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The founder — Central Bank of the Russian Federation
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 meet the needs of users since 2011, the contents of the *“Bulletin of banking statistics”* are enlarged with the regional section. The information of the regional section are updated on monthly base.

The publication of the quarterly *“Bulletin of bank statistics. Regional supplement”* has been discontinued.

The contents of issue are enlarged with the table 4.1.7 “Distribution of the credit institutions by own funds (capital)”.

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 and February—May 2011 (The period (or date) to which data to be released relate is shown in parentheses)			
	February	March	April	May
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	28.02.2011 (01.2011)	31.03.2011 (02.2011)	29.04.2011 (03.2011)	31.05.2011 (04.2011)
2. Analytical accounts of the central bank, end of period ¹	14.02.2011 (01.2011)	14.03.2011 (02.2011)	14.04.2011 (03.2011)	13.05.2011 (04.2011)
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	10.02.2011 (01.2011)	10.03.2011 (02.2011)	8.04.2011 (03.2011)	12.05.2011 (04.2011)
External sector				
7. Balance of Payments, for the reporting quarter, year ²		31.03.2011 (Q4.2010)		
8. International Reserves: Official reserves (weekly)	weekly, on Thursday			
9. International Reserves: Official reserves (monthly), end of period	7.02.2011 (01.2011)	5.03.2011 (02.2011)	7.04.2011 (03.2011)	6.05.2011 (04.2011)
10. Template on international reserves and foreign currency liquidity, end of period	18.02.2011 (01.2011)	18.03.2011 (02.2011)	20.04.2011 (03.2011)	20.05.2011 (04.2011)
11. Merchandise trade, for the reporting month (per balance of payments methodology)	11.02.2011 (12.2010)	14.03.2011 (01.2011)	11.04.2011 (02.2011)	12.05.2011 (03.2011)
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)		
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)		
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)		
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		
2009	90.2	111.7 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
November	100.5	108.4
December	101.9	108.8
2010		
Q1	104.9	103.2 ³
Q2	107.8	101.2 ³
Q3	102.2	101.8 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

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)

1	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	2	3	4	5	6	7	8	9	10	
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	
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—November	11,871.7	12,995.1	-1,123.4	6,445.9	8,178.8	-1,732.9	3,410.5	2,916.9	493.6	
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	
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	

Table 1.2 (end)
(billions of rubles)

	Consolidated budgets of constituent entities of the Russian Federation			Budgets of regional extrabudgetary funds		
	revenues 11	expenditures 12	balance of revenues and expenditures ("+" surplus/"-" deficit) 13	revenues 14	expenditures 15	balance of revenues and expenditures ("+" surplus/"-" deficit) 16
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—November	5,267.8	5,157.3	110.5	497.8	492.2	5.6
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
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

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

1	2	Sources of federal budget funding ("–" surplus/ "+", deficit), total	Including:					of which:		8
			3	4	5	6	change in federal budget balances			
							7	8		
		sources of internal financing	ruble-denominated federal government securities	government reserves of precious metals and gemstones	total	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–November	1,732.9	1,849.2	397.9	–30.0	1,641.3	1,816.3	–2.6			
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			
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			

Table 1.3 (end)
(billions of rubles)

	sources of external financing	Including:		
		9	of which:	
			10	11
1		foreign currency-denominated federal government securities	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—November	-116.3	-48.0	-35.6	
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	
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	

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	transport services	travel	other	total (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		loans ¹	arrears	other	total (2+5+6+7)	9	10		
			securities in rubles	securities in foreign currency								
	1	2	3	4	5	6	7	8	9	10		
1996	3,066	2,270	1,612	658	6,057	2,557	15	10,900	0	4,200		
1997	2,137	44,449	10,882	33,567	2,845	-24,457	-921	21,916	0	8,901		
1998	1,704	8,273	-362	8,635	1,941	2,129	2,463	14,806	3,793	-6,262		
1999	885	-868	367	-1,235	3	392	1,349	876	-917	-879		
2000	11,822	-10,761	-1,447	-9,314	-2,271	409	-2,098	-14,721	0	1,492		
2001	2,147	-2,234	-793	-1,441	-5,668	731	-1,792	-8,963	-1,963	2,708		
2002	7,536	105	-102	207	-9,599	-2,454	9	-11,939	-2,767	3,636		
2003	616	-1,489	-220	-1,269	-3,707	-37	39	-5,194	-265	11,257		
2004	862	3,095	203	2,892	-1,220	-2,869	-1,395	-2,390	259	7,078		
2005	678	-1,914	-228	-1,686	-18,932	190	-502	-21,157	2,821	19,233		
2006	1,023	-840	666	-1,506	-23,880	-3,208	35	-27,893	-7,331	51,154		
2007	1,393	-3,995	-370	-3,625	-2,883	-763	9	-7,632	882	70,910		
2008	1,647	-6,559	-159	-6,400	-1,505	-58	25	-8,097	1,441	8,168		
2009	1,649	4,288	964	3,324	-1,259	-595	4	2,438	11,905	-42,120		
Q1, 2009	326	-1,716	-50	-1,666	-310	-39	-2	-2,067	95	-19,320		
Q2, 2009	367	3,091	260	2,831	-334	18	-16	2,759	1,231	-8,984		
Q3, 2009	429	890	130	760	-289	0	0	601	8,057	-7,417		
Q4, 2009	527	2,024	624	1,400	-326	-574	21	1,144	2,522	-6,398		
Q1, 2010	307	45	267	-222	-288	-10	0	-253	-2,234	1,863		
Q2, 2010	251	4,975	-326	5,301	-669	410	-12	4,704	141	-4,417		
Q3, 2010	305	281	338	-56	-337	-2	-1	-59	-211	15,422		

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

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

Table 1.4 (cont.)

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

(millions of US dollars)

	Other sectors' liabilities						Total liabilities (8+9+10+15)	Capital transfers paid	General government assets			Monetary authorities' assets ³
	direct investment	portfolio investment	loans	other	total (11+12+ 13+14)	loans			arrears	other	total (18+19+20)	
1996	2,534	2,186	3,390	31	8,142	23,241	-3,529	9,139	-9,446	-9	-317	-
1997	4,778	1,279	6,636	0	12,693	43,510	-2,934	7,522	-8,865	585	-758	-
1998	2,500	831	4,997	0	8,328	20,665	-2,086	5,679	-7,137	308	-1,150	-
1999	2,815	-225	-448	0	2,142	1,221	-1,213	4,576	-5,712	-212	-1,348	-
2000	2,475	308	-935	0	1,848	-11,381	-867	5,806	-7,537	115	-1,617	-
2001	2,674	746	769	-479	3,709	-4,510	-11,503	302	9,238	559	10,099	-199
2002	3,170	2,824	8,334	19	14,348	3,277	-19,924	-1,254	16,002	2,242	16,990	671
2003	7,455	-425	15,128	-58	22,101	27,898	-1,609	2,306	-2,621	16	-299	-556
2004	14,760	806	16,180	16	31,762	36,710	-2,486	804	-947	-95	-237	-1,268
2005	10,889	961	40,900	-207	52,543	53,440	-13,442	931	11,004	-457	11,478	-5,306
2006	27,191	8,580	16,840	-388	52,224	68,154	-832	-4,006	3,012	-358	-1,352	7,640
2007	47,853	5,189	90,800	-63	143,779	207,939	-11,617	-1,594	8,779	39	7,224	-467
2008	64,927	-16,730	49,354	1,098	98,649	100,161	-1,152	-802	-1,116	-594	-2,513	-61
2009	30,310	2,076	1,370	648	34,404	6,627	-13,518	-2,092	11,244	1,024	10,176	57
Q1, 2009	7,466	-1,387	-2,803	-340	2,936	-18,356	-186	-400	-817	34	-1,183	76
Q2, 2009	8,091	1,066	3,652	2,093	14,901	9,907	-209	-617	-178	-541	-1,336	-18
Q3, 2009	10,422	1,656	-3,434	245	8,889	10,130	-12,647	-1,033	12,315	1,310	12,591	17
Q4, 2009	4,330	742	3,956	-1,350	7,678	4,946	-476	-42	-76	221	104	-18
Q1, 2010	6,670	531	-3,955	-93	3,153	2,529	-130	164	-615	30	-420	-100
Q2, 2010	11,028	-158	-2,113	2,248	11,005	11,432	-207	314	-181	-501	-368	-36
Q3, 2010	5,747	-1 853	-2,926	-1,860	-892	14,261	-327	-49	412	300	663	86

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

Table 1.4 (cont.)

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

(millions of US dollars)

	Other sectors assets										Total assets (21+22+ 23+30)
	Banks' assets ⁴	23	24	25	26	27	28	29	30	31	
		direct and portfolio investment	foreign currency	trade credits and advances	non-repatriation of exports proceeds, non-supply of goods and services against import contracts, remittances against fictitious transactions in securities	indebtedness on supplies according to intergovernmental agreements	other	total (24+25+26+27+28+29)			
1996	-2,898	-170	-11,024	-6,219	-8,417	...	-170	-26,000	-29,214		
1997	-1,257	-3,166	-15,758	-696	-9,674	-118	-492	-29,903	-26,907		
1998	277	-1,303	-498	-5,388	-7,151	-877	-357	-15,573	-16,446		
1999	-3,408	-2,171	108	-3,322	-4,634	-355	-122	-10,495	-15,250		
2000	-3,530	-3,390	-1,802	-4,245	-4,834	-650	-1,045	-15,967	-21,113		
2001	-1,438	-2,736	-1,761	475	-5,866	-365	-515	-10,769	-2,307		
2002	-1,107	-3,516	-1,961	-1,697	-11,524	-197	-212	-19,107	-2,553		
2003	-952	-9,752	5,449	-4,012	-14,837	165	-1,981	-24,969	-26,776		
2004	-3,562	-13,672	-228	-656	-25,030	-110	1,277	-38,420	-43,488		
2005	-13,353	-13,616	-899	-7,711	-27,178	1,893	-1,212	-48,723	-55,904		
2006	-23,638	-23,508	10,109	-626	-19,945	75	-13,839	-47,734	-65,083		
2007	-25,122	-50,694	15,289	-904	-34,497	-282	-23,756	-94,843	-113,208		
2008	-65,114	-55,970	-25,330	-8,141	-39,273	18	-35,585	-164,281	-231,968		
2009	11,765	-44,914	4,070	4,701	-27,145	-1,829	4,099	-61,017	-39,020		
Q1, 2009	12,392	-13,885	-7,798	3,754	-4,573	-2,267	-688	-25,457	-14,172		
Q2, 2009	3,119	-12,121	6,566	674	-6,453	-165	2,765	-8,735	-6,969		
Q3, 2009	-20,126	-9,810	-108	-628	-7,250	316	64	-17,416	-24,934		
Q4, 2009	16,379	-9,097	5,409	901	-8,868	287	1,959	-9,409	7,055		
Q1, 2010	-1,028	-8,982	3,605	-852	-7,328	839	371	-12,347	-13,895		
Q2, 2010	11,241	-12,495	6,685	-252	-6,337	-210	-1,575	-14,184	-3,347		
Q3, 2010	-5,443	-10,701	3,347	888	-7,328	-112	-1,658	-15,563	-20,257		

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

Table 1.4 (end)

Capital and Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Capital account balance (1+17)	Balances on financial account items					Financial account balance (except reserve assets) (16+31)	Capital and financial account balance (32+37)	Net errors and omissions	Change in reserve assets ("—" increase/ "+" decrease)	
		general government (8+21)	monetary authorities (9+22)	banks (10+23)	other sectors (15+30)	33					34	35	36	37	38	39	40
1996	-463	10,583	0	1,302	-17,858	-5,973	-6,436	-7,252	2,841		
1997	-797	21,159	0	7,644	-17,210	11,593	10,796	-8,780	-1,936		
1998	-382	13,656	3,793	-5,986	-7,245	4,220	3,837	-9,361	5,305		
1999	-328	-472	-917	-4,287	-8,353	-14,029	-14,357	-8,481	-1,778		
2000	10,955	-16,338	0	-2,038	-14,119	-32,494	-21,539	-9,290	-16,010		
2001	-9,356	1,136	-2,162	1,269	-7,060	-6,817	-16,172	-9,550	-8,212		
2002	-12,388	5,050	-2,096	2,529	-4,759	724	-11,664	-6,077	-11,375		
2003	-993	-5,493	-821	10,305	-2,868	1,122	129	-9,174	-26,365		
2004	-1,624	-2,627	-1,010	3,516	-6,658	-6,779	-8,403	-5,874	-45,235		
2005	-12,764	-9,679	-2,485	5,880	3,820	-2,464	-15,228	-7,913	-61,461		
2006	191	-29,244	309	27,516	4,490	3,071	3,262	9,518	-107,466		
2007	-10,224	-408	415	45,788	48,936	94,730	84,507	-13,347	-148,928		
2008	496	-10,609	1,379	-56,946	-65,631	-131,807	-131,311	-11,274	38,925		
2009	-11,869	12,614	11,961	-30,355	-26,613	-32,393	-44,262	-1,727	-3,377		
Q1, 2009	140	-3,250	171	-6,928	-22,521	-32,528	-32,388	-7,831	30,513		
Q2, 2009	158	1,423	1,213	-5,864	6,167	2,938	3,096	2,916	-14,204		
Q3, 2009	-12,218	13,192	8,074	-27,543	-8,527	-14,804	-27,021	2,584	9,074		
Q4, 2009	51	1,248	2,504	9,980	-1,731	12,001	12,052	605	-28,761		
Q1, 2010	177	-673	-2,334	835	-9,194	-11,366	-11,189	-5,485	-16,599		
Q2, 2010	44	4,336	105	6,823	-3,179	8,086	8,129	-1,055	-26,115		
Q3, 2010	-21	605	-125	9,980	-16,455	-5,996	-6,018	2,671	-2,677		

Table 1.5

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

(billions of US dollars)

	Net capital export/import by the private sector, total (2+5)	Net capital export/import by banks (3+4)		Of which:		Net capital export/import by other sectors (6+7+8)		Of which:		
	1	2	3	4	5	6	7	8	9	10
1994	-14.4	-2.0	-3.0	1.0	-12.4	-14.1	1.2	0.5		
1995	-3.9	6.8	4.0	2.9	-10.7	-5.8	3.8	-8.7		
1996	-23.8	1.3	-2.9	4.2	-25.1	-26.0	8.1	-7.3		
1997	-18.2	7.6	-1.3	8.9	-25.9	-29.8	12.7	-8.8		
1998	-21.7	-6.0	0.3	-6.3	-15.7	-14.7	8.3	-9.4		
1999	-20.8	-4.3	-3.4	-0.9	-16.5	-10.1	2.1	-8.5		
2000	-24.8	-2.0	-3.5	1.5	-22.8	-15.3	1.8	-9.3		
2001	-15.0	1.3	-1.4	2.7	-16.2	-10.4	3.7	-9.5		
2002	-8.1	2.5	-1.1	3.6	-10.6	-18.9	14.3	-6.1		
2003	-1.9	10.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2		
2004	-8.9	3.5	-3.6	7.1	-12.4	-38.3	31.8	-5.9		
2005	-0.1	5.9	-13.4	19.2	-6.0	-50.6	52.5	-7.9		
2006	41.4	27.5	-23.6	51.2	13.9	-47.8	52.2	9.5		
2007	81.7	45.8	-25.1	70.9	35.9	-94.6	143.8	-13.3		
2008	-133.9	-56.9	-65.1	8.2	-76.9	-164.3	98.6	-11.3		
2009	-56.9	-30.4	11.8	-42.1	-26.5	-59.2	34.4	-1.7		
Q1, 2009	-35.0	-6.9	12.4	-19.3	-28.1	-23.2	2.9	-7.8		
Q2, 2009	3.4	-5.9	3.1	-9.0	9.2	-8.6	14.9	2.9		
Q3, 2009	-33.8	-27.5	-20.1	-7.4	-6.3	-17.7	8.9	2.6		
Q4, 2009	8.6	10.0	16.4	-6.4	-1.4	-9.7	7.7	0.6		
Q1, 2010	-14.7	0.8	-1.0	1.9	-15.5	-13.2	3.2	-5.5		
Q2, 2010	2.8	6.8	11.2	-4.4	-4.0	-14.0	11.0	-1.1		
Q3, 2010	-3.7	10.0	-5.4	15.4	-13.7	-15.5	-0.9	2.7		

Table 1.6

External Debt of the Russian Federation

(millions of US dollars)

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

Table 1.7

External Debt of the Russian Federation in Domestic and Foreign Currency

(millions of US dollars)

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

Table 1.8

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

(millions of US dollars)

	30.09.2009	31.12.2009	31.03.2010	30.06.2010	30.09.2010
Total Liabilities	473,927	467,245	463,754	456,483	475,609
Short-term	49,444	52,669	52,566	53,611	63,441
Long-term	424,483	414,575	411,188	402,872	412,168
General Government	31,182	31,309	31,320	35,451	34,821
<i>Short-term</i>	1,611	462	451	846	896
Current accounts and deposits	26	26	26	25	26
Other liabilities	1,584	436	426	821	869
Arrears	1,502	324	330	733	784
<i>Long-term</i>	29,571	30,847	30,869	34,605	33,926
Debt securities	20,229	21,873	22,309	26,838	26,375
Loans	9,343	8,975	8,560	7,766	7,551
Monetary Authorities	12,221	14,630	12,226	11,916	12,233
<i>Short-term</i>	3,235	5,734	3,612	3,524	3,403
Loans	—	2,370	—	—	—
Currency and deposits	3,235	3,365	3,612	3,524	3,403
Long-term	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	with non-CIS countries	% of the corresponding period of the previous year	of which:		total	of which:			
			with non-CIS countries	with CIS countries					with non-CIS countries	with CIS countries					
2009	303,388	64.3	255,270	63.7	48,118	67.6	191,803	65.7	167,726	66.3	24,077	61.8	111,585	87,544	24,041
2009															
Q1	57,265	52.0	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	53.8	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	60.3	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	97.5	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
November	30,854	101.7	25,776	98.6	5,078	120.9	19,389	88.7	16,885	85.9	2,504	113.8	11,465	8,891	2,574
December	34,243	119.7	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	161.1	79,704	165.0	12,539	139.7	45,701	118.8	38,955	114.9	6,747	147.6	46,541	40,749	5,793
Q2	97,434	143.0	82,676	145.3	14,758	131.8	58,211	132.5	49,714	129.9	8,497	150.3	39,223	32,961	6,262
Q3	97,674	118.5	81,665	117.6	16,009	123.2	68,578	139.8	58,872	137.3	9,706	157.3	29,096	22,793	6,304
January	27,685	154.5	23,871	155.5	3,814	148.9	11,373	108.0	9,614	104.4	1,759	133.9	16,312	14,257	2,055
February	30,558	164.4	26,601	169.2	3,957	138.0	15,519	115.4	13,281	111.6	2,238	144.0	15,039	13,320	1,719
March	34,001	163.8	29,233	169.8	4,768	134.5	18,810	129.7	16,061	125.5	2,749	161.4	15,191	13,172	2,019
April	33,510	159.2	28,477	165.2	5,033	132.0	19,187	130.1	16,391	126.6	2,796	155.0	14,323	12,086	2,237
May	31,845	141.1	27,146	143.8	4,699	127.0	19,379	140.5	16,553	138.6	2,826	153.1	12,466	10,593	1,873
June	32,080	131.0	27,053	130.0	5,027	136.5	19,646	127.6	16,770	125.3	2,876	143.4	12,434	10,283	2,151
July ¹	31,498	119.4	26,411	118.9	5,087	122.3	21,090	132.8	18,048	129.4	3,042	157.2	10,408	8,363	2,045
August ¹	31,832	116.5	26,404	115.6	5,428	121.1	23,900	153.7	20,645	152.8	3,255	159.5	7,932	5,759	2,173
September ¹	34,344	119.4	28,849	118.2	5,495	126.4	23,588	133.9	20,179	130.9	3,409	155.2	10,756	8,670	2,086
October ¹	35,006	114.9	28,955	111.8	6,051	132.6	24,547	127.0	21,232	126.3	3,315	131.5	10,459	7,723	2,736
November ¹	35,346	114.6	29,358	113.9	5,988	117.9	24,485	126.3	21,121	125.1	3,364	134.3	10,861	8,237	2,624

¹ Including the Bank of Russia estimation of intra-trade between Russia and Kazakhstan. The estimation was made in view of lack of official statistics due to the abolition of customs clearance on the Russian-Kazakhstan border after the establishment of the Customs Union from the 1st of July 2010.

Table 1.13

International Reserves of the Russian Federation

(millions of US dollars)

	International reserves	Of which:				gold
		foreign exchange reserves	of which:			
			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

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)

	31.12.2010
A. Official reserves	479,379.3
(1) Foreign currency reserves (in convertible foreign currencies)	426,029.4
(a) Securities	396,884.4
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	29,145.0
(i) other national central banks	15,428.9
(ii) banks headquartered in the reporting country	1,698.7
of which: located abroad	1,698.7
(iii) banks headquartered outside the reporting country	12,017.4
of which: located in the reporting country	—
(2) IMF reserve position	1,893.4
(3) SDRs	8,749.3
(4) Gold (is valued at current quotations of the Bank of Russia)	35,788.1
— volume in millions of fine troy ounces	25.4
(5) Other reserve assets (specify)	6,919.1
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	6,919.1
B. Other foreign currency assets (specify)	36.9
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	36.9
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.14 (cont.)

