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107016, Moscow, Neglinnaya str., 12
The Central Bank of the Russian Federation Internet address: <http://www.cbr.ru>
Telephone: (7-495) 771-41-62, Fax: (7-495) 621-51-91, E-mail: bbs@cbr.ru
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New Information

To promote the consistency between monetary and financial statistics, government finance statistics and national accounts system statistics in sectoral breakdown (particularly for sectorisation of the state corporations – Housing and Utilities Reform Fund and Russian Nanotechnology Corporation under general government sector) and due to the new sources of information the Bank of Russia informs about the changing the methodology of the Broad money compilation. The revised data series will be presented in the next issue of the *Bulletin of Banking Statistics*, 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 March—June 2011 (The period (or date) to which data to be released relate is shown in parentheses)			
	March	April	May	June
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	31.03.2011 (02.2011)	29.04.2011 (03.2011)	31.05.2011 (04.2011)	30.06.2011 (05.2011)
2. Analytical accounts of the central bank, end of period ¹	14.03.2011 (02.2011)	14.04.2011 (03.2011)	13.05.2011 (04.2011)	14.06.2011 (05.2011)
3. Interest rates of the Bank of Russia				
3.1. Refinancing rate / Overnight credit rate	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.2. Interest rates of the Bank of Russia liquidity providing operations				
3.2.1. Lombard auction rates	as operations carrying out			
3.2.2. Repo rate	the next working day			
3.3. Interest rates of the Bank of Russia liquidity absorbing operations				
3.3.1. Fixed-term deposit rates	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.3.2. Deposit auction rates	as operations carrying out			
3.3.3. Bank of Russia bonds rate	the next working day			
4. Treasury securities market rates	the next working day			
5. Money market rates	the next working day			
6. Stock market: Share Price Index	10.03.2011 (02.2011)	8.04.2011 (03.2011)	12.05.2011 (04.2011)	10.06.2011 (05.2011)
External sector				
7. Balance of Payments, for the reporting quarter, year ²	31.03.2011 (Q4.2010)			30.06.2011 (Q1.2011)
8. International Reserves: Official reserves (weekly)	weekly, on Thursday			
9. International Reserves: Official reserves (monthly), end of period	5.03.2011 (02.2011)	7.04.2011 (03.2011)	6.05.2011 (04.2011)	7.06.2011 (05.2011)
10. Template on international reserves and foreign currency liquidity, end of period	18.03.2011 (02.2011)	20.04.2011 (03.2011)	20.05.2011 (04.2011)	20.06.2011 (05.2011)
11. Merchandise trade, for the reporting month (per balance of payments methodology)	14.03.2011 (01.2011)	11.04.2011 (02.2011)	12.05.2011 (03.2011)	10.06.2011 (04.2011)
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	31.03.2011 (Q4.2010)			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	31.03.2011 (Q4.2010)			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	31.03.2011 (Q4.2010)			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	39,100.7	92.1
2009		
Q1	8,402.9	90.7
Q2	9,288.9	89.0
Q3	10,511.5	91.4
Q4	10,897.4	97.1
2010		
Q1	9,873.3	103.1
Q2	10,859.4	105.2
Q3	11,683.1	102.7
	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
2009		
Q1	86.2	105.4 ³
Q2	86.0	101.9 ³
Q3	90.0	100.6 ³
Q4	98.5	100.7 ³
December	101.9	108.8
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

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
2009											
Q1	3,033.5	2,807.1	226.4	1,732.7	1,762.4	-29.7	737.4	656.0	81.4		
Q2	3,009.2	3,812.6	-803.4	1,439.5	2,131.4	-692.0	792.9	833.0	-40.1		
Q3	3,512.3	3,884.2	-371.9	1,942.2	2,547.9	-605.5	958.3	858.3	100.0		
Q4	4,044.7	5,544.4	-1,499.7	2,223.4	3,218.4	-995.1	1,300.7	1,239.9	60.8		
January—December	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											
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		

Table 1.2 (end)
(billions of rubles)

	Consolidated budgets of constituent entities of the Russian Federation			Budgets of regional extrabudgetary funds		
	11	12	13	14	15	16
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
2009						
1						
Q1	1,219.3	1,051.3	168.1	126.9	120.2	6.7
Q2	1,492.0	1,560.4	-68.5	137.9	140.8	-2.9
Q3	1,610.4	1,487.9	122.4	145.2	133.9	11.2
Q4	1,604.9	2,156.1	-551.1	141.5	155.9	-14.3
January—December	5,926.6	6,255.7	-329.1	551.5	550.8	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

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

1	2	3	Including:				of which:		8	
			Sources of federal budget funding ("–" surplus/ "+", deficit), total	sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	change in federal budget balances of which:		
								Reserve Fund balances		National Wealth Fund balances
2009										
Q1	29.7	79.3	-24.1	-3.1	-595.7	-82.1	-298.6			
Q2	692.0	726.4	57.9	-9.0	1,300.7	1,173.4	101.3			
Q3	605.5	632.0	211.2	-16.6	603.8	665.1	69.8			
Q4	995.1	1,013.2	170.9	34.3	720.2	467.4	37.5			
January—December	2,322.3	2,450.9	415.9	5.6	2,029.0	2,223.8	-90.0			
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			

Table 1.3 (end)
(billions of rubles)

	1	Including:			11
		sources of external financing	of which:		
			9	10		loans from foreign states, international financial organizations and other international entities and foreign legal entities
2009					
Q1	-49.6	-25.2		-11.7	
Q2	-34.4	0.0		-10.4	
Q3	-26.5	-22.8		-9.3	
Q4	-18.1	0.0		-21.1	
January—December	-128.6	-48.0		-52.5	
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	

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	transport services (4-15)	travel (5-16)	other (6-17)	total balance (26+27+28)	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		securities in rubles	securities in foreign currency	loans ¹	arrears	other	total (2+5+6+7)		
			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:			"net errors and omissions" of balance of payments									
	1								2			3			4			5				6			7			8		
	Net capital export/import by the private sector, total (2+5)								Net capital export/import by banks (3+4)			foreign assets			foreign liabilities			foreign assets				foreign liabilities			foreign assets			foreign liabilities		
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	-2,249	33,416
Cash national currency	2,718	654	-48	0	607	3,324
Monetary authorities	2,718	654	-48	0	607	3,324
Long-term deposits	15,805	-1,033	-182	62	-1,153	14,652
Banks	15,805	-1,033	-182	62	-1,153	14,652
Current accounts and short-term deposits	17,142	-1,285	-276	-141	-1,702	15,440
Monetary authorities	43	-5	1	0	-3	40
General government	26	0	0	0	0	26
Banks	17,073	-1,281	-277	-141	-1,699	15,374
Arrears	3,335	-662	298	-1,960	-2,323	1,012
General government	1,518	-589	-4	-601	-1,195	324
Banks	2	8	0	-2	6	9
Other sectors	1,815	-81	303	-1,357	-1,135	680
Other liabilities	4,442	8,500	-340	-9	8,151	12,593
Monetary authorities	0	8,887	8	0	8,895	8,895
Long-term	0	8,887	8	0	8,895	8,895
General government	106	-2	8	0	6	112
Short-term	106	-2	8	0	6	112
Banks	3,500	-861	-392	-9	-1,263	2,237
Long-term	592	-73	-1	4	-70	521
Short-term	2,908	-788	-391	-13	-1,192	1,715
Other sectors	836	476	36	0	512	1,349
Short-term	836	476	36	0	512	1,349
International Investment Position, net	255,471	36,245	-146,042	-27,286	-137,084	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:		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		with non-CIS countries	% of the corresponding period of the previous year
2009	303,388	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	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	
2009															
Q1	57,265	48,292	51.4	8,973	55.3	38,482	63.9	33,912	65.4	4,570	54.8	18,783	14,380	4,403	
Q2	68,113	56,916	53.7	11,197	54.3	43,930	58.2	38,274	59.3	5,655	51.8	24,183	18,642	5,541	
Q3	82,451	69,459	59.5	12,992	64.8	49,049	59.2	42,878	60.4	6,171	51.9	33,402	26,581	6,821	
Q4	95,559	80,603	96.2	14,956	105.2	60,342	82.3	52,662	80.4	7,680	98.3	35,216	27,941	7,276	
December	34,243	28,928	117.4	5,315	133.9	21,626	90.2	18,970	87.6	2,656	113.6	12,617	9,958	2,659	
2010															
Q1	92,243	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	

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

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

Table 1.14

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of US dollars)

	31.01.2011
A. Official reserves	484,158.5
(1) Foreign currency reserves (in convertible foreign currencies)	429,009.2
(a) Securities	383,838.5
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	45,170.7
(i) other national central banks	26,109.6
(ii) banks headquartered in the reporting country	1,520.3
of which: located abroad	1,520.3
(iii) banks headquartered outside the reporting country	17,540.7
of which: located in the reporting country	—
(2) IMF reserve position	1,920.3
(3) SDRs	8,876.4
(4) Gold (is valued at current quotations of the Bank of Russia)	33,392.8
— volume in millions of fine troy ounces	25.4
(5) Other reserve assets (specify)	10,959.7
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	10,959.7
B. Other foreign currency assets (specify)	36.8
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	36.8
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.14 (cont.)

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

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	—5,666.7	—26.4	9.5	—5,649.9
— outflows (—), principal	—4,047.1	—45.7	735.2	—4,736.6
— outflows (—), interest	—2,467.8	—1.3	—852.4	—1,614.1
— inflows (+), principal	580.6	14.2	108.3	458.1
— inflows (+), interest	267.6	6.4	18.4	242.8
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (—)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (—)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (—)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (—)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.14 (cont.)

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

(millions of US dollars)

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

Table 1.14 (end)

IV. Memo Items

(millions of US dollars)

	31.01.2011
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	4,715.9
— lent or repoed and included in Section I	—6,233.7
— 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	10,949.6
(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	672	692
Public nonfinancial organizations	80	58	55	39	28	21	9	114,339	166,917
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	—	—	—	—	—	—	—	815,797	170,607
Deposits included in broad money	22,277	28,273	31,355	35,747	43,184	58,572	445,917	271,778	162,189
Transferable deposits	22,275	28,244	31,350	35,730	43,149	58,564	445,912	171,777	116,487
Other financial institutions	182	146	214	0	169	82	111	91	196
Public nonfinancial organizations	21,435	27,086	29,693	33,801	41,207	54,830	200,611	165,904	108,275
Other nonfinancial organizations	658	1,012	1,443	1,930	1,773	3,652	245,191	5,781	8,016
Households	—	—	—	—	—	—	—	—	—
Other deposits	1	29	4	17	35	7	5	100,001	45,701
Public nonfinancial organizations	1	28	4	16	34	7	5	100,001	45,701
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)	186,987	180,810	162,950	353,964	251,707	350,408	150,349	461,830	699,359
Other liabilities	289,429	276,633	267,063	458,411	372,839	472,500	376,553	836,398	960,517
Other assets	102,442	95,823	104,114	104,447	121,131	122,092	226,204	374,568	261,158

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

	Mar, 2010	Apr, 2010	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010 ¹
Claims on other sectors	133,465	133,206	136,237	133,909	136,777	132,561	126,497	126,302	121,951	115,454
Other financial institutions	721	683	673	683	7,592	7,578	7,578	7,578	7,578	7,578
Public nonfinancial organizations	129,535	129,473	132,680	130,461	124,564	120,153	114,595	114,595	110,917	106,217
Other nonfinancial organizations	3,209	3,051	2,884	2,765	4,621	4,829	4,324	4,129	3,456	1,659
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	6,363,865	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
Currency in circulation	4,411,231	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
Liabilities to credit institutions	1,952,635	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
Deposits	1,216,703	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
Securities other than shares	735,932	836,820	843,102	950,769	986,587	990,262	809,980	866,090	871,063	588,876
Other liabilities to credit institutions	15,919	10,964	2,164	248	475	297	369	703	2,240	686
Deposits included in broad money	171,460	159,103	174,001	80,226	68,013	68,806	73,487	74,742	93,472	146,009
Transferable deposits	163,357	144,601	161,199	62,226	48,629	54,548	56,969	56,216	82,216	137,247
Other financial institutions	726	53	58	59	26	36	357	61	61	0
Public nonfinancial organizations	151,054	133,010	147,701	50,620	37,263	43,539	45,337	44,176	69,259	124,828
Other nonfinancial organizations	11,577	11,538	13,439	11,546	11,340	10,973	11,275	11,979	12,895	12,420
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	8,102	14,502	12,802	18,000	19,384	14,259	16,518	18,525	11,256	8,762
Public nonfinancial organizations	8,102	14,501	12,802	17,999	19,383	14,258	16,517	18,524	11,255	8,761
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	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	2,161,041
Other items (net)	294,089	126,665	431,264	434,470	332,918	418,023	681,830	880,018	797,815	563,395
Other liabilities	568,907	398,640	693,840	698,754	594,801	692,881	967,788	1,163,888	1,109,100	894,361
Other assets	274,817	271,975	262,576	264,284	261,882	274,859	285,958	283,871	311,285	330,966

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	156,450	136,300	-112,484	-241,276	-408,973	-1,126,209	-1,839,200	-336,461	899,134
Claims on nonresidents	547,480	605,438	608,919	707,892	1,093,836	1,645,418	2,293,531	4,679,167	4,847,135
Foreign currency	27,989	37,963	56,215	56,064	69,434	80,332	72,226	219,139	163,398
Deposits	386,212	365,163	323,102	339,287	458,603	753,303	999,657	2,157,079	2,034,557
Securities other than shares	24,521	41,013	48,985	104,683	189,222	193,503	261,250	407,514	738,960
Loans	100,673	151,615	168,465	192,569	339,305	578,424	846,577	1,724,395	1,722,078
Other	8,085	9,683	12,153	15,289	37,272	39,855	113,621	171,039	188,143
Liabilities to nonresidents	391,030	469,138	721,404	949,168	1,502,809	2,771,627	4,132,732	5,015,627	3,948,001
Deposits	184,417	196,154	276,806	272,115	358,987	741,386	1,004,393	979,749	926,457
Securities other than shares	46,244	56,188	35,881	50,763	52,557	86,914	151,394	109,842	127,228
Loans	122,799	184,583	372,072	557,222	995,805	1,807,624	2,797,763	3,714,690	2,756,971
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	471,563	768,915	847,182	905,982	1,339,565	1,817,704	2,593,010	2,599,066
Currency	39,624	50,659	77,646	135,156	186,139	276,909	416,326	577,251	584,869
Deposits	317,147	420,904	691,269	702,276	686,946	959,583	1,300,708	2,003,287	1,730,489
Securities other than shares	-	-	-	9,749	32,896	103,073	100,670	12,472	283,708
Net claims on general government	496,891	615,113	651,264	615,406	479,223	478,163	562,016	196,924	584,062
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	27,612	52,314	98,844	133,748	153,467	195,332	243,696	352,608	499,197
Securities	8,611	22,064	48,536	79,136	88,239	100,869	123,985	195,906	268,983
Other claims	19,001	30,250	50,308	54,612	65,228	94,463	119,710	156,702	230,214
Liabilities to federal government	49,199	46,541	39,622	34,935	29,096	38,129	26,682	419,277	565,086
Deposits	28,524	30,683	29,426	29,283	25,293	32,711	20,681	405,163	551,412
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	44,875	36,787	56,057	112,464	163,833	264,101	279,940	270,793	228,512
Deposits	44,875	36,787	56,057	112,464	163,833	264,101	279,940	270,793	228,512
Other liabilities	—	—	—	—	—	—	—	—	—
Claims on other sectors	1,594,048	2,089,396	2,988,858	4,372,740	5,888,194	8,760,949	13,079,971	17,873,883	18,167,397
Other financial institutions	23,230	32,958	55,611	74,041	101,616	227,496	251,307	545,564	520,534
Public nonfinancial organizations	83,238	122,938	142,969	166,550	193,785	221,432	288,704	292,619	283,606
Other nonfinancial organizations	1,391,602	1,790,676	2,490,461	3,513,303	4,415,560	6,248,720	9,301,728	12,691,394	13,496,339
Households	95,978	142,823	299,818	618,845	1,177,233	2,063,302	3,238,232	4,344,306	3,866,918
Liabilities to central bank	250,918	226,103	200,868	179,826	28,945	44,338	50,695	3,844,329	1,896,562
Deposits included in broad money	1,531,674	2,068,393	2,782,426	3,728,120	5,170,330	7,305,648	10,488,530	12,708,079	15,319,838
Transferable deposits	576,856	697,907	981,013	1,252,984	1,770,131	2,688,671	3,754,380	3,624,791	4,139,960
Other financial institutions	19,809	37,357	68,923	91,464	127,710	155,827	212,834	164,092	200,692
Public nonfinancial organizations	76,718	89,031	85,893	96,932	127,591	148,906	221,930	317,864	355,705
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	954,819	1,370,486	1,801,413	2,475,136	3,400,199	4,616,978	6,734,149	9,083,288	11,179,878
Other financial institutions	27,662	56,274	36,771	88,606	123,898	159,183	263,664	445,247	542,459
Public nonfinancial organizations	61,082	50,532	59,309	57,952	67,143	79,518	85,992	335,903	417,145
Other nonfinancial organizations	283,956	343,823	363,992	568,186	796,302	1,162,028	2,094,871	3,249,274	3,812,020
Households	582,118	919,857	1,341,341	1,760,393	2,412,855	3,216,248	4,289,622	5,052,865	6,408,254
Deposits excluded from broad money	77,544	43,701	30,257	35,962	31,863	21,736	40,720	237,950	182,580
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)	168,067	157,547	123,266	327,345	—57,520	—217,630	—400,725	—363,581	153,694
Other liabilities	404,263	441,313	468,413	712,700	586,187	732,991	910,201	1,503,191	2,624,954
Other assets	266,740	298,303	349,700	380,413	605,121	864,011	1,212,444	1,690,397	2,190,106
Consolidation adjustment	30,544	14,537	4,553	—4,942	—38,586	—86,611	—98,481	—176,375	—281,154

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

	Mar, 2010	Apr, 2010	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010
Net foreign assets	875,309	763,206	709,935	611,138	683,691	530,907	405,766	375,523	647,176	632,424
Claims on nonresidents	4,728,028	4,565,565	4,518,374	4,517,867	4,663,600	4,596,273	4,750,490	4,649,658	5,004,406	5,160,699
Foreign currency	160,789	158,467	164,186	147,638	142,950	137,430	141,760	151,329	154,122	141,119
Deposits	1,889,642	1,826,096	1,770,279	1,527,566	1,601,637	1,561,649	1,610,770	1,540,905	1,689,844	1,654,416
Securities other than shares	685,370	649,035	679,138	691,061	674,401	699,032	646,890	680,201	676,048	821,199
Loans	1,787,157	1,727,057	1,674,267	1,913,089	2,005,853	1,955,774	2,105,597	2,014,269	2,208,963	2,162,651
Other	205,069	204,909	230,503	238,514	238,758	242,387	245,472	262,954	275,429	381,315
Liabilities to nonresidents	3,852,719	3,802,358	3,808,439	3,906,729	3,979,909	4,065,365	4,344,725	4,274,134	4,357,230	4,528,275
Deposits	941,566	929,348	931,608	1,004,607	1,022,948	1,046,725	1,294,856	1,267,150	1,290,381	1,348,328
Securities other than shares	126,358	124,512	120,168	112,980	116,908	118,078	120,362	130,893	134,979	128,777
Loans	2,659,083	2,624,579	2,630,962	2,662,033	2,710,634	2,773,639	2,803,250	2,743,268	2,793,561	2,919,011
Other	125,712	123,919	125,702	127,109	129,419	126,924	126,256	132,822	138,309	132,159
Claims on central bank	2,393,065	2,624,344	2,620,566	2,827,297	2,599,358	2,729,744	2,601,159	2,366,300	2,325,859	3,127,501
Currency	425,146	462,424	474,306	460,388	477,658	484,880	499,928	505,407	521,021	722,405
Deposits	1,231,986	1,325,101	1,303,158	1,416,140	1,135,113	1,254,602	1,291,251	994,803	933,775	1,816,221
Securities other than shares	735,932	836,820	843,102	950,769	986,587	990,262	809,980	866,090	871,063	588,876
Net claims on general government	508,009	371,023	363,536	439,366	490,765	462,616	631,083	691,970	710,935	823,048
Claims on federal government	916,164	942,951	923,890	971,266	1,031,840	1,089,241	1,171,640	1,234,747	1,268,800	1,375,350
Securities	898,369	925,732	907,198	954,860	1,001,994	1,063,829	1,147,598	1,211,572	1,249,256	1,357,046
Other claims	17,794	17,219	16,692	16,406	29,846	25,412	24,042	23,176	19,545	18,304
Claims on state and local government	530,963	525,499	524,658	525,436	528,359	518,708	536,775	545,210	540,369	583,709
Securities	302,831	311,396	323,335	317,580	324,536	321,098	340,041	348,044	337,914	318,204
Other claims	228,132	214,103	201,323	207,857	203,823	197,610	196,734	197,166	202,455	265,505
Liabilities to federal government	609,127	649,838	643,846	604,845	601,193	679,550	640,473	691,771	707,134	812,394
Deposits	591,463	631,118	626,950	588,370	586,092	665,508	625,211	675,990	690,364	794,851
Other liabilities	17,664	18,719	16,896	16,475	15,102	14,042	15,262	15,780	16,770	17,543

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

	Mar, 2010	Apr, 2010	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010
Liabilities to state and local government	329,991	447,589	441,167	452,491	468,240	465,784	436,859	396,216	391,100	323,617
Deposits	329,991	447,589	441,167	452,491	468,240	465,784	436,859	396,216	391,100	323,617
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	18,147,281	18,602,843	18,857,565	19,161,223	19,311,386	19,544,489	19,967,646	20,363,013	20,755,844	20,671,607
Other financial institutions	511,074	509,126	502,830	520,432	550,810	548,476	578,297	609,962	651,398	535,044
Public nonfinancial organizations	274,317	280,835	281,998	293,914	281,023	288,404	297,355	296,728	310,044	299,215
Other nonfinancial organizations	13,532,666	13,857,656	14,058,496	14,272,272	14,333,554	14,472,026	14,789,196	15,068,643	15,341,690	15,307,463
Households	3,829,223	3,955,226	4,014,241	4,074,605	4,146,000	4,235,582	4,302,797	4,387,680	4,452,712	4,529,886
Liabilities to central bank	1,150,599	1,129,260	890,816	950,528	824,006	751,670	739,970	596,084	616,745	581,169
Deposits included in broad money	15,495,219	15,677,318	16,032,631	16,393,304	16,502,010	16,671,838	16,939,821	17,104,097	17,667,621	18,743,777
Transferable deposits	4,190,043	4,186,605	4,370,148	4,601,780	4,518,769	4,685,211	4,836,296	4,802,825	5,023,454	5,658,352
Other financial institutions	278,326	265,616	275,059	293,943	269,396	276,577	300,134	278,345	280,681	279,655
Public nonfinancial organizations	345,577	309,338	298,287	302,584	293,600	298,973	330,261	310,683	321,775	433,965
Other nonfinancial organizations	2,499,408	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
Households	1,066,732	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
Other deposits	11,305,176	11,490,713	11,662,484	11,791,524	11,983,241	11,986,626	12,103,525	12,301,272	12,644,168	13,085,424
Other financial institutions	524,428	567,765	553,259	549,312	569,903	580,160	606,677	593,227	593,410	591,698
Public nonfinancial organizations	407,306	389,477	379,836	361,945	350,359	350,128	329,983	330,591	309,033	308,026
Other nonfinancial organizations	3,584,016	3,585,893	3,663,244	3,642,867	3,677,923	3,538,488	3,493,950	3,519,434	3,725,624	3,919,673
Households	6,789,427	6,947,577	7,066,145	7,237,399	7,385,055	7,517,850	7,672,916	7,858,020	8,016,101	8,266,026
Deposits excluded from broad money	203,672	202,012	200,686	206,992	184,352	191,644	203,043	239,747	228,303	206,895
Securities other than shares excluded from broad money	548,726	529,894	534,679	539,989	547,521	529,916	556,740	536,319	528,178	597,956
Shares and other equity	4,248,828	4,222,055	4,195,190	4,236,550	4,316,813	4,354,038	4,389,537	4,412,678	4,450,927	4,612,115
Other items (net)	276,620	600,878	697,598	711,660	710,498	768,650	776,542	907,882	948,040	512,669
Other liabilities	2,749,742	2,806,941	2,884,708	2,935,563	2,928,995	3,011,001	3,018,285	3,120,540	3,228,003	3,034,242
Other assets	2,126,056	1,874,684	1,876,050	1,924,176	1,926,755	1,957,041	1,959,510	1,945,111	1,989,307	2,268,669
Consolidation adjustment	-347,067	-331,379	-311,059	-299,727	-291,742	-285,309	-282,232	-267,548	-290,656	-252,903

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	1,044,537	1,518,948	2,057,975	3,154,277	4,847,029	6,881,452	9,914,137	12,191,390	13,922,893
Claims on nonresidents	1,723,171	2,221,115	3,000,017	4,318,373	6,648,649	9,732,291	14,048,057	17,208,297	18,212,703
Liabilities to nonresidents	678,634	702,168	942,042	1,164,096	1,801,620	2,850,839	4,133,920	5,016,907	4,289,810
Domestic claims	2,285,677	2,899,756	3,673,209	4,367,879	4,498,468	5,799,236	8,325,906	10,645,096	13,345,784
Net claims on general government	690,108	808,819	682,911	-6,119	-1,390,978	-2,962,964	-4,754,989	-7,345,054	-4,990,573
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	27,612	52,314	98,844	133,748	153,467	195,332	243,696	353,954	500,601
Liabilities to federal government	316,477	370,476	441,898	997,654	2,048,766	3,499,952	5,352,799	7,883,679	6,076,498
Liabilities to state and local government	72,511	70,732	99,829	197,927	290,495	490,489	625,342	703,093	650,330
Claims on other sectors	1,595,570	2,090,937	2,990,297	4,373,998	5,889,446	8,762,200	13,080,896	17,990,150	18,336,357
Other financial institutions	23,336	33,148	55,939	74,368	101,943	227,823	251,634	546,236	521,226
Public nonfinancial organizations	83,318	122,996	143,024	166,590	193,813	221,452	288,713	406,958	450,523
Other nonfinancial organizations	1,392,938	1,791,970	2,491,517	3,514,195	4,416,457	6,249,622	9,302,315	12,692,650	13,497,690
Households	95,978	142,823	299,818	618,845	1,177,233	2,063,302	3,238,232	4,344,306	3,866,918

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	2,137,789	2,859,911	3,960,820	5,298,623	7,222,753	10,149,394	14,636,684	16,774,686	19,520,078
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	599,131	726,151	1,012,364	1,288,714	1,813,280	2,747,235	4,200,292	3,796,567	4,256,447
Other financial institutions	19,991	37,503	69,137	91,464	127,879	155,909	212,944	164,183	200,887
Public nonfinancial organizations	98,153	116,117	115,587	130,733	168,798	203,736	422,541	483,768	463,980
Other nonfinancial organizations	365,958	438,454	622,529	813,930	1,135,190	1,759,058	2,640,653	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	954,820	1,370,515	1,801,417	2,475,153	3,400,234	4,616,985	6,734,155	9,183,289	11,225,579
Other financial institutions	27,662	56,274	36,771	88,606	123,898	159,183	263,664	445,247	542,459
Public nonfinancial organizations	61,083	50,560	59,313	57,968	67,178	79,525	85,997	435,903	462,846
Other nonfinancial organizations	283,956	343,823	363,993	568,186	796,303	1,162,028	2,094,871	3,249,274	3,812,021
Households	582,118	919,857	1,341,341	1,760,393	2,412,855	3,216,248	4,289,622	5,052,865	6,408,254
Deposits excluded from broad money	77,544	43,701	30,257	35,962	31,863	21,736	40,720	237,950	182,580
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)	296,612	333,731	282,138	676,730	189,699	127,026	-340,683	20,919	769,921
Other liabilities	693,692	717,946	735,476	1,171,111	959,025	1,205,491	1,286,754	2,339,589	3,585,472
Other assets	369,182	394,127	453,813	484,861	726,252	986,103	1,438,648	2,064,965	2,451,264
Consolidation adjustment	-27,897	9,911	475	-9,521	-43,074	-92,362	-188,789	-253,705	-364,287

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

	Jul, 2010			Aug, 2010			Sep, 2010		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Net foreign assets	-259,901	15,052,253	14,792,352	-278,627	15,158,711	14,880,084	-312,099	15,352,813	15,040,714
Claims on nonresidents	677,226	18,356,896	19,034,122	650,352	18,559,208	19,209,560	619,289	19,036,449	19,655,738
Liabilities to nonresidents	937,127	3,304,643	4,241,769	928,979	3,400,497	4,329,476	931,387	3,683,636	4,615,024
Domestic claims	13,973,113	443,435	14,416,549	14,228,932	449,832	14,678,765	14,848,307	334,856	15,183,163
Net claims on general government	-1,681,313	-3,350,302	-5,031,615	-1,648,022	-3,350,263	-4,998,285	-1,453,839	-3,457,141	-4,910,979
Claims on federal government	1,222,310	179,410	1,401,720	1,259,033	191,923	1,450,956	1,365,923	158,607	1,524,530
Claims on state and local government	528,901	48	528,948	519,084	47	519,132	537,148	50	537,198
Liabilities to federal government	2,204,135	3,524,859	5,728,994	2,116,757	3,537,244	5,654,001	2,129,676	3,610,839	5,740,516
Liabilities to state and local government	1,228,389	4,900	1,233,289	1,309,383	4,990	1,314,373	1,227,233	4,959	1,232,191
Claims on other sectors	15,654,427	3,793,737	19,448,163	15,876,955	3,800,095	19,677,050	16,302,146	3,791,997	20,094,143
Other financial institutions	314,512	243,890	558,402	310,557	245,498	556,055	340,240	245,636	585,875
Public nonfinancial organizations	331,162	74,424	405,587	331,689	76,868	408,557	334,602	77,349	411,950
Other nonfinancial organizations	11,244,636	3,093,539	14,338,175	11,384,384	3,092,472	14,476,856	11,703,277	3,090,242	14,793,520
Households	3,764,116	381,884	4,146,000	3,850,324	385,258	4,235,582	3,924,027	378,771	4,302,797

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

	Jul, 2010			Aug, 2010			Sep, 2010		
	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	21,037,328	X	X	21,218,491	X	X	21,537,836
Money Supply (National Definition)	17,330,118	X	X	17,663,786	X	X	17,909,199	X	X
Currency outside banking system	4,467,306	—	4,467,306	4,477,847	—	4,477,847	4,524,529	—	4,524,529
Transferable deposits	4,567,398	—	4,567,398	4,739,759	—	4,739,759	4,893,265	—	4,893,265
Other financial institutions	269,422	—	269,422	276,612	—	276,612	300,491	—	300,491
Public nonfinancial organizations	330,863	—	330,863	342,512	—	342,512	375,598	—	375,598
Other nonfinancial organizations	2,665,273	—	2,665,273	2,833,366	—	2,833,366	2,924,838	—	2,924,838
Households	1,301,841	—	1,301,841	1,287,268	—	1,287,268	1,292,338	—	1,292,338
Other deposits	8,295,414	3,707,210	12,002,624	8,446,180	3,554,705	12,000,885	8,491,406	3,628,637	12,120,043
Other financial institutions	518,058	51,845	569,903	530,853	49,307	580,160	546,364	60,312	606,677
Public nonfinancial organizations	324,518	45,224	369,742	321,204	43,183	364,386	308,248	38,252	346,500
Other nonfinancial organizations	1,839,755	1,838,169	3,677,924	1,853,737	1,684,752	3,538,488	1,786,920	1,707,030	3,493,950
Households	5,613,083	1,771,973	7,385,055	5,740,387	1,777,464	7,517,850	5,849,873	1,823,043	7,672,916
Deposits excluded from broad money	85,634	98,718	184,352	92,157	99,486	191,644	102,711	100,332	203,043
Securities other than shares excluded from broad money	427,573	119,948	547,521	411,925	117,991	529,916	439,372	117,368	556,740
Shares and other equity	6,478,276	0	6,478,276	6,515,395	0	6,515,395	6,550,820	0	6,550,820
Other items (net)	961,424	0	961,424	1,103,403	0	1,103,403	1,375,437	0	1,375,437
Other liabilities	3,523,795	0	3,523,795	3,703,882	0	3,703,882	3,986,074	0	3,986,074
Other assets	2,188,637	0	2,188,637	2,231,900	0	2,231,900	2,245,468	0	2,245,468
Consolidation adjustment	—373,734	0	—373,734	—368,579	0	—368,579	—365,168	0	—365,168

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

	Oct, 2010			Nov, 2010			Dec, 2010 ¹		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
	Net foreign assets	-251,247	15,605,873	15,354,626	-219,062	15,720,868	15,501,807	-194,536	15,174,011	14,979,475
Claims on nonresidents	670,056	19,236,025	19,906,081	699,671	19,432,430	20,132,101	789,186	18,985,684	19,774,870
Liabilities to nonresidents	921,303	3,630,152	4,551,455	918,733	3,711,562	4,630,295	983,722	3,811,673	4,795,395
Domestic claims	15,135,134	334,248	15,469,382	15,578,960	333,256	15,912,216	16,759,915	784,635	17,544,550
Net claims on general government	-1,508,674	-3,511,260	-5,019,934	-1,451,989	-3,513,590	-4,965,579	-460,522	-2,781,989	-3,242,512
Claims on federal government	1,430,302	161,755	1,592,056	1,452,820	169,354	1,622,174	1,554,173	168,674	1,722,847
Claims on state and local government	545,574	52	545,626	540,738	50	540,788	583,744	387	584,131
Liabilities to federal government	2,221,097	3,668,057	5,889,154	2,216,296	3,678,692	5,894,988	1,809,935	2,946,869	4,756,803
Liabilities to state and local government	1,263,452	5,009	1,268,462	1,229,250	4,303	1,233,553	788,504	4,182	792,686
Claims on other sectors	16,643,808	3,845,507	20,489,316	17,030,949	3,846,846	20,877,795	17,220,437	3,566,625	20,787,062
Other financial institutions	371,321	246,219	617,540	404,818	254,158	658,976	387,600	155,023	542,622
Public nonfinancial organizations	330,269	81,054	411,323	337,958	83,003	420,961	327,481	77,951	405,432
Other nonfinancial organizations	11,935,475	3,137,297	15,072,772	12,217,357	3,127,789	15,345,145	12,341,880	2,967,241	15,309,122
Households	4,006,742	380,938	4,387,680	4,070,816	381,895	4,452,712	4,163,475	366,410	4,529,886

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

	Oct, 2010			Nov, 2010			Dec, 2010 ¹		
	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	21,768,876	X	X	22,382,569	X	X	23,952,531
Money Supply (National Definition)	18,099,724	X	X	18,529,429	X	X	20,173,519	X	X
Currency outside banking system	4,590,037	—	4,590,037	4,621,476	—	4,621,476	5,062,746	—	5,062,746
Transferable deposits	4,859,042	—	4,859,042	5,105,669	—	5,105,669	5,795,600	—	5,795,600
Other financial institutions	278,406	—	278,406	280,743	—	280,743	279,655	—	279,655
Public nonfinancial organizations	354,859	—	354,859	391,035	—	391,035	558,793	—	558,793
Other nonfinancial organizations	2,920,617	—	2,920,617	3,107,553	—	3,107,553	3,314,709	—	3,314,709
Households	1,305,159	—	1,305,159	1,326,338	—	1,326,338	1,642,443	—	1,642,443
Other deposits	8,650,645	3,669,152	12,319,797	8,802,284	3,853,140	12,655,424	9,315,173	3,779,012	13,094,186
Other financial institutions	539,322	53,905	593,227	544,214	49,196	593,410	543,195	48,503	591,698
Public nonfinancial organizations	306,359	42,756	349,115	286,269	34,020	320,288	268,026	48,762	316,787
Other nonfinancial organizations	1,826,130	1,693,304	3,519,434	1,828,147	1,897,477	3,725,624	2,092,770	1,826,904	3,919,674
Households	5,978,834	1,879,186	7,858,020	6,143,654	1,872,447	8,016,101	6,411,183	1,854,844	8,266,026
Deposits excluded from broad money	139,410	100,337	239,747	121,716	106,587	228,303	106,738	100,158	206,895
Securities other than shares excluded from broad money	419,518	116,801	536,319	429,660	98,518	528,178	477,828	120,128	597,956
Shares and other equity	6,573,875	0	6,573,875	6,612,076	0	6,612,076	6,773,156	0	6,773,156
Other items (net)	1,705,191	0	1,705,191	1,662,897	0	1,662,897	993,487	0	993,487
Other liabilities	4,284,429	0	4,284,429	4,337,103	0	4,337,103	3,928,602	0	3,928,602
Other assets	2,228,981	0	2,228,981	2,300,592	0	2,300,592	2,599,635	0	2,599,635
Consolidation adjustment	—350,256	0	—350,256	—373,615	0	—373,615	—335,480	0	—335,480

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	13,272.1	3,702.2	9,569.9	9.1	—
2008					
31.01	12,914.8	3,465.7	9,449.1	−2.7	−2.7
29.02	13,080.4	3,487.6	9,592.8	1.3	−1.4
31.03	13,382.9	3,475.5	9,907.4	2.3	0.8
30.04	13,347.7	3,601.4	9,746.3	−0.3	0.6
31.05	13,724.5	3,656.2	10,068.4	2.8	3.4
30.06	14,244.7	3,724.9	10,519.9	3.8	7.3
31.07	14,210.0	3,807.2	10,402.8	−0.2	7.1
31.08	14,530.1	3,887.4	10,642.7	2.3	9.5
30.09	14,374.6	3,904.2	10,470.4	−1.1	8.3
31.10	13,519.7	3,962.2	9,557.6	−5.9	1.9
30.11	13,226.2	3,793.1	9,433.1	−2.2	−0.3
31.12	13,493.2	3,794.8	9,698.3	2.0	—
2009					
31.01	11,990.7	3,312.7	8,677.9	−11.1	−11.1
28.02	12,021.3	3,301.6	8,719.7	0.3	−10.9
31.03	12,111.7	3,278.3	8,833.4	0.8	−10.2
30.04	12,339.1	3,410.1	8,928.9	1.9	−8.6
31.05	12,861.1	3,461.9	9,399.3	4.2	−4.7
30.06	13,161.0	3,522.5	9,638.5	2.3	−2.5
31.07	13,121.0	3,550.1	9,570.9	−0.3	−2.8
31.08	13,305.0	3,506.6	9,798.5	1.4	−1.4
30.09	13,649.5	3,485.6	10,163.9	2.6	1.2
31.10	13,874.7	3,566.7	10,308.0	1.6	2.8
30.11	14,224.1	3,600.1	10,623.9	2.5	5.4
31.12	15,697.7	4,038.1	11,659.7	10.4	—
2010					
31.01	15,331.0	3,873.3	11,457.7	−2.3	−2.3
28.02	15,565.9	3,950.0	11,615.9	1.5	−0.8
31.03	15,996.5	3,986.1	12,010.4	2.8	1.9
30.04	16,435.0	4,181.0	12,253.9	2.7	4.7
31.05	16,813.9	4,240.3	12,573.6	2.3	7.1
30.06	17,190.3	4,367.7	12,822.6	2.2	9.5
31.07	17,330.1	4,467.3	12,862.8	0.8	10.4
31.08	17,663.8	4,477.8	13,185.9	1.9	12.5
30.09	17,909.2	4,524.5	13,384.7	1.4	14.1
31.10	18,099.7	4,590.0	13,509.7	1.1	15.3
30.11	18,529.4	4,621.5	13,908.0	2.4	18.0
31.12	20,173.4	5,062.6	15,110.8	8.9	—

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	
2009							
31.12	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
2010							
31.01	5,785.7	4,304.0	526.1	156.5	347.4	451.7	
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	

¹ At market value.

