3	4	11
Leningrad Region	—	2	3	—	2	3
Murmansk Region	1	2	4	1	2	4
Novgorod Region	1	1	3	1	1	3
Pskov Region	—	—	2	—	—	2
St. Petersburg	13	18	39	13	18	42
SOUTH FEDERAL DISTRICT	21	32	75	24	32	76
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	4	12	23	6	12	23
Astrakhan Region	1	2	7	1	2	8
Volgograd Region	3	3	13	3	3	13
Rostov Region	11	10	25	12	10	25
NORTH-CAUCASIAN DISTRICT	2	14	28	4	17	29
Republic of Daghestan	—	2	2	—	2	2
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	4	6	2	5	6
Karachai-Cherkess Republic	1	3	5	1	3	5
Republic of Northern Ossetia — Alania	—	3	5	—	4	6
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	1	2	10	1	3	10

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	50	99	208	50	98	209
Republic of Bashkortostan	3	10	25	3	10	25
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	3	7	2	3	7
Republic of Tatarstan (Tatarstan)	16	22	27	16	22	27
Udmurt Republic	2	3	9	2	3	9
Chuvash Republic — Chuvashya	—	4	9	—	4	10
Perm Territory	—	4	14	—	4	14
Kirov Region	2	3	7	2	4	7
Nizhni Novgorod Region	6	13	26	6	12	26
Orenburg Region	2	6	10	2	5	10
Penza Region	—	2	8	—	2	8
Samara Region	15	17	33	15	17	34
Saratov Region	2	10	21	2	10	20
Ulyanovsk Region	—	2	8	—	2	8
URALS FEDERAL DISTRICT	28	42	78	29	40	76
Kurgan Region	—	3	5	—	3	5
Sverdlovsk Region	10	17	32	10	16	31
Tyumen Region	11	13	22	12	13	22
Chelyabinsk Region	7	9	19	7	8	18
SIBERIA FEDERAL DISTRICT	19	51	144	19	49	145
Republic of Altai	—	4	6	—	3	5
Republic of Buryatia	1	1	9	1	1	9
Republic of Tyva	—	2	3	1	2	3
Republic of Khakassia	2	3	5	2	3	5
Altai Territory	—	5	11	—	5	12
Zabaykalskiy Territory	—	—	7	—	—	7
Krasnoyarsk Territory	4	4	16	4	4	17
Irkutsk Region	1	8	19	1	8	19
Kemerovo Region	1	6	14	1	6	13
Novosibirsk Region	7	10	27	6	9	28
Omsk Region	1	6	15	1	6	15
Tomsk Region	2	2	12	2	2	12
FAR EAST FEDERAL DISTRICT	18	25	78	18	23	77
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	8	2	3	8
Primorski Territory	7	7	23	7	7	24
Khabarovsk Territory	2	3	13	2	3	13
Amur Region	2	3	9	2	2	8
Magadan Region	—	1	5	—	—	4
Sakhalin Region	1	4	8	1	4	8
Jewish Autonomous Region	—	—	1	—	—	1
Chukotka Autonomous Area	—	—	1	—	—	1

¹ In accordance with the Bank of Russia Regulation No. 236-P, dated August 4, 2003; No. 312-P, dated November 12, 2007.

6.2. Foreign Cash Operations

Table 6.2.1

Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2010	
	Q3 2	Q4 3
RUSSIAN FEDERATION	10,576.26	12,035.62
CENTRAL FEDERAL DISTRICT	4,943.91	5,627.48
Belgorod Region	41.55	43.58
Bryansk Region	42.14	45.38
Vladimir Region	34.35	37.97
Voronezh Region	125.21	130.76
Ivanovo Region	29.02	29.84
Kaluga Region	55.56	52.19
Kostroma Region	21.39	23.07
Kursk Region	28.86	33.06
Lipetsk Region	28.41	34.72
Moscow Region	281.88	261.07
Orel Region	22.72	26.75
Ryazan Region	33.59	33.98
Smolensk Region	31.84	40.27
Tambov Region	10.02	10.92
Tver Region	46.02	45.82
Tula Region	45.99	48.80
Yaroslavl Region	49.47	51.44
Moscow	4,015.90	4,677.87
NORTH-WEST DISTRICT	1,349.07	1,549.03
Republic of Karelia	11.72	14.98
Republic of Komi	25.20	22.72
Arkhangelsk Region	26.20	29.23
including Nenets Autonomous Area	0.20	0.32
Vologda Region	24.75	35.28
Kaliningrad Region	115.68	144.44
Leningrad Region	307.85	328.54
Murmansk Region	35.74	43.50
Novgorod Region	18.58	20.18
Pskov Region	10.93	11.23
St. Petersburg	772.42	898.93
SOUTH FEDERAL DISTRICT	731.39	832.56
Republic of Adigei (Adigeya)	5.69	6.92
Republic of Kalmykia	2.74	3.46
Krasnodar Territory	375.91	444.71
Astrakhan Region	31.46	30.82
Volgograd Region	72.47	80.51
Rostov Region	243.11	266.13
NORTH-CAUCASIAN DISTRICT	345.99	474.84
Republic of Daghestan	82.84	94.99
Republic of Ingushetia	4.33	16.48
Kabardino-Balkar Republic	26.10	39.86
Karachai-Cherkess Republic	6.39	9.08

Table 6.2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	29.20	42.46
Republic of Chechnya	2.63	3.33
Stavropol Territory	194.51	268.65
PRIVOLZHSKY FEDERAL DISTRICT	990.49	1,103.16
Republic of Bashkortostan	117.63	119.99
Republic of Mariy-El	8.95	10.79
Republic of Mordovia	8.18	7.27
Republic of Tatarstan (Tatarstan)	155.88	175.62
Udmurt Republic	27.11	27.79
Chuvash Republic — Chuvashya	13.77	16.87
Perm Territory	93.70	93.91
Kirov Region	25.03	32.98
Nizhni Novgorod Region	120.18	143.26
Orenburg Region	51.78	57.05
Penza Region	33.86	40.16
Samara Region	241.79	277.54
Saratov Region	63.62	69.13
Ulyanovsk Region	29.03	30.81
URALS FEDERAL DISTRICT	753.67	810.99
Kurgan Region	12.66	11.40
Sverdlovsk Region	333.37	342.67
Tyumen Region	254.25	273.33
Khanty-Mansiysky Autonomous Area — Yugra	109.05	111.37
Yamalo-Nenetsky Autonomous Area	33.93	38.63
Chelyabinsk Region	153.39	183.59
SIBERIA FEDERAL DISTRICT	882.28	993.24
Republic of Altai	2.30	2.50
Republic of Buryatia	29.43	40.03
Republic of Tyva	1.82	2.37
Republic of Khakassia	18.64	19.55
Altai Territory	62.31	71.48
Zabaykalskiy Territory	19.23	23.13
Krasnoyarsk Territory	141.52	149.31
Irkutsk Region	133.85	153.23
Kemerovo Region	80.88	91.07
Novosibirsk Region	228.55	273.63
Omsk Region	119.82	119.66
Tomsk Region	43.94	47.29
FAR EAST FEDERAL DISTRICT	572.86	647.31
Republic of Sakha (Yakutia)	49.84	54.70
Kamchatka Territory	25.78	37.12
Primorski Territory	274.95	284.65
Khabarovsk Territory	128.62	155.77
Amur Region	33.12	36.78
Magadan Region	10.98	14.44
Sakhalin Region	46.53	60.93
Jewish Autonomous Region	2.76	2.57
Chukotka Autonomous Area	0.29	0.36

Table 6.2.2

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

(millions of US dollars)

1	2010	
	Q3 2	Q4 3
RUSSIAN FEDERATION	7,092.78	7,608.57
CENTRAL FEDERAL DISTRICT	4,163.30	4,807.52
Belgorod Region	21.80	20.84
Bryansk Region	20.45	20.07
Vladimir Region	19.89	18.17
Voronezh Region	63.57	54.38
Ivanovo Region	13.96	12.18
Kaluga Region	28.71	25.91
Kostroma Region	11.67	10.99
Kursk Region	11.95	11.34
Lipetsk Region	18.68	15.65
Moscow Region	155.32	163.20
Orel Region	10.13	9.72
Ryazan Region	16.89	14.52
Smolensk Region	18.42	22.37
Tambov Region	7.63	6.38
Tver Region	20.59	19.28
Tula Region	25.93	23.01
Yaroslavl Region	34.22	28.94
Moscow	3,663.50	4,330.58
NORTH-WEST DISTRICT	1,145.33	1,109.07
Republic of Karelia	7.80	7.63
Republic of Komi	7.37	7.27
Arkhangelsk Region	12.58	14.25
including Nenets Autonomous Area	0.08	0.08
Vologda Region	9.91	11.71
Kaliningrad Region	128.50	124.67
Leningrad Region	253.94	255.09
Murmansk Region	16.95	17.01
Novgorod Region	9.62	8.98
Pskov Region	12.52	11.63
St. Petersburg	686.17	650.82
SOUTH FEDERAL DISTRICT	331.10	316.96
Republic of Adigei (Adigeya)	3.92	3.38
Republic of Kalmykia	1.32	1.19
Krasnodar Territory	185.50	176.92
Astrakhan Region	14.54	13.92
Volgograd Region	32.98	30.72
Rostov Region	92.84	90.83
NORTH-CAUCASIAN DISTRICT	66.09	60.28
Republic of Daghestan	10.52	12.49
Republic of Ingushetia	1.90	0.29
Kabardino-Balkar Republic	5.40	5.14
Karachai-Cherkess Republic	1.64	1.40

Table 6.2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	7.36	6.41
Republic of Chechnya	0.91	0.46
Stavropol Territory	38.36	34.09
PRIVOLZHSKY FEDERAL DISTRICT	605.10	598.54
Republic of Bashkortostan	48.30	45.51
Republic of Mariy-El	6.52	5.71
Republic of Mordovia	4.86	5.10
Republic of Tatarstan (Tatarstan)	63.22	63.29
Udmurt Republic	13.96	12.16
Chuvash Republic — Chuvashya	8.99	7.97
Perm Territory	34.75	31.48
Kirov Region	7.95	7.04
Nizhni Novgorod Region	71.60	71.28
Orenburg Region	25.55	17.94
Penza Region	14.42	15.69
Samara Region	249.78	265.72
Saratov Region	38.29	33.88
Ulyanovsk Region	16.91	15.76
URALS FEDERAL DISTRICT	245.07	241.79
Kurgan Region	4.89	4.18
Sverdlovsk Region	116.41	105.21
Tyumen Region	68.46	71.41
Khanty-Mansiysky Autonomous Area — Yugra	26.41	28.00
Yamalo-Nenetsky Autonomous Area	7.11	7.40
Chelyabinsk Region	55.32	60.98
SIBERIA FEDERAL DISTRICT	309.03	270.06
Republic of Altai	1.25	0.86
Republic of Buryatia	8.34	7.37
Republic of Tyva	0.45	0.50
Republic of Khakassia	3.88	3.42
Altai Territory	31.86	23.71
Zabaykalskiy Territory	5.30	4.12
Krasnoyarsk Territory	39.97	37.36
Irkutsk Region	35.24	30.89
Kemerovo Region	23.98	21.21
Novosibirsk Region	90.15	82.64
Omsk Region	51.02	42.25
Tomsk Region	17.60	15.73
FAR EAST FEDERAL DISTRICT	224.67	206.21
Republic of Sakha (Yakutia)	7.16	5.28
Kamchatka Territory	4.65	4.92
Primorski Territory	123.78	120.76
Khabarovsk Territory	45.95	38.99
Amur Region	19.38	13.00
Magadan Region	2.44	2.55
Sakhalin Region	20.77	20.30
Jewish Autonomous Region	0.43	0.33
Chukotka Autonomous Area	0.11	0.08

6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

	31.01.2011										
	customer funds, total	of which:			deposits of legal entities			individual deposits			
		in rubles	in foreign currency and precious metals	total	in rubles	in foreign currency and precious metals	total	in rubles	in foreign currency and precious metals	total	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10		
RUSSIAN FEDERATION	20,755,694	15,409,365	5,346,329	4,772,056	3,234,216	1,537,840	9,702,421	7,818,310	1,884,111		
CENTRAL FEDERAL DISTRICT	13,031,886	8,683,625	4,348,261	3,718,918	2,326,165	1,392,753	4,830,131	3,509,128	1,321,003		
Belgorod Region	101,895	88,457	13,438	14,946	10,773	4,173	66,901	62,149	4,752		
Bryansk Region	44,578	41,016	3,562	2,556	2,538	18	35,649	32,834	2,815		
Vladimir Region	90,139	79,961	10,178	6,419	6,134	285	70,331	63,777	6,554		
Voronezh Region	170,938	151,021	19,917	19,684	13,071	6,613	121,820	112,301	9,519		
Ivanovo Region	50,793	46,155	4,638	2,223	2,181	42	41,899	37,878	4,021		
Kaluga Region	67,405	59,896	7,509	4,221	3,962	259	48,585	44,335	4,250		
Kostroma Region	36,484	34,322	2,162	4,803	4,685	118	27,514	25,904	1,610		
Kursk Region	51,402	47,815	3,587	3,630	3,551	79	38,700	36,100	2,600		
Lipetsk Region	74,804	68,770	6,034	6,362	6,169	193	56,799	52,264	4,535		
Moscow Region	632,472	559,015	73,457	66,207	54,427	11,780	411,523	365,987	45,536		
Orel Region	35,983	33,891	2,092	2,670	2,666	4	28,967	27,246	1,721		
Ryazan Region	63,379	57,504	5,875	5,211	4,326	885	47,602	44,113	3,489		
Smolensk Region	54,153	46,412	7,741	4,307	4,155	152	37,221	33,927	3,294		
Tambov Region	40,369	37,616	2,753	1,906	1,725	181	32,178	30,649	1,529		
Tver Region	68,608	62,428	6,180	4,297	3,784	513	50,573	46,695	3,878		
Tula Region	91,234	81,664	9,570	6,174	5,858	316	66,289	60,860	5,429		
Yaroslavl Region	90,026	81,481	8,545	6,098	6,039	59	68,397	61,373	7,024		
Moscow	11,267,224	7,106,201	4,161,023	3,557,204	2,190,121	1,367,083	3,579,183	2,370,736	1,208,447		
NORTH-WEST DISTRICT	1,917,107	1,544,210	372,897	309,002	231,096	77,906	1,096,598	880,816	215,782		
Republic of Karelia	32,557	29,149	3,408	1,836	1,734	102	25,407	22,636	2,771		
Republic of Komi	69,831	64,314	5,517	3,258	3,190	68	55,233	52,003	3,230		

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	93,916	88,350	5,566	20,450	20,363	87	61,252	57,410	3,842
including Nenets Autonomous Area	3,400	3,286	114	248	245	3	2,564	2,520	44
Vologda Region	88,556	73,976	14,580	12,730	7,961	4,769	57,282	51,491	5,791
Kaliningrad Region	80,290	63,130	17,160	10,928	9,241	1,687	55,526	42,217	13,309
Leningrad Region	76,307	67,931	8,376	4,689	4,253	436	57,445	51,295	6,150
Murmansk Region	73,621	64,330	9,291	3,977	3,285	692	56,237	50,063	6,174
Novgorod Region	29,742	26,166	3,576	1,676	1,633	43	21,498	19,142	2,356
Pskov Region	26,469	24,058	2,411	1,957	1,751	206	18,719	17,199	1,520
St. Petersburg	1,345,818	1,042,806	303,012	247,501	177,685	69,816	687,999	517,360	170,639
SOUTH FEDERAL DISTRICT	746,735	670,044	76,691	57,147	52,713	4,434	537,687	487,328	50,359
Republic of Adigei (Adigeya)	9,904	9,367	537	546	546	0	7,921	7,537	384
Republic of Kalmykia	4,882	4,600	282	547	547	0	3,642	3,435	207
Krasnodar Territory	332,302	302,428	29,874	27,242	25,650	1,592	232,846	210,048	22,798
Astrakhan Region	43,386	39,486	3,900	2,974	2,950	24	33,162	30,725	2,437
Volgograd Region	119,145	105,317	13,828	8,886	6,638	2,248	91,376	82,692	8,684
Rostov Region	237,116	208,846	28,270	16,952	16,382	570	168,740	152,891	15,849
NORTH-CAUCASIAN DISTRICT	210,068	194,821	15,247	13,394	12,707	627	145,175	133,670	11,505
Republic of Dagestan	28,910	27,280	1,630	1,166	1,161	5	16,437	15,090	1,347
Republic of Ingushetia	3,557	3,393	164	196	195	1	1,808	1,678	130
Kabardino-Balkar Republic	19,881	17,990	1,891	863	860	3	13,872	12,796	1,076
Karachai-Cherkess Republic	8,409	7,909	500	619	555	64	5,778	5,374	404
Republic of Northern Ossetia — Alania	20,254	19,248	1,006	675	673	2	15,419	14,548	871
Republic of Chechnya	6,809	6,740	69	738	737	1	2,262	2,200	62
Stavropol Territory	122,248	112,261	9,987	9,077	8,526	551	89,599	81,984	7,615
PRIVOLZHSKY FEDERAL DISTRICT	2,084,407	1,865,128	219,279	317,299	301,913	15,386	1,296,591	1,178,450	118,141
Republic of Bashkortostan	301,240	269,175	32,065	102,300	101,406	894	135,866	124,728	11,138
Republic of Mariy-El	22,554	21,024	1,530	1,953	1,691	262	16,995	16,169	826
Republic of Mordovia	33,776	32,180	1,596	2,787	2,764	23	24,160	22,983	1,177
Republic of Tatarstan (Tatarstan)	404,029	352,389	51,640	87,482	86,073	1,409	199,543	180,716	18,827
Udmurt Republic	68,002	63,140	4,862	5,902	5,747	155	50,676	47,563	3,113
Chuvash Republic — Chuvashya	53,855	48,113	5,742	5,454	4,703	751	37,503	35,698	1,805
Perm Territory	202,186	173,324	28,862	32,676	24,711	7,965	125,210	113,092	12,118
Kirov Region	70,483	66,105	4,378	5,484	5,378	106	47,716	44,603	3,113
Nizhni Novgorod Region	275,116	248,422	26,694	20,804	19,348	1,456	180,044	162,235	17,809
Orenburg Region	94,330	87,593	6,737	9,882	9,256	626	66,906	62,049	4,857

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	57,082	53,546	3,536	3,404	3,293	111	44,336	41,868	2,468
Samara Region	310,433	274,970	35,463	26,536	25,510	1,026	221,992	193,529	28,463
Saratov Region	126,727	115,831	10,896	7,484	6,967	517	96,739	88,121	8,618
Ulyanovsk Region	64,594	59,316	5,278	5,151	5,066	85	48,905	45,096	3,809
URALS FEDERAL DISTRICT	1,179,383	1,025,223	154,160	186,385	160,415	25,970	728,432	640,491	87,941
Kurgan Region	24,279	23,029	1,250	1,659	1,486	173	18,863	18,109	754
Sverdlovsk Region	410,136	371,853	38,283	41,952	40,090	1,862	270,835	242,542	28,293
Tyumen Region	516,339	436,559	79,780	117,225	105,306	11,919	292,866	246,433	46,433
Khanty-Mansiysky Autonomous Area — Yugra	261,332	198,207	63,125	54,018	43,170	10,848	153,351	120,480	32,871
Yamalo-Nenetsky Autonomous Area	56,413	54,217	2,196	10,590	10,456	134	35,787	34,382	1,405
Chelyabinsk Region	228,629	193,782	34,847	25,549	13,533	12,016	145,868	133,407	12,461
SIBERIA FEDERAL DISTRICT	1,051,302	948,697	102,605	119,718	105,723	13,995	701,619	652,623	48,996
Republic of Altai	4,864	4,710	154	465	465	0	3,603	3,510	93
Republic of Buryatia	37,336	33,338	3,998	4,638	4,547	91	21,580	20,714	866
Republic of Tyva	4,322	4,112	210	384	384	0	3,071	3,003	68
Republic of Khakassia	16,454	15,845	609	1,527	1,527	0	12,299	11,766	533
Altai Territory	99,694	91,548	8,146	11,410	10,683	727	70,244	66,105	4,139
Zabaykalskiy Territory	32,796	30,882	1,914	2,294	2,274	20	25,081	24,169	912
Krasnoyarsk Territory	191,645	170,350	21,295	35,226	27,908	7,318	112,739	105,154	7,585
Irkutsk Region	131,576	120,146	11,430	10,260	9,750	510	91,172	85,186	5,986
Kemerovo Region	169,323	154,663	14,660	24,126	21,025	3,101	112,378	104,220	8,158
Novosibirsk Region	205,753	179,828	25,925	16,309	14,822	1,487	131,945	121,304	10,641
Omsk Region	96,240	86,927	9,313	8,859	8,454	405	71,514	65,322	6,192
Tomsk Region	61,299	56,348	4,951	4,220	3,884	336	45,993	42,170	3,823
FAR EAST FEDERAL DISTRICT	534,806	477,617	57,189	50,253	43,484	6,769	366,188	335,804	30,384
Republic of Sakha (Yakutia)	61,998	57,987	4,011	4,858	4,783	75	39,197	37,595	1,602
Kamchatka Territory	34,749	31,834	2,915	2,207	2,004	203	25,929	23,893	2,036
Primorski Territory	163,581	141,608	21,973	18,582	13,344	5,238	108,243	95,865	12,378
Khabarovsk Territory	142,910	128,213	14,697	11,601	11,438	163	103,049	94,563	8,486
Amur Region	37,046	34,011	3,035	2,188	2,177	11	26,517	25,350	1,167
Magadan Region	25,056	20,822	4,234	2,249	2,242	7	15,294	14,012	1,282
Sakhalin Region	57,476	51,481	5,995	7,376	6,308	1,068	39,529	36,307	3,222
Jewish Autonomous Region	5,372	5,148	224	282	282	0	4,363	4,205	158
Chukotka Autonomous Area	6,618	6,513	105	910	906	4	4,067	4,014	53

Table 6.3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions¹

(millions of rubles)

1	31.01.2011		
	public organizations	non-public organizations	other
	2	3	4
RUSSIAN FEDERATION	356,334.2	3,602,300.6	183,215.2
CENTRAL FEDERAL DISTRICT	233,978.8	2,339,177.7	98,143.8
Belgorod Region	948.3	13,731.7	1,199.7
Bryansk Region	281.9	4,909.7	703.6
Vladimir Region	1,347.4	8,116.0	1,097.0
Voronezh Region	981.6	24,509.2	2,086.6
Ivanovo Region	163.8	5,400.5	694.2
Kaluga Region	2,006.8	9,281.7	816.6
Kostroma Region	120.6	2,772.6	770.1
Kursk Region	907.5	7,133.6	1,075.3
Lipetsk Region	476.2	9,494.9	764.3
Moscow Region	8,036.5	126,872.1	10,044.1
Orel Region	310.6	3,669.3	459.1
Ryazan Region	419.4	7,927.5	892.3
Smolensk Region	857.9	6,821.0	671.3
Tambov Region	889.2	3,696.1	432.7
Tver Region	1,947.0	9,089.8	670.2
Tula Region	883.3	12,449.7	948.3
Yaroslavl Region	1,700.4	11,519.3	1,116.0
Moscow	211,700.6	2,071,782.9	73,702.3
NORTH-WEST DISTRICT	22,726.7	336,144.5	12,682.3
Republic of Karelia	304.4	4,269.2	374.1
Republic of Komi	458.0	8,057.1	924.8
Arkhangelsk Region	1,181.5	8,897.3	1,317.0
including Nenets Autonomous Area	61.8	455.1	100.4
Vologda Region	629.5	13,101.2	1,437.7
Kaliningrad Region	856.9	9,972.2	1,192.0
Leningrad Region	61.9	3,802.7	256.5
Murmansk Region	549.5	9,440.9	445.4
Novgorod Region	157.8	4,863.7	390.9
Pskov Region	244.6	4,038.1	306.3
St. Petersburg	18,282.6	269,702.2	6,037.8
SOUTH FEDERAL DISTRICT	10,049.3	117,525.1	13,462.9
Republic of Adigei (Adigeya)	97.3	1,409.4	230.0
Republic of Kalmykia	130.0	399.8	156.5
Krasnodar Territory	5,016.7	59,386.7	6,493.0
Astrakhan Region	598.9	4,681.3	1,047.8
Volgograd Region	952.9	14,708.8	1,332.6
Rostov Region	3,253.5	36,939.1	4,202.9
NORTH-CAUCASIAN DISTRICT	6,549.7	38,471.5	3,727.0
Republic of Daghestan	1,255.0	8,351.3	543.3
Republic of Ingushetia	89.7	1,310.8	77.6
Kabardino-Balkar Republic	416.7	3,888.7	338.8
Karachai-Cherkess Republic	403.6	1,544.4	200.4
Republic of Northern Ossetia — Alania	572.3	2,957.2	283.5
Republic of Chechnya	496.8	2,819.3	105.1
Stavropol Territory	3,315.7	17,599.8	2,178.3

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	35,368.8	332,352.2	19,407.6
Republic of Bashkortostan	4,266.8	37,401.2	1,583.9
Republic of Mariy-El	307.1	2,617.5	266.6
Republic of Mordovia	1,051.8	4,854.4	354.7
Republic of Tatarstan (Tatarstan)	8,274.2	71,865.0	2,592.0
Udmurt Republic	401.0	8,752.0	1,046.1
Chuvash Republic — Chuvashya	523.9	6,401.1	512.0
Perm Territory	1,665.7	32,037.7	2,816.4
Kirov Region	1,163.3	14,279.7	1,152.7
Nizhni Novgorod Region	10,514.5	55,232.1	2,774.2
Orenburg Region	876.7	13,595.3	1,063.8
Penza Region	647.3	6,637.0	880.0
Samara Region	3,305.0	53,578.3	1,891.9
Saratov Region	1,558.3	17,633.2	1,832.9
Ulyanovsk Region	813.1	7,467.8	640.4
URALS FEDERAL DISTRICT	13,222.9	197,274.3	12,135.0
Kurgan Region	137.0	3,075.2	687.0
Sverdlovsk Region	4,595.6	83,782.3	4,829.3
Tyumen Region	3,122.8	75,177.7	4,148.7
Khanty-Mansiysky Autonomous Area — Yugra	1,385.8	35,206.3	2,066.0
Yamalo-Nenetsky Autonomous Area	850.5	12,228.3	896.0
Chelyabinsk Region	5,367.5	35,239.0	2,470.0
SIBERIA FEDERAL DISTRICT	19,455.9	163,037.1	13,392.3
Republic of Altai	133.7	578.2	104.5
Republic of Buryatia	609.2	6,970.1	841.2
Republic of Tyva	171.7	395.2	154.6
Republic of Khakassia	371.7	1,951.4	613.6
Altai Territory	1,682.6	11,556.1	1,292.6
Zabaykalskiy Territory	349.8	3,718.8	751.9
Krasnoyarsk Territory	7,735.2	27,769.7	2,233.0
Irkutsk Region	1,947.1	21,049.7	1,556.4
Kemerovo Region	801.1	22,065.5	1,645.8
Novosibirsk Region	4,089.6	46,817.0	2,184.5
Omsk Region	1,167.4	10,847.7	1,271.1
Tomsk Region	396.8	9,317.6	743.3
FAR EAST FEDERAL DISTRICT	14,981.9	78,318.3	10,264.3
Republic of Sakha (Yakutia)	3,232.2	10,660.1	1,897.5
Kamchatka Territory	1,155.9	4,656.4	828.1
Primorski Territory	5,960.4	24,581.0	2,370.9
Khabarovsk Territory	2,868.1	19,144.7	2,020.4
Amur Region	528.5	6,882.7	1,026.4
Magadan Region	280.0	4,037.3	555.9
Sakhalin Region	677.4	7,313.0	1,302.4
Jewish Autonomous Region	75.9	518.7	150.2
Chukotka Autonomous Area	203.4	524.3	112.5

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions¹

(millions of rubles)