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

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	—5,703.0	—108.2	—1,434.0	—4,160.8
— outflows (—), principal	—4,090.0	—84.7	—853.0	—3,152.3
— outflows (—), interest	—2,473.2	—193.2	—724.9	—1,555.1
— inflows (+), principal	580.6	109.2	121.4	350.0
— inflows (+), interest	279.6	60.4	22.5	196.6
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)

	31.12.2010
(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	—374.6
— lent or repoed and included in Section I	—7,064.7
— 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	6,690.1
(e) financial derivative assets (net, marked to market)	0.0
— forwards	—
— futures	—
— swaps	—
— options	0.0
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	
— aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	
(a) short positions (—)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed less frequently:	
(a) currency composition of reserves (by groups of currencies)	479,379.3
— currencies in SDR basket ²	476,012.8
— currencies not in SDR basket	3,366.4
— 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)

	Feb, 2010	Mar, 2010	Apr, 2010	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010
Claims on other sectors	145,655	133,465	133,206	136,237	133,909	136,777	132,561	126,497	126,302	121,951
Other financial institutions	704	721	683	673	683	7,592	7,578	7,578	7,578	7,578
Public nonfinancial organizations	141,576	129,535	129,473	132,680	130,461	124,564	120,153	114,595	114,595	110,917
Other nonfinancial organizations	3,375	3,209	3,051	2,884	2,765	4,621	4,829	4,324	4,129	3,456
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	5,968,698	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
Currency in circulation	4,379,422	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
Liabilities to credit institutions	1,589,276	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
Deposits	1,101,396	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
Securities other than shares	487,880	735,932	836,820	843,102	950,769	986,587	990,262	809,980	866,090	871,063
Other liabilities to credit institutions	73,407	15,919	10,964	2,164	248	475	297	369	703	2,240
Deposits included in broad money	175,807	171,460	159,103	174,001	80,226	68,013	68,806	73,487	74,742	93,472
Transferable deposits	175,805	163,357	144,601	161,199	62,226	48,629	54,548	56,969	56,216	82,216
Other financial institutions	55	726	53	58	59	26	36	357	61	61
Public nonfinancial organizations	156,837	151,054	133,010	147,701	50,620	37,263	43,539	45,337	44,176	69,259
Other nonfinancial organizations	18,913	11,577	11,538	13,439	11,546	11,340	10,973	11,275	11,979	12,895
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	1	8,102	14,502	12,802	18,000	19,384	14,259	16,518	18,525	11,256
Public nonfinancial organizations	1	8,102	14,501	12,802	17,999	19,383	14,258	16,517	18,524	11,255
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	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
Other items (net)	629,566	294,089	126,665	431,264	434,470	332,918	418,023	681,830	880,018	797,815
Other liabilities	898,213	568,907	398,640	693,840	698,754	594,801	692,881	967,788	1,163,888	1,109,100
Other assets	268,647	274,817	271,975	262,576	264,284	261,882	274,859	285,958	283,871	311,285

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)

	Feb, 2010	Mar, 2010	Apr, 2010	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010
Net foreign assets	1,137,473	875,309	763,206	709,935	611,138	683,691	530,907	405,766	375,523	647,176
Claims on nonresidents	5,026,101	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
Foreign currency	162,596	160,789	158,467	164,186	147,638	142,950	137,430	141,760	151,329	154,122
Deposits	2,138,020	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
Securities other than shares	705,089	685,370	649,035	679,138	691,061	674,401	699,032	646,890	680,201	676,048
Loans	1,809,650	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
Other	210,746	205,069	204,909	230,503	238,514	238,758	242,387	245,472	262,954	275,429
Liabilities to nonresidents	3,888,628	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
Deposits	912,331	941,566	929,348	931,608	1,004,607	1,022,948	1,046,725	1,294,856	1,267,150	1,290,381
Securities other than shares	129,611	126,358	124,512	120,168	112,980	116,908	118,078	120,362	130,893	134,979
Loans	2,714,933	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
Other	131,752	125,712	123,919	125,702	127,109	129,419	126,924	126,256	132,822	138,309
Claims on central bank	2,091,711	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
Currency	429,418	425,146	462,424	474,306	460,388	477,658	484,880	499,928	505,407	521,021
Deposits	1,174,413	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
Securities other than shares	487,880	735,932	836,820	843,102	950,769	986,587	990,262	809,980	866,090	871,063
Net claims on general government	653,616	508,009	371,023	363,536	439,366	490,765	462,616	631,083	691,970	710,935
Claims on federal government	940,786	916,164	942,951	923,890	971,266	1,031,840	1,089,241	1,171,640	1,234,747	1,268,800
Securities	918,960	898,369	925,732	907,198	954,860	1,001,994	1,063,829	1,147,598	1,211,572	1,249,256
Other claims	21,827	17,794	17,219	16,692	16,406	29,846	25,412	24,042	23,176	19,545
Claims on state and local government	517,523	530,963	525,499	524,658	525,436	528,359	518,708	536,775	545,210	540,369
Securities	296,239	302,831	311,396	323,335	317,580	324,536	321,098	340,041	348,044	337,914
Other claims	221,284	228,132	214,103	201,323	207,857	203,823	197,610	196,734	197,166	202,455
Liabilities to federal government	555,949	609,127	649,838	643,846	604,845	601,193	679,550	640,473	691,771	707,134
Deposits	537,062	591,463	631,118	626,950	588,370	586,092	665,508	625,211	675,990	690,364
Other liabilities	18,887	17,664	18,719	16,896	16,475	15,102	14,042	15,262	15,780	16,770

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

	Feb, 2010	Mar, 2010	Apr, 2010	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010
Liabilities to state and local government	248,745	329,991	447,589	441,167	452,491	468,240	465,784	436,859	396,216	391,100
Deposits	248,745	329,991	447,589	441,167	452,491	468,240	465,784	436,859	396,216	391,100
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	18,026,593	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
Other financial institutions	499,097	511,074	509,126	502,830	520,432	550,810	548,476	578,297	609,962	651,398
Public nonfinancial organizations	271,656	274,317	280,835	281,998	293,914	281,023	288,404	297,355	296,728	310,044
Other nonfinancial organizations	13,440,458	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
Households	3,815,382	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
Liabilities to central bank	1,396,753	1,150,599	1,129,260	890,816	950,528	824,006	751,670	739,970	596,084	616,745
Deposits included in broad money	15,281,558	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
Transferable deposits	4,077,430	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
Other financial institutions	243,771	278,326	265,616	275,059	293,943	269,396	276,577	300,134	278,345	280,681
Public nonfinancial organizations	311,262	345,577	309,338	298,287	302,584	293,600	298,973	330,261	310,683	321,775
Other nonfinancial organizations	2,453,254	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
Households	1,069,142	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
Other deposits	11,204,128	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
Other financial institutions	514,694	524,428	567,765	553,259	549,312	569,903	580,160	606,677	593,227	593,410
Public nonfinancial organizations	401,473	407,306	389,477	379,836	361,945	350,359	350,128	329,983	330,591	309,033
Other nonfinancial organizations	3,627,585	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
Households	6,660,376	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
Deposits excluded from broad money	216,761	203,672	202,012	200,686	206,992	184,352	191,644	203,043	239,747	228,303
Securities other than shares excluded from broad money	527,503	548,726	529,894	534,679	539,989	547,521	529,916	556,740	536,319	528,178
Shares and other equity	4,184,535	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
Other items (net)	302,284	276,620	600,878	697,598	711,660	710,498	768,650	776,542	907,882	948,040
Other liabilities	2,790,102	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
Other assets	2,169,023	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
Consolidation adjustment	-318,795	-347,067	-331,379	-311,059	-299,727	-291,742	-285,309	-282,232	-267,548	-290,656

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)

	Jun, 2010			Jul, 2010			Aug, 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	-219,763	14,962,597	14,742,834	-259,901	15,052,253	14,792,352	-278,627	15,158,711	14,880,084
Claims on nonresidents	700,556	18,212,158	18,912,714	677,226	18,356,896	19,034,122	650,352	18,559,208	19,209,560
Liabilities to nonresidents	920,320	3,249,560	4,169,880	937,127	3,304,643	4,241,769	928,979	3,400,497	4,329,476
Domestic claims	13,757,172	548,816	14,305,988	13,973,113	443,435	14,416,549	14,228,932	449,832	14,678,765
Net claims on general government	-1,648,470	-3,340,673	-4,989,143	-1,681,313	-3,350,302	-5,031,615	-1,648,022	-3,350,263	-4,998,285
Claims on federal government	1,150,830	191,813	1,342,644	1,222,310	179,410	1,401,720	1,259,033	191,923	1,450,956
Claims on state and local government	526,130	46	526,176	528,901	48	528,948	519,084	47	519,132
Liabilities to federal government	2,193,490	3,527,471	5,720,961	2,204,135	3,524,859	5,728,994	2,116,757	3,537,244	5,654,001
Liabilities to state and local government	1,131,940	5,062	1,137,002	1,228,389	4,900	1,233,289	1,309,383	4,990	1,314,373
Claims on other sectors	15,405,642	3,889,489	19,295,131	15,654,427	3,793,737	19,448,163	15,876,955	3,800,095	19,677,050
Other financial institutions	301,268	219,847	521,114	314,512	243,890	558,402	310,557	245,498	556,055
Public nonfinancial organizations	335,854	88,521	424,375	331,162	74,424	405,587	331,689	76,868	408,557
Other nonfinancial organizations	11,088,685	3,186,353	14,275,037	11,244,636	3,093,539	14,338,175	11,384,384	3,092,472	14,476,856
Households	3,679,836	394,769	4,074,605	3,764,116	381,884	4,146,000	3,850,324	385,258	4,235,582

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

	Jun, 2010			Jul, 2010			Aug, 2010		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
		X			X			X	
Broad money liabilities	X		20,841,261	X		21,037,328	X		21,218,491
Money Supply (National Definition)	17,190,320	X	X	17,330,118	X	X	17,663,786	X	X
Currency outside banking system	4,367,731	—	4,367,731	4,467,306	—	4,467,306	4,477,847	—	4,477,847
Transferable deposits	4,664,006	—	4,664,006	4,567,398	—	4,567,398	4,739,759	—	4,739,759
Other financial institutions	294,002	—	294,002	269,422	—	269,422	276,612	—	276,612
Public nonfinancial organizations	353,204	—	353,204	330,863	—	330,863	342,512	—	342,512
Other nonfinancial organizations	2,750,225	—	2,750,225	2,665,273	—	2,665,273	2,833,366	—	2,833,366
Households	1,266,575	—	1,266,575	1,301,841	—	1,301,841	1,287,268	—	1,287,268
Other deposits	8,158,582	3,650,941	11,809,524	8,295,414	3,707,210	12,002,624	8,446,180	3,554,705	12,000,885
Other financial institutions	497,126	52,187	549,312	518,058	51,845	569,903	530,853	49,307	580,160
Public nonfinancial organizations	340,141	39,803	379,944	324,518	45,224	369,742	321,204	43,183	364,386
Other nonfinancial organizations	1,852,044	1,790,824	3,642,868	1,839,755	1,838,169	3,677,924	1,853,737	1,684,752	3,538,488
Households	5,469,272	1,768,128	7,237,399	5,613,083	1,771,973	7,385,055	5,740,387	1,777,464	7,517,850
Deposits excluded from broad money	109,019	97,973	206,992	85,634	98,718	184,352	92,157	99,486	191,644
Securities other than shares excluded from broad money	417,160	122,829	539,989	427,573	119,948	547,521	411,925	117,991	529,916
Shares and other equity	6,398,142	0	6,398,142	6,478,276	0	6,478,276	6,515,395	0	6,515,395
Other items (net)	1,062,438	0	1,062,438	961,424	0	961,424	1,103,403	0	1,103,403
Other liabilities	3,634,316	0	3,634,316	3,523,795	0	3,523,795	3,703,882	0	3,703,882
Other assets	2,188,460	0	2,188,460	2,188,637	0	2,188,637	2,231,900	0	2,231,900
Consolidation adjustment	—383,419	0	—383,419	—373,734	0	—373,734	—368,579	0	—368,579

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

	Sep, 2010			Oct, 2010			Nov, 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	-312,099	15,352,813	15,040,714	-251,247	15,605,873	15,354,626	-219,062	15,720,868	15,501,807
Claims on nonresidents	619,289	19,036,449	19,655,738	670,056	19,236,025	19,906,081	699,671	19,432,430	20,132,101
Liabilities to nonresidents	931,387	3,683,636	4,615,024	921,303	3,630,152	4,551,455	918,733	3,711,562	4,630,295
Domestic claims	14,848,307	334,856	15,183,163	15,135,134	334,248	15,469,382	15,578,960	333,256	15,912,216
Net claims on general government	-1,453,839	-3,457,141	-4,910,979	-1,508,674	-3,511,260	-5,019,934	-1,451,989	-3,513,590	-4,965,579
Claims on federal government	1,365,923	158,607	1,524,530	1,430,302	161,755	1,592,056	1,452,820	169,354	1,622,174
Claims on state and local government	537,148	50	537,198	545,574	52	545,626	540,738	50	540,788
Liabilities to federal government	2,129,676	3,610,839	5,740,516	2,221,097	3,668,057	5,889,154	2,216,296	3,678,692	5,894,988
Liabilities to state and local government	1,227,233	4,959	1,232,191	1,263,452	5,009	1,268,462	1,229,250	4,303	1,233,553
Claims on other sectors	16,302,146	3,791,997	20,094,143	16,643,808	3,845,507	20,489,316	17,030,949	3,846,846	20,877,795
Other financial institutions	340,240	245,636	585,875	371,321	246,219	617,540	404,818	254,158	658,976
Public nonfinancial organizations	334,602	77,349	411,950	330,269	81,054	411,323	337,958	83,003	420,961
Other nonfinancial organizations	11,703,277	3,090,242	14,793,520	11,935,475	3,137,297	15,072,772	12,217,357	3,127,789	15,345,145
Households	3,924,027	378,771	4,302,797	4,006,742	380,938	4,387,680	4,070,816	381,895	4,452,712

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

	Sep, 2010			Oct, 2010			Nov, 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	21,537,836	X	X	21,768,876	X	X	22,382,569
Money Supply (National Definition)	17,909,199	X	X	18,099,724	X	X	18,529,429	X	X
Currency outside banking system	4,524,529	—	4,524,529	4,590,037	—	4,590,037	4,621,476	—	4,621,476
Transferable deposits	4,893,265	—	4,893,265	4,859,042	—	4,859,042	5,105,669	—	5,105,669
Other financial institutions	300,491	—	300,491	278,406	—	278,406	280,743	—	280,743
Public nonfinancial organizations	375,598	—	375,598	354,859	—	354,859	391,035	—	391,035
Other nonfinancial organizations	2,924,838	—	2,924,838	2,920,617	—	2,920,617	3,107,553	—	3,107,553
Households	1,292,338	—	1,292,338	1,305,159	—	1,305,159	1,326,338	—	1,326,338
Other deposits	8,491,406	3,628,637	12,120,043	8,650,645	3,669,152	12,319,797	8,802,284	3,853,140	12,655,424
Other financial institutions	546,364	60,312	606,677	539,322	53,905	593,227	544,214	49,196	593,410
Public nonfinancial organizations	308,248	38,252	346,500	306,359	42,756	349,115	286,269	34,020	320,288
Other nonfinancial organizations	1,786,920	1,707,030	3,493,950	1,826,130	1,693,304	3,519,434	1,828,147	1,897,477	3,725,624
Households	5,849,873	1,823,043	7,672,916	5,978,834	1,879,186	7,858,020	6,143,654	1,872,447	8,016,101
Deposits excluded from broad money	102,711	100,332	203,043	139,410	100,337	239,747	121,716	106,587	228,303
Securities other than shares excluded from broad money	439,372	117,368	556,740	419,518	116,801	536,319	429,660	98,518	528,178
Shares and other equity	6,550,820	0	6,550,820	6,573,875	0	6,573,875	6,612,076	0	6,612,076
Other items (net)	1,375,437	0	1,375,437	1,705,191	0	1,705,191	1,662,897	0	1,662,897
Other liabilities	3,986,074	0	3,986,074	4,284,429	0	4,284,429	4,337,103	0	4,337,103
Other assets	2,245,468	0	2,245,468	2,228,981	0	2,228,981	2,300,592	0	2,300,592
Consolidation adjustment	—365,168	0	—365,168	—350,256	0	—350,256	—373,615	0	—373,615

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	

¹ At market value.

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

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2010							
2.12	6,921.0	5,149.9	507.9	185.7	207.5	870.0	
3.12	6,958.7	5,164.9	492.3	185.7	245.4	870.4	
6.12	7,010.0	5,196.5	455.0	185.7	302.3	870.5	
7.12	7,034.0	5,215.5	504.9	185.7	257.2	870.8	
8.12	7,046.7	5,212.3	499.1	185.7	278.8	870.9	
9.12	7,063.1	5,219.2	524.8	185.7	263.1	870.3	
10.12	7,041.3	5,242.8	487.9	185.7	254.4	870.6	
13.12	7,080.9	5,284.3	496.7	185.7	243.5	870.7	
14.12	7,111.2	5,311.5	467.1	185.7	276.2	870.8	
15.12	7,101.9	5,311.0	469.2	185.7	267.2	868.8	
16.12	7,109.4	5,324.5	682.9	185.0	249.4	667.5	
17.12	7,144.4	5,355.8	634.9	189.1	296.9	667.7	
20.12	7,212.9	5,403.2	600.6	189.1	352.3	667.8	
21.12	7,185.1	5,433.4	606.4	189.1	288.1	668.0	
22.12	7,246.8	5,433.9	628.9	189.1	326.7	668.2	
23.12	7,285.5	5,440.4	668.6	189.1	319.2	668.2	
24.12	7,231.3	5,463.6	687.3	189.1	307.4	583.9	
27.12	7,270.1	5,507.7	712.7	189.1	272.0	588.5	
28.12	7,330.2	5,554.3	747.3	189.1	251.0	588.5	
29.12	7,449.3	5,582.1	861.7	188.4	228.5	588.6	
30.12	7,706.8	5,641.0	973.8	188.4	314.8	588.8	
31.12	7,973.1	5,738.0	888.3	188.4	569.6	588.9	

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								
Claims on nonresidents	20,025	27,108	25,344	32,517	25,067	21,146	30,603	37,234
Foreign currency	38,645	52,186	47,790	56,161	48,041	46,679	58,713	65,301
Deposits	597	3,137	3,182	2,898	2,514	3,037	1,813	1,754
Securities other than shares	2,039	2,411	3,268	5,107	3,549	5,400	5,057	5,628
Loans	8,660	11,479	5,894	6,098	5,070	2,281	2,101	9,517
Other	813	865	799	872	240	293	314	22
Liabilities to nonresidents	26,537	34,293	34,646	41,187	36,668	35,670	49,427	48,380
Loans	18,620	25,078	22,447	23,644	22,974	25,533	28,110	28,067
Other	680	698	645	1,184	1,066	1,576	1,781	3,566
Claims on banking system	17,941	24,380	21,802	22,461	21,908	23,957	26,329	24,501
Currency	491,690	511,689	532,597	536,424	551,709	571,440	600,190	594,399
Other	16,873	19,483	14,890	15,038	14,667	16,743	16,227	15,372
Net claims on general government	474,816	492,207	517,706	521,386	537,042	554,697	583,963	579,028
Claims on general government	43,752	40,739	48,640	54,316	63,441	57,659	63,255	67,960
Liabilities to general government	50,374	51,343	58,281	62,495	71,084	66,571	71,305	74,741
Claims on other sectors	6,621	10,604	9,641	8,179	7,643	8,912	8,050	6,781
Other financial institutions	533,944	541,325	580,946	590,844	655,606	705,396	709,503	731,913
Nonfinancial organizations	272,560	279,721	298,392	311,465	309,671	309,049	302,136	319,144
Households	258,181	259,706	280,504	277,799	344,857	394,967	405,918	411,628
Securities other than shares	3,203	1,899	2,050	1,580	1,078	1,379	1,449	1,141
Loans	5,875	5,453	7,711	5,645	4,458	3,685	3,676	14,017
Of which: credit institutions	11,784	11,908	11,051	14,850	22,310	32,785	41,894	32,951
Insurance technical reserves	4,690	4,463	7,103	11,213	17,633	16,448	22,507	23,486
Net equity of households in life insurance 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 pension funds	30,561	31,860	31,773	31,233	34,669	33,606	37,449	37,681
Prepaid premiums/reserves against outstanding claims	456,061	475,731	504,340	516,000	567,681	615,109	649,295	664,073
Of which: credit institutions	346,407	368,046	364,743	363,331	352,289	375,442	390,619	396,394
Shares and other equity	6,436	7,143	6,551	6,515	5,027	5,875	6,574	7,743
Other items (net)	287,714	311,902	332,044	341,830	345,577	362,441	358,903	374,333
	-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												
	1.12	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12
1. Precious metals	746,369	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
2. Funds placed with nonresidents and securities issued by nonresidents	12,448,160	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
3. Credits and deposits	1,707,663	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
4. Securities	459,662	465,936	472,919	472,812	472,290	470,477	472,524	458,040	463,249	454,939	446,067	450,446	446,587
of which:													
— Russian government securities	350,995	357,100	363,950	364,072	363,833	363,155	364,304	371,258	369,745	361,592	352,724	357,100	353,212
5. Other assets	120,793	100,293	134,613	378,401	602,641	702,363	612,375	381,085	408,016	357,720	142,075	113,177	105,097
of which:													
— fixed assets ¹	60,274	64,563	X	X	X	X	X	X	X	X	X	X	X
— advance payments on profit tax	—	159	—	—	—	—	—	—	—	—	—	—	—
Total assets	15,482,647	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
1. Cash in circulation	4,024,864	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
2. Funds in accounts with the Bank of Russia	8,520,727	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
of which:													
— Russian government funds	5,441,631	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
— funds of resident credit institutions	1,213,965	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. Float	52,239	8,396	31,739	27,365	36,644	36,076	41,296	48,253	42,951	32,674	45,907	44,971	44,841
4. Bank of Russia bonds	111,035	283,124	450,529	487,012	734,393	835,283	842,142	949,706	985,590	989,235	809,444	865,525	870,849
5. Other liabilities	823,666	168,319	409,857	425,263	410,167	397,778	500,061	361,828	283,936	419,692	474,503	736,100	818,842
6. Capital	1,950,116	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
7. Profit of a fiscal year	—	251,420	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	15,482,647	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

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 —	7.75

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

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

Table 2.3 (end)
(percent)

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

Table 2.4

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

Period of validity	Scaling Factor
1.11.2009 —	0.2

Table 2.5

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

The period of averaging	Volume, billions of rubles
2009	
January	37.0
February	39.1
March	41.8
April	40.9
May	39.8
June	78.8
July	121.7
August	163.2
September	199.9
October	199.7
November	195.4
10.12.2009 — 10.01.2010	195.0
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

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 —	2.75	2.75	2.75	2.75	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	
24.04.2009 — 13.05.2009	11.50
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	
24.04.2009 — 13.05.2009	11.50
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	
24.04.2009 — 13.05.2009	11.50
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

Table 2.8

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

Period of validity	Fixed-term rate, %
For the term up to 90 days	
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 from 91 to 180 days	
14.05.2009 — 4.06.2009	11.50
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 —	7.25
For the term from 181 to 365 days ¹	
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 —	7.75

¹ 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)	number of the Bank of Russia territorial branches	extended loans, millions of rubles		number of credit institutions (branches)	of which: in the Moscow region		
	total	of which: in the Moscow region			total	of which: in the Moscow region				
2010										
1.12	138,824.99	112,444.56	208	92	40	637.67	637.67	4	4	1
2.12	155,961.41	122,100.03	235	98	49	1,219.36	1,214.36	6	4	3
3.12	137,453.99	103,819.67	249	94	53	264.70	182.75	4	2	3
6.12	165,013.99	135,546.27	239	94	50	303.63	31.82	5	1	5
7.12	141,973.04	113,018.73	234	96	51	84.60	71.04	4	3	2
8.12	186,852.78	161,626.30	243	109	48	9.13	—	1	—	1
9.12	174,321.51	137,283.80	262	99	51	386.38	367.67	7	5	3
10.12	194,620.18	160,203.46	263	94	55	2,724.97	2,723.35	6	5	2
13.12	158,401.02	129,087.51	260	106	55	59.18	59.18	4	4	1
14.12	192,142.10	168,106.48	241	103	52	428.76	428.60	5	4	2
15.12	153,295.66	124,423.91	240	85	49	6,102.18	6,074.65	6	3	4
16.12	148,636.78	116,879.31	229	90	52	1,265.88	1,265.88	2	2	1
17.12	121,302.57	87,182.50	244	89	54	105.28	57.43	2	1	2
20.12	140,081.59	105,177.36	229	91	48	1,087.20	1,063.06	6	3	4
21.12	111,445.30	90,519.52	205	88	50	0.28	0.28	1	1	1
22.12	112,390.35	93,329.95	187	82	43	215.88	215.88	1	1	1
23.12	113,603.27	88,625.83	205	81	49	8.83	8.83	2	2	1
24.12	113,468.26	87,509.92	224	89	50	455.43	—	4	—	4
27.12	149,390.09	124,129.29	213	83	48	210.18	202.49	2	1	2
28.12	127,869.04	106,053.17	184	84	41	57.43	26.22	3	1	3
29.12	99,166.67	77,936.93	201	79	43	184.94	171.21	3	1	3