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

	Broad monetary base	Including:					credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹		
2011								
12.01	8,175.3	5,692.5	935.5	188.4	770.1	588.9	588.9	
13.01	8,087.2	5,606.7	712.8	188.4	990.4	588.9	588.9	
14.01	8,052.6	5,551.2	693.6	188.4	1,029.6	589.8	589.8	
15.01	7,984.8	5,533.3	607.2	188.4	1,062.4	593.5	593.5	
18.01	7,987.8	5,534.2	642.6	188.4	1,028.8	593.9	593.9	
19.01	7,976.1	5,517.8	690.3	188.4	985.8	593.9	593.9	
20.01	7,943.0	5,506.9	601.0	188.4	1,052.9	593.9	593.9	
21.01	7,756.6	5,506.6	478.1	188.4	989.7	593.7	593.7	
22.01	7,767.6	5,512.3	494.7	188.4	977.1	595.1	595.1	
25.01	7,752.6	5,504.5	483.0	188.5	981.4	595.2	595.2	
26.01	7,564.0	5,473.1	514.2	186.4	795.0	595.2	595.2	
27.01	7,496.0	5,450.1	475.3	192.1	783.0	595.4	595.4	
28.01	7,493.6	5,442.3	531.7	192.1	732.0	595.4	595.4	
29.01	7,493.1	5,441.3	529.6	192.1	734.6	595.5	595.5	

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	12,211,415	12,908,207	13,068,463	13,264,644	13,947,960	13,786,734	14,773,437	15,077,948
Claims on nonresidents	17,246,942	18,033,583	17,673,155	17,756,021	18,260,744	17,919,396	18,971,426	19,721,039
Liabilities to nonresidents	5,035,527	5,125,376	4,604,692	4,491,377	4,312,784	4,132,662	4,197,989	4,643,090
Domestic claims	11,218,103	10,884,952	11,698,858	12,350,700	14,047,198	14,221,452	15,056,238	15,959,549
Net claims on general government	-7,301,301	-8,197,826	-7,094,387	-6,615,626	-4,927,132	-4,748,241	-4,925,888	-4,843,020
Claims on general government	1,292,092	1,434,751	1,407,377	1,581,821	1,807,339	1,879,193	1,940,124	2,136,469
Liabilities to general government	8,593,393	9,632,576	8,501,763	8,197,447	6,734,471	6,627,434	6,866,013	6,979,488
Claims on other sectors	18,519,404	19,082,778	18,793,245	18,966,326	18,974,330	18,969,693	19,982,127	20,802,569
Other financial institutions (except insurance companies and private pension funds)	814,106	829,388	779,792	777,723	813,264	804,396	800,743	881,533
Nonfinancial organizations	13,357,789	14,064,133	14,011,668	14,270,875	14,293,070	14,334,695	15,105,330	15,617,097
Households	4,347,509	4,189,256	4,001,786	3,917,728	3,867,996	3,830,602	4,076,054	4,303,938
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	12,916,745	13,014,300	13,455,364	13,916,660	15,277,426	15,472,032	16,256,145	16,791,802
Of which: other financial institutions (except insurance companies and private pension funds)	309,324	304,995	300,827	429,498	357,891	406,843	420,574	484,376
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)	-57,471	595,023	635,384	646,312	702,259	378,929	937,017	1,247,874

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
	1.01	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. Precious metals	764,646	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
2. Funds placed with nonresidents and securities issued by nonresidents	12,383,329	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
3. Credits and deposits	1,705,755	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
4. Securities	465,936	472,919	472,812	472,290	470,477	472,524	458,040	463,249	454,939	446,067	450,446	446,587	431,739
of which:													
— Russian government securities	357,100	363,950	364,072	363,833	363,155	364,304	371,258	369,745	361,592	352,724	357,100	353,212	338,422
5. Claims on IMF	—	—	—	—	—	—	—	—	—	—	—	—	539,353
6. Other assets	100,293	134,613	378,401	602,641	702,363	612,375	381,085	408,016	357,720	142,075	113,177	105,097	362,835
of which:													
— fixed assets ¹	64,563	X	X	X	X	X	X	X	X	X	X	X	X
— advance payments on profit tax	159	—	—	—	—	—	—	—	—	—	—	—	—
Total assets	15,419,959	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
1. Cash in circulation	4,629,863	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
2. Funds in accounts with the Bank of Russia	7,979,724	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
of which:													
— Russian government funds	4,980,193	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
— funds of resident credit institutions	1,731,339	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
3. Float	8,396	31,739	27,365	36,644	36,076	41,296	48,253	42,951	32,674	45,907	44,971	44,841	48,375
4. Bank of Russia bonds	283,124	450,529	487,012	734,393	835,283	842,142	949,706	985,590	989,235	809,444	865,525	870,849	595,354
5. Liabilities to IMF	—	—	—	—	—	—	—	—	—	—	—	—	481,304
5. Other liabilities	168,319	409,857	425,263	410,167	397,778	500,061	361,828	283,936	419,692	474,503	736,100	818,842	301,460
6. Capital	2,099,113	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
7. Profit of a fiscal year	251,420	—	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	15,419,959	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

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 —	4.5		3.5			

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

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	
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

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	
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 ¹	
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 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				number of the Bank of Russia territorial branches	
	extended loans, millions of rubles		number of credit institutions (branches)		extended loans, millions of rubles		number of credit institutions (branches)			
	total	of which: in the Moscow region	total	of which: in the Moscow region	total	of which: in the Moscow region	total	of which: in the Moscow region		
2011										
11.01	55,930.60	31,245.19	171	58	47	159.85	48.35	6	2	5
12.01	110,823.57	85,417.98	194	79	48	196.95	196.95	4	4	1
13.01	106,796.59	78,233.56	208	75	51	3,917.38	3,894.67	5	2	4
14.01	124,225.71	85,493.99	238	83	50	74.75	—	6	—	6
17.01	96,729.88	67,209.19	231	81	55	341.79	329.70	6	4	3
18.01	89,564.51	63,760.44	224	81	45	4.97	1.91	2	1	2
19.01	128,949.15	98,296.38	254	99	47	1,969.88	1,969.88	6	6	1
20.01	123,707.67	72,502.54	276	88	55	444.65	305.37	7	3	5
21.01	114,848.50	84,668.02	250	92	53	500.13	299.19	7	4	4
24.01	142,173.16	114,705.58	238	96	45	18.28	13.43	2	1	2
25.01	113,600.42	82,848.81	218	85	49	16.10	12.13	5	3	3
26.01	129,519.68	103,904.01	208	87	46	4,429.69	4,429.69	6	6	1
27.01	121,406.77	87,654.54	218	87	48	2,561.11	2,561.11	3	3	1
28.01	121,329.99	85,538.87	228	87	52	42.91	40.60	4	3	2
31.01	166,601.11	141,767.91	209	88	50	258.88	258.88	3	3	1

Table 2.10

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

1	Lombard loans														average weighted rate, % p.a.		
	2	of which:										number of announced/valid lombard loan auctions					
		total amount of loans, millions of rubles					on fixed-term rate					on auction					
		3	4	5	6	7	8	9	10	11	12	13	14				
		on 1 day	on 7 days	on 30 days	on 7/14 days ¹	on 3 months	on 6 months ²	on 12 months ³	on 14 days	on 3 months	on 6 months	on 12 months					
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	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	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	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	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	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	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	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	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	—	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				

Table 2.10 (end)

1	Other kinds of the Bank of Russia's collateralized loans ⁴							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	from 180 days to 1 year ³				
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	

¹ 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.

² Since October 1, 2010 operations are suspended.

³ Since April 30, 2010 operations are suspended.

⁴ 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 by maturity			On all deposit operations attracted on fixed-term rates			On deposit operations attracted on auction rates by maturity		On all deposit operations attracted on auction rates
	demand deposit	one day		one week	On all deposit operations attracted on fixed-term rates	four weeks/ one month ¹	three months ²		
		one day	one week						
2010									
January	3.50	3.50	4.00	3.87	5.00	—	—	5.00	4.20
February	3.44	3.44	3.96	3.90	4.87	—	—	4.87	4.20
March	3.23	3.22	3.73	3.56	4.20	4.20	4.20	4.20	3.79
April	2.99	2.88	3.48	3.43	3.72	3.89	3.89	3.77	3.52
May	2.75	2.65	3.25	3.18	3.46	—	—	3.46	3.20
June	2.50	2.50	2.75	2.70	3.23	—	—	3.23	2.78
July	2.50	2.50	2.75	2.70	3.15	—	—	3.15	2.78
August	2.50	2.50	2.75	2.68	3.03	—	—	3.03	2.73
September	2.50	2.50	2.75	2.69	3.13	—	—	3.13	2.73
October	2.50	2.50	2.75	2.67	2.92	—	—	2.92	2.70
November	2.50	2.50	2.75	2.68	2.87	—	—	2.87	2.70
December	2.54	2.53	2.92	2.82	2.90	—	—	2.90	2.82
2011									
January	2.75	2.75	3.00	2.93	3.11	—	—	3.11	2.94

¹ Since December 31, 2010 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 December 31, 2010 operations are suspended.

Table 2.12

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of ruble	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds						
				fixed-term interest rates		auction interest rates		three months ²		
				demand deposits	one day	one week	four weeks/ one month ¹			
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	—		

¹ Since December 31, 2010 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 December 31, 2010 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

¹ Since December 31, 2010 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				
31.01	—	—	—	2,323.22

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
1.04.2010	167	15.09.2010	4-13-21BR1-0	100,000.00	4.51	4.53	128,396.53	95,015.11	96,963.24	97.99	97.98
8.04.2010	160	15.09.2010	4-13-21BR1-0	25,000.00	4.41	4.44	13,758.31	1,592.18	1,622.79	98.11	98.10
15.04.2010	153	15.09.2010	4-13-21BR1-0	25,000.00	4.36	4.43	18,762.53	7,583.58	7,721.39	98.22	98.19
29.04.2010	139	15.09.2010	4-13-21BR1-0	10,000.00	4.28	4.40	4,093.71	747.55	759.66	98.41	98.36
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

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								
11.01	593,172.31	588,875.66	—	—	3.56	62.62	—	593,172.31
12.01	593,172.31	588,875.66	—	—	3.56	61.62	—	593,172.31
13.01	593,172.31	589,804.94	122.82	122.12	3.42	60.62	0.02	593,172.31
14.01	596,929.97	593,531.18	—	—	3.42	59.81	—	596,929.97
17.01	596,929.97	593,903.82	2.09	2.08	3.25	56.81	—	596,929.97
18.01	596,929.97	593,903.82	—	—	3.25	55.81	—	596,929.97
19.01	596,929.97	593,903.82	—	—	3.25	54.81	—	596,929.97
20.01	596,929.97	593,731.90	90.00	89.52	3.63	53.81	0.02	596,929.97
21.01	598,037.09	595,125.75	5.06	5.03	3.35	52.87	—	598,037.09
24.01	598,037.09	595,225.63	40.05	39.86	3.42	49.87	0.01	598,037.09
25.01	598,037.09	595,225.63	—	—	3.42	48.87	—	598,037.09
26.01	598,037.09	595,365.81	0.00	0.00	3.38	47.87	—	598,037.09
27.01	598,037.09	595,444.66	5.02	5.00	3.35	46.87	—	598,037.09
28.01	598,037.09	595,497.23	0.00	0.00	3.35	45.87	—	598,037.09
31.01	598,037.09	595,497.23	—	—	3.35	42.87	—	598,037.09

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

(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

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

(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

Table 2.19

Official Exchange Rate: Rubles per US Dollar (as of end of month)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.2050	0.2540	0.3980	0.4470	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684											

(rubles/US dollar)

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2011				
11.01	1,359.76	28.35	1,721.12	750.28
12.01	1,352.15	28.87	1,748.47	786.76
13.01	1,335.87	28.64	1,739.56	788.51
14.01	1,318.65	28.14	1,743.11	772.36
17.01	1,311.67	27.56	1,745.03	759.46
18.01	1,315.26	27.09	1,751.76	774.50
19.01	1,317.29	27.61	1,770.13	789.18
20.01	1,312.35	28.20	1,753.32	783.85
21.01	1,296.79	27.41	1,748.35	779.62
24.01	1,293.26	26.05	1,750.58	785.08
25.01	1,270.21	26.40	1,711.81	752.93
26.01	1,278.54	25.56	1,723.22	763.00
27.01	1,276.02	25.85	1,720.12	771.81
28.01	1,255.28	26.13	1,707.41	765.95
31.01	1,277.69	25.56	1,714.13	777.06

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																									
11.01	2.55	2.88	3.26	3.88	4.53	5.55	3.28	3.69	4.23	4.83	5.49	6.84	2.61	3.15	5.22	3.75	—	—	2.20	3.00	—	—	—	—	
12.01	2.50	2.79	3.22	3.84	4.46	5.47	3.13	3.49	4.19	4.85	5.48	6.77	2.64	3.27	7.00	4.45	—	7.00	2.38	3.00	—	—	—	—	
13.01	2.45	2.75	3.18	3.80	4.43	5.37	3.05	3.45	4.13	4.76	5.42	6.72	2.63	3.12	3.20	4.80	—	—	2.32	—	3.20	4.85	—	—	
14.01	2.47	2.76	3.21	3.85	4.52	5.46	3.06	3.45	4.10	4.73	5.45	6.68	2.67	2.77	3.20	4.85	—	7.66	2.50	—	3.20	4.85	—	—	
17.01	2.49	2.71	3.19	3.84	4.54	5.59	3.14	3.36	4.19	4.78	5.49	6.79	2.73	3.26	3.32	4.95	4.86	—	2.66	—	3.20	4.50	4.86	—	
18.01	2.50	2.77	3.20	3.86	4.54	5.51	3.08	3.47	4.16	4.80	5.49	6.79	2.62	2.50	3.25	3.35	—	—	2.34	—	3.25	3.35	—	—	
19.01	2.45	2.77	3.20	3.85	4.53	5.48	3.03	3.42	4.14	4.79	5.49	6.77	2.60	3.24	4.00	7.00	—	—	2.43	—	—	—	—	—	
20.01	2.47	2.74	3.16	3.82	4.51	5.48	3.05	3.41	4.13	4.75	5.44	6.77	2.77	3.06	4.34	4.85	—	—	2.68	3.00	—	—	—	—	
21.01	2.47	2.76	3.18	3.80	4.49	5.50	3.06	3.40	4.11	4.73	5.45	6.81	2.74	2.50	3.56	5.37	6.12	7.15	2.55	—	3.25	—	—	—	
24.01	2.46	2.71	3.17	3.79	4.49	5.49	3.06	3.33	4.15	4.72	5.41	6.75	2.86	3.23	3.47	—	—	—	2.66	—	3.25	—	—	—	
25.01	2.48	2.72	3.14	3.79	4.53	5.52	3.05	3.39	4.11	4.74	5.47	6.77	2.83	7.71	4.05	4.78	—	—	2.61	—	—	4.70	—	—	
26.01	2.49	2.73	3.15	3.72	4.41	5.39	3.08	3.41	4.10	4.67	5.39	6.73	2.73	2.75	—	—	—	—	2.53	—	—	—	—	—	
27.01	2.49	2.75	3.18	3.76	4.50	5.54	3.08	3.43	4.12	4.68	5.41	6.78	2.69	3.86	6.81	3.30	—	—	2.58	—	—	—	—	—	
28.01	2.48	2.74	3.15	3.76	4.50	5.55	3.08	3.40	4.09	4.69	5.45	6.79	2.81	6.00	3.26	5.96	6.13	—	2.72	—	3.26	—	—	—	
31.01	2.49	2.71	3.15	3.72	4.45	5.45	3.10	3.38	4.09	4.64	5.38	6.68	2.77	3.36	3.62	4.50	—	—	2.67	—	—	4.50	—	—	

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	...		

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

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

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

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

Table 3.2.6

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	Total foreign currency receipts ¹	Of which:							
		1	2	3	4	5	6	7	8
		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		
2009									
November	9,769.0	206.8	1,994.5	3,009.3	3,549.6	795.5	213.3		
December	12,585.2	611.2	2,668.2	3,502.3	4,705.5	834.2	263.7		
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		

Table 3.2.6 (end)
(millions of US dollars)

1	9	10	11	12	Of which:			14	15	16
					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}
	Total foreign cash expenses ³									Foreign cash balances at end of reporting period
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		
2009										
November	9,685.0	1,650.1	1,937.3	3,009.2	2,607.6	126.2	354.5	5,745.8		
December	12,844.1	1,986.9	2,653.3	4,031.5	3,547.6	153.0	471.9	5,532.0		
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		

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								
2009									
January	668	2,801	1,093.3	2,102.6	32.3173	33.3211	1.00	57.9	56.0
February	1,201	1,526	1,634.1	1,520.8	35.1215	36.2673	1.15	63.8	54.5
March	1,137	1,162	1,857.6	1,465.6	33.9700	34.9286	0.96	63.4	61.3
April	1,258	1,014	1,777.8	1,427.1	33.2380	33.7216	0.48	65.8	58.8
May	1,182	945	1,689.4	1,503.8	31.4983	32.1727	0.67	62.4	64.2
June	1,036	1,076	1,692.7	1,724.8	30.6950	31.2536	0.56	60.9	62.1
July	913	1,364	1,607.4	1,994.5	31.3016	31.7643	0.46	57.4	60.2
August	764	1,359	1,570.3	1,973.3	31.4127	31.9532	0.54	56.2	59.2
September	812	1,233	1,621.2	2,007.3	30.5242	31.0532	0.53	59.0	58.0
October	1,394	1,061	1,692.6	1,753.8	29.2034	29.6790	0.48	67.6	59.1
November	1,208	1,146	1,441.7	1,537.6	28.7151	29.1506	0.44	60.8	61.5
December	1,406	1,225	1,480.9	1,732.8	29.8429	30.2091	0.37	63.5	56.1
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

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								
2009									
January	579	2,994	669.5	1,157.5	42.4952	43.8759	1.38	40.4	43.4
February	933	2,010	908.0	739.7	45.0496	46.4335	1.38	35.3	44.7
March	887	1,464	1,024.7	549.5	44.7473	45.4527	0.71	35.9	37.7
April	842	1,301	1,029.0	575.0	43.8013	44.4451	0.64	33.6	40.1
May	863	1,098	997.3	513.9	43.1616	43.7517	0.59	36.9	34.7
June	745	1,235	1,049.1	635.0	43.1412	43.7343	0.59	38.2	36.7
July	682	1,556	1,101.4	800.7	44.0455	44.7072	0.66	41.4	38.8
August	582	1,664	1,092.5	764.7	44.7864	45.4550	0.67	42.5	40.0
September	616	1,585	989.4	762.8	44.5172	45.1180	0.60	39.9	41.2
October	777	1,243	957.8	677.2	43.3401	43.8993	0.56	31.6	39.6
November	876	1,228	830.6	579.3	42.8874	43.3929	0.51	37.9	37.0
December	919	1,378	863.3	801.0	43.6093	43.9213	0.31	35.3	42.4
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

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													
		2009													
		November	December	January	February	March	April	May	June	July	August	September	October	November	
		up to 250 US dollars													
Purchase	number of transactions (thousands of units)	101.7	89.4	86.0	71.3	72.3	106.1	91.0	131.9	128.1	124.4	95.7	87.9	69.3	
	value of transactions (millions of US dollars)	18.3	16.6	14.3	12.2	11.6	14.2	15.8	21.8	22.1	22.2	15.7	14.8	12.1	
Sale	number of transactions (thousands of units)	21.9	7.2	20.3	17.6	22.1	21.6	20.6	24.6	34.8	17.6	23.9	7.9	23.4	
	value of transactions (millions of US dollars)	4.6	1.2	4.0	3.8	4.8	4.8	4.5	5.5	4.1	3.8	5.6	1.2	5.4	
		from 251 to 500 US dollars													
Purchase	number of transactions (thousands of units)	309.6	324.4	393.3	298.5	310.1	256.3	254.3	396.7	509.1	604.9	490.3	414.4	295.6	
	value of transactions (millions of US dollars)	121.2	128.0	148.5	107.1	115.9	99.2	98.4	155.2	200.5	240.1	193.0	169.2	118.1	
Sale	number of transactions (thousands of units)	109.4	92.2	102.5	179.5	269.0	242.8	226.9	125.6	92.0	106.6	68.4	71.6	70.9	
	value of transactions (millions of US dollars)	44.9	36.9	42.7	79.7	117.7	107.1	102.1	54.3	36.6	42.8	29.0	28.0	32.1	
		from 501 to 2,000 US dollars													
Purchase	number of transactions (thousands of units)	1,654.5	1,672.4	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	
	value of transactions (millions of US dollars)	1,672.7	1,766.9	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	
Sale	number of transactions (thousands of units)	1,727.7	2,053.9	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	
	value of transactions (millions of US dollars)	1,844.6	2,366.1	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	
		from 2,001 to 5,000 US dollars													
Purchase	number of transactions (thousands of units)	211.3	247.5	98.2	195.7	297.7	266.9	336.5	137.7	113.8	96.6	124.6	138.2	132.0	
	value of transactions (millions of US dollars)	591.5	672.7	274.3	527.0	804.3	705.5	908.2	387.5	314.3	261.9	392.5	381.3	359.3	
Sale	number of transactions (thousands of units)	264.5	373.1	185.9	181.9	223.9	186.6	179.6	204.6	234.5	245.9	294.7	356.2	308.1	
	value of transactions (millions of US dollars)	740.4	1,064.0	528.4	504.5	604.7	505.1	484.6	562.6	659.5	672.7	858.9	1,009.4	896.5	
		over 5,000 US dollars													
Purchase	number of transactions (thousands of units)	45.3	62.3	23.6	54.1	55.7	73.4	65.1	43.0	41.8	38.7	29.6	33.0	33.9	
	value of transactions (millions of US dollars)	453.2	731.1	280.1	692.9	648.6	812.1	816.2	530.5	389.5	384.5	352.4	361.1	440.5	
Sale	number of transactions (thousands of units)	24.9	46.2	27.1	19.3	16.3	15.2	18.0	26.9	24.8	25.6	42.1	63.4	44.0	
	value of transactions (millions of US dollars)	224.4	373.0	265.3	165.3	133.7	130.4	163.0	255.2	226.3	212.8	367.6	514.4	387.0	

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
19.01.2011	SU25076RMFS9	1,150	30,000.00	58,579.08	29,810.87	29,960.53	100.42	100.50	7.03	189.13
26.01.2011	SU25077RMFS7	1,820	30,000.00	7,684.13	7,419.11	7,375.77	99.33	99.42	7.63	22,580.89

Table 3.3.2

Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Paper code	Redemption amount, millions of rubles	Marketable volume, millions of rubles	No. of coupon period	Current coupon rate, rubles	Current coupon rate, % p.a.
8.07.2009	5.01.2011	SU25066RMFS0	1,052.00	40,000.00	6.00	40.39	8.10
17.01.2007	12.01.2011	SU26199RMFS8	669.24	44,000.00	16.00	21.19	8.50
25.01.2006	19.01.2011	SU25059RMFS5	41,000.00	41,000.00	—	—	—
23.01.2008	19.01.2011	SU46022RMFS8	984.97	28,222.71	6.00	34.90	7.00
23.07.2008	19.01.2011	SU26201RMFS2	767.51	47,000.00	10.00	16.33	6.55
5.08.2009	19.01.2011	SU25067RMFS8	1,267.65	45,000.00	6.00	28.17	11.30
28.07.2010	19.01.2011	SU25075RMFS1	4,222.98	128,007.88	1.00	32.99	6.88
21.01.2009	19.01.2011	SU25064RMFS5	1,335.15	45,000.00	8.00	29.67	11.90
23.01.2008	19.01.2011	SU26200RMFS4	760.50	50,000.00	12.00	15.21	6.10
25.01.2006	19.01.2011	SU25059RMFS5	623.61	41,000.00	20.00	15.21	6.10
20.01.2010	26.01.2011	SU25072RMFS8	5,347.50	150,000.00	2.00	35.65	7.15

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

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %				
	2	3	4	5	6	7	8	9		
1										
2011										
11.01	6.86	—	7.88	6.15	6.48	—	8.40	—		
12.01	6.84	—	7.88	6.15	6.82	—	—	—		
13.01	6.80	—	7.74	6.15	6.33	—	7.98	—		
14.01	6.81	—	7.74	6.15	6.59	—	—	—		
17.01	6.80	—	7.76	6.15	7.14	—	8.02	—		
18.01	6.76	—	7.81	7.04	6.95	—	8.03	7.04		
19.01	6.75	—	7.80	7.04	6.80	—	7.49	7.04		
20.01	6.75	—	7.84	6.99	6.97	—	7.67	6.99		
21.01	6.78	—	7.85	6.99	7.23	—	7.62	—		
24.01	6.79	—	7.87	6.99	7.02	—	7.64	—		
25.01	6.82	—	7.86	6.98	6.38	—	7.57	6.98		
26.01	6.87	—	7.87	6.98	6.42	—	7.66	—		
27.01	6.90	—	7.91	7.03	6.62	—	8.17	—		
28.01	6.89	—	7.92	7.03	5.52	—	8.04	—		
31.01	6.84	—	7.84	7.00	7.03	—	7.59	—		

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles				
	10	11	12	13	14	15	16	17	17	
	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	federal loan bonds with sinking fund and floating income	
1										
2011										
11.01	0.01	—	—	—	1,338,592.11	—	691,484.21	24,099.48	24,099.48	
12.01	0.10	—	—	—	1,338,592.11	—	691,484.21	24,099.48	24,099.48	
13.01	0.12	—	0.01	—	1,338,592.11	—	691,484.21	24,099.48	24,099.48	
14.01	0.10	—	—	—	1,338,592.11	—	691,484.21	24,099.48	24,099.48	
17.01	0.47	—	—	—	1,338,592.11	—	691,484.21	24,099.48	24,099.48	
18.01	0.49	—	0.01	0.01	1,338,592.11	—	691,484.21	24,099.48	24,099.48	
19.01	0.20	—	—	0.01	1,327,402.98	—	691,484.21	24,099.48	24,099.48	
20.01	0.15	—	—	0.01	1,327,402.98	—	691,484.21	24,099.48	24,099.48	
21.01	0.19	—	—	—	1,327,402.98	—	691,484.21	24,099.48	24,099.48	
24.01	0.14	—	—	—	1,327,402.98	—	691,484.21	24,099.48	24,099.48	
25.01	0.20	—	—	—	1,327,402.98	—	691,484.21	24,099.48	24,099.48	
26.01	0.26	—	—	—	1,334,822.09	—	691,484.21	24,099.48	24,099.48	
27.01	0.21	—	—	—	1,334,822.09	—	691,484.21	24,099.48	24,099.48	
28.01	0.20	—	—	—	1,334,822.09	—	691,484.21	24,099.48	24,099.48	
31.01	0.07	—	—	—	1,334,822.09	—	691,484.21	24,099.48	24,099.48	

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years						
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	22	23	24	25
1	18	19	20	21	22	23	24	25				
2011												
11.01	1,401,592.81	—	641,747.71	25,205.24	2.09	—	6.86	4.90				
12.01	1,401,776.19	—	641,859.15	25,209.82	2.09	—	6.86	4.90				
13.01	1,402,694.24	—	646,471.67	25,214.40	2.09	—	6.93	4.90				
14.01	1,402,760.33	—	646,581.35	25,219.22	2.08	—	6.92	4.89				
17.01	1,403,923.54	—	646,507.92	25,232.95	2.07	—	6.91	4.89				
18.01	1,405,165.51	—	644,124.26	24,370.12	2.07	—	6.91	4.85				
19.01	1,385,846.64	—	643,450.07	24,374.94	2.16	—	6.91	4.85				
20.01	1,386,025.20	—	643,172.77	24,427.72	2.16	—	6.90	4.85				
21.01	1,385,455.60	—	643,327.26	24,432.30	2.16	—	6.92	4.84				
24.01	1,386,084.14	—	642,756.60	24,446.03	2.15	—	6.91	4.84				
25.01	1,385,341.64	—	643,460.73	24,462.90	2.14	—	6.91	4.83				
26.01	1,386,434.34	—	642,850.36	24,467.48	2.16	—	6.90	4.83				
27.01	1,385,832.53	—	642,681.07	24,472.06	2.16	—	6.89	4.83				
28.01	1,386,417.80	—	642,738.02	24,476.64	2.15	—	6.89	4.82				
31.01	1,388,669.47	—	644,252.94	24,490.62	2.15	—	6.89	4.82				

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			
11.01	3.99	4.61	7.58
12.01	3.99	4.59	7.57
13.01	3.04	4.62	7.46
14.01	3.22	4.46	7.47
17.01	6.11	4.49	7.47
18.01	4.56	4.40	7.51
19.01	—	4.59	7.51
20.01	—	4.49	7.54
21.01	—	4.47	7.56
24.01	—	4.50	7.57
25.01	—	4.58	7.57
26.01	—	4.61	7.60
27.01	—	4.61	7.64
28.01	—	4.61	7.63
31.01	—	4.59	7.57

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				
11.01	67.39	1,713.97	10.17	1,802.23
12.01	91.79	1,759.46	14.39	1,868.94
13.01	75.10	1,749.75	17.78	1,878.14
14.01	54.20	1,744.74	14.08	1,870.09
17.01	59.28	1,771.66	14.06	1,901.61
18.01	72.01	1,765.30	12.12	1,900.94
19.01	55.76	1,764.44	15.16	1,902.75
20.01	59.81	1,733.89	17.53	1,868.46
21.01	70.44	1,747.39	14.70	1,884.76
24.01	64.03	1,720.70	18.32	1,861.66
25.01	59.87	1,716.24	13.89	1,863.33
26.01	69.25	1,746.55	15.86	1,894.92
27.01	91.49	1,751.54	16.57	1,911.48
28.01	58.50	1,735.01	14.35	1,885.53
31.01	59.83	1,723.42	14.60	1,870.31

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		
	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01
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	1,173	1,170	1,170	1,170	1,161	1,159	1,160	1,158	1,152	1,149	1,148	1,146	1,145
of which:													
— banks	1,119	1,116	1,111	1,110	1,100	1,098	1,099	1,097	1,091	1,088	1,087	1,084	1,083
— nonbanking credit institutions	54	54	59	60	61	61	61	61	61	61	61	62	62
1.1. Registered 100 percent foreign-owned credit institutions	81	80	81	81	82	81	82	82	80	80	81	80	79
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	1	2	1	1	1	1	2	1
of which:													
— banks	1	1	1	1	1	1	2	1	1	1	1	1	1
— nonbanking credit institutions	—	—	—	—	—	—	—	—	—	—	—	1	—
2. Credit institutions licensed to conduct banking operations — total	1,056	1,048	1,047	1,047	1,039	1,038	1,037	1,036	1,030	1,025	1,023	1,012	1,012
of which:													
— banks	1,005	997	991	990	981	980	979	978	972	967	965	955	954
— nonbanking credit institutions	51	51	56	57	58	58	58	58	58	58	58	57	58
2.1. Credit institutions with licence (permission):													
— to attract funds of individuals	849	845	843	842	833	832	832	831	827	827	826	819	819
— to conduct operations in foreign currency	700	699	698	699	696	695	694	692	689	686	684	677	677
— credit institutions with general license	291	291	291	291	288	288	288	289	287	285	285	283	283
— to conduct operations with precious metals:													
— permits	2	2	2	2	2	2	2	2	—	—	—	—	—
— licenses ¹	201	202	201	202	199	201	202	203	206	206	208	208	210

Table 4.1.1 (end)

	2010												2011	
	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	31.01
11. Operational offices of credit institutions — total	2,150	2,172	2,210	2,261	2,317	2,375	2,453	2,512	2,591	2,701	2,782	2,994	3,317	
of which Sberbank of Russia	8	8	8	8	8	9	9	9	9	9	9	9	240	
12. Mobile banking offices — total	84	85	85	85	85	85	85	86	87	86	87	87	88	
of which Sberbank of Russia	82	82	82	82	82	82	82	82	83	82	83	83	84	
13. Credit institutions with revoked licences	116	121	122	122	121	120	121	121	121	123	124	132	132	
14. Credit institutions subjected to liquidation	110	111	114	116	116	114	116	116	116	115	115	117	118	
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	105	107	110	112	112	109	111	110	108	108	109	108	108	
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	1,962	1,965	1,965	1,965	1,974	1,976	1,976	1,978	1,984	1,987	1,988	1,991	1,992	
of which:														
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,543	1,545	1,545	1,545	1,546	1,548	1,548	1,549	1,550	1,552	1,553	1,555	1,556	
— credit institutions liquidated owing to reorganization	418	419	419	419	427	427	427	428	433	434	434	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	416	417	417	417	425	425	425	426	431	432	432	433	433	
of which:														
— reorganization into branches of other banks	354	355	355	355	359	359	359	360	361	361	361	362	362	
— taken over by other banks (without creating a branch)	62	62	62	62	66	66	66	66	70	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

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

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	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
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 31.12.2010										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	797	371	396	696	399	267	0				2,926
Loans, deposits and other funds extended — total	11,062,320	4,837,715	2,536,024	2,588,721	867,914	247,444	67				22,140,204
of which: overdue debt	482,915	247,045	134,067	128,948	34,323	8,575	0				1,035,874
of which extended to											
— organizations	8,026,726	2,813,644	1,351,942	1,609,943	572,553	155,011	40				14,529,858
of which: overdue debt	420,991	152,230	64,766	81,649	24,209	5,139	0				748,984
— individuals	1,516,422	1,075,077	747,494	506,415	179,970	59,415	27				4,084,821
of which: overdue debt	58,361	94,743	69,040	46,931	9,952	3,270	0				282,297
— credit institutions	1,298,465	788,203	333,023	371,365	99,445	30,617	0				2,921,119
of which: overdue debt	3,561	46	261	369	162	166	0				4,564
Investments in government securities and the Bank of Russia bonds	1,170,826	267,696	81,618	207,893	30,473	7,514	0				1,766,021
Investments in bills	23,850	61,305	68,096	101,323	56,410	19,020	0				330,004
Investments in equities and shares of resident organizations other than credit institutions	189,652	45,649	28,410	36,147	11,195	2,299	0				313,353
Total funds in organizations accounts	1,960,723	1,070,126	469,079	827,637	377,094	140,408	33				4,845,100
Total budget and extrabudgetary funds in accounts	13,645	10,674	900	18,809	434	193	0				44,657
Deposits of individuals accepted by credit institutions	5,210,173	1,784,479	953,455	1,263,602	490,018	116,321	0				9,818,048
Credit institutions bonds, bills and acceptances	445,795	357,933	237,679	233,256	44,825	15,704	0				1,335,193
Equity capital	2,309,068	864,779	520,778	659,602	259,308	118,607	113				4,732,255
Total assets	16,139,126	7,051,684	3,931,248	4,616,510	1,584,615	481,269	176				33,804,628

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

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	Own funds (capital) of credit institutions, billion of rubles		of which				credit institutions with capital more than 180 million of rubles		credit institutions with capital from 90 to 180 million of rubles		credit institutions with capital from 45 to 90 million of rubles		credit institutions with capital less than 45 million of rubles		credit institutions going through insolvency prevention measures	
	billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units
2009																
31.12	4,620.6	18	70.3	18	1.0	54	10	0.6	25.7	216	4,522.9	760				
2010																
31.01	4,637.0	18	64.5	18	0.9	51	10	0.6	25.8	217	4,545.2	760				
28.02	4,612.6	18	61.1	18	0.7	41	8	0.5	26.6	223	4,523.7	758				
31.03	4,600.1	18	71.5	18	0.7	42	7	0.5	26.6	221	4,500.9	759				
30.04	4,597.3	18	74.1	18	0.7	41	7	0.4	26.6	220	4,495.4	761				
31.05	4,449.7	17	73.1	17	0.7	41	5	0.3	26.1	218	4,349.5	758				
30.06	4,472.7	17	76.7	17	-1.3 ²	42	6	0.4	25.6	212	4,371.3	761				
31.07	4,528.9	17	85.6	17	0.7	40	8	0.5	25.1	209	4,417.0	763				
31.08	4,584.9	17	90.8	17	0.7	40	7	0.4	24.9	207	4,467.9	765				
30.09	4,581.0	16	99.4	16	0.7 ¹	42 ¹	6	0.4	24.5	202	4,456.0	764				
31.10	4,613.1	14	98.9	14	0.7	41	8	0.5	23.8	196	4,489.2	766				
30.11	4,661.9	14	106.0	14	0.7	41	7	0.4	23.3	191	4,531.5	770				
31.12	4,732.3	14	105.4	14	0.7	38	7	0.4	23.2	187	4,602.6	766				
Memo: own funds (capital) adequacy ratio as of 31.12, %	18,1	17,1 ³		37,9		37,2	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									
	total			by maturity:				total			by maturity:						
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	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			
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

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	over 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		

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	total	In foreign currency										in rubles	in foreign currency	in rubles	in foreign currency	
		by maturity:														
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency						
11	12	13	14	15	16	17	18	19	20	21	22					
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				

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							
	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
2009														
January	0.8	7.0	7.5	9.6	10.6	7.4	9.7	9.9	9.2	10.4	10.2	11.5	9.3	11.7
February	1.9	6.3	8.1	11.4	10.8	7.8	10.0	9.9	7.6	11.5	12.1	11.7	7.9	12.5
March	1.4	9.6	8.2	10.4	11.2	8.3	10.3	10.2	7.1	11.6	12.4	12.6	7.5	12.1
April	1.6	8.6	8.6	11.2	11.6	8.9	10.8	10.7	7.1	11.4	11.9	13.2	7.5	12.3
May	1.3	7.7	8.6	11.4	11.8	8.9	10.8	10.3	6.1	10.8	12.5	13.0	6.7	13.0
June	1.4	7.2	8.8	11.4	11.7	8.5	10.8	10.0	5.8	10.3	12.5	12.8	6.4	12.6
July	1.5	6.7	8.5	11.2	11.7	8.8	10.7	9.5	5.6	9.9	10.3	12.0	6.2	11.7
August	1.4	6.7	8.3	11.5	11.7	9.1	10.7	9.4	5.6	9.5	11.2	11.8	6.1	12.4
September	1.9	7.2	8.5	11.2	11.7	9.1	10.8	9.2	6.1	9.3	10.8	11.8	6.5	10.7
October	1.1	6.5	8.3	10.9	11.6	9.2	10.6	9.6	5.0	8.9	10.7	11.6	5.5	10.7
November	1.7	6.5	8.1	10.4	11.1	8.8	10.2	9.1	4.7	7.8	10.3	11.1	5.1	10.1
December	1.2	4.6	7.6	10.2	10.7	8.2	9.7	8.9	4.5	7.1	9.2	11.2	4.9	11.0
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

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					
	in US dollars					in US dollars					in US dollars			in US dollars		
	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		
2009																
January	0.8	3.5	4.9	6.4	7.5	5.5	6.3	6.8	0.2	3.3	5.7	6.3	1.0	7.2		
February	1.3	2.8	5.8	7.2	7.0	5.3	6.2	6.5	0.2	2.5	4.0	7.1	0.6	8.6		
March	0.6	4.1	4.3	5.7	6.5	4.6	5.4	6.1	0.2	1.9	3.4	5.8	0.4	7.7		
April	0.7	3.1	4.1	5.3	6.4	4.3	5.3	6.4	0.1	1.7	4.3	4.3	0.4	7.8		
May	0.7	3.2	4.1	5.8	6.2	4.6	5.4	5.8	0.1	1.5	3.5	6.0	0.7	7.2		
June	0.7	2.3	4.3	5.7	6.0	4.7	5.3	6.0	0.2	2.0	5.7	7.6	1.0	7.3		
July	0.6	3.5	4.0	5.4	6.2	4.8	5.4	5.8	0.2	1.9	4.6	5.6	0.9	5.0		
August	0.6	3.3	3.9	5.8	6.5	4.8	5.5	5.7	0.4	2.2	4.2	6.0	0.7	5.5		
September	0.9	1.7	4.3	5.8	6.7	4.9	5.6	5.5	0.2	2.2	3.8	7.8	0.6	4.7		
October	0.6	2.1	3.8	5.1	6.4	4.7	5.3	5.6	0.2	1.7	4.4	5.8	0.4	7.0		
November	0.6	2.3	3.8	5.3	6.1	4.5	5.3	5.6	0.1	1.2	3.3	4.5	0.4	6.7		
December	0.3	2.3	3.6	5.1	5.5	4.1	5.0	5.5	0.2	1.6	3.2	6.4	0.5	4.0		
2010																
January	0.4	1.3	3.2	4.3	5.0	3.9	4.4	5.0	0.1	1.6	4.0	5.2	0.4	5.1		
February	0.4	1.3	3.1	4.4	5.4	3.9	4.5	5.0	0.1	1.9	2.8	4.6	0.2	4.4		
March	0.4	0.5	2.7	4.1	5.0	3.5	4.0	4.7	0.1	2.1	1.7	6.6	0.4	5.6		
April	0.5	1.4	2.5	3.6	4.7	3.4	3.9	4.6	0.2	3.6	6.7	4.7	0.8	4.2		
May	0.4	1.5	2.4	3.7	4.4	3.3	3.8	5.2	0.3	1.8	2.8	5.7	0.6	4.8		
June	0.5	1.9	2.1	3.5	4.0	3.1	3.5	4.5	0.2	1.3	2.4	6.7	0.4	4.9		
July	0.4	1.9	2.0	3.4	4.1	3.1	3.5	4.2	0.2	1.8	2.9	5.1	0.3	5.6		
August	0.4	3.0	2.2	3.7	4.2	3.2	3.6	4.4	0.3	1.9	2.3	4.2	0.3	5.0		
September	0.6	2.0	2.0	3.7	4.4	3.2	3.7	4.5	0.3	1.4	2.5	4.6	0.4	5.2		
October	0.8	1.8	2.3	3.5	4.5	3.2	3.8	4.6	0.3	1.9	2.4	5.0	0.5	4.4		
November	0.7	1.9	2.2	3.2	4.3	3.1	3.6	4.7	0.5	1.5	2.7	5.8	0.7	4.1		
December	0.6	1.5	2.3	3.2	4.3	3.1	3.7	4.7	0.3	1.7	2.4	4.6	0.4	4.4		

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

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits					
	Average weighted interest rates on individual deposits					Average weighted interest rates on individual deposits					Average weighted interest rates on nonfinancial organizations' deposits					
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year		
in euros																
2009																
January	0.7	1.4	4.6	6.3	6.6	5.1	5.7	6.7	1.2	4.2	6.6	6.5	2.0	7.0		
February	1.7	3.2	4.5	6.2	6.0	4.6	5.3	6.3	0.7	2.2	4.4	6.6	1.1	7.3		
March	0.6	1.5	4.3	5.2	6.4	4.5	5.2	6.2	0.6	2.1	3.3	7.0	1.0	6.9		
April	1.3	3.2	4.4	5.5	6.2	4.6	5.3	6.2	0.5	2.1	3.7	4.9	0.7	6.4		
May	0.6	0.9	4.1	5.4	6.0	4.6	5.1	6.0	0.4	2.7	4.1	6.4	1.0	6.6		
June	1.0	2.1	4.0	5.1	5.5	4.4	4.8	5.8	0.4	2.2	4.3	5.6	0.8	7.3		
July	0.5	2.6	3.8	5.0	5.4	4.3	4.9	5.8	0.4	2.1	4.1	5.8	0.8	4.7		
August	0.6	2.6	3.4	5.2	5.7	4.5	5.0	5.4	0.3	1.7	4.0	6.7	0.7	5.0		
September	0.9	1.8	3.8	5.0	5.8	4.5	5.0	5.7	0.3	1.4	3.2	6.4	0.6	5.6		
October	0.5	1.6	3.4	4.7	5.8	4.5	5.0	5.7	0.3	2.8	4.4	4.6	0.8	4.4		
November	0.6	1.9	3.6	4.6	5.4	4.3	4.8	5.0	0.3	0.9	4.3	4.2	0.7	4.3		
December	0.3	1.9	3.3	4.5	4.9	4.0	4.5	5.2	0.3	1.0	2.2	4.9	0.6	3.6		
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		