	31.01.2011		
	public organizations	non-public organizations	other
1	2	3	4
RUSSIAN FEDERATION	36,958.3	672,839.5	89,974.6
CENTRAL FEDERAL DISTRICT	32,837.5	554,428.0	85,137.6
Belgorod Region	1.9	544.3	18.6
Bryansk Region	0.0	314.4	8.4
Vladimir Region	0.9	997.8	46.2
Voronezh Region	1.3	586.8	15.9
Ivanovo Region	0.0	189.5	3.6
Kaluga Region	27.9	907.4	18.5
Kostroma Region	0.2	137.1	1.1
Kursk Region	11.9	280.1	3.2
Lipetsk Region	0.0	560.3	70.1
Moscow Region	6,137.5	4,813.6	521.0
Orel Region	0.0	112.5	2.2
Ryazan Region	24.5	579.5	2.6
Smolensk Region	58.1	524.5	2.5
Tambov Region	8.2	75.8	0.2
Tver Region	0.1	419.3	2.6
Tula Region	193.9	409.5	11.4
Yaroslavl Region	0.2	765.7	2.1
Moscow	26,370.9	542,209.8	84,407.4
NORTH-WEST DISTRICT	2,295.6	44,743.4	1,861.7
Republic of Karelia	1.0	220.1	6.3
Republic of Komi	17.3	312.6	2.2
Arkhangelsk Region	3.7	1,004.6	56.4
including Nenets Autonomous Area	0.0	40.9	3.4
Vologda Region	221.1	2,366.5	33.2
Kaliningrad Region	64.9	1,690.4	51.7
Leningrad Region	2.5	392.4	17.2
Murmansk Region	262.6	1,548.6	6.9
Novgorod Region	0.0	995.8	1.1
Pskov Region	1.4	155.8	6.5
St. Petersburg	1,721.1	36,056.7	1,680.3
SOUTH FEDERAL DISTRICT	120.4	12,505.3	304.8
Republic of Adigei (Adigeya)	0.0	29.4	0.0
Republic of Kalmykia	0.0	1.0	0.0
Krasnodar Territory	56.9	2,660.1	186.2
Astrakhan Region	13.8	183.2	3.2
Volgograd Region	41.4	1,559.2	29.6
Rostov Region	8.3	8,072.4	85.8
NORTH-CAUCASIAN DISTRICT	112.5	816.0	111.7
Republic of Daghestan	98.4	16.0	6.1
Republic of Ingushetia	0.0	23.8	0.6
Kabardino-Balkar Republic	0.0	67.0	1.7
Karachai-Cherkess Republic	0.0	0.8	63.9
Republic of Northern Ossetia — Alania	0.1	31.8	2.2
Republic of Chechnya	0.0	2.8	0.6
Stavropol Territory	14.0	673.8	36.6

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	298.0	29,283.3	504.0
Republic of Bashkortostan	96.9	13,111.8	18.4
Republic of Mariy-El	4.1	121.5	0.3
Republic of Mordovia	0.0	66.3	13.8
Republic of Tatarstan (Tatarstan)	96.2	3,012.1	262.5
Udmurt Republic	0.3	667.5	2.9
Chuvash Republic — Chuvashya	0.2	160.5	0.1
Perm Territory	3.7	4,220.4	46.5
Kirov Region	0.0	567.2	1.3
Nizhni Novgorod Region	54.3	3,349.9	58.0
Orenburg Region	1.8	618.8	10.1
Penza Region	1.8	260.6	0.1
Samara Region	18.1	1,924.9	77.0
Saratov Region	7.1	499.7	11.0
Ulyanovsk Region	13.5	702.0	2.1
URALS FEDERAL DISTRICT	837.0	13,534.1	330.0
Kurgan Region	0.9	92.6	68.6
Sverdlovsk Region	42.5	3,630.2	119.6
Tyumen Region	10.4	4,704.8	14.4
Khanty-Mansiysky Autonomous Area — Yugra	0.3	3,894.1	7.7
Yamalo-Nenetsky Autonomous Area	0.0	374.1	0.0
Chelyabinsk Region	783.2	5,106.4	127.4
SIBERIA FEDERAL DISTRICT	365.8	10,574.9	818.9
Republic of Altai	0.0	17.9	0.0
Republic of Buryatia	0.0	1,264.5	12.7
Republic of Tyva	0.0	89.0	0.0
Republic of Khakassia	0.0	2.4	0.1
Altai Territory	13.0	377.4	13.7
Zabaykalskiy Territory	0.1	74.5	19.7
Krasnoyarsk Territory	167.5	1,809.5	33.1
Irkutsk Region	8.6	1,900.2	53.8
Kemerovo Region	0.1	1,944.5	21.6
Novosibirsk Region	159.9	1,820.6	590.4
Omsk Region	7.5	1,093.3	72.9
Tomsk Region	9.1	181.0	0.8
FAR EAST FEDERAL DISTRICT	91.4	6,954.6	905.7
Republic of Sakha (Yakutia)	3.2	829.5	3.7
Kamchatka Territory	13.2	420.5	11.5
Primorski Territory	45.3	2,504.3	254.1
Khabarovsk Territory	22.6	1,459.9	197.2
Amur Region	3.4	74.6	8.4
Magadan Region	3.4	435.9	8.4
Sakhalin Region	0.3	1,205.6	422.3
Jewish Autonomous Region	0.0	24.2	0.2
Chukotka Autonomous Area	0.0	0.0	0.0

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.3.4

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	31.01.2011			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	10,976.1	4,915.1	28,840.3	19,796.7
CENTRAL FEDERAL DISTRICT	10,132.1	641.4	19,633.7	12,258.9
Belgorod Region	1.8	0.1	0.0	201.9
Bryansk Region	4.0	0.2	33.6	121.6
Vladimir Region	10.3	8.5	10.4	74.4
Voronezh Region	11.6	0.1	119.3	155.4
Ivanovo Region	8.2	0.0	10.7	39.2
Kaluga Region	18.5	0.2	102.0	35.6
Kostroma Region	6.8	2.3	0.1	39.2
Kursk Region	0.5	5.2	0.0	42.0
Lipetsk Region	2.7	0.7	35.4	95.9
Moscow Region	138.2	2.6	507.6	1,372.9
Orel Region	0.6	2.4	5.7	22.9
Ryazan Region	8.2	0.1	13.7	180.1
Smolensk Region	5.3	4.4	36.4	38.4
Tambov Region	1.4	14.8	31.7	39.1
Tver Region	1.9	29.3	1.8	35.3
Tula Region	7.6	0.0	3.0	172.0
Yaroslavl Region	3.6	0.0	3.6	39.6
Moscow	9,901.1	570.5	18,718.7	9,553.4
NORTH-WEST DISTRICT	71.9	73.5	5,005.6	1,087.5
Republic of Karelia	1.2	0.0	0.4	9.9
Republic of Komi	6.0	9.3	21.5	14.2
Arkhangelsk Region	5.6	0.1	7.0	71.7
including Nenets Autonomous Area	0.0	0.0	0.0	0.0
Vologda Region	1.2	0.2	23.6	76.6
Kaliningrad Region	19.9	12.8	64.8	221.8
Leningrad Region	3.3	0.0	17.5	35.7
Murmansk Region	2.9	3.8	5.5	136.6
Novgorod Region	4.7	0.7	5.8	95.0
Pskov Region	4.3	0.0	0.7	104.9
St. Petersburg	22.7	46.5	4,858.8	321.1
SOUTH FEDERAL DISTRICT	112.4	11.8	129.8	468.6
Republic of Adigei (Adigeya)	12.0	5.2	0.1	0.4
Republic of Kalmykia	11.6	0.4	25.2	23.3
Krasnodar Territory	59.5	2.5	31.9	196.3
Astrakhan Region	5.3	0.2	1.0	46.1
Volgograd Region	14.1	0.0	2.8	11.3
Rostov Region	9.8	3.6	68.9	191.2
NORTH-CAUCASIAN DISTRICT	167.5	25.4	124.4	473.3
Republic of Daghestan	123.7	9.0	5.2	40.7
Republic of Ingushetia	8.4	0.0	0.0	0.0
Kabardino-Balkar Republic	0.3	0.0	0.0	21.2
Karachai-Cherkess Republic	9.2	0.0	0.0	1.6
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	8.4
Republic of Chechnya	11.2	0.0	3.6	182.4
Stavropol Territory	14.7	16.4	115.5	219.0

Table 6.3.4 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	171.4	4,069.8	2,656.8	2,028.2
Republic of Bashkortostan	2.8	4,005.2	351.0	16.8
Republic of Mariy-El	1.0	0.0	0.0	48.6
Republic of Mordovia	4.4	0.0	82.5	56.4
Republic of Tatarstan (Tatarstan)	45.2	5.8	1,694.4	644.1
Udmurt Republic	0.3	0.0	18.6	5.8
Chuvash Republic — Chuvashya	5.2	0.0	25.7	42.7
Perm Territory	38.4	13.2	121.6	206.2
Kirov Region	2.2	19.6	24.5	99.8
Nizhni Novgorod Region	23.9	11.5	10.9	234.2
Orenburg Region	8.6	8.1	59.7	145.7
Penza Region	5.8	1.4	31.3	96.6
Samara Region	20.7	0.7	12.8	300.7
Saratov Region	5.9	4.3	22.0	61.9
Ulyanovsk Region	7.1	0.1	201.9	68.5
URALS FEDERAL DISTRICT	48.8	72.1	714.3	1,116.2
Kurgan Region	1.4	0.1	2.1	115.7
Sverdlovsk Region	28.9	5.5	135.3	414.2
Tyumen Region	6.1	66.5	410.3	486.1
Khanty-Mansiysky Autonomous Area — Yugra	0.9	38.4	55.4	181.1
Yamalo-Nenetsky Autonomous Area	2.7	0.0	243.5	270.8
Chelyabinsk Region	12.4	0.0	166.6	100.2
SIBERIA FEDERAL DISTRICT	190.0	15.3	246.7	1,663.3
Republic of Altai	2.2	0.0	0.3	5.1
Republic of Buryatia	6.5	0.0	178.7	16.3
Republic of Tyva	47.7	0.0	0.0	91.2
Republic of Khakassia	6.8	0.3	0.2	20.8
Altai Territory	0.4	0.0	0.1	302.4
Zabaykalskiy Territory	50.8	0.0	0.2	44.9
Krasnoyarsk Territory	32.7	12.3	7.6	225.5
Irkutsk Region	15.1	1.2	4.1	170.0
Kemerovo Region	16.7	0.2	0.0	447.3
Novosibirsk Region	5.6	1.0	46.4	86.0
Omsk Region	5.5	0.2	7.4	136.7
Tomsk Region	0.1	0.0	1.5	117.0
FAR EAST FEDERAL DISTRICT	82.1	5.7	329.0	700.7
Republic of Sakha (Yakutia)	20.8	0.0	18.5	122.2
Kamchatka Territory	0.0	0.0	0.0	0.1
Primorski Territory	18.2	3.3	7.3	64.9
Khabarovsk Territory	7.9	0.2	28.7	128.5
Amur Region	24.1	1.9	4.4	100.1
Magadan Region	1.9	0.0	0.2	219.1
Sakhalin Region	9.2	0.3	270.0	65.1
Jewish Autonomous Region	0.1	0.0	0.0	0.7
Chukotka Autonomous Area	0.0	0.0	0.0	0.0

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.3.5

Deposit and Savings Certificates and Bonds¹

(millions of rubles)

1	31.01.2011		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	14,329.7	13,752.3	533,586.4
CENTRAL FEDERAL DISTRICT	12,562.4	3,865.0	477,148.2
Belgorod Region	0.0	52.7	0.0
Bryansk Region	15.5	17.6	0.0
Vladimir Region	119.6	121.1	0.0
Voronezh Region	0.0	73.9	0.0
Ivanovo Region	30.0	66.1	0.0
Kaluga Region	0.0	43.1	0.0
Kostroma Region	16.0	40.3	0.0
Kursk Region	0.0	15.5	0.0
Lipetsk Region	22.8	63.6	0.0
Moscow Region	166.3	453.3	0.0
Orel Region	0.0	24.6	0.0
Ryazan Region	0.0	32.7	0.0
Smolensk Region	9.1	36.3	0.0
Tambov Region	0.1	39.7	0.0
Tver Region	0.0	23.3	0.0
Tula Region	2.8	21.8	0.0
Yaroslavl Region	66.7	91.3	0.0
Moscow	12,113.5	2,648.1	477,148.2
NORTH-WEST DISTRICT	297.3	1,362.0	13,409.3
Republic of Karelia	0.1	94.4	0.0
Republic of Komi	37.7	155.7	0.0
Arkhangelsk Region	6.4	68.5	0.0
including Nenets Autonomous Area	0.0	4.1	0.0
Vologda Region	72.0	49.4	0.0
Kaliningrad Region	0.0	80.4	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	31.5	77.5	0.0
Novgorod Region	0.0	94.3	0.0
Pskov Region	0.1	41.1	0.0
St. Petersburg	149.5	700.7	13,409.3
SOUTH FEDERAL DISTRICT	37.7	1,141.4	2,817.7
Republic of Adigei (Adigeya)	0.0	26.1	0.0
Republic of Kalmykia	0.0	6.1	0.0
Krasnodar Territory	26.6	421.8	4.6
Astrakhan Region	0.5	129.7	0.0
Volgograd Region	0.6	272.3	0.0
Rostov Region	10.0	285.5	2,813.1
NORTH-CAUCASIAN DISTRICT	206.0	613.1	170.0
Republic of Daghestan	0.0	16.6	0.0
Republic of Ingushetia	0.0	20.3	0.0
Kabardino-Balkar Republic	0.0	51.7	0.0
Karachai-Cherkess Republic	0.0	15.7	0.0
Republic of Northern Ossetia — Alania	0.0	32.3	170.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	206.0	476.6	0.0

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	332.8	2,251.6	24,488.0
Republic of Bashkortostan	0.0	195.6	0.0
Republic of Mariy-El	0.0	4.7	0.0
Republic of Mordovia	0.0	38.8	0.0
Republic of Tatarstan (Tatarstan)	17.0	68.7	13,579.4
Udmurt Republic	3.5	108.5	0.0
Chuvash Republic — Chuvashya	0.0	93.2	0.0
Perm Territory	8.6	202.8	0.0
Kirov Region	0.0	77.9	0.0
Nizhni Novgorod Region	53.8	183.7	0.0
Orenburg Region	0.7	191.9	0.0
Penza Region	1.8	193.3	0.0
Samara Region	246.0	480.7	10,908.6
Saratov Region	1.1	161.4	0.0
Ulyanovsk Region	0.3	250.4	0.0
URALS FEDERAL DISTRICT	410.9	1,176.1	12,503.2
Kurgan Region	0.4	18.1	0.0
Sverdlovsk Region	71.2	125.3	5,003.2
Tyumen Region	19.7	619.4	7,500.0
Khanty-Mansiysky Autonomous Area — Yugra	19.6	366.4	6,000.0
Yamalo-Nenetsky Autonomous Area	0.0	137.8	0.0
Chelyabinsk Region	319.7	413.3	0.0
SIBERIA FEDERAL DISTRICT	203.2	2,342.9	50.0
Republic of Altai	0.0	32.9	0.0
Republic of Buryatia	31.1	57.5	50.0
Republic of Tyva	0.0	8.2	0.0
Republic of Khakassia	0.0	32.2	0.0
Altai Territory	7.5	160.6	0.0
Zabaykalskiy Territory	44.2	143.9	0.0
Krasnoyarsk Territory	4.8	184.7	0.0
Irkutsk Region	106.6	438.3	0.0
Kemerovo Region	0.5	575.9	0.0
Novosibirsk Region	0.4	337.2	0.0
Omsk Region	8.2	178.6	0.0
Tomsk Region	0.0	192.7	0.0
FAR EAST FEDERAL DISTRICT	279.5	1,000.2	3,000.0
Republic of Sakha (Yakutia)	0.0	68.1	0.0
Kamchatka Territory	1.6	57.4	0.0
Primorski Territory	263.3	444.5	0.0
Khabarovsk Territory	0.0	101.7	0.0
Amur Region	10.6	122.7	3,000.0
Magadan Region	0.0	52.7	0.0
Sakhalin Region	4.0	106.4	0.0
Jewish Autonomous Region	0.0	25.5	0.0
Chukotka Autonomous Area	0.0	21.3	0.0

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.3.6

Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills¹

(millions of rubles)

1	31.01.2011	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
	2	3
RUSSIAN FEDERATION	651,852.1	118,561.0
CENTRAL FEDERAL DISTRICT	480,854.9	98,336.5
Belgorod Region	3,347.3	81.6
Bryansk Region	489.5	0.0
Vladimir Region	571.0	382.0
Voronezh Region	4,286.1	1,630.3
Ivanovo Region	390.9	17.0
Kaluga Region	109.5	0.0
Kostroma Region	94.2	15.3
Kursk Region	723.3	4.7
Lipetsk Region	215.4	0.0
Moscow Region	23,698.3	1,298.0
Orel Region	65.3	0.0
Ryazan Region	384.3	0.0
Smolensk Region	91.0	29.5
Tambov Region	662.1	0.0
Tver Region	195.4	24.4
Tula Region	76.4	0.0
Yaroslavl Region	641.0	14.9
Moscow	444,814.0	94,838.7
NORTH-WEST DISTRICT	43,087.8	15,249.7
Republic of Karelia	7.6	0.0
Republic of Komi	140.3	0.0
Arkhangelsk Region	285.2	0.0
including Nenets Autonomous Area	2.1	0.0
Vologda Region	1,059.8	0.0
Kaliningrad Region	237.7	17.5
Leningrad Region	40.5	0.0
Murmansk Region	478.6	0.7
Novgorod Region	117.9	0.0
Pskov Region	96.6	0.0
St. Petersburg	40,623.6	15,231.5
SOUTH FEDERAL DISTRICT	5,882.0	1,241.5
Republic of Adigei (Adigeya)	27.6	0.0
Republic of Kalmykia	0.0	0.0
Krasnodar Territory	1,022.8	317.2
Astrakhan Region	73.4	0.5
Volgograd Region	543.1	0.0
Rostov Region	4,215.0	923.8
NORTH-CAUCASIAN DISTRICT	2,990.6	22.3
Republic of Daghestan	50.9	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	50.7	0.0
Karachai-Cherkess Republic	518.7	21.1
Republic of Northern Ossetia — Alania	168.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	2,202.2	1.2

Table 6.3.6 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	76,324.5	1,930.5
Republic of Bashkortostan	2,907.7	519.7
Republic of Mariy-El	261.7	1.5
Republic of Mordovia	249.7	0.0
Republic of Tatarstan (Tatarstan)	38,298.5	245.7
Udmurt Republic	1,550.3	0.0
Chuvash Republic — Chuvashya	1,558.3	0.0
Perm Territory	3,893.8	18.2
Kirov Region	139.3	0.0
Nizhni Novgorod Region	7,570.3	30.7
Orenburg Region	2,593.3	34.9
Penza Region	341.7	1.3
Samara Region	14,849.2	1,078.4
Saratov Region	1,216.0	0.0
Ulyanovsk Region	894.8	0.0
URALS FEDERAL DISTRICT	26,274.4	1,243.0
Kurgan Region	156.0	0.0
Sverdlovsk Region	9,170.5	398.7
Tyumen Region	12,281.7	536.6
Khanty-Mansiysky Autonomous Area — Yugra	6,410.5	528.4
Yamalo-Nenetsky Autonomous Area	2,391.0	0.0
Chelyabinsk Region	4,666.1	307.8
SIBERIA FEDERAL DISTRICT	12,748.1	492.5
Republic of Altai	126.5	0.0
Republic of Buryatia	63.5	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	2.0	0.0
Altai Territory	1,088.2	9.6
Zabaykalskiy Territory	42.2	0.3
Krasnoyarsk Territory	1,080.5	0.3
Irkutsk Region	3,054.0	56.4
Kemerovo Region	1,265.5	9.6
Novosibirsk Region	4,533.4	77.9
Omsk Region	1,223.1	336.3
Tomsk Region	269.2	2.1
FAR EAST FEDERAL DISTRICT	3,689.9	45.0
Republic of Sakha (Yakutia)	125.3	1.5
Kamchatka Territory	262.5	18.7
Primorski Territory	2,785.2	18.3
Khabarovsk Territory	288.1	2.9
Amur Region	65.6	0.6
Magadan Region	0.7	0.0
Sakhalin Region	157.5	2.9
Jewish Autonomous Region	5.0	0.0
Chukotka Autonomous Area	0.0	0.0

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

6.4. Funds Allocations

Table 6.4.1

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

31.01.2011

of which:

(millions of rubles)

	total	of which:										real estate activities	other activities	for settlement finality
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities				for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	1,185,329	21,823	17,996	171,762	56,161	18,436	63,286	36,441	278,617	48,369	211,215	279,219		
CENTRAL FEDERAL DISTRICT	632,365	13,131	12,954	72,291	12,898	5,791	27,212	16,379	132,750	31,896	174,786	145,231		
Belgorod Region	8,966	54	0	4,417	0	1,144	373	47	1,170	145	91	1,525		
Bryansk Region	2,938	0	0	803	300	197	0	23	328	103	6	1,178		
Vladimir Region	5,144	0	0	2,486	232	170	91	33	498	63	450	1,121		
Voronezh Region	9,399	0	0	2,698	1	865	118	124	2,796	799	520	1,478		
Ivanovo Region	2,740	0	0	341	584	133	41	24	656	29	50	882		
Kaluga Region	3,413	0	0	1,019	68	71	86	10	381	470	230	1,078		
Kostroma Region	2,469	5	0	625	12	50	15	1	502	5	696	558		
Kursk Region	5,215	0	0	1,495	156	893	44	9	1,010	216	64	1,328		
Lipetsk Region	3,548	0	0	397	71	309	138	16	1,584	23	198	812		
Moscow Region	65,932	69	7	6,613	3,997	235	4,652	1,754	11,005	2,450	10,227	24,930		
Orel Region	4,434	0	0	639	94	305	108	33	2,697	18	31	509		
Ryazan Region	3,410	0	0	1,146	47	240	122	76	951	30	149	649		
Smolensk Region	4,537	7	7	1,927	27	135	85	32	1,090	114	328	792		
Tambov Region	2,952	0	0	456	300	505	68	7	993	217	23	383		
Tver Region	4,088	0	0	1,733	31	125	35	40	1,320	37	46	721		
Tula Region	13,201	25	0	2,500	3,976	221	775	71	1,863	51	873	2,846		
Yaroslavl Region	7,868	0	0	1,744	1,321	109	122	392	1,471	115	423	2,171		
Moscow	482,111	12,971	12,940	41,252	1,680	84	20,339	13,687	102,434	27,011	160,385	102,268		

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	105,658	326	263	15,635	12,527	1,971	7,287	5,557	25,694	4,086	7,085	25,490
Republic of Karelia	1,562	8	0	616	178	10	10	13	133	19	92	483
Republic of Komi	2,003	95	95	105	18	26	157	17	568	179	68	770
Arkhangelsk Region	4,458	75	74	971	99	177	87	102	750	44	420	1,733
including Nenets Autonomous Area	29	0	0	0	0	0	0	16	11	0	0	2
Vologda Region	4,965	0	0	952	340	245	208	43	1,067	80	216	1,814
Kaliningrad Region	3,142	0	0	630	21	71	113	25	1,166	16	208	892
Leningrad Region	6,226	40	1	1,391	85	433	533	16	1,193	51	670	1,814
Murmansk Region	3,736	107	93	106	798	253	110	32	695	40	326	1,269
Novgorod Region	2,334	0	0	346	281	467	40	10	305	9	23	853
Pskov Region	1,184	0	0	362	76	167	46	70	138	6	7	312
St. Petersburg	76,048	1	0	10,157	10,631	122	5,983	5,229	19,679	3,642	5,055	15,549
SOUTH FEDERAL DISTRICT	71,922	22	0	11,918	1,161	4,100	2,289	2,405	28,785	2,623	2,342	16,277
Republic of Adigei (Adigeya)	670	0	0	280	0	56	46	0	126	0	4	158
Republic of Kalmykia	295	0	0	4	0	66	2	24	145	6	2	46
Krasnodar Territory	34,922	16	0	2,955	331	1,846	1,300	1,049	19,150	558	1,639	6,078
Astrakhan Region	931	0	0	118	65	115	193	50	159	49	10	172
Volgograd Region	8,832	6	0	1,653	410	466	348	75	1,795	185	144	3,750
Rostov Region	26,272	0	0	6,908	355	1,551	400	1,207	7,411	1,825	543	6,072
NORTH-CAUCASIAN DISTRICT	15,031	39	4	1,882	2,939	899	1,798	220	3,714	147	1,011	2,382
Republic of Dagestan	1,074	0	0	138	0	26	90	12	408	1	143	256
Republic of Ingushetia	275	0	0	0	0	0	52	0	216	0	7	0
Kabardino-Balkar Republic	685	30	0	263	0	35	21	4	302	3	10	17
Karachai-Cherkess Republic	677	0	0	317	0	146	13	26	147	12	3	13
Republic of Northern Ossetia — Alania	774	5	4	88	2	71	187	1	214	7	100	99
Republic of Chechnya	1,628	0	0	35	0	5	1,339	0	0	0	248	1
Stavropol Territory	9,918	4	0	1,042	2,937	616	97	177	2,425	124	500	1,996
PRIVOLZHSKY FEDERAL DISTRICT	158,318	1,501	1,368	39,473	12,644	3,087	6,872	2,492	38,075	5,330	16,367	32,477
Republic of Bashkortostan	20,232	1	1	5,483	910	201	902	375	6,325	963	1,455	3,617
Republic of Mariy-El	2,927	570	570	397	313	229	159	13	363	132	20	731
Republic of Mordovia	2,805	0	0	1,345	0	251	110	16	279	132	91	581

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)	26,059	327	318	7,678	292	533	1,824	190	5,869	844	2,278	6,224
Udmurt Republic	6,265	100	92	2,172	0	93	79	87	1,504	37	126	2,067
Chuvash Republic — Chuvashya	5,851	0	0	576	2,259	57	220	7	405	50	1,067	1,210
Perm Territory	15,474	14	8	4,678	2,785	143	347	343	3,845	384	734	2,201
Kirov Region	3,645	0	0	756	10	192	49	41	1,273	29	76	1,219
Nizhni Novgorod Region	30,338	6	0	5,234	1,686	482	589	496	8,680	1,596	5,890	5,679
Orenburg Region	6,352	382	322	2,056	191	263	227	335	990	74	62	1,772
Penza Region	3,344	0	0	1,592	10	231	85	17	395	49	81	884
Samara Region	23,162	80	50	5,155	4,006	144	1,084	384	5,778	512	3,742	2,277
Saratov Region	8,888	7	7	1,816	123	208	1,021	124	1,729	479	316	3,065
Ulyanovsk Region	2,976	14	0	540	60	60	176	64	637	49	429	947
URALS FEDERAL DISTRICT	82,217	1,889	1,255	15,013	2,799	851	9,057	4,165	20,862	2,342	3,084	22,155
Kurgan Region	1,754	2	0	522	2	161	52	17	430	8	10	550
Sverdlovsk Region	37,487	452	19	8,553	81	157	1,668	939	14,418	950	1,926	8,343
Tyumen Region	24,610	1,266	1,236	1,875	1,467	240	5,820	3,058	3,296	1,067	603	5,918
Khanty-Mansyisky Autonomous Area — Yugra	10,712	614	614	73	6	49	2,837	2,705	966	180	195	3,087
Yamalo-Nenetsky Autonomous Area	2,893	307	277	97	14	2	1,970	60	98	80	27	238
Chelyabinsk Region	18,366	169	0	4,063	1,249	293	1,517	151	2,717	317	545	7,345
SIBERIA FEDERAL DISTRICT	90,035	2,999	2,151	13,818	6,956	1,301	6,159	1,734	21,804	1,623	4,887	28,754
Republic of Altai	963	0	0	36	6	15	118	0	375	14	64	335
Republic of Buryatia	1,907	47	0	196	245	12	192	2	411	103	22	677
Republic of Tyva	183	28	24	0	0	12	0	0	58	1	30	54
Republic of Khakassia	1,044	4	0	315	178	27	27	3	133	6	14	337
Altai Territory	10,088	47	0	2,997	224	316	178	79	2,666	41	130	3,410
Zabaykalskiy Territory	1,428	171	20	8	440	2	84	5	321	7	11	379
Krasnoyarsk Territory	12,662	65	29	2,294	1,924	245	1,531	334	2,324	400	323	3,222
Irkutsk Region	11,180	542	493	2,238	2,022	169	593	75	2,475	62	89	2,915
Kemerovo Region	16,105	1,573	1,505	1,726	349	57	480	93	3,995	57	690	7,085
Novosibirsk Region	16,824	42	0	1,660	1,238	297	238	609	5,399	352	768	6,221
Omsk Region	12,178	0	0	1,587	121	114	2,218	448	2,460	364	2,642	2,224
Tomsk Region	5,473	480	80	761	209	35	500	86	1,188	216	103	1,895