Table 2.10

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

1	2	Lombard loans													average weighted rate, % p.a.				
		total amount of loans, millions of rubles						of which:						number of announced/valid lombard loan auctions					
		on fixed-term rate			on 7/14 days ¹			on auction			on 14 days		on 3 months			on 6 months		on 12 months	
		on 1 day	on 7 days	on 30 days	on 7 days	on 14 days	on 30 days	on 3 months	on 6 months	on 12 months ³	on 14 days	on 3 months	on 6 months	on 12 months					
		3	4	5	6	7	8	9	10	11	12	13	14						
2009																			
December	29,005.93	2,302.00	1,248.16	3,791.95	6,660.68	14,857.17	145.97	0.00	5/5	5/5	1/1	1/0	7.71						
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						

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:						
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 180 days to 1 year ³	19	20	
15	16	17	18	19	20	20		
2009								
December	225,698.14	205.93	105,524.27	47,774.84	72,193.10		8.59	
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	

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		On all deposit operations
	demand deposit	one week		rates	four weeks	three months	On all deposit operations attracted on auction rates		On all deposit operations attracted on auction rates		
		one day	one week				four weeks	three months			
2009											
January	6.75	6.75	7.25	7.13	7.95	—	7.95	7.95	6.99		
February	7.52	7.45	8.07	7.81	8.61	—	8.61	8.61	7.90		
March	7.75	7.75	8.25	7.99	8.93	—	8.93	8.93	8.06		
April	7.66	7.66	8.15	7.82	8.95	—	8.95	8.95	7.96		
May	6.87	6.91	7.53	7.19	8.62	—	8.62	8.62	7.30		
June	6.31	6.41	6.86	6.15	8.11	—	8.11	8.11	6.71		
July	6.06	5.94	6.50	6.34	7.73	—	7.73	7.73	6.54		
August	5.56	5.61	6.09	5.94	6.61	—	6.61	6.61	6.03		
September	5.37	5.34	5.82	5.48	6.50	—	6.50	6.50	5.83		
October	4.70	4.76	5.22	5.09	6.00	—	6.00	6.00	5.29		
November	4.15	4.20	4.67	4.55	5.79	—	5.79	5.79	4.75		
December	3.71	3.66	4.14	4.09	5.26	—	5.26	5.26	4.28		
2010											
January	3.50	3.50	4.00	3.87	5.00	—	5.00	5.00	4.20		
February	3.44	3.44	3.96	3.90	4.87	—	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	3.72	3.77	3.52		
May	2.75	2.65	3.25	3.18	3.46	—	3.46	3.46	3.20		
June	2.50	2.50	2.75	2.70	3.23	—	3.23	3.23	2.78		
July	2.50	2.50	2.75	2.70	3.15	—	3.15	3.15	2.78		
August	2.50	2.50	2.75	2.68	3.03	—	3.03	3.03	2.73		
September	2.50	2.50	2.75	2.69	3.13	—	3.13	3.13	2.73		
October	2.50	2.50	2.75	2.67	2.92	—	2.92	2.92	2.70		
November	2.50	2.50	2.75	2.68	2.87	—	2.87	2.87	2.70		
December	2.54	2.53	2.92	2.82	2.90	—	2.90	2.90	2.82		

Table 2.12

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of ruble	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds					
				demand deposits		fixed-term interest rates		auction interest rates	
				one day	one week	one day	one week	four weeks	three months
2009									
January	139	41	625,617.24	62.37	13.23	23.50	0.89	—	—
February	118	34	398,245.81	40.76	24.58	32.95	1.72	—	—
March	157	43	1,014,245.43	52.99	16.72	29.32	0.97	—	—
April	173	49	1,260,330.97	64.04	6.37	28.45	1.14	—	—
May	208	43	2,507,464.89	63.77	6.66	28.62	0.95	—	—
June	234	52	3,132,239.13	57.95	9.68	31.51	0.86	—	—
July	249	57	2,568,989.85	42.47	8.89	46.16	2.48	—	—
August	219	58	1,420,260.31	36.48	10.94	50.89	1.68	—	—
September	206	55	717,311.49	36.85	6.78	53.04	3.33	—	—
October	217	53	1,062,317.91	24.73	8.10	62.74	4.43	—	—
November	213	53	1,238,834.74	19.56	9.48	67.83	3.13	—	—
December	278	55	1,693,548.73	12.53	5.06	77.92	4.49	—	—
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	—	—

Table 2.13

Main Characteristics of the Bank of Russia Deposit Auctions

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Average weighted rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
7.10.2010	Four weeks	70	41	35.43	2.80	4.75	2.95	2.92	30.67
	Three months	—	—	—	—	—	—	—	—
14.10.2010	Four weeks	67	41	12.67	2.80	4.75	2.95	2.91	7.64
	Three months	—	—	—	—	—	—	—	—
21.10.2010	Four weeks	70	42	12.42	2.80	4.75	2.95	2.92	7.15
	Three months	—	—	—	—	—	—	—	—
28.10.2010	Four weeks	60	38	12.26	2.85	4.75	2.95	2.92	7.28
	Three months	1	1	0.30	3.20	3.20	—	—	—
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	—	—	—

Table 2.14

REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
2010				
1.12	7,046.88	1	5.20	7,206.65
2.12	5,318.20	1	5.20	5,645.95
3.12	4,443.12	3	5.22	4,770.87
6.12	5,280.01	1	5.20	5,607.76
7.12	5,705.19	1	5.21	6,032.94
8.12	4,187.56	5	5.28	4,272.35
9.12	3,797.08	1	5.11	4,051.45
10.12	2,045.07	3	5.15	2,299.45
13.12	82.61	1	6.75	336.99
14.12	3,901.24	1	6.75	4,155.62
15.12	1.32	1	6.75	255.70
16.12	208.75	1	5.05	463.12
17.12	—	—	—	254.38
22.12	2,031.73	91	6.51	2,286.10
23.12	15.00	1	6.75	2,301.10
24.12	678.86	3	5.15	2,964.97
27.12	1,079.77	1	5.11	3,365.88
28.12	1,161.46	1	5.14	3,447.56
29.12	2,424.54	4	5.12	4,710.64
30.12	—	—	—	2,926.63

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

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
2010								
1.12	877,630.58	869,998.75	1,032.31	1,021.14	3.86	83	0.12	861,058.49
2.12	877,630.58	870,380.21	33.32	32.99	3.70	82	—	861,058.49
3.12	877,630.58	870,500.90	1,010.41	1,004.76	3.69	81	0.12	861,058.49
6.12	877,630.58	870,773.24	484.10	481.74	3.68	78	0.06	861,058.49
7.12	877,630.58	870,873.11	150.12	148.65	3.67	77	0.02	861,058.49
8.12	877,130.58	870,334.47	520.00	515.06	3.75	76	0.06	860,568.03
9.12	877,130.58	870,568.71	165.26	163.76	3.66	75	0.02	860,568.03
10.12	877,130.58	870,688.36	221.48	221.07	3.64	74	0.03	860,568.03
13.12	877,130.58	870,803.11	250.00	247.69	3.69	71	0.03	860,568.03
14.12	875,161.71	868,794.87	2,271.68	2,250.52	3.77	70	0.26	858,636.71
15.12	875,161.71	868,962.14	917.15	908.84	3.71	69	0.14	661,048.55
16.12	673,620.03	667,740.49	1,187.28	1,176.91	3.61	89	0.18	661,048.55
17.12	673,620.03	667,800.04	126.34	125.25	3.62	88	0.02	661,048.55
20.12	673,620.03	668,020.17	201.68	200.00	3.60	85	0.03	661,048.55
21.12	673,620.03	668,180.75	166.29	164.95	3.54	84	0.02	661,048.55
22.12	673,620.03	668,213.53	150.79	149.58	3.56	83	0.02	661,048.55
23.12	588,620.03	583,937.70	64.15	63.64	3.58	82	0.01	577,669.92
24.12	593,172.31	588,496.59	640.39	635.31	3.60	81	0.11	582,199.62
27.12	593,172.31	588,496.59	—	—	3.60	78	—	582,199.62
28.12	593,172.31	588,603.48	120.00	119.07	3.69	77	0.02	582,199.62
29.12	593,172.31	588,766.44	239.59	237.80	3.61	76	0.04	582,199.62
30.12	593,172.31	588,875.66	20.00	19.85	3.56	75	—	582,199.62
31.12	593,172.31	588,875.66	—	—	3.56	74	—	582,199.62

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
2009															
January	29.3916	29.3916	29.3916	29.3916	29.3916	29.3916	29.3916	29.3916	29.3916	29.3916	29.3916	30.5331	30.9981	31.2226	31.5616
February	35.4146	35.4146	36.1767	36.1290	36.0135	36.3095	36.3798	36.3798	36.3798	36.1258	35.9285	35.8323	34.8003	34.5578	34.5578
March	35.7205	35.7205	36.1644	36.2054	36.2284	35.8899	35.7374	35.7374	35.7374	35.7374	35.4534	35.1164	35.2944	34.8316	34.8316
April	33.9032	33.9456	33.7636	33.4095	33.4095	33.4095	33.1743	33.3840	33.7781	33.5334	33.6309	33.6309	33.6309	33.4863	33.3887
May	32.9740	32.9740	32.9740	32.9740	32.9672	32.8146	32.8883	32.7915	32.5534	32.5534	32.5534	32.5534	32.2817	31.9841	32.1677
June	30.9843	30.7441	30.7321	30.5131	30.8767	30.6919	30.6919	30.6919	31.0751	31.2637	30.9277	30.9124	30.9124	30.9124	30.9124
July	31.0385	31.1904	31.1252	31.2481	31.2481	31.2481	31.4143	31.4695	31.7819	31.8878	32.0353	32.0353	32.0353	33.0597	32.5072
August	31.1533	31.1533	31.1533	31.2424	31.0484	31.1326	31.1814	31.5473	31.5473	31.5473	31.6503	31.7477	32.6926	32.1457	31.7226
September	31.8397	31.7743	31.9730	31.7679	31.6062	31.6062	31.6062	31.4298	31.3754	31.1452	30.8851	30.7246	30.7246	30.7246	30.8617
October	30.0087	30.0621	30.1240	30.1240	30.1240	30.0785	29.8322	29.7819	29.6396	29.6090	29.6090	29.6090	29.5945	29.5043	29.4651
November	29.0488	29.0488	29.1944	29.2337	29.2337	29.1330	29.0156	29.0156	29.0156	28.8497	28.7391	28.7007	28.6701	28.8345	28.8345
December	29.0687	29.1771	29.0560	29.2427	29.1979	29.1979	29.1979	29.5221	30.1839	30.7562	30.6288	30.2107	30.2107	30.2107	30.0481
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

(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
2009																
January	32.2135	32.5747	32.5747	32.5747	32.9085	33.4154	32.6430	32.7991	32.8926	32.8926	32.8926	32.9018	32.9979	33.2155	34.6847	35.4146
February	34.5578	34.7797	35.6345	36.4267	36.0910	36.0760	36.0760	36.0760	36.0760	36.0760	35.7442	35.7223	35.7205	—	—	—
March	34.8316	34.8388	34.5318	34.4203	33.8222	33.4230	33.4230	33.4230	33.3034	33.2726	33.7268	33.4668	33.4133	33.4133	33.4133	34.0134
April	33.4507	33.4184	33.4677	33.4677	33.4677	33.5371	34.1043	34.0597	33.7848	33.4187	33.4187	33.4187	33.3904	33.5533	33.2491	—
May	32.0797	32.0797	32.0797	32.2919	31.9498	31.8009	31.4586	31.1998	31.1998	31.1998	31.0516	31.1465	31.1846	31.3259	30.9843	30.9843
June	31.1548	31.3185	31.1297	31.0998	31.1541	31.1541	31.1541	31.2408	31.5765	31.1365	31.2037	31.1184	31.1184	31.1184	31.2904	—
July	32.0470	31.6943	31.7837	31.7837	31.7837	31.3733	31.1791	31.0785	31.0760	31.1372	31.1372	31.1372	30.7457	30.6431	31.4162	31.7555
August	31.7226	31.7226	32.2874	31.9187	31.9191	31.6011	31.9443	31.9443	31.9443	31.5544	31.5437	31.4007	31.6405	31.5687	31.5687	31.5687
September	30.9895	30.6067	30.3881	30.3744	30.3744	30.3744	30.3711	30.2385	30.0004	30.0678	30.1370	30.1370	30.1370	30.1985	30.0922	—
October	29.3206	29.3281	29.3281	29.3281	29.3553	29.1911	29.1641	29.0858	29.0003	29.0003	29.0003	28.9403	29.0184	29.1749	29.3441	29.0488
November	28.8345	28.6705	28.6768	28.7163	28.7459	28.8554	28.8554	28.8554	28.7986	28.8481	28.7909	28.8751	29.8179	29.8179	29.8179	—
December	30.0678	30.1978	30.4392	30.7187	30.7187	30.7187	30.5529	30.4439	30.5007	29.9292	29.4266	29.4266	29.4266	29.5952	29.8491	30.2442
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	29.2565	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

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
2009															
January	41.4275	41.4275	41.4275	41.4275	41.4275	41.4275	41.4275	41.4275	41.4275	41.4275	41.4275	41.1311	41.5282	41.4105	41.9706
February	45.6636	45.6636	46.0457	46.3896	46.8392	46.5924	46.4788	46.4788	46.4788	46.5951	46.3621	46.3312	44.9655	44.6107	44.6107
March	45.3543	45.3543	45.5201	45.8071	45.3543	45.2572	45.3686	45.3686	45.3686	45.3686	45.0365	44.4258	45.0674	44.9258	44.9258
April	44.8946	44.7912	44.8684	44.8523	44.8523	44.8523	44.9412	44.6578	44.4993	44.5860	44.1607	44.1607	44.1607	44.1986	44.4470
May	43.9939	43.9939	43.9939	43.9939	43.8727	43.8501	43.7250	43.5406	43.6574	43.6574	43.6574	43.6574	43.9709	43.7798	43.6258
June	43.3780	43.4875	43.4152	43.6490	43.8542	43.6009	43.6009	43.6009	43.3280	43.4909	43.5895	43.3546	43.3546	43.3546	43.3546
July	43.8512	43.8069	43.9052	43.7942	43.7942	43.7942	43.8481	43.8559	44.1387	44.4070	44.6732	44.6732	44.6732	46.0059	45.4873
August	43.9978	43.9978	43.9978	44.4642	44.7097	44.7780	44.9168	45.2893	45.2893	45.2893	44.9498	44.9389	46.1718	45.8108	45.2618
September	45.4321	45.6501	45.4880	45.3932	45.1084	45.1084	45.1084	45.0672	45.1084	45.1512	45.0212	44.8886	44.8886	44.8886	44.8575
October	43.8877	43.8245	43.8154	43.8154	43.8154	44.0259	43.9667	43.8211	43.7510	43.6052	43.6052	43.6052	43.5069	43.6133	43.8647
November	43.0678	43.0678	43.0588	43.1606	43.1606	43.1897	43.1578	43.1578	43.1578	43.1476	43.0742	43.0424	42.9134	42.8971	42.8971
December	43.7658	43.8736	43.8252	44.1945	44.0275	44.0275	44.0275	43.8905	44.7174	45.2608	45.0735	44.4913	44.4913	44.4913	44.0806
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

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
2009																
January	42.3833	43.0800	43.0800	43.0800	43.7815	43.3331	42.1454	42.6454	42.3986	42.3986	42.3986	42.4861	43.7123	44.0305	45.3398	45.6636
February	44.6107	44.3476	44.9957	45.9741	45.4422	45.4089	45.4089	45.4089	45.4089	45.9108	45.9670	45.4280	45.3543	—	—	—
March	44.9258	45.1894	44.8603	44.8083	45.5416	45.7695	45.7695	45.7695	45.6323	45.2674	45.3963	45.4446	45.3151	45.3151	45.3151	44.9419
April	44.2653	44.0555	43.8226	43.8226	43.8226	43.5613	44.0764	44.0392	44.0216	44.0392	44.0392	44.0392	43.8783	43.6596	43.8389	—
May	43.6124	43.6124	43.6124	43.4714	43.3303	43.2460	43.3562	43.4644	43.4644	43.4644	43.4909	43.4712	43.4963	43.3269	43.3780	43.3780
June	43.2958	43.3511	43.2796	43.4340	43.3914	43.3914	43.3914	43.3216	43.7556	43.9274	43.5728	43.6965	43.6965	43.6965	43.8191	—
July	44.9940	44.6066	44.8023	44.8023	44.8023	44.4466	44.2743	44.1159	44.2771	44.1712	44.1712	44.1712	43.8249	43.7675	44.4351	44.6927
August	45.2618	45.2618	45.6350	45.0884	45.0123	44.9842	45.4663	45.4663	45.4663	45.1512	45.0476	44.9407	45.0782	45.3011	45.3011	45.3011
September	45.3036	44.9612	44.8133	44.6807	44.6807	44.6807	44.5271	44.5625	44.3946	44.3620	44.2562	44.2562	44.2562	44.1291	44.0068	—
October	43.8460	43.7429	43.7429	43.7429	43.7453	43.7166	43.6003	43.5705	43.5353	43.5353	43.5353	43.5002	43.2606	43.2489	43.2180	43.0678
November	42.8971	42.9541	42.8948	42.7844	42.7998	43.0407	43.0407	43.0407	43.0856	42.9981	43.1921	43.5523	44.3571	44.3571	44.3571	—
December	43.9441	43.9016	43.8568	44.1766	44.1766	44.1766	43.7854	43.5744	43.4848	42.9903	42.3566	42.3566	42.3566	42.5638	43.0096	43.3883
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

Table 2.19

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

(rubles/US dollar)

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

Table 2.20

Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.4	1.58	1.71	1.79	1.87	1.95	2.02	2.11	2.31	2.97	3.14	3.37
1995	3.79	4.22	4.71	5.01	5.08	4.77	4.53	4.41	4.47	4.5	4.54	4.62
1996	4.68	4.76	4.83	4.9	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.6	5.65	5.7	5.75	5.77	5.78	5.79	5.81	5.85	5.87	5.9	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.69	31.81	31.84
2003	31.82	31.70	31.45	31.21	30.92	30.48	30.36	30.35	30.60	30.16	29.81	29.44
2004	28.92	28.52	28.53	28.68	28.99	29.03	29.08	29.21	29.22	29.08	28.58	27.92
2005	27.94	27.97	27.62	27.82	27.92	28.50	28.69	28.48	28.36	28.55	28.76	28.81
2006	28.41	28.20	27.88	27.57	27.06	26.98	26.92	26.77	26.74	26.86	26.62	26.29
2007	26.47	26.34	26.11	25.84	25.82	25.93	25.56	25.63	25.34	24.89	24.47	24.57
2008	24.50	24.53	23.76	23.51	23.73	23.64	23.35	24.13	25.28	26.35	27.31	28.13
2009	31.47	35.76	34.67	33.56	32.06	31.03	31.52	31.63	30.81	29.47	28.98	29.94
2010	29.94	30.19	29.56	29.20	30.35	31.17	30.68	30.34	30.84	30.32	30.97	30.85

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2010				
1.12	1,407.25	27.44	1,691.93	715.00
2.12	1,401.10	28.97	1,723.65	754.98
3.12	1,398.94	28.65	1,729.89	766.94
6.12	1,419.81	28.91	1,739.18	769.51
7.12	1,431.52	29.71	1,727.66	764.95
8.12	1,401.26	30.64	1,693.56	740.31
9.12	1,376.65	28.91	1,679.47	734.15
10.12	1,379.14	28.19	1,667.86	736.20
13.12	1,379.19	28.60	1,678.98	741.13
14.12	1,388.79	28.99	1,691.26	750.24
15.12	1,371.13	29.51	1,676.07	746.68
16.12	1,368.40	28.73	1,683.80	744.51
17.12	1,355.51	28.74	1,681.14	734.57
20.12	1,366.40	28.48	1,682.02	734.15
21.12	1,368.86	28.85	1,693.79	740.72
22.12	1,371.82	28.89	1,703.66	745.66
23.12	1,361.25	28.87	1,700.58	737.67
24.12	1,357.17	28.69	1,695.84	751.09
27.12	1,351.47	28.46	1,688.73	747.94
28.12	1,343.59	28.29	1,678.89	743.58
29.12	1,369.91	28.37	1,708.12	769.14
30.12	1,383.06	29.83	1,724.54	780.94
31.12	1,376.11	29.96	1,689.09	771.85

3. FINANCIAL MARKETS

3.1. Interbank Credit Market

Table 3.1.1

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

(% p.a. for ruble credits)

	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)					Moscow Interbank Actual Credit Rates (MIACR)					Moscow Interbank Actual Credit Rates (MIACR-IG)									
						term of credit																			
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2009																									
December	4.49	5.62	6.71	8.10	8.92	9.89	6.02	7.31	8.67	10.85	11.66	12.60	5.12	4.97	4.85	8.65	13.00	—	—	—	—	—	—	—	
2010																									
January	3.50	4.26	5.17	6.19	8.04	8.48	4.92	5.83	7.11	9.27	10.58	11.00	4.04	4.77	5.53	7.02	—	—	—	3.95	2.75	4.97	5.68	—	
February	3.36	3.94	4.59	5.52	6.86	7.18	4.47	5.17	6.11	7.28	8.60	8.90	3.81	3.85	4.79	6.47	13.16	16.75	3.61	3.94	5.06	7.23	—	—	
March	3.14	3.67	4.07	4.71	5.83	6.63	4.13	4.75	5.34	6.00	7.35	8.29	3.57	3.67	4.12	6.95	5.44	7.51	3.34	3.54	3.80	4.60	4.51	—	
April	2.92	3.35	3.74	4.32	5.41	6.30	3.91	4.34	4.99	5.66	7.04	8.07	3.31	3.33	4.09	4.29	4.60	—	3.13	3.60	3.78	4.34	4.50	—	
May	2.60	3.16	3.62	4.17	5.28	6.24	3.53	4.12	4.85	5.47	6.86	7.92	2.77	2.85	3.90	4.09	6.40	7.00	2.61	3.25	3.56	4.05	6.39	6.75	
June	2.23	2.57	3.22	4.05	4.75	5.78	2.96	3.36	4.30	5.15	5.92	7.30	2.57	2.87	4.13	6.23	8.38	7.29	2.42	2.62	3.17	4.00	6.28	5.60	
July	2.26	2.51	3.07	3.84	4.61	5.69	2.93	3.25	4.08	4.87	5.66	7.06	2.65	2.92	3.39	3.73	5.62	8.00	2.57	2.85	2.78	3.04	5.84	—	
August	2.30	2.56	3.03	3.74	4.53	5.52	2.93	3.29	4.08	4.75	5.43	6.67	2.57	2.99	3.99	4.54	7.12	6.39	2.47	2.91	2.85	2.89	7.40	6.90	
September	2.32	2.54	2.99	3.69	4.49	5.46	2.92	3.25	4.00	4.66	5.37	6.56	2.64	2.93	3.43	4.12	6.48	6.22	2.53	2.75	3.13	3.13	4.27	6.38	
October	2.40	2.59	2.95	3.64	4.39	5.33	3.01	3.27	3.91	4.60	5.28	6.50	2.75	3.07	3.47	4.39	4.93	7.41	2.70	3.19	3.06	3.66	4.57	—	
November	2.65	2.75	3.03	3.67	4.42	5.27	3.28	3.45	3.99	4.68	5.36	6.49	3.15	3.12	4.48	4.09	4.79	6.64	3.03	2.93	3.56	3.42	4.45	6.25	
December	2.69	2.88	3.31	3.86	4.52	5.47	3.33	3.64	4.26	4.84	5.48	6.73	2.96	3.26	3.81	5.34	5.59	6.73	2.79	3.33	3.62	3.95	4.85	5.69	