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	up to 1 year	over 1 year		
2009																					
January	14.3	14.5	22.9	15.0	23.6	14.7	10.2	0.2	1.7	1.9	2.1	6.7	2.1	1.8	1.2	1.3	2.8	8.9	2.2	4.4	
February	9.0	9.1	19.7	15.1	11.6	9.2	10.2	0.4	1.1	2.4	3.8	3.1	1.2	4.0	0.7	0.9	3.2	6.7	1.1	3.1	
March	8.2	8.2	13.7	15.4	15.6	8.3	10.1	0.5	1.1	1.8	3.7	2.8	1.3	3.4	0.6	0.9	3.8	6.2	1.1	5.0	
April	8.3	8.3	13.3	13.1	10.7	8.3	12.8	0.4	1.4	3.6	2.7	6.4	1.8	5.6	0.6	0.7	1.6	3.8	1.0	2.6	
May	6.7	6.8	10.8	13.3	12.8	6.9	13.5	0.6	1.3	1.1	3.1	4.9	1.4	8.7	0.6	0.7	1.9	3.3	0.8	3.0	
June	6.5	6.5	11.6	9.8	9.9	6.6	13.2	0.6	1.3	1.8	4.0	5.8	1.6	4.0	0.9	0.9	1.6	7.8	1.6	5.6	
July	6.2	6.3	10.1	12.2	12.8	6.3	14.5	0.4	1.0	1.0	4.1	7.2	1.3	3.4	0.4	0.6	4.9	5.4	0.9	5.7	
August	6.4	6.4	9.0	11.0	13.3	6.4	8.9	0.3	0.8	1.0	3.1	3.4	1.0	4.6	0.4	0.8	1.3	5.8	1.2	6.1	
September	7.0	7.0	8.9	11.2	13.2	7.1	9.5	0.3	0.5	1.5	3.5	4.0	0.7	4.9	0.4	0.6	1.5	5.5	0.9	2.9	
October	5.7	5.7	9.3	9.6	10.8	5.8	9.5	0.3	0.4	1.1	1.7	7.0	0.6	4.9	0.3	0.4	0.9	3.6	0.6	2.1	
November	5.1	5.1	8.1	9.1	10.0	5.2	11.6	0.3	0.4	1.3	2.4	2.6	0.6	4.2	0.4	0.8	1.1	5.2	1.0	2.1	
December	4.9	4.9	7.8	9.0	10.2	4.9	9.3	0.3	0.4	1.6	3.4	3.9	0.6	2.3	0.5	0.6	3.9	4.4	1.0	2.7	
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	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	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	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	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	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	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	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	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	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	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	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	0.8	3.8	

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 to 1 year		1 to 3 years	over 3 years	up to 30 days	31 to 90 days	91 to 180 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

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	

4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles												
	total	individuals	of which:										credit institutions
			total	organizations									
				of which by maturity:									
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	3,537,211	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	3,355,059	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	3,237,713	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	3,196,343	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	3,169,902	9,386,042	292,008	215,178	343,959	1,968,047	2,840,951	3,101,279				770,646
2010													
31.01	13,337,327	3,143,550	9,339,957	291,120	211,754	349,655	1,949,863	2,768,639	3,150,473				853,820
28.02	13,339,188	3,135,596	9,339,949	285,672	225,697	358,295	1,892,531	2,750,905	3,194,125				863,643
31.03	13,461,633	3,159,086	9,420,109	319,588	233,969	366,293	1,931,974	2,769,511	3,155,040				882,439
30.04	13,592,017	3,197,890	9,495,909	319,592	213,513	385,013	1,943,510	2,768,285	3,196,851				898,218
31.05	13,717,985	3,231,047	9,588,191	301,128	245,097	404,818	1,916,001	2,815,822	3,219,308				898,747
30.06	13,964,272	3,286,351	9,781,065	329,941	243,136	425,095	1,872,858	2,936,576	3,288,507				896,856
31.07	14,157,176	3,359,690	9,865,452	307,689	258,582	427,030	1,914,469	2,934,087	3,333,522				932,034
31.08	14,240,553	3,431,607	9,937,707	308,705	265,967	442,895	1,945,401	2,965,843	3,316,722				871,238
30.09	14,711,701	3,502,825	10,223,619	400,798	258,752	482,100	1,986,988	3,099,709	3,300,626				985,258
31.10	14,942,262	3,570,149	10,283,494	392,782	304,169	500,315	2,049,112	2,986,547	3,359,648				1,088,619
30.11	15,306,121	3,627,162	10,497,110	380,276	293,488	523,130	2,116,796	3,032,873	3,480,866				1,181,849
31.12	15,600,900	3,725,244	10,773,870	342,729	335,019	499,742	2,117,337	3,156,379	3,679,313				1,101,786

Table 4.3.1 (end)

		Loans, Deposits and Other Funds in foreign currency											
		of which:											
		total	individuals		organizations								credit institutions
			total	up to 30 days	31 to 90 day	91 to 180 days	of which by maturity:				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			

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	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	over 1 year
2009										
January	14.6	18.2	31.7	35.1	28.2	17.1	17.5	17.3	16.8	17.1
February	19.3	19.5	25.3	33.8	28.6	15.3	17.7	17.5	17.0	16.6
March	19.1	19.5	26.5	32.2	28.6	13.5	17.2	17.7	17.7	16.1
April	19.0	19.5	31.0	33.5	30.3	13.5	17.3	17.9	17.6	16.0
May	19.5	19.0	28.2	33.8	29.5	13.3	16.6	17.0	17.6	15.9
June	19.2	19.0	28.9	32.7	28.8	12.6	17.1	17.3	16.8	15.6
July	18.7	19.6	27.7	34.2	29.8	11.7	16.3	17.3	16.6	14.9
August	18.0	19.8	27.4	34.3	30.9	11.9	16.7	16.9	16.8	15.2
September	19.5	18.8	30.8	35.4	31.3	12.1	16.2	16.5	16.4	14.7
October	17.4	19.4	32.0	34.0	31.1	10.9	15.8	16.1	16.2	14.1
November	18.4	19.2	29.6	34.2	31.1	10.5	15.5	16.2	15.6	13.8
December	18.2	19.7	29.5	32.3	29.3	10.6	14.7	15.8	15.1	13.7
2010										
January	16.2	20.4	37.5	36.1	33.6	9.7	17.8	14.4	15.1	13.9
February	17.0	22.4	33.4	34.4	31.0	9.2	14.1	14.7	14.2	12.7
March	17.0	17.0	30.6	32.3	29.2	8.1	13.3	13.8	13.5	11.8
April	15.4	18.2	26.6	28.6	26.0	8.1	12.9	13.0	13.1	11.4
May	15.5	18.1	28.5	28.5	26.3	9.1	12.3	12.5	12.6	11.3
June	15.8	17.3	28.2	27.8	25.9	7.9	12.3	13.5	12.2	11.4
July	15.2	16.7	27.6	29.1	26.8	7.8	10.7	12.3	11.5	10.5
August	15.1	17.9	28.8	29.0	27.1	7.4	10.5	11.6	11.4	10.0
September	15.2	16.9	26.0	29.2	26.6	6.7	10.5	11.1	11.6	9.7
October	15.1	16.6	28.3	28.3	26.3	6.1	9.7	10.6	10.6	8.9
November	14.9	17.2	31.9	29.1	26.9	6.7	10.0	10.6	10.7	9.1
December	13.9	17.7	28.4	26.8	24.7	6.5	9.5	10.5	10.6	9.1

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	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											
2009												
January	19.1	15.3	19.0	14.3	15.4	13.4	7.3	9.9	12.8	12.7	10.0	13.1
February	12.8	17.1	14.8	15.3	14.4	14.5	8.4	14.7	10.7	11.2	11.0	12.2
March	14.5	16.2	15.9	17.4	16.4	13.9	9.1	10.7	11.2	12.6	11.1	12.7
April	10.9	17.1	16.4	15.6	15.1	14.1	8.5	11.6	12.0	12.0	11.0	10.9
May	11.7	12.7	16.5	16.6	14.9	14.5	5.2	10.4	11.7	12.6	9.8	12.3
June	14.2	14.1	15.6	16.0	15.4	13.8	5.2	9.8	11.1	12.2	9.5	11.6
July	13.6	16.9	15.4	14.2	14.6	14.5	7.0	10.2	13.0	10.1	10.2	11.6
August	11.3	15.4	15.0	14.9	14.5	15.3	7.7	11.4	9.4	11.8	10.4	9.8
September	12.2	15.7	16.5	16.2	15.9	14.5	4.7	10.4	10.5	11.1	9.5	10.7
October	10.1	17.1	17.8	15.3	14.6	13.5	6.5	9.2	9.8	11.0	9.6	9.4
November	14.1	16.2	11.0	14.4	13.7	12.7	8.5	9.6	11.2	8.8	9.4	9.0
December	14.4	15.3	14.5	14.6	14.7	12.8	5.9	8.8	9.8	10.3	9.0	8.7
2010												
January	23.3	16.0	15.2	15.3	16.0	13.4	7.7	9.1	8.9	8.6	8.5	10.1
February	16.4	16.0	14.3	14.2	15.3	12.6	5.8	13.1	7.8	9.5	8.4	11.3
March	18.2	16.0	14.8	12.6	14.3	12.2	5.9	6.1	9.4	10.1	7.9	9.5
April	16.7	19.1	12.8	11.8	12.5	13.0	7.8	10.5	7.8	8.4	8.5	8.9
May	13.0	14.3	16.1	12.5	13.0	12.4	4.6	6.0	7.9	8.7	6.5	8.8
June	11.1	13.3	15.0	14.1	13.5	12.9	5.5	6.8	9.0	8.0	7.6	8.7
July	13.2	14.2	13.9	11.3	12.4	12.1	3.9	6.3	7.3	8.1	6.8	8.2
August	13.0	13.1	12.2	13.3	13.0	12.0	5.3	5.5	9.2	7.1	6.8	7.2
September	16.4	12.8	14.7	10.0	12.1	12.3	3.9	6.2	8.0	9.1	7.2	6.8
October	11.6	14.2	12.4	13.7	13.1	12.4	2.9	5.8	7.7	7.8	6.1	8.7
November	11.9	11.1	11.4	10.3	10.6	12.2	2.9	5.5	7.4	9.1	6.0	7.1
December	12.0	13.4	12.4	10.1	10.7	11.2	3.0	6.0	7.2	9.0	6.2	8.0

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

	in euros											
	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity						
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2009												
January	13.1	13.4	13.7	16.6	14.5	15.4	9.1	11.7	14.5	11.0	11.6	12.1
February	11.5	15.5	15.2	16.0	13.9	15.0	13.8	13.2	13.0	14.2	13.5	8.6
March	11.0	14.6	16.1	17.2	15.1	14.3	10.2	12.6	11.2	13.2	11.9	13.3
April	12.8	15.8	16.3	14.2	14.7	12.5	10.3	5.1	13.8	12.6	7.0	9.9
May	9.8	15.2	16.8	15.3	14.0	13.0	10.6	11.0	12.0	12.6	11.8	9.7
June	12.4	15.4	16.1	15.2	14.3	14.9	9.3	9.3	11.3	12.1	10.9	11.2
July	10.3	17.6	15.6	13.1	13.7	15.1	12.3	11.0	11.0	12.6	11.5	9.0
August	12.2	18.2	16.2	17.2	17.2	14.3	12.3	12.1	13.4	13.4	12.7	9.8
September	14.0	13.7	14.4	12.2	13.0	13.7	14.6	12.2	9.9	12.5	12.2	10.2
October	15.3	11.9	15.4	17.1	16.3	14.2	13.4	9.4	11.4	10.6	10.6	10.9
November	16.4	16.3	17.1	15.6	16.5	13.8	8.8	7.6	12.1	12.2	9.1	9.7
December	18.5	11.7	12.4	17.4	15.6	13.7	9.4	10.3	12.8	11.5	11.0	8.2
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

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	456,143	41,184	21,175	413	2,603,863	249,762	199,109	6,143	230,361	22,383	14,685	292						
31.03	807,205	73,684	44,460	609	2,662,046	253,874	203,417	6,039	235,187	23,442	17,187	308						
30.04	1,167,810	105,746	74,612	883	2,716,858	258,702	211,024	6,064	241,827	24,254	13,568	387						
31.05	1,477,426	134,487	94,926	1,027	2,735,341	261,840	224,928	6,234	254,135	25,174	14,113	416						
30.06	1,864,221	169,914	120,105	1,265	2,801,810	267,610	228,411	6,404	257,714	25,510	13,880	441						
31.07	2,251,168	204,019	159,248	1,477	2,835,462	271,598	251,192	6,142	263,759	26,083	14,526	426						
31.08	2,623,225	237,578	173,028	1,659	2,867,795	274,609	247,332	6,196	268,265	26,377	15,422	421						
30.09	3,055,788	276,217	194,339	1,921	2,930,814	280,987	250,948	6,263	267,268	26,663	14,605	425						
31.10	3,468,437	318,948	221,282	2,011	2,910,275	286,258	253,909	5,946	273,457	26,874	16,839	431						
30.11	3,865,257	357,181	238,187	2,178	2,939,396	292,038	248,543	5,793	272,931	27,376	16,736	455						
31.12	4,443,986	409,672	254,359	2,510	2,991,318	297,998	235,394	5,588	271,011	26,856	13,002	457						

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	961,168	21,336	186.8	186.8	14.2	14.2		
28.02	27,184	26,938	962,501	22,247	187.7	188.2	14.0	13.9		
31.03	52,073	53,695	968,296	23,193	188.0	188.4	13.9	13.7		
30.04	80,382	83,662	976,748	24,139	188.3	188.8	13.8	13.7		
31.05	107,463	112,382	983,667	25,071	188.9	190.5	13.7	13.6		
30.06	140,863	145,346	990,628	24,996	189.0	189.6	13.7	13.6		
31.07	175,301	181,878	1,005,190	26,647	189.5	191.2	13.7	13.5		
31.08	210,046	217,590	1,017,763	27,270	188.9	186.0	13.7	13.6		
30.09	248,477	258,151	1,033,761	28,029	188.7	187.7	13.6	13.5		
31.10	286,551	300,740	1,050,888	28,373	188.7	188.9	13.5	12.8		
30.11	328,642	346,832	1,070,292	29,214	188.6	187.9	13.4	13.0		
31.12	392,084	417,799	1,101,903	26,725	188.7	189.2	13.3	12.5		

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

Table 4.3.6 (end)

	In foreign currency					
	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	average weighted interest rate on loans extended since the beginning of the year, %
			total	of which overdue debt		
2009						
31.12	2,225	11,881	213,975	13,934	116.5	13.0
2010						
31.01	115	501	213,496	14,429	138.5	12.0
28.02	394	2,219	208,701	14,571	162.7	11.4
31.03	707	4,417	202,914	14,680	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	193,103	20,579	138.3	11.2

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											
31.12	128,004	142,968	812,775	18,526	197.5	194.0	14.3	13.7			83,075
2010											
31.01	7,354	8,016	810,560	19,099	194.9	194.9	13.9	13.9			82,606
28.02	20,827	23,154	812,637	19,858	196.1	196.7	13.7	13.6			82,290
31.03	39,793	46,161	819,469	20,773	196.6	197.1	13.6	13.4			81,147
30.04	61,319	72,263	828,716	21,592	196.8	197.3	13.5	13.4			81,486
31.05	81,703	97,210	834,448	22,412	197.5	199.4	13.5	13.4			79,501
30.06	105,612	125,889	841,398	22,278	197.8	198.8	13.5	13.3			84,419
31.07	131,318	157,534	856,217	23,358	196.8	193.0	13.4	13.2			84,091
31.08	156,854	188,502	868,907	24,424	196.7	195.8	13.4	13.3			83,322
30.09	184,985	222,936	884,227	25,022	197.3	200.8	13.4	13.2			82,440
31.10	215,482	260,398	900,475	25,345	196.6	192.6	13.3	12.7			82,159
30.11	247,750	301,310	918,665	26,072	196.0	191.8	13.2	12.6			86,433
31.12	297,843	363,666	947,904	23,537	196.3	198.0	13.1	12.5			83,198

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	197,904	13,048	132.8		11.6	24,795	
28.02	349	1,438	193,006	13,177	150.4		11.5	25,594	
31.03	629	2,794	187,391	13,314	155.5		11.1	24,713	
30.04	957	4,024	184,991	13,742	166.1		10.9	24,409	
31.05	1,260	5,202	190,585	15,629	169.9		10.9	24,938	
30.06	1,599	7,463	192,418	16,306	164.9		11.1	24,109	
31.07	1,896	8,679	185,944	16,566	165.4		11.2	23,778	
31.08	2,128	9,759	187,079	17,266	163.0		11.1	24,068	
30.09	2,371	11,119	185,402	17,629	162.6		11.1	23,558	
31.10	2,665	12,479	185,753	18,082	161.4		11.1	23,558	
30.11	2,905	13,802	186,512	18,608	159.2		11.1	26,662	
31.12	3,192	15,267	179,930	18,059	153.9		11.1	25,910	

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 31.12.2010									
	1—5	6—20	21—50	51—200	201—500	501—1,012	total			
Number of credit institutions extended mortgage loans, units	5	15	25	124	222	237	628			
Number of mortgage loans extended to individuals, units, of which loans extended:										
in rubles	178,908	30,386	18,038	30,741	33,344	9,618	301,035			
in foreign currency	178,654	29,878	17,289	29,164	33,280	9,578	297,843			
Volume of mortgage loans extended to individuals, — total, millions of rubles of which:	254	508	749	1,577	64	40	3,192			
in rubles	203,874	45,690	30,657	44,101	28,522	10,822	363,666			
in foreign currency	1,442	2,719	3,018	6,801	821	466	15,267			
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles of which:	524,381	293,297	136,922	130,598	34,029	8,607	1,127,834			
in rubles	485,096	235,368	102,324	86,939	30,527	7,650	947,904			
in foreign currency	39,285	57,929	34,598	43,659	3,502	957	179,930			
of which: overdue, — total	19,657	13,640	4,912	2,534	645	208	41,596			
in rubles	10,549	7,756	3,013	1,452	577	190	23,537			
in foreign currency	9,108	5,884	1,899	1,082	68	18	18,059			
Average weighted maturity, months, of which on loans extended:										
in rubles	214.8	182.5	191.1	176.4	139.1	152.3	196.3			
in foreign currency	195.1	175.8	195.2	140.1	38.6	37.4	153.9			
Average weighted interest rate, %, of which on loans extended:										
in rubles	13.3	13.0	12.7	12.7	12.4	12.9	13.1			
in foreign currency	11.0	10.8	10.5	10.8	13.8	15.2	11.1			
Rights of claim under mortgage loans, — total, millions of rubles of which:	1,139	31,475	27,687	46,115	1,964	728	109,108			
in rubles	1,121	24,782	19,918	34,797	1,888	692	83,198			
in foreign currency	18	6,693	7,769	11,318	76	36	25,910			

Table 4.3.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

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

Table 4.3.9 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		Other equity interest
	total	investment in equities at balance-sheet value (regardless revaluation)				revaluation of equities	total	of which:		18	19		
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition			shares of subsidiaries and associated resident credit institutions					
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				

Table 4.3.10

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles					Discounted bills denominated in foreign currency							
	total	of which:				total	of which:						
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills		other bills	bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills		
2008													
31.12	185,040	0	19	90,443	383	94,194	0	9,738	4,631	103			
2009													
31.03	176,471	0	19	73,602	46	102,803	0	19,486	5,448	155			
30.06	147,034	0	19	80,889	284	65,841	0	18,581	1,790	367			
30.09	164,815	0	19	108,564	523	55,708	0	22,293	1,731	72			
31.12	210,831	0	19	158,617	712	51,482	0	21,340	1,749	93			
2010													
31.01	243,678	0	19	190,978	718	51,963	0	22,736	1,760	93			
28.02	269,093	0	19	213,835	679	54,560	0	24,362	1,741	91			
31.03	297,399	0	19	238,632	684	58,063	0	21,088	1,706	83			
30.04	332,403	0	19	275,296	659	56,429	0	17,799	1,705	83			
31.05	314,761	0	19	258,919	1,845	53,977	0	13,075	1,778	131			
30.06	336,242	0	19	274,625	1,704	59,894	0	22,615	1,822	134			
31.07	361,124	0	0	298,312	1,708	61,104	0	22,998	1,768	132			
31.08	374,556	0	0	314,686	1,712	58,158	0	23,256	1,798	118			
30.09	365,890	0	0	302,277	2,250	61,362	0	16,500	1,785	135			
31.10	352,292	0	0	287,613	2,259	62,419	0	14,746	1,806	138			
30.11	343,042	0	0	278,277	2,268	62,498	0	13,751	1,845	140			
31.12	311,076	0	0	255,712	2,399	52,964	0	16,992	1,799	137			

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	10.4	10.5	4.1	8.0	8.0	9.9	9.5	10.4	12.2	
February	15.6	12.9	18.1	10.8	10.0	5.9	9.0	9.0	9.9	10.0	4.9	7.0	7.0	8.7	10.1	10.6	10.6	
March	17.0	13.7	13.2	10.4	10.5	6.6	6.9	6.9	9.0	8.5	3.9	6.2	6.2	7.7	8.5	9.5	9.5	
April	14.3	10.9	10.0	10.3	10.2	6.7	7.7	7.7	8.4	8.3	4.3	6.1	6.1	7.6	8.3	9.5	9.5	
May	14.6	12.7	13.0	8.9	12.6	10.1	6.8	6.8	8.7	8.5	2.3	5.1	5.1	7.7	8.8	10.4	10.4	
June	16.0	12.4	7.9	9.3	8.0	5.5	5.4	5.4	8.1	8.5	3.8	4.8	4.8	6.2	9.9	11.3	11.3	
July	12.6	9.9	9.8	10.1	8.8	5.4	5.7	5.7	7.9	8.2	3.1	5.0	5.0	6.3	8.1	11.0	11.0	
August	14.7	10.3	9.6	11.1	15.4	6.1	6.5	6.5	8.0	7.7	2.2	5.3	5.3	6.9	7.5	10.6	10.6	
September	12.8	10.2	10.8	9.7	8.8	5.8	6.2	6.2	8.2	8.0	1.9	4.6	4.6	5.4	9.2	8.3	8.3	
October	15.0	9.1	10.3	10.9	8.1	5.1	6.3	6.3	7.8	8.6	2.6	4.2	4.2	6.7	7.2	11.1	11.1	
November	18.1	9.3	10.0	9.2	6.8	6.9	7.1	7.1	8.0	7.7	1.4	3.2	3.2	6.1	7.5	10.9	10.9	
December	11.0	10.7	10.2	8.3	6.2	6.8	6.2	6.2	7.9	8.5	3.0	4.8	4.8	5.9	7.2	10.4	10.4	

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", 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 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:		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
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

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	21 to 91 days	total	2 to 30 days	23 to 24	25 to 91 days	total	2 to 30 days	27 to 28	29 to 91 days	total	2 to 30 days	31 to 32	33 to 91 days
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

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

Table 5.1

Payments Effected by the Payment System of Russia

	Of which payments effected:															
	Total payments			by the payment system of the Bank of Russia ¹			by private payment systems ²			of which:						
	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
2007	2,455,668.4	746,076.2	445,753.2	833,867.7	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		
2008	2,781,565.0	882,044.6	516,274.0	940,115.3	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		
2009	2,723,796.6	877,432.5	609,855.7	942,943.3	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		
2010	2,892,501.8	812,153.9	653,352.9	1,058,979.5	1,833,522.3	158,801.0	8,465.7	1,832.1	155,284.0	12,057.0	362,543.0	62,661.4	1,307,229.6	82,250.5		
2009																
Q1	603,863.0	184,944.9	122,072.8	193,139.4	410,723.6	62,872.1	760.7	1,108.6	18,808.5	6,652.4	96,092.7	27,461.7	295,061.7	27,649.4		
Q2	676,856.3	216,569.2	154,061.4	231,365.2	445,491.1	62,507.8	1,065.5	676.8	20,086.4	6,498.6	107,744.4	25,814.0	316,594.8	29,518.4		
Q3	694,741.0	226,754.4	161,087.7	245,139.3	449,601.7	65,666.7	1,229.5	690.7	20,946.5	7,244.7	108,272.2	27,927.2	319,153.5	29,804.1		
Q4	748,336.3	249,164.0	172,643.8	273,299.4	475,036.9	76,520.2	1,549.8	799.4	22,930.7	10,559.3	115,887.6	29,303.6	334,668.8	35,857.9		
2010																
Q1	601,911.1	185,449.2	151,794.3	216,104.5	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1		
Q2	719,909.4	200,122.2	161,795.4	262,800.7	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2		
Q3	751,175.1	199,485.8	159,313.3	273,953.4	477,221.7	40,172.5	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4		
Q4	819,506.2	227,096.7	180,449.9	306,120.9	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		

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

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

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

Table 5.2

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

	The Bank of Russia payment system ¹						Private payment systems ²					
	total			of which			total			of which		
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments	number of payments, thousands of units	value of payments, billions of rubles
2007	833,867.7	445,753.2	831,019.7	444,622.2	2,848.0	1,131.0	1,621,800.8	300,323.0	887,421.1	734,379.7	53,883.8	
2008	940,115.3	516,274.0	937,055.7	514,058.2	3,059.6	2,215.8	1,841,449.7	365,770.6	980,622.4	860,827.3	62,684.2	
2009	942,943.3	609,865.7	941,280.1	608,977.7	1,663.2	888.0	1,780,853.3	267,566.8	952,055.2	828,798.1	52,741.3	
2010	1,058,979.5	653,352.9	1,058,066.7	652,631.9	912.8	721.0	1,833,522.3	158,801.0	1,123,671.8	709,850.5	22,255.2	
2008												
Q1	199,398.6	104,957.5	198,785.2	104,706.4	613.4	251.1	406,969.7	83,192.6	216,563.6	190,406.2	14,650.8	
Q2	236,692.2	122,268.2	235,802.7	121,648.1	889.5	620.1	452,152.3	93,632.2	244,350.5	207,801.7	15,265.5	
Q3	248,095.5	140,509.4	247,248.6	139,646.1	846.9	863.3	483,017.2	104,694.9	257,629.3	225,387.9	16,926.1	
Q4	255,929.0	148,538.9	255,219.2	148,057.6	709.8	481.3	499,310.5	84,250.9	262,079.0	237,231.5	15,841.8	
2009												
Q1	193,139.4	122,072.8	192,757.1	121,847.2	382.3	225.6	410,723.6	62,872.1	217,790.5	192,933.1	10,507.9	
Q2	231,365.2	154,061.4	230,926.9	153,869.3	438.3	192.1	445,491.1	62,507.8	235,981.3	209,509.8	9,968.1	
Q3	245,139.3	161,087.7	244,732.1	160,866.0	407.2	221.7	449,601.7	65,666.7	242,095.5	207,506.2	12,216.6	
Q4	273,299.4	172,643.8	272,864.0	172,395.2	435.4	248.6	475,036.9	76,520.2	256,187.9	218,849.0	20,048.7	
2010												
Q1	216,104.5	151,794.3	215,880.6	151,630.1	223.9	164.2	385,806.6	33,654.9	210,996.7	174,809.9	4,960.3	
Q2	262,800.7	161,795.4	262,548.7	161,614.4	252.0	181.0	457,108.7	38,326.8	280,449.0	176,659.7	5,508.0	
Q3	273,953.4	159,313.3	273,743.3	159,130.6	210.1	182.7	477,221.7	40,172.5	305,185.2	172,036.5	5,324.9	
Q4	306,120.9	180,449.9	305,894.1	180,256.8	226.8	193.1	513,385.3	46,646.8	327,040.9	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)

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

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	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									
		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		of which:			
								cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1	8	9	10	11	12	13					
2008											
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	1.1	
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5	1.5	
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1	1.1	
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8	4.8	

Table 5.7

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

	Intraregional electronic settlements		Interregional electronic settlements		BESP system		Paper-based payments using letter of advice	
	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles
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	31.01.2011			
	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	1,012	2,886	493	2,393
CENTRAL FEDERAL DISTRICT	585	600	119	481
Belgorod Region	5	25	1	24
Bryansk Region	1	24	—	24
Vladimir Region	3	23	—	23
Voronezh Region	2	54	—	54
Ivanovo Region	6	15	—	15
Kaluga Region	4	23	—	23
Kostroma Region	5	11	—	11
Kursk Region	2	18	—	18
Lipetsk Region	2	24	1	23
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	514	145	20	125
NORTH-WEST DISTRICT	71	334	25	309
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	31	1	30
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	305	21	284
Republic of Adigei (Adigeya)	5	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	105	2	103
Astrakhan Region	5	23	5	18
Volgograd Region	4	57	—	57
Rostov Region	17	111	13	98
NORTH-CAUCASIAN DISTRICT	56	173	73	100
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	58	6	52
PRIVOLZHSKY FEDERAL DISTRICT	118	628	103	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	93	6	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	363	28	335
Republic of Altai	4	5	1	4
Republic of Buryatia	1	16	3	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	42	—	42
Tomsk Region	2	26	9	17
FAR EAST FEDERAL DISTRICT	27	147	12	135
Republic of Sakha (Yakutia)	4	33	—	33
Kamchatka Territory	4	13	3	10
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	31.01.2011				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	21,846	11,880	1,418	3,317	38,461
CENTRAL FEDERAL DISTRICT	6,317	3,755	219	895	11,186
Belgorod Region	140	227	14	68	449
Bryansk Region	90	151	9	43	293
Vladimir Region	182	157	11	45	395
Voronezh Region	238	310	23	62	633
Ivanovo Region	136	56	8	46	246
Kaluga Region	140	70	10	61	281
Kostroma Region	103	38	5	22	168
Kursk Region	142	90	16	35	283
Lipetsk Region	133	109	11	49	302
Moscow Region	1,050	781	12	68	1,911
Orel Region	84	61	9	29	183
Ryazan Region	125	94	8	39	266
Smolensk Region	115	86	4	31	236
Tambov Region	107	161	7	37	312
Tver Region	125	135	11	44	315
Tula Region	189	88	11	47	335
Yaroslavl Region	224	42	11	84	361
Moscow	2,994	1,099	39	85	4,217
NORTH-WEST DISTRICT	2,295	444	231	589	3,559
Republic of Karelia	115	13	8	23	159
Republic of Komi	129	83	11	24	247
Arkhangelsk Region	161	67	12	36	276
including Nenets Autonomous Area	4	8	—	—	12
Vologda Region	277	18	25	49	369
Kaliningrad Region	155	45	24	47	271
Leningrad Region	59	22	11	257	349
Murmansk Region	144	10	9	47	210
Novgorod Region	127	2	10	22	161
Pskov Region	114	16	9	32	171
St. Petersburg	1,014	168	112	52	1,346
SOUTH FEDERAL DISTRICT	2,521	689	142	226	3,578
Republic of Adigei (Adigeya)	75	6	1	4	86
Republic of Kalmykia	37	3	—	4	44
Krasnodar Territory	1,133	162	51	94	1,440
Astrakhan Region	120	91	7	26	244
Volgograd Region	272	299	31	45	647
Rostov Region	884	128	52	53	1,117
NORTH-CAUCASIAN DISTRICT	793	106	18	73	990
Republic of Daghestan	162	8	5	1	176
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	52	17	—	6	75
Republic of Chechnya	33	3	—	13	49
Stavropol Territory	426	32	12	46	516
PRIVOLZHSKY FEDERAL DISTRICT	4,060	4,369	327	635	9,391
Republic of Bashkortostan	654	435	34	58	1,181
Republic of Mariy-El	54	63	8	11	136
Republic of Mordovia	136	142	7	17	302
Republic of Tatarstan (Tatarstan)	550	777	47	85	1,459
Udmurt Republic	200	90	19	37	346
Chuvash Republic — Chuvashya	108	172	14	38	332
Perm Territory	382	253	31	84	750
Kirov Region	183	180	15	29	407
Nizhni Novgorod Region	459	484	36	54	1,033
Orenburg Region	274	426	31	39	770
Penza Region	154	358	15	35	562
Samara Region	449	332	39	71	891
Saratov Region	257	515	19	45	836
Ulyanovsk Region	200	142	12	32	386
URALS FEDERAL DISTRICT	1,845	871	187	254	3,157
Kurgan Region	78	182	10	32	302
Sverdlovsk Region	755	200	57	35	1,047
Tyumen Region	560	342	53	100	1,055
Khanty-Mansiysky Autonomous Area — Yugra	289	138	22	35	484
Yamalo-Nenetsky Autonomous Area	100	37	2	21	160
Chelyabinsk Region	452	147	67	87	753
SIBERIA FEDERAL DISTRICT	2,902	1,383	217	499	5,001
Republic of Altai	34	5	2	4	45
Republic of Buryatia	200	5	5	35	245
Republic of Tyva	39	2	3	—	44
Republic of Khakassia	97	24	5	42	168
Altai Territory	288	484	20	59	851
Zabaykalskiy Territory	235	10	9	14	268
Krasnoyarsk Territory	505	165	25	113	808
Irkutsk Region	395	52	24	58	529
Kemerovo Region	325	125	28	59	537
Novosibirsk Region	419	154	59	32	664
Omsk Region	210	322	20	40	592
Tomsk Region	155	35	17	43	250
FAR EAST FEDERAL DISTRICT	1,113	263	77	146	1,599
Republic of Sakha (Yakutia)	134	114	6	25	279
Kamchatka Territory	78	8	5	9	100
Primorski Territory	346	36	34	26	442
Khabarovsk Territory	255	31	15	15	316
Amur Region	168	29	6	7	210
Magadan Region	37	10	4	4	55
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

(units)

1	31.01.2011										
	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	total
2	3	4	5	6	7	8	9	10	11	12	
RUSSIAN FEDERATION	17	23	46	98	217	252	95	109	133	22	1,012
CENTRAL FEDERAL DISTRICT	4	11	26	48	96	154	57	72	98	19	585
Belgorod Region	—	—	—	—	2	2	—	1	—	—	5
Bryansk Region	—	—	—	—	—	1	—	—	—	—	1
Vladimir Region	—	—	—	1	1	1	—	—	—	—	3
Voronezh Region	—	—	1	—	1	—	—	—	—	—	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	79	136	53	65	96	19	514
NORTH-WEST DISTRICT	3	3	4	15	15	12	2	9	8	—	71
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1
Republic of Komi	—	—	—	2	1	—	—	—	—	—	3
Arkhangelsk Region	—	—	1	1	—	—	—	—	—	—	2
including Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—
Vologda Region	—	—	1	1	3	2	—	2	—	—	9
Kaliningrad Region	—	—	—	—	1	1	—	—	2	—	4
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	5	14	15	3	3	1	—	47
Republic of Adigei (Adigeya)	—	—	2	1	2	—	—	—	—	—	5
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	1	5	3	2	1	1	—	14
Astrakhan Region	1	2	—	—	1	1	—	—	—	—	5
Volgograd Region	—	—	—	1	—	3	—	—	—	—	4
Rostov Region	—	—	—	2	4	8	1	2	—	—	17
NORTH-CAUCASIAN DISTRICT	4	1	2	4	33	9	2	1	—	—	56
Republic of Daghestan	2	1	1	2	20	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	—	—	1	4	1	—	—	—	—	7

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			
30.06.2010	1,038	30,416,678.4	49
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
CENTRAL FEDERAL DISTRICT			
30.06.2010	598	26,518,530.3	27
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
including Moscow and Moscow Region			
30.06.2010	537	26,324,326.9	25
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
NORTH-WEST DISTRICT			
30.06.2010	73	1,170,628.9	9
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
SOUTH FEDERAL DISTRICT			
30.06.2010	48	153,143.8	12
30.09.2010	48	159,158.2	11
30.11.2010	48	164,478.9	11
31.12.2010	47	174,009.0	11
NORTH-CAUCASIAN DISTRICT			
30.06.2010	58	41,834.4	20
30.09.2010	58	44,684.4	20
30.11.2010	58	48,138.7	21
31.12.2010	57	55,746.6	20
PRIVOLZHISKY FEDERAL DISTRICT			
30.06.2010	120	1,027,868.1	32
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
URALS FEDERAL DISTRICT			
30.06.2010	53	693,103.1	12
30.09.2010	53	735,548.9	12
30.11.2010	53	753,805.4	12
31.12.2010	51	759,933.4	11
SIBERIA FEDERAL DISTRICT			
30.06.2010	59	568,294.5	6
30.09.2010	59	605,953.7	6
30.11.2010	57	601,278.6	6
31.12.2010	56	596,354.0	7
FAR EAST FEDERAL DISTRICT			
30.06.2010	29	243,275.4	7
30.09.2010	29	273,983.7	7
30.11.2010	27	295,271.2	7
31.12.2010	27	308,851.4	7

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from February 10 to March 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	63	138	165	271	687
CENTRAL FEDERAL DISTRICT	7	13	28	51	80	178	357
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	—	—	—	3
Smolensk Region	—	—	1	1	—	1	3
Tambov Region	—	—	—	—	—	—	—
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	40	71	171	313
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	23	9	3	41
Republic of Daghestan	2	—	1	13	3	1	20
Republic of Ingushetia	—	—	—	1	—	—	1
Kabardino-Balkar Republic	—	1	—	3	1	1	6
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	29	41	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	12	41
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	1	—	1	3	5	5	15
Tyumen Region	1	2	2	1	5	4	15
Chelyabinsk Region	—	1	1	—	2	3	7
SIBERIA FEDERAL DISTRICT	3	2	4	15	8	10	42
Republic of Altai	—	1	—	1	—	—	2
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	—	2	2	—	1	5
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	1	1	1	3
Irkutsk Region	—	—	—	4	3	—	7
Kemerovo Region	—	—	2	1	—	2	5
Novosibirsk Region	2	1	—	2	—	4	9
Omsk Region	1	—	—	2	—	2	5
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	2	4	5	6	5	23
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	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

Financial Performance of Credit Institutions

	January—December 2010					
	2	3	4	5	6	7
1	total profit (+)/loss (—) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles
RUSSIAN FEDERATION	573,379.7	595,046.7	92.0	21,667.0	8.0	132,079.1
CENTRAL FEDERAL DISTRICT	524,176.9	538,437.0	93.3	14,260.1	6.7	117,489.2
Belgorod Region	176.8	176.8	100.0	0.0	0.0	36.1
Bryansk Region	109.4	109.4	100.0	0.0	0.0	12.9
Vladimir Region	31.3	31.3	100.0	0.0	0.0	13.4
Voronezh Region	17.3	17.3	100.0	0.0	0.0	2.0
Ivanovo Region	137.9	137.9	100.0	0.0	0.0	40.6
Kaluga Region	237.9	237.9	100.0	0.0	0.0	21.8
Kostroma Region	3,190.4	3,190.4	100.0	0.0	0.0	653.0
Kursk Region	238.6	238.6	100.0	0.0	0.0	54.8
Lipetsk Region	413.2	413.2	100.0	0.0	0.0	216.5
Moscow Region	830.2	830.2	100.0	0.0	0.0	177.3
Orel Region	41.6	41.6	100.0	0.0	0.0	19.9
Ryazan Region	112.5	130.2	75.0	17.8	25.0	36.7
Smolensk Region	133.5	133.5	100.0	0.0	0.0	25.2
Tambov Region	19.1	19.1	100.0	0.0	0.0	5.1
Tver Region	109.3	131.2	71.4	21.9	28.6	33.5
Tula Region	129.0	129.0	100.0	0.0	0.0	45.7
Yaroslavl Region	281.8	281.8	100.0	0.0	0.0	62.3
Moscow	517,967.3	532,187.7	93.0	14,220.4	7.0	116,032.5
NORTH-WEST DISTRICT	18,656.1	19,119.0	90.1	462.9	9.9	6,313.7
Republic of Karelia	17.3	17.3	100.0	0.0	0.0	3.7
Republic of Komi	429.5	431.9	66.7	2.4	33.3	105.3
Arkhangelsk Region	8.0	8.0	100.0	0.0	0.0	2.0
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,141.9	1,141.9	100.0	0.0	0.0	185.3
Kaliningrad Region	552.6	552.6	100.0	0.0	0.0	204.1

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-300.5	1.2	33.3	301.6	66.7	1.6
Murmansk Region	111.4	111.4	100.0	0.0	0.0	10.8
Novgorod Region	3.3	22.5	50.0	19.2	50.0	4.3
Pskov Region	45.8	45.8	100.0	0.0	0.0	14.4
St. Petersburg	16,646.8	16,786.5	92.5	139.7	7.5	5,782.2
SOUTH FEDERAL DISTRICT	2,242.1	2,247.2	95.7	5.0	4.3	532.7
Republic of Adigei (Adigeya)	67.7	67.7	100.0	0.0	0.0	15.3
Republic of Kalmykia	13.7	13.7	100.0	0.0	0.0	4.6
Krasnodar Territory	1,242.5	1,242.5	100.0	0.0	0.0	286.6
Astrakhan Region	92.8	93.8	80.0	1.0	20.0	23.3
Volgograd Region	262.2	262.2	100.0	0.0	0.0	51.1
Rostov Region	563.2	567.3	94.1	4.1	5.9	151.8
NORTH-CAUCASIAN DISTRICT	1,124.8	1,134.0	96.5	9.1	3.5	302.6
Republic of Dagestan	543.0	543.0	100.0	0.0	0.0	141.3
Republic of Ingushetia	20.2	20.2	100.0	0.0	0.0	4.6
Kabardino-Balkar Republic	286.0	286.0	100.0	0.0	0.0	67.9
Karachai-Cherkess Republic	50.4	55.9	80.0	5.5	20.0	15.0
Republic of Northern Ossetia — Alania	115.0	115.0	100.0	0.0	0.0	19.5
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	110.2	113.9	85.7	3.7	14.3	54.5
PRIVOLZHSKY FEDERAL DISTRICT	10,152.4	14,546.6	86.4	4,394.1	13.6	2,875.9
Republic of Bashkortostan	145.9	324.9	72.7	179.0	27.3	93.2
Republic of Mariy-El	39.9	39.9	100.0	0.0	0.0	6.5
Republic of Mordovia	68.8	68.8	100.0	0.0	0.0	25.6
Republic of Tatarstan (Tatarstan)	2,297.6	2,423.6	92.3	125.9	7.7	563.3
Udmurt Republic	52.4	136.9	80.0	84.6	20.0	27.5
Chuvash Republic — Chuvashya	51.5	51.5	100.0	0.0	0.0	20.2
Perm Territory	240.5	240.5	100.0	0.0	0.0	52.3
Kirov Region	270.1	270.1	100.0	0.0	0.0	70.0
Nizhni Novgorod Region	533.5	649.4	85.7	115.9	14.3	153.5
Orenburg Region	422.0	439.9	88.9	17.8	11.1	140.8
Penza Region	-2,802.8	0.0	0.0	2,802.8	100.0	5.5
Samara Region	6,570.0	7,567.4	80.0	997.5	20.0	1,551.9
Saratov Region	2,201.1	2,201.1	100.0	0.0	0.0	141.3
Ulyanovsk Region	61.8	132.5	75.0	70.7	25.0	24.1