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	29,783	1,916	1	1,727	4,237	436	2,612	3,489	6,929	322	1,647	6,468
Republic of Sakha (Yakutia)	5,623	886	0	56	2,400	2	262	858	240	13	37	869
Kamchatka Territory	1,468	0	0	2	262	56	57	9	590	5	175	312
Primorski Territory	10,187	6	0	971	1,083	74	598	2,066	1,979	84	53	3,273
Khabarovsk Territory	7,066	291	0	299	121	14	1,172	305	3,304	35	328	1,197
Amur Region	1,872	157	1	135	127	280	362	33	358	28	14	378
Magadan Region	1,252	514	0	229	81	0	20	33	197	59	68	51
Sakhalin Region	1,250	48	0	22	164	1	141	175	222	98	50	329
Jewish Autonomous Region	130	0	0	13	0	9	0	1	24	0	24	59
Chukotka Autonomous Area	935	12	0	0	0	0	0	9	16	0	898	0

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

Table 6.4.2

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

31.01.2011

of which:

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	194,426	10,459	1,192	38,048	2,970	151	2,088	59,858	23,261	20,090	36,523	978
CENTRAL FEDERAL DISTRICT	78,611	349	2	8,112	2,967	44	2,031	730	17,686	13,991	31,790	911
Belgorod Region	149	139	0	0	0	0	0	0	10	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	1,907	0	0	8	0	0	0	0	22	1,851	26	0
Ivanovo Region	61	0	0	50	0	0	0	0	11	0	0	0
Kaluga Region	524	0	0	0	0	9	0	0	515	0	0	0
Kostroma Region	55	0	0	0	0	0	0	0	55	0	0	0
Kursk Region	81	0	0	0	0	0	0	0	81	0	0	0
Lipetsk Region	57	0	0	49	0	0	0	0	8	0	0	0
Moscow Region	3,368	0	0	325	0	34	68	629	891	323	845	253
Orel Region	411	0	0	373	0	1	0	0	0	0	37	0
Ryazan Region	31	0	0	0	0	0	1	0	0	0	30	0
Smolensk Region	143	0	0	99	0	0	0	0	3	0	41	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	6	0	0	6	0	0	0	0	0	0	0	0
Tula Region	2,542	0	0	795	0	0	0	0	0	0	1,729	18
Yaroslavl Region	363	0	0	312	0	0	29	0	0	22	0	0
Moscow	68,913	209	2	6,096	2,967	0	1,933	101	16,090	11,795	29,082	640

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	17,563	7,154	0	2,970	0	4	13	577	1,877	4,389	556	23
Republic of Karelia	158	0	0	95	0	0	0	0	0	0	63	0
Republic of Komi	2	0	0	0	0	0	0	0	0	0	0	2
Arkhangelsk Region	69	34	0	35	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	46	0	0	8	0	0	0	0	38	0	0	0
Kaliningrad Region	1,281	0	0	1,222	0	4	0	30	24	1	0	0
Leningrad Region	743	0	0	484	0	0	0	0	0	150	109	0
Murmansk Region	33	0	0	0	0	0	0	0	0	0	33	0
Novgorod Region	593	0	0	593	0	0	0	0	0	0	0	0
Pskov Region	119	0	0	119	0	0	0	0	0	0	0	0
St. Petersburg	14,519	7,119	0	415	0	0	13	547	1,815	4,238	351	21
SOUTH FEDERAL DISTRICT	68,319	121	121	9,271	0	0	13	58,039	456	286	131	2
Republic of Adigei (Adigeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	66,557	0	0	8,230	0	0	13	57,959	189	84	82	0
Astrakhan Region	60	0	0	0	0	0	0	0	0	60	0	0
Volgograd Region	6	0	0	0	0	0	0	0	6	0	0	0
Rostov Region	1,696	121	121	1,040	0	0	0	81	261	142	49	2
NORTH-CAUCASIAN DISTRICT	531	386	0	59	0	53	0	0	33	0	0	0
Republic of Dagestan	6	0	0	0	0	0	0	0	6	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	412	386	0	0	0	0	0	0	26	0	0	0
Karachai-Cherkess Republic	60	0	0	59	0	0	0	0	1	0	0	0
Republic of Northern Ossetia — Alania	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Chechnya	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	53	0	0	0	0	53	0	0	0	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	7,188	560	522	5,756	3	17	0	241	474	78	58	1
Republic of Bashkortostan	4,419	0	0	4,297	3	1	0	0	118	0	0	0
Republic of Mariy-El	344	344	344	0	0	0	0	0	0	0	0	0
Republic of Mordovia	1	0	0	0	0	1	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)	329	0	0	9	0	0	0	0	282	0	38	0
Udmurt Republic	22	0	0	0	0	0	0	0	22	0	0	0
Chuvash Republic — Chuvashya	6	0	0	0	0	0	0	0	6	0	0	0
Perm Territory	82	0	0	49	0	0	0	0	0	20	13	0
Kirov Region	208	0	0	208	0	0	0	0	0	0	0	0
Nizhni Novgorod Region	338	0	0	138	0	0	0	192	2	5	0	1
Orenburg Region	136	118	80	13	0	0	0	0	5	0	0	0
Penza Region	19	0	0	19	0	0	0	0	0	0	0	0
Samara Region	368	0	0	215	0	15	0	48	38	52	0	0
Saratov Region	112	98	98	6	0	0	0	0	0	1	7	0
Ulyanovsk Region	804	0	0	804	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	11,172	0	0	5,878	0	0	16	195	1,094	46	3,902	41
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	10,043	0	0	5,278	0	0	16	2	1,064	45	3,638	0
Tyumen Region	506	0	0	0	0	0	0	193	9	0	263	41
Khanty-Mansiysky Autonomous Area — Yugra	243	0	0	0	0	0	0	193	0	0	9	41
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	623	0	0	601	0	0	0	0	21	1	0	0
SIBERIA FEDERAL DISTRICT	10,270	1,832	547	5,953	0	2	13	0	1,478	992	0	0
Republic of Altai	129	0	0	0	0	0	0	0	129	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	38	38	0	0	0	0	0	0	0	0	0	0
Altai Territory	57	0	0	23	0	0	0	0	34	0	0	0
Zabaykalskiy Territory	3	0	0	0	0	0	0	0	3	0	0	0
Krasnoyarsk Territory	569	40	0	521	0	2	0	0	6	0	0	0
Irkutsk Region	574	113	0	443	0	0	13	0	5	0	0	0
Kemerovo Region	8,506	1,641	547	4,686	0	0	0	0	1,187	992	0	0
Novosibirsk Region	252	0	0	237	0	0	0	0	15	0	0	0
Omsk Region	93	0	0	0	0	0	0	0	93	0	0	0
Tomsk Region	49	0	0	42	0	0	0	0	7	0	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	772	57	0	48	0	31	2	76	163	308	87	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	56	50	0	0	0	6	0	0	0	0	0	0
Primorski Territory	252	0	0	41	0	0	0	16	131	11	53	0
Khabarovsk Territory	434	0	0	0	0	25	0	60	24	297	28	0
Amur Region	10	0	0	0	0	0	2	0	8	0	0	0
Magadan Region	13	0	0	7	0	0	0	0	0	0	6	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	7	7	0	0	0	0	0	0	0	0	0	0

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

Table 6.4.3

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

31.01.2011

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	11	12			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	10,580,241	243,410	160,089	2,112,641	445,863	859,294	966,340	536,037	2,432,978	1,119,866	1,727,717	136,095		
CENTRAL FEDERAL DISTRICT	5,181,958	78,979	42,545	675,324	167,437	293,972	501,884	271,817	1,145,234	729,058	1,253,424	64,829		
Belgorod Region	216,348	25,528	0	78,088	415	85,690	4,566	1,430	10,098	4,693	5,281	559		
Bryansk Region	27,864	8	0	9,214	2,926	6,691	340	391	6,063	1,099	546	586		
Vladimir Region	52,710	72	0	21,356	1,685	9,728	1,502	893	9,042	3,110	4,730	592		
Voronezh Region	124,556	405	0	25,531	1,613	28,060	3,760	2,186	27,857	21,675	12,733	736		
Ivanovo Region	32,610	106	63	11,856	1,311	2,394	1,507	330	10,390	2,066	2,154	496		
Kaluga Region	53,472	16	0	20,713	1,767	7,262	3,344	459	8,882	8,232	2,307	490		
Kostroma Region	21,851	27	3	5,343	144	2,279	998	370	9,230	529	2,613	318		
Kursk Region	76,471	6,395	0	20,927	597	21,575	6,290	3,870	14,147	983	925	762		
Lipetsk Region	80,448	837	0	18,114	208	28,313	3,787	895	18,891	2,823	6,190	390		
Moscow Region	551,204	3,088	2,585	98,173	30,848	16,070	41,072	15,690	156,416	51,380	128,953	9,514		
Orel Region	51,107	0	0	6,791	455	16,974	14,362	690	9,889	925	751	270		
Ryazan Region	50,450	73	50	15,906	204	16,308	1,254	1,370	10,086	1,883	3,015	351		
Smolensk Region	46,313	144	7	19,406	575	6,984	2,259	932	12,790	1,076	1,661	486		
Tambov Region	42,889	0	0	17,430	743	9,965	857	373	9,093	3,511	714	203		
Tver Region	38,967	110	0	15,086	681	7,817	1,429	690	10,375	842	1,636	301		
Tula Region	69,318	123	0	24,856	3,946	9,411	4,589	1,860	14,896	3,617	4,772	1,248		
Yaroslavl Region	89,823	546	11	32,145	13,822	8,212	3,064	1,978	16,661	2,579	9,548	1,268		
Moscow	3,555,557	41,501	39,826	234,387	105,497	10,241	406,904	237,410	790,427	618,035	1,064,896	46,259		

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	1,095,640	9,890	902	229,630	49,128	66,567	141,024	79,411	280,692	84,531	141,665	13,102
Republic of Karelia	15,493	215	64	8,053	1,090	1,070	91	233	2,491	788	1,155	307
Republic of Komi	21,318	372	353	4,366	65	1,521	2,060	893	7,838	2,836	1,043	324
Arkhangelsk Region	42,024	113	103	12,951	2,252	8,335	1,040	3,629	7,507	1,442	4,078	677
including Nenets Autonomous Area	662	0	0	3	0	0	169	95	109	260	24	2
Vologda Region	63,329	0	0	20,885	1,561	10,987	4,669	1,148	18,941	1,858	2,393	887
Kaliningrad Region	65,201	903	0	10,655	2,825	6,633	5,801	3,943	19,708	7,213	6,695	825
Leningrad Region	103,761	7,088	42	32,970	4,243	18,226	11,024	5,372	12,842	3,115	7,615	1,266
Murmansk Region	23,912	391	152	1,714	2,497	1,510	563	1,368	9,707	1,203	4,420	539
Novgorod Region	26,181	234	3	8,064	929	9,464	1,353	354	4,098	319	870	496
Pskov Region	19,566	0	0	6,857	180	6,510	1,240	463	3,456	215	477	168
St. Petersburg	714,855	574	185	123,117	33,486	2,311	113,183	62,008	194,102	65,542	112,919	7,613
SOUTH FEDERAL DISTRICT	731,050	2,656	1,251	187,892	35,614	144,765	61,309	33,280	176,197	37,477	43,457	8,403
Republic of Adigei (Adigeya)	11,560	25	0	4,230	28	1,772	535	83	4,278	119	379	111
Republic of Kalmykia	5,664	1	0	149	42	2,434	100	89	1,679	973	177	20
Krasnodar Territory	359,945	787	19	66,270	20,621	89,295	38,380	26,037	83,386	10,401	21,404	3,364
Astrakhan Region	24,026	0	0	1,757	523	2,147	8,401	452	5,394	4,730	533	89
Volgograd Region	89,416	12	7	26,773	1,883	12,061	5,556	1,995	22,531	10,702	5,741	2,162
Rostov Region	240,439	1,831	1,225	88,713	12,517	37,055	8,337	4,624	58,930	10,552	15,223	2,657
NORTH-CAUCASIAN DISTRICT	178,301	1,063	123	48,079	5,139	39,236	19,263	4,758	44,838	4,871	9,510	1,544
Republic of Dagestan	19,124	216	75	4,704	64	2,815	2,540	1,390	5,476	296	1,409	214
Republic of Ingushetia	2,677	25	25	162	0	928	498	32	939	17	76	0
Kabardino-Balkar Republic	20,977	261	16	7,665	111	4,475	898	270	5,695	583	1,009	10
Karachai-Cherkess Republic	15,919	33	0	8,379	28	4,430	195	224	2,368	95	161	6
Republic of Northern Ossetia — Alania	13,466	419	7	5,046	39	1,668	889	242	4,211	153	723	76
Republic of Chechnya	13,980	3	0	849	10	773	10,483	148	436	176	1,101	1
Stavropol Territory	92,158	106	0	21,274	4,887	24,147	3,759	2,452	25,714	3,551	5,031	1,237
PRIVOLZHSKY FEDERAL DISTRICT	1,587,823	53,771	47,992	513,135	70,479	177,893	94,624	49,592	327,040	143,915	141,020	16,354
Republic of Bashkortostan	163,362	35,712	32,658	53,338	898	12,968	6,131	2,126	28,770	12,581	8,757	2,081
Republic of Mariy-El	27,704	552	549	13,249	329	6,099	1,716	326	3,768	550	567	548
Republic of Mordovia	51,276	24	0	22,874	26	15,780	2,099	570	5,236	1,286	3,141	240

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)	329,860	7,656	7,354	96,875	6,036	45,261	26,150	7,849	58,742	42,140	36,019	3,132
Udmurt Republic	68,363	390	366	28,148	328	7,320	3,910	674	20,145	2,820	3,563	1,065
Chuvash Republic — Chuvashya	75,019	80	0	21,538	10,830	4,634	4,361	662	10,104	5,924	16,143	743
Perm Territory	152,862	786	293	41,816	10,178	6,106	16,009	4,431	37,916	18,564	15,606	1,450
Kirov Region	41,085	3	1	14,757	167	9,205	1,132	755	11,106	1,885	1,411	664
Nizhni Novgorod Region	240,128	120	81	81,097	25,397	17,112	6,390	18,495	53,817	19,755	15,700	2,245
Orenburg Region	71,568	5,312	4,379	28,681	434	14,219	1,466	3,240	11,630	2,683	2,881	1,022
Penza Region	44,571	45	0	10,253	1,980	13,343	2,506	962	9,692	3,120	2,303	367
Samara Region	200,308	364	302	51,769	8,364	11,623	14,034	7,992	52,571	23,050	29,317	1,224
Saratov Region	74,027	2,147	2,000	23,907	5,408	7,462	6,984	1,085	15,419	6,567	4,045	1,003
Ulyanovsk Region	47,690	580	9	24,835	104	6,759	1,736	425	8,124	2,990	1,567	570
URALS FEDERAL DISTRICT	752,779	29,664	22,672	264,639	29,579	31,382	61,909	32,528	170,176	64,130	55,144	13,628
Kurgan Region	20,212	3	0	7,941	1,139	3,369	825	383	5,211	556	638	147
Sverdlovsk Region	338,134	3,135	37	134,472	9,771	7,964	18,722	18,497	84,713	31,656	24,319	4,885
Tyumen Region	196,393	24,196	22,635	17,802	13,404	7,152	34,034	11,575	44,958	20,871	18,142	4,259
Khanty-Mansiysky Autonomous Area — Yugra	70,520	4,637	3,177	2,586	4,564	995	18,491	9,298	11,082	7,774	9,259	1,834
Yamalo-Nenetsky Autonomous Area	39,007	6,965	6,935	660	1,277	9	6,369	946	18,499	3,226	922	134
Chelyabinsk Region	198,040	2,330	0	104,425	5,265	12,897	8,328	2,073	35,293	11,047	12,045	4,337
SIBERIA FEDERAL DISTRICT	778,071	45,914	36,991	152,068	47,788	88,029	65,492	43,081	216,029	44,648	60,393	14,629
Republic of Altai	10,848	52	46	578	206	468	918	153	5,180	558	2,437	298
Republic of Buryatia	17,968	546	80	4,370	204	1,662	1,785	256	6,364	1,321	1,061	399
Republic of Tyva	2,147	962	507	88	14	188	27	113	591	17	111	36
Republic of Khakassia	8,614	509	425	3,283	372	1,280	383	88	1,940	200	345	214
Altai Territory	109,567	551	0	26,266	2,031	30,132	6,949	2,664	28,490	4,390	6,212	1,882
Zabaykalskiy Territory	12,445	3,233	2,609	955	1,037	420	679	210	4,722	452	542	195
Krasnoyarsk Territory	110,823	2,750	331	26,348	10,387	13,810	13,314	5,625	26,247	7,197	3,643	1,502
Irkutsk Region	99,986	7,267	6,851	18,191	14,507	5,101	9,077	4,274	26,799	3,896	9,418	1,456
Kemerovo Region	118,449	27,364	23,527	19,324	2,298	6,341	4,527	2,602	35,278	3,457	13,948	3,310
Novosibirsk Region	172,457	336	274	29,932	14,195	12,759	13,350	24,101	51,768	10,482	12,283	3,251
Omsk Region	73,304	2	0	12,936	1,387	11,824	11,381	1,862	17,235	9,407	5,954	1,316
Tomsk Region	41,463	2,342	2,341	9,799	1,150	4,044	3,102	1,133	11,413	3,271	4,439	770

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	274,619	21,473	7,613	41,862	40,699	17,450	20,835	21,570	72,784	11,236	23,104	3,606
Republic of Sakha (Yakutia)	64,291	13,275	7,001	2,917	22,495	588	1,944	4,863	14,580	1,592	1,352	685
Kamchatka Territory	17,036	7	0	1,223	2,135	3,348	499	773	4,909	637	3,265	240
Primorski Territory	77,283	33	4	23,612	2,386	3,479	4,121	10,782	21,430	3,451	6,360	1,629
Khabarovsk Territory	64,382	415	0	8,793	8,384	3,686	10,451	3,770	17,339	3,355	7,520	669
Amur Region	20,167	743	151	2,800	1,627	5,362	2,130	259	6,468	309	303	166
Magadan Region	13,316	6,468	0	1,043	1,113	190	55	175	2,110	1,406	717	39
Sakhalin Region	12,913	519	457	1,130	2,101	175	1,482	672	4,463	446	1,780	145
Jewish Autonomous Region	2,223	0	0	307	25	622	153	51	795	26	211	33
Chukotka Autonomous Area	3,008	12	0	38	433	0	0	225	690	14	1,596	0

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

Table 6.4.4

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

31.01.2011

of which:

(millions of rubles)

	1	2	of which:										real estate activities	other activities	for settlement finality
			mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities				for settlement finality
			3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION		3,081,961	410,293	223,512	733,609	17,539	41,626	209,189	207,122	477,440	488,130	496,729	284		
CENTRAL FEDERAL DISTRICT		1,782,014	148,678	131,685	234,536	11,588	19,343	162,882	72,726	337,960	387,211	406,857	233		
Belgorod Region		19,643	7,085	1,092	9,076	0	2,177	0	0	507	667	131	0		
Bryansk Region		1,148	0	0	119	0	466	0	18	328	217	0	0		
Vladimir Region		3,932	37	0	3,353	0	273	56	68	72	0	73	0		
Voronezh Region		14,389	0	0	2,256	0	565	484	1,454	1,527	3,295	4,808	0		
Ivanovo Region		5,619	0	0	4,823	0	0	168	20	280	328	0	0		
Kaluga Region		7,763	0	0	1,145	0	1,301	1,107	0	742	3,462	6	0		
Kostroma Region		2,977	0	0	1,709	0	10	0	0	1,004	0	254	0		
Kursk Region		9,441	5,934	0	1,540	0	0	0	0	823	1,117	27	0		
Lipetsk Region		3,507	0	0	2,536	0	101	0	0	840	0	30	0		
Moscow Region		151,342	3	0	19,901	117	7,939	20,283	34,413	35,365	19,980	13,275	66		
Orel Region		5,566	0	0	4,035	0	286	964	0	161	0	120	0		
Ryazan Region		7,443	0	0	1,117	0	386	861	0	64	240	4,775	0		
Smolensk Region		4,234	0	0	3,144	0	0	740	8	162	65	115	0		
Tambov Region		2,184	0	0	2,130	17	37	0	0	0	0	0	0		
Tver Region		3,840	0	0	2,363	0	323	134	0	825	22	173	0		
Tula Region		30,275	4	0	14,202	0	342	0	491	227	1,650	13,359	0		
Yaroslavl Region		12,309	2,596	2,596	8,412	0	85	334	0	173	603	106	0		
Moscow		1,496,402	133,019	127,997	152,677	11,454	5,052	137,751	36,254	294,858	355,565	369,605	167		

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	411,898	41,208	21,701	126,729	134	3,658	26,284	53,496	74,108	50,551	35,705	25
Republic of Karelia	12,826	117	82	11,395	0	38	0	167	215	335	559	0
Republic of Komi	5,737	4,382	4,383	1,218	0	91	9	13	1	0	23	0
Arkhangelsk Region	16,172	6,064	5,455	8,205	0	0	771	95	177	200	660	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	13,758	0	0	12,523	0	311	538	0	347	17	22	0
Kaliningrad Region	38,097	1,057	0	25,501	0	1,267	166	4,968	1,409	2,210	1,519	0
Leningrad Region	24,778	5,586	0	12,029	0	61	2,303	2,985	517	1,197	100	0
Murmansk Region	9,061	0	0	18	0	140	105	4,921	178	638	3,061	0
Novgorod Region	16,078	0	0	14,316	0	187	0	0	4	0	1,571	0
Pskov Region	3,565	2,542	2,543	776	0	41	0	0	193	13	0	0
St. Petersburg	271,826	21,458	9,238	40,750	134	1,522	22,392	40,347	71,067	45,941	28,190	25
SOUTH FEDERAL DISTRICT	150,464	1,415	1,229	47,323	5,218	1,389	3,674	64,995	7,983	12,423	6,042	2
Republic of Adigei (Adigeya)	215	0	0	199	0	0	0	0	16	0	0	0
Republic of Kalmykia	268	0	0	0	0	0	0	0	64	204	0	0
Krasnodar Territory	103,262	21	0	18,817	5,218	870	1,437	60,676	5,147	7,226	3,850	0
Astrakhan Region	2,799	0	0	116	0	0	394	207	16	948	1,118	0
Volgograd Region	10,590	0	0	8,158	0	7	1,842	24	214	53	292	0
Rostov Region	33,330	1,394	1,229	20,031	0	512	1	4,089	2,526	3,992	783	2
NORTH-CAUCASIAN DISTRICT	10,965	2,600	0	6,348	0	901	156	89	642	75	154	0
Republic of Dagestan	890	0	0	414	0	0	118	89	147	67	55	0
Republic of Ingushetia	1,197	0	0	1,197	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2,192	980	0	1,068	0	0	0	0	144	0	0	0
Karachai-Cherkess Republic	839	0	0	811	0	0	0	0	28	0	0	0
Republic of Northern Ossetia — Alania	1,855	1,620	0	212	0	23	0	0	0	0	0	0
Republic of Chechnya	11	0	0	0	0	0	11	0	0	0	0	0
Stavropol Territory	3,981	0	0	2,646	0	878	27	0	323	8	99	0
PRIVOLZHSKY FEDERAL DISTRICT	241,909	73,485	27,376	115,087	90	1,968	8,849	2,905	16,698	12,634	10,193	0
Republic of Bashkortostan	41,890	5,958	5,934	29,557	69	632	1,952	0	1,625	8	2,089	0
Republic of Mariy-El	2,292	611	611	812	0	298	0	5	401	165	0	0
Republic of Mordovia	168	0	0	148	0	20	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)	56,859	15,346	14,901	16,205	0	73	2,416	314	8,928	8,742	4,835	0
Udmurt Republic	3,330	0	0	3,113	0	0	0	0	197	0	20	0
Chuvash Republic — Chuvashya	6,005	0	0	4,861	0	209	0	0	834	47	54	0
Perm Territory	60,440	42,764	0	15,906	0	0	1,008	0	219	135	408	0
Kirov Region	7,532	0	0	7,435	0	60	0	2	12	0	23	0
Nizhni Novgorod Region	13,104	0	0	7,220	0	0	1,523	1,389	1,172	926	874	0
Orenburg Region	13,583	4,563	1,688	8,305	0	4	0	0	707	0	4	0
Penza Region	1,653	0	0	767	0	611	50	0	225	0	0	0
Samara Region	19,169	3,674	3,674	8,623	21	61	1,900	264	1,575	1,224	1,827	0
Saratov Region	4,551	568	568	1,943	0	0	0	132	489	1,360	59	0
Ulyanovsk Region	11,333	0	0	10,193	0	0	0	799	314	27	0	0
URALS FEDERAL DISTRICT	212,941	25,636	17,991	95,068	0	507	4,086	9,936	27,427	17,294	32,963	24
Kurgan Region	892	0	0	837	0	0	0	0	55	0	0	0
Sverdlovsk Region	126,905	1,482	0	71,564	0	0	466	2,052	17,939	4,910	28,492	0
Tyumen Region	57,085	18,278	17,991	3,751	0	241	2,756	7,435	7,899	12,238	4,463	24
Khanty-Mansiysky Autonomous Area — Yugra	7,032	208	208	23	0	0	5	6,659	104	0	9	24
Yamalo-Nenetsky Autonomous Area	20,586	2,462	2,462	0	0	0	81	241	5,934	11,868	0	0
Chelyabinsk Region	28,059	5,876	0	18,916	0	266	864	449	1,534	146	8	0
SIBERIA FEDERAL DISTRICT	183,603	59,851	22,258	98,924	493	1,364	2,715	904	10,985	6,394	1,973	0
Republic of Altai	4,373	574	0	2,107	0	0	0	0	795	897	0	0
Republic of Buryatia	1,490	153	0	264	0	948	0	0	6	0	119	0
Republic of Tyva	10	0	0	0	0	0	0	0	10	0	0	0
Republic of Khakassia	4,911	694	0	4,215	0	0	0	0	0	0	2	0
Altai Territory	3,956	1,038	0	2,037	0	163	0	60	187	35	436	0
Zabaykalskiy Territory	1,401	1,369	0	6	0	0	4	0	20	0	2	0
Krasnoyarsk Territory	28,782	1,828	0	23,021	48	57	607	24	93	2,926	178	0
Irkutsk Region	23,431	1,492	0	20,922	0	134	73	443	335	16	16	0
Kemerovo Region	92,303	50,934	20,488	35,635	0	53	0	0	4,687	994	0	0
Novosibirsk Region	10,463	1,770	1,770	2,728	445	0	1,703	6	2,552	641	618	0
Omsk Region	9,956	0	0	6,615	0	8	320	63	1,473	878	599	0
Tomsk Region	2,527	0	0	1,374	0	0	8	308	827	7	3	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	88,167	57,421	1,272	9,596	16	12,496	543	2,069	1,637	1,548	2,841	0
Republic of Sakha (Yakutia)	47,713	45,165	1,272	2,362	0	19	0	0	82	41	44	0
Kamchatka Territory	3,763	2,243	0	55	0	498	0	0	1	804	162	0
Primorski Territory	7,721	2,044	0	1,449	0	219	159	1,281	962	98	1,509	0
Khabarovsk Territory	23,939	4,266	0	5,518	0	11,730	19	737	550	452	667	0
Amur Region	3,771	3,411	0	0	16	30	121	0	17	153	23	0
Magadan Region	699	276	0	212	0	0	0	0	10	0	201	0
Sakhalin Region	111	0	0	0	0	0	0	51	15	0	45	0
Jewish Autonomous Region	22	0	0	0	0	0	0	0	0	0	22	0
Chukotka Autonomous Area	428	16	0	0	0	0	244	0	0	0	168	0