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				
2010																						
1.12	3.40	3.25	3.45	3.97	4.61	5.45	4.28	4.10	4.49	4.96	5.62	6.73	3.30	4.55	3.86	3.77	9.00	—	3.17	—	—	—
2.12	2.90	3.05	3.37	3.85	4.49	5.40	3.61	3.82	4.30	4.82	5.45	6.67	2.92	3.59	—	7.14	9.00	—	2.83	—	—	—
3.12	2.66	2.90	3.30	3.92	4.53	5.42	3.34	3.68	4.26	4.83	5.52	6.69	2.83	3.15	4.00	6.07	—	—	2.80	—	—	—
6.12	2.64	2.81	3.26	3.82	4.56	5.39	3.29	3.52	4.20	4.79	5.52	6.63	2.87	2.93	4.50	3.50	9.00	5.75	2.85	2.85	—	—
7.12	2.60	2.84	3.30	3.83	4.51	5.38	3.19	3.62	4.23	4.79	5.44	6.61	2.93	3.02	3.85	3.50	9.00	—	2.82	—	—	—
8.12	2.59	2.83	3.27	3.82	4.59	5.37	3.19	3.62	4.21	4.78	5.58	6.60	2.85	3.07	4.28	3.77	—	5.75	2.82	3.00	4.25	3.50
9.12	2.59	2.83	3.32	3.83	4.48	5.40	3.21	3.62	4.26	4.79	5.42	6.65	2.70	3.26	6.27	4.70	—	9.00	2.58	3.40	—	—
10.12	2.53	2.80	3.28	3.75	4.40	5.42	3.16	3.55	4.20	4.70	5.32	6.68	2.94	3.61	3.85	6.25	—	—	2.68	—	—	—
13.12	2.59	2.79	3.30	3.84	4.52	5.43	3.22	3.53	4.23	4.80	5.46	6.70	3.00	3.30	5.23	4.00	—	—	2.76	—	—	—
14.12	2.60	2.81	3.31	3.84	4.51	5.52	3.20	3.55	4.25	4.80	5.47	6.74	3.19	3.59	—	4.29	—	—	2.95	—	—	—
15.12	2.68	2.86	3.31	3.86	4.55	5.61	3.28	3.60	4.25	4.82	5.49	6.78	3.09	3.52	4.36	4.29	—	11.25	2.79	—	—	—
16.12	2.67	2.87	3.32	3.86	4.54	5.49	3.27	3.60	4.25	4.82	5.46	6.76	2.78	3.24	3.00	4.43	—	—	2.60	3.40	—	—
17.12	2.58	2.84	3.30	3.84	4.53	5.47	3.18	3.57	4.25	4.94	5.44	6.74	2.72	5.26	3.92	6.04	6.10	5.60	2.48	—	—	5.60
20.12	2.62	2.80	3.28	3.80	4.49	5.53	3.28	3.51	4.23	4.88	5.62	6.67	2.80	4.44	4.25	4.75	5.60	—	2.60	—	—	4.85
21.12	2.59	2.82	3.28	3.84	4.53	5.52	3.21	3.60	4.24	4.84	5.48	6.81	2.80	3.50	3.28	4.71	—	—	2.60	—	3.50	—
22.12	2.56	2.81	3.29	3.84	4.50	5.46	3.13	3.58	4.22	4.80	5.42	6.73	2.84	3.72	3.35	5.31	6.10	—	2.68	—	3.35	3.60
23.12	2.58	2.81	3.27	3.87	4.54	5.47	3.19	3.56	4.24	4.83	5.48	6.73	2.83	3.12	3.58	3.79	—	—	2.70	3.50	3.57	3.75
24.12	2.60	2.81	3.30	3.86	4.53	5.49	3.18	3.56	4.23	4.81	5.43	6.71	2.93	11.80	4.03	—	4.86	—	2.84	—	—	4.86
27.12	2.73	2.87	3.32	3.90	4.52	5.48	3.37	3.52	4.25	4.83	5.42	6.72	3.76	3.03	4.07	5.10	4.83	—	3.84	—	4.25	—
28.12	2.99	3.10	3.39	4.02	4.59	5.56	3.73	3.88	4.38	4.96	5.56	6.82	3.41	3.65	4.50	4.80	—	—	3.21	3.73	—	—
29.12	2.94	3.05	3.36	3.87	4.46	5.45	3.60	3.85	4.33	4.91	5.52	6.83	2.90	3.45	6.50	—	—	—	2.64	3.15	—	—
30.12	2.81	—	3.30	3.92	4.56	5.58	3.50	—	4.32	5.06	5.52	6.86	2.90	3.22	3.00	7.00	—	6.00	2.46	3.16	—	—
31.12	2.33	2.82	3.16	3.80	4.41	5.44	3.04	3.64	4.08	4.82	5.44	6.85	1.19	2.50	—	7.21	—	6.50	0.39	—	—	—

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			
2009														
December	30.0500	30.0420	30.1353	23,850.2	73,621.9	1.0	43.8293	43.6916	5,664.5	5.6				
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	...				

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)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2009													
January	73,910	52,084	66,007	26,828	1,030	536	526	33	66	1	1	60	648
February	57,035	36,453	49,284	25,765	1,151	615	596	46	56	1	1	63	41
March	49,599	32,129	45,318	18,748	1,535	559	743	47	41	1	0	16	60
April	46,228	31,262	44,187	14,630	1,176	525	542	54	20	1	0	16	44
May	49,382	31,857	46,341	17,927	1,497	565	336	65	91	1	0	32	52
June	51,103	33,519	47,633	18,010	1,916	602	325	87	63	3	0	6	41
July	58,208	43,458	54,770	15,668	1,451	537	316	36	98	2	0	14	65
August	54,965	41,319	51,713	14,495	1,214	527	480	29	79	1	0	8	65
September	52,131	39,362	49,169	13,271	1,430	426	413	61	46	1	6	6	72
October	54,263	37,412	51,087	17,168	1,604	508	455	120	64	2	0	14	93
November	56,909	37,814	53,650	19,519	1,512	487	411	93	102	22	—	92	115
December	59,585	40,931	56,496	19,414	1,054	574	341	117	55	20	0	71	99
2010													
January	54,068	38,277	50,731	16,966	991	470	336	54	57	12	0	131	111
February	53,403	34,252	50,398	19,885	1,021	610	272	103	45	11	0	114	94
March	51,398	32,893	48,234	19,228	1,208	478	367	211	64	9	4	38	64
April	52,155	33,573	49,507	18,968	1,066	476	269	217	109	7	0	45	73
May	58,423	37,670	55,926	20,773	1,435	337	238	254	113	2	0	35	62
June	59,890	39,474	57,504	19,899	1,983	396	269	91	85	1	0	15	64
July	53,070	35,332	50,453	17,659	1,555	380	332	232	91	2	0	35	67
August	56,401	39,379	53,858	17,060	1,379	506	418	63	57	1	0	2	80
September	63,761	45,423	60,758	18,193	1,543	608	499	228	186	1	0	33	51
October	66,745	46,661	63,453	20,105	1,611	564	527	325	164	3	0	25	53
November	71,886	49,271	67,728	23,122	1,839	530	597	382	213	1	0	35	55
December	68,604	49,212	63,773	21,444	1,055	449	727	272	189	2	0	36	49

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)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2009											
January	44,639	7,440	3	0	0	0	0	0	0	0	0
February	29,225	7,221	5	1	0	—	0	0	0	1	0
March	28,393	3,730	5	0	0	0	0	0	0	0	0
April	29,665	1,591	4	0	0	—	0	0	0	0	0
May	29,326	2,528	1	0	0	0	0	0	0	0	0
June	30,455	3,057	4	0	1	0	0	0	0	2	0
July	40,458	2,998	1	0	0	0	0	0	0	1	0
August	38,357	2,958	3	0	0	0	0	0	0	0	0
September	36,709	2,646	6	0	0	—	0	0	0	0	0
October	34,608	2,799	2	2	0	—	0	0	0	0	0
November	34,856	2,945	4	2	1	—	0	5	—	1	0
December	38,031	2,882	2	8	2	—	0	0	0	0	7
2010											
January	35,269	2,995	2	0	10	—	0	0	0	1	0
February	31,624	2,616	1	0	10	0	0	0	0	0	1
March	30,102	2,778	1	1	10	—	0	0	0	1	0
April	31,230	2,324	0	6	10	—	0	0	0	1	0
May	35,458	2,197	1	3	10	—	0	0	0	1	0
June	37,387	2,072	1	3	10	0	0	0	0	0	0
July	32,915	2,401	5	0	10	0	0	0	0	0	0
August	36,999	2,367	1	0	10	—	0	0	0	0	1
September	42,744	2,658	1	6	12	0	0	0	0	1	0
October	43,634	3,011	2	0	11	0	0	0	0	1	0
November	45,417	3,833	3	5	13	—	0	0	0	1	0
December	44,682	4,507	2	3	17	—	0	0	0	0	0

Table 3.2.4

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

(millions of US dollars)

	Russian rouble (RUB)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2009											
January	44,639	19,006	753	429	427	16	45	0	1	59	632
February	29,225	18,114	886	453	467	11	43	1	1	62	21
March	28,393	14,620	1,214	436	553	22	37	0	0	16	27
April	29,665	12,742	938	362	375	38	19	1	0	15	32
May	29,326	15,012	1,276	356	170	53	67	1	0	32	48
June	30,455	14,679	1,696	465	165	79	51	3	0	5	36
July	40,458	12,359	1,265	361	150	35	78	2	0	13	48
August	38,357	11,334	1,089	449	358	20	56	1	—	8	24
September	36,709	10,373	1,271	367	282	52	41	1	6	5	63
October	34,608	14,112	1,392	456	317	42	54	2	—	13	91
November	34,856	16,363	1,356	429	300	65	70	17	—	91	104
December	38,031	16,378	991	514	256	100	50	19	—	70	86
2010											
January	35,269	13,682	907	338	203	28	55	12	—	130	107
February	31,624	16,913	924	411	182	95	40	10	—	114	85
March	30,102	16,151	982	418	258	154	60	8	4	37	58
April	31,230	16,425	929	383	167	167	105	6	0	43	51
May	35,458	18,390	1,309	257	124	188	109	2	0	34	56
June	37,387	17,586	1,784	319	179	89	84	1	—	14	61
July	32,915	15,098	1,413	351	279	215	85	1	—	34	61
August	36,999	14,547	1,275	480	365	57	55	1	—	2	78
September	42,744	15,282	1,379	534	391	164	183	1	—	32	48
October	43,634	16,910	1,466	529	422	251	162	2	—	24	51
November	45,417	19,056	1,704	435	505	326	205	0	—	33	47
December	44,682	16,684	944	394	568	233	184	1	0	36	47

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)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh teng (KZT)	Others
2009											
January	7,440	19,006	210	50	93	10	14	0	—	0	5
February	7,221	18,114	168	90	120	26	12	0	0	0	14
March	3,730	14,620	173	38	160	15	3	0	—	0	9
April	1,591	12,742	98	53	138	6	0	0	—	0	1
May	2,528	15,012	120	111	129	1	24	0	—	0	2
June	3,057	14,679	97	74	90	2	9	0	—	0	3
July	2,998	12,359	103	92	104	0	11	0	0	0	2
August	2,958	11,334	56	38	96	2	8	0	—	0	3
September	2,646	10,373	98	19	128	0	2	0	—	0	3
October	2,799	14,112	100	26	126	0	3	0	—	0	2
November	2,945	16,363	66	24	102	0	7	0	—	0	12
December	2,882	16,378	27	40	82	0	1	0	—	0	4
2010											
January	2,995	13,682	44	112	121	7	1	0	—	—	4
February	2,616	16,913	77	188	79	1	3	0	—	0	8
March	2,778	16,151	152	43	98	1	1	0	—	0	5
April	2,324	16,425	54	51	88	2	2	0	—	0	21
May	2,197	18,390	47	30	98	0	4	0	—	0	6
June	2,072	17,586	141	17	78	0	1	0	—	0	3
July	2,401	15,098	102	8	40	1	3	0	—	0	6
August	2,367	14,547	91	12	40	0	2	—	—	0	0
September	2,658	15,282	96	59	93	3	1	0	—	0	2
October	3,011	16,910	62	27	92	1	1	0	—	0	1
November	3,833	19,056	66	81	72	1	6	0	—	0	7
December	4,507	16,684	64	47	138	0	2	0	—	0	1

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)

	Total foreign cash expenses ³	Of which:									Foreign cash balances at end of reporting period
		banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)	remittances to individuals (residents and nonresidents) without opening an account	other expenses ²				
1	9	10	11	12	13	14	15	16			
2007	143,229.3	20,629.8	43,113.5	45,789.0	25,832.1	1,653.3	6,211.5	2,903.4			
2008	168,458.1	11,751.7	36,811.7	79,344.7	31,869.8	1,756.7	6,923.5	7,117.0			
2009	138,190.2	18,151.7	27,485.4	50,317.0	35,239.2	1,530.6	5,466.4	5,532.0			
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	2009												2010											
		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
8.12.2010	SU25073RMFS6	602	—	7,341.35	6,541.31	6,780.62	101.24	101.29	6.10	8,294.66
8.12.2010	SU25075RMFS1	1,680	—	13,546.31	10,359.40	10,518.50	99.00	99.03	7.26	31,992.12
15.12.2010	SU25072RMFS8	770	—	1,337.00	72.00	75.16	101.64	101.64	6.40	21,288.85

Table 3.3.2

Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Paper code	Redemption amount, millions of rubles	Marketable volume, millions of rubles	No. of coupon period	Current coupon rate, rubles	Current coupon rate, % p.a.
2.12.2009	1.12.2010	SU25071RMFS0	1,902.08	47,092.84	2	40.39	8.10
16.03.2005	8.12.2010	SU46018RMFS6	2,732.10	128,933.65	23	21.19	8.50
23.09.2009	22.12.2010	SU26202RMFS0	1,116.80	40,000.00	5	27.92	11.20
1.07.2009	29.12.2010	SU25065RMFS2	1,376.32	46,000.00	6	29.92	12.00
23.06.2010	29.12.2010	SU25074RMFS4	1,663.90	70,000.00	1	23.77	4.59

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
2010				
1.01	0.00	65.16	33.66	1.17

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									
2010									
1.12	6.69	—	7.73	6.24	6.66	—	7.81	—	
2.12	6.66	—	7.82	6.18	6.65	—	7.94	—	
3.12	6.63	—	7.83	6.18	6.92	—	8.03	—	
6.12	6.60	—	7.84	6.18	6.83	—	7.38	—	
7.12	6.58	—	7.78	6.18	6.73	—	7.30	—	
8.12	6.62	—	7.80	6.18	6.80	—	7.49	—	
9.12	6.67	—	7.90	6.18	7.13	—	7.88	—	
10.12	6.70	—	7.91	6.18	6.87	—	6.79	—	
13.12	6.94	—	7.82	6.18	7.42	—	7.70	—	
14.12	6.96	—	7.95	6.18	7.48	—	7.88	—	
15.12	6.92	—	7.97	6.18	6.88	—	7.91	—	
16.12	6.88	—	7.85	6.18	7.43	—	7.78	—	
17.12	6.82	—	7.86	6.18	7.49	—	7.75	—	
20.12	6.78	—	7.84	6.18	6.96	—	7.79	—	
21.12	6.78	—	7.86	6.18	6.94	—	7.88	—	
22.12	6.80	—	7.91	6.20	7.03	—	7.75	—	
23.12	6.85	—	7.92	6.22	7.20	—	6.07	—	
24.12	6.86	—	7.90	6.21	7.11	—	7.39	—	
27.12	6.83	—	7.83	6.15	6.62	—	—	—	
28.12	6.79	—	7.82	6.15	6.85	—	7.79	—	
29.12	6.77	—	7.78	6.15	7.11	—	7.24	—	
30.12	6.83	—	7.74	6.15	7.00	—	7.25	—	
31.12	6.83	—	7.74	6.15	—	—	—	—	

Table 3.3.4 (cont.)

Date	Turnover ratio, %				Nominal value, millions of rubles							
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	10	11	12	13	14	15	16	17
1												
2010												
1.12	0.15	—	—	—	1,184,077.82	—	—	—	—	—	691,484.21	24,099.48
2.12	0.09	—	0.02	—	1,184,077.82	—	—	—	—	—	691,484.21	24,099.48
3.12	0.06	—	—	—	1,184,077.82	—	—	—	—	—	691,484.21	24,099.48
6.12	0.05	—	—	—	1,184,077.82	—	—	—	—	—	691,484.21	24,099.48
7.12	0.14	—	—	—	1,184,077.82	—	—	—	—	—	691,484.21	24,099.48
8.12	0.14	—	0.03	—	1,200,978.53	—	—	—	—	—	691,484.21	24,099.48
9.12	0.24	—	0.03	—	1,200,978.53	—	—	—	—	—	691,484.21	24,099.48
10.12	0.24	—	0.05	—	1,200,978.53	—	—	—	—	—	691,484.21	24,099.48
13.12	0.37	—	2.56	—	1,200,978.53	—	—	—	—	—	691,484.21	24,099.48
14.12	0.61	—	0.33	—	1,200,978.53	—	—	—	—	—	691,484.21	24,099.48
15.12	0.15	—	0.03	—	1,201,050.53	—	—	—	—	—	691,484.21	24,099.48
16.12	0.42	—	1.64	—	1,201,050.53	—	—	—	—	—	691,484.21	24,099.48
17.12	0.92	—	0.41	—	1,201,050.53	—	—	—	—	—	691,484.21	24,099.48
20.12	0.14	—	—	—	1,201,050.53	—	—	—	—	—	691,484.21	24,099.48
21.12	0.18	—	0.01	—	1,201,050.53	—	—	—	—	—	691,484.21	24,099.48
22.12	0.07	—	—	—	1,201,050.53	—	—	—	—	—	691,484.21	24,099.48
23.12	0.15	—	0.04	—	1,338,592.11	—	—	—	—	—	691,484.21	24,099.48
24.12	0.05	—	—	—	1,338,592.11	—	—	—	—	—	691,484.21	24,099.48
27.12	0.02	—	—	—	1,338,592.11	—	—	—	—	—	691,484.21	24,099.48
28.12	0.13	—	0.01	—	1,338,592.11	—	—	—	—	—	691,484.21	24,099.48
29.12	0.23	—	0.14	—	1,338,592.11	—	—	—	—	—	691,484.21	24,099.48
30.12	0.10	—	0.03	—	1,338,592.11	—	—	—	—	—	691,484.21	24,099.48
31.12	—	—	—	—	1,338,592.11	—	—	—	—	—	691,484.21	24,099.48

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years			
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
1	18	19	20	21	22	23	24	25	
2010									
1.12	1,241,886.14	—	642,339.39	25,015.82	2.16	—	7.06	5.01	
2.12	1,242,872.93	—	639,468.39	25,020.40	2.16	—	7.01	5.01	
3.12	1,244,024.52	—	639,398.43	25,024.98	2.15	—	7.00	5.01	
6.12	1,245,299.29	—	639,416.04	25,038.95	2.15	—	6.99	5.00	
7.12	1,245,964.34	—	643,352.26	25,043.53	2.14	—	7.00	5.00	
8.12	1,262,771.59	—	640,140.30	25,048.11	2.15	—	7.03	4.99	
9.12	1,261,694.14	—	636,144.11	25,052.69	2.15	—	6.99	4.99	
10.12	1,261,174.67	—	635,851.00	25,057.27	2.15	—	6.98	4.99	
13.12	1,255,925.50	—	639,165.91	25,071.25	2.13	—	7.02	4.98	
14.12	1,255,699.61	—	634,817.68	25,075.83	2.13	—	6.96	4.98	
15.12	1,256,837.32	—	634,072.87	25,080.40	2.13	—	6.96	4.98	
16.12	1,257,935.54	—	638,096.34	25,084.98	2.12	—	7.01	4.97	
17.12	1,259,441.75	—	637,772.11	25,089.80	2.12	—	7.00	4.97	
20.12	1,261,127.82	—	639,159.15	25,103.54	2.12	—	7.00	4.96	
21.12	1,261,506.28	—	638,166.59	25,108.12	2.11	—	6.99	4.96	
22.12	1,260,128.77	—	637,180.09	25,112.94	2.11	—	6.98	4.96	
23.12	1,400,692.68	—	637,693.97	25,117.52	2.13	—	6.98	4.95	
24.12	1,400,415.71	—	638,125.59	25,122.10	2.13	—	6.98	4.95	
27.12	1,402,169.90	—	638,459.61	25,135.83	2.13	—	6.98	4.94	
28.12	1,403,416.55	—	639,693.33	25,140.65	2.12	—	6.98	4.94	
29.12	1,401,418.70	—	642,644.37	25,145.23	2.13	—	6.97	4.94	
30.12	1,400,177.09	—	645,078.78	25,149.81	2.12	—	6.97	4.94	
31.12	1,400,464.42	—	645,190.50	25,154.39	2.12	—	6.97	4.93	

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
2010			
1.12	4.32	4.79	7.45
2.12	4.29	4.90	7.50
3.12	4.20	4.93	7.50
6.12	4.05	4.92	7.49
7.12	4.09	4.81	7.45
8.12	4.40	4.81	7.46
9.12	4.39	4.84	7.55
10.12	3.85	4.90	7.57
13.12	4.15	5.04	7.58
14.12	4.00	4.92	7.67
15.12	3.30	4.95	7.67
16.12	3.32	4.89	7.58
17.12	3.32	4.77	7.57
20.12	3.79	4.85	7.54
21.12	3.70	4.72	7.56
22.12	3.11	4.72	7.60
23.12	3.00	4.68	7.60
24.12	3.73	4.67	7.59
27.12	3.73	4.66	7.53
28.12	2.03	4.66	7.52
29.12	2.10	4.57	7.48
30.12	2.11	4.64	7.47
31.12	2.11	4.64	7.47

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
2010				
1.12	88.32	1,601.76	17.65	1,633.71
2.12	99.52	1,632.37	24.59	1,665.72
3.12	92.34	1,649.56	22.20	1,687.36
6.12	77.75	1,672.57	15.92	1,711.44
7.12	90.80	1,676.41	17.57	1,721.91
8.12	75.26	1,650.08	19.22	1,694.30
9.12	65.24	1,660.62	16.18	1,711.56
10.12	50.21	1,656.34	14.28	1,712.93
13.12	57.19	1,662.45	14.34	1,735.50
14.12	57.97	1,666.28	13.25	1,745.80
15.12	65.16	1,670.26	15.89	1,757.71
16.12	49.31	1,660.20	12.57	1,744.28
17.12	46.45	1,666.84	11.92	1,743.87
20.12	38.48	1,663.11	14.80	1,739.67
21.12	38.23	1,673.83	11.88	1,755.79
22.12	36.72	1,682.61	11.11	1,764.04
23.12	30.92	1,684.52	8.78	1,765.51
24.12	22.83	1,675.81	6.61	1,769.57
27.12	20.80	1,663.55	9.77	1,764.39
28.12	24.97	1,664.86	8.93	1,769.41
29.12	35.80	1,677.68	8.08	1,767.82
30.12	31.77	1,687.99	6.50	1,770.28