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	4,542.0	6,615.3	88.2	2,073.2	11.8	1,808.3
Kurgan Region	127.2	127.2	100.0	0.0	0.0	26.8
Sverdlovsk Region	1,713.4	2,890.4	78.9	1,176.9	21.1	460.9
Tyumen Region	979.0	1,869.3	94.4	890.3	5.6	930.0
Khanty-Mansiysky Autonomous Area — Yugra	218.4	1,108.8	90.0	890.3	10.0	666.2
Yamalo-Nenetsky Autonomous Area	55.8	55.8	100.0	0.0	0.0	13.5
Chelyabinsk Region	1,722.5	1,728.4	90.0	6.0	10.0	390.5
SIBERIA FEDERAL DISTRICT	5,444.5	5,579.8	87.5	135.4	12.5	1,356.1
Republic of Altai	244.7	244.7	100.0	0.0	0.0	69.6
Republic of Buryatia	36.6	36.6	100.0	0.0	0.0	2.6
Republic of Tyva	-2.3	0.0	0.0	2.3	100.0	0.1
Republic of Khakassia	40.9	41.6	66.7	0.8	33.3	11.5
Altai Territory	266.8	266.8	100.0	0.0	0.0	55.7
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	60.7	88.6	80.0	27.9	20.0	30.4
Irkutsk Region	210.4	213.1	87.5	2.7	12.5	33.0
Kemerovo Region	322.4	322.4	100.0	0.0	0.0	115.9
Novosibirsk Region	4,068.7	4,170.5	80.0	101.8	20.0	997.3
Omsk Region	145.3	145.3	100.0	0.0	0.0	16.2
Tomsk Region	50.2	50.2	100.0	0.0	0.0	23.9
FAR EAST FEDERAL DISTRICT	7,040.8	7,367.9	92.6	327.1	7.4	1,400.5
Republic of Sakha (Yakutia)	12.5	36.2	75.0	23.7	25.0	7.7
Kamchatka Territory	161.8	161.8	100.0	0.0	0.0	54.6
Primorski Territory	1,493.5	1,493.5	100.0	0.0	0.0	297.7
Khabarovsk Territory	336.9	640.2	75.0	303.4	25.0	108.2
Amur Region	4,916.6	4,916.6	100.0	0.0	0.0	911.0
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	119.5	119.5	100.0	0.0	0.0	21.2
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	—	—	—	—	—
PRIVOLZHSKY 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	
	Q2 2	Q3 3
RUSSIAN FEDERATION	8,335.24	10,576.26
CENTRAL FEDERAL DISTRICT	3,987.95	4,943.91
Belgorod Region	30.11	41.55
Bryansk Region	27.65	42.14
Vladimir Region	25.30	34.35
Voronezh Region	96.51	125.21
Ivanovo Region	22.97	29.02
Kaluga Region	42.34	55.56
Kostroma Region	14.74	21.39
Kursk Region	17.78	28.86
Lipetsk Region	19.46	28.41
Moscow Region	207.89	281.88
Orel Region	17.60	22.72
Ryazan Region	23.49	33.59
Smolensk Region	25.17	31.84
Tambov Region	6.85	10.02
Tver Region	30.44	46.02
Tula Region	33.60	45.99
Yaroslavl Region	38.73	49.47
Moscow	3,307.33	4,015.90
NORTH-WEST DISTRICT	1,225.21	1,349.07
Republic of Karelia	9.29	11.72
Republic of Komi	21.43	25.20
Arkhangelsk Region	22.71	26.20
including Nenets Autonomous Area	0.30	0.20
Vologda Region	19.92	24.75
Kaliningrad Region	89.09	115.68
Leningrad Region	241.68	307.85
Murmansk Region	31.05	35.74
Novgorod Region	11.89	18.58
Pskov Region	8.44	10.93
St. Petersburg	769.72	772.42
SOUTH FEDERAL DISTRICT	469.92	731.39
Republic of Adigei (Adigeya)	3.60	5.69
Republic of Kalmykia	1.74	2.74
Krasnodar Territory	245.74	375.91
Astrakhan Region	20.22	31.46
Volgograd Region	45.62	72.47
Rostov Region	153.00	243.11
NORTH-CAUCASIAN DISTRICT	216.63	345.99
Republic of Daghestan	54.73	82.84
Republic of Ingushetia	2.38	4.33
Kabardino-Balkar Republic	17.52	26.10
Karachai-Cherkess Republic	3.52	6.39

Table 6.2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	18.85	29.20
Republic of Chechnya	2.21	2.63
Stavropol Territory	117.42	194.51
PRIVOLZHSKY FEDERAL DISTRICT	747.62	990.49
Republic of Bashkortostan	97.09	117.63
Republic of Mariy-El	4.77	8.95
Republic of Mordovia	6.55	8.18
Republic of Tatarstan (Tatarstan)	116.74	155.88
Udmurt Republic	22.14	27.11
Chuvash Republic — Chuvashya	10.03	13.77
Perm Territory	71.31	93.70
Kirov Region	18.59	25.03
Nizhni Novgorod Region	99.02	120.18
Orenburg Region	38.85	51.78
Penza Region	23.17	33.86
Samara Region	176.04	241.79
Saratov Region	43.45	63.62
Ulyanovsk Region	19.88	29.03
URALS FEDERAL DISTRICT	610.18	753.67
Kurgan Region	8.47	12.66
Sverdlovsk Region	266.58	333.37
Tyumen Region	225.01	254.25
Khanty-Mansiysky Autonomous Area — Yugra	91.11	109.05
Yamalo-Nenetsky Autonomous Area	34.44	33.93
Chelyabinsk Region	110.13	153.39
SIBERIA FEDERAL DISTRICT	618.85	882.28
Republic of Altai	1.58	2.30
Republic of Buryatia	17.59	29.43
Republic of Tyva	1.42	1.82
Republic of Khakassia	11.40	18.64
Altai Territory	41.67	62.31
Zabaykalskiy Territory	14.45	19.23
Krasnoyarsk Territory	100.04	141.52
Irkutsk Region	87.50	133.85
Kemerovo Region	61.37	80.88
Novosibirsk Region	161.20	228.55
Omsk Region	87.88	119.82
Tomsk Region	32.76	43.94
FAR EAST FEDERAL DISTRICT	444.33	572.86
Republic of Sakha (Yakutia)	30.21	49.84
Kamchatka Territory	19.28	25.78
Primorski Territory	220.03	274.95
Khabarovsk Territory	99.24	128.62
Amur Region	25.12	33.12
Magadan Region	9.15	10.98
Sakhalin Region	39.08	46.53
Jewish Autonomous Region	1.96	2.76
Chukotka Autonomous Area	0.25	0.29

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	
	Q2 2	Q3 3
RUSSIAN FEDERATION	9,818.80	7,092.78
CENTRAL FEDERAL DISTRICT	5,874.84	4,163.30
Belgorod Region	28.51	21.80
Bryansk Region	25.09	20.45
Vladimir Region	28.57	19.89
Voronezh Region	84.72	63.57
Ivanovo Region	18.96	13.96
Kaluga Region	35.59	28.71
Kostroma Region	16.27	11.67
Kursk Region	16.09	11.95
Lipetsk Region	27.43	18.68
Moscow Region	204.25	155.32
Orel Region	14.58	10.13
Ryazan Region	22.51	16.89
Smolensk Region	24.80	18.42
Tambov Region	10.78	7.63
Tver Region	28.91	20.59
Tula Region	33.68	25.93
Yaroslavl Region	44.22	34.22
Moscow	5,209.89	3,663.50
NORTH-WEST DISTRICT	1,628.40	1,145.33
Republic of Karelia	8.94	7.80
Republic of Komi	11.01	7.37
Arkhangelsk Region	19.53	12.58
including Nenets Autonomous Area	0.24	0.08
Vologda Region	18.39	9.91
Kaliningrad Region	160.57	128.50
Leningrad Region	287.47	253.94
Murmansk Region	23.63	16.95
Novgorod Region	10.75	9.62
Pskov Region	13.74	12.52
St. Petersburg	1,074.38	686.17
SOUTH FEDERAL DISTRICT	440.66	331.10
Republic of Adigei (Adigeya)	3.65	3.92
Republic of Kalmykia	1.70	1.32
Krasnodar Territory	237.57	185.50
Astrakhan Region	19.68	14.54
Volgograd Region	47.38	32.98
Rostov Region	130.67	92.84
NORTH-CAUCASIAN DISTRICT	77.98	66.09
Republic of Daghestan	11.91	10.52
Republic of Ingushetia	0.64	1.90
Kabardino-Balkar Republic	7.91	5.40
Karachai-Cherkess Republic	1.62	1.64

Table 6.2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	10.03	7.36
Republic of Chechnya	0.90	0.91
Stavropol Territory	44.97	38.36
PRIVOLZHSKY FEDERAL DISTRICT	750.40	605.10
Republic of Bashkortostan	64.06	48.30
Republic of Mariy-El	8.83	6.52
Republic of Mordovia	7.49	4.86
Republic of Tatarstan (Tatarstan)	84.95	63.22
Udmurt Republic	18.00	13.96
Chuvash Republic — Chuvashya	10.57	8.99
Perm Territory	53.73	34.75
Kirov Region	12.77	7.95
Nizhni Novgorod Region	100.66	71.60
Orenburg Region	33.44	25.55
Penza Region	21.71	14.42
Samara Region	255.45	249.78
Saratov Region	51.90	38.29
Ulyanovsk Region	26.85	16.91
URALS FEDERAL DISTRICT	360.97	245.07
Kurgan Region	6.64	4.89
Sverdlovsk Region	174.04	116.41
Tyumen Region	103.92	68.46
Khanty-Mansiysky Autonomous Area — Yugra	36.30	26.41
Yamalo-Nenetsky Autonomous Area	12.79	7.11
Chelyabinsk Region	76.37	55.32
SIBERIA FEDERAL DISTRICT	394.86	309.03
Republic of Altai	1.44	1.25
Republic of Buryatia	8.98	8.34
Republic of Tyva	0.59	0.45
Republic of Khakassia	3.99	3.88
Altai Territory	34.24	31.86
Zabaykalskiy Territory	8.84	5.30
Krasnoyarsk Territory	59.65	39.97
Irkutsk Region	40.20	35.24
Kemerovo Region	34.48	23.98
Novosibirsk Region	116.25	90.15
Omsk Region	63.05	51.02
Tomsk Region	23.16	17.60
FAR EAST FEDERAL DISTRICT	276.64	224.67
Republic of Sakha (Yakutia)	9.66	7.16
Kamchatka Territory	6.75	4.65
Primorski Territory	149.14	123.78
Khabarovsk Territory	62.60	45.95
Amur Region	15.12	19.38
Magadan Region	3.84	2.44
Sakhalin Region	28.53	20.77
Jewish Autonomous Region	0.76	0.43
Chukotka Autonomous Area	0.25	0.11

6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

	31.12.2010										
	legal entities					individuals					
	total	of which:		total	of which:		total	of which:		total	
2	3	4	5	6	7	8	9	10			
	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											
RUSSIAN FEDERATION	21,289,247	15,930,060	5,359,187	5,292,309	3,726,479	1,565,830	7,909,502	1,895,838	9,805,340	7,909,502	1,895,838
CENTRAL FEDERAL DISTRICT	13,398,234	9,027,757	4,370,477	4,099,454	2,703,125	1,396,329	3,562,091	1,328,440	4,890,531	3,562,091	1,328,440
Belgorod Region	105,814	92,880	12,934	16,526	12,636	3,890	63,234	4,774	68,008	63,234	4,774
Bryansk Region	46,094	42,614	3,480	2,813	2,794	19	33,535	2,825	36,360	33,535	2,825
Vladimir Region	89,643	79,974	9,669	7,009	6,711	298	63,105	6,668	69,773	63,105	6,668
Voronezh Region	172,296	153,641	18,655	17,901	13,032	4,869	113,524	9,625	123,149	113,524	9,625
Ivanovo Region	51,929	47,302	4,627	2,539	2,500	39	38,269	4,014	42,283	38,269	4,014
Kaluga Region	70,323	62,192	8,131	4,875	4,430	445	44,926	4,311	49,237	44,926	4,311
Kostroma Region	37,500	35,353	2,147	4,894	4,763	131	25,610	1,582	27,192	25,610	1,582
Kursk Region	52,358	48,994	3,364	4,311	4,217	94	37,400	2,413	39,813	37,400	2,413
Lipetsk Region	77,776	71,935	5,841	7,304	7,096	208	53,215	4,581	57,796	53,215	4,581
Moscow Region	648,136	584,614	63,522	76,856	69,421	7,435	374,395	45,851	420,246	374,395	45,851
Orel Region	36,477	34,378	2,099	2,669	2,657	12	27,469	1,717	29,186	27,469	1,717
Ryazan Region	66,162	60,213	5,949	6,017	5,126	891	45,822	3,531	49,353	45,822	3,531
Smolensk Region	56,082	48,387	7,695	4,901	4,736	165	34,809	3,327	38,136	34,809	3,327
Tambov Region	41,577	38,819	2,758	1,982	1,796	186	30,879	1,511	32,390	30,879	1,511
Tver Region	72,735	66,460	6,275	5,682	5,160	522	48,261	3,840	52,101	48,261	3,840
Tula Region	93,961	84,181	9,780	8,077	7,690	387	60,947	5,460	66,407	60,947	5,460
Yaroslavl Region	92,050	83,830	8,220	7,817	7,678	139	61,818	6,801	68,619	61,818	6,801
Moscow	11,587,321	7,391,990	4,195,331	3,917,281	2,540,682	1,376,599	2,404,873	1,215,609	3,620,482	2,404,873	1,215,609
NORTH-WEST DISTRICT	1,975,897	1,594,650	381,247	355,061	266,105	88,956	886,123	217,834	1,103,957	886,123	217,834
Republic of Karelia	32,855	29,418	3,437	2,173	2,083	90	22,675	2,767	25,442	22,675	2,767
Republic of Komi	71,574	66,088	5,486	6,066	6,018	48	51,603	3,260	54,863	51,603	3,260

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	95,010	89,162	5,848	17,598	16,894	704	62,487	58,648	3,839
including Nenets Autonomous Area	3,724	3,610	114	302	301	1	2,652	2,609	43
Vologda Region	95,611	78,784	16,827	16,802	8,800	8,002	58,169	52,247	5,922
Kaliningrad Region	83,691	66,412	17,279	12,496	10,748	1,748	55,401	42,087	13,314
Leningrad Region	77,272	69,325	7,947	6,203	5,827	376	56,747	50,427	6,320
Murmansk Region	74,204	65,179	9,025	6,224	5,531	693	55,679	49,503	6,176
Novgorod Region	30,924	27,030	3,894	1,790	1,788	2	20,965	18,692	2,273
Pskov Region	26,778	24,353	2,425	2,197	1,969	228	18,667	17,151	1,516
St. Petersburg	1,387,978	1,078,899	309,079	283,512	206,447	77,065	695,537	523,090	172,447
SOUTH FEDERAL DISTRICT	764,037	692,877	71,160	64,674	59,978	4,696	541,022	490,080	50,942
Republic of Adigei (Adigeya)	10,126	9,581	545	548	548	0	7,841	7,454	387
Republic of Kalmykia	5,186	4,898	288	642	641	1	3,772	3,562	210
Krasnodar Territory	345,552	315,669	29,883	30,305	28,445	1,860	235,533	212,462	23,071
Astrakhan Region	44,555	40,674	3,881	3,147	3,120	27	34,007	31,581	2,426
Volgograd Region	121,578	107,735	13,843	9,512	7,200	2,312	93,547	84,680	8,867
Rostov Region	237,040	214,320	22,720	20,520	20,024	496	166,322	150,341	15,981
NORTH-CAUCASIAN DISTRICT	222,561	207,911	14,650	14,682	14,399	283	149,634	138,012	11,622
Republic of Dagestan	32,387	30,820	1,567	1,884	1,878	6	18,801	17,379	1,422
Republic of Ingushetia	5,427	5,263	164	266	266	0	2,086	1,958	128
Kabardino-Balkar Republic	20,473	18,609	1,864	939	931	8	13,939	12,887	1,052
Karachai-Cherkess Republic	9,252	8,798	454	720	705	15	6,157	5,754	403
Republic of Northern Ossetia — Alania	21,053	20,045	1,008	716	709	7	15,892	15,031	861
Republic of Chechnya	9,038	8,911	127	793	793	0	3,044	2,986	58
Stavropol Territory	124,931	115,465	9,466	9,364	9,117	247	89,715	82,017	7,698
PRIVOLZHSKY FEDERAL DISTRICT	2,125,407	1,902,164	223,243	372,985	340,365	32,620	1,304,854	1,186,342	118,512
Republic of Bashkortostan	310,329	276,709	33,620	126,758	112,602	14,156	137,147	125,961	11,186
Republic of Mariy-El	23,179	21,589	1,590	2,327	2,054	273	17,233	16,421	812
Republic of Mordovia	36,511	34,805	1,706	4,631	4,602	29	24,748	23,465	1,283
Republic of Tatarstan (Tatarstan)	403,839	351,049	52,790	87,212	84,767	2,445	197,086	178,151	18,935
Udmurt Republic	70,425	65,977	4,448	8,005	7,848	157	50,912	47,809	3,103
Chuvash Republic — Chuvashya	55,329	49,510	5,819	6,838	6,041	797	38,429	36,664	1,765
Perm Territory	205,763	176,234	29,529	36,437	28,032	8,405	126,035	113,855	12,180
Kirov Region	74,323	69,823	4,500	8,079	7,607	472	49,412	46,272	3,140
Nizhni Novgorod Region	289,687	262,569	27,118	38,237	35,560	2,677	181,783	163,857	17,926
Orenburg Region	95,610	89,015	6,595	9,841	9,185	656	68,007	63,142	4,865

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	58,397	54,863	3,534	3,580	3,469	111	44,513	42,045	2,468
Samara Region	307,477	271,701	35,776	27,472	26,372	1,100	222,210	193,382	28,828
Saratov Region	127,101	116,588	10,513	7,610	7,051	559	98,432	90,263	8,169
Ulyanovsk Region	67,437	61,732	5,705	5,958	5,175	783	48,907	45,055	3,852
URALS FEDERAL DISTRICT	1,189,328	1,040,380	148,948	203,577	177,148	26,429	730,746	643,972	86,774
Kurgan Region	25,679	24,398	1,281	1,872	1,676	196	19,195	18,438	757
Sverdlovsk Region	416,029	377,341	38,688	46,142	44,142	2,000	271,747	243,380	28,367
Tyumen Region	516,235	439,191	77,044	122,650	110,413	12,237	293,779	248,645	45,134
Khanty-Mansiysky Autonomous Area — Yugra	265,080	202,326	62,754	55,361	44,130	11,231	156,287	122,636	33,651
Yamalo-Nenetsky Autonomous Area	61,459	59,208	2,251	13,811	13,674	137	36,955	35,611	1,344
Chelyabinsk Region	231,385	199,450	31,935	32,913	20,917	11,996	146,025	133,509	12,516
SIBERIA FEDERAL DISTRICT	1,054,245	958,792	95,453	122,899	113,190	9,709	707,387	656,707	50,680
Republic of Altai	5,008	4,859	149	492	492	0	3,724	3,631	93
Republic of Buryatia	38,677	35,293	3,384	6,468	6,383	85	22,102	21,237	865
Republic of Tyva	4,254	4,130	124	429	429	0	3,103	3,034	69
Republic of Khakassia	16,663	16,041	622	1,662	1,662	0	12,266	11,724	542
Altai Territory	101,506	93,223	8,283	12,433	11,584	849	70,301	66,133	4,168
Zabaykalskiy Territory	33,519	31,621	1,898	2,636	2,633	3	25,122	24,214	908
Krasnoyarsk Territory	184,350	168,531	15,819	26,415	24,104	2,311	113,367	105,687	7,680
Irkutsk Region	133,319	122,598	10,721	11,551	11,031	520	92,560	86,539	6,021
Kemerovo Region	168,911	154,557	14,354	28,184	24,536	3,648	111,042	102,715	8,327
Novosibirsk Region	209,340	183,556	25,784	18,115	16,744	1,371	136,423	124,879	11,544
Omsk Region	96,280	87,308	8,972	9,129	8,543	586	70,882	64,653	6,229
Tomsk Region	62,418	57,075	5,343	5,385	5,049	336	46,495	42,261	4,234
FAR EAST FEDERAL DISTRICT	559,538	505,529	54,009	58,977	52,169	6,808	377,209	346,175	31,034
Republic of Sakha (Yakutia)	61,689	58,179	3,510	5,600	5,525	75	40,157	38,513	1,644
Kamchatka Territory	36,352	33,442	2,910	2,375	2,172	203	26,562	24,506	2,056
Primorski Territory	167,096	145,137	21,959	19,453	14,013	5,440	109,483	97,035	12,448
Khabarovsk Territory	149,800	138,008	11,792	16,074	15,911	163	103,757	95,063	8,694
Amur Region	48,102	44,581	3,521	4,767	4,749	18	33,396	31,975	1,421
Magadan Region	26,318	21,792	4,526	2,329	2,326	3	15,502	14,208	1,294
Sakhalin Region	59,157	53,686	5,471	7,170	6,264	906	40,182	36,926	3,256
Jewish Autonomous Region	5,453	5,236	217	378	378	0	4,178	4,011	167
Chukotka Autonomous Area	5,571	5,468	103	831	831	0	3,992	3,938	54

Table 6.3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.12.2010		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	402,850.9	3,542,844.0	188,058.6
CENTRAL FEDERAL DISTRICT	264,004.1	2,251,727.8	98,123.5
Belgorod Region	1,125.0	14,690.2	1,297.8
Bryansk Region	285.9	5,629.4	718.4
Vladimir Region	1,099.0	8,654.1	1,168.4
Voronezh Region	1,844.6	25,247.2	2,258.3
Ivanovo Region	155.1	5,845.9	739.5
Kaluga Region	2,663.0	9,881.7	870.7
Kostroma Region	144.8	3,660.1	742.1
Kursk Region	378.3	6,973.7	1,076.8
Lipetsk Region	347.4	10,880.9	810.3
Moscow Region	9,970.0	128,171.6	10,053.7
Orel Region	154.8	4,409.4	446.1
Ryazan Region	258.1	8,456.0	905.5
Smolensk Region	1,118.8	7,314.1	727.0
Tambov Region	1,039.2	4,533.1	467.4
Tver Region	1,474.0	10,787.0	699.3
Tula Region	1,132.2	13,093.3	976.5
Yaroslavl Region	2,207.8	11,718.5	1,144.0
Moscow	238,606.4	1,971,781.6	73,021.8
NORTH-WEST DISTRICT	29,955.4	342,053.0	12,927.7
Republic of Karelia	325.5	4,148.1	417.9
Republic of Komi	384.1	7,711.8	880.9
Arkhangelsk Region	1,528.9	11,569.5	1,371.5
including Nenets Autonomous Area	89.0	609.2	141.7
Vologda Region	550.0	16,470.4	1,309.6
Kaliningrad Region	924.7	11,882.6	1,230.6
Leningrad Region	571.7	9,135.6	554.4
Murmansk Region	891.7	8,138.7	458.8
Novgorod Region	317.0	6,062.6	422.3
Pskov Region	504.1	4,498.1	364.3
St. Petersburg	23,957.7	262,435.5	5,917.4
SOUTH FEDERAL DISTRICT	12,042.8	128,684.0	14,692.2
Republic of Adigei (Adigeya)	116.3	1,519.6	237.6
Republic of Kalmykia	100.6	522.4	245.9
Krasnodar Territory	7,207.0	65,806.7	7,113.0
Astrakhan Region	482.6	4,701.8	1,106.8
Volgograd Region	802.3	14,820.3	1,495.3
Rostov Region	3,334.1	41,313.2	4,493.7
NORTH-CAUCASIAN DISTRICT	7,736.1	46,379.0	4,307.9
Republic of Daghestan	1,187.3	10,124.9	669.7
Republic of Ingushetia	150.5	2,799.9	152.5
Kabardino-Balkar Republic	429.0	4,243.9	423.2
Karachai-Cherkess Republic	531.9	1,802.9	227.6
Republic of Northern Ossetia — Alania	592.6	3,363.9	320.7
Republic of Chechnya	663.0	3,834.7	148.7
Stavropol Territory	4,181.7	20,208.8	2,365.6

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	36,197.9	327,777.1	20,556.1
Republic of Bashkortostan	5,214.4	31,998.0	1,780.9
Republic of Mariy-El	274.5	2,567.1	274.8
Republic of Mordovia	986.9	5,260.0	369.8
Republic of Tatarstan (Tatarstan)	6,950.0	76,044.3	2,617.0
Udmurt Republic	738.0	8,887.2	996.0
Chuvash Republic — Chuvashya	597.6	5,537.2	539.4
Perm Territory	1,444.8	30,932.4	3,697.8
Kirov Region	1,304.6	14,316.1	1,152.0
Nizhni Novgorod Region	10,575.5	52,509.2	2,622.0
Orenburg Region	946.9	13,815.1	1,185.6
Penza Region	779.1	7,023.0	899.5
Samara Region	3,620.8	50,833.0	1,988.1
Saratov Region	1,199.0	18,849.8	1,740.9
Ulyanovsk Region	1,565.6	9,204.7	692.4
URALS FEDERAL DISTRICT	16,066.9	196,882.5	12,719.0
Kurgan Region	179.8	3,931.9	748.1
Sverdlovsk Region	5,481.1	85,192.8	4,915.1
Tyumen Region	3,858.8	71,914.4	4,620.0
Khanty-Mansiysky Autonomous Area — Yugra	1,792.2	30,424.4	2,226.2
Yamalo-Nenetsky Autonomous Area	817.8	12,559.0	1,099.1
Chelyabinsk Region	6,547.3	35,843.4	2,435.7
SIBERIA FEDERAL DISTRICT	21,911.7	163,791.4	13,799.8
Republic of Altai	151.5	574.4	130.8
Republic of Buryatia	459.3	6,967.4	910.0
Republic of Tyva	81.6	521.7	197.1
Republic of Khakassia	348.4	2,227.8	676.2
Altai Territory	2,762.6	11,578.9	1,267.5
Zabaykalskiy Territory	443.9	4,150.9	792.1
Krasnoyarsk Territory	6,998.8	30,469.4	2,410.0
Irkutsk Region	2,011.3	20,724.2	1,513.5
Kemerovo Region	990.7	20,532.3	1,742.4
Novosibirsk Region	5,819.6	45,274.5	2,107.4
Omsk Region	856.8	12,430.0	1,279.8
Tomsk Region	987.2	8,339.8	772.9
FAR EAST FEDERAL DISTRICT	14,936.0	85,549.3	10,932.3
Republic of Sakha (Yakutia)	2,830.2	10,644.4	2,154.0
Kamchatka Territory	1,224.3	5,261.8	909.0
Primorski Territory	5,833.0	26,805.5	2,462.7
Khabarovsk Territory	3,166.7	21,636.0	1,989.1
Amur Region	565.8	6,591.8	1,051.3
Magadan Region	369.5	4,585.9	598.4
Sakhalin Region	734.6	8,836.1	1,454.3
Jewish Autonomous Region	102.1	638.8	205.1
Chukotka Autonomous Area	109.7	548.9	108.4

Table 6.3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.12.2010		
	public organizations	non-public organizations	other
2	3	4	
RUSSIAN FEDERATION	36,911.6	546,058.5	117,569.9
CENTRAL FEDERAL DISTRICT	32,917.8	466,735.0	113,298.9
Belgorod Region	2.3	262.7	16.9
Bryansk Region	0.0	148.5	9.3
Vladimir Region	0.7	304.4	47.2
Voronezh Region	1.3	875.5	21.7
Ivanovo Region	0.0	150.5	7.6
Kaluga Region	19.6	1,201.8	19.4
Kostroma Region	0.3	105.6	1.2
Kursk Region	5.4	181.5	1.5
Lipetsk Region	0.0	247.5	68.0
Moscow Region	242.3	4,215.2	116.4
Orel Region	0.0	90.1	0.5
Ryazan Region	24.5	572.6	1.6
Smolensk Region	55.9	332.4	2.3
Tambov Region	8.3	72.8	0.2
Tver Region	0.5	405.0	3.3
Tula Region	310.6	282.9	9.5
Yaroslavl Region	0.2	582.8	2.8
Moscow	32,245.6	456,703.2	112,969.7
NORTH-WEST DISTRICT	2,301.8	39,012.1	1,715.9
Republic of Karelia	0.7	262.3	6.9
Republic of Komi	27.4	223.9	2.3
Arkhangelsk Region	3.4	641.4	57.6
including Nenets Autonomous Area	0.0	42.0	0.8
Vologda Region	179.0	1,166.0	34.8
Kaliningrad Region	40.5	1,775.0	44.7
Leningrad Region	3.1	400.1	20.3
Murmansk Region	152.2	1,370.0	7.7
Novgorod Region	0.0	1,424.1	1.1
Pskov Region	1.7	137.5	6.2
St. Petersburg	1,893.8	31,611.7	1,534.5
SOUTH FEDERAL DISTRICT	119.3	5,723.9	337.9
Republic of Adigei (Adigeya)	0.0	25.3	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	61.9	2,152.4	255.3
Astrakhan Region	12.8	189.1	4.9
Volgograd Region	43.6	1,145.3	29.3
Rostov Region	0.9	2,211.9	48.4
NORTH-CAUCASIAN DISTRICT	26.6	642.9	68.0
Republic of Daghestan	9.6	59.3	6.1
Republic of Ingushetia	0.0	25.6	0.0
Kabardino-Balkar Republic	0.0	52.7	6.6
Karachai-Cherkess Republic	0.0	1.7	15.0
Republic of Northern Ossetia — Alania	0.2	32.9	7.5
Republic of Chechnya	0.0	42.3	0.0
Stavropol Territory	16.8	428.5	32.8

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	429.7	14,025.2	653.6
Republic of Bashkortostan	132.5	1,146.2	22.9
Republic of Mariy-El	4.2	151.1	0.3
Republic of Mordovia	0.0	58.1	19.8
Republic of Tatarstan (Tatarstan)	89.5	2,307.2	427.7
Udmurt Republic	0.3	238.2	2.5
Chuvash Republic — Chuvashya	0.2	132.1	0.9
Perm Territory	0.9	4,108.3	39.9
Kirov Region	0.0	249.4	0.7
Nizhni Novgorod Region	30.2	2,539.6	55.9
Orenburg Region	24.7	362.1	24.5
Penza Region	5.8	195.3	0.2
Samara Region	79.8	1,735.4	48.5
Saratov Region	7.2	487.0	8.0
Ulyanovsk Region	54.3	315.1	1.8
URALS FEDERAL DISTRICT	636.9	8,397.0	321.9
Kurgan Region	0.0	89.3	31.1
Sverdlovsk Region	53.9	3,690.8	95.4
Tyumen Region	10.6	2,388.9	14.8
Khanty-Mansiysky Autonomous Area — Yugra	0.3	1,820.2	7.9
Yamalo-Nenetsky Autonomous Area	0.0	217.2	0.0
Chelyabinsk Region	572.5	2,228.0	180.6
SIBERIA FEDERAL DISTRICT	391.4	6,634.0	513.4
Republic of Altai	0.0	10.8	0.0
Republic of Buryatia	0.0	613.3	2.4
Republic of Tyva	0.0	0.1	0.0
Republic of Khakassia	0.0	1.8	0.1
Altai Territory	21.6	335.4	15.0
Zabaykalskiy Territory	0.1	54.1	3.3
Krasnoyarsk Territory	224.3	1,172.0	22.5
Irkutsk Region	9.7	1,265.7	38.0
Kemerovo Region	0.1	968.9	15.7
Novosibirsk Region	120.0	1,591.6	381.1
Omsk Region	8.5	488.6	34.6
Tomsk Region	7.1	131.8	0.6
FAR EAST FEDERAL DISTRICT	88.1	4,888.4	660.2
Republic of Sakha (Yakutia)	3.1	149.4	2.0
Kamchatka Territory	13.0	380.5	7.1
Primorski Territory	46.2	2,314.3	220.4
Khabarovsk Territory	18.7	600.6	164.1
Amur Region	3.5	64.4	13.4
Magadan Region	3.2	562.3	0.3
Sakhalin Region	0.3	811.3	252.9
Jewish Autonomous Region	0.0	5.6	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

Table 6.3.4

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.12.2010			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	5
RUSSIAN FEDERATION	202.9	4,726.9	27,775.2	11,951.6
CENTRAL FEDERAL DISTRICT	201.7	508.8	19,186.7	7,096.3
Belgorod Region	0.0	0.0	0.0	94.9
Bryansk Region	0.0	0.0	30.4	49.7
Vladimir Region	0.0	0.0	14.5	64.8
Voronezh Region	0.0	0.0	211.9	91.9
Ivanovo Region	0.0	0.0	20.3	40.9
Kaluga Region	0.0	0.0	95.8	18.1
Kostroma Region	0.0	0.3	0.1	23.7
Kursk Region	0.0	0.0	0.0	27.0
Lipetsk Region	0.0	0.2	3.4	66.6
Moscow Region	0.3	0.2	418.5	631.1
Orel Region	0.0	0.9	5.7	12.7
Ryazan Region	0.0	0.0	13.9	97.6
Smolensk Region	0.0	2.4	0.3	7.4
Tambov Region	0.0	1.6	21.9	8.0
Tver Region	0.0	1.9	3.2	26.9
Tula Region	0.0	0.0	1.1	53.4
Yaroslavl Region	0.0	0.0	15.4	26.1
Moscow	201.4	501.3	18,330.4	5,755.6
NORTH-WEST DISTRICT	0.0	51.3	4,857.8	775.3
Republic of Karelia	0.0	0.0	0.5	7.0
Republic of Komi	0.0	1.7	22.1	9.2
Arkhangelsk Region	0.0	0.0	7.2	55.7
including Nenets Autonomous Area	0.0	0.0	0.0	0.0
Vologda Region	0.0	0.1	20.1	99.4
Kaliningrad Region	0.0	1.8	51.7	205.0
Leningrad Region	0.0	5.8	203.2	101.7
Murmansk Region	0.0	0.0	8.0	97.0
Novgorod Region	0.0	0.0	5.4	31.1
Pskov Region	0.0	0.0	0.7	71.7
St. Petersburg	0.0	41.9	4,538.9	97.6
SOUTH FEDERAL DISTRICT	0.0	2.9	183.5	230.6
Republic of Adigei (Adigeya)	0.0	0.9	0.0	0.4
Republic of Kalmykia	0.0	0.0	23.2	13.9
Krasnodar Territory	0.0	0.0	35.2	71.5
Astrakhan Region	0.0	0.0	0.2	14.9
Volgograd Region	0.0	0.0	2.8	3.0
Rostov Region	0.0	2.1	122.1	126.9
NORTH-CAUCASIAN DISTRICT	0.0	14.3	115.9	215.7
Republic of Daghestan	0.0	0.0	0.8	29.0
Republic of Ingushetia	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0	19.6
Karachai-Cherkess Republic	0.0	0.0	0.0	1.6
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	7.2
Republic of Chechnya	0.0	0.0	0.0	98.9
Stavropol Territory	0.0	14.2	115.0	59.4

Table 6.3.4 (end)

(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	1.2	4,113.8	2,527.9	1,523.6
Republic of Bashkortostan	0.0	4,105.2	347.9	73.7
Republic of Mariy-El	0.0	0.0	2.2	64.5
Republic of Mordovia	0.0	0.0	78.2	9.8
Republic of Tatarstan (Tatarstan)	0.0	5.7	1,790.8	383.1
Udmurt Republic	0.0	0.0	18.9	0.6
Chuvash Republic — Chuvashya	0.0	0.0	15.6	38.5
Perm Territory	0.0	2.9	84.4	146.9
Kirov Region	0.0	0.0	10.5	69.7
Nizhni Novgorod Region	0.0	0.0	20.6	224.8
Orenburg Region	1.2	0.0	84.7	158.0
Penza Region	0.0	0.0	17.1	42.4
Samara Region	0.0	0.0	12.6	231.4
Saratov Region	0.0	0.0	0.7	71.6
Ulyanovsk Region	0.0	0.0	43.5	8.6
URALS FEDERAL DISTRICT	0.0	32.0	522.5	565.3
Kurgan Region	0.0	0.0	2.1	78.8
Sverdlovsk Region	0.0	0.0	78.1	225.8
Tyumen Region	0.0	31.9	299.7	225.0
Khanty-Mansiysky Autonomous Area — Yugra	0.0	3.1	38.4	135.1
Yamalo-Nenetsky Autonomous Area	0.0	0.0	106.2	77.2
Chelyabinsk Region	0.0	0.0	142.6	35.7
SIBERIA FEDERAL DISTRICT	0.0	1.7	156.4	980.3
Republic of Altai	0.0	0.0	2.3	0.6
Republic of Buryatia	0.0	0.0	58.1	3.4
Republic of Tyva	0.0	0.0	0.0	38.7
Republic of Khakassia	0.0	0.3	0.2	16.4
Altai Territory	0.0	0.0	0.1	224.3
Zabaykalskiy Territory	0.0	0.1	0.2	50.8
Krasnoyarsk Territory	0.0	0.1	43.1	60.4
Irkutsk Region	0.0	1.1	10.9	147.7
Kemerovo Region	0.0	0.0	0.0	275.0
Novosibirsk Region	0.0	0.0	27.9	39.8
Omsk Region	0.0	0.1	13.1	55.7
Tomsk Region	0.0	0.0	0.4	67.5
FAR EAST FEDERAL DISTRICT	0.0	2.1	224.6	564.3
Republic of Sakha (Yakutia)	0.0	0.0	16.4	100.0
Kamchatka Territory	0.0	0.0	0.0	40.3
Primorski Territory	0.0	0.7	5.4	30.0
Khabarovsk Territory	0.0	0.0	27.9	73.9
Amur Region	0.0	1.4	5.2	107.8
Magadan Region	0.0	0.0	0.2	181.1
Sakhalin Region	0.0	0.0	169.5	30.8
Jewish Autonomous Region	0.0	0.0	0.0	0.4
Chukotka Autonomous Area	0.0	0.0	0.0	0.0

Table 6.3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.12.2010		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	15,383.7	13,980.7	537,880.2
CENTRAL FEDERAL DISTRICT	13,167.6	3,874.2	481,497.0
Belgorod Region	0.0	55.5	0.0
Bryansk Region	15.5	18.8	0.0
Vladimir Region	123.1	128.6	0.0
Voronezh Region	0.0	73.9	0.0
Ivanovo Region	60.0	68.0	0.0
Kaluga Region	0.0	44.4	0.0
Kostroma Region	16.0	43.9	0.0
Kursk Region	0.0	16.1	0.0
Lipetsk Region	24.8	61.0	0.0
Moscow Region	193.5	463.6	0.0
Orel Region	0.0	26.7	0.0
Ryazan Region	0.0	34.1	0.0
Smolensk Region	9.5	37.7	0.0
Tambov Region	0.1	41.6	0.0
Tver Region	0.0	26.9	0.0
Tula Region	2.8	23.1	0.0
Yaroslavl Region	71.7	95.8	0.0
Moscow	12,650.6	2,614.3	481,497.0
NORTH-WEST DISTRICT	306.2	1,395.6	13,409.3
Republic of Karelia	0.1	98.6	0.0
Republic of Komi	40.5	161.1	0.0
Arkhangelsk Region	6.4	67.3	0.0
including Nenets Autonomous Area	0.0	4.9	0.0
Vologda Region	49.0	55.6	0.0
Kaliningrad Region	0.0	84.7	0.0
Leningrad Region	0.0	123.1	0.0
Murmansk Region	35.5	81.4	0.0
Novgorod Region	0.0	94.3	0.0
Pskov Region	0.1	41.2	0.0
St. Petersburg	174.5	588.4	13,409.3
SOUTH FEDERAL DISTRICT	91.2	1,139.2	2,817.7
Republic of Adigei (Adigeiya)	0.0	21.2	0.0
Republic of Kalmykia	0.0	6.7	0.0
Krasnodar Territory	27.3	401.5	4.6
Astrakhan Region	1.3	135.9	0.0
Volgograd Region	50.6	283.4	0.0
Rostov Region	12.0	290.4	2,813.1
NORTH-CAUCASIAN DISTRICT	261.8	620.7	170.0
Republic of Daghestan	0.0	16.5	0.0
Republic of Ingushetia	0.0	22.0	0.0
Kabardino-Balkar Republic	0.0	52.2	0.0
Karachai-Cherkess Republic	0.0	16.8	0.0
Republic of Northern Ossetia — Alania	0.0	33.7	170.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	261.8	479.4	0.0