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

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.01.2011															
	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	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	of which: individual entrepreneurs	
1	2	3	4	5	6	7	8	9	10	11	12	13				
RUSSIAN FEDERATION	281,484	25,137	7,095	79	2,857,368	294,759	179,124	5,341	278,953	27,278	12,112	441				
CENTRAL FEDERAL DISTRICT	106,860	4,539	4,977	6	970,240	58,613	103,456	1,578	80,149	3,615	7,634	176				
Belgorod Region	2,420	240	3	0	34,921	3,485	734	37	5,081	219	554	36				
Bryansk Region	1,273	502	0	0	12,767	3,043	441	298	1,408	221	11	0				
Vladimir Region	1,223	254	0	0	23,584	4,135	927	73	878	216	12	11				
Voronezh Region	3,948	282	22	0	62,938	8,231	1,239	4	3,008	179	3	2				
Ivanovo Region	1,486	217	6	0	16,311	2,327	328	21	2,313	181	0	0				
Kaluga Region	1,426	203	2	2	17,492	1,818	790	27	539	66	0	0				
Kostroma Region	1,090	266	55	0	16,451	3,492	1,343	0	1,548	201	85	0				
Kursk Region	1,905	448	0	0	24,538	3,192	327	0	3,564	233	300	0				
Lipetsk Region	1,283	158	0	0	32,455	2,164	423	27	7,198	127	0	0				
Moscow Region	11,804	346	217	0	112,159	5,190	15,428	334	10,109	401	669	4				
Orel Region	901	115	1	0	12,511	1,324	309	0	2,240	57	0	0				
Ryazan Region	1,540	364	31	0	24,137	3,252	1,294	11	2,289	185	29	1				
Smolensk Region	1,635	232	13	0	26,093	3,050	336	65	1,142	269	118	0				
Tambov Region	1,307	44	0	0	16,080	1,415	37	0	1,094	38	0	0				
Tver Region	965	91	0	0	11,902	1,959	487	2	1,175	98	0	0				
Tula Region	2,549	232	0	0	32,243	3,380	866	48	1,472	193	40	0				
Yaroslavl Region	2,972	309	27	0	30,504	3,321	615	14	3,532	555	100	10				
Moscow	67,133	236	4,600	4	463,154	3,835	77,532	617	31,559	176	5,713	112				
NORTH-WEST DISTRICT	32,055	2,001	793	19	353,741	19,377	32,239	580	39,868	2,525	1,991	24				
Republic of Karelia	1,119	61	63	0	8,258	506	1,642	0	283	28	32	0				
Republic of Komi	979	160	0	0	12,699	2,757	1,101	0	2,198	406	33	0				

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	2,060	603	0	0	16,796	2,796	646	4	2,139	184	120	0
including Nenets Autonomous Area	29	29	0	0	241	205	0	0	0	0	0	0
Vologda Region	2,632	625	44	1	34,959	4,753	431	54	9,285	842	17	0
Kaliningrad Region	1,706	101	60	0	34,613	1,724	6,350	63	8,432	343	361	3
Leningrad Region	2,273	59	119	0	34,967	1,398	2,256	6	2,095	357	156	6
Murmansk Region	1,713	70	11	0	16,473	1,438	3,150	31	3,311	115	120	0
Novgorod Region	923	81	0	0	10,880	1,019	265	0	607	73	0	0
Pskov Region	558	87	0	0	8,066	1,172	291	0	1,838	48	279	0
St. Petersburg	18,092	154	496	18	176,030	1,814	16,107	422	9,680	129	873	15
SOUTH FEDERAL DISTRICT	22,607	2,944	382	0	288,549	37,646	9,755	245	28,438	3,546	265	52
Republic of Adigei (Adigeya)	436	42	0	0	8,208	848	134	0	221	68	0	0
Republic of Kalmykia	171	69	0	0	3,368	1,633	20	0	155	86	0	0
Krasnodar Territory	8,994	1,424	173	0	160,082	15,469	6,300	149	16,605	1,375	47	18
Astrakhan Region	532	244	0	0	10,379	3,932	220	13	714	155	9	9
Volgograd Region	3,054	173	6	0	30,206	4,616	176	10	3,394	871	10	0
Rostov Region	9,420	992	203	0	76,306	11,148	2,905	73	7,349	991	199	25
NORTH-CAUCASIAN DISTRICT	6,219	814	86	6	95,628	15,420	2,069	19	7,710	1,705	0	0
Republic of Dagestan	708	124	6	6	12,591	2,967	383	14	886	58	0	0
Republic of Ingushetia	227	1	0	0	1,150	982	0	0	246	246	0	0
Kabardino-Balkar Republic	533	48	26	0	17,945	2,187	1,159	0	815	149	0	0
Karachai-Cherkess Republic	484	6	1	0	7,927	944	356	0	528	143	0	0
Republic of Northern Ossetia — Alania	569	43	0	0	8,013	675	23	0	923	43	0	0
Republic of Chechnya	794	0	0	0	2,725	303	11	0	28	19	0	0
Stavropol Territory	2,904	592	53	0	45,277	7,362	137	5	4,284	1,047	0	0
PRIVOLZHSKY FEDERAL DISTRICT	45,900	5,783	203	6	535,238	61,781	10,487	999	58,188	6,399	646	94
Republic of Bashkortostan	3,961	367	7	0	43,498	4,305	2,424	0	5,941	447	0	0
Republic of Mariy-El	738	97	0	0	7,219	811	226	0	784	41	8	0
Republic of Mordovia	682	69	1	0	15,965	1,697	20	0	479	35	0	0
Republic of Tatarstan (Tatarstan)	7,151	563	15	0	98,089	7,988	1,780	27	6,987	835	0	0
Udmurt Republic	2,160	291	22	0	28,879	3,324	196	11	6,266	385	0	0
Chuvash Republic — Chuvashya	957	262	6	0	11,099	2,736	90	18	1,626	361	0	0
Perm Territory	3,911	531	0	0	68,238	7,998	206	0	7,672	2,036	39	0
Kirov Region	1,840	348	0	0	18,344	3,402	148	2	1,955	316	95	0
Nizhni Novgorod Region	7,766	1,584	26	5	63,334	10,736	2,230	813	7,290	899	198	93
Orenburg Region	2,448	638	0	0	26,049	5,247	6	0	1,846	340	1	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	1,343	366	19	0	20,710	4,051	867	0	3,947	105	26	0
Samara Region	8,676	97	102	0	87,351	2,435	1,979	44	10,783	210	184	1
Saratov Region	2,624	331	5	1	26,871	4,514	134	57	1,645	295	0	0
Ulyanovsk Region	1,643	239	0	0	19,592	2,537	181	27	967	94	95	0
URALS FEDERAL DISTRICT	23,448	2,571	89	0	188,781	29,814	4,309	377	19,633	2,811	276	39
Kurgan Region	900	509	0	0	9,561	1,816	26	0	926	168	0	0
Sverdlovsk Region	8,413	564	66	0	68,667	10,588	2,064	326	7,092	1,219	254	17
Tyumen Region	8,167	809	9	0	64,184	9,226	1,150	20	3,421	514	0	0
Khanty-Mansiysky Autonomous Area — Yugra	3,828	409	0	0	17,977	4,793	132	2	944	188	0	0
Yamalo-Nenetsky Autonomous Area	493	156	0	0	9,489	1,561	81	0	602	167	0	0
Chelyabinsk Region	5,968	689	14	0	46,369	8,184	1,069	31	8,194	910	22	22
SIBERIA FEDERAL DISTRICT	31,971	4,327	379	39	320,705	49,833	9,334	1,302	35,815	5,363	977	22
Republic of Altai	317	15	0	0	5,153	526	258	0	1,249	17	258	0
Republic of Buryatia	1,160	422	0	0	13,929	4,894	1,277	0	2,037	296	0	0
Republic of Tyva	87	22	0	0	869	517	10	0	63	34	0	0
Republic of Khakassia	560	265	0	0	4,414	1,636	2	2	441	91	0	0
Altai Territory	5,640	545	24	2	76,112	8,674	1,286	172	6,284	658	42	3
Zabaykalskiy Territory	512	273	0	0	6,697	3,109	10	0	575	201	4	0
Krasnoyarsk Territory	5,213	711	0	0	41,624	6,423	521	89	3,683	920	22	0
Irkutsk Region	4,526	428	17	0	38,171	6,584	433	66	3,026	1,009	6	0
Kemerovo Region	3,048	358	275	0	31,950	4,583	612	0	6,157	704	1	0
Novosibirsk Region	6,269	253	53	37	54,682	3,288	1,842	170	4,261	277	66	4
Omsk Region	2,849	926	10	0	31,273	6,956	2,929	803	5,808	910	578	15
Tomsk Region	1,790	109	0	0	15,831	2,643	154	0	2,231	246	0	0
FAR EAST FEDERAL DISTRICT	12,424	2,158	186	3	104,486	22,275	7,475	241	9,152	1,314	323	34
Republic of Sakha (Yakutia)	2,325	155	0	0	16,715	3,348	333	85	1,185	139	14	14
Kamchatka Territory	781	107	0	0	11,873	1,682	343	1	567	104	4	1
Primorski Territory	5,089	904	130	3	27,348	5,039	1,080	101	2,799	224	37	13
Khabarovsk Territory	2,471	435	48	0	22,746	4,976	5,631	54	3,570	392	266	6
Amur Region	778	297	8	0	9,465	3,127	40	0	383	248	0	0
Magadan Region	326	90	0	0	6,210	1,288	11	0	60	14	2	0
Sakhalin Region	531	114	0	0	7,817	1,547	15	0	255	64	0	0
Jewish Autonomous Region	115	55	0	0	2,081	1,140	22	0	329	129	0	0
Chukotka Autonomous Area	8	1	0	0	231	128	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.01.2011										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		total	of which:
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	including overdue debt		
1	2	3	4	5	6	7	8	9			
RUSSIAN FEDERATION	3,722,987	1,101,653	952,852	23,868	335,609	185,890	173,822	17,806			
CENTRAL FEDERAL DISTRICT	996,526	252,693	224,889	6,266	237,987	132,914	123,097	14,777			
Belgorod Region	30,167	7,615	5,048	58	804	607	594	21			
Bryansk Region	19,345	5,109	3,967	35	417	299	267	3			
Vladimir Region	28,345	7,919	5,751	116	918	678	612	4			
Voronezh Region	41,150	11,901	9,735	209	1,011	624	572	54			
Ivanovo Region	15,480	3,423	2,928	25	551	381	376	96			
Kaluga Region	21,729	6,108	5,423	55	1,272	840	781	5			
Kostroma Region	11,986	2,641	2,202	37	224	154	152	5			
Kursk Region	21,913	6,215	4,144	34	499	385	375	11			
Lipetsk Region	23,085	5,585	4,665	37	492	357	350	26			
Moscow Region	218,511	62,468	58,813	2,104	53,252	35,520	33,936	4,470			
Orel Region	12,410	3,079	2,033	37	411	244	243	0			
Ryazan Region	24,295	7,252	6,705	113	1,021	381	374	14			
Smolensk Region	22,133	7,575	6,684	136	1,370	453	365	7			
Tambov Region	14,293	3,338	2,320	11	378	300	299	14			
Tver Region	26,152	8,773	8,456	383	1,199	858	834	251			
Tula Region	34,513	8,457	7,634	95	1,223	826	786	5			
Yaroslavl Region	26,058	7,543	6,716	147	745	494	485	49			
Moscow	404,961	87,692	81,665	2,634	172,200	89,513	81,696	9,742			
NORTH-WEST DISTRICT	397,206	118,076	104,409	1,875	47,826	25,088	23,758	1,385			
Republic of Karelia	19,459	6,220	5,601	70	327	243	233	6			
Republic of Komi	28,179	11,260	8,435	51	455	301	294	9			
Arkhangelsk Region	33,876	11,709	10,049	75	527	325	318	32			
including Nenets Autonomous Area	2,544	1,771	1,644	0	2	2	2	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	31,938	9,759	8,213	204	617	474	471	37
Kaliningrad Region	19,572	4,507	4,086	212	4,106	1,761	1,646	198
Leningrad Region	37,532	10,629	9,628	238	3,694	2,154	2,082	102
Murmansk Region	24,565	4,886	4,180	17	583	333	313	19
Novgorod Region	12,555	3,524	2,960	53	334	234	221	7
Pskov Region	9,901	2,069	1,437	7	223	144	128	4
St. Petersburg	179,629	53,513	49,820	948	36,960	19,119	18,052	971
SOUTH FEDERAL DISTRICT	287,798	72,141	60,065	2,040	7,619	3,932	3,862	164
Republic of Adigei (Adigeya)	6,797	1,478	1,234	21	198	147	145	3
Republic of Kalmykia	6,162	1,044	795	3	98	85	83	0
Krasnodar Territory	106,601	26,962	22,574	800	3,415	1,527	1,495	82
Astrakhan Region	21,801	4,681	3,670	54	215	152	146	6
Volgograd Region	50,425	14,446	12,381	666	1,024	591	585	11
Rostov Region	96,012	23,530	19,411	496	2,669	1,430	1,408	62
NORTH-CAUCASIAN DISTRICT	96,905	22,254	16,005	599	3,141	2,219	2,028	247
Republic of Dagestan	13,832	1,496	1,241	53	670	300	293	17
Republic of Ingushetia	2,537	270	30	2	39	31	7	0
Kabardino-Balkar Republic	10,319	2,687	1,547	6	326	253	245	94
Karachai-Cherkess Republic	6,969	918	295	5	98	79	79	11
Republic of Northern Ossetia — Alania	7,690	1,884	1,213	196	284	232	193	54
Republic of Chechnya	2,280	94	77	1	89	80	80	18
Stavropol Territory	53,278	14,905	11,602	336	1,635	1,244	1,131	53
PRIVOLZHSKY FEDERAL DISTRICT	697,362	216,243	172,086	4,707	15,558	9,473	9,214	635
Republic of Bashkortostan	89,266	27,829	19,534	434	1,288	779	778	28
Republic of Mariy-El	12,122	4,029	3,495	85	257	179	177	3
Republic of Mordovia	13,744	4,658	3,017	12	416	365	363	7
Republic of Tatarstan (Tatarstan)	89,715	24,754	19,663	376	1,355	617	575	22
Udmurt Republic	37,317	13,786	10,550	268	711	500	496	63
Chuvash Republic — Chuvashya	25,327	11,179	8,948	168	791	525	518	52
Perm Territory	79,614	29,001	23,873	928	1,817	1,087	999	94
Kirov Region	23,777	7,090	4,308	70	381	306	303	0
Nizhni Novgorod Region	83,027	26,634	20,368	624	2,570	1,265	1,219	122
Orenburg Region	48,076	13,479	11,383	165	647	510	505	24
Penza Region	22,685	6,264	4,255	42	546	370	363	37
Samara Region	97,123	27,928	25,794	1,246	3,165	1,761	1,728	149

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	46,930	11,991	10,835	229	1,067	771	760	25
Ulyanovsk Region	28,639	7,621	6,063	60	547	438	430	9
URALS FEDERAL DISTRICT	460,781	176,670	162,295	2,716	8,232	3,221	3,112	175
Kurgan Region	18,288	6,207	5,233	32	139	104	103	0
Sverdlovsk Region	137,706	40,124	36,921	845	5,211	1,348	1,281	70
Tyumen Region	199,860	95,613	89,141	634	1,212	779	750	40
Khanty-Mansiysky Autonomous Area — Yugra	99,756	54,357	51,674	225	339	251	239	0
Yamalo-Nenetsky Autonomous Area	31,442	15,317	14,115	32	218	187	186	8
Chelyabinsk Region	104,927	34,726	31,000	1,205	1,670	990	978	65
SIBERIA FEDERAL DISTRICT	605,188	196,874	170,895	5,129	10,712	6,275	6,099	311
Republic of Altai	5,677	611	581	1	7	1	1	0
Republic of Buryatia	32,056	6,256	5,415	73	293	140	139	0
Republic of Tyva	7,691	1,921	1,841	8	9	3	3	0
Republic of Khakassia	14,348	5,011	4,383	79	75	47	40	0
Altai Territory	55,970	16,059	14,256	585	606	376	369	57
Zabaykalskiy Territory	31,953	7,922	6,805	64	258	85	77	0
Krasnoyarsk Territory	109,931	40,559	33,943	850	1,739	1,050	1,049	30
Irkutsk Region	86,866	29,213	26,182	567	1,346	639	627	17
Kemerovo Region	79,668	21,019	17,531	1,012	2,100	1,008	989	18
Novosibirsk Region	93,358	36,323	32,595	894	2,245	1,642	1,592	129
Omsk Region	50,858	17,804	15,148	802	1,501	886	835	47
Tomsk Region	36,812	14,176	12,215	194	533	398	378	13
FAR EAST FEDERAL DISTRICT	181,221	46,702	42,208	536	4,534	2,768	2,652	112
Republic of Sakha (Yakutia)	28,238	8,810	7,290	28	213	171	164	0
Kamchatka Territory	8,091	2,105	1,895	2	193	80	80	0
Primorski Territory	45,057	9,456	8,826	154	2,231	1,165	1,083	27
Khabarovsk Territory	48,612	13,364	12,815	236	1,290	926	919	62
Amur Region	24,816	5,787	4,819	94	183	133	132	23
Magadan Region	5,796	1,465	1,288	2	34	28	28	0
Sakhalin Region	16,068	4,356	4,040	12	320	210	191	0
Jewish Autonomous Region	3,672	1,062	961	7	44	35	35	0
Chukotka Autonomous Area	871	297	274	1	26	20	20	0

Table 6.4.7

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

	31.01.2011									
	including:					of which:				
	volume of consumer loans total, millions of rubles					mortgage loans				
1	2	3	4	5	6	7	8	9	10	
		number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	
RUSSIAN FEDERATION	245,642	20,022	22,578	183.8	13.0	14,912	19,454	196.4	12.7	
CENTRAL FEDERAL DISTRICT	79,363	3,448	5,891	179.2	12.9	2,927	5,170	188.5	12.7	
Belgorod Region	1,916	180	169	182	13.2	93	117	187	12.8	
Bryansk Region	1,128	111	103	206.1	13.0	84	90	211	12.9	
Vladimir Region	1,242	117	119	169.5	13.0	89	100	160.7	12.9	
Voronezh Region	3,219	263	234	205	12.8	197	201	209.1	12.6	
Ivanovo Region	967	95	100	181.2	13.1	88	89	190.7	12.8	
Kaluga Region	1,168	98	136	205.2	12.9	88	127	211.4	12.8	
Kostroma Region	712	68	48	201.1	12.9	49	42	212.4	12.7	
Kursk Region	1,324	133	118	177.8	14.5	104	102	216.8	13.1	
Lipetsk Region	1,456	106	112	195.2	12.7	86	101	191.9	12.5	
Moscow Region	17,003	571	1,255	161.5	13.2	524	992	183.7	12.6	
Orel Region	777	74	71	206.3	13.0	33	48	208	12.5	
Ryazan Region	1,148	150	186	214.1	12.8	146	180	214.1	12.9	
Smolensk Region	1,367	154	146	218.3	13.0	148	141	221.3	12.9	
Tambov Region	794	87	88	203.2	13.0	60	74	208	12.7	
Tver Region	1,365	171	209	196.5	12.9	150	185	202.8	12.9	
Tula Region	2,256	145	168	204.5	12.9	120	152	204.6	12.9	
Yaroslavl Region	1,559	141	160	194.4	12.5	123	148	194.2	12.4	
Moscow	39,962	784	2,469	171.5	12.7	745	2,281	178.3	12.6	
NORTH-WEST DISTRICT	25,713	1,553	2,372	175.3	12.5	1,226	2,021	180.8	12.3	
Republic of Karelia	1,025	102	115	196.3	11.4	99	113	197	11.4	
Republic of Komi	1,458	217	218	194.8	12.5	155	183	200	12.4	
Arkhangelsk Region	1,891	209	209	183.6	13.0	148	182	188.3	12.8	
including Nenets Autonomous Area	25	5	6	212.9	12.4	4	6	222.5	12.2	

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	1,776	172	174	176.5	12.4	143	152	186.2	12.3
Kaliningrad Region	1,597	52	57	215.3	12.2	36	45	223.2	11.8
Leningrad Region	1,973	136	204	193.6	12.6	100	167	195.2	12.5
Murmansk Region	1,739	80	115	193.4	11.6	51	88	205.3	11.2
Novgorod Region	638	68	57	193.2	12.5	65	53	189.6	12.5
Pskov Region	564	37	38	164.8	12.4	28	33	162.1	12.3
St. Petersburg	13,052	480	1,185	160.6	12.6	401	1,005	167	12.4
SOUTH FEDERAL DISTRICT	17,467	1,072	1,176	207.6	12.9	862	1,043	206.3	12.7
Republic of Adigei (Adigeya)	362	17	18	231.2	14.3	17	18	231.2	14.3
Republic of Kalmykia	350	27	31	193.4	12.4	22	29	196.5	12.3
Krasnodar Territory	6,338	395	472	207.2	12.9	328	425	210.6	12.6
Astrakhan Region	1,874	101	90	232.3	12.6	77	80	240.7	12.5
Volgograd Region	2,485	244	242	196.8	12.5	187	207	195	12.4
Rostov Region	6,058	288	323	209.6	13.2	231	284	197.8	13.0
NORTH-CAUCASIAN DISTRICT	5,885	2,527	1,159	70	15.9	324	346	202.5	12.2
Republic of Dagestan	804	195	131	37.2	17.5	11	11	248.4	11.5
Republic of Ingushetia	205	228	85	8.4	15.0	0	0	0	0.0
Kabardino-Balkar Republic	752	23	31	211.3	12.5	22	28	208.7	12.5
Karachai-Cherkess Republic	259	17	14	210	13.1	6	8	175.5	12.3
Republic of Northern Ossetia — Alania	381	18	20	239	11.7	17	19	245	11.7
Republic of Chechnya	624	1,732	575	1.8	18.0	1	4	120	14.3
Stavropol Territory	2,860	314	303	199	12.4	267	276	199.1	12.2
PRIVOLZHISKY FEDERAL DISTRICT	43,696	5,053	4,413	187.3	12.6	3,992	3,807	194.4	12.4
Republic of Bashkortostan	6,524	734	534	174.6	13.5	456	399	185.5	13.0
Republic of Mariy-El	870	65	68	196.1	12.6	51	62	203.5	12.6
Republic of Mordovia	561	71	67	218.6	13.6	40	50	221.1	13.5
Republic of Tatarstan (Tatarstan)	4,860	989	671	159	12.6	857	592	158.9	12.4
Udmurt Republic	1,763	306	249	201.6	11.0	220	212	208.6	10.5
Chuvash Republic — Chuvashya	1,131	220	175	204.5	12.4	216	171	208.1	12.4
Perm Territory	4,582	480	479	197.9	12.6	368	415	200.8	12.5
Kirov Region	1,295	227	174	187.3	13.8	163	144	207.3	13.2
Nizhni Novgorod Region	6,308	380	461	178.4	12.8	291	414	182.6	12.5
Orenburg Region	3,509	303	296	209.4	12.1	255	269	221.5	12.0
Penza Region	1,238	168	198	173.4	12.1	102	118	226.1	12.3
Samara Region	7,479	639	635	197.4	12.4	597	605	199.7	12.3

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	2,346	222	206	216.7	12.9	180	179	217.7	12.8
Ulyanovsk Region	1,230	249	200	184.7	12.5	196	177	188.9	12.4
URALS FEDERAL DISTRICT	27,353	2,725	3,656	212.9	12.9	2,519	3,521	215.7	12.8
Kurgan Region	874	127	101	259.1	12.3	124	100	261.8	12.3
Sverdlovsk Region	8,243	629	778	192.5	12.7	570	742	194.6	12.6
Tyumen Region	11,755	1,332	2,233	231.3	13.1	1,251	2,170	233.4	13.0
Khanty-Mansiysky Autonomous Area — Yugra	4,656	797	1,446	226.4	4.6	778	1,425	228.3	12.5
Yamalo-Nenetsky Autonomous Area	1,626	182	309	251.6	12.8	158	284	256.4	12.7
Chelyabinsk Region	6,481	637	544	158.0	12.8	574	509	161.7	12.6
SIBERIA FEDERAL DISTRICT	34,808	2,951	3,035	193.4	12.9	2,475	2,737	199.4	12.9
Republic of Altai	192	16	7	96.6	17.8	5	3	200.3	13.0
Republic of Buryatia	2,323	110	108	200.5	13.2	84	92	205.4	13.1
Republic of Tyva	266	21	26	220.8	13.4	21	26	220.8	13.4
Republic of Khakassia	1,003	73	72	172.4	12.9	67	70	180.2	12.8
Altai Territory	2,536	277	233	195.1	12.6	237	217	197.0	12.4
Zabaykalskiy Territory	1,656	160	187	199.5	13.4	124	166	207.2	13.5
Krasnoyarsk Territory	5,630	643	758	191.4	12.7	527	670	196.7	12.5
Irkutsk Region	4,990	512	472	168.1	13.0	445	432	176.7	12.7
Kemerovo Region	4,182	309	253	186.9	13.4	242	213	190.2	13.2
Novosibirsk Region	7,604	378	442	212.1	13.2	326	408	218.1	13.4
Omsk Region	2,371	243	236	192.7	12.4	206	212	198.0	13.6
Tomsk Region	2,055	209	241	218.4	12.3	191	228	224.8	12.3
FAR EAST FEDERAL DISTRICT	11,357	693	876	183.0	13.0	587	809	187.0	13.0
Republic of Sakha (Yakutia)	1,434	145	166	197.2	13.0	119	149	202.2	12.9
Kamchatka Territory	550	34	40	147.8	12.5	26	36	160.0	12.4
Primorski Territory	3,233	176	267	164.6	12.9	159	258	166.1	12.9
Khabarovsk Territory	3,271	150	170	191.8	12.9	129	158	195.5	12.9
Amur Region	1,406	91	105	207.1	13.5	74	96	214.0	13.5
Magadan Region	425	29	34	180.4	12.7	26	32	180.9	12.5
Sakhalin Region	814	46	72	177.6	13.5	33	58	188.0	13.8
Jewish Autonomous Region	200	22	22	201.2	12.7	21	22	201.8	12.7
Chukotka Autonomous Area	24	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.8