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

	2009		2010											
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	
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	1,178	1,173	1,170	1,170	1,170	1,161	1,159	1,160	1,158	1,152	1,149	1,148	1,146	
of which:														
— banks	1,124	1,119	1,116	1,111	1,110	1,100	1,098	1,099	1,097	1,091	1,088	1,087	1,084	
— nonbanking credit institutions	54	54	54	59	60	61	61	61	61	61	61	61	62	
1.1. Registered 100 percent foreign-owned credit institutions	82	81	80	81	81	82	81	82	82	80	80	81	80	
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	1	2	1	1	1	1	2	
of which:														
— banks	1	1	1	1	1	1	1	2	1	1	1	1	1	
— nonbanking credit institutions	—	—	—	—	—	—	—	—	—	—	—	—	—	
2. Credit institutions licensed to conduct banking operations — total	1,058	1,056	1,048	1,047	1,047	1,039	1,038	1,037	1,036	1,030	1,025	1,023	1,012	
of which:														
— banks	1,007	1,005	997	991	990	981	980	979	978	972	967	965	955	
— nonbanking credit institutions	51	51	51	56	57	58	58	58	58	58	58	58	57	
2.1. Credit institutions with licence (permission):														
— to attract funds of individuals	849	849	845	843	842	833	832	832	831	827	827	826	819	
— to conduct operations in foreign currency	701	700	699	698	699	696	695	694	692	689	686	684	677	
— credit institutions with general license	291	291	291	291	291	288	288	288	289	287	285	285	283	
— to conduct operations with precious metals:														
— permits	2	2	2	2	2	2	2	2	2	—	—	—	—	
— licenses ¹	201	201	202	201	202	199	201	202	203	206	206	208	208	

Table 4.1.1 (end)

	2009		2010											
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	
11. Operational offices of credit institutions — total	2,109	2,150	2,172	2,210	2,261	2,317	2,375	2,453	2,512	2,591	2,701	2,782	2,994	
of which Sberbank of Russia	7	8	8	8	8	8	9	9	9	9	9	9	9	
12. Mobile banking offices — total	84	84	85	85	85	85	85	85	86	87	86	87	87	
of which Sberbank of Russia	82	82	82	82	82	82	82	82	82	83	82	83	83	
13. Credit institutions with revoked licences	119	116	121	122	122	121	120	121	121	121	123	124	132	
14. Credit institutions subjected to liquidation	109	110	111	114	116	116	114	116	116	116	115	115	117	
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	101	105	107	110	112	112	109	111	110	108	108	109	108	
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	1,957	1,962	1,965	1,965	1,965	1,974	1,976	1,976	1,978	1,984	1,987	1,988	1,991	
of which:														
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,540	1,543	1,545	1,545	1,545	1,546	1,548	1,548	1,549	1,550	1,552	1,553	1,555	
— credit institutions liquidated owing to reorganization	416	418	419	419	419	427	427	427	428	433	434	434	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	414	416	417	417	417	425	425	425	426	431	432	432	433	
of which:														
— reorganization into branches of other banks	354	354	355	355	355	359	359	359	360	361	361	361	362	
— taken over by other banks (without creating a branch)	60	62	62	62	62	66	66	66	66	70	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				
31.03	128	83	117	43
30.06	130	82	119	45
30.09	129	82	118	44
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)

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

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

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, %		
2006												
31.12	46	30.3	29	19.1	12	7.9	13 (3)	8.6	52 (1)	34.2	152	
2007												
31.03	44	27.8	31	19.6	13	8.2	18 (4)	11.4	52 (1)	32.9	158	
30.06	44	24.4	39	21.7	20 (1)	11.1	19 (5)	10.6	58 (2)	32.2	180	
30.09	42	22.1	43	22.6	22 (1)	11.6	23 (5)	12.1	60 (2)	31.6	190	
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	

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

Table 4.1.5

Selected Indicators of Credit Institutions Performance Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 30.11.2010										Total	
	1—5	6—20	21—50	51—200	201—500	501—1,000	1,001—1,023					
Number of branches throughout the RF territory, units	798	378	400	689	423	270	1					2,959
Loans, deposits and other funds extended — total	11,161,629	4,789,488	2,475,998	2,682,927	871,080	247,041	137					22,228,301
of which: overdue debt	483,968	262,380	146,739	140,568	39,368	9,792	12					1,082,826
of which extended to												
— organizations	7,888,643	2,763,527	1,317,477	1,646,731	585,008	159,207	96					14,360,689
of which: overdue debt	421,443	163,236	76,886	89,890	27,171	6,162	6					784,795
— individuals	1,481,277	1,065,204	669,294	554,021	168,854	58,982	33					3,997,665
of which: overdue debt	58,848	99,079	68,465	50,242	10,761	3,470	6					290,871
— credit institutions	1,604,056	816,230	343,870	391,304	101,261	26,658	8					3,283,387
of which: overdue debt	3,673	47	1,388	433	1,308	160	0					7,009
Investments in government securities and the Bank of Russia bonds	1,263,163	312,432	116,939	172,471	32,095	6,491	112					1,903,702
Investments in bills	26,692	69,194	70,934	114,082	58,038	19,838	0					358,777
Investments in equities and shares of resident organizations other than credit institutions	174,764	40,796	28,885	37,349	11,304	2,065	0					295,163
Total funds in organizations accounts	1,909,848	1,027,988	462,437	747,875	337,379	126,151	237					4,611,916
Total budget and extrabudgetary funds in accounts	28,219	12,385	1,284	22,162	680	389	0					65,120
Deposits of individuals accepted by credit institutions	4,886,192	1,674,672	869,229	1,230,375	476,874	113,060	24					9,250,426
Credit institutions bonds, bills and acceptances	433,325	344,367	231,417	227,068	47,231	13,020	0					1,296,428
Equity capital	2,297,074	830,968	505,468	654,585	256,663	116,790	376					4,661,924
Total assets	15,734,454	6,709,144	3,867,385	4,385,586	1,513,715	460,668	873					32,671,825

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
2005						
31.12	262,097	269,953	98.9	7,855	1.1	61,041
2006						
31.03	95,986	96,848	95.8	862	4.2	14,169
30.06	178,869	179,530	97.0	661	3.0	41,773
30.09	273,723	274,644	97.6	921	2.4	69,339
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

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	of which											
	Own funds (capital) of credit institutions, billion of rubles		credit institutions going through insolvency prevention measures		credit institutions with capital less than 45 million of rubles		credit institutions with capital from 45 to 90 million of rubles		credit institutions with capital from 90 to 180 million of rubles		credit institutions with capital more than 180 million of rubles	
			capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units
2008												
31.12	3,811.1	62.6	20	2.0	107	6.0	90	18.4	142	3,722.0	747	
2009												
31.03	3,900.3	40.6	18	1.3 ¹	104 ¹	5.6	83	18.2	140	3,834.7	748	
30.06	4,141.9	57.8	19	2.0	100	5.0	73	18.5	140	4,058.5	751	
30.09	4,466.4	75.8	19	1.6	86	4.7	68	18.7	145	4,365.7	755	
31.12	4,620.6	70.3	18	1.0	54	0.6	10	25.7	216	4,522.9	760	
2010												
31.01	4,637.0	64.5	18	0.9	51	0.6	10	25.8	217	4,545.2	760	
28.02	4,612.6	61.1	18	0.7	41	0.5	8	26.6	223	4,523.7	758	
31.03	4,600.1	71.5	18	0.7	42	0.5	7	26.6	221	4,500.9	759	
30.04	4,597.3	74.1	18	0.7	41	0.4	7	26.6	220	4,495.4	761	
31.05	4,449.7	73.1	17	0.7	41	0.3	5	26.1	218	4,349.5	758	
30.06	4,472.7	76.7	17	-1.3 ²	42	0.4	6	25.6	212	4,371.3	761	
31.07	4,528.9	85.6	17	0.7	40	0.5	8	25.1	209	4,417.0	763	
31.08	4,584.9	90.8	17	0.7	40	0.4	7	24.9	207	4,467.9	765	
30.09	4,581.0	99.4	16	0.7 ¹	42 ¹	0.4	6	24.5	202	4,456.0	764	
31.10	4,613.1	98.9	14	0.7	41	0.5	8	23.8	196	4,489.2	766	
30.11	4,661.9	106.0	14	0.7	41	0.4	7	23.3	191	4,531.5	770	
Memo: own funds (capital) adequacy ratio as of 30.11,%	18.0	17.0 ³	35.7	40.3	32.8	18.0						

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).

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	total	by maturity:								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			
1	2	3	4	5	6	7	8	9	10		
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		

Table 4.2.2 (end)
(millions of rubles)

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

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

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 nonfinancial organizations' 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 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	0.8	3.5	4.9	6.4	7.5	5.5	6.3	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1.5	2.7	5.8	0.7	4.1

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

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits					
	in euros															
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year		
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		

Table 4.2.5

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

(% p.a.)

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

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	181 days to 1 year	1 to 3 years	over 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years							
2008																												
31.12	12,651	432	1,132	955	5,267	4,489	17	18,040	0	1,687	2,637	7,318	4,656	78	375,255	0	0	3	593	73,687	300,972							
2009																												
31.03	15,315	1,479	5,567	814	3,874	3,379	17	16,323	0	1,441	2,327	6,384	4,434	65	371,880	0	456	3	90	70,022	301,309							
30.06	11,437	259	4,231	856	3,704	2,022	17	16,049	61	1,983	2,144	5,934	4,196	62	341,792	0	0	0	16	58,087	283,688							
30.09	11,093	205	2,088	2,544	1,508	1,552	17	15,836	6	2,104	2,368	5,705	3,780	59	361,521	0	0	118	3,250	55,142	302,802							
31.12	20,062	3,907	2,347	681	1,900	10,596	8	15,487	3	1,797	2,497	5,705	3,788	53	412,662	0	0	605	3,302	66,555	342,220							
2010																												
31.01	17,053	370	2,872	589	2,030	10,550	6	15,137	1	1,677	2,425	5,722	3,587	51	411,524	0	0	605	3,302	64,065	343,551							
28.02	15,078	699	831	489	2,063	10,657	6	15,342	1	1,704	2,434	5,945	3,567	51	415,339	0	0	255	2,123	62,739	350,223							
31.03	15,570	590	1,182	505	2,250	10,773	6	15,426	0	1,872	2,288	5,965	3,511	48	426,578	0	0	255	128	79,199	346,996							
30.04	15,836	369	1,078	635	2,692	10,629	6	15,761	234	2,044	2,114	6,127	3,513	48	430,221	0	0	239	68	85,423	344,490							
31.05	16,942	1,047	1,712	653	2,691	10,660	6	15,617	1	2,221	2,050	6,119	3,437	47	423,738	0	5	239	68	85,833	337,593							
30.06	17,548	639	2,572	873	2,394	10,867	6	15,555	3	2,412	2,036	6,039	3,419	46	425,689	0	5	0	4	87,511	338,169							
31.07	17,458	443	2,662	850	2,303	10,952	6	15,713	0	2,497	1,992	6,213	3,297	44	437,905	0	0	0	0	96,692	341,213							
31.08	17,400	830	2,017	1,105	2,327	10,960	6	15,163	1	1,366	2,667	6,089	3,282	55	442,650	0	0	0	0	96,377	346,274							
30.09	15,290	437	473	1,191	2,029	10,950	6	14,697	0	633	2,957	5,895	3,421	79	479,396	0	0	0	1	113,139	366,174							
31.10	14,598	144	645	880	1,524	11,165	6	14,298	11	118	3,102	5,632	3,636	87	484,219	0	0	0	3	116,752	367,465							
30.11	14,333	6	492	963	1,452	11,257	6	14,016	0	71	2,849	5,583	3,756	91	522,678	0	0	0	5	156,643	365,991							

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																		
31.01	745,843	182,612	3,993	26,435	62,775	136,458	284,949	37,023	171,886	8,628	421	19,719	41,232	45,536	43,462	6,141		
28.02	533,692	23,504	5,204	25,718	52,021	115,547	270,448	30,755	167,164	5,817	1,072	12,175	41,206	53,258	43,700	6,143		
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		
30.04	505,911	21,373	6,289	22,556	43,118	130,301	242,597	29,063	154,226	7,000	1,333	16,534	31,992	48,477	40,629	5,494		
31.05	489,469	27,475	3,980	22,972	47,877	143,837	202,471	29,215	138,582	8,477	1,181	12,609	26,789	45,399	35,271	5,007		
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		
31.07	523,918	31,261	4,743	32,924	63,868	145,609	203,686	30,801	140,032	7,641	65	3,643	31,683	41,126	48,816	4,929		
31.08	514,405	26,523	5,047	34,286	69,386	147,147	185,684	35,073	170,191	8,772	111	5,034	31,613	37,756	79,718	5,364		
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		
31.10	526,293	27,291	4,683	29,890	67,535	178,661	175,774	31,908	168,769	7,457	775	12,837	19,177	45,824	76,090	4,761		
30.11	551,740	24,727	4,132	32,419	67,548	202,558	178,034	31,865	170,331	7,089	268	11,282	19,745	47,198	78,305	5,022		
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		

4.3. Lending

Table 4.3.1

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

(millions of rubles)

		Loans, Deposits and Other Funds in rubles												
		of which:											credit institutions	
		total			individuals			organizations						
		total		total		total		of which by maturity:					total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years								
2008														
31.12	13,454,543	9,165,304	269,575	406,423	667,297	2,841,361	2,637,027	2,123,191	752,027					
2009														
31.03	13,556,823	9,497,198	286,609	316,717	554,308	2,722,871	2,738,053	2,526,007	704,566					
30.06	13,386,653	9,409,350	360,399	209,655	440,318	2,494,205	2,858,550	2,602,012	739,590					
30.09	13,389,222	9,486,945	290,949	226,065	445,152	2,285,666	2,806,850	2,867,448	705,934					
31.12	13,326,589	9,386,042	292,008	215,178	343,959	1,968,047	2,840,951	3,101,279	770,646					
2010														
31.01	13,337,327	9,339,957	291,120	211,754	349,655	1,949,863	2,768,639	3,150,473	853,820					
28.02	13,339,188	9,339,949	285,672	225,697	358,295	1,892,531	2,750,905	3,194,125	863,643					
31.03	13,461,633	9,420,109	319,588	233,969	366,293	1,931,974	2,769,511	3,155,040	882,439					
30.04	13,592,017	9,495,909	319,592	213,513	385,013	1,943,510	2,768,285	3,196,851	898,218					
31.05	13,717,985	9,588,191	301,128	245,097	404,818	1,916,001	2,815,822	3,219,308	898,747					
30.06	13,964,272	9,781,065	329,941	243,136	425,095	1,872,858	2,936,576	3,288,507	896,856					
31.07	14,157,176	9,865,452	307,689	258,582	427,030	1,914,469	2,934,087	3,333,522	932,034					
31.08	14,240,553	9,937,707	308,705	265,967	442,895	1,945,401	2,965,843	3,316,722	871,238					
30.09	14,711,701	10,223,619	400,798	258,752	482,100	1,986,988	3,099,709	3,300,626	985,258					
31.10	14,942,262	10,283,494	392,782	304,169	500,315	2,049,112	2,986,547	3,359,648	1,088,619					
30.11	15,306,121	10,497,110	380,276	293,488	523,130	2,116,796	3,032,873	3,480,866	1,181,849					

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			

Table 4.3.2

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

(% p.a.)

	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity						
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2009												
January	14.6	18.2	31.7	35.1	28.2	19.4	17.1	17.5	17.3	16.8	17.1	13.9
February	19.3	19.5	25.3	33.8	28.6	19.8	15.3	17.7	17.5	17.0	16.6	14.9
March	19.1	19.5	26.5	32.2	28.6	20.2	13.5	17.2	17.7	17.7	16.1	16.4
April	19.0	19.5	31.0	33.5	30.3	20.2	13.5	17.3	17.9	17.6	16.0	16.4
May	19.5	19.0	28.2	33.8	29.5	20.1	13.3	16.6	17.0	17.6	15.9	16.2
June	19.2	19.0	28.9	32.7	28.8	20.5	12.6	17.1	17.3	16.8	15.6	16.0
July	18.7	19.6	27.7	34.2	29.8	20.2	11.7	16.3	17.3	16.6	14.9	15.9
August	18.0	19.8	27.4	34.3	30.9	20.3	11.9	16.7	16.9	16.8	15.2	16.2
September	19.5	18.8	30.8	35.4	31.3	20.1	12.1	16.2	16.5	16.4	14.7	15.3
October	17.4	19.4	32.0	34.0	31.1	19.8	10.9	15.8	16.1	16.2	14.1	15.9
November	18.4	19.2	29.6	34.2	31.1	19.7	10.5	15.5	16.2	15.6	13.8	14.3
December	18.2	19.7	29.5	32.3	29.3	19.2	10.6	14.7	15.8	15.1	13.7	13.8
2010												
January	16.2	20.4	37.5	36.1	33.6	20.3	9.7	17.8	14.4	15.1	13.9	14.5
February	17.0	22.4	33.4	34.4	31.0	19.2	9.2	14.1	14.7	14.2	12.7	14.2
March	17.0	17.0	30.6	32.3	29.2	18.8	8.1	13.3	13.8	13.5	11.8	12.9
April	15.4	18.2	26.6	28.6	26.0	18.5	8.1	12.9	13.0	13.1	11.4	12.8
May	15.5	18.1	28.5	28.5	26.3	18.5	9.1	12.3	12.5	12.6	11.3	12.4
June	15.8	17.3	28.2	27.8	25.9	18.1	7.9	12.3	13.5	12.2	11.4	11.7
July	15.2	16.7	27.6	29.1	26.8	18.0	7.8	10.7	12.3	11.5	10.5	11.5
August	15.1	17.9	28.8	29.0	27.1	17.9	7.4	10.5	11.6	11.4	10.0	11.9
September	15.2	16.9	26.0	29.2	26.6	18.0	6.7	10.5	11.1	11.6	9.7	11.0
October	15.1	16.6	28.3	28.3	26.3	18.0	6.1	9.7	10.6	10.6	8.9	11.0
November	14.9	17.2	31.9	29.1	26.9	17.7	6.7	10.0	10.6	10.7	9.1	10.7

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

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

	On individual loans, by maturity										On nonfinancial organizations' loans, by maturity													
	in euros																							
	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	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	13.1	13.4	13.7	16.6	14.5	15.4	9.1					
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	11.9	6.0	14.3	13.5	12.7	13.0	6.6	9.4	7.6	9.9	8.7	6.9

Table 4.3.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt						
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	
2008																			
31.12	3,843,585	402,428	245,915	7,376	2,336,697	305,432	217,837	8,784	70,223	7,477	3,770	96							
2009																			
31.03	593,273	44,977	41,344	902	2,273,467	276,035	234,399	8,697	101,738	10,866	5,829	131							
30.04	824,933	64,801	54,116	1,213	2,257,022	270,952	229,090	8,341	110,644	12,109	8,593	156							
31.05	1,024,628	75,518	70,075	1,252	2,270,845	265,483	213,466	7,183	117,799	13,147	6,992	287							
30.06	1,328,246	91,220	89,249	1,404	2,321,035	260,470	216,547	7,049	124,203	14,311	7,987	223							
31.07	1,554,289	109,094	103,336	1,506	2,316,655	259,347	220,637	6,945	135,179	16,116	10,361	246							
31.08	1,829,658	125,696	116,579	1,912	2,385,452	256,516	206,260	6,935	152,101	17,397	13,551	288							
30.09	2,076,272	144,744	125,480	2,055	2,439,153	255,266	196,785	6,511	163,805	18,222	14,550	315							
31.10	2,311,242	162,418	131,253	2,176	2,449,199	253,317	185,099	6,139	171,856	19,450	12,884	240							
30.11	2,524,945	181,636	146,502	2,453	2,454,498	252,476	188,516	6,268	184,353	21,270	13,669	287							
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	237,574	173,028	1,659	2,867,715	274,369	247,332	6,196	268,265	26,316	15,422	421							
30.09	3,055,788	276,214	194,339	1,921	2,930,734	280,761	250,948	6,263	267,268	26,608	14,605	425							
31.10	3,468,398	318,930	221,282	2,011	2,910,191	286,028	253,909	5,946	273,457	26,816	16,839	431							
30.11	3,865,208	357,162	238,187	2,178	2,939,260	291,751	248,543	5,793	272,931	27,320	16,736	455							

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			
2008											
31.12	489,032	653,673	1,017,912	6,456	206.2	...	13.0	...	...	...	...
2009											
31.01	6,198	7,481	1,004,951	7,263	191.1	191.1	14.4	14.4	14.4	14.4	14.4
28.02	14,330	16,621	998,317	8,203	192.3	193.3	14.5	14.5	14.5	14.5	14.6
31.03	24,486	27,460	978,254	9,364	190.8	188.4	14.7	14.7	14.7	14.7	14.9
30.04	36,232	40,592	971,464	10,769	191.2	192.1	14.7	14.7	14.7	14.7	14.8
31.05	46,914	50,978	966,369	12,102	189.3	181.7	14.8	14.8	14.8	14.8	15.4
30.06	60,163	63,654	961,002	13,364	187.3	179.5	14.9	14.9	14.9	14.9	15.0
31.07	75,018	76,654	959,846	14,490	187.5	188.2	14.9	14.9	14.9	14.9	14.9
31.08	89,893	89,523	958,525	15,670	187.9	190.5	14.8	14.8	14.8	14.8	14.7
30.09	106,642	104,307	956,324	17,218	187.7	186.1	14.8	14.8	14.8	14.8	14.6
31.10	126,962	122,116	957,141	18,416	187.8	188.7	14.8	14.8	14.8	14.8	14.5
30.11	146,598	140,449	958,753	19,390	188.6	193.9	14.7	14.7	14.7	14.7	14.5
31.12	176,146	170,311	966,786	20,660	188.4	187.2	14.6	14.6	14.6	14.6	14.0
2010											
31.01	9,451	9,351	961,154	21,336	186.8	186.8	14.2	14.2	14.2	14.2	14.2
28.02	27,183	26,938	962,487	22,247	187.7	188.2	14.0	14.0	14.0	14.0	13.9
31.03	52,068	53,687	968,275	23,193	188.1	188.4	13.9	13.9	13.9	13.9	13.7
30.04	80,372	83,653	976,725	24,139	188.3	188.8	13.8	13.8	13.8	13.8	13.7
31.05	107,448	112,369	983,642	25,071	188.9	190.5	13.7	13.7	13.7	13.7	13.6
30.06	140,843	145,332	990,604	24,996	189.0	189.6	13.7	13.7	13.7	13.7	13.6
31.07	175,261	181,857	1,005,163	26,647	189.5	191.3	13.7	13.7	13.7	13.7	13.5
31.08	209,979	217,561	1,017,728	27,270	188.9	186.0	13.7	13.7	13.7	13.7	13.6
30.09	248,374	258,110	1,033,721	28,028	188.7	187.7	13.6	13.6	13.6	13.6	13.5
31.10	286,404	300,681	1,050,832	28,373	188.8	189.0	13.5	13.5	13.5	13.5	12.8
30.11	328,639	346,789	1,070,105	29,214	188.6	187.8	13.4	13.4	13.4	13.4	13.0