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	584.4	2,377.1	24,432.9
Republic of Bashkortostan	0.0	197.7	0.0
Republic of Mariy-El	0.0	5.7	0.0
Republic of Mordovia	0.0	41.3	0.0
Republic of Tatarstan (Tatarstan)	17.0	72.8	13,524.3
Udmurt Republic	253.5	116.3	0.0
Chuvash Republic — Chuvashya	0.0	97.7	0.0
Perm Territory	9.5	206.9	0.0
Kirov Region	0.0	81.6	0.0
Nizhni Novgorod Region	53.9	191.5	0.0
Orenburg Region	0.7	191.1	0.0
Penza Region	2.1	190.0	0.0
Samara Region	246.3	558.5	10,908.6
Saratov Region	1.1	162.8	0.0
Ulyanovsk Region	0.4	263.3	0.0
URALS FEDERAL DISTRICT	454.9	1,218.5	12,503.2
Kurgan Region	0.4	16.9	0.0
Sverdlovsk Region	81.3	135.4	5,003.2
Tyumen Region	17.3	656.1	7,500.0
Khanty-Mansiysky Autonomous Area — Yugra	17.2	386.8	6,000.0
Yamalo-Nenetsky Autonomous Area	0.0	153.7	0.0
Chelyabinsk Region	356.0	410.0	0.0
SIBERIA FEDERAL DISTRICT	227.7	2,369.3	50.0
Republic of Altai	0.0	31.9	0.0
Republic of Buryatia	27.4	65.1	50.0
Republic of Tyva	0.0	9.8	0.0
Republic of Khakassia	0.0	35.0	0.0
Altai Territory	10.5	160.4	0.0
Zabaykalskiy Territory	49.1	129.7	0.0
Krasnoyarsk Territory	4.8	177.3	0.0
Irkutsk Region	122.1	453.1	0.0
Kemerovo Region	0.5	567.3	0.0
Novosibirsk Region	5.0	340.3	0.0
Omsk Region	8.4	183.2	0.0
Tomsk Region	0.0	216.1	0.0
FAR EAST FEDERAL DISTRICT	290.0	986.0	3,000.0
Republic of Sakha (Yakutia)	0.0	72.2	0.0
Kamchatka Territory	1.6	50.4	0.0
Primorski Territory	263.3	433.0	0.0
Khabarovsk Territory	0.0	98.1	0.0
Amur Region	11.6	126.0	3,000.0
Magadan Region	0.0	53.4	0.0
Sakhalin Region	8.5	108.8	0.0
Jewish Autonomous Region	5.0	26.6	0.0
Chukotka Autonomous Area	0.0	17.6	0.0

Table 6.3.6

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

(millions of rubles)

1	31.12.2010	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	670,187.5	127,125.1
CENTRAL FEDERAL DISTRICT	492,346.4	107,863.9
Belgorod Region	3,371.1	82.7
Bryansk Region	153.6	0.0
Vladimir Region	587.8	379.9
Voronezh Region	4,381.1	1,659.3
Ivanovo Region	397.1	19.8
Kaluga Region	124.8	0.0
Kostroma Region	92.7	15.4
Kursk Region	904.4	4.9
Lipetsk Region	201.9	0.0
Moscow Region	24,873.3	1,961.7
Orel Region	59.0	0.0
Ryazan Region	287.2	0.0
Smolensk Region	102.6	29.3
Tambov Region	732.0	0.0
Tver Region	207.8	24.2
Tula Region	108.3	0.0
Yaroslavl Region	928.3	14.9
Moscow	454,833.4	103,671.9
NORTH-WEST DISTRICT	43,542.8	14,092.8
Republic of Karelia	3.7	0.0
Republic of Komi	189.2	0.0
Arkhangelsk Region	344.1	0.0
including Nenets Autonomous Area	7.1	0.0
Vologda Region	1,125.0	0.0
Kaliningrad Region	238.6	17.8
Leningrad Region	54.5	0.0
Murmansk Region	419.2	4.7
Novgorod Region	117.3	0.0
Pskov Region	118.9	0.0
St. Petersburg	40,932.4	14,070.3
SOUTH FEDERAL DISTRICT	5,930.4	1,406.8
Republic of Adigei (Adigeya)	16.6	0.0
Republic of Kalmykia	0.0	0.0
Krasnodar Territory	1,272.6	480.3
Astrakhan Region	95.8	0.0
Volgograd Region	714.2	7.6
Rostov Region	3,831.1	918.8
NORTH-CAUCASIAN DISTRICT	2,212.4	22.8
Republic of Daghestan	51.4	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	50.3	0.0
Karachai-Cherkess Republic	536.2	21.6
Republic of Northern Ossetia — Alania	168.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,406.4	1.2

Table 6.3.6 (end)

(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	79,095.9	1,964.6
Republic of Bashkortostan	3,246.7	528.5
Republic of Mariy-El	266.7	1.5
Republic of Mordovia	265.3	0.0
Republic of Tatarstan (Tatarstan)	39,341.1	252.9
Udmurt Republic	1,891.9	0.0
Chuvash Republic — Chuvashya	1,659.4	0.0
Perm Territory	4,059.3	18.4
Kirov Region	226.9	0.0
Nizhni Novgorod Region	7,024.3	1.0
Orenburg Region	2,827.8	35.9
Penza Region	362.3	1.4
Samara Region	15,373.3	1,125.0
Saratov Region	1,652.5	0.0
Ulyanovsk Region	898.2	0.0
URALS FEDERAL DISTRICT	29,959.2	1,214.4
Kurgan Region	103.6	0.0
Sverdlovsk Region	9,440.9	371.3
Tyumen Region	15,271.1	532.4
Khanty-Mansiysky Autonomous Area — Yugra	8,006.6	524.3
Yamalo-Nenetsky Autonomous Area	3,278.6	0.0
Chelyabinsk Region	5,143.7	310.7
SIBERIA FEDERAL DISTRICT	13,074.7	505.5
Republic of Altai	160.4	0.0
Republic of Buryatia	71.8	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	2.0	0.0
Altai Territory	1,004.2	9.6
Zabaykalskiy Territory	35.1	0.3
Krasnoyarsk Territory	1,084.9	0.3
Irkutsk Region	3,075.4	57.9
Kemerovo Region	1,292.6	9.9
Novosibirsk Region	4,401.7	80.0
Omsk Region	1,468.4	345.4
Tomsk Region	478.2	2.1
FAR EAST FEDERAL DISTRICT	4,025.5	54.3
Republic of Sakha (Yakutia)	326.0	1.6
Kamchatka Territory	283.4	29.3
Primorski Territory	2,862.1	18.4
Khabarovsk Territory	318.6	1.4
Amur Region	75.4	0.6
Magadan Region	0.7	0.0
Sakhalin Region	156.2	3.0
Jewish Autonomous Region	3.0	0.0
Chukotka Autonomous Area	0.0	0.0

6.4. Funds Allocations

Table 6.4.1

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

31.12.2010
(millions of rubles)

	total	of which:										for settlement finality
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	
1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	17,951,918	262,356	173,710	2,798,617	766,775	493,334	1,143,094	740,772	4,192,164	891,371	3,261,029	3,402,406
CENTRAL FEDERAL DISTRICT	9,220,293	78,462	41,992	1,091,848	201,048	168,454	548,849	430,280	2,044,569	573,597	2,391,936	1,691,250
Belgorod Region	176,496	21,241	0	74,187	999	31,830	4,357	972	19,936	3,562	5,558	13,854
Bryansk Region	38,822	8	0	6,353	9,067	4,369	411	241	4,955	513	557	12,348
Vladimir Region	101,308	105	0	33,587	7,108	4,772	1,938	918	13,530	3,665	23,776	11,909
Voronezh Region	146,334	542	0	25,552	2,804	17,553	3,499	2,527	49,480	17,793	9,731	16,853
Ivanovo Region	47,627	35	18	11,787	3,284	1,009	2,467	412	12,936	2,277	2,936	10,484
Kaluga Region	62,831	133	0	23,982	4,051	2,774	2,360	401	11,568	1,622	3,086	12,854
Kostroma Region	31,692	29	5	5,898	1,207	732	630	353	12,344	220	4,306	5,973
Kursk Region	90,875	10,028	0	18,411	3,188	12,529	2,341	5,812	19,879	1,773	981	15,933
Lipetsk Region	70,517	5	0	12,181	1,294	11,427	2,536	800	23,844	2,154	4,641	11,635
Moscow Region	1,009,276	1,614	731	134,798	38,592	7,521	57,558	26,805	212,491	54,116	193,211	282,570
Orel Region	75,617	0	0	5,815	1,413	6,123	31,613	760	21,232	700	903	7,058
Ryazan Region	52,471	49	17	19,575	899	5,190	1,449	1,317	13,236	1,040	1,801	7,915
Smolensk Region	72,812	46	1	31,764	854	3,035	2,727	965	17,527	1,860	3,883	10,151
Tambov Region	45,891	0	0	14,907	3,375	6,173	1,244	578	13,404	1,384	830	3,996
Tver Region	67,213	36	0	28,586	1,159	2,992	2,141	654	18,606	979	2,479	9,581
Tula Region	160,930	133	5	37,142	10,709	4,720	10,400	2,437	30,552	3,882	18,631	42,324
Yaroslavl Region	123,722	403	0	27,884	23,732	4,017	2,843	2,942	21,405	1,565	8,156	30,775
Moscow	6,845,859	44,055	41,215	579,440	87,313	41,688	418,334	381,386	1,527,645	474,492	2,106,469	1,185,037

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	1,746,198	12,047	2,808	263,576	109,862	39,320	172,043	102,438	412,154	66,111	225,247	343,400
Republic of Karelia	30,841	346	64	6,378	9,612	1,105	321	273	3,231	659	664	8,252
Republic of Komi	39,122	730	575	2,755	957	1,254	3,022	998	10,181	2,500	800	15,925
Arkhangelsk Region	66,593	787	755	13,488	2,043	3,429	2,227	4,425	12,280	1,361	4,128	22,425
including Nenets Autonomous Area	911	136	136	19	0	0	216	142	123	0	205	70
Vologda Region	85,807	6	0	15,156	2,893	7,906	3,917	819	21,157	1,202	3,444	29,307
Kaliningrad Region	141,089	119	0	11,199	4,721	3,037	4,203	1,928	19,263	3,018	82,217	11,384
Leningrad Region	134,161	7,199	110	35,556	4,711	10,364	17,513	1,862	21,566	3,382	9,038	22,970
Murmansk Region	53,205	1,451	228	2,767	3,607	816	593	1,740	13,544	1,146	5,076	22,465
Novgorod Region	41,046	160	4	10,469	2,143	6,634	1,695	247	4,973	222	1,735	12,768
Pskov Region	22,864	0	0	3,927	3,042	2,449	934	1,537	5,712	538	644	4,081
St. Petersburg	1,131,470	1,249	1,072	161,879	76,133	2,326	137,618	88,609	300,248	52,083	117,500	193,825
SOUTH FEDERAL DISTRICT	1,165,238	2,421	796	208,807	54,254	93,910	56,472	24,073	370,481	29,145	122,977	202,698
Republic of Adigei (Adigeya)	10,705	25	0	3,019	18	1,209	683	139	2,662	249	455	2,246
Republic of Kalmykia	4,335	8	6	128	60	1,790	120	102	1,442	24	100	561
Krasnodar Territory	634,415	503	13	67,544	32,878	56,705	37,300	16,041	245,676	9,337	89,829	78,602
Astrakhan Region	19,916	1	0	1,902	581	1,799	2,711	603	6,202	2,701	723	2,693
Volgograd Region	153,694	261	1	33,979	4,245	9,261	4,885	2,161	37,484	9,969	12,692	38,757
Rostov Region	342,173	1,623	776	102,235	16,472	23,146	10,773	5,027	77,015	6,865	19,178	79,839
NORTH-CAUCASIAN DISTRICT	211,848	677	94	44,235	21,690	21,543	11,972	3,383	63,168	4,981	12,163	28,036
Republic of Dagestan	21,128	156	75	3,111	66	1,257	2,833	891	6,164	278	2,390	3,982
Republic of Ingushetia	2,145	0	0	123	0	436	532	25	729	0	300	0
Kabardino-Balkar Republic	23,013	263	16	9,187	74	2,923	945	200	7,374	700	985	362
Karachai-Cherkess Republic	11,306	47	0	6,302	33	2,107	214	147	1,885	55	294	222
Republic of Northern Ossetia — Alania	13,029	190	3	2,228	48	1,508	1,327	328	4,901	158	1,086	1,255
Republic of Chechnya	3,893	0	0	244	0	129	2,458	13	314	59	644	32
Stavropol Territory	137,334	21	0	23,040	21,469	13,183	3,663	1,779	41,801	3,731	6,464	22,183
PRIVOLZHSKY FEDERAL DISTRICT	2,515,801	78,801	73,205	644,668	186,231	92,777	113,904	51,389	556,145	103,423	310,888	377,575
Republic of Bashkortostan	314,180	50,792	49,278	85,390	14,611	5,839	10,931	4,871	70,196	7,522	25,543	38,485
Republic of Mariy-El	33,710	2,112	2,111	6,661	2,718	3,572	1,963	347	5,445	332	782	9,778
Republic of Mordovia	50,124	32	0	19,624	116	7,117	3,265	851	6,676	1,111	5,329	6,003

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)	504,077	14,105	13,795	146,353	9,990	25,666	25,517	10,470	90,821	29,780	79,572	71,803
Udmurt Republic	83,737	335	322	17,661	127	3,485	3,432	636	27,835	2,467	3,301	24,458
Chuvash Republic — Chuvashya	84,806	85	0	11,237	24,154	1,760	4,625	578	12,039	3,263	14,537	12,528
Perm Territory	228,506	687	144	61,946	31,007	3,065	12,261	4,347	57,922	10,132	13,371	33,768
Kirov Region	58,310	3	2	14,169	257	4,234	2,173	622	20,035	2,224	1,955	12,638
Nizhni Novgorod Region	479,514	73	48	116,206	53,324	9,570	7,943	13,640	125,284	16,179	80,362	56,933
Orenburg Region	94,330	5,362	3,953	27,981	2,278	7,273	3,460	3,770	15,458	2,583	4,106	22,059
Penza Region	45,659	95	30	11,095	3,916	5,319	2,901	728	7,947	1,251	2,640	9,767
Samara Region	334,050	1,898	1,813	72,131	33,052	5,991	21,624	8,374	79,815	17,189	67,365	26,611
Saratov Region	145,769	1,781	1,709	33,239	10,049	5,575	11,604	1,493	26,621	6,984	8,745	39,678
Ulyanovsk Region	59,029	1,441	0	20,974	632	4,311	2,205	662	10,054	2,406	3,280	13,064
URALS FEDERAL DISTRICT	1,239,084	30,531	23,460	306,092	38,879	16,476	99,685	45,146	277,625	53,883	86,010	284,757
Kurgan Region	30,816	3	0	9,930	1,729	1,994	1,207	383	6,921	375	998	7,276
Sverdlovsk Region	564,514	4,466	272	155,124	25,446	3,102	31,516	18,186	152,995	23,985	35,488	114,206
Tyumen Region	337,523	23,247	23,132	23,423	7,011	4,689	58,241	23,850	69,032	21,263	32,926	73,841
Khanty-Mansiysky Autonomous Area — Yugra	146,146	8,010	7,988	2,533	1,508	682	32,783	19,981	17,699	8,455	17,833	36,662
Yamalo-Nenetsky Autonomous Area	39,378	7,490	7,471	554	379	41	6,786	1,281	18,328	2,182	551	1,786
Chelyabinsk Region	306,231	2,815	56	117,614	4,693	6,691	8,721	2,727	48,677	8,260	16,598	89,435
SIBERIA FEDERAL DISTRICT	1,373,554	41,495	29,087	189,288	99,349	49,970	87,656	48,530	343,555	45,023	87,298	381,390
Republic of Altai	15,363	58	29	880	99	456	1,354	139	5,480	296	1,330	5,271
Republic of Buryatia	30,521	675	134	5,173	2,170	399	4,223	303	7,418	1,002	853	8,305
Republic of Tyva	2,747	1,180	530	95	14	61	21	23	855	15	68	415
Republic of Khakassia	17,213	468	379	3,564	1,484	1,095	1,281	95	3,279	205	498	5,244
Altai Territory	170,594	379	22	35,358	5,547	19,137	4,487	2,065	49,546	3,436	6,680	43,959
Zabaykalskiy Territory	29,267	6,342	5,666	831	5,658	234	693	190	6,824	290	468	7,737
Krasnoyarsk Territory	195,089	2,570	1,185	43,112	14,454	7,942	17,598	4,617	41,616	8,314	7,434	47,432
Irkutsk Region	174,101	4,768	3,958	20,211	30,069	3,099	15,459	4,432	42,216	2,788	8,090	42,969
Kemerovo Region	203,515	22,145	16,370	19,096	4,054	3,502	3,011	2,598	48,711	2,720	18,112	79,566
Novosibirsk Region	323,258	351	173	29,651	28,163	7,298	15,404	26,655	97,444	13,855	12,897	91,540
Omsk Region	140,110	3	3	14,533	5,720	4,232	20,487	5,846	24,830	8,086	27,987	28,386
Tomsk Region	71,776	2,555	638	16,784	1,917	2,515	3,638	1,567	15,334	4,016	2,881	20,569

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	479,902	17,922	2,268	50,104	55,462	10,884	52,513	35,533	124,475	15,208	24,509	93,292
Republic of Sakha (Yakutia)	72,487	5,733	1,765	2,971	25,351	408	3,600	5,847	14,021	1,675	1,953	10,928
Kamchatka Territory	23,669	109	0	1,169	2,707	2,387	1,582	843	6,968	1,262	3,037	3,605
Primorski Territory	165,906	117	31	30,166	2,916	2,563	14,068	18,366	39,561	3,712	6,966	47,471
Khabarovsk Territory	136,925	2,259	0	11,322	18,358	709	23,186	7,147	45,558	4,019	6,708	17,659
Amur Region	33,093	625	158	2,198	1,672	4,189	5,692	1,760	7,298	347	618	8,694
Magadan Region	18,096	8,877	300	654	1,734	290	196	163	3,604	1,365	823	390
Sakhalin Region	19,605	68	14	1,293	1,965	155	3,782	878	4,165	1,348	2,325	3,626
Jewish Autonomous Region	2,927	0	0	298	30	183	339	56	675	30	405	911
Chukotka Autonomous Area	7,194	133	0	33	730	0	68	473	2,624	1,450	1,674	9

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

31.12.2010
of which:

(millions of rubles)

	1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION		2,695,660	321,593	132,909	686,474	10,266	27,664	107,600	103,668	531,305	263,799	627,007	16,284
CENTRAL FEDERAL DISTRICT		1,558,360	45,820	35,847	224,320	10,210	14,033	74,197	49,251	407,648	203,765	519,767	9,349
Belgorod Region		13,695	3,186	0	8,437	0	66	1	16	914	2	1,073	0
Bryansk Region		913	0	0	126	0	475	0	22	290	0	0	0
Vladimir Region		3,128	0	0	2,915	0	3	132	2	0	0	76	0
Voronezh Region		12,640	0	0	2,540	0	466	378	1,481	1,610	1,828	4,337	0
Ivanovo Region		5,743	0	0	4,799	0	0	87	11	198	648	0	0
Kaluga Region		4,513	0	0	1,421	0	971	1,535	15	146	172	249	4
Kostroma Region		746	0	0	153	0	0	0	0	593	0	0	0
Kursk Region		1,414	0	0	983	0	122	0	0	235	74	0	0
Lipetsk Region		1,810	0	0	1,123	0	24	0	0	463	0	0	200
Moscow Region		86,770	0	0	15,387	0	1,982	4,857	5,460	36,030	13,022	8,189	1,843
Orel Region		3,874	0	0	1,436	0	80	807	0	386	0	1,165	0
Ryazan Region		2,198	0	0	368	0	91	74	6	69	20	1,570	0
Smolensk Region		12,601	0	0	9,457	0	0	0	0	1,863	67	1,214	0
Tambov Region		828	0	0	774	0	38	0	0	16	0	0	0
Tver Region		2,001	0	0	998	0	157	0	0	846	0	0	0
Tula Region		37,362	0	0	10,418	0	0	0	0	468	276	25,949	251
Yaroslavl Region		14,879	0	0	14,441	0	0	302	0	14	25	91	6
Moscow		1,353,245	42,634	35,847	148,544	10,210	9,558	66,025	42,238	363,508	187,631	475,852	7,045

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	331,199	63,691	22,286	99,421	8	1,048	21,488	42,331	43,173	36,130	19,970	3,939
Republic of Karelia	7,484	85	41	6,514	0	58	0	0	0	307	520	0
Republic of Komi	4,484	2,284	2,283	838	0	0	0	0	0	0	0	1,362
Arkhangelsk Region	10,353	8,111	7,811	1,978	0	0	0	180	32	0	0	52
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	7,697	0	0	6,375	0	323	29	0	598	4	39	329
Kaliningrad Region	39,828	1,049	0	28,179	0	153	98	2,788	5,438	167	1,956	0
Leningrad Region	14,088	1,979	0	9,283	0	50	274	1,414	196	704	187	1
Murmansk Region	4,709	0	0	0	0	139	58	2,377	26	0	2,109	0
Novgorod Region	11,746	0	0	10,162	0	40	0	0	20	0	1,524	0
Pskov Region	6,228	2,612	2,612	3,615	0	0	0	0	0	1	0	0
St. Petersburg	224,582	47,573	9,539	32,476	8	285	21,029	35,571	36,863	34,947	13,635	2,195
SOUTH FEDERAL DISTRICT	73,146	866	866	28,211	0	193	2,553	3,869	15,688	5,137	16,614	15
Republic of Adigei (Adigeya)	57	0	0	57	0	0	0	0	0	0	0	0
Republic of Kalmykia	74	0	0	0	0	0	0	0	73	1	0	0
Krasnodar Territory	49,300	0	0	18,403	0	170	394	1,798	12,401	1,570	14,558	6
Astrakhan Region	2,398	0	0	63	0	0	117	0	10	1,224	984	0
Volgograd Region	5,947	0	0	3,395	0	0	2,001	51	261	239	0	0
Rostov Region	15,370	866	866	6,291	0	23	41	2,020	2,944	2,104	1,072	9
NORTH-CAUCASIAN DISTRICT	6,522	2,253	0	2,500	0	294	159	0	1,188	69	59	0
Republic of Dagestan	570	0	0	81	0	0	159	0	202	69	59	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,673	589	0	464	0	0	0	0	620	0	0	0
Karachai-Cherkess Republic	980	0	0	967	0	0	0	0	13	0	0	0
Republic of Northern Ossetia — Alania	1,669	1,664	0	5	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	1,630	0	0	984	0	294	0	0	352	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	240,589	46,801	44,096	154,480	48	373	3,074	3,175	15,552	6,227	10,853	6
Republic of Bashkortostan	91,739	6,655	6,303	79,502	27	55	306	0	2,912	0	2,281	1
Republic of Mariy-El	8,499	7,231	7,231	933	0	0	0	0	165	170	0	0
Republic of Mordovia	401	0	0	305	0	96	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)	59,654	22,622	22,166	15,865	0	13	1,950	10	6,862	5,144	7,188	0
Udmurt Republic	4,022	0	0	3,797	0	0	0	0	205	0	20	0
Chuvash Republic — Chuvashya	1,779	0	0	1,162	0	0	0	0	577	40	0	0
Perm Territory	16,299	513	0	15,402	0	0	0	0	70	24	290	0
Kirov Region	8,727	0	0	8,727	0	0	0	0	0	0	0	0
Nizhni Novgorod Region	9,707	3,698	3,390	3,535	0	0	136	962	982	211	178	5
Orenburg Region	5,544	2,507	1,464	2,278	0	0	0	0	729	0	30	0
Penza Region	1,446	0	0	952	0	89	50	0	355	0	0	0
Samara Region	15,881	3,048	3,048	8,265	21	120	632	1,046	1,404	503	842	0
Saratov Region	6,544	494	494	4,795	0	0	0	13	1,131	87	24	0
Ulyanovsk Region	10,347	32	0	8,963	0	0	0	1,144	160	48	0	0
URALS FEDERAL DISTRICT	226,319	21,556	11,933	102,478	0	466	4,932	2,965	30,977	7,473	52,652	2,820
Kurgan Region	47	0	0	0	0	0	0	0	43	0	4	0
Sverdlovsk Region	151,577	1,832	0	75,161	0	0	1,498	277	21,436	2,979	48,394	0
Tyumen Region	39,714	10,262	10,263	4,958	0	0	2,824	2,566	8,212	3,822	4,254	2,816
Khanty-Mansiysky Autonomous Area — Yugra	5,032	425	425	23	0	0	0	1,601	216	0	10	2,757
Yamalo-Nenetsky Autonomous Area	3,814	0	0	0	0	0	81	0	2,544	1,189	0	0
Chelyabinsk Region	34,981	9,461	1,670	22,360	0	466	610	122	1,286	672	0	4
SIBERIA FEDERAL DISTRICT	129,345	39,691	16,535	66,455	0	1,154	620	53	13,286	3,903	4,183	0
Republic of Altai	2,811	579	0	491	0	0	0	0	1,314	427	0	0
Republic of Buryatia	1,124	117	0	51	0	951	4	0	1	0	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	908	768	0	140	0	0	0	0	0	0	0	0
Altai Territory	1,894	497	0	958	0	162	0	4	232	0	41	0
Zabaykalskiy Territory	814	793	0	0	0	0	0	0	21	0	0	0
Krasnoyarsk Territory	9,646	1,091	0	4,435	0	3	277	35	135	3,236	434	0
Irkutsk Region	14,174	2,329	0	10,431	0	35	26	0	1,352	0	1	0
Kemerovo Region	86,695	32,107	15,125	44,772	0	4	0	0	6,549	0	3,263	0
Novosibirsk Region	6,436	1,410	1,410	1,955	0	0	0	0	2,796	14	261	0
Omsk Region	3,342	0	0	1,979	0	0	288	14	666	212	183	0
Tomsk Region	1,501	0	0	1,241	0	0	25	0	221	14	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	130,180	100,916	1,346	8,607	0	10,103	577	2,024	3,793	1,095	2,910	155
Republic of Sakha (Yakutia)	86,836	84,319	1,346	2,040	0	32	0	0	432	0	13	0
Kamchatka Territory	1,803	468	0	117	0	754	0	0	0	0	464	0
Primorski Territory	8,754	2,079	0	2,079	0	91	224	1,213	1,631	96	1,341	0
Khabarovsk Territory	26,516	9,398	0	4,132	0	9,195	9	674	1,657	610	691	150
Amur Region	3,915	3,542	0	0	0	30	98	0	15	230	0	0
Magadan Region	1,224	993	0	157	0	0	0	0	0	0	74	0
Sakhalin Region	366	0	0	82	0	0	0	138	58	0	83	5
Jewish Autonomous Region	31	0	0	0	0	0	0	0	0	0	31	0
Chukotka Autonomous Area	735	117	0	0	0	0	246	0	0	159	213	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

31.12.2010
(millions of rubles)

	of which:												
	total	3	4	5	6	7	8	9	10	11	12	13	
1	2	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
RUSSIAN FEDERATION	10,495,586	224,899	147,956	2,063,670	435,863	866,792	954,414	533,213	2,468,696	1,098,612	1,727,935	121,492	
CENTRAL FEDERAL DISTRICT	5,164,697	70,545	40,729	653,045	168,235	296,163	492,514	274,022	1,196,815	720,133	1,232,884	60,341	
Belgorod Region	214,104	18,860	0	75,068	415	86,494	4,271	1,451	16,797	4,817	5,671	260	
Bryansk Region	27,706	8	0	8,220	3,732	6,633	363	372	6,243	1,013	614	508	
Vladimir Region	52,060	74	0	20,494	1,650	9,765	1,520	1,165	8,903	3,151	4,892	446	
Voronezh Region	120,564	406	0	23,396	1,647	27,470	3,789	2,105	27,512	21,117	12,466	656	
Ivanovo Region	32,467	108	63	11,799	1,226	2,337	1,608	316	10,434	1,942	2,286	411	
Kaluga Region	53,679	16	0	21,542	1,728	7,275	3,270	462	10,407	6,266	2,266	447	
Kostroma Region	21,858	24	4	4,947	222	2,266	988	439	9,566	548	2,595	263	
Kursk Region	74,469	6,395	0	19,726	746	21,023	4,711	4,300	15,084	975	940	569	
Lipetsk Region	80,744	837	0	18,014	212	28,957	3,884	837	19,038	2,487	6,172	306	
Moscow Region	522,884	3,046	2,578	97,701	30,785	16,033	44,808	15,724	151,574	47,379	105,607	10,227	
Orel Region	50,246	12	0	6,635	367	17,035	14,344	620	8,991	937	882	423	
Ryazan Region	49,913	75	51	15,817	175	16,393	1,219	1,408	9,817	1,676	3,060	273	
Smolensk Region	45,240	137	1	18,526	577	7,067	2,453	1,049	12,414	1,011	1,571	435	
Tambov Region	43,699	0	0	17,290	604	9,875	859	403	10,150	3,521	775	222	
Tver Region	42,156	110	0	15,430	660	7,820	1,596	688	10,166	818	4,586	282	
Tula Region	65,652	103	0	24,189	2,404	9,337	4,206	1,858	14,170	3,632	4,307	1,446	
Yaroslavl Region	89,109	547	11	31,090	14,423	8,254	3,137	1,777	16,721	2,146	9,919	1,095	
Moscow	3,578,147	39,787	38,021	223,161	106,662	12,131	395,488	239,048	838,827	616,697	1,064,274	42,072	

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	1,083,006	9,946	916	227,434	46,260	68,171	138,729	79,569	275,912	82,961	142,934	11,090
Republic of Karelia	15,281	209	64	7,643	1,173	1,587	96	232	2,625	796	700	220
Republic of Komi	21,536	291	271	4,334	65	1,511	2,213	904	7,804	3,120	1,041	253
Arkhangelsk Region	42,696	134	125	13,480	2,215	7,894	1,039	3,577	8,432	1,432	3,916	577
including Nenets Autonomous Area	543	0	0	3	0	0	180	91	111	0	156	2
Vologda Region	63,345	0	0	18,999	1,469	12,711	4,942	1,135	18,971	1,935	2,356	827
Kaliningrad Region	66,100	903	0	11,245	2,887	7,471	5,880	4,095	17,983	7,097	7,682	857
Leningrad Region	102,469	7,049	41	34,152	3,080	17,883	10,937	5,347	12,663	3,093	7,241	1,024
Murmansk Region	23,906	451	100	1,712	2,231	1,509	545	1,395	9,994	1,248	4,262	559
Novgorod Region	26,126	239	3	7,900	866	8,967	1,409	334	4,428	381	1,158	444
Pskov Region	19,942	0	0	6,706	178	6,391	1,295	672	3,742	355	502	101
St. Petersburg	701,605	670	312	121,260	32,096	2,247	110,373	61,878	189,273	63,504	114,076	6,228
SOUTH FEDERAL DISTRICT	716,832	2,459	1,252	182,717	36,554	144,773	62,621	32,017	168,675	33,123	47,503	6,390
Republic of Adigei (Adigeya)	11,499	25	0	4,066	28	1,874	502	141	4,256	119	410	78
Republic of Kalmykia	4,835	1	0	130	42	2,403	107	74	961	967	123	27
Krasnodar Territory	353,612	782	19	67,237	20,686	88,858	38,222	25,655	78,497	8,957	22,107	2,611
Astrakhan Region	24,222	0	0	1,711	481	2,074	8,537	423	5,476	4,189	1,255	76
Volgograd Region	88,538	7	7	25,713	2,747	11,928	6,703	2,068	21,813	9,818	6,280	1,461
Rostov Region	234,126	1,644	1,226	83,859	12,570	37,636	8,549	3,656	57,674	9,073	17,328	2,137
NORTH-CAUCASIAN DISTRICT	173,589	985	119	48,221	2,449	39,199	17,869	4,469	44,087	5,499	9,566	1,245
Republic of Dagestan	19,041	204	75	4,560	64	2,813	2,517	1,386	5,362	308	1,676	151
Republic of Ingushetia	2,679	25	25	163	0	933	460	32	901	10	155	0
Kabardino-Balkar Republic	21,656	231	16	7,939	114	4,504	914	168	5,650	1,191	935	10
Karachai-Cherkess Republic	15,700	53	0	8,197	29	4,369	185	199	2,440	51	167	10
Republic of Northern Ossetia — Alania	13,370	426	3	5,057	39	1,683	817	241	4,061	162	842	42
Republic of Chechnya	12,605	3	0	813	10	771	9,206	148	468	326	860	0
Stavropol Territory	88,538	43	0	21,490	2,193	24,126	3,770	2,295	25,207	3,451	4,931	1,032
PRIVOLZHSKY FEDERAL DISTRICT	1,564,907	54,360	46,587	492,523	63,390	180,460	100,606	47,002	316,033	136,358	159,017	15,158
Republic of Bashkortostan	159,383	35,639	32,582	52,288	548	12,564	5,787	2,004	27,694	11,163	9,906	1,790
Republic of Mariy-El	26,914	312	309	12,968	343	5,991	1,586	344	3,776	429	609	556
Republic of Mordovia	49,816	24	0	20,815	29	15,919	2,250	642	5,297	1,200	3,428	212

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)	328,609	8,194	7,872	88,897	6,022	47,709	29,908	8,157	54,568	36,617	45,691	2,846
Udmurt Republic	68,576	326	309	26,900	335	7,500	4,113	657	20,954	3,099	3,684	1,008
Chuvash Republic — Chuvashya	71,351	80	0	21,405	8,794	4,645	5,213	647	9,502	5,186	15,233	646
Perm Territory	147,199	814	257	38,625	7,835	6,151	16,263	4,288	35,714	18,859	17,464	1,206
Kirov Region	42,172	3	1	14,989	177	9,692	1,723	704	10,916	2,081	1,343	544
Nizhni Novgorod Region	238,030	114	98	82,074	25,124	16,594	6,111	15,318	53,076	18,096	19,024	2,499
Orenburg Region	71,905	5,385	2,535	27,182	435	14,242	2,995	2,959	11,652	3,147	3,010	898
Penza Region	43,470	45	0	8,912	1,974	13,396	2,490	962	9,697	3,356	2,301	337
Samara Region	195,713	666	613	50,715	4,864	11,751	14,041	8,784	49,885	23,684	30,204	1,119
Saratov Region	74,345	2,150	2,002	22,249	6,814	7,470	6,504	1,096	15,047	6,345	5,651	1,019
Ulyanovsk Region	47,424	608	9	24,503	96	6,837	1,622	460	8,255	3,096	1,469	478
URALS FEDERAL DISTRICT	746,521	29,454	22,530	263,038	31,105	31,671	58,100	33,230	166,423	66,140	55,458	11,902
Kurgan Region	20,099	2	0	7,706	1,651	3,350	848	383	4,542	566	725	326
Sverdlovsk Region	335,771	2,722	38	135,354	11,044	8,231	18,164	19,405	81,528	31,437	23,798	4,088
Tyumen Region	196,209	24,251	22,492	17,959	14,371	7,206	32,252	11,431	44,796	22,379	17,921	3,643
Khanty-Mansiysky Autonomous Area — Yugra	70,291	4,730	3,045	2,737	4,565	998	18,236	9,320	11,326	7,843	9,196	1,340
Yamalo-Nenetsky Autonomous Area	37,302	6,930	6,930	593	1,283	9	4,817	941	18,493	3,220	917	99
Chelyabinsk Region	194,442	2,479	0	102,019	4,039	12,884	6,836	2,011	35,557	11,758	13,014	3,845
SIBERIA FEDERAL DISTRICT	778,146	37,100	28,277	156,001	49,255	88,847	64,103	42,682	226,663	43,147	58,059	12,289
Republic of Altai	11,003	52	46	627	202	483	878	166	5,246	676	2,282	391
Republic of Buryatia	17,656	506	80	4,463	163	1,717	1,669	263	6,272	1,187	1,000	416
Republic of Tyva	2,064	934	483	90	14	183	28	101	612	16	76	10
Republic of Khakassia	8,829	511	431	3,328	401	1,306	387	74	2,097	189	398	138
Altai Territory	110,745	510	0	25,439	2,544	30,418	6,933	2,654	28,412	4,427	7,818	1,590
Zabaykalskiy Territory	13,309	3,735	3,070	984	1,185	445	636	214	4,935	474	565	136
Krasnoyarsk Territory	112,140	2,802	417	27,465	10,126	13,789	12,976	5,523	26,563	7,723	3,933	1,240
Irkutsk Region	102,087	6,502	6,132	23,189	15,616	5,083	9,376	4,537	27,448	3,760	5,416	1,160
Kemerovo Region	117,175	20,583	16,814	18,313	2,158	6,510	4,112	2,635	42,973	3,496	13,870	2,525
Novosibirsk Region	171,697	294	274	28,697	13,995	12,742	13,819	23,612	52,989	10,234	12,536	2,779
Omsk Region	70,986	2	2	11,856	1,853	11,944	10,392	1,812	17,073	9,293	5,610	1,151
Tomsk Region	40,455	669	528	11,550	998	4,226	2,897	1,091	12,044	1,672	4,555	753

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	267,888	20,050	7,546	40,693	38,615	17,508	19,872	20,222	74,085	11,251	22,515	3,077
Republic of Sakha (Yakutia)	61,863	12,483	6,631	2,708	21,492	602	1,817	4,220	14,882	1,497	1,783	379
Kamchatka Territory	16,699	7	0	1,280	1,571	3,383	480	790	5,233	530	3,166	259
Primorski Territory	77,163	31	8	23,244	1,451	3,589	4,023	10,560	22,866	3,582	6,312	1,505
Khabarovsk Territory	63,319	139	0	8,621	9,531	3,650	9,614	3,445	16,678	3,529	7,545	567
Amur Region	19,088	591	150	2,775	1,512	5,242	1,920	229	5,989	322	310	198
Magadan Region	12,421	6,329	300	588	1,061	217	44	141	2,007	1,348	647	39
Sakhalin Region	12,843	471	457	1,147	1,937	186	1,819	570	4,372	406	1,824	111
Jewish Autonomous Region	2,257	0	0	298	27	639	155	52	817	27	223	19
Chukotka Autonomous Area	2,235	0	0	31	33	0	0	215	1,241	10	705	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

31.12.2010
of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	10	11			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	3,101,007	417,339	225,831	736,087	27,193	43,438	211,469	156,253	497,088	482,321	529,594	225		
CENTRAL FEDERAL DISTRICT	1,844,392	153,536	135,401	245,931	8,852	20,553	164,908	75,255	348,097	392,290	434,825	145		
Belgorod Region	20,046	7,267	1,159	9,086	0	2,358	0	0	520	685	130	0		
Bryansk Region	1,178	0	0	119	0	476	0	18	342	223	0	0		
Vladimir Region	3,972	37	0	3,381	0	278	57	69	75	0	75	0		
Voronezh Region	12,832	0	0	2,380	0	579	497	1,497	1,497	435	5,947	0		
Ivanovo Region	5,780	0	0	4,945	0	0	172	21	410	232	0	0		
Kaluga Region	7,476	0	0	1,393	0	1,302	1,108	0	112	2,735	826	0		
Kostroma Region	2,981	0	0	1,742	0	11	0	0	965	0	263	0		
Kursk Region	9,745	6,095	0	1,653	0	0	0	0	845	1,121	31	0		
Lipetsk Region	3,606	0	0	2,615	0	103	0	0	856	0	32	0		
Moscow Region	152,646	3	0	20,502	116	8,104	19,245	35,522	33,908	23,142	12,042	62		
Orel Region	5,286	0	0	3,736	0	284	961	0	214	0	91	0		
Ryazan Region	7,638	0	0	1,145	0	396	908	0	69	246	4,874	0		
Smolensk Region	4,514	0	0	3,442	0	0	760	8	162	67	75	0		
Tambov Region	2,169	0	0	2,114	17	38	0	0	0	0	0	0		
Tver Region	4,781	0	0	3,265	0	321	139	0	848	23	185	0		
Tula Region	30,039	4	0	13,809	0	340	0	504	231	195	14,956	0		
Yaroslavl Region	12,255	0	0	10,980	0	87	302	0	174	602	110	0		
Moscow	1,557,448	140,130	134,242	159,624	8,719	5,876	140,759	37,615	306,869	362,583	395,190	83		