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

		31.01.2011									
		including:					of which:				
		housing loans					mortgage loans				
1	volume of consumer loans total, millions of rubles	3	4	5	6	7	8	9	10	11	
											number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	6,857	144	705	123.3	10.8	129	539	142.5	11.0		
CENTRAL FEDERAL DISTRICT	5,795	88	587	115.3	11.0	76	428	136.7	11.4		
Belgorod Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Bryansk Region	4	1	0	179.5	13.1	1	0	179.5	13.1		
Vladimir Region	2	0	0	0.0	0.0	0	0	0.0	0.0		
Voronezh Region	8	0	0	0.0	0.0	0	0	0.0	0.0		
Ivanovo Region	12	0	0	0.0	0.0	0	0	0.0	0.0		
Kaluga Region	14	1	3	242.0	8.3	1	3	242.0	8.3		
Kostroma Region	2	0	0	0.0	0.0	0	0	0.0	0.0		
Kursk Region	1	0	0	0.0	0.0	0	0	0.0	0.0		
Lipetsk Region	2	0	0	0.0	0.0	0	0	0.0	0.0		
Moscow Region	597	25	139	90.2	10.2	18	43	181.6	10.6		
Orel Region	3	0	0	0.0	0.0	0	0	0.0	0.0		
Ryazan Region	15	1	6	242.0	10.3	1	6	242.0	10.3		
Smolensk Region	11	0	0	0.0	0.0	0	0	0.0	0.0		
Tambov Region	2	1	1	204.0	9.5	1	1	204.0	9.5		
Tver Region	13	1	3	122.0	10.8	1	3	122.0	10.8		
Tula Region	8	2	4	240.7	11.6	2	4	240.7	11.6		
Yaroslavl Region	13	1	2	177.7	12.0	1	2	177.7	12.0		
Moscow	5,087	55	429	118.9	11.3	50	366	127.1	11.6		
NORTH-WEST DISTRICT	572	23	61	141.9	9.8	22	60	143.6	9.8		
Republic of Karelia	1	0	0	0.0	0.0	0	0	0.0	0.0		
Republic of Komi	1	0	0	0.0	0.0	0	0	0.0	0.0		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	6	2	5	182.0	10.2	2	5	182.0	10.2
including Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	7	0	0	0.0	0.0	0	0	0.0	0.0
Kaliningrad Region	29	1	3	86.0	9.5	1	3	86.0	9.5
Leningrad Region	10	2	2	104.2	8.7	2	2	104.2	8.7
Murmansk Region	5	1	1	122.0	8.8	1	1	122.0	8.8
Novgorod Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Pskov Region	0	0	0	0.0	0.0	0	0	0.0	0.0
St. Petersburg	512	17	50	142.7	9.8	16	49	144.8	9.8
SOUTH FEDERAL DISTRICT	82	5	7	92.6	10.9	5	7	92.6	10.9
Republic of Adigei (Adigeya)	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Kalmykia	0	0	0	0.0	0.0	0	0	0.0	0.0
Krasnodar Territory	54	2	4	151.3	10.1	2	4	151.3	10.1
Astrakhan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Volgograd Region	10	2	2	28.7	12.0	2	2	28.7	12.0
Rostov Region	17	1	1	42.0	11.0	1	1	42.0	11.0
NORTH-CAUCASIAN DISTRICT	40	2	7	172.5	10.3	1	2	182.0	10.0
Republic of Dagestan	4	1	2	182.0	10.0	1	2	182.0	10.0
Republic of Ingushetia	0	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	0	0	0	0.0	0.0	0	0	0.0	0.0
Karachai-Cherkess Republic	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Northern Ossetia — Alania	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Chechnya	1	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	35	1	5	168.0	10.5	0	0	0.0	0.0
PRIVOLZHSKY FEDERAL DISTRICT	113	5	6	198.4	11.4	4	5	220.6	10.5
Republic of Bashkortostan	3	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Mariy-El	1	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Mordovia	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Tatarstan (Tatarstan)	9	0	0	0.0	0.0	0	0	0.0	0.0
Udmurt Republic	8	0	0	0.0	0.0	0	0	0.0	0.0
Chuvash Republic — Chuvashya	2	0	0	0.0	0.0	0	0	0.0	0.0
Perm Territory	8	1	1	240.0	10.0	1	1	240.0	10.0
Kirov Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Nizhni Novgorod Region	11	0	0	0.0	0.0	0	0	0.0	0.0
Orenburg Region	12	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	4	1	2	271.0	11.0	1	2	271.0	11.0
Samara Region	48	2	2	133.5	10.3	2	2	133.5	10.3
Saratov Region	4	0	0	0.0	0.0	0	0	0.0	0.0
Ulyanovsk Region	2	1	1	36.1	18.0	0	0	0.0	0.0
URALS FEDERAL DISTRICT	117	12	15	220.1	8.7	12	15	220.1	8.7
Kurgan Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Sverdlovsk Region	52	2	11	234.5	8.8	2	11	234.5	8.8
Tyumen Region	53	10	4	182.3	8.4	10	4	182.3	8.4
Khanty-Mansiysky Autonomous Area — Yugra	7	9	3	239.5	8.6	9	3	239.5	8.6
Yamalo-Nenetsky Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	12	0	0	0.0	0.0	0	0	0.0	0.0
SIBERIA FEDERAL DISTRICT	78	2	7	242.0	8.1	2	7	242.0	8.1
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	1	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	0	0	0	0.0	0.0	0	0	0.0	0.0
Altai Territory	7	0	0	0.0	0.0	0	0	0.0	0.0
Zabaykalskiy Territory	3	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	11	0	0	0.0	0.0	0	0	0.0	0.0
Irkutsk Region	26	0	0	0.0	0.0	0	0	0.0	0.0
Kemerovo Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Novosibirsk Region	12	0	0	0.0	0.0	0	0	0.0	0.0
Omsk Region	14	2	7	242.0	8.1	2	7	242.0	8.1
Tomsk Region	2	0	0	0.0	0.0	0	0	0.0	0.0
FAR EAST FEDERAL DISTRICT	60	7	15	166.5	10.0	7	15	166.5	10.0
Republic of Sakha (Yakutia)	3	0	0	0.0	0.0	0	0	0.0	0.0
Kamchatka Territory	1	0	0	0.0	0.0	0	0	0.0	0.0
Primorski Territory	26	5	6	169.7	9.4	5	6	169.7	9.4
Khabarovsk Territory	8	1	2	114.0	11.0	1	2	114.0	11.0
Amur Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	22	1	7	182.0	10.3	1	7	182.0	10.3
Jewish Autonomous Region	0	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 Institutions¹

(millions of rubles)

	31.01.2011				
	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	4,424,761.0	1,792,422.9	710,076.1	377,309.9	152,776.2
CENTRAL FEDERAL DISTRICT	4,034,119.1	1,705,974.1	608,668.7	371,181.3	144,915.7
Belgorod Region	700.5	37.4	2.9	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.2
Vladimir Region	226.5	202.3	9.0	0.0	33.3
Voronezh Region	2.5	2.8	1.0	0.0	11.7
Ivanovo Region	954.2	98.6	66.7	0.0	6.0
Kaluga Region	59.3	0.0	166.5	0.0	13.0
Kostroma Region	12,792.9	75.9	30.0	0.0	143.9
Kursk Region	1,620.5	1,292.7	0.0	0.0	6.0
Lipetsk Region	1,254.5	282.1	1.9	0.0	109.4
Moscow Region	7,436.4	1,576.9	275.0	0.0	8.1
Orel Region	0.0	0.0	0.0	9.5	2.0
Ryazan Region	1,167.4	869.5	41.2	0.0	0.0
Smolensk Region	234.9	182.7	211.0	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	994.3	206.5	11.1	0.0	0.9
Tula Region	275.8	86.4	0.5	0.0	1.5
Yaroslavl Region	102.9	39.2	45.3	0.0	18.3
Moscow	4,006,296.2	1,701,021.2	607,806.7	371,171.7	144,561.3
NORTH-WEST DISTRICT	165,550.7	29,179.3	28,397.1	3,330.2	1,998.8
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,749.0	413.8	70.1	1.0	59.1
Arkhangelsk Region	23.8	25.0	134.8	0.0	0.3
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,326.4	723.9	254.9	4.9	16.3
Kaliningrad Region	3,474.0	65.6	23.9	0.0	657.3
Leningrad Region	638.4	30.1	0.1	1,247.2	0.0
Murmansk Region	933.3	505.2	0.0	0.0	302.0
Novgorod Region	416.1	198.5	148.5	0.0	0.0
Pskov Region	20.0	0.0	0.0	0.0	0.0
St. Petersburg	156,969.7	27,217.1	27,764.7	2,077.2	963.5
SOUTH FEDERAL DISTRICT	11,401.0	1,998.9	2,748.7	63.8	289.6
Republic of Adigei (Adigeya)	20.2	20.4	1.4	0.0	8.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	6,968.7	1,249.1	2,323.7	38.6	253.8
Astrakhan Region	611.9	496.2	39.9	5.3	2.4
Volgograd Region	518.6	65.5	5.4	0.0	3.1
Rostov Region	3,281.6	167.6	378.3	19.9	22.2
NORTH-CAUCASIAN DISTRICT	1,986.3	1,010.4	771.4	0.2	14.1
Republic of Daghestan	0.0	0.0	686.9	0.0	1.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	26.8	0.0	8.0
Karachai-Cherkess Republic	67.8	0.0	54.5	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	1.4	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,918.5	1,010.4	1.8	0.2	5.0

Table 6.4.9 (end)

(millions of rubles)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	87,658.1	23,584.2	48,565.1	1,136.3	2,033.0
Republic of Bashkortostan	4,828.3	745.1	704.6	0.0	71.5
Republic of Mariy-El	0.0	0.0	0.0	0.0	1.9
Republic of Mordovia	296.4	138.7	55.7	0.0	22.1
Republic of Tatarstan (Tatarstan)	36,919.2	16,623.6	29,803.5	693.6	1,220.2
Udmurt Republic	2,014.9	649.1	23.7	0.0	60.1
Chuvash Republic — Chuvashya	442.1	75.8	0.0	0.0	10.0
Perm Territory	2,509.5	78.9	3,117.1	0.0	23.3
Kirov Region	2,955.6	30.5	1,213.2	0.0	5.4
Nizhni Novgorod Region	8,373.0	2,804.4	2,344.7	0.1	94.4
Orenburg Region	3,243.5	81.9	246.3	17.6	36.9
Penza Region	640.4	0.0	0.3	0.0	39.7
Samara Region	24,461.6	2,236.4	10,659.0	424.7	437.4
Saratov Region	973.6	119.8	396.9	0.3	10.0
Ulyanovsk Region	0.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	86,257.3	21,541.3	17,893.3	256.3	887.9
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	42,381.2	5,826.2	5,535.5	0.1	274.1
Tyumen Region	24,283.4	4,673.5	12,102.2	256.2	522.8
Khanty-Mansiysky Autonomous Area — Yugra	20,073.7	2,930.7	11,253.0	256.2	108.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	92.2	0.0	0.0
Chelyabinsk Region	19,592.7	11,041.5	255.7	0.0	90.8
SIBERIA FEDERAL DISTRICT	10,129.4	3,056.6	1,442.0	0.0	365.5
Republic of Altai	0.0	0.0	0.0	0.0	0.0
Republic of Buryatia	97.6	0.0	767.2	0.0	0.0
Republic of Tyva	4.8	5.3	0.0	0.0	0.0
Republic of Khakassia	212.4	173.2	0.0	0.0	0.0
Altai Territory	52.0	37.1	3.0	0.0	72.0
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	101.9	102.2	115.0	0.0	7.3
Irkutsk Region	194.0	0.0	87.4	0.0	165.1
Kemerovo Region	1,866.2	1,427.7	79.8	0.0	97.2
Novosibirsk Region	5,302.8	784.2	273.0	0.0	0.0
Omsk Region	2,120.8	526.9	1.9	0.0	12.6
Tomsk Region	176.9	0.0	114.5	0.0	11.3
FAR EAST FEDERAL DISTRICT	27,659.1	6,078.2	1,589.7	1,341.8	2,271.7
Republic of Sakha (Yakutia)	1,664.1	221.7	110.5	0.0	41.7
Kamchatka Territory	361.5	60.1	52.1	0.0	18.4
Primorski Territory	16,667.9	4,595.2	1,321.9	0.0	3.1
Khabarovsk Territory	1,024.2	67.4	40.9	0.0	0.1
Amur Region	6,645.1	791.2	7.6	1,341.8	2,180.6
Magadan Region	0.0	0.0	6.4	0.0	0.0
Sakhalin Region	1,296.3	342.6	50.2	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

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.4.10

Discounted Bills¹

(millions of rubles)

	31.01.2011		
	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	327,502.7	0.0	17,042.0
CENTRAL FEDERAL DISTRICT	246,981.4	0.0	13,785.8
Belgorod Region	1,487.3	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	26.0	0.0	0.0
Voronezh Region	211.7	0.0	0.0
Ivanovo Region	336.9	0.0	16.7
Kaluga Region	233.3	0.0	0.0
Kostroma Region	197.8	0.0	15.4
Kursk Region	493.9	0.0	0.0
Lipetsk Region	653.1	0.0	0.0
Moscow Region	9,696.1	0.0	2,189.1
Orel Region	80.6	0.0	0.0
Ryazan Region	734.5	0.0	39.2
Smolensk Region	69.5	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	7.5	0.0	0.0
Tula Region	216.0	0.0	0.0
Yaroslavl Region	30.5	0.0	0.0
Moscow	232,506.9	0.0	11,525.3
NORTH-WEST DISTRICT	14,601.3	0.0	2,120.9
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	57.3
Arkhangelsk Region	0.1	0.0	0.0
including Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	2,711.8	0.0	0.0
Kaliningrad Region	268.3	0.0	42.8
Leningrad Region	0.0	0.0	0.0
Murmansk Region	49.7	0.0	0.0
Novgorod Region	80.8	0.0	30.7
Pskov Region	0.0	0.0	0.0
St. Petersburg	11,490.6	0.0	1,990.2
SOUTH FEDERAL DISTRICT	1,112.3	0.0	117.3
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	176.4	0.0	0.0
Astrakhan Region	37.6	0.0	0.0
Volgograd Region	762.2	0.0	117.3
Rostov Region	136.0	0.0	0.0
NORTH-CAUCASIAN DISTRICT	1,302.0	0.0	0.0
Republic of Daghestan	207.0	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	441.2	0.0	0.0
Karachai-Cherkess Republic	103.0	0.0	0.0
Republic of Northern Ossetia — Alania	177.8	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	373.1	0.0	0.0

Table 6.4.10 (end)

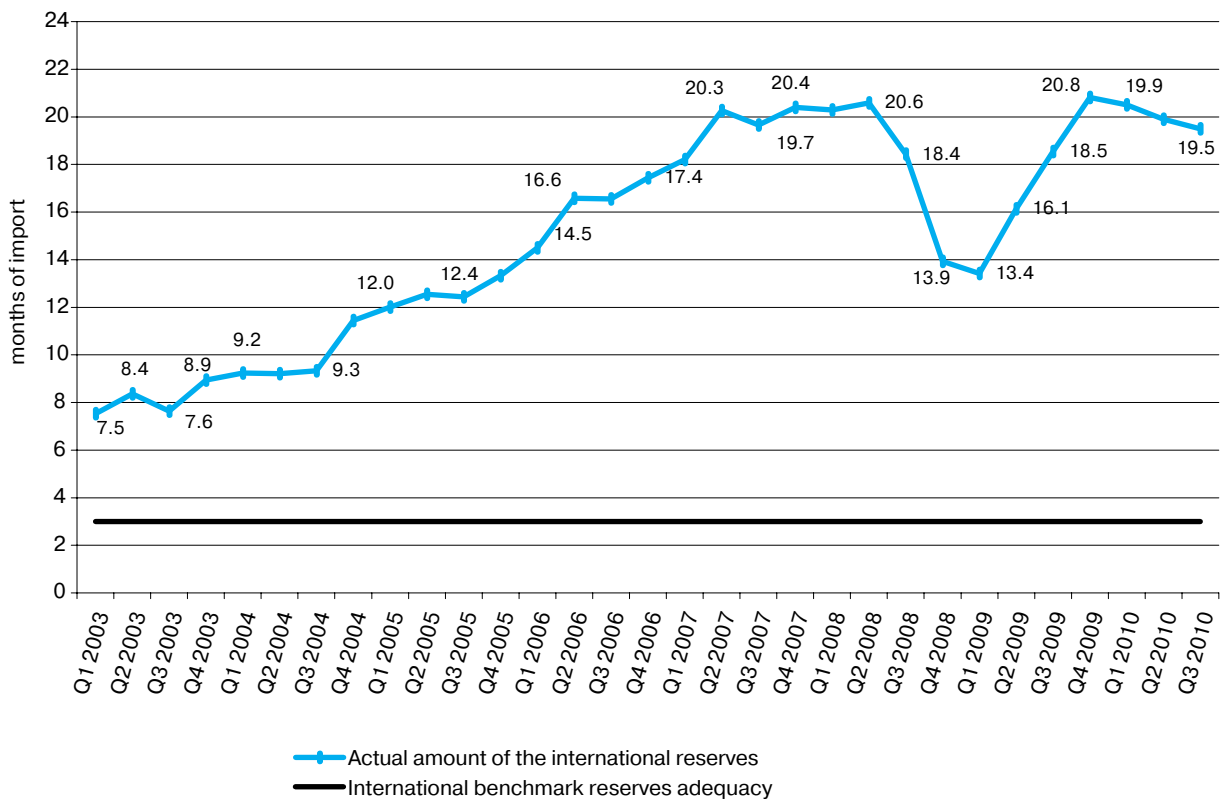
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	24,024.8	0.0	376.2
Republic of Bashkortostan	138.5	0.0	0.0
Republic of Mariy-El	130.7	0.0	0.0
Republic of Mordovia	29.7	0.0	0.0
Republic of Tatarstan (Tatarstan)	7,342.3	0.0	16.9
Udmurt Republic	1,525.7	0.0	0.0
Chuvash Republic — Chuvashya	1,127.8	0.0	0.0
Perm Territory	11.6	0.0	0.0
Kirov Region	281.0	0.0	0.0
Nizhni Novgorod Region	4,216.5	0.0	188.7
Orenburg Region	4,224.5	0.0	23.9
Penza Region	56.5	0.0	0.0
Samara Region	4,511.0	0.0	146.7
Saratov Region	428.9	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	32,766.3	0.0	641.7
Kurgan Region	17.3	0.0	0.0
Sverdlovsk Region	4,695.4	0.0	0.0
Tyumen Region	26,664.2	0.0	641.7
Khanty-Mansiysky Autonomous Area — Yugra	21,547.5	0.0	444.2
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	1,389.3	0.0	0.0
SIBERIA FEDERAL DISTRICT	3,620.8	0.0	0.0
Republic of Altai	63.3	0.0	0.0
Republic of Buryatia	2.0	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	203.9	0.0	0.0
Altai Territory	2.5	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	223.9	0.0	0.0
Irkutsk Region	187.8	0.0	0.0
Kemerovo Region	773.8	0.0	0.0
Novosibirsk Region	1,572.8	0.0	0.0
Omsk Region	541.7	0.0	0.0
Tomsk Region	49.0	0.0	0.0
FAR EAST FEDERAL DISTRICT	3,093.8	0.0	0.0
Republic of Sakha (Yakutia)	827.3	0.0	0.0
Kamchatka Territory	76.3	0.0	0.0
Primorski Territory	912.5	0.0	0.0
Khabarovsk Territory	176.1	0.0	0.0
Amur Region	1,051.1	0.0	0.0
Magadan Region	0.0	0.0	0.0
Sakhalin Region	50.5	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

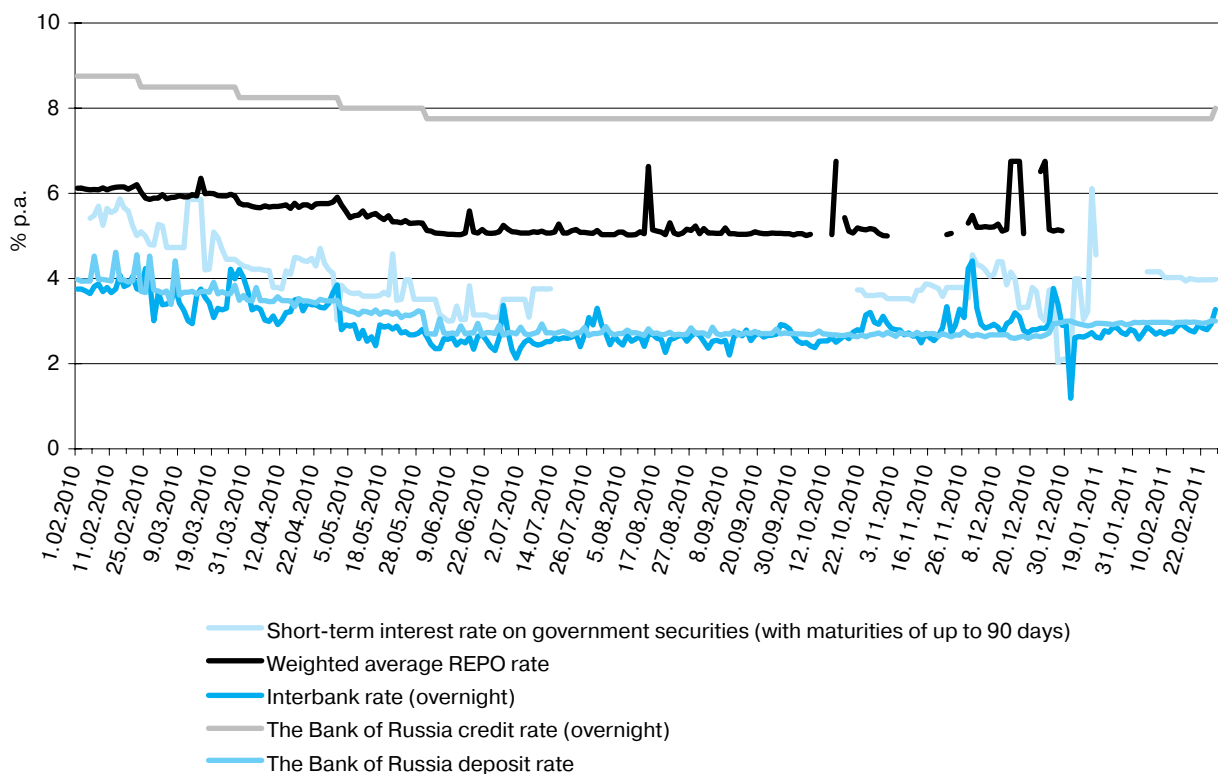
¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

7. CHARTS AND DIAGRAMS

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

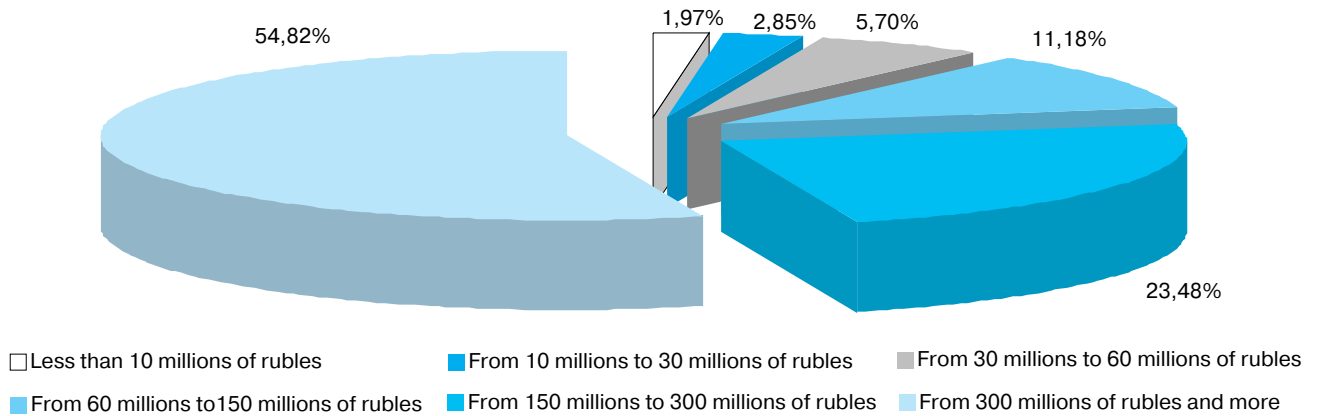


7.2. Interest Rates Dynamics in February, 2010 –February, 2011

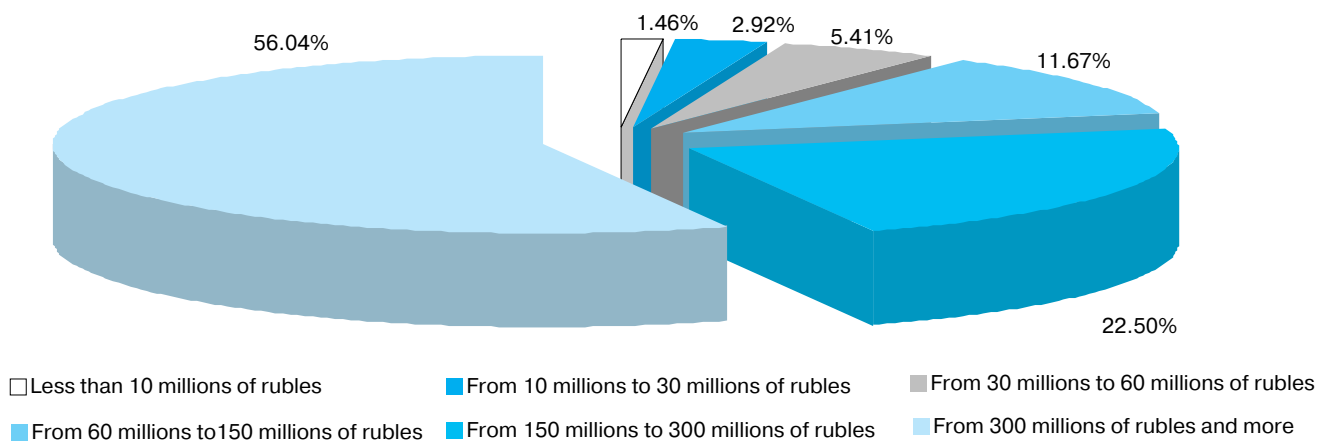


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

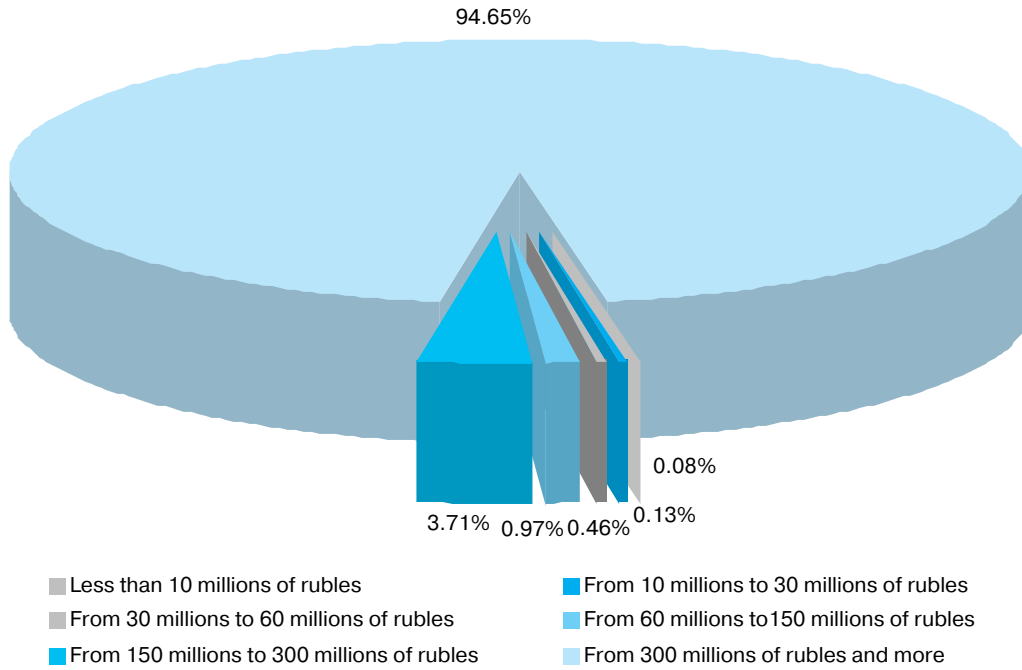
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 28.02.2011



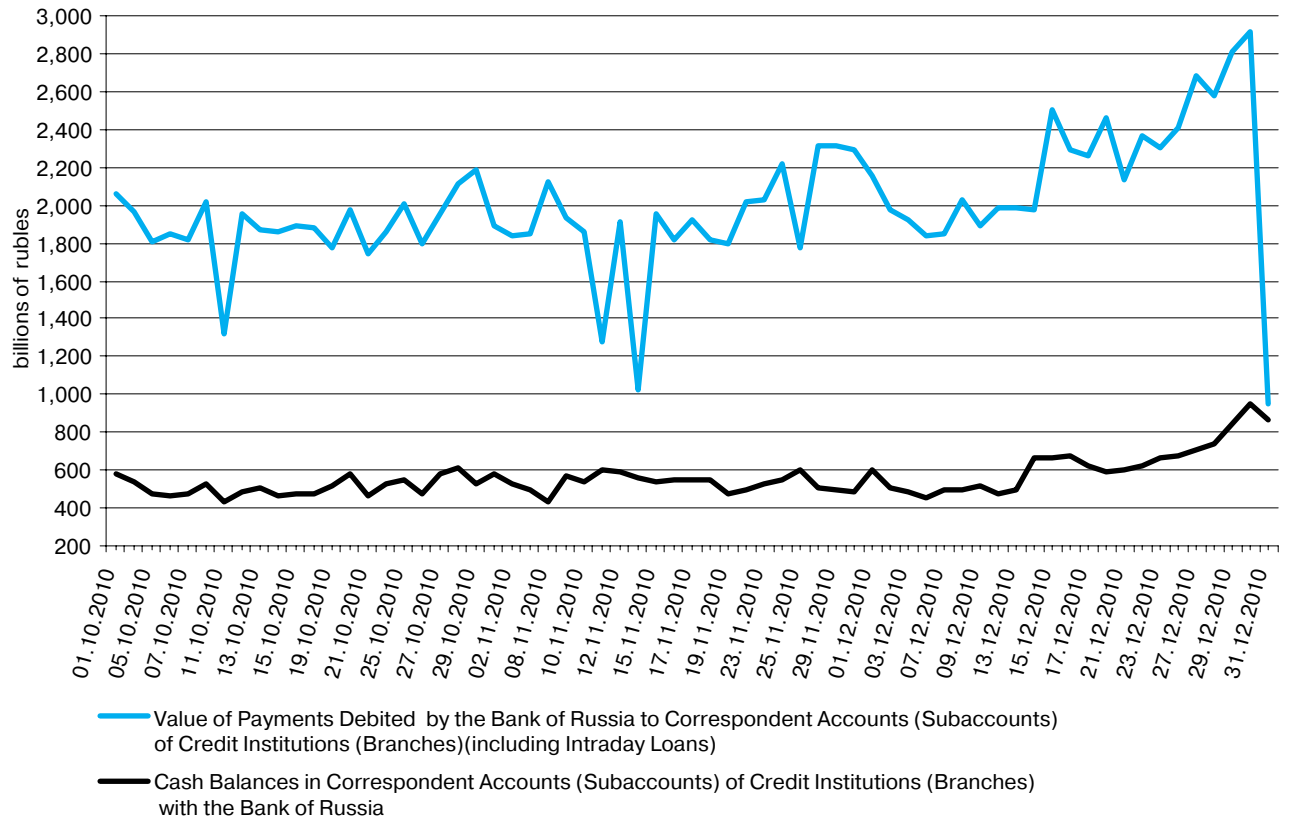
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 28.02.2011