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

Table 4.3.6 (end)

	In foreign currency						average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		of which overdue debt	total		
			total	of which overdue debt				
2008								
31.12	18,270	103,113	252,274	6,404		198.7	11.0	
2009								
31.01	157	911	293,859	8,711		123.3	14.1	
28.02	259	1,488	288,824	7,775		124.8	13.9	
31.03	348	2,346	271,916	9,722		101.0	13.8	
30.04	487	3,087	262,313	9,765		100.5	14.0	
31.05	600	3,703	243,748	9,726		100.3	13.8	
30.06	775	4,722	238,639	10,158		100.1	13.8	
31.07	963	5,691	239,387	10,567		103.4	13.7	
31.08	1,146	6,641	234,523	10,841		108.2	13.7	
30.09	1,322	7,179	222,078	11,444		112.3	13.5	
31.10	1,541	8,295	211,501	11,463		109.0	13.5	
30.11	1,804	9,524	213,385	11,702		112.8	13.5	
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	199,712	20,427		143.9	11.2	
30.11	4,519	17,501	200,639	21,302		141.9	11.3	

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
		debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		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	on loans extended since the beginning of the year	on loans extended over the month ¹			
2008												
31.12	332,041	838,942	5,256	215.3	...	12.9	...	79,077				
2009												
31.03	18,542	809,363	8,135	202.7	203.6	14.4	14.6	80,558				
30.06	43,731	798,072	11,641	198.2	190.2	14.6	14.8	80,256				
30.09	76,377	798,083	15,379	197.6	196.9	14.6	14.4	80,887				
31.12	128,004	812,775	18,526	197.5	194.0	14.3	13.7	83,075				
2010												
31.01	7,353	810,546	19,099	194.9	194.9	13.9	13.9	82,606				
28.02	20,826	812,623	19,858	196.1	196.7	13.7	13.6	82,290				
31.03	39,788	819,447	20,773	196.6	197.2	13.6	13.4	81,147				
30.04	61,310	828,694	21,592	196.8	197.3	13.5	13.4	81,486				
31.05	81,695	834,435	22,412	197.5	199.4	13.5	13.4	79,501				
30.06	105,607	841,395	22,278	197.8	198.7	13.5	13.3	84,419				
31.07	131,298	856,219	23,358	196.8	193.0	13.4	13.2	84,091				
31.08	156,809	868,904	24,424	196.7	195.9	13.4	13.3	83,322				
30.09	184,904	884,216	25,022	197.3	200.8	13.4	13.2	82,440				
31.10	215,357	900,449	25,344	196.7	192.8	13.3	12.7	82,159				
30.11	247,768	918,509	26,072	196.0	191.7	13.2	12.6	86,433				

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					
2008									
31.12	17,461	95,137	231,387	6,243	207.2		10.8	15,433	
2009									
31.03	315	1,533	248,973	9,000	144.6		13.5	20,768	
30.06	707	3,559	220,821	9,857	125.9		13.5	21,259	
30.09	1,221	5,570	205,922	10,925	138.4		13.1	18,304	
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	185,755	18,082	161.4		11.1	23,558	
30.11	4,304	13,802	186,514	18,608	159.2		11.1	26,662	

Table 4.3.8

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

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 30.11.2010										total	
	1—5	6—20	21—50	51—200	201—500	501—1,023						
Number of credit institutions extended mortgage loans, units	5	15	24	124	220	231					619	
Number of mortgage loans extended to individuals, units, of which loans extended:												
in rubles	149,766	25,065	12,983	29,930	24,590	9,738					252,072	
in foreign currency	149,526	24,630	12,323	28,449	24,536	8,304					247,768	
Volume of mortgage loans extended to individuals, — total, millions of rubles of which:	240	435	660	1,481	54	1,434					4,304	
in rubles	170,921	39,907	25,223	46,586	22,736	9,727					315,100	
in foreign currency	169,485	37,717	22,767	39,953	22,066	9,310					301,298	
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles of which:	1,436	2,190	2,456	6,633	670	417					13,802	
in rubles	505,390	292,936	131,394	138,879	27,852	8,572					1,105,023	
in foreign currency	465,250	232,821	96,458	92,093	24,309	7,578					918,509	
of which: overdue, — total	40,140	60,115	34,936	46,786	3,543	994					186,514	
in rubles	19,840	14,537	6,856	2,671	584	192					44,680	
in foreign currency	10,494	8,454	4,837	1,591	516	180					26,072	
Average weighted maturity, months, of which on loans extended:	9,346	6,083	2,019	1,080	68	12					18,608	
in rubles	213.8	180.7	191.8	176.7	144.8	148.0					196.0	
in foreign currency	194.5	172.6	202.4	150.7	40.2	39.4					159.2	
Average weighted interest rate, %, of which on loans extended:												
in rubles	13.5	13.1	12.9	12.6	12.4	13.1					13.2	
in foreign currency	11.0	11.0	10.5	10.8	14.2	15.1					11.1	
Rights of claim under mortgage loans, — total, millions of rubles of which:	1,113	31,832	30,980	47,217	1,232	721					113,095	
in rubles	1,094	25,251	22,686	35,570	1,158	674					86,433	
in foreign currency	19	6,581	8,294	11,647	74	47					26,662	

Table 4.3.9

Structure of Investment Portfolio of Credit Institutions

Investments in debt obligations
of which:

	total	investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments											revaluation of debt obligations
		federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations				
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			

(millions of rubles)

Table 4.3.9 (end)
(millions of rubles)

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

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														
	nonfinancial organizations							credit institutions							
	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years
2010															
January	19.2	13.0	13.6	12.4	19.8	8.4	10.1	10.1	10.4	10.5	4.1	8.0	9.9	9.5	12.2
February	15.6	12.9	18.1	10.8	10.0	5.9	9.0	9.3	9.9	10.0	4.9	7.0	8.7	10.1	10.6
March	17.0	13.7	13.2	10.4	10.5	6.6	6.9	8.5	9.0	8.5	3.9	6.2	7.7	8.5	9.5
April	14.3	10.9	10.0	10.3	10.2	6.7	7.7	8.1	8.4	8.3	4.3	6.1	7.6	8.3	9.5
May	14.6	12.7	13.0	8.9	12.6	10.1	6.8	6.9	8.7	8.5	2.3	5.1	7.7	8.8	10.4
June	16.0	12.4	7.9	9.3	8.0	5.5	5.4	6.7	8.1	8.5	3.8	4.8	6.2	9.9	11.3
July	12.6	9.9	9.8	10.1	8.8	5.4	5.7	6.9	7.9	8.2	3.1	5.0	6.3	8.1	11.0
August	14.7	10.3	9.6	11.1	15.4	6.1	6.5	7.4	8.0	7.7	2.2	5.3	6.9	7.5	10.6
September	12.8	10.2	10.8	9.7	8.8	5.8	6.2	7.1	8.2	8.0	1.9	4.6	5.4	9.2	8.3
October	15.0	9.1	10.3	10.9	8.1	5.1	6.3	7.4	7.8	8.6	2.6	4.2	6.7	7.2	11.1
November	18.1	9.3	10.0	9.2	6.8	6.9	7.1	7.5	8.0	7.7	1.4	3.2	6.1	7.5	10.9

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	2 to 30 days	31 to 90 days	over 91 days	total	of which those with terms:		total	2 to 30 days	31 to 90 days	over 91 days	total	of which those with terms:		total	2 to 30 days	31 to 90 days	over 91 days	
		2 to 30 days	31 to 90 days						2 to 30 days	31 to 90 days						2 to 30 days	31 to 90 days					2 to 30 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						

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

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

Table 5.1

Payments Effected by the Payment System of Russia

	Of which payments effected:																
	Total payments			by the payment system of the Bank of Russia ¹			by private payment systems ²		by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions ³		between various divisions of one credit institution		within one division of a credit institution		
	thousands of units	billions of rubles	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
2007	2,455,668.4	746,076.2	445,753.2	833,867.7	445,753.2	1,621,800.7	300,323.0	2,777.5	3,006.2	83,651.9	35,057.5	386,750.7	102,153.5	1,148,620.6	160,105.8		
2008	2,781,565.0	882,044.6	516,274.0	940,115.3	516,274.0	1,841,449.7	365,770.6	3,691.5	3,256.4	92,543.5	55,867.5	430,446.0	135,102.7	1,314,768.7	171,544.0		
2009	2,723,796.6	877,432.5	609,865.7	942,943.3	609,865.7	1,780,853.3	267,566.8	4,605.5	3,275.5	82,772.1	30,955.0	427,996.9	110,506.5	1,265,478.8	122,829.8		
2008																	
Q1	606,368.3	188,150.1	104,957.5	199,398.6	104,957.5	406,969.7	83,192.6	743.9	714.8	19,599.7	12,334.2	94,128.5	28,093.9	292,497.6	42,049.7		
Q2	688,844.5	215,900.4	122,268.2	236,692.2	122,268.2	452,152.3	93,632.2	869.3	707.9	23,319.9	15,042.2	108,177.0	35,474.5	319,786.1	42,407.6		
Q3	731,112.7	245,204.3	140,509.4	248,095.5	140,509.4	483,017.2	104,694.9	1,114.4	823.0	25,141.2	18,505.8	110,757.2	40,176.2	346,004.4	45,189.9		
Q4	755,239.5	232,789.8	148,538.9	255,929.0	148,538.9	499,310.5	84,250.9	963.9	1,010.7	24,482.7	9,985.3	117,383.3	31,358.1	356,480.6	41,896.8		
2009																	
Q1	603,863.0	184,944.9	122,072.8	193,139.4	122,072.8	410,723.6	62,872.1	760.7	1,108.6	18,808.5	6,652.4	96,092.7	27,461.7	295,061.7	27,649.4		
Q2	676,856.3	216,569.2	154,061.4	231,365.2	154,061.4	445,491.1	62,507.8	1,065.5	676.8	20,086.4	6,498.6	107,744.4	25,814.0	316,594.8	29,518.4		
Q3	694,741.0	226,754.4	161,087.7	245,139.3	161,087.7	449,601.7	65,666.7	1,229.5	690.7	20,946.5	7,244.7	108,272.2	27,927.2	319,153.5	29,804.1		
Q4	748,336.3	249,164.0	172,643.8	273,299.4	172,643.8	475,036.9	76,520.2	1,549.8	799.4	22,930.7	10,559.3	115,887.6	29,303.6	334,668.8	35,857.9		
2010																	
Q1	601,911.1	185,449.2	151,794.3	216,104.5	151,794.3	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1		
Q2	719,909.4	200,122.2	161,795.4	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2		
Q3	858,409.7	199,487.6	159,313.3	273,953.4	159,313.3	584,456.3	40,174.3	2,732.9	508.7	46,674.1	2,945.2	207,970.9	15,901.4	327,078.4	20,819.0		

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.

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	value of payments, billions of rubles	electronic payments, thousands of units	paper-based payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	value of payments, billions of rubles	electronic payments, thousands of units	paper-based payments, thousands of units	value of payments, billions of rubles
2007	833,867.7	445,753.2	444,622.2	831,019.7	2,848.0	1,131.0	1,621,800.8	300,323.0	246,439.2	887,421.1	734,379.7	53,883.8
2008	940,115.3	516,274.0	514,058.2	937,055.7	3,059.6	2,215.8	1,841,449.7	365,770.6	303,086.4	980,622.4	860,827.3	62,684.2
2009	942,943.3	609,865.7	608,977.7	941,280.1	1,663.2	888.0	1,780,853.3	267,566.8	214,825.5	952,055.2	828,798.1	52,741.3
2008												
Q1	199,398.6	104,957.5	104,706.4	198,785.2	613.4	251.1	406,969.7	83,192.6	68,541.8	216,563.6	190,406.2	14,650.8
Q2	236,692.2	122,268.2	121,648.1	235,802.7	889.5	620.1	452,152.3	93,632.2	78,366.7	244,350.5	207,801.7	15,265.5
Q3	248,095.5	140,509.4	139,646.1	247,248.6	846.9	863.3	483,017.2	104,694.9	87,768.8	257,629.3	225,387.9	16,926.1
Q4	255,929.0	148,538.9	148,057.6	255,219.2	709.8	481.3	499,310.5	84,250.9	68,409.1	262,079.0	237,231.5	15,841.8
2009												
Q1	193,139.4	122,072.8	121,847.2	192,757.1	382.3	225.6	410,723.6	62,872.1	52,364.2	217,790.5	192,933.1	10,507.9
Q2	231,365.2	154,061.4	153,869.3	230,926.9	438.3	192.1	445,491.1	62,507.8	52,539.7	235,981.3	209,509.8	9,968.1
Q3	245,139.3	161,087.7	160,866.0	244,732.1	407.2	221.7	449,601.7	65,666.7	53,450.1	242,095.5	207,506.2	12,216.6
Q4	273,299.4	172,643.8	172,395.2	272,864.0	435.4	248.6	475,036.9	76,520.2	56,471.5	256,187.9	218,849.0	20,048.7
2010												
Q1	216,104.5	151,794.3	151,630.1	215,880.6	223.9	164.2	385,806.6	33,654.9	28,681.3	210,802.9	175,003.7	4,973.6
Q2	262,800.7	161,795.4	161,614.4	262,548.7	252.0	181.0	457,108.7	38,326.8	32,800.8	280,203.6	176,905.1	5,526.0
Q3	273,953.4	159,313.3	159,130.6	273,743.3	210.1	182.7	584,456.3	40,174.3	34,849.8	412,391.0	172,065.3	5,324.5

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

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

(units)

1	The Bank of Russia institutions		Of which members:			6	Of which users:		
	2	3	4	5	7		8	9	
		intraregional electronic settlements	interregional electronic settlements	BESP system	Credit institutions	intraregional electronic settlements	interregional electronic settlements	BESP system	
2010									
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	

Table 5.4 (end)
(units)

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

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

Table 5.5

Selected Indicators On Bank Card Transactions

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

Table 5.5 (end)

		Legal entities									
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which:		other transactions, millions of rubles			
1	8	9	10	11	12	13					
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					
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	159,872	48,014	110,668	1,190					

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

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

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

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

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions and Their Branches

(units)

1	31.12.2010			
	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	2,926	494	2,432
CENTRAL FEDERAL DISTRICT	585	603	119	484
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	32	3	29
Tula Region	5	25	1	24
Yaroslavl Region	7	32	3	29
Moscow	514	145	20	125
NORTH-WEST DISTRICT	71	367	25	342
Republic of Karelia	1	19	2	17
Republic of Komi	3	33	7	26
Arkhangelsk Region	2	31	—	31
including Nenets Autonomous Area	—	1	—	1
Vologda Region	9	20	6	14
Kaliningrad Region	4	33	1	32
Leningrad Region	4	28	—	28
Murmansk Region	4	23	—	23
Novgorod Region	2	14	1	13
Pskov Region	3	11	—	11
St. Petersburg	39	155	8	147
SOUTH FEDERAL DISTRICT	47	306	22	284
Republic of Adigei (Adigeya)	5	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	105	2	103
Astrakhan Region	5	24	6	18
Volgograd Region	4	58	—	58
Rostov Region	17	110	13	97
NORTH-CAUCASIAN DISTRICT	57	173	74	99
Republic of Daghestan	31	76	59	17
Republic of Ingushetia	2	5	1	4
Kabardino-Balkar Republic	6	13	4	9
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	102	526
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	64	—	64
Kirov Region	3	18	—	18
Nizhni Novgorod Region	14	92	5	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	134	61	73
Khanty-Mansiysky Autonomous Area — Yugra	10	37	11	26
Yamalo-Nenetsky Autonomous Area	2	25	2	23
Chelyabinsk Region	10	94	38	56
SIBERIA FEDERAL DISTRICT	56	366	28	338
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	48	8	40
Zabaykalskiy Territory	—	15	—	15
Krasnoyarsk Territory	5	60	2	58
Irkutsk Region	8	43	4	39
Kemerovo Region	8	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	31.12.2010				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	22,001	11,960	1,389	2,994	38,344
CENTRAL FEDERAL DISTRICT	6,298	3,807	221	877	11,203
Belgorod Region	138	229	14	65	446
Bryansk Region	89	152	9	42	292
Vladimir Region	181	157	12	45	395
Voronezh Region	235	311	23	60	629
Ivanovo Region	136	57	8	46	247
Kaluga Region	139	69	10	61	279
Kostroma Region	103	38	5	23	169
Kursk Region	143	90	15	35	283
Lipetsk Region	127	116	13	47	303
Moscow Region	1,043	792	12	67	1,914
Orel Region	84	61	9	28	182
Ryazan Region	123	97	8	38	266
Smolensk Region	114	86	4	31	235
Tambov Region	105	166	7	37	315
Tver Region	125	135	11	40	311
Tula Region	192	88	11	45	336
Yaroslavl Region	224	42	11	83	360
Moscow	2,997	1,121	39	84	4,241
NORTH-WEST DISTRICT	2,493	448	230	351	3,522
Republic of Karelia	110	13	8	23	154
Republic of Komi	128	83	11	24	246
Arkhangelsk Region	161	67	12	34	274
including Nenets Autonomous Area	4	8	—	—	12
Vologda Region	282	18	25	48	373
Kaliningrad Region	153	45	23	46	267
Leningrad Region	275	22	11	41	349
Murmansk Region	142	10	9	45	206
Novgorod Region	126	2	10	20	158
Pskov Region	111	17	9	30	167
St. Petersburg	1,005	171	112	40	1,328
SOUTH FEDERAL DISTRICT	2,517	689	139	227	3,572
Republic of Adigei (Adigeya)	75	6	1	4	86
Republic of Kalmykia	37	3	—	4	44
Krasnodar Territory	1,131	162	51	95	1,439
Astrakhan Region	118	91	7	26	242
Volgograd Region	271	299	30	45	645
Rostov Region	885	128	50	53	1,116
NORTH-CAUCASIAN DISTRICT	795	105	18	72	990
Republic of Daghestan	158	8	5	1	172
Republic of Ingushetia	14	—	—	—	14
Kabardino-Balkar Republic	73	43	1	6	123
Karachai-Cherkess Republic	35	2	—	1	38

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	53	17	—	5	75
Republic of Chechnya	36	3	—	13	52
Stavropol Territory	426	32	12	46	516
PRIVOLZHSKY FEDERAL DISTRICT	4,043	4,383	320	620	9,366
Republic of Bashkortostan	652	435	34	55	1,176
Republic of Mariy-El	54	63	8	11	136
Republic of Mordovia	136	142	7	16	301
Republic of Tatarstan (Tatarstan)	547	777	47	83	1,454
Udmurt Republic	199	90	18	37	344
Chuvash Republic — Chuvashya	108	174	14	36	332
Perm Territory	382	253	29	84	748
Kirov Region	183	183	15	29	410
Nizhni Novgorod Region	456	486	35	51	1,028
Orenburg Region	274	426	30	40	770
Penza Region	154	358	15	34	561
Samara Region	447	334	38	69	888
Saratov Region	251	520	18	43	832
Ulyanovsk Region	200	142	12	32	386
URALS FEDERAL DISTRICT	1,849	873	184	252	3,158
Kurgan Region	78	182	10	30	300
Sverdlovsk Region	758	200	58	35	1,051
Tyumen Region	559	344	54	100	1,057
Khanty-Mansiysky Autonomous Area — Yugra	287	139	22	35	483
Yamalo-Nenetsky Autonomous Area	100	37	2	22	161
Chelyabinsk Region	454	147	62	87	750
SIBERIA FEDERAL DISTRICT	2,881	1,390	208	470	4,949
Republic of Altai	34	5	2	4	45
Republic of Buryatia	197	6	3	26	232
Republic of Tyva	39	2	3	—	44
Republic of Khakassia	96	26	5	41	168
Altai Territory	287	485	19	55	846
Zabaykalskiy Territory	234	10	8	13	265
Krasnoyarsk Territory	500	166	24	113	803
Irkutsk Region	395	52	24	55	526
Kemerovo Region	322	125	27	54	528
Novosibirsk Region	413	155	57	32	657
Omsk Region	209	323	20	38	590
Tomsk Region	155	35	16	39	245
FAR EAST FEDERAL DISTRICT	1,125	265	69	125	1,584
Republic of Sakha (Yakutia)	149	113	5	7	274
Kamchatka Territory	78	9	5	8	100
Primorski Territory	346	36	31	26	439
Khabarovsk Territory	252	31	13	14	310
Amur Region	168	29	6	7	210
Magadan Region	37	11	3	4	55
Sakhalin Region	70	19	4	40	133
Jewish Autonomous Region	16	10	2	13	41
Chukotka Autonomous Area	9	7	—	6	22

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				
31.12.2009	226 (18)	114 (10)	189 (18)	111 (8)
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)
CENTRAL FEDERAL DISTRICT				
31.12.2009	144 (11)	69 (6)	108 (11)	74 (5)
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)
including Moscow and Moscow Region				
31.12.2009	136 (11)	66 (6)	100 (11)	69 (5)
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)
NORTH-WEST DISTRICT				
31.12.2009	20 (2)	14 (1)	20 (2)	6 (1)
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)
SOUTH FEDERAL DISTRICT				
31.12.2009	12 (2)	6 (1)	11 (2)	6 (1)
31.03.2010	9	5	8	4
30.06.2010	8	4	7	4
30.09.2010	6	3	5	3
NORTH-CAUCASIAN DISTRICT				
31.03.2010	—	—	—	—
30.06.2010	—	—	—	—
30.09.2010	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
31.12.2009	24 (1)	10 (1)	24 (1)	14
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)
URALS FEDERAL DISTRICT				
31.12.2009	10 (1)	7	10 (1)	3 (1)
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)
SIBERIA FEDERAL DISTRICT				
31.12.2009	8 (1)	2 (1)	8 (1)	6
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
FAR EAST FEDERAL DISTRICT				
31.12.2009	8	6	8	2
31.03.2010	8	6	8	2
30.06.2010	6	6	6	—
30.09.2010	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	31.12.2010										total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more	
2	3	4	5	6	7	8	9	10	11	12	
RUSSIAN FEDERATION	17	23	46	98	222	250	98	103	133	22	1,012
CENTRAL FEDERAL DISTRICT	4	11	26	48	99	153	58	69	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	2	1	—	—	—	—	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	81	136	53	63	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	15	15	3	2	1	—	47
Republic of Adigei (Adigeya)	—	—	2	1	2	—	—	—	—	—	5
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	1	5	4	2	—	1	—	14
Astrakhan Region	1	2	—	—	1	1	—	—	—	—	5
Volgograd Region	—	—	—	1	—	3	—	—	—	—	4
Rostov Region	—	—	—	2	5	7	1	2	—	—	17
NORTH-CAUCASIAN DISTRICT	4	1	2	4	33	9	4	—	—	—	57
Republic of Daghestan	2	1	1	2	20	3	2	—	—	—	31
Republic of Ingushetia	—	—	—	—	2	—	—	—	—	—	2
Kabardino-Balkar Republic	—	—	1	—	3	1	1	—	—	—	6
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			
31.03.2010	1,047	29,284,222.1	49
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
CENTRAL FEDERAL DISTRICT			
31.03.2010	595	25,456,621.4	27
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
including Moscow and Moscow Region			
31.03.2010	532	25,250,498.7	25
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
NORTH-WEST DISTRICT			
31.03.2010	75	1,123,521.3	9
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
SOUTH FEDERAL DISTRICT			
31.03.2010	50	177,517.9	11
30.06.2010	48	153,143.8	12
30.09.2010	48	159,158.2	11
30.11.2010	48	164,478.9	11
NORTH-CAUCASIAN DISTRICT			
31.03.2010	59	39,600.2	20
30.06.2010	58	41,834.4	20
30.09.2010	58	44,684.4	20
30.11.2010	58	48,138.7	21
PRIVOLZHISKY FEDERAL DISTRICT			
31.03.2010	123	1,001,071.3	33
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
URALS FEDERAL DISTRICT			
31.03.2010	54	669,349.9	12
30.06.2010	53	693,103.1	12
30.09.2010	53	735,548.9	12
30.11.2010	53	753,805.4	12
SIBERIA FEDERAL DISTRICT			
31.03.2010	60	598,319.5	5
30.06.2010	59	568,294.5	6
30.09.2010	59	605,953.7	6
30.11.2010	57	601,278.6	6
FAR EAST FEDERAL DISTRICT			
31.03.2010	31	218,220.7	8
30.06.2010	29	243,275.4	7
30.09.2010	29	273,983.7	7
30.11.2010	27	295,271.2	7