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	406,831	37,408	20,275	121,696	136	3,912	24,665	58,277	75,860	49,863	34,966	48
Republic of Karelia	12,842	118	82	11,472	0	42	0	172	221	307	510	0
Republic of Komi	3,120	1,884	1,884	1,084	0	90	9	14	1	0	16	22
Arkhangelsk Region	15,968	6,099	5,603	8,134	0	0	792	95	176	0	672	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	14,122	0	0	13,019	0	328	386	0	312	55	22	0
Kaliningrad Region	38,490	1,049	0	25,755	0	1,289	171	5,109	1,328	1,928	1,861	0
Leningrad Region	23,766	5,738	0	11,317	0	62	274	5,204	240	884	47	0
Murmansk Region	9,394	165	165	37	0	317	108	5,189	182	440	2,956	0
Novgorod Region	12,089	0	0	10,281	0	188	0	0	5	0	1,615	0
Pskov Region	3,798	2,612	2,612	934	0	41	0	0	198	13	0	0
St. Petersburg	273,242	19,743	9,929	39,662	136	1,555	22,925	42,494	73,198	46,236	27,267	26
SOUTH FEDERAL DISTRICT	88,829	1,203	1,139	31,478	5,347	1,637	4,272	6,729	12,067	12,607	13,487	2
Republic of Adigei (Adigeya)	224	0	0	209	0	0	0	0	15	0	0	0
Republic of Kalmykia	27	0	0	0	0	0	0	0	26	1	0	0
Krasnodar Territory	41,608	21	0	9,516	5,347	884	2,056	2,813	9,116	7,458	4,397	0
Astrakhan Region	2,578	0	0	121	0	0	176	213	17	904	1,147	0
Volgograd Region	11,169	0	0	1,814	0	159	2,038	23	247	263	6,625	0
Rostov Region	33,223	1,182	1,139	19,817	0	594	2	3,680	2,646	3,981	1,319	2
NORTH-CAUCASIAN DISTRICT	10,743	2,253	0	6,476	0	871	165	91	657	77	153	0
Republic of Dagestan	904	0	0	427	0	0	118	91	144	69	55	0
Republic of Ingushetia	1,230	0	0	1,230	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,802	589	0	1,061	0	0	0	0	152	0	0	0
Karachai-Cherkess Republic	794	0	0	766	0	0	0	0	28	0	0	0
Republic of Northern Ossetia — Alania	1,899	1,664	0	210	0	25	0	0	0	0	0	0
Republic of Chechnya	12	0	0	0	0	0	12	0	0	0	0	0
Stavropol Territory	4,102	0	0	2,782	0	846	35	0	333	8	98	0
PRIVOLZHSKY FEDERAL DISTRICT	254,776	78,386	30,531	122,356	87	1,953	9,197	2,742	16,583	12,352	11,120	0
Republic of Bashkortostan	46,114	6,122	6,095	32,973	66	628	2,014	0	1,748	9	2,554	0
Republic of Mariy-El	2,274	581	581	812	0	296	0	5	410	170	0	0
Republic of Mordovia	173	0	0	153	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)	59,265	15,988	15,531	17,778	0	72	2,520	320	8,690	8,984	4,913	0
Udmurt Republic	3,402	0	0	3,182	0	0	0	0	200	0	20	0
Chuvash Republic — Chuvashya	6,202	0	0	5,054	0	215	0	0	829	48	56	0
Perm Territory	63,147	44,120	0	17,227	0	0	1,035	0	232	115	418	0
Kirov Region	8,486	0	0	8,387	0	61	0	2	12	0	24	0
Nizhni Novgorod Region	15,815	2,621	2,621	7,231	0	0	1,632	1,232	1,262	950	887	0
Orenburg Region	13,732	4,638	1,387	8,363	0	4	0	0	722	0	5	0
Penza Region	1,661	0	0	768	0	611	50	0	232	0	0	0
Samara Region	19,023	3,790	3,790	8,796	21	46	1,946	216	1,369	650	2,189	0
Saratov Region	4,671	526	526	1,987	0	0	0	146	560	1,398	54	0
Ulyanovsk Region	10,811	0	0	9,645	0	0	0	821	317	28	0	0
URALS FEDERAL DISTRICT	219,316	24,561	16,164	98,190	12,191	516	4,792	10,056	31,843	6,960	30,177	30
Kurgan Region	915	0	0	860	0	0	0	0	55	0	0	0
Sverdlovsk Region	129,393	1,742	0	74,314	0	4	1,087	2,122	19,071	5,244	25,809	0
Tyumen Region	60,521	16,781	16,164	3,908	12,191	239	2,829	7,462	11,151	1,570	4,360	30
Khanty-Mansiysky Autonomous Area — Yugra	7,096	213	213	23	0	0	5	6,601	215	0	9	30
Yamalo-Nenetsky Autonomous Area	22,337	0	0	0	12,190	0	81	252	8,625	1,189	0	0
Chelyabinsk Region	28,487	6,036	0	19,110	0	273	876	472	1,566	146	8	0
SIBERIA FEDERAL DISTRICT	183,784	60,335	21,015	99,792	563	1,411	2,906	1,034	10,245	5,598	1,900	0
Republic of Altai	4,449	591	0	2,221	0	0	0	0	739	898	0	0
Republic of Buryatia	1,422	157	0	275	0	984	0	0	6	0	0	0
Republic of Tyva	21	0	0	0	0	0	0	0	21	0	0	0
Republic of Khakassia	5,006	674	0	4,330	0	0	0	0	0	0	2	0
Altai Territory	4,174	1,279	0	2,009	0	162	0	62	163	59	440	0
Zabaykalskiy Territory	1,438	1,405	0	8	0	0	4	0	18	0	3	0
Krasnoyarsk Territory	29,072	1,835	0	22,968	49	57	744	51	124	3,062	182	0
Irkutsk Region	23,537	1,539	0	20,896	0	135	61	518	339	16	33	0
Kemerovo Region	91,298	50,997	20,162	36,290	0	57	0	0	3,951	3	0	0
Novosibirsk Region	10,620	1,859	853	2,638	514	0	1,734	8	2,599	645	623	0
Omsk Region	10,195	0	0	6,776	0	17	355	79	1,447	907	614	0
Tomsk Region	2,552	0	0	1,379	0	0	8	316	838	8	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	92,336	59,653	1,306	10,174	17	12,585	564	2,069	1,736	2,574	2,964	0
Republic of Sakha (Yakutia)	49,247	46,630	1,306	2,426	0	19	0	0	84	43	45	0
Kamchatka Territory	3,482	1,881	0	61	0	507	0	0	1	845	187	0
Primorski Territory	9,249	2,099	0	1,771	0	217	174	1,298	1,020	1,141	1,529	0
Khabarovsk Territory	24,640	4,742	0	5,705	0	11,794	19	718	576	388	698	0
Amur Region	3,915	3,538	0	0	17	30	125	0	24	157	24	0
Magadan Region	1,194	754	0	211	0	18	0	0	11	0	200	0
Sakhalin Region	118	0	0	0	0	0	0	52	20	0	46	0
Jewish Autonomous Region	22	0	0	0	0	0	0	0	0	0	22	0
Chukotka Autonomous Area	469	10	0	0	0	0	246	0	0	0	213	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)

	31.12.2010															
	volume of extended loans						debt						of which:			
	in rubles						in foreign currency and precious metals						in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13				
RUSSIAN FEDERATION	4,443,986	409,672	254,359	2,510	2,991,318	297,998	235,394	5,588	271,011	26,856	13,002	457				
CENTRAL FEDERAL DISTRICT	1,726,152	75,088	165,132	817	1,105,469	58,917	154,245	1,726	76,526	3,686	8,699	182				
Belgorod Region	44,057	4,601	4,792	2	44,909	3,505	5,322	40	4,712	211	569	39				
Bryansk Region	15,367	5,721	410	270	12,629	3,013	455	311	1,436	254	11	0				
Vladimir Region	27,849	5,030	532	2	22,874	4,136	933	75	873	217	11	11				
Voronezh Region	67,751	6,617	3,147	5	59,313	8,226	835	5	2,947	178	2	2				
Ivanovo Region	24,430	3,746	779	1	17,244	2,364	349	22	2,270	174	0	0				
Kaluga Region	22,637	3,295	500	31	17,801	1,839	801	27	557	65	0	0				
Kostroma Region	18,331	3,626	664	18	16,754	3,741	1,310	0	1,594	202	84	0				
Kursk Region	34,407	6,605	327	0	24,206	3,209	391	0	3,401	226	308	0				
Lipetsk Region	30,641	3,182	407	0	35,392	2,222	435	29	6,793	127	0	0				
Moscow Region	166,060	5,669	10,652	84	109,074	4,984	14,104	336	8,909	426	712	3				
Orel Region	16,485	2,341	213	0	12,824	1,335	310	0	2,253	55	0	0				
Ryazan Region	24,836	4,180	334	14	23,659	3,138	569	13	2,207	198	52	1				
Smolensk Region	29,441	4,356	195	67	25,972	3,119	312	67	977	264	122	0				
Tambov Region	16,793	1,260	38	0	15,359	1,469	38	0	1,108	61	0	0				
Tver Region	18,387	2,141	39	0	12,800	1,959	455	2	1,127	98	0	0				
Tula Region	41,959	4,053	429	0	31,438	3,462	969	50	1,392	193	41	0				
Yaroslavl Region	51,950	4,605	513	0	33,931	3,316	595	14	4,132	558	103	10				
Moscow	1,074,771	4,060	141,161	323	589,290	3,880	126,062	735	29,838	179	6,684	116				
NORTH-WEST DISTRICT	479,496	32,940	30,677	79	352,745	19,621	36,250	589	39,098	2,490	1,782	24				
Republic of Karelia	12,621	1,031	960	0	7,572	536	1,616	0	206	28	32	0				
Republic of Komi	22,198	3,286	798	0	13,601	2,798	1,100	0	2,209	406	25	0				

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	30,399	7,240	105	0	18,462	2,845	552	4	2,630	181	82	0
including Nenets Autonomous Area	557	292	0	0	241	204	0	0	0	0	0	0
Vologda Region	45,673	11,315	538	62	36,481	4,824	544	55	10,180	837	17	0
Kaliningrad Region	33,296	1,736	4,553	5	37,025	1,708	6,484	66	7,916	348	244	3
Leningrad Region	37,637	1,160	1,865	1	33,435	1,426	2,059	6	1,915	339	66	6
Murmansk Region	19,737	1,889	2,154	1	17,347	1,477	3,561	31	3,755	103	123	0
Novgorod Region	11,938	1,474	40	0	10,855	1,043	180	0	573	70	0	0
Pskov Region	7,834	1,808	1	0	8,021	1,178	296	0	1,838	48	283	0
St. Petersburg	258,163	2,001	19,663	10	169,946	1,786	19,858	427	7,876	130	910	15
SOUTH FEDERAL DISTRICT	364,491	49,091	15,414	103	287,736	37,692	10,217	259	27,575	3,501	278	53
Republic of Adigei (Adigeya)	6,768	689	57	0	8,134	842	136	0	203	66	0	0
Republic of Kalmykia	3,260	1,403	0	0	3,323	1,615	0	0	110	77	0	0
Krasnodar Territory	179,335	22,095	12,520	68	159,248	15,451	6,740	158	15,102	1,347	48	19
Astrakhan Region	11,729	4,521	0	0	10,407	3,935	226	13	724	152	9	9
Volgograd Region	44,158	4,397	213	0	31,043	4,746	268	11	3,401	869	11	0
Rostov Region	119,241	15,986	2,624	35	75,581	11,103	2,847	77	8,035	990	210	25
NORTH-CAUCASIAN DISTRICT	105,037	18,812	1,028	31	83,173	15,423	1,569	16	6,250	1,671	0	0
Republic of Dagestan	12,390	4,619	6	6	10,797	3,014	391	11	319	55	0	0
Republic of Ingushetia	821	583	0	0	1,106	983	0	0	243	243	0	0
Kabardino-Balkar Republic	17,383	3,316	649	0	16,948	2,237	684	0	661	148	0	0
Karachai-Cherkess Republic	4,738	688	318	0	7,900	967	364	0	449	142	0	0
Republic of Northern Ossetia — Alania	9,221	1,023	5	0	7,824	698	25	0	911	27	0	0
Republic of Chechnya	1,540	157	0	0	1,968	312	12	0	22	15	0	0
Stavropol Territory	58,944	8,426	50	25	36,630	7,212	93	5	3,645	1,041	0	0
PRIVOLZHSKY FEDERAL DISTRICT	747,602	78,735	8,674	570	539,702	61,409	10,542	1,034	58,028	6,451	649	95
Republic of Bashkortostan	58,807	4,935	2,519	0	43,501	4,280	2,330	0	5,641	460	0	0
Republic of Mariy-El	11,655	1,515	0	0	6,685	833	226	0	769	41	8	0
Republic of Mordovia	17,922	1,863	96	0	16,879	1,746	20	0	448	35	0	0
Republic of Tatarstan (Tatarstan)	120,698	8,388	1,227	0	95,614	7,940	1,337	29	7,148	891	0	0
Udmurt Republic	40,692	5,617	161	14	30,351	3,439	184	11	6,263	362	0	0
Chuvash Republic — Chuvashya	19,573	4,679	98	19	13,914	2,795	86	19	1,644	362	0	0
Perm Territory	64,542	9,903	404	24	69,098	8,142	841	0	7,654	2,042	40	0
Kirov Region	26,120	4,665	11	0	19,119	3,278	174	2	1,870	312	95	0
Nizhni Novgorod Region	127,262	11,120	1,181	418	65,681	10,299	2,378	840	6,713	905	202	94
Orenburg Region	38,657	7,841	38	0	26,783	5,090	6	0	2,084	343	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	22,007	5,940	481	0	19,531	4,059	701	0	3,966	105	26	0
Samara Region	132,206	2,579	2,062	10	86,464	2,427	1,947	46	11,232	210	179	1
Saratov Region	41,538	6,036	364	85	26,723	4,511	126	59	1,620	289	0	0
Ulyanovsk Region	25,923	3,654	32	0	19,359	2,570	186	28	976	94	98	0
URALS FEDERAL DISTRICT	312,861	42,114	14,197	159	192,904	30,284	5,715	404	18,663	2,771	281	39
Kurgan Region	11,073	3,347	47	0	8,844	1,420	26	0	715	164	0	0
Sverdlovsk Region	114,237	13,344	9,664	121	66,968	10,645	1,937	352	6,772	1,200	259	17
Tyumen Region	101,675	12,269	2,932	36	71,012	9,756	2,557	20	3,281	514	0	0
Khanty-Mansiysky Autonomous Area — Yugra	39,931	6,030	25	2	22,613	4,864	30	2	948	189	0	0
Yamalo-Nenetsky Autonomous Area	9,760	2,030	1,285	15	10,588	1,858	1,269	0	554	165	0	0
Chelyabinsk Region	85,876	13,154	1,554	2	46,080	8,463	1,195	32	7,895	893	22	22
SIBERIA FEDERAL DISTRICT	510,855	73,297	6,170	645	326,208	51,711	9,086	1,311	35,722	5,005	960	32
Republic of Altai	5,516	524	6	0	5,078	558	169	0	1,176	16	169	0
Republic of Buryatia	21,263	8,584	1,013	0	13,705	5,152	1,207	0	2,028	299	4	0
Republic of Tyva	769	504	0	0	871	538	0	0	62	34	0	0
Republic of Khakassia	10,169	5,088	152	0	4,235	1,991	2	2	157	59	0	0
Altai Territory	108,240	10,853	398	50	75,855	8,786	1,078	177	6,723	621	40	4
Zabaykalskiy Territory	9,850	5,440	85	3	7,003	3,255	12	0	574	200	4	0
Krasnoyarsk Territory	73,500	11,309	479	96	41,337	6,540	601	93	3,498	885	21	0
Irkutsk Region	64,464	7,895	317	39	41,385	6,653	559	69	3,171	756	44	0
Kemerovo Region	49,658	5,049	962	0	31,827	4,696	346	0	6,080	709	1	0
Novosibirsk Region	98,820	3,943	1,578	68	55,317	3,298	1,947	140	4,173	279	64	4
Omsk Region	44,890	11,117	1,086	389	33,807	7,277	3,012	830	5,817	893	613	24
Tomsk Region	23,716	2,991	94	0	15,788	2,967	153	0	2,263	254	0	0
FAR EAST FEDERAL DISTRICT	197,492	39,595	13,067	106	103,381	22,941	7,770	249	9,149	1,281	353	32
Republic of Sakha (Yakutia)	22,953	4,961	612	0	15,845	3,557	339	88	1,193	138	15	15
Kamchatka Territory	14,735	2,233	607	0	12,374	1,745	354	1	521	100	4	1
Primorski Territory	72,733	14,452	1,803	71	27,160	5,270	1,175	103	2,881	213	40	13
Khabarovsk Territory	52,196	7,925	9,864	35	22,973	5,083	5,819	57	3,519	383	294	3
Amur Region	15,844	5,010	0	0	9,517	3,101	33	0	401	246	0	0
Magadan Region	5,833	1,239	108	0	5,616	1,221	8	0	60	14	0	0
Sakhalin Region	9,948	2,309	42	0	7,468	1,631	20	0	246	59	0	0
Jewish Autonomous Region	2,685	1,237	31	0	2,121	1,172	22	0	324	128	0	0
Chukotka Autonomous Area	565	229	0	0	307	161	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.12.2010											
	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			
2	3	4	5	6	7	8	9	10	11	12		
1												
RUSSIAN FEDERATION	3,715,266	1,101,903	947,904	23,537	348,777	193,103	179,930					18,059
CENTRAL FEDERAL DISTRICT	990,995	250,845	222,136	6,165	245,904	136,929	126,332					15,027
Belgorod Region	29,735	7,699	5,072	60	844	637	627					22
Bryansk Region	19,226	5,202	4,031	34	453	332	302					3
Vladimir Region	28,473	8,017	5,817	122	1,028	767	696					4
Voronezh Region	40,959	12,033	9,809	225	1,053	654	605					56
Ivanovo Region	15,125	3,440	2,961	31	598	404	402					99
Kaluga Region	21,774	6,154	5,542	54	1,365	893	830					13
Kostroma Region	11,980	2,707	2,246	38	236	166	164					5
Kursk Region	21,829	6,311	4,182	29	546	427	419					14
Lipetsk Region	23,773	5,682	4,724	34	535	390	383					26
Moscow Region	215,586	60,831	57,295	2,081	55,617	36,427	34,757					4,496
Orel Region	12,162	3,103	2,050	23	450	278	276					0
Ryazan Region	24,251	7,255	6,697	100	1,083	422	413					7
Smolensk Region	21,930	7,630	6,814	134	1,327	498	410					7
Tambov Region	14,299	3,394	2,355	14	423	330	328					15
Tver Region	26,164	8,869	8,626	382	1,125	905	884					250
Tula Region	34,157	8,521	7,695	95	1,305	890	857					5
Yaroslavl Region	26,485	7,556	6,660	139	774	515	481					46
Moscow	403,087	86,441	79,560	2,570	177,142	91,994	83,498					9,959
NORTH-WEST DISTRICT	397,171	118,082	103,509	1,819	50,038	26,199	24,543					1,344
Republic of Karelia	19,294	6,208	5,571	71	344	259	247					6
Republic of Komi	28,259	11,337	8,347	52	498	334	305					0
Arkhangelsk Region	33,532	11,809	10,098	73	576	357	349					33
including Nenets Autonomous Area	2,668	1,855	1,722	0	7	2	2					0

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	31,679	9,816	8,217	210	660	507	503	28
Kaliningrad Region	19,669	4,563	4,082	196	4,240	1,823	1,663	207
Leningrad Region	37,315	10,548	9,502	243	3,908	2,293	2,181	102
Murmansk Region	24,225	4,905	4,172	18	605	323	301	19
Novgorod Region	12,552	3,542	2,971	52	356	247	234	7
Pskov Region	9,914	2,101	1,455	6	241	155	138	4
St. Petersburg	180,732	53,253	49,094	898	38,610	19,901	18,622	938
SOUTH FEDERAL DISTRICT	286,553	72,717	60,412	2,072	8,037	4,209	4,143	164
Republic of Adigei (Adigeya)	6,744	1,492	1,241	24	208	154	152	3
Republic of Kalmykia	6,104	1,050	804	3	118	104	103	5
Krasnodar Territory	106,582	27,137	22,602	787	3,563	1,623	1,592	77
Astrakhan Region	21,907	4,719	3,697	54	240	174	167	6
Volgograd Region	50,259	14,627	12,522	671	1,097	642	635	12
Rostov Region	94,957	23,692	19,546	533	2,811	1,512	1,494	61
NORTH-CAUCASIAN DISTRICT	96,170	22,201	16,039	579	3,329	2,348	2,151	246
Republic of Dagestan	13,788	1,407	1,267	50	703	316	309	17
Republic of Ingushetia	2,369	192	30	2	40	36	7	0
Kabardino-Balkar Republic	10,244	2,700	1,559	6	349	271	263	96
Karachai-Cherkess Republic	6,983	928	295	5	103	70	70	0
Republic of Northern Ossetia — Alania	7,628	1,885	1,210	187	310	256	214	56
Republic of Chechnya	2,308	94	74	1	97	82	82	18
Stavropol Territory	52,850	14,995	11,604	328	1,727	1,317	1,206	59
PRIVOLZHSKY FEDERAL DISTRICT	699,293	217,565	172,729	4,577	16,686	10,307	10,059	641
Republic of Bashkortostan	89,351	27,989	19,542	416	1,380	833	830	21
Republic of Mariy-El	12,220	4,122	3,561	91	284	201	198	8
Republic of Mordovia	13,865	4,775	3,099	13	449	397	394	1
Republic of Tatarstan (Tatarstan)	90,334	25,035	19,923	318	1,514	751	709	23
Udmurt Republic	37,391	13,904	10,498	265	774	550	539	71
Chuvash Republic — Chuvashya	25,395	11,298	8,918	159	881	583	579	47
Perm Territory	79,887	29,084	24,055	931	1,915	1,144	1,051	97
Kirov Region	23,450	7,177	4,246	57	405	327	327	0
Nizhni Novgorod Region	83,065	26,702	20,416	627	2,760	1,374	1,336	127
Orenburg Region	48,075	13,521	11,406	146	686	549	547	25
Penza Region	22,697	6,290	4,290	43	587	415	411	37
Samara Region	97,072	27,816	25,580	1,217	3,284	1,846	1,814	148

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	47,070	12,148	11,099	237	1,135	828	824	28
Ulyanovsk Region	29,421	7,704	6,096	57	632	509	500	8
URALS FEDERAL DISTRICT	460,195	176,160	160,742	2,717	8,595	3,469	3,359	191
Kurgan Region	18,358	6,223	5,238	48	154	136	135	1
Sverdlovsk Region	137,090	40,104	35,898	823	5,418	1,419	1,354	71
Tyumen Region	199,711	94,881	88,385	648	1,256	836	804	53
Khanty-Mansiysky Autonomous Area — Yugra	98,756	53,567	50,940	228	299	226	213	0
Yamalo-Nenetsky Autonomous Area	30,822	15,197	13,930	30	166	124	124	9
Chelyabinsk Region	105,036	34,952	31,221	1,198	1,767	1,078	1,066	66
SIBERIA FEDERAL DISTRICT	604,667	197,456	171,241	5,074	11,263	6,675	6,500	300
Republic of Altai	5,741	640	600	1	10	4	4	0
Republic of Buryatia	32,105	6,175	5,326	68	307	152	152	0
Republic of Tyva	7,691	1,904	1,712	6	10	3	3	0
Republic of Khakassia	14,550	5,125	4,472	79	81	59	52	0
Altai Territory	56,764	16,168	14,220	573	662	425	421	58
Zabaykalskiy Territory	31,306	7,896	6,867	65	237	90	88	0
Krasnoyarsk Territory	109,693	40,429	33,914	826	1,878	1,117	1,111	32
Irkutsk Region	86,649	29,354	26,303	590	1,376	689	674	15
Kemerovo Region	79,665	21,087	17,630	994	2,218	1,086	1,069	18
Novosibirsk Region	92,558	36,423	32,675	887	2,368	1,736	1,685	124
Omsk Region	51,061	18,011	15,268	800	1,552	905	851	46
Tomsk Region	36,884	14,244	12,254	185	564	409	390	7
FAR EAST FEDERAL DISTRICT	180,222	46,877	41,096	534	4,925	2,967	2,843	146
Republic of Sakha (Yakutia)	28,391	8,832	7,245	29	225	182	175	0
Kamchatka Territory	8,120	2,126	1,771	2	201	84	84	0
Primorski Territory	44,633	9,446	8,805	154	2,423	1,227	1,139	29
Khabarovsk Territory	47,930	13,473	11,896	234	1,365	977	970	64
Amur Region	24,775	5,792	4,808	94	234	164	163	38
Magadan Region	5,732	1,465	1,287	2	66	60	59	15
Sakhalin Region	16,079	4,389	4,058	11	335	212	192	0
Jewish Autonomous Region	3,665	1,051	945	7	45	37	37	0
Chukotka Autonomous Area	897	303	281	1	31	24	24	0

Table 6.4.7

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

1	31.12.2010											
	volume of consumer loans total, millions of rubles	including:					of which:					
		housing loans					mortgage loans					
2	3	4	5	6	7	8	9	10	11	12		
	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	3,506,185	417,799	188.7	13.3	297,843	363,666	196.3	13.1				
CENTRAL FEDERAL DISTRICT	1,140,549	109,466	177.4	13.4	54,976	96,200	186.4	13.2				
Belgorod Region	22,785	2,765	186.5	13.6	1,550	1,730	194.6	13.1				
Bryansk Region	14,740	1,998	205.0	14.2	1,586	1,622	207.9	14.0				
Vladimir Region	19,486	2,638	189.2	13.5	1,850	2,079	182.7	13.3				
Voronezh Region	41,061	4,589	198.1	13.3	3,749	3,968	202.1	13.1				
Ivanovo Region	11,741	1,532	177.2	13.6	1,354	1,265	184.6	13.4				
Kaluga Region	16,424	2,217	203.7	13.2	1,910	2,776	208.4	13.1				
Kostroma Region	10,468	1,394	169.7	13.7	1,209	1,058	185.0	13.1				
Kursk Region	16,203	3,550	181.8	14.8	2,099	2,016	216.4	13.4				
Lipetsk Region	24,878	2,886	204.9	13.7	2,043	2,110	213.0	13.1				
Moscow Region	237,568	10,496	180.3	13.4	9,837	22,891	189.0	13.3				
Orel Region	9,134	1,472	189.1	13.9	477	675	190.3	13.3				
Ryazan Region	16,010	3,137	189.1	13.4	2,790	3,093	191.9	13.3				
Smolensk Region	17,553	3,201	219.5	13.7	2,778	2,688	222.3	13.6				
Tambov Region	11,619	2,033	200.5	14.0	1,138	1,271	209.3	13.8				
Tver Region	19,183	3,450	197.4	13.4	3,369	3,952	201.3	13.4				
Tula Region	27,875	2,891	196.3	13.9	2,351	2,818	202.0	13.9				
Yaroslavl Region	25,018	3,277	179.6	13.3	2,575	2,650	181.8	13.1				
Moscow	598,803	13,062	158.8	13.2	12,311	37,538	171.1	13.0				
NORTH-WEST DISTRICT	343,616	30,325	179.0	13.2	24,090	33,619	187.3	13.0				
Republic of Karelia	12,370	1,820	205.5	12.7	1,580	1,803	208.8	12.5				
Republic of Komi	19,731	4,420	188.9	13.4	3,001	3,305	196.0	13.1				
Arkhangelsk Region	22,696	5,219	194.7	13.5	3,663	3,956	202.0	13.2				
including Nenets Autonomous Area	1,091	299	223.8	13.0	278	465	226.3	12.9				

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	22,937	4,371	3,429	197.5	13.1	3,193	2,917	204.2	12.9
Kaliningrad Region	23,396	1,130	1,393	177.2	12.7	957	1,204	190.3	12.5
Leningrad Region	27,028	2,093	3,329	183.4	13.2	1,810	2,965	190.4	13.1
Murmansk Region	20,291	1,679	1,748	175.4	13.0	1,335	1,525	179.0	12.9
Novgorod Region	8,521	1,596	1,338	196.8	13.0	1,426	1,237	198.0	13.0
Pskov Region	7,430	806	853	182.0	12.7	578	725	184.0	12.5
St. Petersburg	179,216	7,191	15,792	162.4	13.2	6,547	13,982	174.0	13.1
SOUTH FEDERAL DISTRICT	257,217	24,913	25,728	203.0	13.3	18,619	22,250	209.6	13.0
Republic of Adigei (Adigeya)	4,580	545	529	187.3	14.2	518	510	192.0	14.1
Republic of Kalmykia	4,507	742	658	199.3	13.2	604	598	202.1	13.0
Krasnodar Territory	85,333	8,502	9,368	211.1	13.2	6,398	7,989	223.0	13.1
Astrakhan Region	37,155	2,399	2,211	206.1	13.2	1,737	1,900	209.5	12.8
Volgograd Region	35,357	5,608	5,275	207.4	13.2	3,943	4,481	211.6	12.8
Rostov Region	90,285	7,117	7,687	190.6	13.3	5,419	6,772	194.5	13.1
NORTH-CAUCASIAN DISTRICT	82,578	13,874	9,801	172.9	14.3	6,620	6,723	218.7	13.4
Republic of Dagestan	13,200	465	635	204.4	14.2	405	553	231.5	12.9
Republic of Ingushetia	3,051	1,823	659	12.4	14.9	47	37	187.4	13.6
Kabardino-Balkar Republic	10,928	873	787	222.1	13.6	838	738	230.9	13.6
Karachai-Cherkess Republic	4,600	444	364	194.9	15.3	83	109	214.7	13.1
Republic of Northern Ossetia — Alania	5,320	520	525	209.0	13.2	499	511	209.3	13.2
Republic of Chechnya	3,031	3,482	1,190	8.7	17.7	26	33	184.4	13.3
Stavropol Territory	42,448	6,267	5,641	211.2	13.7	4,722	4,742	216.9	13.4
PRIVOLZHSKY FEDERAL DISTRICT	615,610	111,619	84,673	185.2	13.0	79,201	69,990	191.6	12.6
Republic of Bashkortostan	81,352	15,679	10,029	176.1	13.6	7,306	6,695	187.8	13.2
Republic of Mariy-El	10,317	1,845	1,371	200.3	13.1	1,448	1,212	206.1	13.0
Republic of Mordovia	8,439	2,243	1,664	205.3	14.2	1,098	1,171	215.9	13.9
Republic of Tatarstan (Tatarstan)	77,143	22,929	13,626	129.3	12.9	18,851	11,381	130.9	12.6
Udmurt Republic	25,490	7,599	5,336	204.9	10.7	4,935	4,680	214.9	9.8
Chuvash Republic — Chuvashya	16,164	4,507	3,494	198.9	12.7	4,337	3,418	202.5	12.7
Perm Territory	60,695	10,841	9,653	195.7	13.2	7,808	7,854	199.7	12.9
Kirov Region	18,936	6,330	4,216	199.2	13.5	3,633	3,078	217.8	12.6
Nizhni Novgorod Region	77,126	8,113	7,738	187.6	13.3	5,263	6,415	192.7	12.9
Orenburg Region	52,742	7,368	6,142	209.3	12.1	5,818	5,443	223.8	11.8
Penza Region	17,858	3,347	2,698	204.1	13.3	1,591	1,827	206.8	12.6
Samara Region	108,912	10,049	9,633	202.7	13.0	8,758	8,862	206.6	12.8

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	35,954	5,721	5,275	204.3	13.1	4,795	4,828	198.5	12.7
Ulyanovsk Region	24,482	5,048	3,798	185.3	13.0	3,560	3,126	193.6	12.8
URALS FEDERAL DISTRICT	369,395	53,093	62,739	211.4	13.1	44,991	58,118	214.9	13.0
Kurgan Region	11,805	2,578	2,091	242.7	13.3	1,724	1,759	253.5	13.1
Sverdlovsk Region	113,519	11,717	12,825	197.5	12.8	9,735	11,841	201.7	12.7
Tyumen Region	156,701	24,350	36,123	233.7	13.1	21,144	33,810	237.4	13.0
Khanty-Mansiysky Autonomous Area — Yugra	60,545	11,362	18,999	227.4	12.9	10,879	18,554	229.9	12.8
Yamalo-Nenetsky Autonomous Area	21,790	4,531	7,310	236.0	13.1	3,910	6,676	244.9	13.0
Chelyabinsk Region	87,370	14,448	11,700	152.1	13.3	12,388	10,708	152.2	13.2
SIBERIA FEDERAL DISTRICT	539,792	71,719	66,240	193.5	13.5	55,446	58,193	198.8	13.4
Republic of Altai	4,090	1,950	832	68.2	18.9	1,881	798	66.8	19.2
Republic of Buryatia	32,207	2,921	2,650	186.7	13.5	2,129	2,186	191.8	13.3
Republic of Tyva	3,888	277	359	248.4	14.1	263	347	249.1	13.8
Republic of Khakassia	15,188	1,997	1,719	182.9	13.8	1,604	1,536	186.1	13.8
Altai Territory	44,253	9,699	6,718	195.2	12.9	7,362	5,829	198.6	12.7
Zabaykalskiy Territory	21,289	2,877	2,939	194.4	14.4	2,003	2,517	193.8	14.3
Krasnoyarsk Territory	93,083	12,449	12,434	198.0	13.3	9,340	10,659	202.5	13.0
Irkutsk Region	72,190	10,914	10,809	176.9	13.5	8,297	9,452	187.4	13.3
Kemerovo Region	61,377	6,867	5,686	180.2	13.9	4,678	4,653	184.6	13.6
Novosibirsk Region	124,638	11,462	11,779	210.2	13.9	9,609	10,872	216.0	13.8
Omsk Region	38,738	6,232	6,320	202.6	12.9	5,019	5,755	204.5	12.7
Tomsk Region	28,851	4,074	3,995	206.4	13.1	3,261	3,589	213.2	13.0
FAR EAST FEDERAL DISTRICT	157,428	16,696	20,480	186.9	13.5	13,900	18,573	191.3	13.4
Republic of Sakha (Yakutia)	22,864	3,552	3,859	187.9	13.7	2,463	3,166	193.9	13.7
Kamchatka Territory	8,144	775	1,170	179.1	13.4	674	1,045	204.3	13.6
Primorski Territory	41,959	3,130	3,975	180.1	13.2	2,844	3,768	183.5	13.2
Khabarovsk Territory	42,567	4,744	5,981	192.4	13.4	4,464	5,758	192.6	13.2
Amur Region	19,132	2,100	2,262	194.5	13.4	1,430	1,908	198.0	13.3
Magadan Region	5,693	552	589	186.8	13.5	462	525	193.5	13.2
Sakhalin Region	13,690	1,251	2,028	178.4	13.9	1,011	1,807	185.4	13.8
Jewish Autonomous Region	2,649	469	461	188.6	13.5	438	447	189.6	13.3
Chukotka Autonomous Area	730	123	155	183.6	14.2	114	149	180.8	14.1

Table 6.4.8

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

		31.12.2010									
		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	142,430	3,431	19,231	138.3	11.2	3,192	15,267	153.9	11.1		
CENTRAL FEDERAL DISTRICT	110,694	2,067	15,279	136.5	11.3	1,891	11,888	152.1	11.2		
Belgorod Region	77	15	38	220.7	10.8	15	38	220.7	10.8		
Bryansk Region	139	7	17	240.5	10.0	7	17	240.5	10.0		
Vladimir Region	108	23	68	223.7	10.8	20	57	215.7	10.6		
Voronezh Region	554	14	51	147.3	12.4	13	32	224.8	10.2		
Ivanovo Region	102	9	24	226.6	10.3	9	24	226.6	10.3		
Kaluga Region	390	32	91	150.8	11.3	29	78	168.5	11.0		
Kostroma Region	23	5	13	240.9	10.5	5	13	240.9	10.5		
Kursk Region	52	8	27	206.5	11.1	8	27	206.5	11.1		
Lipetsk Region	98	12	36	198.4	10.8	12	36	198.4	10.8		
Moscow Region	11,796	531	2,576	150.0	11.3	496	2,047	174.3	11.2		
Orel Region	165	5	11	190.1	9.9	5	11	190.1	9.9		
Ryazan Region	300	12	28	149.6	10.4	12	28	149.6	10.4		
Smolensk Region	278	6	16	165.0	10.0	6	16	165.0	10.0		
Tambov Region	70	13	43	186.7	10.5	13	43	186.7	10.5		
Tver Region	127	15	44	157.3	10.4	15	44	157.3	10.4		
Tula Region	175	21	66	224.4	10.7	20	61	218.0	10.4		
Yaroslavl Region	150	8	39	209.9	11.3	7	34	240.0	10.6		
Moscow	96,090	1,331	12,091	130.8	11.3	1,199	9,282	144.3	11.3		
NORTH-WEST DISTRICT	14,535	455	1,829	118.1	11.1	423	1,460	139.4	10.3		
Republic of Karelia	100	7	11	126.3	12.1	5	8	137.7	11.6		
Republic of Komi	86	11	22	158.3	10.2	10	20	165.6	10.0		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	101	10	38	201.0	11.9	10	38	201.0	11.9
including Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	108	1	2	212.0	12.0	1	2	212.0	12.0
Kaliningrad Region	1,387	62	278	80.7	13.6	50	114	177.0	10.3
Leningrad Region	774	47	305	68.4	9.1	46	296	70.2	9.0
Murmansk Region	140	7	15	232.1	10.6	6	13	230.7	10.7
Novgorod Region	109	5	49	154.4	11.8	4	42	134.4	12.7
Pskov Region	37	4	18	218.4	9.7	4	18	218.4	9.7
St. Petersburg	11,693	301	1,091	132.8	10.9	287	909	151.4	10.5
SOUTH FEDERAL DISTRICT	2,695	101	334	162.9	11.5	98	318	157.2	11.5
Republic of Adigei (Adigeya)	26	3	11	253.4	12.2	2	6	215.5	10.7
Republic of Kalmykia	17	5	13	233.6	10.2	5	13	233.6	10.2
Krasnodar Territory	1,447	50	165	155.5	11.5	49	160	150.8	11.4
Astrakhan Region	35	8	23	205.2	10.2	7	17	193.4	10.6
Volgograd Region	278	12	31	165.1	11.4	12	31	165.1	11.4
Rostov Region	892	23	91	143.8	12.1	23	91	143.8	12.1
NORTH-CAUCASIAN DISTRICT	649	41	225	114.9	11.5	37	146	161.3	11.2
Republic of Dagestan	234	4	17	242.8	10.2	4	17	242.8	10.2
Republic of Ingushetia	28	1	27	12.0	14.0	0	0	0.0	0.0
Kabardino-Balkar Republic	70	6	21	251.7	9.9	6	21	251.7	9.9
Karachai-Cherkess Republic	7	1	2	274.0	10.0	1	2	274.0	10.0
Republic of Northern Ossetia — Alania	50	7	32	114.2	12.6	6	16	208.7	10.4
Republic of Chechnya	70	3	47	23.8	12.9	3	47	23.8	12.9
Stavropol Territory	190	19	79	135.6	10.1	17	43	208.8	10.8
PRIVOLZHSKY FEDERAL DISTRICT	3,884	317	769	179.3	10.8	312	739	184.2	10.8
Republic of Bashkortostan	198	17	49	192.5	10.4	17	49	192.5	10.4
Republic of Mariy-El	27	4	12	182.6	9.9	4	12	182.6	9.9
Republic of Mordovia	42	17	37	202.2	10.2	17	37	202.2	10.2
Republic of Tatarstan (Tatarstan)	699	13	153	125.4	12.5	13	153	125.4	12.5
Udmurt Republic	98	10	30	188.6	10.2	10	30	188.6	10.2
Chuvash Republic — Chuvashya	163	15	44	251.6	10.5	15	44	251.6	10.5
Perm Territory	215	16	65	164.8	9.8	15	54	185.5	9.7
Kirov Region	34	9	21	176.5	10.2	9	21	176.5	10.2
Nizhni Novgorod Region	561	24	68	178.8	10.2	22	64	181.0	10.4
Orenburg Region	56	11	30	178.0	10.2	11	30	178.0	10.2

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	75	15	44	196.6	10.0	15	44	196.6	10.0
Samara Region	1,475	142	156	193.0	11.1	140	141	210.5	10.5
Saratov Region	193	15	38	215.3	10.5	15	38	215.3	10.5
Ulyanovsk Region	48	9	22	182.7	10.0	9	22	182.7	10.0
URALS FEDERAL DISTRICT	4,770	259	229	197.0	10.1	258	221	190.8	10.2
Kurgan Region	12	3	7	182.0	9.9	3	7	182.0	9.9
Sverdlovsk Region	3,747	33	91	230.2	10.2	32	83	216.9	10.4
Tyumen Region	793	204	63	166.2	9.9	204	63	166.2	9.9
Khanty-Mansiysky Autonomous Area — Yugra	462	198	43	227.3	10.2	198	43	227.3	10.2
Yamalo-Nenetsky Autonomous Area	69	1	6	122.0	8.7	1	6	122.0	8.7
Chelyabinsk Region	218	19	68	182.7	10.4	19	68	182.7	10.4
SIBERIA FEDERAL DISTRICT	3,347	93	308	170.1	10.4	84	254	178.8	10.1
Republic of Altai	9	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	82	4	9	160.8	11.1	4	9	160.8	11.1
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	32	2	12	130.3	9.8	1	5	181.0	12.5
Altai Territory	93	6	18	137.6	10.9	5	11	192.0	9.4
Zabaykalskiy Territory	263	4	5	110.5	10.4	4	5	110.5	10.4
Krasnoyarsk Territory	563	13	39	192.9	10.1	12	37	193.3	10.0
Irkutsk Region	511	11	39	158.9	10.4	9	36	159.1	10.2
Kemerovo Region	1,153	10	30	243.5	9.8	10	30	243.5	9.8
Novosibirsk Region	383	27	120	154.7	10.6	23	85	154.7	10.0
Omsk Region	197	10	21	159.1	10.3	10	21	173.0	10.3
Tomsk Region	61	6	15	228.1	10.4	6	15	228.1	10.4
FAR EAST FEDERAL DISTRICT	1,856	98	258	166.1	10.4	89	241	170.5	10.3
Republic of Sakha (Yakutia)	68	5	21	118.4	9.1	5	21	118.4	9.1
Kamchatka Territory	326	2	10	144.2	9.8	2	10	144.2	9.8
Primorski Territory	801	80	182	176.1	10.6	73	176	177.6	10.5
Khabarovsk Territory	360	5	17	148.4	10.4	4	14	141.7	9.9
Amur Region	52	2	5	218.1	10.5	2	5	218.1	10.5
Magadan Region	9	1	6	156.0	11.0	1	6	156.0	11.0
Sakhalin Region	197	3	17	137.2	9.7	2	9	211.2	10.3
Jewish Autonomous Region	41	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	2	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	31.12.2010				
	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	4,419,882.9	1,766,020.7	710,922.6	368,175.4	132,096.5
CENTRAL FEDERAL DISTRICT	4,033,721.7	1,679,298.7	609,801.3	362,048.4	124,236.9
Belgorod Region	695.0	37.6	3.5	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.2
Vladimir Region	233.1	208.7	9.0	0.0	33.3
Voronezh Region	2.5	2.7	1.0	0.0	11.9
Ivanovo Region	998.1	108.0	65.6	0.0	6.0
Kaluga Region	60.6	0.0	169.8	0.0	13.0
Kostroma Region	12,874.8	75.3	35.0	0.0	143.9
Kursk Region	1,430.5	1,303.0	0.0	0.0	6.1
Lipetsk Region	1,207.2	276.6	1.7	0.0	109.4
Moscow Region	6,694.6	1,610.9	321.8	0.0	8.1
Orel Region	0.0	0.0	0.0	9.5	2.0
Ryazan Region	1,232.4	960.0	41.2	0.0	0.0
Smolensk Region	132.8	80.6	193.2	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	983.0	206.0	11.0	0.0	1.0
Tula Region	277.7	86.1	0.5	0.0	1.5
Yaroslavl Region	84.1	46.0	47.4	0.0	18.3
Moscow	4,006,815.4	1,674,297.2	608,900.5	362,038.8	123,882.2
NORTH-WEST DISTRICT	173,563.2	35,061.5	27,920.6	3,328.2	1,998.9
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,748.1	442.1	67.1	1.0	59.1
Arkhangelsk Region	24.1	24.9	135.1	0.0	0.3
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,392.5	727.3	262.5	4.9	16.5
Kaliningrad Region	3,929.6	503.4	82.5	0.0	657.3
Leningrad Region	573.4	30.0	0.1	1,247.2	0.0
Murmansk Region	989.0	507.7	0.0	0.0	302.0
Novgorod Region	413.3	196.8	171.3	0.0	0.0
Pskov Region	19.9	0.0	0.0	0.0	0.0
St. Petersburg	164,473.3	32,629.4	27,202.1	2,075.2	963.4
SOUTH FEDERAL DISTRICT	10,669.3	1,897.4	2,723.6	63.8	289.7
Republic of Adigei (Adigeya)	21.5	21.5	1.4	0.0	8.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	6,665.0	1,245.1	2,325.9	38.6	253.8
Astrakhan Region	569.4	493.3	56.3	5.3	2.4
Volgograd Region	392.3	66.5	0.0	0.0	3.1
Rostov Region	3,021.2	71.0	340.0	19.9	22.2
NORTH-CAUCASIAN DISTRICT	1,792.3	906.8	756.4	0.2	14.0
Republic of Daghestan	0.0	0.0	690.7	0.0	1.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	17.0	0.0	8.0
Karachai-Cherkess Republic	68.7	0.0	44.8	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	3.1	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,723.6	906.8	0.9	0.2	5.0