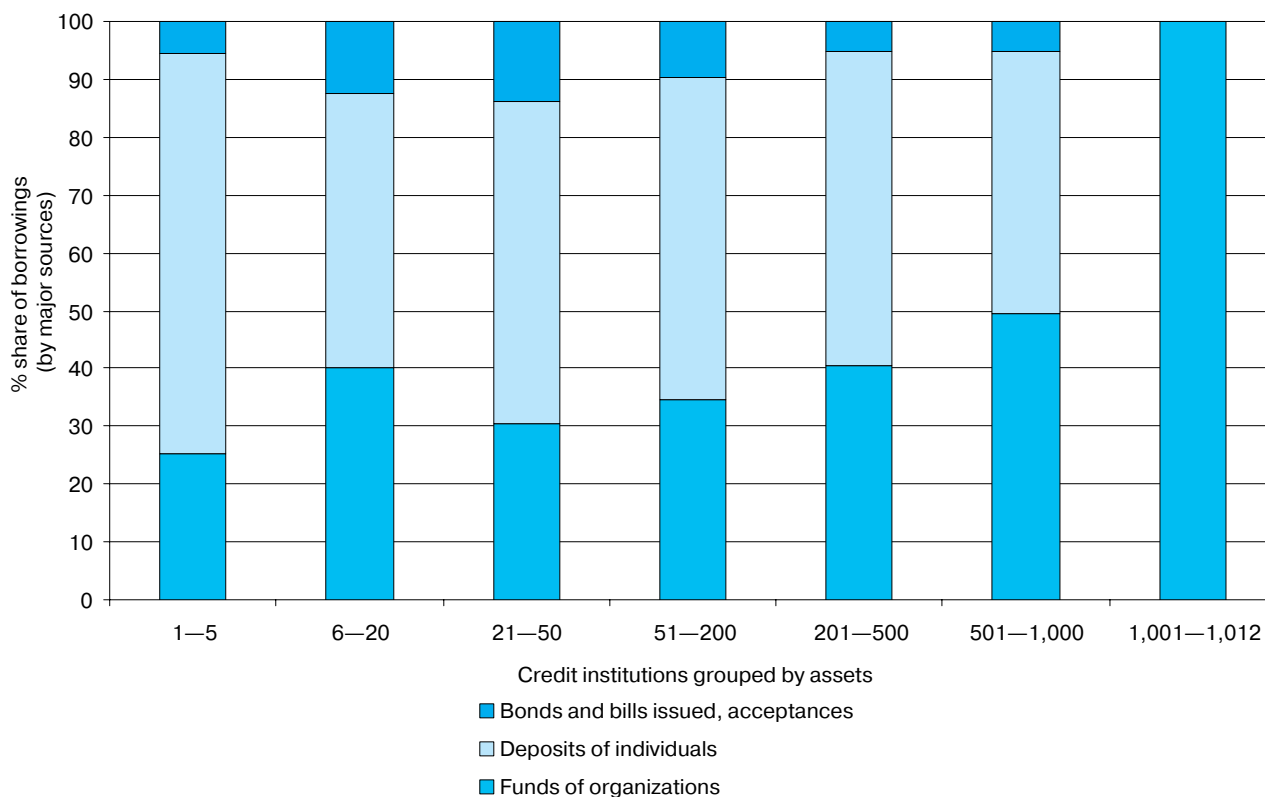
**7.6. Averaged Amount of Required Reserves of Credit Institutions
Exercising the Averaging Right within Averaging Period
from March 10 to April 10, 2011
(Credit Institutions Grouped by Size of Registered Authorized Capital)**



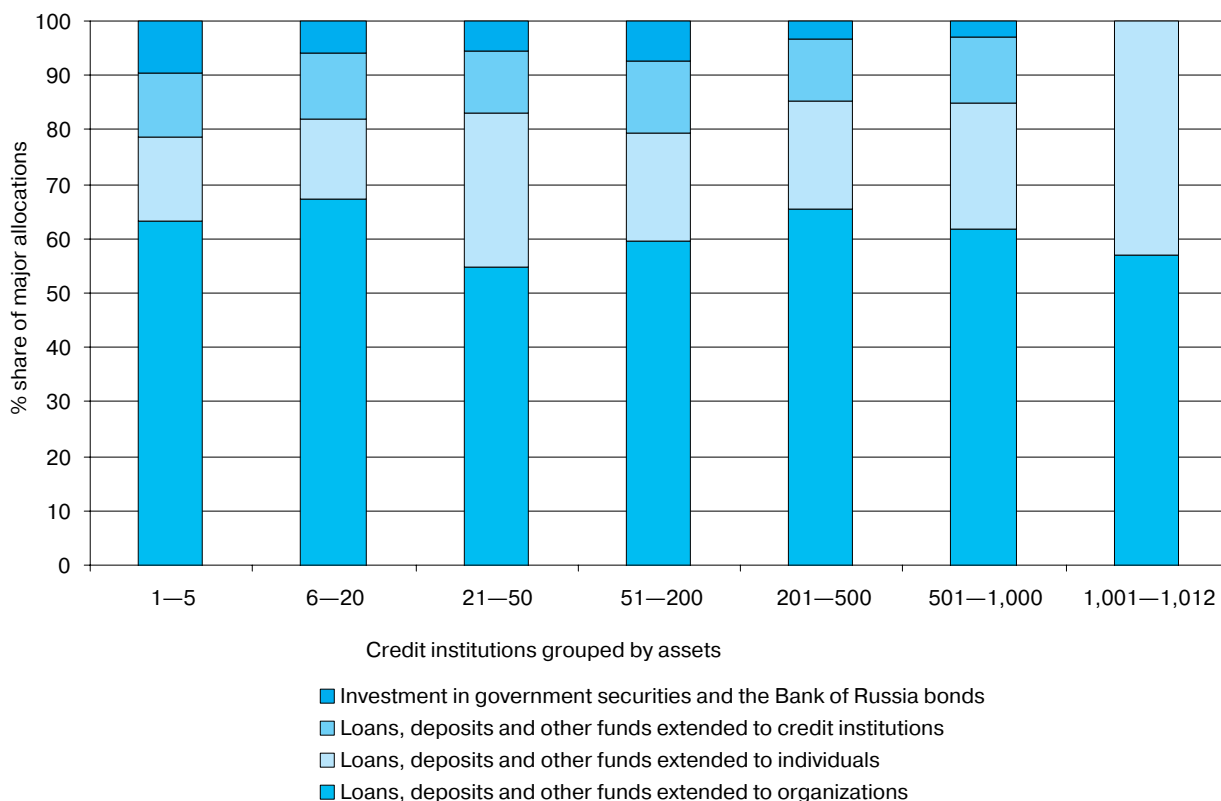
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2010 Q4



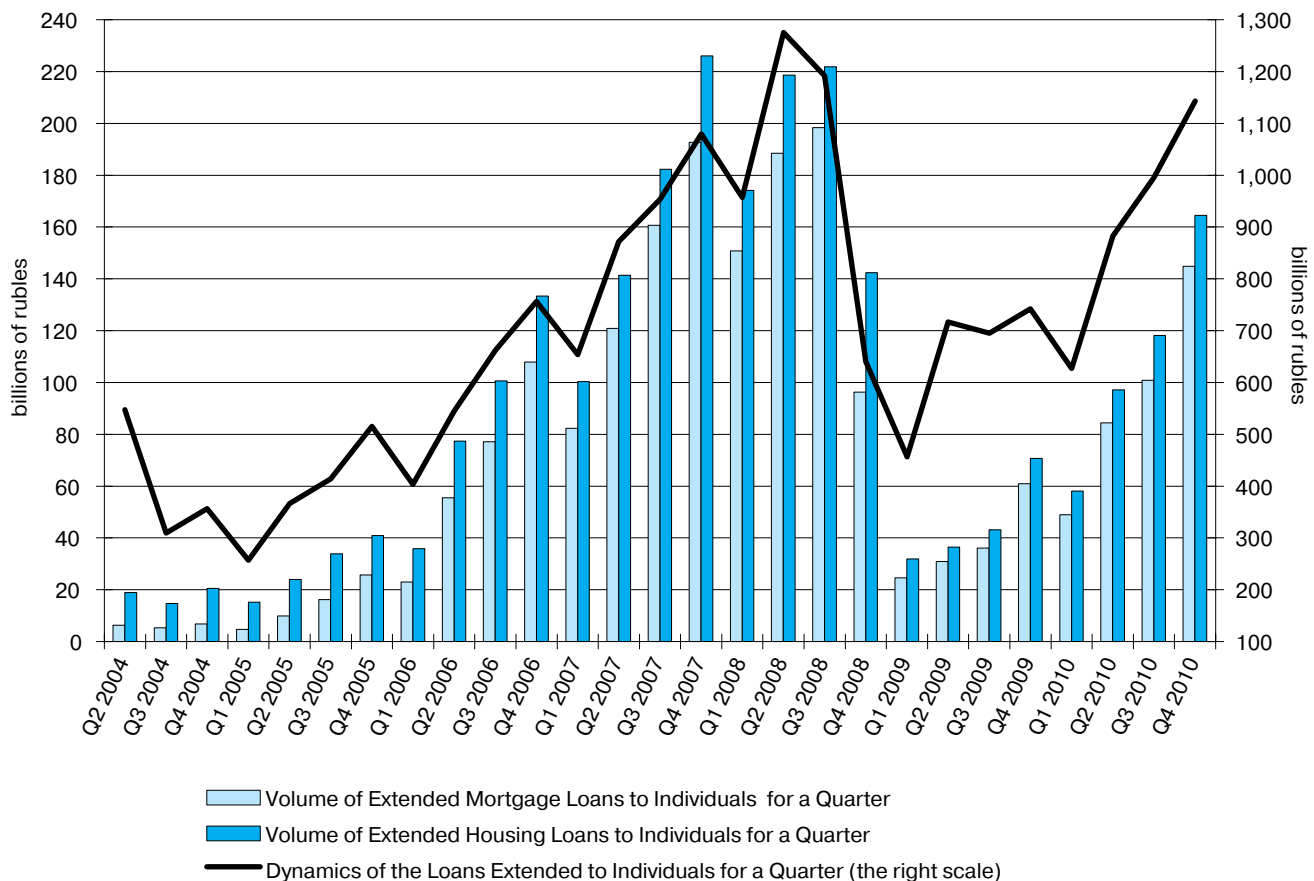
7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.01.2011 (Based on Credit Institutions Grouped by Assets)



7. 11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.01.2011 (Based on Credit Institutions Grouped by Assets)



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



8. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Macroeconomic Indicators

General Provisions

The "Macroeconomic Indicators" table contains major (indicative) indicators characterizing the country's macroeconomic situation.

Individual Indicators Highlights

Gross domestic product (GDP) at market prices — end result of resident producers' economic operations for the reporting period.

GDP can be calculated on the basis of three methods: production method, end use method, and income distribution method.

The table presents GDP calculated by the *production method* as a difference between overall output of goods and services across the country on the one hand, and intermediate consumption on the other, or as a sum total of values added that are created by the economy.

Depending on the research area, GDP can also be calculated by the *end use method* as a sum total of costs across all economic sectors for final consumption, gross capital formation, and net export. The framework for SNA calculations implies the use of the *income distribution method* for compiling GDP which reflects primary income received by units directly involved in production, as well as by general government (spending units) and nonprofit organizations serving households.

Pursuant to Procedures for developing and submitting data on gross domestic product (approved on October 19, 1998), since October 1998 GDP has been calculated by the Federal State Statistics Service annually and quarterly.

Collecting more reliable data and applying new information sources can entail updates of GDP's current statistical estimates.

GDP estimates and final results of its calculations are released by the Federal State Statistics Service in its regular reports "Russia's Socio-Economic Situation", "Statistical Review" Bulletin, as well as other publications and in the IMF statistical publication "International Financial Statistics".

For more details on the compilation of the "Gross Domestic Product" indicator see the first issue of "Methodological Provisions on Statistics" (Moscow: Logos, 1996).

Real volume of GDP percentage against the previous year's relevant period is calculated by the Federal State Statistics Service in comparable prices for the previous year.

Production and Services Index of the key types of economic activity as % of previous year's relevant period — Since October 1998, the Federal State Statistics Service has been monthly computing Production and Services Index of the key types of economic activity as a percentage of corresponding period of previous year to reflect the basic economic trends using the data on the dynamics of the volume of agricultural produce, minerals extraction, manufacturing, electricity, gas and water production and distribution, construction, transport, retail and wholesale trade.

Consumer price index (CPI) — one of the most important inflation indicators. The CPI reflects a change of the overall level of prices of goods and services purchased by households for nonproduction use. This index is calculated by the Federal State Statistics Service as a ratio of the cost for a fixed set of goods and services in the current period to its cost in the previous (base) period.

CPI monthly data is released in the Federal State Statistics Service's regular reports "Russia's Socio-Economic Situation", "Statistical Review" Bulletin, other publications by the Federal State Statistics Service, as well as in the IMF "International Financial Statistics".

For more details on compiling this indicator see the first issue of "Methodological Provisions on Statistics" (Moscow: Logos, 1996).

Table 1.2
Selected Budget Indicators

General Provisions

The table "Selected Budget Indicators" contains data on revenues and expenditures of Russia's consolidated budget and the budgets of government extra-budgetary funds in billion rubles and reflects the structure of the Russian Federation's consolidated budget and the budgets of government extra-budgetary funds broken down into revenues and expenditures of the federal budget, consolidated budgets of constituent members of the Russian Federation (on a cash basis), the budgets of government extra-budgetary funds and the budgets of regional compulsory medical insurance funds.

Individual Indicators Highlights

Budget — a form of receipt and usage of funds intended to finance the goals and tasks of federal and local government bodies.

Consolidated budget — an aggregation of budgets of Russia's budget system in the respective regions (excluding the budgets of government extra-budgetary funds) net of transfer payments between these budgets.

Budget revenues — proceeds received by the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

Budget expenditures — funds paid from the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

Budget deficit/surplus — excess of budget expenditures over budget revenues/budget revenues over budget expenditures.

Data in the table are provided monthly by the Federal Treasury.

For more detailed information on the federal budget deficit/surplus, see the table "Sources of Federal Budget Deficit Funding".

Table 1.3
Sources of Federal Budget Deficit Funding

General Provisions

The table "Sources of Federal Budget Deficit Funding" reflects the amounts and structure of the sources of federal budget deficit funding on a cash basis.

The table presents internal and external sources of funding the federal budget deficit. The sources of the internal financing are presented as follows: the ruble-denominated federal government securities (placement-redemption), government reserves of precious metals and gemstones (revenues-expenditures), the change in the balances of budget funds (increase-decrease), including the balances of the Russian Government's Stabilisation Fund, the Reserve Fund and the National Wealth Fund. The sources of external financing represent foreign currency-denominated federal government securities (placement-redemption) and foreign government loans and loans from international financial organisations and other international entities and foreign legal entities (borrowing-repayment). The aggregation is based on the budget classification of the Russian Federation applied in compliance with the Budget Code of the Russian Federation and endorsed by the Russian Federation Ministry of Finance Order No. 74n, dated August 24, 2007, "On the Approval of the Instructions on the Procedure for Using the Budget Classification of the Russian Federation".

Data in the table are provided monthly by the Federal Treasury.

Table 1.4
The Russian Federation Balance of Payments

General Provisions

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents¹ within a reporting period.

The table "Russian Federation Balance of Payments" is compiled and published by the Bank of Russia (CBR) on a quarterly basis.

Balance of payments data is one of the major instruments used for elaborating the country's macroeconomic policies, namely, foreign trade policy, foreign exchange regulation and control, and exchange rate policy.

Balance of payments is compiled by the CBR based on basis of (i) the Federal Law No. 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the "Balance of Payments Manual" 1993 (fifth edition) and the Supplement to the edition "Financial Derivatives".

Sources of information are comprised of returns on foreign economic transactions performed by Russian residents. These returns are regularly obtained by the CBR from Russia's Ministry of Finance (Minfin), Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, Emergencies Ministry as well as from credit institutions, custodians, other sectors' corporations as well as estimates.

A specific list of reporting forms and other sources of information applied when compiling the balance of payments is presented in special issues of the CBR's weekly edition of *the Bank of Russia Bulletin*, which contain besides more detailed data on the balance of payments for the reporting period, and metadata (e.g., see *the Bank of Russia Bulletin* No. 7–8 (1023–1024)). The informational analytical addition "Balance of payments and External Debt of the Russian Federation for the reporting period" placed on the CBR's Internet website contains an analogous set of data on balance of payments.

The table "Russian Federation Balance of Payments" is an analytical presentation of the balance of payments. In contrast to the neutral presentation, which has the structure that meet international standards, an analytical presentation makes it possible to encompass the economy's specifics and to group data in a way that reveals the most significant transactions. In particular, based on the balance of payments' information it is possible to identify (i) the total amount of financial resources attracted from nonresidents that is treated as a net increase in Russia's total foreign liabilities (investments in the Russian economy), and (ii) a net increase in Russia's foreign assets (net capital outflow abroad); classification of assets and liabilities by the sectors helps assess the effect of transactions performed by a particular sector on the country's balance of payments, etc.

Balance of payments data for previous years is revised mainly because of the updating of primary reports, the appearance of new information sources, and the improvement of methodology for individual indicators. Such an approach provides users of balance of payments statistics with access to the most exhaustive data that meets comparability requirements.

Balance of payments data for the reporting period are available on the CBR's Internet website and published (i) in the weekly print edition of *the Bank of Russia Bulletin*, (ii) in the mass media ("Rossiyskaya Gazeta", etc.), and (iii) in the IMF's "International Financial Statistics" and "Balance of Payments Statistics Yearbook".

Individual Indicators Highlights

1. Current account includes transactions in goods and services, income and current transfers.

1.1. Goods. Recorded under this item is the value of the goods, of which ownership was transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports). Apart from exports and imports of goods registered by the Federal Customs Service, the item involves the following transactions in goods that are not registered by the Federal Customs Service: (i) fish and marine products caught in the open sea and sold to nonresidents outside the customs border of the Russian Federation; (ii) goods procured in domestic/foreign ports by carriers; (iii) goods for repairs; (iv) goods exported/imported by migrants; (v) goods undeclared and/or inadequately declared when imported by legal entities; (vi) goods exported/imported by individuals for subsequent sale; (vii) other goods.

Exports and imports of goods are given in terms of f.o.b. values (the f.o.b. value is a delivery term, which implies that the value of the goods includes the transaction value as well as the value of delivery and loading on board the carrier at the border of an exporting country).

1.2. Services includes services performed by residents for nonresidents and by nonresidents for residents. The services are sorted into the most significant kinds for Russia, such as, transportation, travel and others services including communications, construction, financial, insurance, computer and information services, royalties and license fees, cultural and recreational, government, and other business services.

1.3. Income includes income on production factors (labour, capital) provided by residents to nonresidents and vice versa.

The item "compensation of employees" shows employee compensation earned by residents working abroad, and compensation earned by nonresidents employed in the Russian economy.

Recorded under the item "Investment income" is income derived from a resident's ownership of foreign financial assets, i.e. receipts paid by nonresidents to residents on holdings of foreign assets (interest, dividends and other similar types of income) and vice versa.

1.4. Current transfers. A transfer is an economic transaction resulting in provision by one institutional unit to another of a commodity, service, asset and ownership without any counterparts of a commodity, service, asset and ownership being received in return. Transfers are subdivided into current transfers and capital transfers. Transfers that can't be regarded as capital in accordance with the definition are treated as current transfers (for the definition of capital transfers see paragraph 2.1.1). Recorded as current transfers, are those that augment the disposable income and potential power of a recipient country's consumption, and reduce the disposable income and potential power of a donor country's (e.g., humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers).

2. Capital and financial account includes two major categories: (i) capital account and (ii) financial account (excluding reserve assets).

2.1. Capital account reflects capital transfers.

2.1.1. Capital transfers result in changes in volume of recipient and donor's assets and liabilities, (e.g., provision of ownership of a fixed capital without a quid pro quo, debt forgiveness). A provision of funds, when no counterpart is received in return, is treated as a capital transfer only when the funds are assigned for acquisition of fixed assets or capital construction. Migrants' transfers are also recorded under this account.

¹ **Economic transaction** is defined as an economic flow that reflects the creation, transformation, exchange, transfer or extinction of economic value and involves changes in ownership of goods and/or financial assets, or the provision of labour and capital.

Residents of a country incorporate all the institutional units, whose center of economic interest is located within the economic territory. All the other institutional units are regarded as nonresidents.

Institutional unit is an economic unit, which can own assets, assume liabilities, implement entire spectrum of economic transactions from its behalf. Individuals and legal entities, enterprises and organizations are treated as such units.

The economic territory of a country consists of the geographic territory (including free zones) administered by a government; within this territory, persons, goods and capital circulate freely.

An institutional unit has a center of economic interest within the country's economic territory, on which the unit engages and intends to continue engaging in economic activities and transactions on a significant scale.

2.2. Financial account (excluding reserve assets). Recorded under this category are transactions in assets and liabilities performed by residents vis-a-vis nonresidents. Assets and liabilities are classified by sectors in accordance with the requirements of the International Monetary Fund's 5th edition of the "Balance of Payments Manual", namely, general government, monetary authorities, banks, other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations excluding banks, private nonprofit institutions, and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Under general government assets and liabilities arrears are reflected. Banks' data includes financial derivatives (since the first quarter 2002). Assets of the other sectors have the following breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, non-repatriation of exports proceeds, non-supply of goods and services against import contracts and remittances against fictitious transactions in securities (the latest are included since the fourth quarter 2002).

2.2.1. Direct investment is the form of international investment that is performed by a resident entity of one economy for the purpose of obtaining a lasting interest in an enterprise resident in another economy. The lasting interest implies the existence of a long-term relationship between the direct investor and the enterprise, and a significant degree of influence by the investor on the management of the enterprise. Direct investment comprises not only the initial transactions in acquiring participation in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment provided by the OECD, invested capital can be regarded as direct investment when a direct investor owns 10 percent or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity capital, reinvested earnings and other capital.

2.2.2. Portfolio investment includes, in addition to equity capital, negotiable debt instruments in the form of bonds and notes. Excluded are the aforementioned instruments included under direct investment and reserve assets.

2.2.3. Financial derivatives. A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator, and through which specific financial risks can, in their own right, be traded in financial markets. They involve banking transactions such as options and forward contracts.

2.2.4. Other investment. Financial transactions that are not classified as direct investment, portfolio investment, financial derivatives and reserve assets, are included in other investment category.

2.3. Net errors and omissions. Labeled by some compilers as a balancing item or statistical discrepancy, this item is intended to offset the overstatement or understatement of the components recorded in the balance of payments.

2.4. Reserve assets include highly liquid financial assets of the Russian Federation that are at the disposal and under the control of the CBR and the General Government.

Comprehensive description of international reserve assets is given in the methodological comments to the table 1.13.

Table 1.5

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

General Provisions

The table "Net Capital Export/Import by Private Sector" reports the value of an inflow (+)/outflow (—) of private sector capital in/from the Russian Federation during the reporting period. Here, the private sector implies the institutional units not relating to general government and monetary authorities.

The table is compiled quarterly and is based on the balance of payments data.

The table is available on the CBR's Internet website.

Individual Indicators Highlights

Net capital export/import by the private sector for the reporting period reflects a balance of financial transactions re-

corded in the balance of payments and relating to banks and other sectors, and displays changes in its net assets.

Net capital export/import by banks is computed as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of banks.

Foreign assets comprise transactions of credit institutions and of Vnesheconombank (net of the balance-sheet positions pertaining to the government foreign assets placed on the VEB's balance-sheet as of an agent of the Government of Russia).

Foreign liabilities cover transactions in all foreign obligations of banks.

Net capital export/import by other sectors is calculated as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of these sectors, plus the value of "net errors and omissions" item of the balance of payments.

Foreign assets consist of transactions in the form of: direct and portfolio investment; trade credit; non-repatriation of exports proceeds and non-supply of goods and services against import contracts; other assets, as well as transactions of these agents in cash foreign exchange. The balance of payments item "Indebtedness on supplies according to intergovernmental agreements" is not included.

Foreign liabilities incorporate transactions in all types of foreign liabilities of other sectors.

Net errors and omissions is the balance of payments item, commonly referred to as a statistical discrepancy, which results from the summing of all transactions (with negative and positive signs) registered in the balance of payments. This item entirely relates to other sectors — this is connected with the fact that the most significant difficulties arise from the recording in the balance of payments of transactions undertaken by these very sectors.

Table 1.6

External Debt of the Russian Federation

General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation by Maturity and by Financial Instruments".

Structurally, the table focuses on the following economic sectors as main functional categories, namely: General government, Monetary Authorities, Banks, Other sectors.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded within these institutional categories.

Individual Indicators Highlights

The description of indicators "General government", "Monetary Authorities", "Banks" and "Other sectors" conforms to that given in the commentary for the table "External Debt of the Russian Federation by Maturity and by Financial Instruments".

Table 1.7

**External Debt of the Russian Federation
in Domestic and Foreign Currencies**

General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation by Maturity and by Financial Instruments".

Indebtedness of the main sectors of the economy is presented in a breakdown by domestic and foreign currency.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are singled out under a separate data category.

Individual Indicators Highlights

The description of indicators "General government", "Monetary Authorities", "Banks" and "Other sectors" conforms to that given in the commentary for the table "External Debt of the Russian Federation by Maturity and by Financial Instruments".

Table 1.8
External Debt of the Russian Federation
by Maturity and by Financial Instruments

General Provisions

Data on external debt plays an important role in analyzing the external vulnerability of the national economy.

When elaborating and preparing data, Bank of Russia experts are guided by the definition of external debt found in the manual jointly developed by international organizations, namely, the *External Debt Statistics Guide for Compilers and Users (2003)*, which states that external debt as of the reporting date is the outstanding amount of those actual current (not contingent) liabilities, which are owed to nonresidents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

Calculation of external debt amount according to the international methodology includes indebtedness of all sectors of an economy vis-a-vis nonresidents, irrespective of which currency the indebtedness is nominated in.

As follows from the definition, the key feature of debt is the obligation of a debtor to make payment of principal and/or interest, therefore, it excludes equity capital, derivatives, guarantees, open credit lines and other contingent liabilities.

General government debt securities are appraised at face value, while those of banks and other sectors, are appraised at market value or — in the absence thereof — at nominal value.

Indebtedness on negotiable instruments is adjusted to transactions on the secondary market between residents and nonresidents and covers only liabilities to the latter.

External debt data is compatible with other macroeconomic systems within the economy (balance of payments, international investment position, statistics of national accounts) and on the international level.

Structurally, the table focuses on the following economic sectors as main functional categories, namely:

- General government;
- Monetary Authorities;
- Banks (excluding debt liabilities to direct investors and to direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises);
- Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises.

Each of these categories is subdivided into (i) *short-term* (with an original maturity of 1 year or less) and (ii) *long-term* (with a maturity of more than 1 year). Debt liabilities of each sector are classified by type of instrument. Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded under a separate data category.

Among the sources of information are reports of the Bank of Russia (CBR), Ministry of Finance of the Russian Federation (Minfin), Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesheconombank (VEB), depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia's external debt is available on the Bank of Russia website (www.cbr.ru), and is published in the mass media, i.e. Rossiiskaya Gazeta newspaper and print editions of the *Bank of Russia Bulletin*.

Individual Indicators Highlights

General government. This category comprises external liabilities of the Russian Federal Government, which arose since 1992 (*the new Russian debt*), and that of the liabilities accumulated before 1992, for which the Russian Government assumed responsibility after the USSR's dissolution (*the former USSR debt*) as well as indebtedness to nonresidents on loans drawn by local governments of the Russian Federation and on ruble-denominated bonds issued by them.

The new Russian debt is composed of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government including those issued in 1998 for the GKO—OFZs restructuring and those is-

sued for the London Club debt restructuring, Ministry of Finance Currency Bonds (OGVZs of 1996). These obligations are not overdue. Other liabilities are composed of other current indebtedness.