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from January 10 to February 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	27	66	145	169	268	697
CENTRAL FEDERAL DISTRICT	7	13	28	53	84	176	361
Belgorod Region	—	—	—	1	2	1	4
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	1	1	—	—	2
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	2	—	2	—	4
Kaluga Region	—	—	1	1	2	—	4
Kostroma Region	—	—	—	—	1	2	3
Kursk Region	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	1	1	2
Orel Region	—	—	1	1	—	—	2
Ryazan Region	—	—	3	—	1	—	4
Smolensk Region	—	—	1	1	—	1	3
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	1	3	—	—	4
Tula Region	—	1	1	1	2	—	5
Yaroslavl Region	—	1	3	1	—	2	7
Moscow and Moscow Region	7	10	14	41	73	169	314
NORTH-WEST DISTRICT	4	3	11	8	8	15	49
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	2	1	5	4	1	11	24
SOUTH FEDERAL DISTRICT	—	3	4	13	11	7	38
Republic of Adigei (Adigeya)	—	2	1	2	—	—	5
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	1	5	2	4	13
Astrakhan Region	—	—	—	1	1	—	2
Volgograd Region	—	—	1	—	3	—	4
Rostov Region	—	—	1	3	5	3	12
NORTH-CAUCASIAN DISTRICT	3	1	3	24	9	2	42
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	—	—	—	3	3	—	6
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	1	3	1	—	5

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	2	1	6	22	30	40	101
Republic of Bashkortostan	—	—	1	1	3	4	9
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	2	1	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	—	—	—	4	—	5	9
Penza Region	—	—	—	—	—	—	—
Samara Region	—	—	—	1	7	8	16
Saratov Region	—	—	1	3	4	2	10
Ulyanovsk Region	—	—	—	2	1	—	3
URALS FEDERAL DISTRICT	3	3	6	5	12	13	42
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	4	8
SIBERIA FEDERAL DISTRICT	2	1	4	15	9	10	41
Republic of Altai	—	—	—	—	—	—	—
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	1	1	5
Novosibirsk Region	2	1	—	3	—	4	10
Omsk Region	—	—	—	2	—	3	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—November 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	495,285.1	516,017.9	84.8	20,732.8	15.2	121,317.8
CENTRAL FEDERAL DISTRICT	455,051.9	469,744.3	86.3	14,692.4	13.7	107,916.5
Belgorod Region	142.4	142.4	100.0	0.0	0.0	33.0
Bryansk Region	96.7	96.7	100.0	0.0	0.0	12.8
Vladimir Region	40.5	40.5	100.0	0.0	0.0	12.1
Voronezh Region	17.0	17.0	100.0	0.0	0.0	1.9
Ivanovo Region	132.4	132.4	100.0	0.0	0.0	39.6
Kaluga Region	184.8	184.8	100.0	0.0	0.0	20.5
Kostroma Region	2,708.0	2,709.4	80.0	1.3	20.0	587.0
Kursk Region	207.5	207.5	100.0	0.0	0.0	48.7
Lipetsk Region	365.0	365.0	100.0	0.0	0.0	95.3
Moscow Region	409.3	591.9	81.8	182.5	18.2	165.6
Orel Region	33.3	33.3	100.0	0.0	0.0	18.8
Ryazan Region	82.3	100.1	75.0	17.9	25.0	33.4
Smolensk Region	164.3	164.3	100.0	0.0	0.0	25.5
Tambov Region	21.8	21.8	100.0	0.0	0.0	4.6
Tver Region	65.0	111.2	71.4	46.3	28.6	30.1
Tula Region	106.4	106.4	100.0	0.0	0.0	25.1
Yaroslavl Region	262.3	262.3	100.0	0.0	0.0	59.8
Moscow	450,013.1	464,457.4	85.6	14,444.3	14.4	106,702.9
NORTH-WEST DISTRICT	16,658.2	17,226.5	83.1	568.3	16.9	6,007.2
Republic of Karelia	16.1	16.1	100.0	0.0	0.0	3.4
Republic of Komi	464.4	479.0	66.7	14.6	33.3	101.5
Arkhangelsk Region	0.0	2.7	50.0	2.7	50.0	1.9
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	798.1	814.9	88.9	16.8	11.1	166.3
Kaliningrad Region	993.4	993.4	100.0	0.0	0.0	183.9

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-142.7	1.2	33.3	143.8	66.7	1.3
Murmansk Region	-164.9	13.6	75.0	178.5	25.0	9.7
Novgorod Region	-5.7	14.0	50.0	19.7	50.0	3.0
Pskov Region	35.2	35.2	100.0	0.0	0.0	13.1
St. Petersburg	14,664.3	14,856.4	87.2	192.1	12.8	5,523.1
SOUTH FEDERAL DISTRICT	1,911.5	1,925.1	85.4	13.6	14.6	436.5
Republic of Adigei (Adigeya)	59.9	59.9	100.0	0.0	0.0	16.7
Republic of Kalmykia	8.8	9.8	50.0	1.0	50.0	4.6
Krasnodar Territory	1,122.4	1,128.0	85.7	5.7	14.3	225.3
Astrakhan Region	78.6	79.5	80.0	0.9	20.0	23.6
Volgograd Region	185.2	185.2	100.0	0.0	0.0	29.7
Rostov Region	456.7	462.7	83.3	6.1	16.7	136.6
NORTH-CAUCASIAN DISTRICT	968.6	988.1	94.8	19.5	5.2	263.0
Republic of Dagestan	486.9	486.9	100.0	0.0	0.0	126.1
Republic of Ingushetia	13.4	13.4	100.0	0.0	0.0	2.2
Kabardino-Balkar Republic	271.4	271.4	100.0	0.0	0.0	60.2
Karachai-Cherkess Republic	57.5	57.5	100.0	0.0	0.0	14.6
Republic of Northern Ossetia — Alania	123.3	123.3	100.0	0.0	0.0	15.6
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	16.2	35.7	57.1	19.5	42.9	44.4
PRIVOLZHSKY FEDERAL DISTRICT	10,174.7	11,934.1	79.7	1,759.4	20.3	2,545.5
Republic of Bashkortostan	76.5	284.8	63.6	208.3	36.4	77.9
Republic of Mariy-El	35.3	35.3	100.0	0.0	0.0	5.9
Republic of Mordovia	67.0	67.0	100.0	0.0	0.0	25.2
Republic of Tatarstan (Tatarstan)	1,817.3	1,940.1	88.5	122.9	11.5	362.0
Udmurt Republic	-65.2	58.9	40.0	124.0	60.0	25.6
Chuvash Republic — Chuvashya	44.8	44.8	100.0	0.0	0.0	18.5
Perm Territory	115.0	119.2	80.0	4.2	20.0	48.1
Kirov Region	342.9	342.9	100.0	0.0	0.0	76.6
Nizhni Novgorod Region	531.7	642.7	85.7	111.0	14.3	137.3
Orenburg Region	431.8	431.8	100.0	0.0	0.0	142.7
Penza Region	68.5	72.0	50.0	3.5	50.0	5.5
Samara Region	5,476.2	6,542.2	70.0	1,066.1	30.0	1,452.0
Saratov Region	1,224.1	1,239.1	80.0	15.0	20.0	145.1
Ulyanovsk Region	9.0	113.4	50.0	104.3	50.0	22.9

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	4,464.7	6,407.2	75.5	1,942.5	24.5	1,675.1
Kurgan Region	114.0	114.0	100.0	0.0	0.0	24.7
Sverdlovsk Region	1,425.7	2,560.3	60.0	1,134.6	40.0	402.5
Tyumen Region	1,434.7	2,176.6	88.9	741.9	11.1	905.3
Khanty-Mansiysky Autonomous Area — Yugra	815.4	1,557.3	80.0	741.9	20.0	677.0
Yamalo-Nenetsky Autonomous Area	50.1	50.1	100.0	0.0	0.0	10.5
Chelyabinsk Region	1,490.3	1,556.3	72.7	65.9	27.3	342.6
SIBERIA FEDERAL DISTRICT	1,434.3	2,602.4	78.9	1,168.1	21.1	1,200.4
Republic of Altai	264.4	264.4	100.0	0.0	0.0	65.0
Republic of Buryatia	57.7	57.7	100.0	0.0	0.0	2.6
Republic of Tyva	-8.6	0.0	0.0	8.6	100.0	0.0
Republic of Khakassia	30.3	32.3	66.7	2.0	33.3	10.7
Altai Territory	242.2	242.2	100.0	0.0	0.0	50.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	47.6	74.4	80.0	26.8	20.0	28.2
Irkutsk Region	144.3	163.9	75.0	19.6	25.0	29.8
Kemerovo Region	270.1	270.1	100.0	0.0	0.0	97.3
Novosibirsk Region	291.7	1,350.8	63.6	1,059.1	36.4	877.9
Omsk Region	24.4	76.4	66.7	52.0	33.3	16.6
Tomsk Region	70.2	70.2	100.0	0.0	0.0	21.3
FAR EAST FEDERAL DISTRICT	4,621.1	5,190.2	88.9	569.1	11.1	1,273.5
Republic of Sakha (Yakutia)	-163.7	8.3	50.0	172.0	50.0	6.5
Kamchatka Territory	147.1	147.1	100.0	0.0	0.0	50.1
Primorski Territory	1,167.4	1,167.4	100.0	0.0	0.0	285.7
Khabarovsk Territory	113.7	510.8	75.0	397.1	25.0	97.1
Amur Region	3,259.5	3,259.5	100.0	0.0	0.0	809.3
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	97.1	97.1	100.0	0.0	0.0	24.8
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					
31.12.2009	33	60	25	26 (13)	82 (5)
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)
CENTRAL FEDERAL DISTRICT					
31.12.2009	18	27	10	17 (6)	72 (5)
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)
including Moscow and Moscow Region					
31.12.2009	16	25	9	16 (6)	70 (5)
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)
NORTH-WEST DISTRICT					
31.12.2009	5	8	—	2 (2)	5
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
SOUTH FEDERAL DISTRICT					
31.12.2009	2	3	2	3 (2)	2
31.03.2010	2	2	3	1	1
30.06.2010	2	1	3	1	1
30.09.2010	2	0	2	1	1
NORTH-CAUCASIAN DISTRICT					
31.03.2010	—	—	—	—	—
30.06.2010	—	—	—	—	—
30.09.2010	—	—	—	—	—
PRIVOLZHSKY FEDERAL DISTRICT					
31.12.2009	4	11	6	2 (1)	1
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
URALS FEDERAL DISTRICT					
31.12.2009	2	4	2	1 (1)	1
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)	—
SIBERIA FEDERAL DISTRICT					
31.12.2009	—	4	2	1 (1)	1
31.03.2010	—	4	2	1 (1)	1
30.06.2010	—	4	1	1 (1)	1
30.09.2010	—	5	1	1 (1)	1
FAR EAST FEDERAL DISTRICT					
31.12.2009	2	3	3	—	—
31.03.2010	2	4	2	—	—
30.06.2010	2	2	2	—	—
30.09.2010	2	2	2	—	—

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)

	30.11.2010									
	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	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
RUSSIAN FEDERATION	20,027,355	14,742,187	5,285,168	4,735,141	3,355,387	1,379,754	9,226,229	7,316,689	1,909,540	
CENTRAL FEDERAL DISTRICT	12,671,921	8,426,021	4,245,900	3,677,114	2,481,303	1,195,811	4,604,055	3,272,208	1,331,847	
Belgorod Region	99,476	84,919	14,557	13,024	9,229	3,795	64,452	59,433	5,019	
Bryansk Region	42,656	39,110	3,546	2,528	2,511	17	34,215	31,344	2,871	
Vladimir Region	85,319	75,950	9,369	6,438	6,179	259	65,166	59,181	5,985	
Voronezh Region	158,919	139,493	19,426	17,377	11,990	5,387	114,463	104,606	9,857	
Ivanovo Region	48,587	43,941	4,646	2,214	2,167	47	40,065	35,972	4,093	
Kaluga Region	65,460	57,545	7,915	3,985	3,724	261	46,357	41,903	4,454	
Kostroma Region	34,833	32,567	2,266	4,325	4,111	214	25,620	23,989	1,631	
Kursk Region	46,924	43,436	3,488	2,985	2,873	112	36,673	34,165	2,508	
Lipetsk Region	71,136	64,961	6,175	5,774	5,642	132	53,598	48,959	4,639	
Moscow Region	611,653	546,360	65,293	73,945	65,640	8,305	396,059	349,457	46,602	
Orel Region	34,628	32,397	2,231	2,403	2,266	137	27,620	25,849	1,771	
Ryazan Region	61,848	55,772	6,076	5,609	4,705	904	45,891	42,203	3,688	
Smolensk Region	51,565	44,522	7,043	4,344	4,210	134	35,835	32,462	3,373	
Tambov Region	38,961	36,037	2,924	1,836	1,646	190	30,624	29,051	1,573	
Tver Region	64,769	58,238	6,531	4,041	3,526	515	48,366	44,369	3,997	
Tula Region	83,215	73,356	9,859	9,128	8,678	450	58,284	53,599	4,685	
Yaroslavl Region	85,887	77,607	8,280	6,055	5,886	169	65,379	58,474	6,905	
Moscow	10,986,085	6,919,810	4,066,275	3,511,103	2,336,320	1,174,783	3,415,388	2,197,192	1,218,196	
NORTH-WEST DISTRICT	1,806,247	1,415,925	390,322	280,285	196,323	83,962	1,046,418	824,764	221,654	
Republic of Karelia	30,878	27,373	3,505	1,549	1,460	89	24,667	21,846	2,821	
Republic of Komi	68,394	62,743	5,651	5,227	5,204	23	52,095	48,746	3,349	

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	86,764	78,537	8,227	14,501	13,377	1,124	57,421	53,509	3,912
including Nenets Autonomous Area	3,219	3,110	109	207	207	0	2,368	2,323	45
Vologda Region	90,329	71,578	18,751	17,095	7,699	9,396	56,884	50,569	6,315
Kaliningrad Region	79,561	61,678	17,883	10,147	8,305	1,842	53,381	40,112	13,269
Leningrad Region	74,618	66,420	8,198	4,975	4,574	401	56,282	49,714	6,568
Murmansk Region	69,542	59,941	9,601	4,853	4,024	829	53,998	47,645	6,353
Novgorod Region	28,680	25,230	3,450	1,768	1,766	2	20,329	17,886	2,443
Pskov Region	25,327	22,837	2,490	2,140	1,908	232	17,994	16,454	1,540
St. Petersburg	1,252,154	939,588	312,566	218,030	148,006	70,024	653,367	478,283	175,084
SOUTH FEDERAL DISTRICT	720,402	643,234	77,168	64,380	54,374	10,006	513,912	462,280	51,632
Republic of Adigei (Adigeya)	9,652	9,048	604	469	469	0	7,444	7,047	397
Republic of Kalmykia	4,636	4,343	293	475	474	1	3,379	3,165	214
Krasnodar Territory	325,014	290,683	34,331	34,254	27,793	6,461	223,845	200,438	23,407
Astrakhan Region	42,285	38,480	3,805	2,868	2,841	27	31,439	29,005	2,434
Volgograd Region	117,793	103,658	14,135	9,934	6,869	3,065	88,397	79,483	8,914
Rostov Region	221,022	197,022	24,000	16,380	15,928	452	159,408	143,142	16,266
NORTH-CAUCASIAN DISTRICT	192,463	177,312	15,151	11,579	11,029	550	135,208	123,378	11,830
Republic of Dagestan	27,003	25,294	1,709	1,285	1,150	135	16,020	14,619	1,401
Republic of Ingushetia	2,755	2,576	179	170	168	2	1,642	1,512	130
Kabardino-Balkar Republic	18,214	16,300	1,914	855	850	5	13,105	12,058	1,047
Karachai-Cherkess Republic	7,604	6,964	640	634	457	177	5,315	4,902	413
Republic of Northern Ossetia — Alania	18,308	17,258	1,050	657	652	5	14,322	13,424	898
Republic of Chechnya	7,816	7,751	65	509	509	0	1,762	1,699	63
Stavropol Territory	110,763	101,169	9,594	7,469	7,243	226	83,042	75,164	7,878
PRIVOLZHSKY FEDERAL DISTRICT	2,012,164	1,766,046	246,118	335,727	289,636	46,091	1,227,043	1,107,450	119,593
Republic of Bashkortostan	319,537	259,379	60,158	136,647	102,559	34,088	128,729	117,242	11,487
Republic of Mariy-El	21,629	20,002	1,627	2,070	1,751	319	16,087	15,266	821
Republic of Mordovia	32,716	31,002	1,714	2,795	2,785	10	22,967	21,649	1,318
Republic of Tatarstan (Tatarstan)	381,258	327,122	54,136	71,711	69,917	1,794	186,935	167,703	19,232
Udmurt Republic	71,125	66,501	4,624	11,878	11,718	160	47,751	44,609	3,142
Chuvash Republic — Chuvashya	52,069	46,345	5,724	4,880	4,379	501	35,777	33,973	1,804
Perm Territory	189,846	165,882	23,964	29,501	26,067	3,434	118,423	105,786	12,637
Kirov Region	60,390	56,203	4,187	5,297	4,859	438	45,283	42,934	2,349
Nizhni Novgorod Region	256,414	229,618	26,796	18,818	16,941	1,877	170,903	152,864	18,039
Orenburg Region	91,320	84,797	6,523	9,569	8,925	644	62,973	57,983	4,990

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	54,917	51,396	3,521	3,359	3,243	116	42,308	39,799	2,509
Samara Region	299,527	262,981	36,546	27,204	25,806	1,398	211,834	182,766	29,068
Saratov Region	119,241	108,304	10,937	6,147	5,632	515	91,477	83,027	8,450
Ulyanovsk Region	62,175	56,514	5,661	5,851	5,054	797	45,596	41,849	3,747
URALS FEDERAL DISTRICT	1,112,609	955,267	157,342	192,359	162,734	29,625	686,405	597,359	89,046
Kurgan Region	22,785	21,529	1,256	1,637	1,452	185	17,457	16,687	770
Sverdlovsk Region	378,529	339,306	39,223	38,012	35,686	2,326	257,337	228,255	29,082
Tyumen Region	495,855	413,093	82,762	127,658	114,771	12,887	270,924	224,603	46,321
Khanty-Mansiysky Autonomous Area — Yugra	255,291	188,657	66,634	57,053	45,628	11,425	143,803	109,595	34,208
Yamalo-Nenetsky Autonomous Area	49,455	47,144	2,311	9,116	8,853	263	31,983	30,561	1,422
Chelyabinsk Region	215,440	181,339	34,101	25,052	10,825	14,227	140,687	127,814	12,873
SIBERIA FEDERAL DISTRICT	994,823	898,734	96,089	120,303	113,194	7,109	663,545	611,619	51,926
Republic of Altai	4,530	4,381	149	438	438	0	3,198	3,111	87
Republic of Buryatia	29,244	26,051	3,193	1,888	1,856	32	20,256	19,378	878
Republic of Tyva	3,957	3,813	144	344	344	0	2,782	2,718	64
Republic of Khakassia	15,502	14,857	645	1,440	1,440	0	11,561	10,994	567
Altai Territory	93,266	85,121	8,145	9,632	8,834	798	66,330	62,110	4,220
Zabaykalskiy Territory	30,657	28,788	1,869	2,236	2,230	6	22,698	21,820	878
Krasnoyarsk Territory	188,940	174,693	14,247	43,778	43,568	210	106,585	98,552	8,033
Irkutsk Region	123,471	113,118	10,353	11,367	10,788	579	85,075	79,096	5,979
Kemerovo Region	158,655	142,573	16,082	21,332	17,918	3,414	107,244	98,220	9,024
Novosibirsk Region	197,410	170,487	26,923	16,641	15,329	1,312	127,043	115,601	11,442
Omsk Region	90,548	81,632	8,916	6,969	6,558	411	67,327	60,953	6,374
Tomsk Region	58,643	53,220	5,423	4,238	3,891	347	43,446	39,066	4,380
FAR EAST FEDERAL DISTRICT	516,726	459,648	57,078	53,394	46,794	6,600	349,643	317,631	32,012
Republic of Sakha (Yakutia)	61,121	57,575	3,546	5,452	5,374	78	37,411	35,758	1,653
Kamchatka Territory	32,626	29,614	3,012	2,408	2,292	116	24,252	22,012	2,240
Primorski Territory	152,349	130,196	22,153	17,538	12,181	5,357	101,328	88,728	12,600
Khabarovsk Territory	138,332	125,077	13,255	14,852	14,667	185	96,551	87,462	9,089
Amur Region	42,765	39,029	3,736	2,587	2,574	13	30,605	29,061	1,544
Magadan Region	24,073	19,599	4,474	2,202	2,185	17	14,220	12,883	1,337
Sakhalin Region	55,220	48,637	6,583	6,845	6,011	834	37,888	34,560	3,328
Jewish Autonomous Region	4,624	4,403	221	255	255	0	3,755	3,586	169
Chukotka Autonomous Area	5,616	5,518	98	1,255	1,255	0	3,633	3,581	52