Table 6.4.9 (end)

(millions of rubles)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	83,463.9	20,606.9	48,305.0	1,136.7	2,031.2
Republic of Bashkortostan	4,806.3	739.8	699.4	0.0	71.5
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	297.5	138.5	50.5	0.0	22.1
Republic of Tatarstan (Tatarstan)	34,074.8	13,634.5	29,881.2	694.0	1,218.2
Udmurt Republic	2,008.9	648.1	21.3	0.0	60.1
Chuvash Republic — Chuvashya	431.2	70.7	0.0	0.0	10.0
Perm Territory	2,470.1	78.2	2,889.4	0.0	23.3
Kirov Region	2,855.6	30.5	1,248.4	0.0	5.4
Nizhni Novgorod Region	8,252.4	2,723.2	2,259.2	0.1	94.4
Orenburg Region	2,774.7	81.7	202.2	17.6	36.9
Penza Region	635.8	0.0	9.9	0.0	39.8
Samara Region	23,887.1	2,342.3	10,598.1	424.7	437.4
Saratov Region	968.7	119.4	445.3	0.3	10.0
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	79,652.5	18,611.5	18,470.6	256.3	887.9
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	42,432.6	4,063.3	5,587.5	0.1	274.1
Tyumen Region	19,543.9	3,601.4	12,624.7	256.2	522.8
Khanty-Mansiysky Autonomous Area — Yugra	15,323.7	1,855.8	11,789.4	256.2	108.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	83.2	0.0	0.0
Chelyabinsk Region	17,676.0	10,946.8	258.5	0.0	90.8
SIBERIA FEDERAL DISTRICT	10,513.8	3,092.8	1,477.2	0.0	366.2
Republic of Altai	0.0	0.0	0.3	0.0	0.0
Republic of Buryatia	96.8	0.0	767.2	0.0	0.0
Republic of Tyva	4.9	5.2	0.0	0.0	0.0
Republic of Khakassia	211.9	173.2	0.0	0.0	0.0
Altai Territory	42.8	37.5	2.8	0.0	72.0
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	104.6	104.5	115.0	0.0	7.3
Irkutsk Region	211.4	0.0	87.4	0.0	165.1
Kemerovo Region	1,853.0	1,426.0	80.8	0.0	97.2
Novosibirsk Region	5,902.7	931.4	307.7	0.0	0.0
Omsk Region	1,908.5	415.0	0.9	0.0	12.6
Tomsk Region	177.3	0.0	115.1	0.0	12.0
FAR EAST FEDERAL DISTRICT	26,506.1	6,545.1	1,467.8	1,341.8	2,271.7
Republic of Sakha (Yakutia)	1,560.7	220.5	144.3	0.0	41.7
Kamchatka Territory	367.8	60.7	46.2	0.0	18.4
Primorski Territory	15,118.4	4,723.7	1,182.9	0.0	3.1
Khabarovsk Territory	1,011.7	66.9	30.3	0.0	0.1
Amur Region	6,710.0	1,059.8	7.6	1,341.8	2,180.6
Magadan Region	0.0	0.0	6.2	0.0	0.0
Sakhalin Region	1,737.5	413.5	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

Table 6.4.10

Discounted Bills

(millions of rubles)

	31.12.2010		
	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	311,075.7	0.0	18,928.2
CENTRAL FEDERAL DISTRICT	241,063.2	0.0	14,759.2
Belgorod Region	1,273.2	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	25.8	0.0	0.0
Voronezh Region	210.3	0.0	0.0
Ivanovo Region	334.9	0.0	19.4
Kaluga Region	231.4	0.0	0.0
Kostroma Region	105.1	0.0	15.7
Kursk Region	705.0	0.0	0.0
Lipetsk Region	691.7	0.0	0.0
Moscow Region	9,970.1	0.0	2,614.9
Orel Region	79.5	0.0	0.0
Ryazan Region	720.6	0.0	38.8
Smolensk Region	69.3	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	7.4	0.0	0.0
Tula Region	214.5	0.0	0.0
Yaroslavl Region	20.3	0.0	0.0
Moscow	226,403.8	0.0	12,070.4
NORTH-WEST DISTRICT	13,790.0	0.0	2,153.6
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	57.1
Arkhangelsk Region	0.1	0.0	0.0
including Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	2,609.3	0.0	0.0
Kaliningrad Region	266.1	0.0	42.2
Leningrad Region	0.0	0.0	0.0
Murmansk Region	49.4	0.0	0.0
Novgorod Region	80.3	0.0	31.4
Pskov Region	0.0	0.0	0.0
St. Petersburg	10,784.7	0.0	2,022.9
SOUTH FEDERAL DISTRICT	988.3	0.0	133.2
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	210.0	0.0	0.0
Astrakhan Region	19.9	0.0	0.0
Volgograd Region	622.6	0.0	133.2
Rostov Region	135.7	0.0	0.0
NORTH-CAUCASIAN DISTRICT	1,472.0	0.0	0.0
Republic of Daghestan	356.3	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	437.1	0.0	0.0
Karachai-Cherkess Republic	102.2	0.0	0.0
Republic of Northern Ossetia — Alania	178.6	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	397.9	0.0	0.0

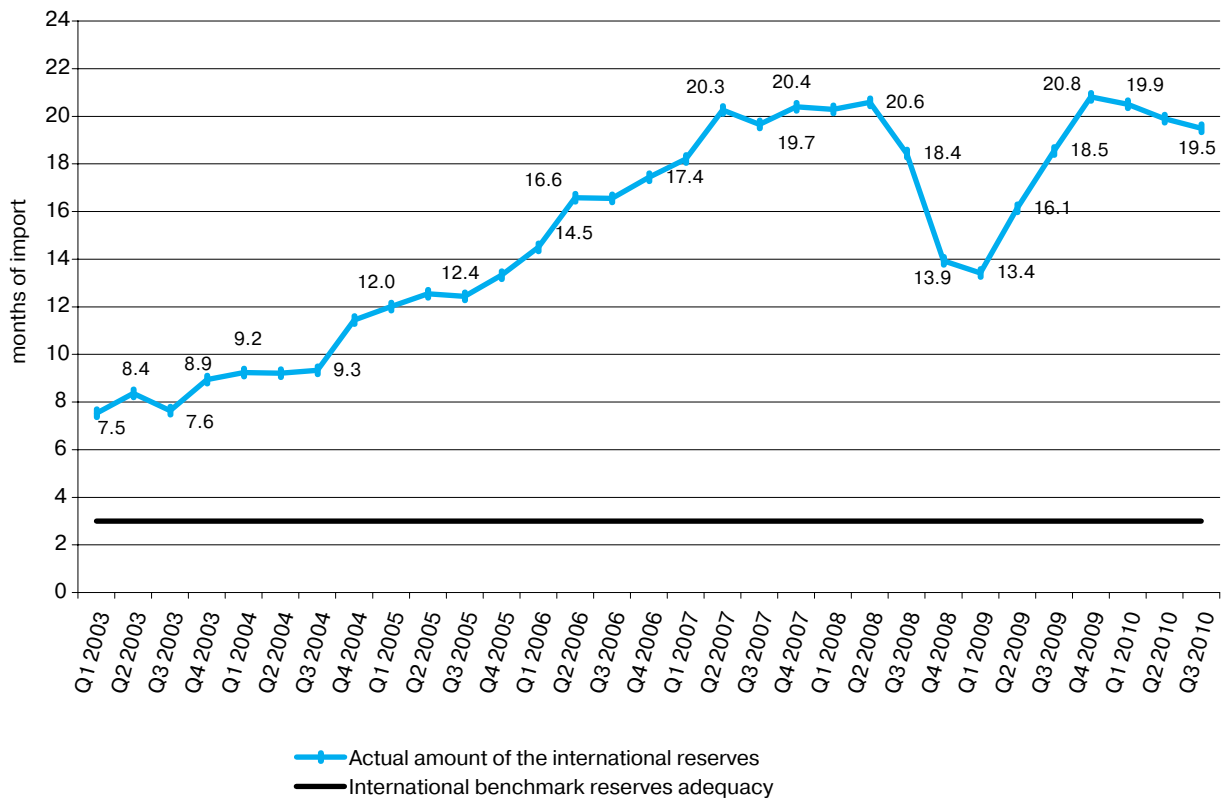
Table 6.4.10 (end)

(millions of rubles)

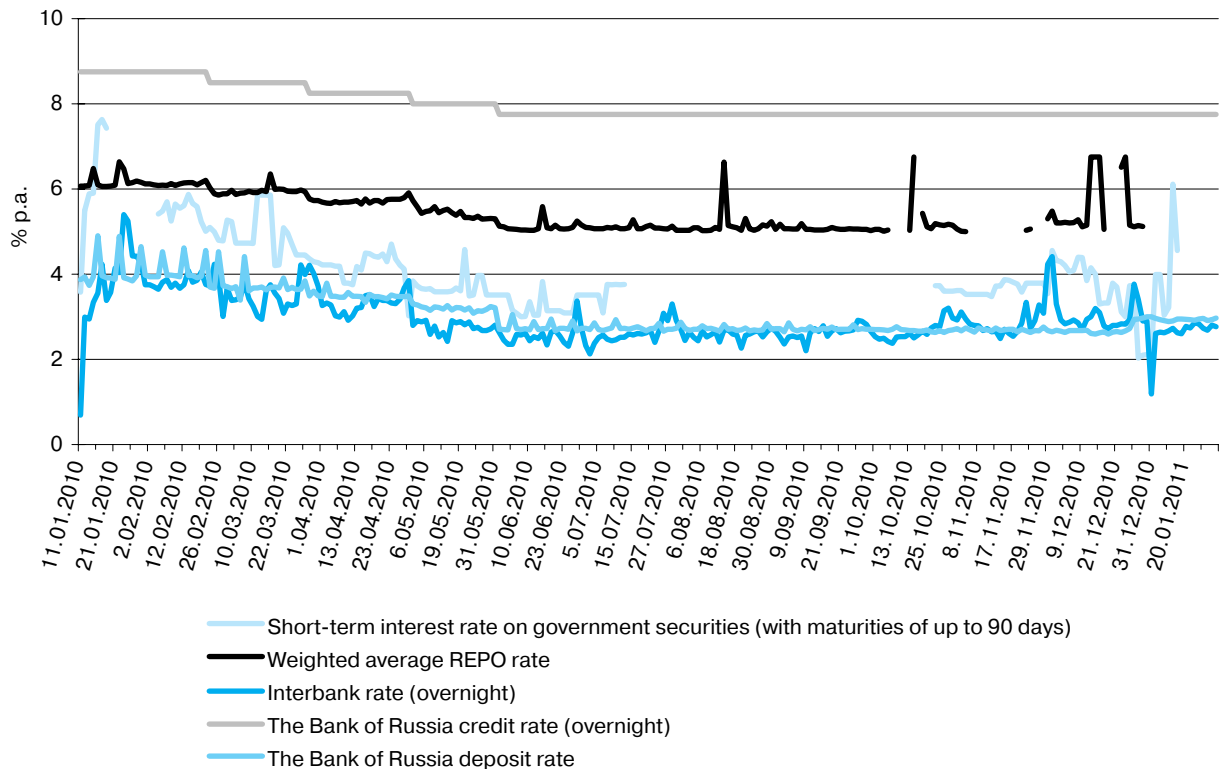
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	22,990.3	0.0	436.5
Republic of Bashkortostan	124.9	0.0	0.0
Republic of Mariy-El	150.3	0.0	0.0
Republic of Mordovia	29.5	0.0	0.0
Republic of Tatarstan (Tatarstan)	7,488.6	0.0	16.6
Udmurt Republic	1,301.6	0.0	0.0
Chuvash Republic — Chuvashya	929.4	0.0	0.0
Perm Territory	11.5	0.0	0.0
Kirov Region	306.8	0.0	0.0
Nizhni Novgorod Region	4,074.4	0.0	187.8
Orenburg Region	3,840.9	0.0	21.4
Penza Region	56.5	0.0	0.0
Samara Region	4,329.8	0.0	210.7
Saratov Region	346.0	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	24,483.2	0.0	1,445.9
Kurgan Region	12.2	0.0	0.0
Sverdlovsk Region	4,867.4	0.0	0.0
Tyumen Region	18,209.6	0.0	1,445.9
Khanty-Mansiysky Autonomous Area — Yugra	13,171.7	0.0	1,368.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	1,393.9	0.0	0.0
SIBERIA FEDERAL DISTRICT	3,144.0	0.0	0.0
Republic of Altai	38.3	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	235.5	0.0	0.0
Altai Territory	2.3	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	224.8	0.0	0.0
Irkutsk Region	167.6	0.0	0.0
Kemerovo Region	571.1	0.0	0.0
Novosibirsk Region	1,624.3	0.0	0.0
Omsk Region	235.6	0.0	0.0
Tomsk Region	42.5	0.0	0.0
FAR EAST FEDERAL DISTRICT	3,144.8	0.0	0.0
Republic of Sakha (Yakutia)	995.6	0.0	0.0
Kamchatka Territory	75.7	0.0	0.0
Primorski Territory	1,075.9	0.0	0.0
Khabarovsk Territory	197.0	0.0	0.0
Amur Region	750.4	0.0	0.0
Magadan Region	0.0	0.0	0.0
Sakhalin Region	50.3	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

7. CHARTS AND DIAGRAMS

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

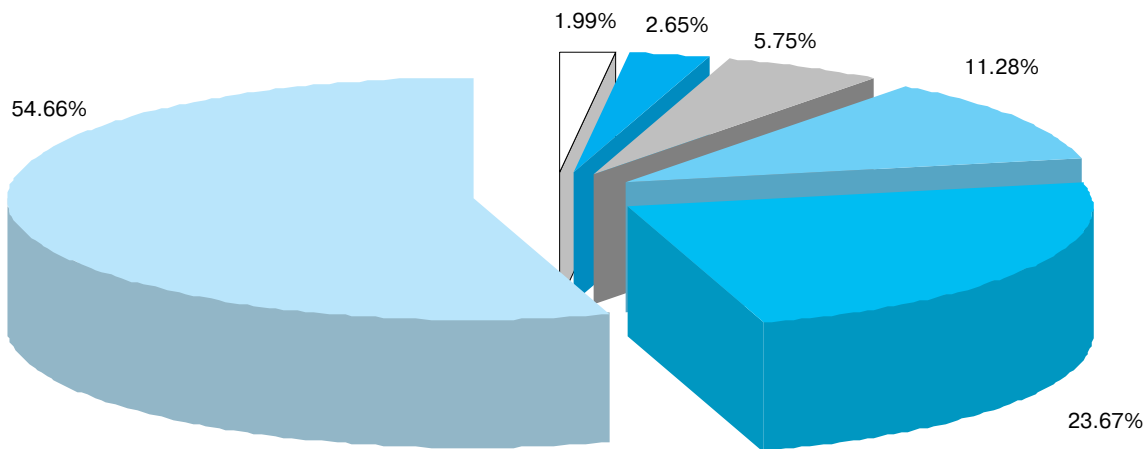


7.2. Interest Rates Dynamics in January, 2010 – January, 2011



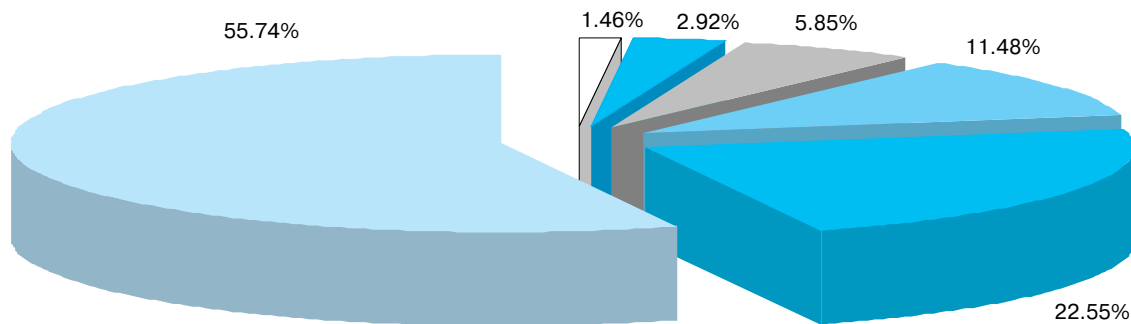
¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 31.01.2011



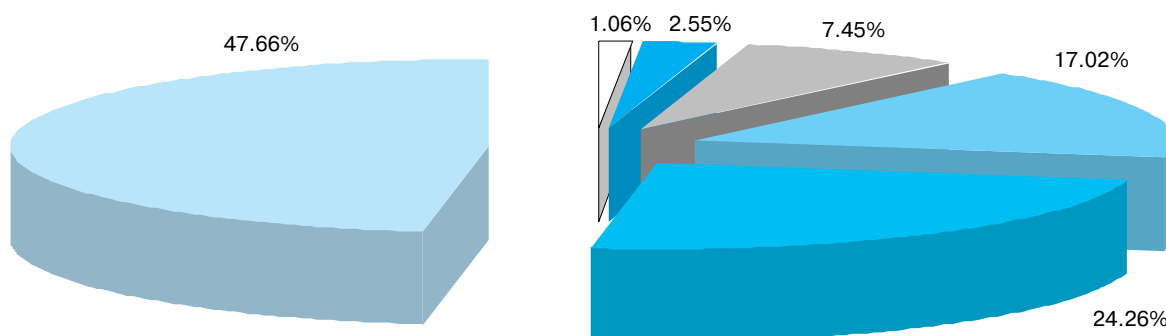
Less than 10 millions of rubles
 From 10 millions to 30 millions of rubles
 From 30 millions to 60 millions of rubles
 From 60 millions to 150 millions of rubles
 From 150 millions to 300 millions of rubles
 From 300 millions of rubles and more

7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 31.01.2011



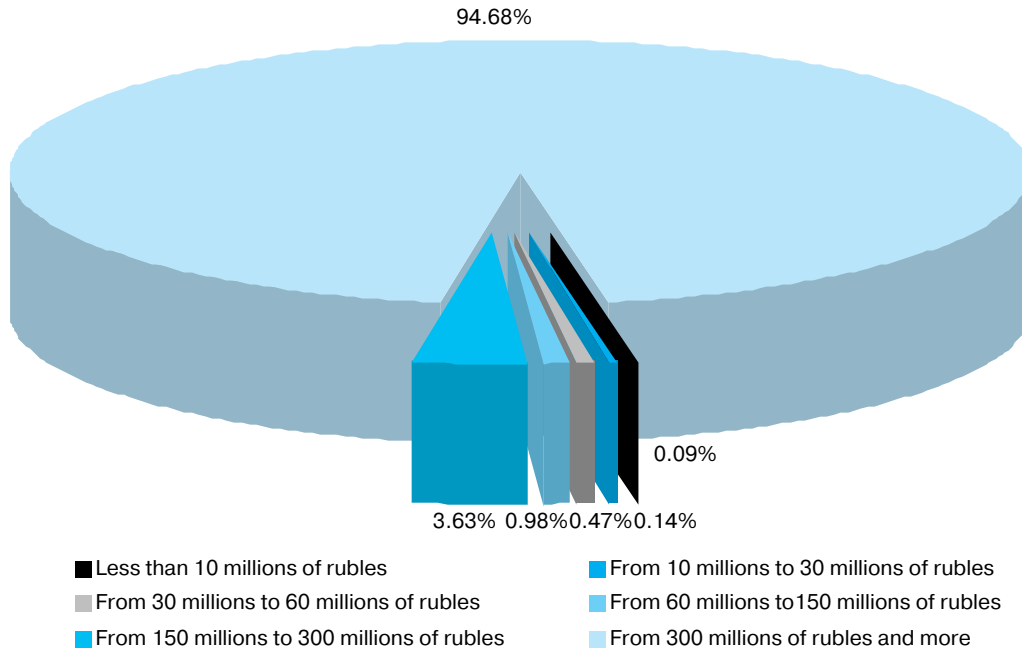
Less than 10 millions of rubles
 From 10 millions to 30 millions of rubles
 From 30 millions to 60 millions of rubles
 From 60 millions to 150 millions of rubles
 From 150 millions to 300 millions of rubles
 From 300 millions of rubles and more

7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.01.2011

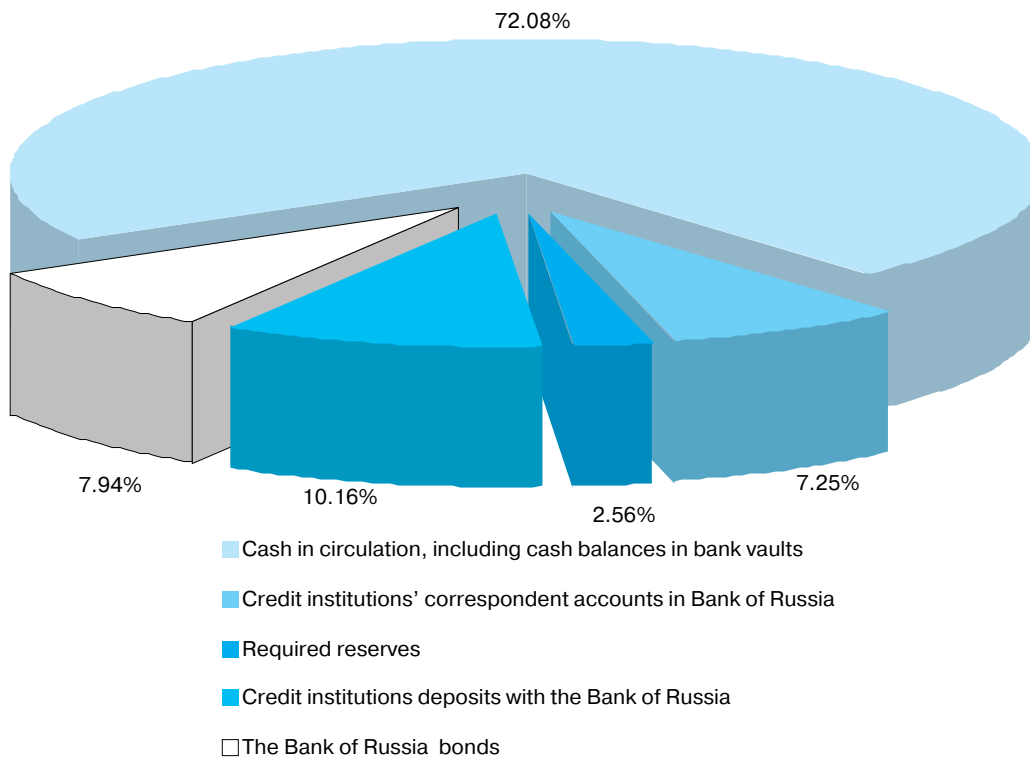


Less than 10 millions of rubles
 From 10 millions to 30 millions of rubles
 From 30 millions to 60 millions of rubles
 From 60 millions to 150 millions of rubles
 From 150 millions to 300 millions of rubles
 From 300 millions of rubles and more

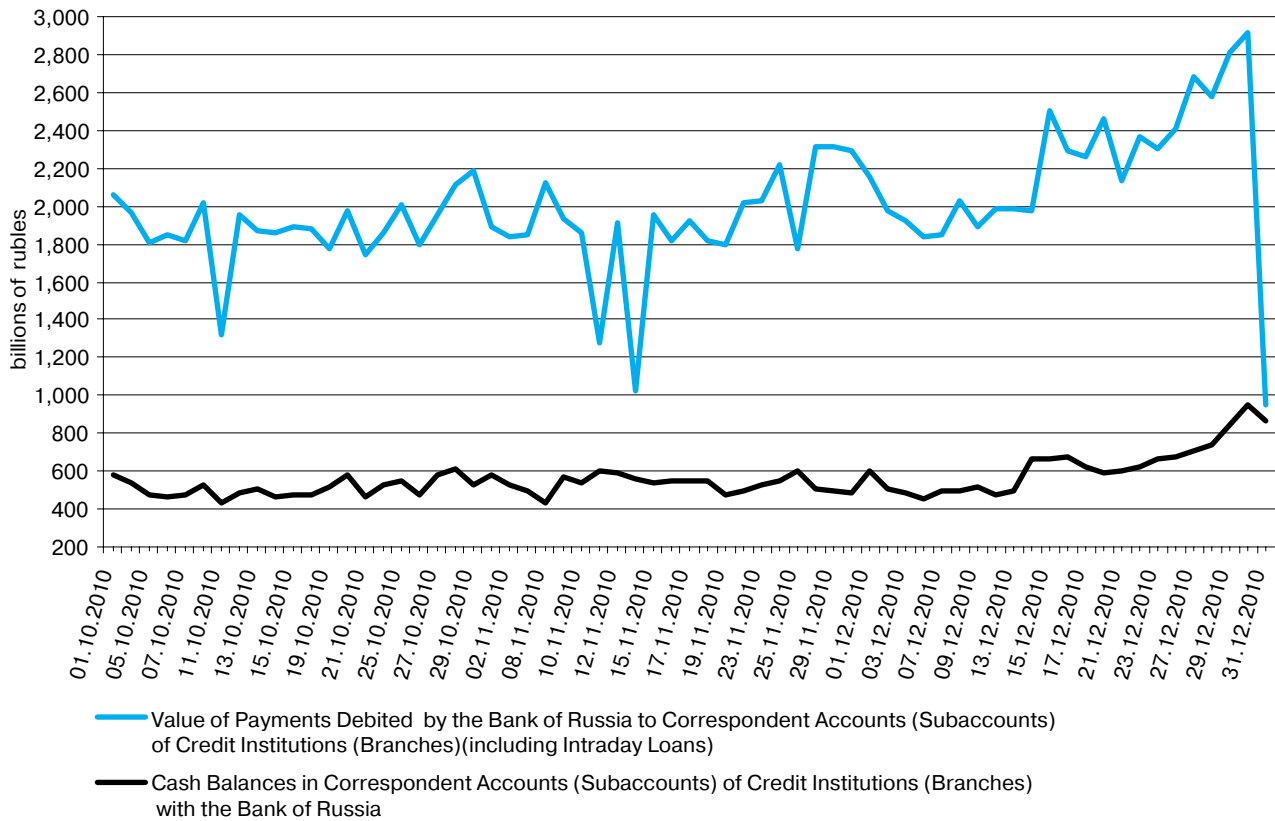
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from February 10 to March 10, 2011 (Credit Institutions Grouped by Size of Registered Authorized Capital)



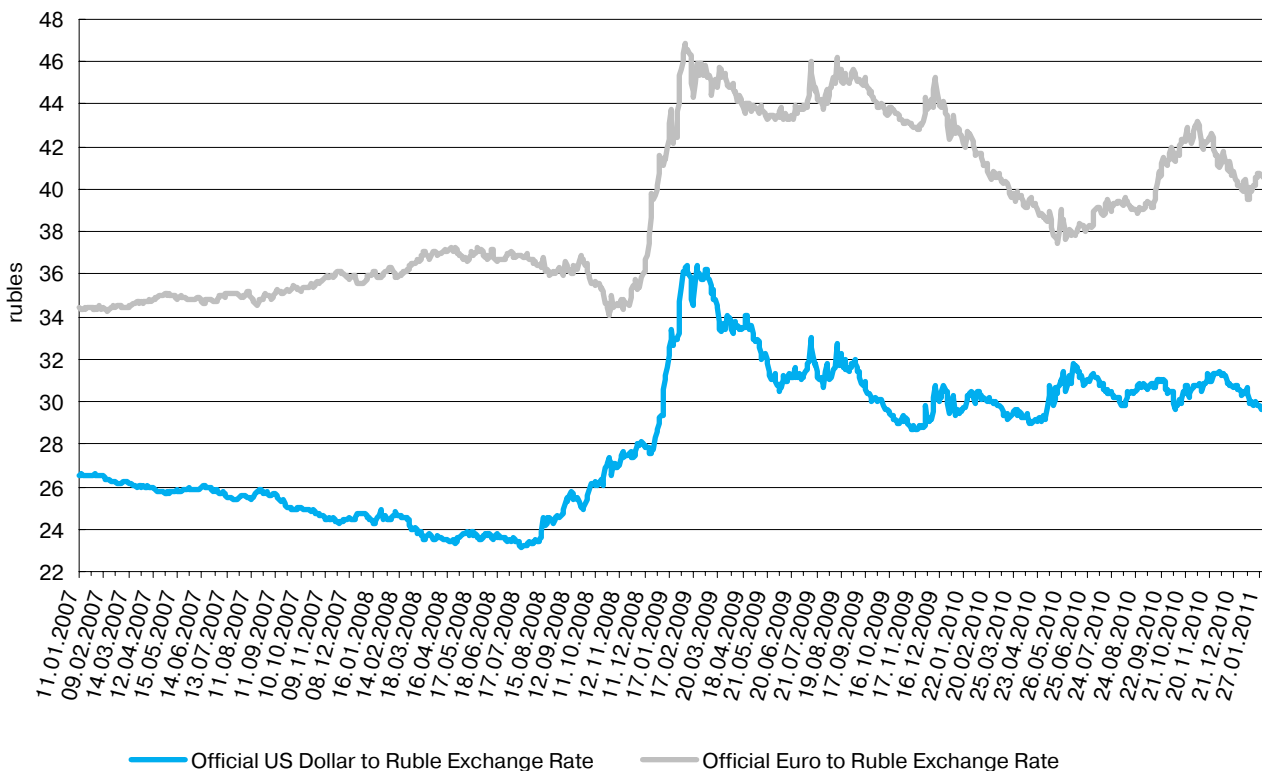
7.7. Structure of Broad Monetary Base as of 31.01.2011



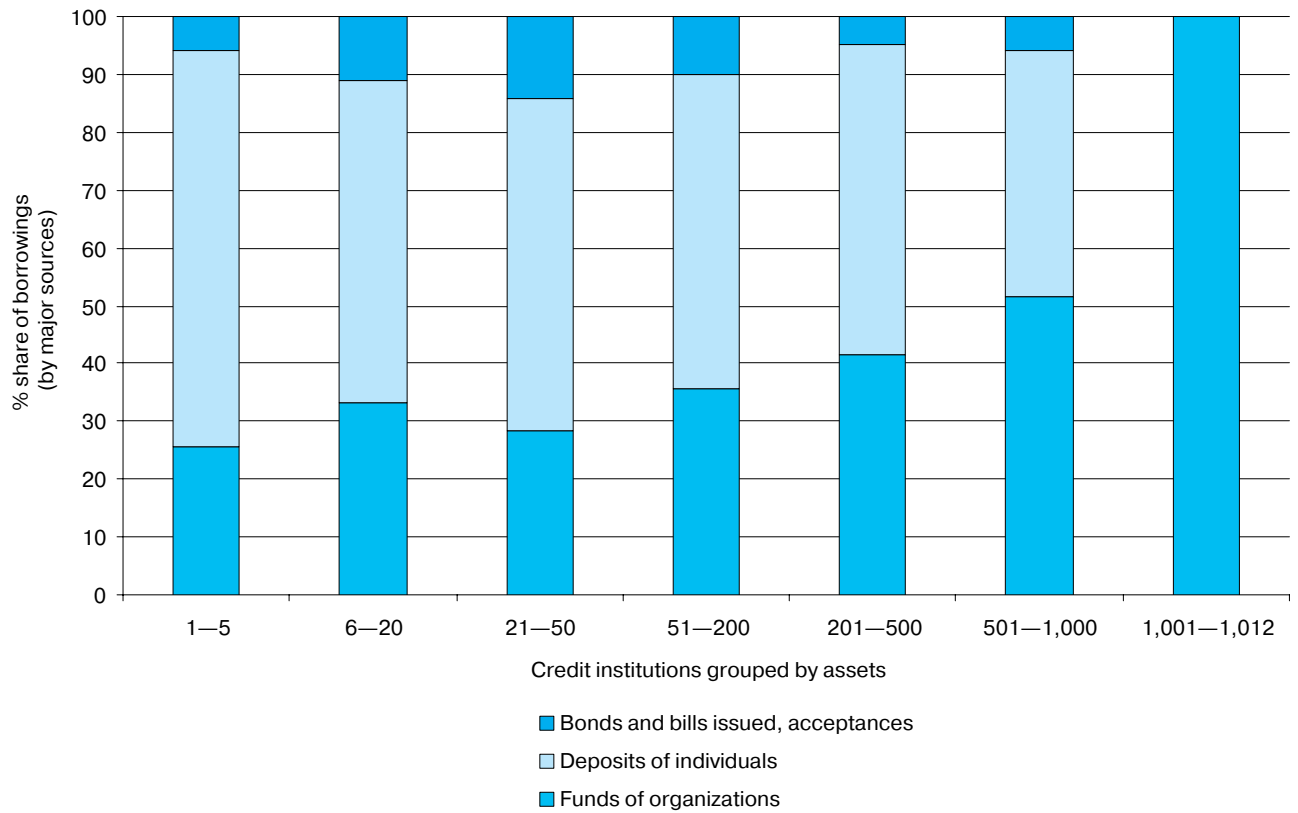
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2010 Q4



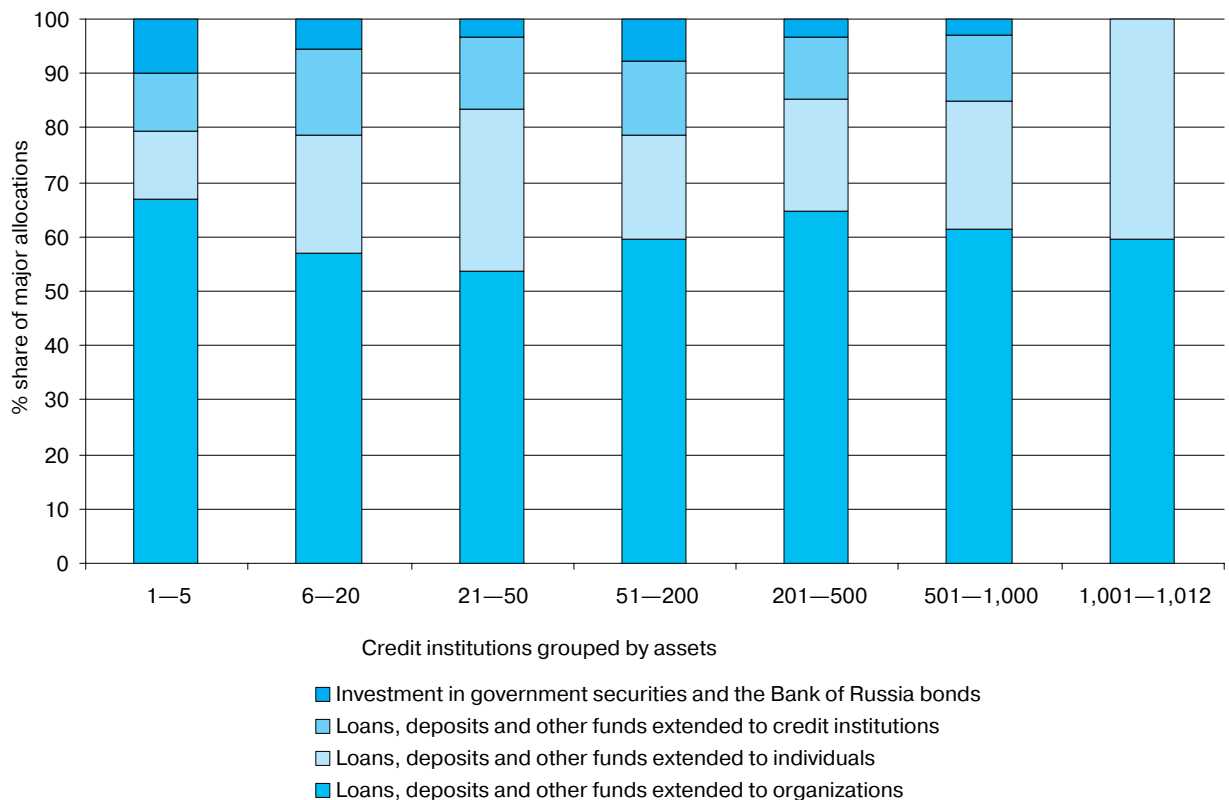
7.9. Official Ruble Exchange Rate Dynamics in January, 2007 – January, 2011



7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 31.12.2010 (Based on Credit Institutions Grouped by Assets)

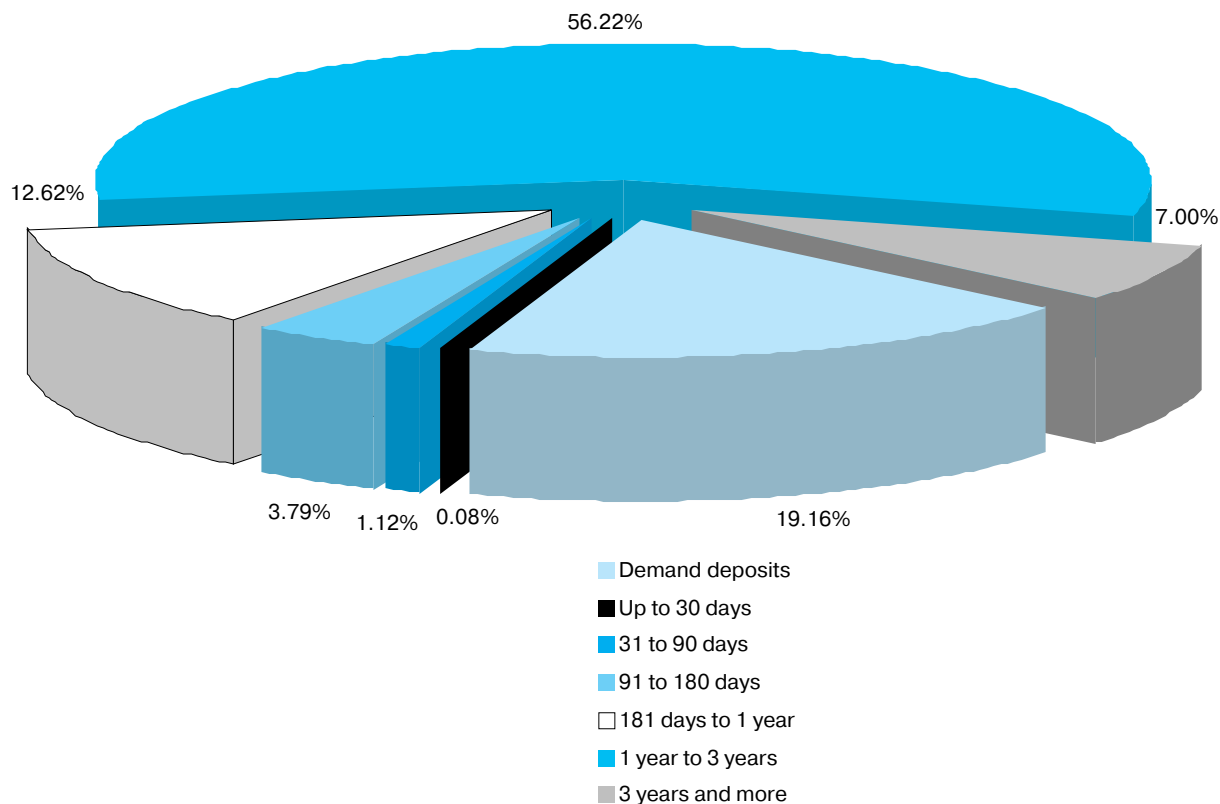


7. 11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 31.12.2010 (Based on Credit Institutions Grouped by Assets)