Former USSR debt comprises borrowings from former socialist countries, from other official creditors, the remainder of external liabilities on bonds and the remainder of arrears on letters of credit, collections, trade credits, overdue interest and interest on arrears which are recorded in other liabilities.

Debt securities. Included is non-overdue indebtedness vis-a-vis nonresidents on securities (nominated in foreign currencies and Russian rubles) issued by the General government and by local governments of Russia. Only non-resident holdings of government securities are reported. Data is presented at face value.

Current accounts and deposits is comprised of the 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.

Other liabilities. The item covers liabilities to nonresidents on the amount of payable dividends on common shares related to portfolio investment, trade credits, 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 2000–2009: External Assets and Liabilities
at End of Period

Table 1.10
International Investment Position of Russia for 2009

General Provisions

International investment position (IIP) is a statistical statement, which serves to assess the value of an economy's stock of external assets and liabilities at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The IIP data for Russia disseminated at present includes sectorization by: (i) *Monetary authorities* (the Bank of Russia and the Minfin of Russia liabilities concerning IMF credit), (ii) *General government* (including data on transactions in government external assets and liabilities performed by Vnesheconombank (VEB) as an agent of the Government of the Russian Federation), (iii) *Banks*, and (iv) *Other sectors*.

Data sources used for Russia's IIP compilation are as follows: (i) report forms of the Bank of Russia (CBR), (ii) data obtained from: Minfin of Russia (MOF), Federal Customs Service, Federal State Statistics Service, Federal Service for Property Management of Russia, international financial organizations, local governments, credit institutions, the VEB, non-financial enterprises, as well as (iii) the CBR's expert estimates.

The methodological basis for compilation of the IIP components is the Fifth Edition of the IMF's *Balance of Payments Manual 1993*.

As interdependency of the world economy increases, the information that constitutes the IIP of Russia plays an important role in the development of both foreign and internal economic policies. The economy's net international investment position (which is a result of foreign financial assets and liabilities of Russia being netted) makes it possible to determine the condition of Russia's external economic relations with other economies on a specific date. Depending on whether the international investment position is positive or negative, the economy can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

Information included in sections "Assets" and "Liabilities" could be used for assessing the value of Russia's external assets and liabilities and analyzing the structure of the assets and liabilities.

The international investment position of the Russian Federation is published in the CBR's weekly print edition *the Bank of Russia Bulletin*, and is available on the CBR's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the economy's residents at a specific date (which if netted result in the net international investment position) are the major classification groupings presented in *the rows of the table*.

The assets and liabilities, in their turn, are classified in the following manner:

- by functionality (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
- by type of financial instrument (equity securities, debt securities, loans, etc.);
- by sector (monetary authorities, general government, banks, other sectors);
- by maturity (long-term — refers to instruments with original maturities of more than 12 months;
- short-term — refers to those with maturities of 12 or fewer months).

Columns of the table reflect the stock of foreign assets/liabilities of Russia's banking sector at the beginning or end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes due to transactions reflect only the net changes in the foreign assets/liabilities of Russia's banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. **Changes due to revaluation** cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. **Other changes** include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g., the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

Total changes is an aggregate amount of net changes in as-sets/liabilities due to transactions, revaluation and other changes.

One of the most important components of the foreign assets is official international reserves, which comprise short-term highly liquid foreign assets of the CBR and the MOF. Reserve assets are used to maintain the steadiness of national currency and to service government debt to nonresidents.

Due to the fact that methodological principles used for compilation of the IIP of Russia are similar to those applied to balance of payments statistics, the definitions for separate indicators coincide with those set forth in the comment to table "The Russian Federation Balance of Payments".

Valuation of indicators

External assets and liabilities are measured at market values except for those given at book value, which are amounts outstanding recorded under the items Trade credits, Loans and Arrears of the General government sector on the assets side. Following negotiations with borrowers within the Paris Club, the above claims will be discounted.

The line "Trade credits and advances" of other investment includes both accounts receivable from and payable to nonresidents on export and import of goods and in the column "Other changes" it is shown an accumulated debt write-off for the period preceding three last years in accordance with the current international practice.

Starting from the end of December 2005, **monetary gold** is valued at current quotations fixed by the Bank of Russia.

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

Since March 31, 2007 preference shares are recorded as "Bonds and Notes" and "Direct Investment, Other Capital" (until March 31, 2007 were recorded as "Equity Capital").

Table 1.11
International Investment Position
of the Banking Sector of Russia

General Provisions

International investment position (IIP) of the Banking sector of Russia — a component part of the IIP of Russia — is a statistical statement, which serves to assess the value of the stock of external assets and liabilities of the economy's Banking sector at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The Banking sector's IIP, which is compiled by the Bank of Russia (CBR), is comprised of data on credit institutions, including Vnesheconombank (VEB) (net of the balance-sheet positions pertaining to government foreign debt and government foreign assets placed on the VEB balance-sheet as of an agent of the Government of Russia).

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized credit institutions and the VEB. Information provided by the

Banking sector's IIP has significant importance in analyzing stability of the Banking sector and state of the economy as a whole.

Compilation methodology, valuation principles, and definitions for separate indicators of the Banking sector's IIP coincide with those applied to the IIP of the Russian Federation.

The "Assets" section of the table contains (i) data on the amount of foreign claims held by the Banking sector of Russia at the beginning or end of the reporting period, (ii) composition of the foreign claims and (iii) level of their liquidity. Based on the data available, it is possible to identify the factors that caused changes in assets during the reporting period.

Consequently, data contained in the "Liabilities" section make it possible to evaluate (i) size of the foreign liabilities, which the Banking sector accumulated at the beginning or end of the reporting period, and (ii) composition of those liabilities. Beside that, data in this section reveal the major causes of changes in liabilities within the reporting period.

Depending on whether the Banking sector's net international investment position is positive or negative, this sector can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

The international investment position of Russia's banking sector is published in the CBR's weekly print edition *the Bank of Russia Bulletin* and is available on the CBR's Internet website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the Banking sector on a specific date (which when netted result in the net international investment position) are the major classification groupings presented in **the lines of the table**. The components singled out in the table's lines are identical to those in the financial account of balance of payments, namely, direct investment, portfolio investment, financial derivatives, other investment. More detailed information on these components is given in the comment to table "The Russian Federation Balance of Payments".

Columns of the table reflect the stock of foreign assets/liabilities of Russia's Banking sector at the beginning or end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes due to transactions reflect only the net changes in the foreign assets/liabilities of Russia's Banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. **Changes due to revaluation** cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. **Other changes** include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g., the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

Total changes is an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other changes.

Valuation of indicators

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

Table 1.12

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

General Provisions

The table "The Russian Federation Merchandise Trade" includes monthly data on the merchandise trade of the Russian Federation with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS-countries) and (ii) non-CIS countries. The data are presented in millions of U.S. dollars and valued in accordance with the goods values converted into f.o.b.

(a definition of the f.o.b. value is provided in commentary to table "The Russian Federation Balance of Payments", "Goods" section).

Data provided in the table "The Russian Federation Merchandise Trade" are included in the current account of the balance of payments and are compiled in compliance with the 5th edition of the IMF's Balance of Payments Manual.

The table's sources of information are the following:

- reporting data on exports/imports of goods recorded by the Federal Customs Service with customs procedures singled out separately;
- reporting data by the Federal State Statistics Service on: (i) exports of fish and marine products caught in open sea and sold outside the customs border of the Russian Federation, (ii) exports/imports of bunker fuel, (iii) migration flows that are the basis for estimation of migrants' property;
- reporting data by the major exporting enterprises;
- partner country data on selected items.

Data on merchandise trade are published in the CBR's weekly print edition *the Bank of Russia Bulletin*, and are available on the CBR's Internet website.

Individual Indicators Highlights

Exports of Goods (balance of payments methodology) is the movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, fish and marine products caught in open sea and sold to nonresidents outside the customs border of the Russian Federation, goods procured by foreign carriers in Russian ports, goods for repairs, goods exported by migrants, goods exported by individuals for the subsequent selling, and other goods.

Imports of Goods (balance of payments methodology) covers (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, goods acquired from nonresidents without crossing Russia's customs border, goods procured by Russian carriers in foreign ports, goods for repairs, goods brought in by migrants, goods undeclared and/or inadequately declared when imported by legal entities, goods imported by individuals for the subsequent selling in Russia, and other goods.

Trade balance is defined as the difference between exports and imports of goods.

Table 1.13

International Reserves of the Russian Federation

General Provisions

A country's international reserves are those external assets that are controlled by monetary authorities and used for financing balance of payments imbalances, for interventions in exchange markets, which affect the currency exchange rate, and for other related purposes.

Approaches stated in the IMF's publications: "International Reserves and Foreign Currency Liquidity. Guidelines for a Data Template" (2001) and the "Balance of Payments and International Investment Position Manual" (2009) are the methodological basis for compilation of data on international reserves of Russia.

The Bank of Russia calculates international reserves using the accounting and operational information and the data of Ministry of Finance and the IMF. Transactions are recorded on the value date. Accrued interest is included. Data are disseminated in US dollars and conversion is done using official exchange rates of foreign currencies against the Russian ruble and gold reference prices set by the Bank of Russia as of reporting date.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia Internet website, in the *Bulletin of Banking Statistics* and *the Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes:

transactions recorded in the balance of payment, exchange rate and other price changes.

Individual Indicators Highlights

The international reserves of the Russian Federation are highly liquid external assets that are available to the Bank of Russia and the Government of the Russian Federation as of reporting date.

The international reserves consist of foreign exchange, SDR holdings, reserve position in the IMF and monetary gold.

Foreign exchange includes cash foreign currency; balances on nostro accounts including unallocated metal accounts in gold; deposits with the initial maturity of 1 year and less, including deposits in gold, loans arising from a reverse repo agreements in foreign central banks, the BIS, and other nonresident deposit-taking corporations, having the long-term creditability ratings of at least "A" by "Fitch Ratings" and "Standard & Poor's", or "A2" by "Moody's"; debt securities issued by nonresidents, having an issuer rating of at least "AA-" by "Fitch Ratings" and "Standard & Poor's", or "Aa3" by "Moody's", and other financial claims on nonresidents with the initial maturity of 1 year and less.

Securities provided as collateral under securities lending agreements (lent in exchange for other securities), are recorded in the international reserves whereas securities that have been transferred under repurchase agreements as collateral are excluded. Securities collateral received are not included as the international reserves.

The part of the Reserve Fund and the National Wealth Fund of the Russian Federation denominated in foreign exchange and placed on accounts with the Bank of Russia is the part of the international reserves.

Foreign exchange claims of the Bank of Russia and the Government of the Russian Federation on residents are not covered.

Special drawing rights (SDRs) are international reserve assets created by the IMF and allocated to members to supplement existing official reserves.

Reserve position in the IMF is the foreign exchange contribution to the respective quota of the Russian Federation in the IMF.

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 Fed-

eration in foreign currency and movements of these resources related to different claims and obligations of monetary authorities in foreign currency for the 12 months following the reporting date. In the template data is presented on balance and off-balance sheet transactions of monetary authorities in foreign currency, and supplementary information.

Data is published in terms of millions of U.S. dollars. Foreign exchange assets are converted to U.S. dollars using cross exchange rates of foreign currencies for the U.S. dollar as of the given date.

Blank fields in the tables signify the absence of respective financial instruments as of the reporting date.

Data sources for International Reserves and Foreign Currency Liquidity are: balance sheet and off-balance sheet data of the CBR, operational reports of the CBR and Minfin of Russia.

Individual Indicators Highlights

Section I **Official Reserves and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table "International Reserves of the Russian Federation". Other foreign currency liquidity represents assets of the Bank of Russia and Minfin of Russia that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

Section II **Predetermined Short-term Net Drains on Foreign Currency Assets** describes the main directions of expenditure of foreign currency and sources of inflows of foreign currency.

Section III **Contingent Short-term Net Drains on Foreign Currency Assets** involves information on forthcoming changes in foreign exchange reserves of the Bank of Russia and Minfin of Russia as a result of exercising contingent assets and liabilities with remaining maturities of one year and transactions in options.

Reference data in Section IV **Memorandum Items** provides an explanation of the indicators recorded in Section I, reserves' currency composition by groups of currencies being disclosed.

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds)

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds) are compiled in accordance with the international statistical standards on macroeconomic indicators (Monetary and Financial Statistics Manual (IMF, 2000) under which monetary indicators are presented across financial instruments and economy sectors.

This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents.

The "Central Bank Survey," "Credit Institutions Survey" and "Banking System Survey" are published by the Bank of Russia on a monthly basis while the "Other Financial Institutions Survey" (data covered insurance companies and private pension funds) and "Financial Sector Survey" (data covered banking system, insurance companies and private pension funds) are published quarterly.

The preliminary data on basic indicators of the analytical accounts of the central bank and the banking sector are published on the Bank of Russia website at term set by the IMF Special Data Dissemination Standard. Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank

of Russia monthly *Bulletin of Banking Statistics* and the IMF publication "International Financial Statistics".

Table 1.15
Central Bank Survey

General Provisions

The Bank of Russia's monthly aggregate balance sheet and the Minfin's data on international reserves of the Russian Federation government are the sources of information used to compile the "Central Bank Survey".

Individual Indicators Highlights

Net foreign assets — netting of transactions made by monetary authorities with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include international reserves of the Russian Federation government (see comments to the table: "International Reserves of the Russian Federation") and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

Liabilities to nonresidents include all types of the Bank of Russia's borrowings with nonresidents (deposits, correspondent accounts of nonresident banks with the Bank of Russia, credits, other settlements with nonresident companies, etc.) as well as SDRs allocated to the Russian Federation. This indicator is presented across the *deposits, loans and other liabilities to nonresidents*.

Claims on credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions' arrears and overdue interest on loans, funds extended by the Bank of Russia to credit institutions as REPO, and the Bank of Russia capital interest in credit institutions.

Net claims on general government include the Bank of Russia's claims on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government extrabudgetary funds and extrabudgetary funds of the RF constituent entities and local authorities less the Bank of Russia's liabilities to the general government.

Claims on general government are presented across *securities* (issued by the Russian Federation government and acquired by the Bank of Russia) and *other claims* (other Bank of Russia's accounts receivable due from the budget).

Liabilities to general government are presented across deposits (federal budget accounts, the budgets of the RF constituent entities and local authorities, deposits and other liabilities to the RF government, fiscal authorities in the RF constituent entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the RF constituent entities and local authorities) and other liabilities (other Bank of Russia's accounts payable to the budget, and a contra entry of international reserves of the Russian Federation government).

Claims on other sectors include the Bank of Russia's claims on other financial institutions², public nonfinancial organizations and other nonfinancial institutions³.

Claims on other financial institutions include the Bank of Russia's equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including overdue debt), overdue interest on credits extended to public nonfinancial organizations.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations, and other receivables in settlements with nonfinancial organizations.

Monetary base includes cash in circulation and the Bank of Russia's liabilities to credit institutions denominated in national currency (see also the comment to the table "Monetary Base (Broad Definition)").

Currency in circulation comprises currency issued by the Bank of Russia less cash in its vaults.

Liabilities to credit institutions are presented across *deposits* (required reserves deposited by credit institutions with the Bank of Russia, correspondent accounts, and account balances of other operations of credit institutions' (including banks with revoked licenses) with the Bank of Russia) and *securities other than shares* (the Bank of Russia bonds in the portfolios of credit institutions (at market value)).

Other liabilities to credit institutions include funds held by the Russian Federation resident credit institutions at the Bank of Russia, comprising funds in foreign currency, which are excluded from the monetary base.

Deposits included in broad money comprise all funds held by the Russian Federation resident organizations in the Bank of Russia under the current legislation. Deposits are classified by the level of liquidity as transferable deposits (including funds which can be immediately used as means of payment) and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Transferable deposits include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

Other deposits include the Russian Federation resident organizations' time deposits and other funds in national currency attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations and other nonfinancial organizations**.

Shares and other equity include the authorized and supplementary capital, the reserves and other funds of the Bank of Russia.

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

Other liabilities represent unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings, deferred revenues, fixed asset depreciation, interbranch balance of settlements, and the Bank of Russia's other accounts payable.

Other assets include deferred expenditures, fixed assets, capital investments and other administrative expenses.

Table 1.16
Credit Institutions Survey

General Provisions

The sources of information for compiling the "Credit Institutions Survey" table are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, balance sheets of the branches of foreign banks located in the Russian Federation, the balance sheet of Vnesheconombank (public corporation).

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals.

¹ Definitions of nonresidents and residents here and in "Credit Institutions Survey," "Banking System Survey," "Other Financial Institutions Survey (data covered insurance companies and private pension funds)," "Financial Sector Survey (data covered banking system, insurance companies and private pension funds)" correspond to similar definitions in the balance of payments statistics — see comments on the "Balance of Payments" table.

² "Other financial institutions" here and in "Credit Institutions Survey," "Banking System Survey," "Other Financial Institutions Survey" (data covered insurance companies and private pension funds), "Financial Sector Survey" (data covered banking system, insurance companies and private pension funds) are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds, etc.

³ Hereinafter nonfinancial organizations are the ones engaged in production and selling goods and services and not related to the financial sector.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.17
Banking System Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

Broad money liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Currency outside banking system includes currency issued by the Bank of Russia into circulation less currency holdings (cash vaults) of the Bank of Russia and credit institutions.

Transferable deposits include current and other demand accounts (including bank card payment accounts) opened by the Russian Federation residents (organizations and individuals) with the Bank of Russia and operating credit institutions in national currency.

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households**.

Deposits excluded from broad money represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, bills and bank acceptances outside the banking system).

Shares and other equity are own funds of banking system organizations.

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

Other liabilities represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Other assets represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Consolidation adjustment represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

Table 1.18
Money Supply (National Definition)

General Provisions

The table "Money Supply (National Definition)" contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident non-financial and financial organizations (except for credit ones) and individuals.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents).

In addition to being published in the *Bulletin of Banking Statistics*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia home page in the Internet.

Individual Indicators Highlights

Money supply (M2) is a sum of cash in circulation and non-cash funds. The money supply in the national definition includes all cash and non-cash funds of resident non-financial and financial institutions (except for credit ones), and private individuals in rubles.

Two components are singled out as part of the money supply. **Cash in circulation (M0 monetary aggregate)** is the most liquid part of the money supply, accessible for immediate use as

¹ Equivalent to the indicator "Broad money".

a means of payment. It includes banknotes and coins in circulation (see the indicator "Currency outside banking system" in the table "Banking System Survey").

Non-cash funds comprise the balances of funds kept by non-financial and financial institutions (except for credit ones) and private individuals in settlement, current, deposit and other demand accounts, including plastic card accounts, and time accounts opened with banking system in the Russian Federation currency and accrued interest on them. Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been recalled are not included in the M2 monetary aggregate.

Unlike the indicator "Broad money liabilities" in the table "Banking System Survey", non-cash funds do not include foreign currency deposits.

Table 1.19
Monetary Base (Broad Definition)

General Provisions

Table "Monetary Base (Broad Definition)" presents information on the volume, structure and dynamics of the monetary base. This indicator characterizes the ruble-denominated monetary obligations of the Bank of Russia, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it serves as a basis for creating monetary aggregates, and therefore it is also called "high-powered money".

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by credit institutions with the Bank of Russia, funds in credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions' investments in the Bank of Russia bonds (market value) and other Bank of Russia ruble-denominated obligations on operations with credit institutions. The Monetary Base (the table "Central Bank Survey") is calculated just as the monetary base (broad definition).

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly consolidated balance sheet. In addition to the *Bulletin of Banking Statistics*, data on the volume, structure and dynamics of the monetary base (broad definition) can be found in the Bank of Russia home page on the Internet.

Individual Indicators Highlights

All elements of the monetary base (broad definition) are calculated in the Russian currency only.

Cash in circulation, including cash balances in bank vaults, is calculated as a sum of Cash (see table "Money Supply (National Definition)") and cash balances in bank vaults. Cash balances in Bank of Russia cash departments are not taken into account.

Correspondent accounts balances of credit institutions with the Bank of Russia are balances in the currency of the Russian Federation, including averaged amount of the required reserves (see also comments on tables 2.3—2.5).

Required reserves are balances in the required reserve accounts deposited by credit institutions with the Bank of Russia against their attracted funds in the currency of the Russian Federation and in foreign currency (see also comments on tables 2.3—2.5).

Bank of Russia obligations on the reverse repurchase of securities denote Bank of Russia obligations to credit institutions on operations conducted in accordance with the Bank of Russia Provision No. 176-P, dated January 11, 2002, "On the Procedure for Selling Securities by the Bank of Russia on the Reverse Repurchase Basis".

Reserve funds for foreign exchange operations deposited with the Bank of Russia is the amount of funds deposited in compliance with the Bank of Russia Ordinance No. 1465-U, dated June 29, 2004, "On Setting Requirements for Creating Reserves while Crediting/Debiting Special Bank Accounts" (It has become invalid since 1.07.2006 in compliance with Bank of Russia Ordinance No. 1689-U, dated May 29, 2006).

Table 1.20
Other Financial Institutions Survey (Data Covered Insurance Companies and Private Pension Funds)

General Provisions

The Table "Other Financial Institutions Survey" is compiled according to the international statistical standards on macro-economic indicators (Monetary and Financial Statistics Manual (IMF, 2000) and contains data which illustrate the relations between insurance companies and private pension funds and other sectors of the economy and nonresidents.

The source of information used in compiling the Table "Other Financial Institutions Survey" is the data of federal statistical forms No. 1-FS (SK) "Insurance Company Borrowings and Investments" and No. 1-FS (NPF) "Private Pension Fund Financial Operations" quarterly reported by insurance companies and private pension funds to the Bank of Russia.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by insurance companies and private pension funds with nonresidents.

Claims on nonresidents — all transactions in assets made by insurance companies and private pension funds with nonresidents: *foreign currency* — cash in foreign currency held by insurance companies and private pension funds; *deposits* — deposits with nonresident banks; *securities other than shares* — investments by insurance companies and private pension funds in debt securities, *credits and loans* — loans extended to nonresidents; *other claims on nonresidents* — other operations, including investments in shares issued by nonresidents, premium deposit for reinsurers-nonresident, share of reinsurers-nonresidents in insurance reserves and other accounts receivable from nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by insurance companies and private pension funds with nonresidents: *credits and loans* — credits and loans received by insurance companies and private pension funds from nonresidents; *other liabilities to nonresidents* — other liabilities of insurance companies and private pension funds, including insurance reserves formed under insurance and reinsurance agreements with nonresidents and debt on reinsurance operations with nonresidents.

Claims on banking system include *cash* — cash in the currency of the Russian Federation held by insurance companies and private pension funds; *other instruments* — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

Net claims on general government include claims of insurance companies and private pension funds on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies and private pension funds to general government.

Claims on general government include insurance companies and private pension funds' investments in the securities of the government of the Russian Federation, the RF constituent entities and local authorities.

Liabilities to general government include insurance reserves formed under insurance agreements with government of the Russian Federation, the RF constituent entities and local authorities, and loans extended to insurance companies by general government.

Claims on other sectors — claims of insurance companies and private pension funds on other groups of financial institutions, nonfinancial organizations and households.

Claims on other financial institutions include insurance companies and private pension funds' investments in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, except for insurance companies and private pension funds.

Claims on nonfinancial organizations include insurance companies and private pension funds' investments in debt secu-

rities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by insurance companies and private pension funds to households.

Securities other than shares comprise bonds and bills issued by insurance companies, except for those in the portfolios of insurance companies and private pension funds.

Loans include credits and loans received by insurance companies and private pension funds from credit institutions, other financial institutions, except for insurance companies and private pension funds, from nonfinancial organizations and households.

Insurance technical reserves comprise insurance reserves of insurance companies accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, except for insurance companies and private pension funds, with nonfinancial organizations and households and funds of private pension funds accumulated to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system.

The survey gives data on *net equity of households in life insurance reserves, net equity of households in pension funds reserves, prepaid premiums and reserves for outstanding claims.*

Net equity of households in life insurance reserves is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements. *Net equity of households in pension funds reserves* comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds. *Prepaid premiums and reserves for outstanding claims* include the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

Shares and other equity include the authorized capital of insurance companies, the founders' joint investments and target funding of private pension funds, supplementary and reserve capital of insurance companies and private pension funds, and retained earnings of insurance companies and private pension funds.

Other items (net) include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates, and also consolidation adjustment. Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance and co-insurance agreements, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial assets, accounts receivable under insurance and co-insurance agreements and other accounts receivable, deferrals, other reserves and costs and other assets; consolidation adjustment represents the balance of reinsurance transactions with residents.

Table 1.21
Financial Sector Survey
(Data Covered Banking System,
Insurance Companies and Private Pension Funds)

General Provisions

The table "Financial Sector Survey" (data covered Banking System, Insurance Companies and Private Pension Funds) presents the result of the consolidated data shown in the table "Banking System Survey" and the table "Other Financial Institutions Survey" (data covered Insurance Companies and Private Pension Funds). The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, insurance companies and private pension funds and by adding up their transactions to other resident and nonresident sectors.

The Bank of Russia compiles the table "Financial Sector Survey" on a quarterly basis.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, insurance companies and private pension funds with nonresidents in foreign and national currency.

Claims on nonresidents include foreign assets of the banking system and insurance companies and private pension funds.

Liabilities to nonresidents include all types of liabilities of the banking system, insurance companies and private pension funds to nonresidents.

Domestic claims comprise claims of the banking system, insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial institutions and households, and also net claims on general government.

Net claims on general government include claims of the banking system, insurance companies and private pension funds on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system, insurance companies and private pension funds to the general government.

Claims on general government include investments of the banking system, insurance companies and private pension funds in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

Liabilities to general government include account balances of the federal budget, the RF constituent entities' budgets, deposits and other funds attracted by the banking system from the government of the Russian Federation, fiscal authorities in the RF constituent entities and local authorities, government and other extrabudgetary funds, insurance technical reserves made under insurance agreements with general government, and general government loans to insurance companies.

Claims on other sectors include claims of banking system institutions, insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial organizations and households.

Claims on other financial institutions comprise investments of banking system, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for insurance companies and private pension funds.

Claims on nonfinancial organizations comprise investments by the banking system, insurance companies and private pension funds in debt securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

Claims on households include loans and credit extended by banking system, insurance companies and private pension funds to individuals and individual entrepreneurs.

Currency outside financial sector — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, credit institutions, insurance companies and private pension funds.

Deposits include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for insurance companies and private pension funds, and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

Securities other than shares include bonds, bills, deposit and saving certificates issued by credit institutions and insurance companies and invested outside the banking system, insurance companies and private pension funds.

Loans are the loans extended to credit institutions, insurance companies and private pension funds by nonfinancial organizations, households and other financial institutions, except for insurance companies and private pension funds.

Insurance technical reserves comprise total funds of private pension funds and insurance companies to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations, households and other financial institutions, except for insurance companies and private pension funds.

Shares and other equity are the own funds of banking system institutions, insurance companies and private pension

funds. It is calculated as the sum of the aggregate Shares and Other Equity in the Tables "Banking System Survey" and "Other Financial Corporations Survey (data covered insurance companies and private pension funds)".

Other items (net) — assets and liabilities which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the banking system, insurance companies and private pension funds.

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

The CBR's major function comprises development and conduct of a unified government monetary policy aimed at defending and securing the sustainability of the ruble.

To implement the said function, the CBR applies a set of techniques and methods specified in the Federal Law "On the Russian Federation Central Bank (Bank of Russia)": interest rates for CBR transactions, percentage ratios for required reserves deposited in the CBR, open market operations, banks refinancing, foreign exchange regulation, and other operations.

This section contains information characterizing major areas of CBR operations as well as instruments and methods applied for monetary regulation of the economy.

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

The accounting and compiling of the Bank of Russia balance sheet are regulated by the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on Accounting, Bank of Russia Accounting Rules No. 66-P, dated January 1, 2006 (with subsequent amendments) and other Bank of Russia enactments, issued in compliance with the above federal laws.

The Bank of Russia balance sheet form and the grouping of accounts for compiling it are approved by the Bank of Russia Board of Directors.

Pursuant to Article 25 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), the Bank of Russia publishes its balance sheet every month.

In addition to being published in the monthly *Bulletin of Banking Statistics*, Bank of Russia financial statements are included in the Bank of Russia Annual Report.

Individual Indicators Highlights

By assets

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them.

Precious metals — this entry records precious metals reserves at the reference price.