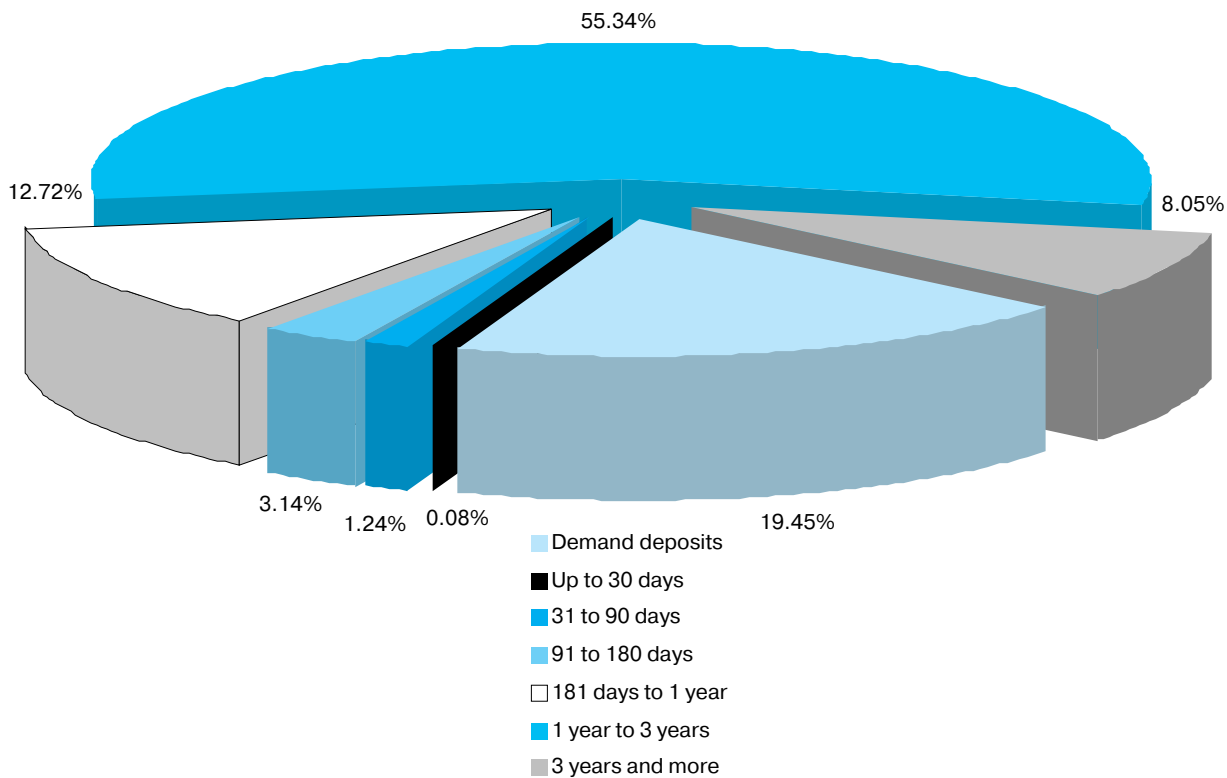


7.12. Structure of Individual Deposits Denominated in Rubles

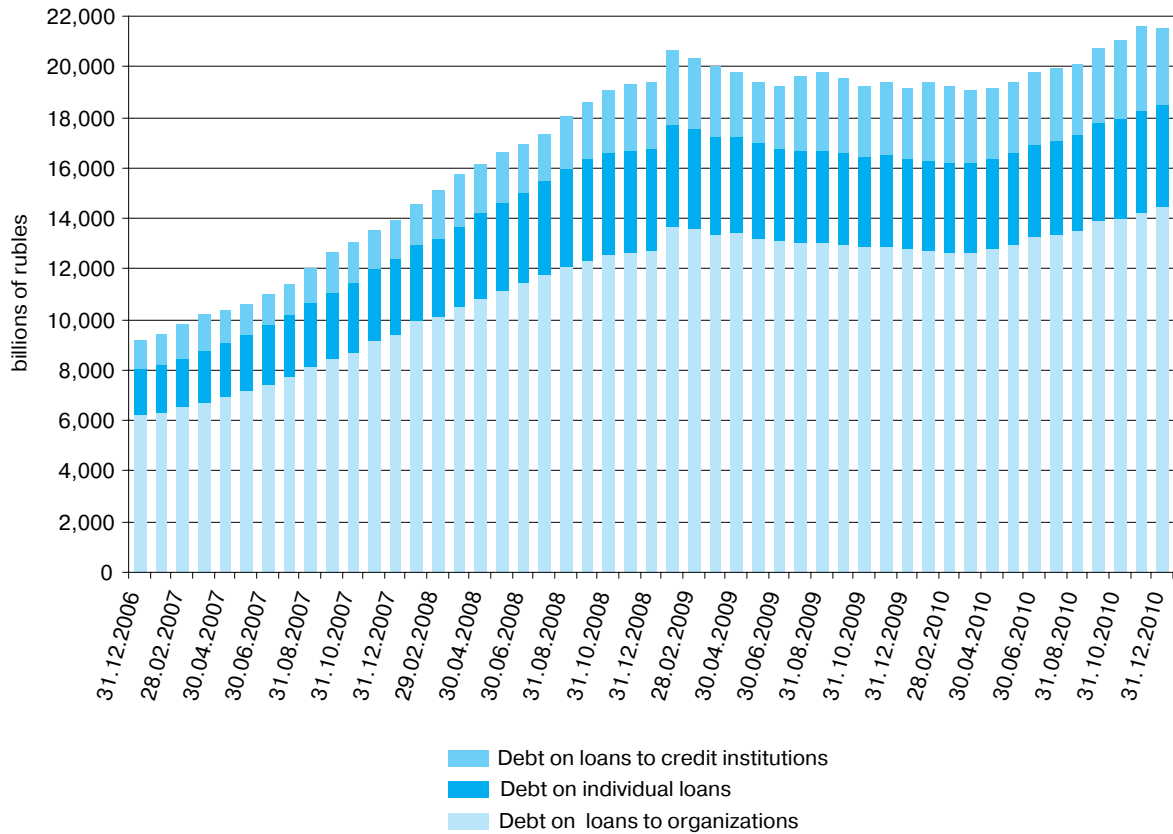
as of 31.12.2009



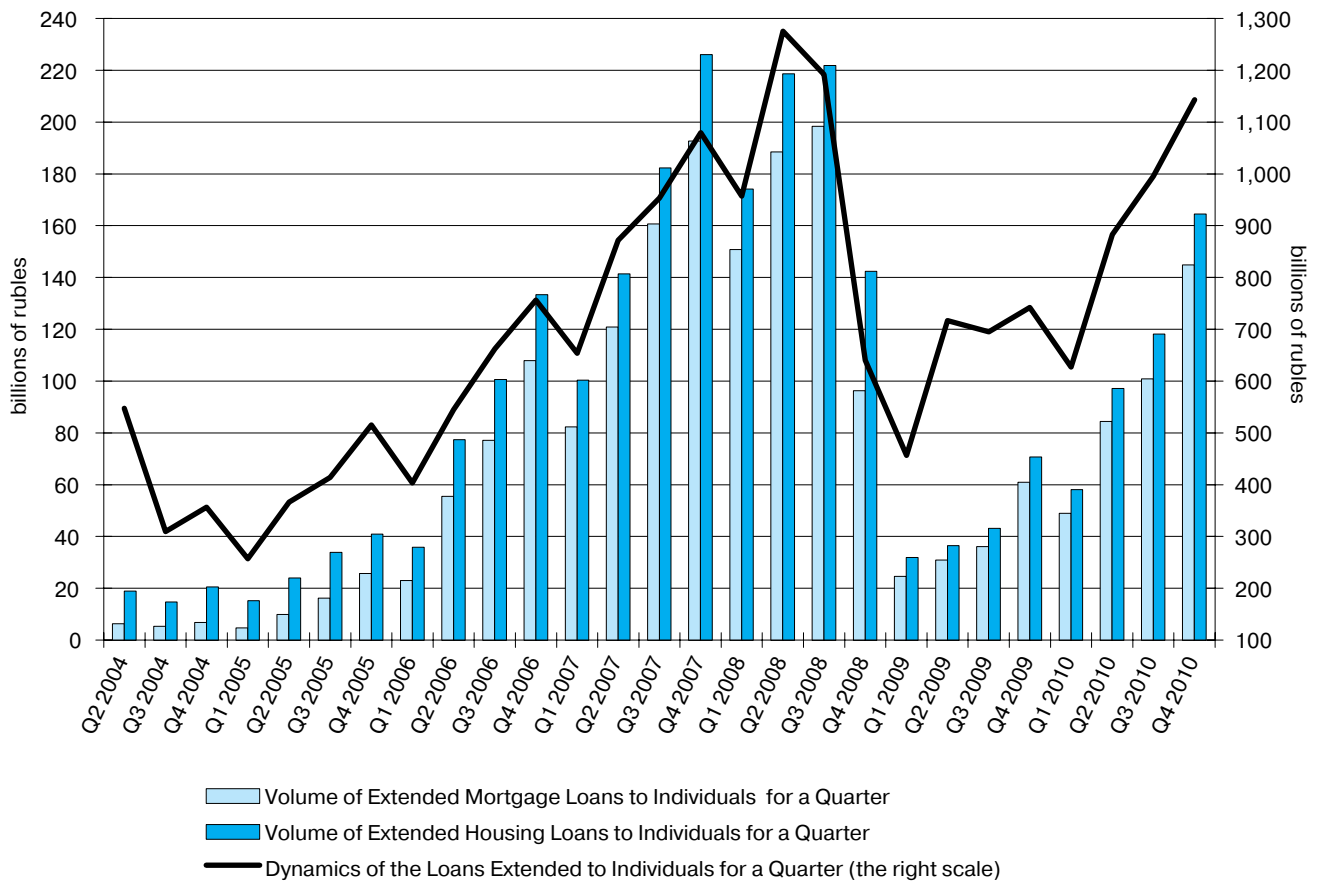
as of 31.12.2010



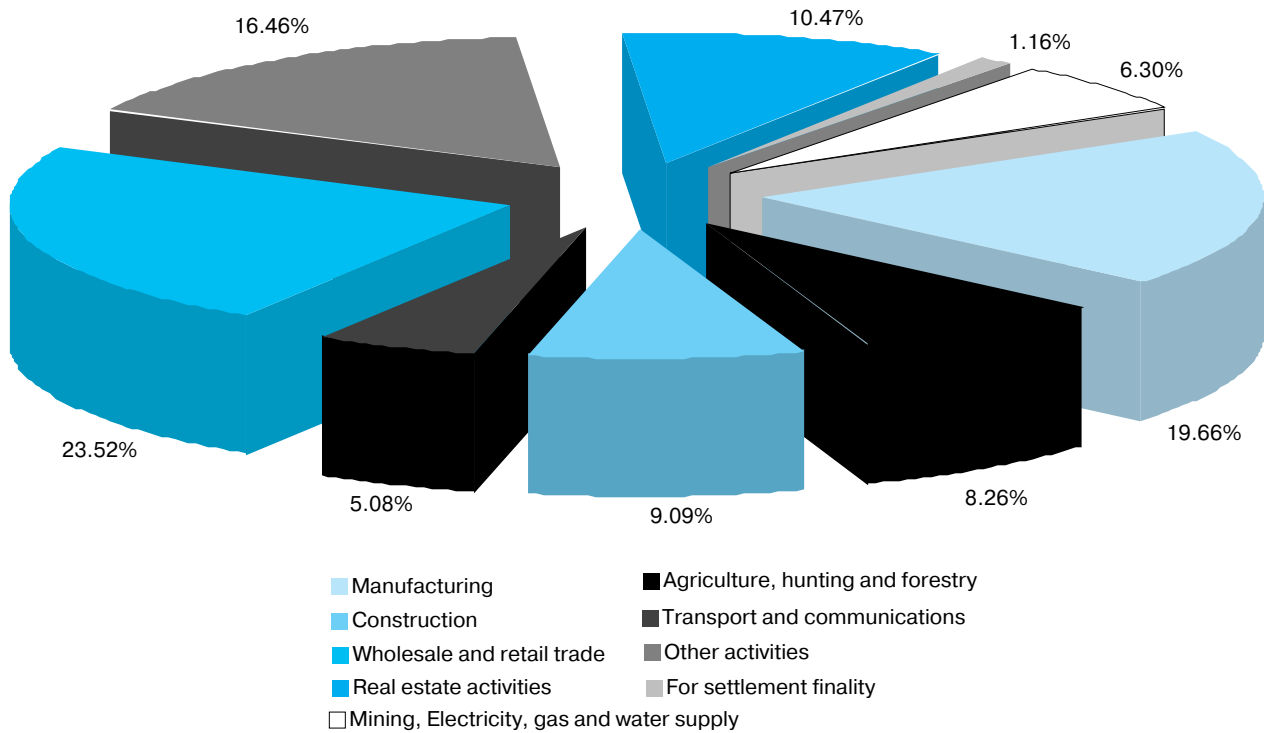
7.13. Dynamics of Debt on Loans Extended



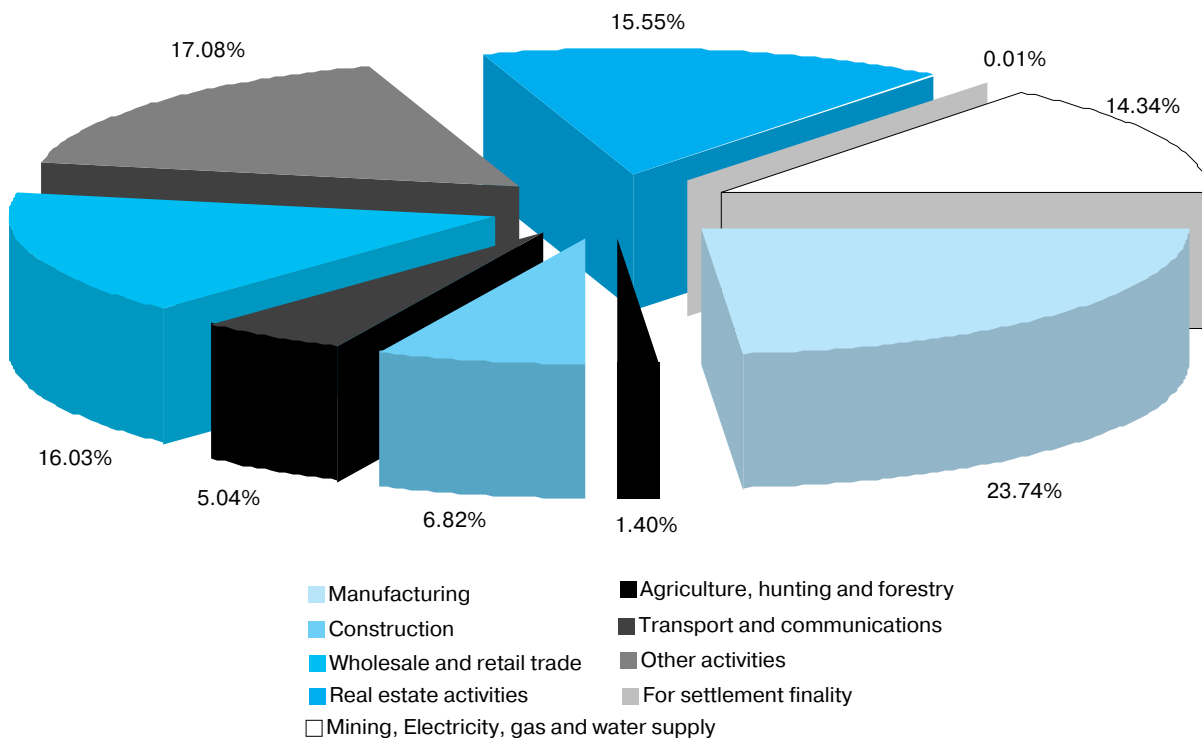
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



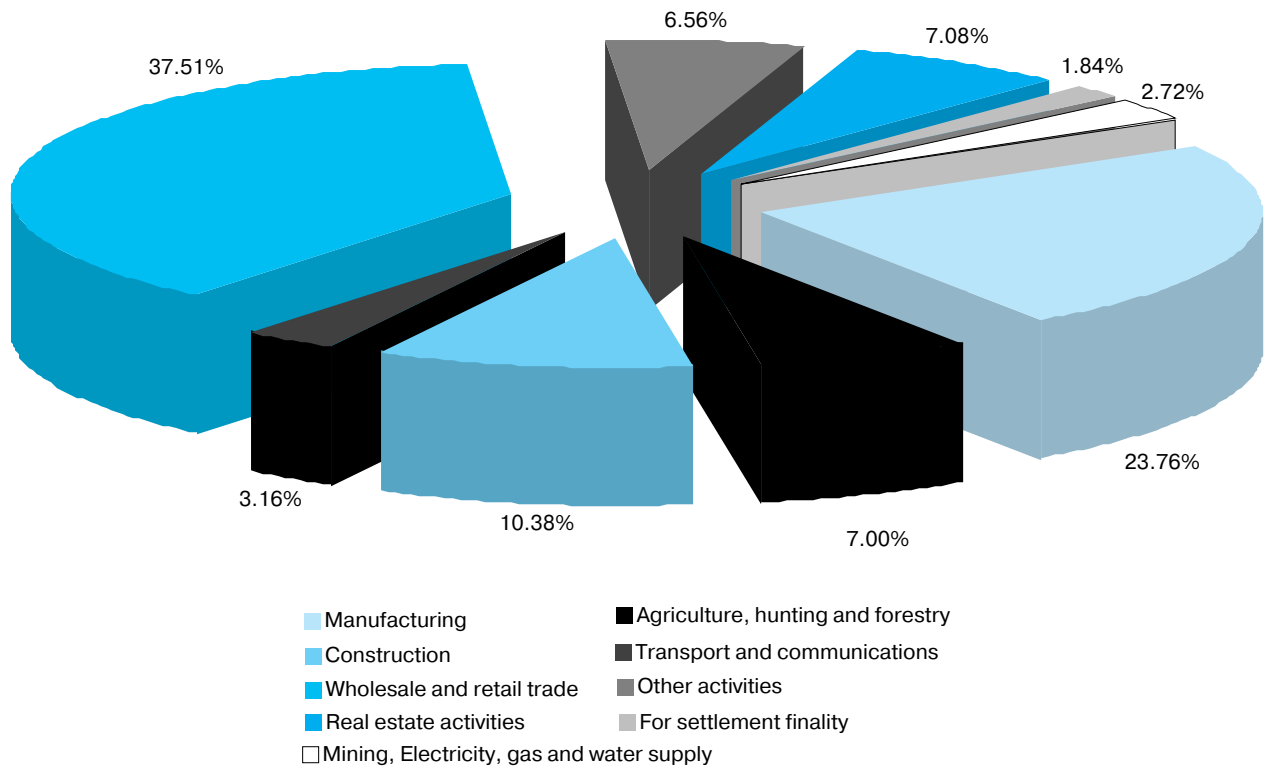
**7.15. Structure of Ruble - Denominated Loans
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.12.2010**



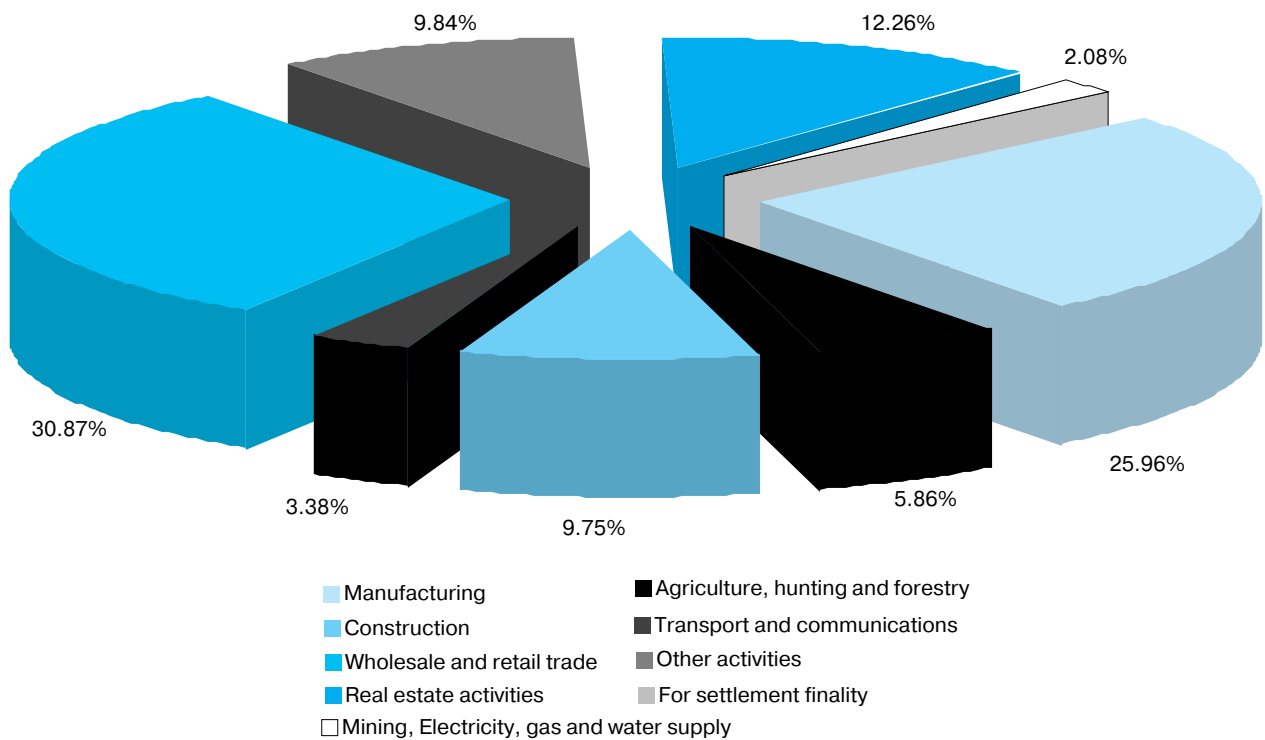
**7.16. Structure of Loans Denominated
in Foreign Currency and Precious Metals
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.12.2010**



7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.12.2010



7.18. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.12.2010



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, nonresident legal entities and individuals, including funds extended to nonresidents as REPO; *other claims* — investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.17
Banking System Survey

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 1.18
Money Supply (National Definition)

General Provisions

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

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

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

Individual Indicators Highlights

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

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

¹ Equivalent to the indicator "Broad money".

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

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

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

Table 1.19
Monetary Base (Broad Definition)

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

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

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

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

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

Individual Indicators Highlights

By assets

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

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

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

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

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

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

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

By liabilities

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

Funds in accounts with the Bank of Russia are the balances of funds in correspondent, deposit and required

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

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

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

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

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

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

Table 2.2
Refinancing Rate

General Provisions

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

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

Individual Indicators Highlights

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

Table 2.3
Required Reserve Ratios
Table 2.4

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

Table 2.5

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

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

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

Note:

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

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

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

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

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

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

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

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

General provisions

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

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

Individual Indicators Highlights

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

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

lated 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 affect are shown separately.

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation".

Individual Indicators Highlights

Own funds (capital) of credit institutions — property of credit institutions free of obligations.

Capital adequacy ratio — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent).

Capital adequacy ratio of credit institutions (N1) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. Capital adequacy ratio of credit institutions is calculated as ratio of own funds (capital) of credit institutions to its risk-weighted assets according to the Bank of Russia Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratio" (with additions and alterations).

Subsection 4.2 Borrowings

Table 4.2.1 Deposits of Individuals Accepted by Credit Institutions Table 4.2.2 Funds of Organizations Accepted by Credit Institutions

General Provisions

The tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in these tables do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

In Table "Funds of Organizations Accepted by Credit Institutions", the funds accepted from credit institutions are shown including loans, deposits and other funds. This table also shows funds in the accounts of individual entrepreneurs.

The data source is monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Ruble/foreign currency deposits by maturity — comprise cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both resident and non-resident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings/deposit certificates). Tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds of individual entrepreneurs, individual election funds, remittances in/from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not be classified unambiguously.

Demand deposits are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms "upon the onset of the condition (event)").

Time deposits are the deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

Deposits of individuals are the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

Individual entrepreneurs' funds are the funds of individuals engaged in entrepreneurial activities without registering as a legal entity.

Deposits and other funds raised from organizations are the deposits and other funds raised (on demand or for a specified term) from government bodies and extrabudgetary funds of all levels, all categories of financial organizations, except credit institutions, and nonfinancial organizations (these

include the certificates of deposit issued by credit institutions) and unfulfilled obligations under deposit and other borrowing arrangements.

Loans, deposits and other funds accepted from credit institutions comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

Table 4.2.3

Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles

Table 4.2.4

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

Table 4.2.5

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

General Provisions

The tables display average weighted deposit interest rates in rubles and foreign currency offered by credit institutions to individuals, nonfinancial organizations and credit institutions. The data are broken down by maturity and cover new business within the reporting month.

Data source: Form 0409129 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly Bulletin of Banking Statistics, data on average weighted rates for individual short-term deposits in the domestic currency are published in a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

Average weighted interest rates on individual deposits, nonfinancial organizations' deposits and credit institutions' deposits are average weighted annualized interest rates on individual, nonfinancial organizations' and credit institutions' deposits that were accepted by operating credit institutions in the reporting month. The data are provided with a breakdown by the following maturities: up to 30 days (including demand deposits), from 31 to 90 days, from 91 to 180 days, from 181 days to 1 year, all maturities up to 1 year and all maturities over 1 year. Interest rates on individual deposits with maturities of up to 30 days, excluding demand deposits, and interest rates on deposits with maturities up to 1 year, excluding demand deposits, are also published.

Average weighted deposit rates are calculated as follows:

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

\bar{P} — average weighted deposit rate;

P — nominal annual deposit rate;

V — amount of a deposit.

Table 4.2.6

Savings (Deposit) Certificates and Bonds Issued by Credit Institutions

General Provisions

The table "Savings (Deposit) Certificates and Bonds Issued by Credit Institutions" contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds). Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for a specific period means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit (see the commentary to the indicator "Time deposits" in tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposit made in a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by the Bank of Russia Ordinance No. 333-U dated August 31, 1998. In tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

Bond is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

Table 4.2.7

Funds Raised Through Banking Bills from Legal Entities and Individuals

General Provisions

The table "Funds Raised Through Banking Bills from Legal Entities and Individuals" contains credit institutions' liabilities on issued bills and bank acceptances.

The data source is the monthly aggregate balance sheet of operating credit institutions.

Individual Indicators Highlights

Bill — direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and gives the latter unconditional right to make claims to the promissor in terms of specific amount, time and place.

Banking bill of exchange — a bill that is mainly used for raising funds by a credit institution.

Acceptance is an agreement on repayment of a bill of exchange that imposes obligation on the acceptor.

Bank acceptance — a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities — funds in rubles/foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles/foreign currency raised by bills and banker's acceptances are broken down by maturity periods. Bills matured at a fixed date and at fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in "at sight" position. In case of non-payment these bills are treated similarly to the term bills (Accounting Rules for Credit Institutions Based in the Russian Federation, dated March 26, 2007, No. 302-P).

**Subsection 4.3
Lending**

Table 4.3.1

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

General Provisions

This table shows data covering the major investment activity of banks, that is, extending loans and deposits and other funds to

resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements). The total outstanding balance of loans extended in rubles and foreign currency (in ruble equivalent) in this table is smaller than that in the Table "Selected Indicators of Credit Institutions Performance Grouped by Assets" by the amount of loans extended to general government, as well as to government and other extrabudgetary funds. In addition, these data do not include investments in financial leasing operations and acquired claims.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

Individual Indicators Highlights

Total loans, deposits and other funds extended to organizations, individuals and credit institutions show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

Loans extended to individuals in rubles and foreign currency are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

Loans and other funds extended in rubles and foreign currency to organizations with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), including overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts "other financial institutions" and "nonfinancial organizations" in notes to the table "Central Bank Survey"). Loans provided for terms of up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available on its current account).

Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

Table 4.3.2 Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals

Table 4.3.3 Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals

Table 4.3.4 Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency

General Provisions

The tables contain average weighted interest rates on ruble and foreign currency denominated loans granted by credit institutions. The data are given with a breakdown by type of borrowers (individuals, nonfinancial organizations and credit institutions) and loan maturities.

The data source: Form 0409128 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly *Bulletin of Banking Statistics*, data on average weighted interest rates on short-term ruble loans to nonfinancial organizations are published in

a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

Average weighted interest rates on loans to individuals/nonfinancial organizations and average weighted interest rates on interbank loans, by maturity — are indicated in loan agreements average weighted annual rates on loans in rubles and foreign currency granted to individuals, nonfinancial organizations and credit institutions, with a breakdown by loan maturity: up to 30 days, 31—90 days, 91—180 days, 181 days — 1 year, up to 1 year, over 1 year.

Average weighted interest rates on loans granted to individuals, nonfinancial organizations and credit institutions for corresponding maturities are calculated as follows:

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

\bar{P} — average weighted loan interest rate;

P — nominal annual interest rate as included in an agreement;

V — amount of loan as included in an agreement.

Table 4.3.5 Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses.

The source of information is reports compiled by credit institutions of the Russian Federation (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institution), in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Small and medium-sized businesses is the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 4.3.6 Housing Loans Extended by Credit Institutions to Individuals

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

Table 4.3.8 Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market

General Provisions

The tables "Housing Loans Extended by Credit Institutions to Individuals", "Mortgage Loans Extended by Credit Institutions to

Individual and Rights of Claim under Mortgage Loans Acquired” and “Selected indicators characterizing performance of credit institutions (grouped by size of assets) on mortgage loans market” show data on housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, data on 2008—2009 — form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, prior to 2008 the source of information was the reporting form 0409302 “Funds Extended and Accepted by Credit Institutions”.

In addition to being published in *Bulletin of Banking Statistics* this information is available in *Bulletin of Banking Statistics. Regional Supplement* and also on the Bank of Russia’s website in the section “Statistics”.

Individual Indicators Highlights

Volume of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt, including overdue debt, on loans as of the reporting date.

Average weighted maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the average weighted term of credit;

T is the average weighted maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Average weighted maturity of loans extended over the month characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It’s a calculated value.

Average weighted interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the average weighted interest rate;

P is the average weighted interest rate on loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n;

T is the average weighted maturity of loans extended by a credit institution No. 1...n.

Average weighted interest rate on loans extended over the month characterises average interest rates on housing/mortgage loans extended by credit institutions over the month. It’s a calculated value.

Rights of claim under mortgage loans acquired is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

Table 4.3.9
Structure of Investment Portfolio
of Credit Institutions

General Provisions

This table shows values of credit institutions’ investments in securities, such as debt obligations, except bills of exchange, and equities. The data do not include checks, warehouse certificates and passbooks to bearer.

Individual Indicators Highlights

Investments in debt obligations are credit institutions’ investments in debt obligations that are classified as securities under Russian law (debt obligations of the Russian government, Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and not to qualify for the derecognition; and nonresident debt obligations, other than bills of exchange, that are considered securities under the law of the issuer’s country). Investments in debt obligations include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. Values for debt obligations booked at their fair value through profit or loss and debt obligations available for sale account for revaluation of securities.

Revaluation of debt obligations (equities) denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities ‘booked at fair value through profit or loss’ and securities ‘available for sale,’ whose current (fair) value could be measured reliably, are subject to revaluations.

Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation) — credit institutions’ investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to peculiarities of accounting standards). The subsequent columns show a breakdown of this total by issuers, as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

Debt obligations (equities) transferred that do not qualify for the derecognition are securities passed to counterparties in commercial operations conducted on REPOs basis, whose continue to be recognized.

Overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer’s failure to repay securities or make coupon payments on time.

Equity in subsidiaries and associated companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert significant influence on financial and operating policy of a joint-stock company.

Table 4.3.10
Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

Data source is monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Total discounted bills denominated in rubles is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;
- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

Table 4.3.11
Average Weighted Interest rates (Yield)
on Operations of the Credit Institutions
with Bills Denominated in Rubles, by Maturity

General Provisions

The table contains average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations and credit institutions, and also on ruble-denominated bills issued by credit institutions.

Interest rates (yield) on ruble nominated bills acquired (discounted) by credit institutions over the report period are given by types of drawers and shown by maturity.

Interest rates (yield) on ruble nominated bills issued by credit institutions over the report period are shown by maturity.

Data source: monthly reports of operating credit institutions on forms 0409128 and 0409129 (see Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Individual Indicators Highlights

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by non-financial organizations and acquired (discounted) by credit institutions with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated discounted bills of credit institutions, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and acquired (discounted) by credit institutions with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity — average weighted interest rates (annual yield) on ruble-denomi-

nated bills are issued by credit institutions and placed on the primary market with break down into redemption periods.

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

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

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

P — annualized discount rate on a bill;

V — purchase price of a discounted bill.

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

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

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

P — bill's annualized yield;

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

Table 4.4
Credit Institutions' Claims and Liabilities
on Financial Derivatives

General Provisions

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

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

Data are obtained from monthly aggregate balance sheets (Subsection D "Transactions in Derivatives") of operating Russian credit institutions.

Section 5. Selected Indicators on the Russian Federation's Payment System

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and private payment systems of credit institutions.

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

Individual Indicators Highlights

Payments effected by the payment system of the Bank of Russia include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

Payments effected by private payment systems include payments of the customers of credit institutions (branches) and payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions through their payment systems, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

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

General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and private payment systems electronically and by using paper technology.

Individual Indicators Highlights

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

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

General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

Individual Indicator Highlights

Operating credit institutions and branches participating in the payment system of the Bank of Russia are functioning credit institutions and their branches according to the BIC Directory.

Federal Treasury bodies are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

Other customers of the Bank of Russia are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

"Of which participate in exchange" refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

Table 5.4
Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — BESP system) of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in BESP system are effected in real time between the system participants, irrespective of their territorial location.

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

Individual Indicators Highlights

The Bank of Russia institutions are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

Participants in intraregional and interregional electronic settlements are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

BESP system participants are the institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system and included in the BESP System Participants Manual.

Credit institutions and their branches are the operating credit institutions and their branches included in the Directory of BIC in Russia.

Other customers are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia and information and computational structural units of the Bank of Russia via channel lines.

VER and MER system users are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

Table 5.5

Selected Indicators On Bank Card Transactions

General Provisions

The table shows the dynamics of bank cards transactions made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia.

Individual Indicator Highlights

A bank card is a payment card issued by a credit institution.

The number of bank cards signifies the actual number of bank cards handed by credit institutions to their customers.

The number of bank cards in use is the number of bank cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

Other transactions include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

Data on the number of bank cards issued are given as of the 1st day of the month following the reporting quarter.

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

Table 5.6

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

General Provisions

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

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

Individual Indicator Highlights

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

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

Table 5.7

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

Section 6. Regional Section

The information in tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849.

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 (intranbank operations are included on net basis).

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

Table 6.1.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from February 10 to March 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 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 other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds placed as pledge, including guarantee deposit, and subordinated debt (deposit, loan, bond).

Deposits of legal entities are ruble and foreign currency-denominated funds raised under agreements of bank account and (or) bank deposit, including the funds raised on certificates of deposit.

Individual deposits are ruble and foreign currency-denominated funds raised under agreements of bank account and the funds raised on savings certificates.

Table 6.3.2 Ruble-Denominated Accounts of Organizations Held with Credit Institutions

Table 6.3.3 Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

General Provisions

The table "Ruble-Denominated Accounts of Organizations Held with Credit Institutions" and the table "Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions" present data on the funds raised by credit institutions in the

current and other accounts of public and non-public organizations in rubles (table 6.3.2) and foreign currency (table 6.3.3), with breakdown by federal districts and by constituent entities of the Russian Federation.

The data on the volume of credit institutions' funds raised within the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. These data are compiled on the basis of monthly reports presented by the head offices and branches of credit institutions in Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Funds of public organizations — the balances of current accounts of state owned organizations in rubles and foreign currency.

Funds of non-public organizations — total funds raised by credit institutions in current accounts of private owned organizations in rubles and foreign currency.

Other funds — funds of resident legal entities, unincorporated individual entrepreneurs, and also nonresident legal entities and individuals, which are accounted in the same balance sheet account, in rubles and foreign currency.

Table 6.3.4 Budget Funds in Accounts of Credit Institutions

General Provisions

The table "Budget Funds in Accounts of Credit Institutions" shows federal, regional and local budget funds and extrabudgetary funds raised by credit institutions in the corresponding federal districts with breakdown by constituent entities of the Russian Federation.

The data on the volume of funds raised by credit institutions' within the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. These data are compiled on the basis of monthly reports submitted by the head offices and branches of credit institutions in Form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Federal budget funds are total federal budget funds transferred to public and non-public budget financed organizations and receivers of budget funds, federal budget funds transferred to finance individual government programmes and projects on a repayable basis, Ministry of Finance funds transferred to finance capital investment and funds allocated to pay cash to receivers of budget funds.

Regional and local budget funds are total funds transferred by fiscal authorities of constituent entities and local authorities to public and non-public organizations.

Other budget funds are total funds of election commissions, funds allocated for temporary use by budget-financed institutions, Ministry of Finance funds intended to effect settlements on foreign loans, customs duties and foreign trade receipts.

Extrabudgetary funds are total government and other extra-budgetary funds in the accounts with credit institutions located in the given constituent entities of the Russian Federation: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extrabudgetary funds.

Table 6.3.5 Deposit and Savings Certificates and Bonds

General Provisions

The table "Deposit and Savings Certificates and Bonds" shows data on funds raised by credit institutions in rubles and foreign currency by issuing debt securities, such as certificates of deposit, savings certificates and bonds, including matured ones.

The data on the value of credit institutions' funds in the constituent entities of the Russian Federation are aggregated for head offices and branches operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit, a security acknowledging the amount deposited with a bank and entitles of a depositor (certificate holder) to receive upon the expiry of the fixed term the deposit and interest indicated in the certificate in the bank that issued the certificate or in any branch of this bank. Savings (deposit) certificates are denominated in rubles. For more information on Savings (deposit) certificates, see the Regulation on the Savings Certificates and Certificates of Deposit Issued by Credit Institutions, approved by the Bank of Russia Ordinance No. 333-U, dated August 31, 1998.

Bond¹ is a financial security entitles the holder to receive, in due time, the nominal value of the bond or any other tangible equivalent. Bonds also provide fixed interest payments or any other tangible equivalent.

Table 6.3.6 Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills

General Provisions

The table "Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills" presents data on the funds raised by credit institutions in rubles and foreign currency by issuing bills, including bills matured, which are evaluated at par, and discounting bank acceptances.

The data on the value of credit institutions' funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Bill is direct financial liability completed in a legally prescribed form and issued by a promissor to a billholder which gives the latter unconditional authority to make claims to the promissor in terms of specific amount, time and place.

Subsection 6/4 Funds Allocations

Table 6.4.1 Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use Table 6.4.2

Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use Table 6.4.3

Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use Table 6.4.4

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

General Provisions

These tables contain aggregate data on funds placed in rubles and foreign currency 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 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 and foreign currency funds granted to small and medium-sized business with break down by constituent entities of the Russian Federation. Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic af-

¹ Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market" (as revised on May 17, 2007).

fairs (Vnesheconombank”)), (further — credit institutions), in form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Small and medium-sized businesses are the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ of July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation”.

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 6.4.6 Loans Extended by Credit Institutions to Individuals, Outstanding Debt

Table 6.4.7

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

Table 6.4.8

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

General Provisions

The tables show data on consumer loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, prior to 2008 the source of information was the reporting form 0409302 “Funds Extended and Accepted by Credit Institutions”.

In addition to being published in the *Bulletin of Banking Statistics*, this information is also available on the Bank of Russia’s website in the section “Statistics”.

Individual Indicators Highlights

Value of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt on loans, including overdue debt as of the reporting date.

Average weighted maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the average weighted term of credit;

T is the average weighted maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Average weighted interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the average weighted interest rate;

P is the average weighted interest rate on loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n;

T is the average weighted maturity of loans extended by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers’ residence.

Table 6.4.9 Structure of Investment Portfolio of Credit Institutions

General Provisions

The table “Structure of Investment Portfolio of Credit Institutions” contains data on the value of securities other than bills acquired by credit institutions from residents and nonresidents, which are classified as securities under the federal law. These include bonds, deposit certificates, shares and other securities denominated in rubles and foreign currency.

The data on investment portfolio of credit institutions are aggregated for operating credit institutions and their branches registered in a particular constituent entity of the Russian Federation, and also for branches whose head office is registered in another constituent entity of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 “The Account Book of a Credit Institution” in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Investments in debt obligations, total — credit institutions’ investments in debt obligations that are classified as securities under Russian Federation law (debt obligations of the Russian Federation government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and do not qualify for the derecognition; and non-resident debt obligations, other than bills of exchange, that are considered as securities under the law of the issuer’s country). Investments in debt obligations (column 2) include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. The aggregate value of investments in debt obligations (column 2) accounts for revaluation of securities.

Depending on the issuer of securities, *debt obligations* in a credit institution’s portfolio include:

debt obligations of the Russian government — all debt obligations of the Russian government denominated in rubles and foreign currency;

debt obligations of the Bank of Russia — debt obligations issued by the Bank of Russia for trade among credit institutions;

debt obligations of regional and local governments — debt obligations issued by the constituent entities of the Russian Federation and local governments;

debt obligations of resident credit institutions — debt obligations issued by credit institutions that are residents of the Russian Federation;

other debt obligations of residents — debt obligations issued by resident organizations other than credit institutions;

investments in nonresident debt obligations (except bills of exchange) that are considered as securities under the law of the issuer's country. In particular, they include:

debt obligations of foreign countries — debt obligations issued by foreign states;

nonresident banks' debt obligations — debt obligations issued by non-resident banks;

other non-residents' debt obligations — debt obligations issued by other non-resident organizations;

debt obligations that do not qualify for derecognition — securities that were backed to repurchase agreements and continue to be recognized;

overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

Debt obligations of the Russian government and the Bank of Russia (column 3) are accounted for at their balance-sheet value (regardless of revaluation);

Investments in equity securities — investments in shares, stakes and also in any securities, which in accordance with the legislation of the country of their issue entitle a shareholding in the property and (or) net assets of an organization (the residual share in assets remaining after the deduction of all of the organization's liabilities), and also equity securities continue to be recognized.

Investments in equity securities include equities that are booked at their fair value through profit or loss and those available for sale, denominated in rubles or foreign currency.

Investments in equity securities (column 4) are booked with account taken of their revaluation.

Equity in subsidiary and associated joint stock companies is the value of funds invested in shares of resident and non-

resident subsidiary and associated joint stock companies that ensures control over the financial and operating policy of the issuer or the ability to exert significant influence on financial and operating policy of a joint stock company.

Other equity is credit institutions contributions in equity of legal entities-residents and non-residents in rubles and foreign currency.

Table 6.4.10
Discounted Bills

General Provisions

The table "Discounted Bills" contains information on the value of bills acquired (discounted) by credit institutions, including notes guaranteed by federal, regional and local governments, bills guaranteed by the central and local governments of foreign states and unpaid, protested and unprotested bills.

The data on discounted bills of credit institutions are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in conformity with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Ruble and foreign currency-denominated discounted bills, total is the purchase price of ruble and foreign currency-denominated bills and notes acquired by credit institutions, including notes unpaid by the required time.

Total ruble and foreign currency-denominated bills discounted by credit institutions comprise:

bills issued and guaranteed by the federal government;

bills issued and guaranteed by regional and local governments;

bills issued and guaranteed by resident credit organizations; other resident bills;

nonresident bills, which include bills issued and guaranteed by central and local governments of foreign states, bills issued and guaranteed by nonresident banks and other nonresident bills.