Funds placed with nonresidents and securities issued by nonresidents — include CBR balances in ruble equivalent on correspondent accounts with nonresident banks, on deposit accounts with nonresident banks, loans extended to nonresident banks, reverse repos with nonresidents and foreign issuers' securities acquired by the CBR.

Credits and deposits include credits and deposits in the Russian and foreign currencies provided by the Bank of Russia to credit institutions, loans extended to credit institutions as repos and other credits in Russian rubles.

Securities are the Bank of Russia investments in the debt securities of the Russian Federation Government, debt securities of other issuers of Russian Federation, credit institutions' bills and shares of credit institutions and other organizations (Bank of Russia shareholding).

Claims on IMF — include quota subscription of the Russian Federation in IMF denominated in rubles, holdings of SDR and other funds of SDR on the account of the Russian Federation in IMF.

Other assets — incorporate balances on Bank of Russia fixed assets accounts, cash in the Bank of Russia vaults, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to a indicator **Other liabilities**).

By liabilities

Cash in circulation — sum total of the CBR banknotes and coins issued for circulation.

Funds in accounts with the Bank of Russia are the balances of funds in correspondent, deposit and required reserve accounts placed by credit institutions with the Bank of Russia,

funds raised through repo operations with nonresidents and the balances of accounts for federal, regional and local government budget funds, the state extra-budgetary funds and other funds of Bank of Russia customers.

Float is a float accounted for in the Bank of Russia payment system.

Bank of Russia bonds — reflect a cost of the bonds by the Bank of Russia.

Liabilities to IMF — include balances of funds on the IMF's accounts in rubles, the sum of the security in rubles in IMF's benefit, revaluation of IMF funds on accounts in IMF and the security in IMF's benefit and allocations of SDRs.

Other liabilities represent the Bank of Russia current-year revenues net of expenses (including that were recognized on accrual basis), liabilities on other operations, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts and Bank of Russia retained earnings. Before January 1, 2010 the balance of unrealised revaluation of foreign currency, securities or precious metals was included in the item **Other liabilities**. Since January 1, 2010 positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year are reflected in this indicator, in a case of negative exceeding — in the item **Other assets**.

Capital is the sum of authorised capital, additional capital and reserve and special-purpose funds.

Table 2.2
Refinancing Rate

General Provisions

The "Refinancing Rate" table presents dynamics of changes in the refinancing rate since November 1997 (more prolonged dynamics of the refinancing rate — since January 1, 1992 — can be found on the CBR web site in the Internet).

Data on the effective refinancing rate are available on the CBR web site on the Internet on day after being fixed by the Bank of Russia's Board of Directors, are disseminated through the Reuters agency, Bloomberg Services and also published in the *weekly Bank of Russia Bulletin*.

Individual Indicators Highlights

Refinancing rate — monetary policy instrument used by the CBR to impact upon interest rates in various segments of the financial market. It is set by the Board of Directors of the CBR.

Table 2.3
Required Reserve Ratios

Table 2.4
Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities

Table 2.5
Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia

General Provisions

The table "Required Reserves Ratios" presents the dynamics of the required reserves ratios of liabilities raised by credit institutions in the national and foreign currencies.

The table "Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia" presents the dynamics of the amount of these required reserves. The sum is a part of indicator "Correspondent account balances of credit institutions with the Bank of Russia" in table "Monetary Base (Broad Definition)".

The above-mentioned data and the decisions of the Board of Directors of the Bank of Russia on the changes of the required reserves ratios are published in the Bank of Russia Bulletin weekly. The data are also available on the Bank of Russia's website and disseminated by Reuters and Bloomberg Services.

Individual Indicators Highlights

Required reserves (reserve requirements) are one of the main instruments of the Bank of Russia's monetary policy used for regulating the overall liquidity of the banking system. Reserve requirements are established in order to limit the credit institutions' lending ability and to avoid the unlimited growth of money supply. In the event of revocation of the banking licence the required reserves held with the Bank of Russia are used according to the procedures established by the federal laws and corresponding Bank of Russia regulations.

Pursuant to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" the amount of the required reserves as a percentage of a credit institution's liabilities and the procedure of their depositing with the Bank of Russia is established by the Bank of Russia's Board of Directors.

Credit institution's required reserves are held in the Bank of Russia's special accounts where they are placed through non-cash transactions and/(or) in the credit institution's correspondent account (subaccount) with the Bank of Russia (by maintaining in it corresponding monthly average balance of funds calculated in accordance with the averaging ratio established by the Bank of Russia).

The scaling factor is a numerical multiplier which value is in an interval from 0 up to 1. It's established by the Bank of Russia Board of Directors to compute the sum of liabilities of the credit institutions to other credit institutions — residents for the issued debt securities, that should be excluded from reserved obligations in accordance with the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On required reserves of the credit institutions".

The information on the size of scaling factor is published in the Bank of Russia Bulletin.

Note:

The required reserves averaging ratio is an indicator between 0 and 1, established by the Bank of Russia's Board of Directors to calculate the average amount of required reserves. It is published in the Bank of Russia Bulletin.

The required reserves averaging ratio for credit institutions (except settlement nonbanking credit organizations) equals 0,6 (from October 1, 2008).

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

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

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

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

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia website and the CBDEPOS page of the Reuters news agency and on the Bloomberg Services on daily basis.

Table 2.7 Fixed-term Rates on the Bank of Russia Lombard Loans

General provisions

The table "Fixed-term Rates on the Bank of Russia Lombard Loans" shows time series for interest rates on the Bank of Russia

lombard loans. The Bank of Russia lombard loans with fixed-term rates are extended according to the procedure established by the Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments (Regulation No. 236-P).

Information on the fixed-term rates on the Bank of Russia lombard loans are available on the Bank of Russia website and on the CBCREDIT page of the Reuters news agency and on the Bloomberg Services on daily basis.

Individual Indicators Highlights

The fixed-term rate on lombard loans extended by the Bank of Russia for one, 7 and 30 calendar days is set by the decision of the Bank of Russia Board of Directors.

Table 2.8 Fixed-term Rates on the Bank of Russia Loans Secured by 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.

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

Average Daily RF Rouble Turnover Structure of Spot FX Transactions on Domestic Currency Market of the Russian Federation

Table 3.2.4

Average Daily US Dollar Turnover Structure of Spot FX Transactions on Domestic Currency Market of the Russian Federation

Table 3.2.5

Average Daily Euro Turnover Structure of Spot FX Transactions on Domestic Currency Market of the Russian Federation

General Provisions

Tables are based on data from credit institutions, which are the largest domestic foreign exchange 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 deals with settlements effected not later than the second bank business day after the transaction day.

Spot FX transactions currencies' turnover includes exchange and over-the-counter deals conducted by banks-respondents among themselves (excluding double-counting), and deals conducted by banks-respondents with non-respondent banks (residents and nonresidents of the Russian Federation).

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

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

Table 3.2.6

Foreign Cash Flow Through Authorized Banks Across Russia

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- Other expenses** — the amount of other expenses, including:
- purchasing foreign currency cheques;
 - foreign cash, paid from the accounts of individuals (residents and nonresidents) through automatic teller machines (without of a credit institution's employee)²;
 - 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 3.2.7

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

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

² 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".

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 3.2.8

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 non-residents in cash rubles to a number of foreign exchange 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.

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

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

Individual Indicators Highlights

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

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

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

Table 3.4
Main Share Price Indices

General Provisions

The table presents data on the MICEX index, the RTS index and MICEX Stock Exchange and Russian Trading System (RTS) trade turnovers.

The MICEX index has been calculated since September 22, 1997 (its initial value was set at 100 points) on the basis of ruble stock prices. Stocks included into the calculation base are selected on the basis of expert evaluation. The calculation base of the MICEX index is reviewed by MICEX no more than once every half of a year.

The RTS index has been calculated since September 1, 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The list of stocks used for the RTS index calculation includes stocks selected on the basis of expert evaluation and is reviewed once in three months.

Individual Indicators Highlights

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

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

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

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

Section 4. Credit Institutions Performance

Subsection 4.1 General Description

Table 4.1.1
Number and Structure of Credit Institutions

General Provisions

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

Nonbanking credit institution — credit institution authorized for selected banking operations, within the range specified by the CBR.

Registered credit institutions — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

Credit institutions licensed for banking operations — credit institutions registered by the Bank of Russia before July 1, 2002, or by the registration authority, and entitled to conduct banking operations.

The Bank of Russia license is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking license spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licenses may be issued to newly created credit institutions:

- license to conduct banking operations in rubles (without the right to accept individual deposits);
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a bank along with a license to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- license to accept individual deposits in rubles. This license may be granted to a bank simultaneously with the license for banking operations in rubles (without the right to accept individual deposits);
- license to accept individual deposits in rubles and foreign currency. This license may be granted to a bank simultaneously with the license for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- license to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations.

The following types of banking licenses may be issued to an operating credit institution for expansion of its activities:

- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a credit institution that has a licence to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- license to accept individual deposits in rubles;
- license to accept individual deposits in rubles and foreign currency;
- general license.

A general license may be issued to a credit institution that has licenses to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law "On Banks and Banking Activities" own funds (capital) adequacy requirements. A bank is not required to have a license to carry out banking operations with precious metals in order to receive a general license. A bank with a General license and own funds (capital) of at least 180 million rubles has the right to establish branches in foreign countries after obtaining a permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General license and capital of not less than 180 million rubles has the right with the permission and in accordance with requirements of the Bank of Russia to establish subsidiaries on the territory of a foreign state.

The Bank of Russia's licenses to accept deposits of individuals — license to accept individual deposits in rubles and license to accept individual deposits in rubles and foreign currency.

The authorized capital of a credit institution is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a license to conduct banking operations the minimum amount of

the share capital for newly created credit institution complies with the Article 11 of the Federal Law "On Banks and Banking Activities".

Registered authorized capital of credit institutions — aggregate value of credit institutions' authorized capitals as registered in the State Register of Credit Institutions, i.e. after the authorized registrar has made in the single state register of legal entities an entry on the state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

Branches of credit institutions having the right to conduct banking operations — structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the CBR license.

The line "Sberbank branches" shows Russia's Sberbank branches that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of Savings Bank (Sberbank) branches.

Representative offices of credit institutions having the right to conduct banking operations — autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

Credit institutions with revoked licenses — credit institutions whose banking licenses were revoked following a decision by the CBR under the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)".

Following the publication of the CBR's decision to revoke a license, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law "On Banks and Banking Activities".

Credit institutions subject to liquidation — credit institutions subject to liquidation:

- a) without signs of bankruptcy by the decision of:
 - a general meeting of stockholders or its body authorized to do so by the founding documents (voluntary liquidation in accordance with paragraph 2 of point 2 of Article 61 of the Civil Code of the Russian Federation);
 - an arbitration court (compulsory liquidation in accordance with paragraph 3 of point 2 of Article 61 of the Civil Code of the Russian Federation).
- b) with procedures of bankruptcy by the decision of an arbitration court (which may rule a credit institution bankrupt and initiate bankruptcy proceedings in accordance with point 1 of Article 65 of the Civil Code of the Russian Federation, Federal Law No. 127-FZ, dated October 26, 2002, "On Insolvency (Bankruptcy)" and Federal Law No. 40-FZ, dated February 25, 1999, "On Insolvency (Bankruptcy) of Credit Institutions").

Credit institutions in receivership with court-appointed interim trustees (structure of a liquidating commission is agreed) — credit institutions subject to liquidation:

- a) without any signs of bankruptcy, in which
 - the founders or a body that has taken the decision to liquidate the credit institution have appointed liquidation commissions (liquidators), approved by the Bank of Russia;
 - a liquidator has been appointed by the decision of an arbitration court;
- b) through bankruptcy proceedings, following a decision by an arbitration court to introduce receivership and appoint a receiver.

Table 4.1.2
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table "Number of Credit Institutions with Nonresidents Equity" carries information on nonresidents' participation in the authorized capital of credit institutions in the Russian Federation.

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

Individual Indicators Highlights

Residents/Nonresidents — the notions "residents" and "nonresidents" used for calculating the indicators of this table are defined in accordance with the Russian Federation Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity is a resident credit institution whose authorized capital is formed with the nonresidents' participation regardless of their share in it.

When calculating indicators of the table, credit institutions with the General license were not included in the number of credit institutions licensed by the Bank of Russia to conduct operations in foreign currency.

Table 4.1.3
Credit Institutions Grouped by
Registered Authorized Capital

General Provisions

The table "Credit Institutions Grouped by Registered Authorized Capital" is complementary to the table "Number and Structure of Credit Institutions" and presents quantitative distribution by the size of registered authorized capital (see comments on the "Number and Structure of Credit Institution" table). Authorized capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions. The quarterly supplement to the *Bulletin of Banking Statistics* provides similar data dissected by Russian regions.

The data source is the State Register of Credit Institutions.

Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bulletin of Banking Statistics*, it is also available in weekly the *Bank of Russia Bulletin*, and on the CBR Internet web site.

Table 4.1.4
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

The table "Credit Institutions Grouped by the Share of Nonresidents Equity" shows the numerical distribution of credit institutions ranged by the size of the nonresidents' participation share in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

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

Individual Indicators Highlights

See the commentary to table “Number of Credit Institutions with Nonresidents Equity”.

Table 4.1.5
Selected Indicators of Credit Institutions
Performance Grouped by Assets

General Provisions

The table “Selected Indicators of Credit Institutions’ Performance Grouped by Assets” includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is monthly aggregate balance sheets of the credit institutions that operate in Russia (including balance sheets of their branches).

Individual Indicators Highlights

Number of branches throughout the Russian Federation territory — branches of credit institutions recorded in the State Register of Credit Institutions (for additional information on the State Register of Credit Institutions, see commentary to the table “Number and Structure of Credit Institutions”).

Loans, deposits and other funds — debt (overdue debt included) owed by resident and nonresident legal entities (including the Ministry of Finance, financial authorities and organizations, extrabudgetary funds, all categories of public and private enterprises, credit institutions and individual entrepreneurs) and private individuals and foreign states to credit institutions on loans, deposits and other funds in rubles, foreign currency and precious metals, and investments in acquired claims.

Loans and other funds extended to organizations other than credit institutions denote the debt (overdue debt included), owed by resident nonfinancial and financial organizations (except credit institutions) and individual entrepreneurs to credit institutions on all loans and other funds in rubles, foreign currency and precious metals. This indicator does not include the loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

Loans and other funds to individuals denote the debt, including overdue debt, owed to credit institutions on all kinds of loans and other funds extended to resident and non-resident individuals, except unincorporated individual entrepreneurs, in rubles and foreign currency.

Loans, deposits and other funds extended to credit institutions denote the debt, overdue debt included, on loans, deposits and other funds placed with resident and non-resident credit institutions in rubles and foreign currency.

Overdue debt on loans, deposits and other funds extended to organizations/credit institutions/individuals — overdue debt on loans, deposits and other funds placed by resident and non-resident legal entities, individuals and foreign states. Indicator includes overdue debt on operations with precious metals, in rubles and foreign currency. This indicator does not include overdue interest.

Investments in Russian government securities and the Bank of Russia bonds denote credit institutions’ investments in debt obligations issued by the Russian Government and the Bank of Russia. These investments are booked for at their balance-sheet value (regardless of any revaluation).

Investments in bills — the value of discounted bills of exchange acquired by credit institutions, including those that have not been paid on time (both protested and unprotested), and interest accrued on them in national and foreign currency.

Investments in equities and shares of resident organizations other than credit institutions — credit institutions’ investments in resident organizations’ equity securities booked at their fair value through profit or loss, for equity securities

available for sale, at their balance-sheet value without revaluations, as well as authorized capital investments in resident enterprises.

Total funds in organizations accounts — aggregate balances of accounts owned by organizations, except deposit accounts, and by individual entrepreneurs in rubles, foreign currency and precious metals. This indicator does not include federal, regional and local government and other budget funds, as well as funds owned by extrabudgetary funds. Nor does it include the funds that have been debited from customer accounts but are yet to be transferred through a credit institution’s correspondent account.

Total budget and extrabudgetary funds in accounts denote governments’ funds, as well as balance accounts of extrabudgetary funds.

Deposits of individuals accepted by credit institutions — deposits and other funds accepted by credit institutions (including savings certificates), unfulfilled obligations under deposit and other borrowing arrangements, funds in other individual accounts (resident and nonresident funds both in rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individual election funds, transfers from and in Russia, unfulfilled interest obligations, interest accrued on deposits that are credited to separate accounts, and balances of accounts which can not be classified unambiguously.

Credit institutions bonds, bills and acceptances denote the nominal value of securities issued by credit institutions, such as bonds, bills and acceptances.

Equity capital denotes the unencumbered property of credit institutions. Since April 1, 2003, this indicator has been calculated in compliance with the Bank of Russia Regulation No. 215-P, dated February 10, 2003, “On the Methodology of Determining a Credit Institution’s Own Funds (Capital)”.

The sources of data are reports filed by Russian credit institutions under Form No. 0409134 “Own Funds (Capital) Calculation”.

Total assets — value of credit institutions’ assets. Net value is used for account balances that show funds and assets in transfer.

For details on individual indicators in this Table, see the following Tables: Deposits of Individuals Accepted by Credit Institutions; Funds of Organizations Accepted by Credit Institutions; Savings (Deposit) Certificates and Bonds Issued by Credit Institutions; Funds Raised Through Banking Bills from Legal Entities and Individuals; Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions; Discounted Bills; Structure of Credit Institutions’ Investments in Securities. The data could be supplemented with monthly balance sheets of credit institutions disclosed on the Bank of Russia’s website (For more information, see the Bank of Russia’s website, section Banking Statistics).

Table 4.1.6
Financial Performance of Credit Institutions

General Provisions

The Table “Financial Performance of Credit Institutions” includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector’s financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions. The data are based on the financial statements of Russia’s operating credit institutions submitted in accordance with Form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Total profit (+)/loss(–) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

Profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

Share of profit-making credit institutions is the share of credit institutions that have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

Loss of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

Share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the shareholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to shareholders (equity holders).

Table 4.1.7**Distribution of the Credit Institutions by Own Funds (Capital)****General Provisions**

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to the Bank of Russia Regulation No. 215-P dated February 10, 2003 "On the Methodology of Determining a Credit Institution's Own Funds (Capital)".

Data on the credit institutions going through insolvency prevention measures including credit institutions on which the decision on insolvency prevention was taken in September 2008, before the Federal Law No. 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2011" came into effect 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 promisor to a billholder and gives the latter unconditional right to make claims to the promisor 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-denominated bills are issued by credit institutions and placed on the primary market with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations / credit institutions, by maturity, are defined as follows:

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

\bar{p} — average weighted interest rate on discounted bills;

P — annualized discount rate on a bill;

V — purchase price of a discounted bill.

Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity, are defined as follows:

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

\bar{p} — average weighted interest rate on issued bills;

P — bill's annualized yield;

V — value of the placed on the primary market bill.

Table 4.4

**Credit Institutions' Claims and Liabilities
on Financial Derivatives**

General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange and other funds) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off-balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order.

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles and foreign currency, precious metals, securities) and by term of settlement: 2—30 days, 31—90 days, over 90 days. Total of claims and liabilities across all financial instruments presented in the table also include amounts due for repayment "on the following day".

Data are obtained from monthly aggregate balance sheets (Subsection D "Transactions in Derivatives") of operating Russian credit institutions.

Section 5. Selected Indicators on the Russian Federation's Payment System

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and private payment systems of credit institutions.

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

Individual Indicators Highlights

Payments effected by the payment system of the Bank of Russia include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

Payments effected by private payment systems include payments of the customers of credit institutions (branches) and payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions through their payment systems, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

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

General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and private payment systems electronically and by using paper technology.

Individual Indicators Highlights

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

Table 5.3
Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

Individual Indicator Highlights

Operating credit institutions and branches participating in the payment system of the Bank of Russia are functioning credit institutions and their branches according to the BIC Directory.

Federal Treasury bodies are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

Other customers of the Bank of Russia are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

"Of which participate in exchange" refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

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

General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — BESP system) of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in BESP system are effected in real time between the system participants, irrespective of their territorial location.

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

Individual Indicators Highlights

The Bank of Russia institutions are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

Participants in intraregional and interregional electronic settlements are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

BESP system participants are the institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system and included in the BESP System Participants Manual.

Credit institutions and their branches are the operating credit institutions and their branches included in the Directory of BIC in Russia.

Other customers are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia and information and computational structural units of the Bank of Russia via channel lines.

VER and MER system users are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

Table 5.5

Selected Indicators On Bank Card Transactions

General Provisions

The table shows the dynamics of bank cards transactions made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia.

Individual Indicator Highlights

A bank card is a payment card issued by a credit institution.

The number of bank cards signifies the actual number of bank cards handed by credit institutions to their customers.

The number of bank cards in use is the number of bank cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

Other transactions include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

Data on the number of bank cards issued are given as of the 1st day of the month following the reporting quarter.

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

Table 5.6

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

General Provisions

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

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

Individual Indicator Highlights

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

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

Table 5.7

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

Section 6. Regional Section

The information in tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849.

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.

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

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

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

Table 6.1.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from March 10 to April 10, 2011
Grouped by Registered Authorized Capital

General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On the Required Reserves of Credit Institutions" (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as a part of the credit institution's required reserves as of the corresponding reporting date.

The total on the Russian Federation includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

The total on the federal district includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding federal districts where their correspondent accounts are held with breakdown by the size of registered authorized capital.

The total on the constituent entities includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

Table 6.1.7
Financial Performance of Credit Institutions

General Provisions

The Table "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions registered in corresponding federal districts with breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

The total profit (+)/loss (–) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

The value of profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had

positive or zero profit in the period under review. Profit is accumulated through the year.

The share of profit-making credit institutions is the share of credit institutions that have made profit or zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

The value of losses (–) of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

The share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the stakeholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

Table 6.1.8
Credit Institutions
Grouped by the Share of Nonresidents Equity

General Provisions

The table "Credit Institutions by the Share of Nonresidents Equity" show how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

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

Individual Indicators Highlights

See commentary on table "Number of Credit Institutions with Nonresidents Equity".

Table 6.1.9
Number of Credit Institutions under the General
Agreement with the Bank of Russia on Deposit
Operations (AD), General Loan Agreement (GLA),
Number of Correspondent Accounts
Credited by the Bank of Russia (CA)

General Provisions

The table "Number of Credit Institutions under the General Agreement with the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)" contains the following information:

- the number of resident credit institutions that have concluded the General agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System, under the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" (with amendments) and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the MICEX Electronic Trade System in compliance with the Bank of Russia letters No. 114-T, dated August 25, 2006, "On a New Form of the General Deposit Agreement on Conducting Deposit Transactions in the Russian Federation Currency Using the MICEX Electronic Trade System" and No. 121-T, dated August 8, 2007 "On a form of Additional agreement to General deposit agreement";

- the number of credit institutions that have concluded General credit agreements with the Bank of Russia under the Bank of Russia Regulation No. 312-P, dated November 12, 2007, “On the Procedure for Extending by the Bank of Russia Loans against assets” and/or General credit agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities under the Bank of Russia Regulation No. 236-P, dated August 4, 2003, “On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities (with amendments) and/or agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities in MICEX transactions with use of MICEX Electronic Trade System, according to the Bank of Russia letter No. 113-T, dated August 25, 2006, “On the Conclusion of Agreements on the Extension of the Bank of Russia Loans”;
- the number of credit institutions’ correspondent accounts and sub-accounts credited by the Bank of Russia under General credit agreements.

Credit institutions conclude General agreements/General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Settlements in deposit transactions conducted using the Reuters Dealing System are routed either through the correspondent account of a credit institution registered in the Moscow Region or through the correspondent sub-account of the Moscow branch of a regional credit institution. A credit institution that has concluded General deposit agreement effects settlements through the authorized settlement centre of the organized securities market in which the credit institution’s bank account indicated in the agreement was opened.

Credit institutions conclude General credit agreements with those the Bank of Russia regional branches where their correspondent account was opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

*The total on the **Russian Federation*** includes total number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia as of the reporting date.

*The total on the **federal district*** includes the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branches in the correspondent federal district where they opened correspondent accounts as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branch in the corresponding region, territory or republic where a correspondent account was opened as of the corresponding reporting date.

Number of credit institutions that have concluded General credit agreements with the Bank of Russia

*The total on the **Russian Federation*** — total number of credit institutions that concluded General credit agreements with the Bank of Russia as of the corresponding reporting date.

*The total on the **federal district*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches located in the corresponding federal district where a correspondent account was opened as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches where a correspondent account was opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

*The total on the **Russian Federation*** includes total credit institutions’ correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer the sum of loans under General credit agreements as of the corresponding date.

*The total on the **federal district*** includes the number of credit institutions’ correspondent accounts/sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia loans can transfer the loans under General credit agreements as of the corresponding date.

*The total on the **constituent entities*** — the number of credit institutions’ correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General credit agreements as of the corresponding date.

Subsection 6.2 Foreign Cash Operations

Table 6.2.1 Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table “Foreign Cash Sales to Individuals by Authorized Banks (US Dollar Equivalent for All Currencies)” contains data on the volume of sale of foreign cash to individuals by the authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of sale of the major currencies (the US dollar and the euro) by the authorized banks with breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entities of the Russian Federation.

Table 6.2.2 Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

General Provisions

The table “Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)” contains data on the volume of purchase of foreign cash by the authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the

constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash purchases by authorized banks from individuals (in US dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

Subsection 6.3 Borrowings

Table 6.3.1 Ruble and Foreign Currency-Denominated Deposits of Legal Entities and Individuals and Other Funds

General Provisions

This table contains aggregate data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date. These data are grouped by the place where the funds are raised by credit institutions, their branches and operational offices.

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

Individual Indicators Highlights

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

Deposits of legal entities are ruble and foreign currency-denominated funds of residents and nonresidents raised under agreements of bank account and (or) bank deposit, including the funds raised on certificates of deposit. The balances of funds do not include funds placed as guarantee deposit under the contract of leasing safe deposit box.

Individual deposits are ruble and foreign currency-denominated funds residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of leasing safe deposit box.

Table 6.3.2 Ruble-Denominated Accounts of Organizations Held with Credit Institutions

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

General Provisions

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

The data on the volume of credit institutions’ funds raised within the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. These data are compiled on the basis of monthly reports presented by the head offices and branches of credit institutions in Form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

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

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

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

Table 6.3.4 Budget Funds in Accounts of Credit Institutions

General Provisions

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

The data on the volume of funds raised by credit institutions’ within the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. These data are compiled on the basis of monthly reports submitted by the head offices and branches of credit institutions in Form 0409101 “The Account Book of a Credit Institution” in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Federal budget funds are total federal budget funds transferred to public and non-public budget financed organizations and receivers of budget funds, federal budget funds transferred to finance individual government programmes and projects on a repayable basis, Ministry of Finance funds transferred to finance capital investment and funds allocated to pay cash to receivers of budget funds.

Regional and local budget funds are total funds transferred by fiscal authorities of constituent entities and local authorities to public and non-public organizations.

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

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

Table 6.3.5
Deposit and Savings Certificates and Bonds

General Provisions

The table "Deposit and Savings Certificates and Bonds" shows data on funds raised by credit institutions in rubles and foreign currency by issuing debt securities, such as certificates of deposit, savings certificates and bonds, including matured ones.

The data on the value of credit institutions' funds in the constituent entities of the Russian Federation are aggregated for head offices and branches operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit, a security acknowledging the amount deposited with a bank and entitles of a depositor (certificate holder) to receive upon the expiry of the fixed term the deposit and interest indicated in the certificate in the bank that issued the certificate or in any branch of this bank. Savings (deposit) certificates are denominated in rubles. For more information on Savings (deposit) certificates, see the Regulation on the Savings Certificates and Certificates of Deposit Issued by Credit Institutions, approved by the Bank of Russia Ordinance No. 333-U, dated August 31, 1998.

Bond¹ is a financial security entitles the holder to receive, in due time, the nominal value of the bond or any other tangible equivalent. Bonds also provide fixed interest payments or any other tangible equivalent.

Table 6.3.6
Funds of Legal Entities and Individuals
Raised by Credit Institutions through Issuing Bills

General Provisions

The table "Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills" presents data on the funds raised by credit institutions in rubles and foreign currency by issuing bills, including bills matured, which are evaluated at par, and discounting bank acceptances.

The data on the value of credit institutions' funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Bill is direct financial liability completed in a legally prescribed form and issued by a promissor to a billholder which gives the latter unconditional authority to make claims to the promissor in terms of specific amount, time and place.

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

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 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".

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", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of 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 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.