Table 6.3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	30.11.2010		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	305,295.4	3,339,371.5	201,518.4
CENTRAL FEDERAL DISTRICT	191,802.6	2,193,667.9	118,084.5
Belgorod Region	787.6	14,713.0	1,262.5
Bryansk Region	189.0	4,656.2	567.6
Vladimir Region	1,357.8	8,618.5	1,143.1
Voronezh Region	1,270.1	21,462.6	2,446.0
Ivanovo Region	118.9	5,156.7	723.5
Kaluga Region	2,071.0	9,352.2	852.6
Kostroma Region	179.2	2,751.4	666.0
Kursk Region	317.2	5,957.9	945.3
Lipetsk Region	487.8	9,249.2	729.6
Moscow Region	6,223.1	121,880.9	27,024.8
Orel Region	406.9	3,735.4	500.7
Ryazan Region	430.7	7,799.3	927.3
Smolensk Region	871.7	6,509.6	699.7
Tambov Region	956.8	3,855.8	505.3
Tver Region	759.7	9,072.2	740.1
Tula Region	751.1	9,117.3	987.3
Yaroslavl Region	1,800.1	10,750.4	1,027.2
Moscow	172,823.8	1,939,029.4	76,335.9
NORTH-WEST DISTRICT	19,720.9	295,816.4	11,957.9
Republic of Karelia	291.0	3,510.3	318.5
Republic of Komi	433.6	7,927.2	844.1
Arkhangelsk Region	1,808.5	9,181.0	1,343.5
including Nenets Autonomous Area	75.3	429.4	74.5
Vologda Region	497.6	11,781.7	1,269.9
Kaliningrad Region	808.9	11,728.6	1,078.9
Leningrad Region	348.1	9,091.8	521.0
Murmansk Region	897.9	6,633.7	393.6
Novgorod Region	229.1	5,116.7	386.8
Pskov Region	208.5	3,755.5	366.6
St. Petersburg	14,197.7	227,089.9	5,435.0
SOUTH FEDERAL DISTRICT	8,848.2	113,708.5	14,626.7
Republic of Adigei (Adigeya)	215.1	1,275.9	264.6
Republic of Kalmykia	134.7	538.3	133.1
Krasnodar Territory	4,261.2	55,622.3	7,243.6
Astrakhan Region	433.4	5,104.4	1,022.3
Volgograd Region	1,143.5	15,635.7	1,467.3
Rostov Region	2,660.2	35,532.1	4,495.8
NORTH-CAUCASIAN DISTRICT	4,244.1	36,582.8	3,576.2
Republic of Daghestan	740.3	7,012.1	479.9
Republic of Ingushetia	104.4	893.6	60.2
Kabardino-Balkar Republic	265.8	2,814.1	302.6
Karachai-Cherkess Republic	398.8	1,136.6	153.8
Republic of Northern Ossetia — Alania	512.0	2,338.2	258.5
Republic of Chechnya	499.6	4,597.8	70.9
Stavropol Territory	1,723.1	17,790.5	2,250.3

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	38,471.4	306,415.4	18,899.9
Republic of Bashkortostan	3,729.8	34,017.7	1,636.9
Republic of Mariy-El	257.3	2,360.7	284.6
Republic of Mordovia	1,075.4	4,972.7	381.9
Republic of Tatarstan (Tatarstan)	8,357.1	68,959.9	2,489.9
Udmurt Republic	373.8	9,057.0	1,118.1
Chuvash Republic — Chuvashya	543.9	6,407.6	526.7
Perm Territory	1,454.5	30,529.5	2,635.5
Kirov Region	1,517.9	6,224.8	1,041.7
Nizhni Novgorod Region	13,635.8	45,418.6	2,575.2
Orenburg Region	987.1	15,177.0	957.9
Penza Region	567.2	6,606.1	911.6
Samara Region	3,548.4	51,708.6	1,900.1
Saratov Region	1,311.4	17,318.0	1,803.4
Ulyanovsk Region	1,111.9	7,657.3	636.4
URALS FEDERAL DISTRICT	14,988.6	165,143.0	11,725.8
Kurgan Region	169.4	2,998.7	617.3
Sverdlovsk Region	5,015.3	67,744.3	4,874.5
Tyumen Region	4,194.3	63,664.2	3,837.5
Khanty-Mansiysky Autonomous Area — Yugra	1,794.6	30,003.5	1,807.6
Yamalo-Nenetsky Autonomous Area	533.3	14,502.1	900.8
Chelyabinsk Region	5,609.7	30,735.8	2,396.5
SIBERIA FEDERAL DISTRICT	17,295.8	149,270.2	12,732.6
Republic of Altai	122.8	632.4	94.3
Republic of Buryatia	529.2	3,889.5	762.2
Republic of Tyva	121.7	464.5	123.5
Republic of Khakassia	437.2	1,869.8	562.0
Altai Territory	1,471.7	11,403.5	1,335.2
Zabaykalskiy Territory	329.0	4,032.2	650.4
Krasnoyarsk Territory	6,047.9	24,878.1	2,135.0
Irkutsk Region	1,484.4	19,213.0	1,379.5
Kemerovo Region	796.2	23,246.2	1,512.7
Novosibirsk Region	4,208.3	38,831.2	2,159.8
Omsk Region	1,131.8	11,801.6	1,275.7
Tomsk Region	615.5	9,008.2	742.3
FAR EAST FEDERAL DISTRICT	9,923.9	78,767.2	9,914.7
Republic of Sakha (Yakutia)	3,111.4	12,521.5	1,855.3
Kamchatka Territory	822.8	4,374.8	734.9
Primorski Territory	2,144.8	25,515.9	2,350.8
Khabarovsk Territory	1,940.3	19,090.8	2,089.4
Amur Region	535.0	6,012.6	955.2
Magadan Region	375.8	3,881.2	469.2
Sakhalin Region	803.9	6,388.1	1,220.1
Jewish Autonomous Region	74.4	439.8	141.1
Chukotka Autonomous Area	115.4	542.6	98.8

Table 6.3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	30.11.2010		
	public organizations	non-public organizations	other
2	3	4	
RUSSIAN FEDERATION	24,628.8	657,510.0	75,832.5
CENTRAL FEDERAL DISTRICT	20,785.0	555,420.9	71,109.1
Belgorod Region	2.1	1,202.0	9.6
Bryansk Region	0.3	218.0	6.4
Vladimir Region	27.2	636.5	45.1
Voronezh Region	1.2	715.7	39.2
Ivanovo Region	0.0	106.5	14.0
Kaluga Region	18.4	1,048.9	14.1
Kostroma Region	1.0	111.8	1.2
Kursk Region	42.1	179.1	3.9
Lipetsk Region	0.0	584.4	47.5
Moscow Region	306.2	3,696.8	229.2
Orel Region	0.0	60.5	0.4
Ryazan Region	25.0	528.1	1.5
Smolensk Region	71.1	554.3	5.2
Tambov Region	10.3	74.4	0.1
Tver Region	0.6	397.7	15.6
Tula Region	108.8	1,136.7	4.9
Yaroslavl Region	0.0	546.5	3.1
Moscow	20,170.7	543,622.9	70,668.1
NORTH-WEST DISTRICT	2,247.9	47,872.7	2,095.8
Republic of Karelia	1.4	271.2	8.6
Republic of Komi	30.0	320.0	2.1
Arkhangelsk Region	3.6	2,598.4	28.8
including Nenets Autonomous Area	0.0	35.5	0.5
Vologda Region	49.9	1,536.9	55.0
Kaliningrad Region	50.8	2,276.9	63.2
Leningrad Region	3.2	396.8	20.5
Murmansk Region	121.1	1,720.5	14.8
Novgorod Region	0.0	817.2	1.2
Pskov Region	1.9	158.9	4.0
St. Petersburg	1,986.1	37,775.8	1,897.6
SOUTH FEDERAL DISTRICT	170.6	5,709.0	307.7
Republic of Adigei (Adigeya)	0.0	25.9	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	95.8	1,986.0	229.4
Astrakhan Region	17.1	294.6	6.1
Volgograd Region	53.0	576.3	24.6
Rostov Region	4.7	2,826.2	47.5
NORTH-CAUCASIAN DISTRICT	11.9	572.7	232.1
Republic of Daghestan	3.2	22.8	7.3
Republic of Ingushetia	0.0	36.6	2.2
Kabardino-Balkar Republic	0.0	46.1	4.6
Karachai-Cherkess Republic	0.0	11.9	176.9
Republic of Northern Ossetia — Alania	0.6	43.0	5.5
Republic of Chechnya	0.0	2.7	0.0
Stavropol Territory	8.1	409.7	35.6

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	402.4	21,347.2	826.3
Republic of Bashkortostan	153.5	7,407.0	17.8
Republic of Mariy-El	4.4	134.1	0.1
Republic of Mordovia	0.4	49.4	0.0
Republic of Tatarstan (Tatarstan)	107.5	3,279.2	469.2
Udmurt Republic	0.4	421.3	2.6
Chuvash Republic — Chuvashya	0.2	325.7	0.6
Perm Territory	3.7	2,404.7	19.8
Kirov Region	0.0	808.2	1.1
Nizhni Novgorod Region	28.3	3,135.9	57.8
Orenburg Region	22.2	330.7	4.3
Penza Region	5.7	163.1	0.3
Samara Region	58.0	1,859.1	240.0
Saratov Region	6.9	637.8	10.1
Ulyanovsk Region	11.3	390.8	2.6
URALS FEDERAL DISTRICT	586.9	11,291.8	266.4
Kurgan Region	0.0	75.7	25.3
Sverdlovsk Region	43.7	3,252.3	151.0
Tyumen Region	8.2	6,150.1	23.2
Khanty-Mansiysky Autonomous Area — Yugra	0.3	4,869.6	19.5
Yamalo-Nenetsky Autonomous Area	0.0	631.3	0.0
Chelyabinsk Region	534.9	1,813.7	66.9
SIBERIA FEDERAL DISTRICT	328.1	8,410.2	400.1
Republic of Altai	0.0	19.0	0.0
Republic of Buryatia	0.0	484.2	3.3
Republic of Tyva	0.0	58.6	0.0
Republic of Khakassia	0.0	2.3	0.1
Altai Territory	30.1	263.9	16.6
Zabaykalskiy Territory	0.1	52.2	6.4
Krasnoyarsk Territory	143.7	1,604.9	27.6
Irkutsk Region	13.4	964.2	36.8
Kemerovo Region	0.1	2,240.5	16.0
Novosibirsk Region	116.8	2,068.0	251.8
Omsk Region	8.6	550.8	41.3
Tomsk Region	15.3	101.5	0.3
FAR EAST FEDERAL DISTRICT	96.1	6,885.6	595.0
Republic of Sakha (Yakutia)	2.3	159.6	2.5
Kamchatka Territory	14.1	396.3	7.4
Primorski Territory	56.6	2,503.8	180.1
Khabarovsk Territory	16.1	1,525.7	138.2
Amur Region	3.6	59.0	10.1
Magadan Region	3.0	277.2	15.1
Sakhalin Region	0.4	1,944.8	241.6
Jewish Autonomous Region	0.0	19.2	0.1
Chukotka Autonomous Area	0.0	0.0	0.0

Table 6.3.4

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	30.11.2010			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	4,927.8	5,117.3	33,615.2	21,459.6
CENTRAL FEDERAL DISTRICT	3,691.9	795.9	21,078.9	11,866.3
Belgorod Region	1.2	0.0	34.7	208.5
Bryansk Region	7.1	0.0	57.9	94.0
Vladimir Region	12.2	0.0	23.6	100.3
Voronezh Region	10.9	0.0	161.9	140.0
Ivanovo Region	9.3	0.0	50.5	40.0
Kaluga Region	22.8	0.1	99.4	32.3
Kostroma Region	15.6	0.1	12.8	32.4
Kursk Region	1.2	0.0	43.0	48.6
Lipetsk Region	6.0	0.0	115.2	130.7
Moscow Region	182.3	0.4	479.3	1,017.8
Orel Region	0.8	0.0	33.7	18.1
Ryazan Region	4.9	0.2	41.2	164.8
Smolensk Region	5.0	0.0	16.8	26.8
Tambov Region	3.1	0.0	49.1	28.7
Tver Region	1.4	0.0	100.6	37.4
Tula Region	11.2	0.0	36.4	148.2
Yaroslavl Region	2.0	0.0	30.7	49.1
Moscow	3,395.1	795.1	19,692.2	9,548.7
NORTH-WEST DISTRICT	102.2	50.6	4,626.8	1,136.2
Republic of Karelia	1.2	0.0	17.3	20.3
Republic of Komi	5.3	0.9	44.3	16.8
Arkhangelsk Region	4.5	0.0	26.1	89.4
including Nenets Autonomous Area	0.0	0.0	0.3	0.0
Vologda Region	2.6	0.1	68.8	160.8
Kaliningrad Region	14.3	0.0	54.6	227.0
Leningrad Region	20.7	5.7	328.7	171.1
Murmansk Region	17.7	0.0	37.9	122.4
Novgorod Region	9.0	0.2	30.2	53.4
Pskov Region	3.0	0.0	31.1	99.3
St. Petersburg	23.9	43.7	3,987.8	175.7
SOUTH FEDERAL DISTRICT	122.9	1.7	531.1	392.9
Republic of Adigei (Adigeya)	11.1	0.0	12.5	0.9
Republic of Kalmykia	0.0	0.7	26.2	16.6
Krasnodar Territory	69.9	1.0	204.3	183.4
Astrakhan Region	6.1	0.0	22.7	25.7
Volgograd Region	14.5	0.0	107.5	9.3
Rostov Region	21.4	0.0	157.9	157.1
NORTH-CAUCASIAN DISTRICT	414.7	5.8	273.1	560.3
Republic of Daghestan	223.5	0.0	25.1	149.0
Republic of Ingushetia	4.2	0.0	2.4	0.0
Kabardino-Balkar Republic	1.2	0.0	10.1	44.2
Karachai-Cherkess Republic	9.1	0.0	8.5	1.4
Republic of Northern Ossetia — Alania	0.0	0.0	13.4	8.9
Republic of Chechnya	146.8	0.0	22.8	77.7
Stavropol Territory	29.9	5.8	190.9	279.0

Table 6.3.4 (end)

(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	191.5	4,230.1	4,886.8	3,749.4
Republic of Bashkortostan	6.5	4,224.0	570.8	439.4
Republic of Mariy-El	0.8	0.0	30.4	28.3
Republic of Mordovia	3.9	0.0	118.5	44.5
Republic of Tatarstan (Tatarstan)	27.3	5.9	3,153.3	1,588.3
Udmurt Republic	0.7	0.0	42.2	9.5
Chuvash Republic — Chuvashya	9.3	0.0	38.7	120.1
Perm Territory	50.2	0.0	165.4	308.2
Kirov Region	1.1	0.0	35.3	119.0
Nizhni Novgorod Region	32.3	0.0	221.5	256.1
Orenburg Region	17.0	0.0	98.7	172.4
Penza Region	3.9	0.0	53.4	90.3
Samara Region	18.0	0.2	89.4	426.4
Saratov Region	15.3	0.0	93.0	88.7
Ulyanovsk Region	5.2	0.0	176.2	58.4
URALS FEDERAL DISTRICT	73.5	31.8	982.6	1,186.6
Kurgan Region	1.8	0.0	45.7	108.3
Sverdlovsk Region	37.2	0.9	255.7	448.2
Tyumen Region	5.0	30.7	475.5	532.2
Khanty-Mansiysky Autonomous Area — Yugra	1.3	1.1	132.1	208.2
Yamalo-Nenetsky Autonomous Area	2.1	0.0	205.8	261.3
Chelyabinsk Region	29.4	0.1	205.7	98.0
SIBERIA FEDERAL DISTRICT	194.9	1.4	645.1	1,758.3
Republic of Altai	1.0	0.0	6.8	4.7
Republic of Buryatia	6.2	0.0	114.6	22.3
Republic of Tyva	38.4	0.0	1.5	115.7
Republic of Khakassia	7.2	0.0	2.6	30.6
Altai Territory	0.9	0.0	42.8	382.5
Zabaykalskiy Territory	53.4	0.0	22.5	37.0
Krasnoyarsk Territory	30.1	0.0	114.8	195.9
Irkutsk Region	8.7	1.2	64.6	210.7
Kemerovo Region	22.5	0.1	54.0	461.0
Novosibirsk Region	6.1	0.0	84.5	83.5
Omsk Region	19.2	0.0	125.4	80.5
Tomsk Region	1.1	0.0	11.2	134.1
FAR EAST FEDERAL DISTRICT	136.2	0.0	590.9	809.6
Republic of Sakha (Yakutia)	68.1	0.0	50.3	181.9
Kamchatka Territory	0.0	0.0	19.7	6.6
Primorski Territory	16.1	0.0	108.8	72.3
Khabarovsk Territory	13.5	0.0	49.1	120.0
Amur Region	20.8	0.0	29.7	111.7
Magadan Region	2.5	0.0	20.2	243.1
Sakhalin Region	15.1	0.0	306.9	72.7
Jewish Autonomous Region	0.1	0.0	3.9	1.4
Chukotka Autonomous Area	0.0	0.0	2.3	0.0

Table 6.3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	30.11.2010		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	14,333.4	14,016.0	522,678.2
CENTRAL FEDERAL DISTRICT	12,550.0	4,019.8	470,996.7
Belgorod Region	0.0	56.4	0.0
Bryansk Region	16.0	19.9	0.0
Vladimir Region	121.3	130.2	0.0
Voronezh Region	0.0	78.3	0.0
Ivanovo Region	60.0	74.7	0.0
Kaluga Region	0.0	44.6	0.0
Kostroma Region	10.0	52.4	0.0
Kursk Region	0.0	17.1	0.0
Lipetsk Region	22.8	62.2	0.0
Moscow Region	177.5	466.0	0.0
Orel Region	0.0	27.9	0.0
Ryazan Region	0.0	35.4	0.0
Smolensk Region	9.7	16.1	0.0
Tambov Region	0.1	42.9	0.0
Tver Region	0.0	26.3	0.0
Tula Region	3.8	24.6	0.0
Yaroslavl Region	91.2	105.7	0.0
Moscow	12,037.7	2,739.3	470,996.7
NORTH-WEST DISTRICT	264.9	1,363.0	10,409.3
Republic of Karelia	0.1	93.2	0.0
Republic of Komi	18.0	166.3	0.0
Arkhangelsk Region	6.5	69.4	0.0
including Nenets Autonomous Area	0.0	5.4	0.0
Vologda Region	66.5	52.7	0.0
Kaliningrad Region	41.0	80.7	0.0
Leningrad Region	0.0	123.1	0.0
Murmansk Region	35.5	95.1	0.0
Novgorod Region	0.0	51.0	0.0
Pskov Region	0.1	39.8	0.0
St. Petersburg	97.2	591.7	10,409.3
SOUTH FEDERAL DISTRICT	63.7	1,146.9	2,816.8
Republic of Adigei (Adigeiya)	0.0	21.4	0.0
Republic of Kalmykia	0.0	8.3	0.0
Krasnodar Territory	27.6	405.8	4.6
Astrakhan Region	1.3	136.3	0.0
Volgograd Region	20.9	295.4	0.0
Rostov Region	13.8	279.8	2,812.2
NORTH-CAUCASIAN DISTRICT	11.0	636.8	136.3
Republic of Dagestan	0.0	18.5	0.0
Republic of Ingushetia	0.0	19.2	0.0
Kabardino-Balkar Republic	0.0	53.9	0.0
Karachai-Cherkess Republic	0.0	17.0	0.0
Republic of Northern Ossetia — Alania	0.0	34.1	136.3
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	11.0	494.1	0.0

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	590.9	2,370.8	22,765.9
Republic of Bashkortostan	0.0	202.6	0.0
Republic of Mariy-El	0.0	6.6	0.0
Republic of Mordovia	0.0	41.2	0.0
Republic of Tatarstan (Tatarstan)	17.5	75.2	11,857.3
Udmurt Republic	103.5	82.9	0.0
Chuvash Republic — Chuvashya	0.0	106.1	0.0
Perm Territory	6.5	211.9	0.0
Kirov Region	0.0	85.0	0.0
Nizhni Novgorod Region	53.9	203.9	0.0
Orenburg Region	0.8	190.4	0.0
Penza Region	1.8	189.1	0.0
Samara Region	405.3	553.6	10,908.6
Saratov Region	1.1	159.1	0.0
Ulyanovsk Region	0.5	263.1	0.0
URALS FEDERAL DISTRICT	391.6	1,158.8	12,503.2
Kurgan Region	0.4	14.8	0.0
Sverdlovsk Region	30.9	129.6	5,003.2
Tyumen Region	31.7	605.2	7,500.0
Khanty-Mansiysky Autonomous Area — Yugra	31.6	356.1	6,000.0
Yamalo-Nenetsky Autonomous Area	0.0	134.1	0.0
Chelyabinsk Region	328.7	409.2	0.0
SIBERIA FEDERAL DISTRICT	165.1	2,319.5	50.0
Republic of Altai	0.0	24.6	0.0
Republic of Buryatia	21.2	77.8	50.0
Republic of Tyva	0.0	17.7	0.0
Republic of Khakassia	0.0	35.2	0.0
Altai Territory	18.1	168.0	0.0
Zabaykalskiy Territory	53.1	109.4	0.0
Krasnoyarsk Territory	7.3	191.3	0.0
Irkutsk Region	54.5	389.8	0.0
Kemerovo Region	3.8	538.5	0.0
Novosibirsk Region	5.0	363.0	0.0
Omsk Region	2.1	190.3	0.0
Tomsk Region	0.0	213.9	0.0
FAR EAST FEDERAL DISTRICT	296.3	1,000.4	3,000.0
Republic of Sakha (Yakutia)	0.0	85.7	0.0
Kamchatka Territory	1.6	49.2	0.0
Primorski Territory	269.4	420.5	0.0
Khabarovsk Territory	0.0	100.2	0.0
Amur Region	2.5	126.5	3,000.0
Magadan Region	7.0	53.6	0.0
Sakhalin Region	15.8	119.9	0.0
Jewish Autonomous Region	0.0	26.4	0.0
Chukotka Autonomous Area	0.0	18.4	0.0

Table 6.3.6

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

(millions of rubles)

1	30.11.2010	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	670,109.6	103,641.8
CENTRAL FEDERAL DISTRICT	488,948.7	90,436.7
Belgorod Region	3,124.5	84.9
Bryansk Region	164.3	0.0
Vladimir Region	701.1	420.7
Voronezh Region	3,703.8	1,625.4
Ivanovo Region	296.6	21.3
Kaluga Region	120.3	47.0
Kostroma Region	145.9	15.9
Kursk Region	939.4	5.0
Lipetsk Region	176.2	0.0
Moscow Region	29,513.6	2,034.4
Orel Region	50.4	0.0
Ryazan Region	322.8	0.0
Smolensk Region	95.0	30.2
Tambov Region	621.0	0.0
Tver Region	194.2	24.9
Tula Region	157.0	0.0
Yaroslavl Region	716.3	15.3
Moscow	447,906.2	86,111.8
NORTH-WEST DISTRICT	40,485.3	8,276.2
Republic of Karelia	0.7	0.7
Republic of Komi	179.6	0.0
Arkhangelsk Region	262.3	0.0
including Nenets Autonomous Area	2.6	0.0
Vologda Region	1,158.4	0.0
Kaliningrad Region	283.8	5.2
Leningrad Region	46.1	0.0
Murmansk Region	225.8	4.8
Novgorod Region	92.3	0.0
Pskov Region	15.2	0.0
St. Petersburg	38,221.2	8,265.6
SOUTH FEDERAL DISTRICT	5,660.3	1,355.1
Republic of Adigei (Adigeya)	1.4	0.0
Republic of Kalmykia	1.0	0.0
Krasnodar Territory	1,199.2	400.1
Astrakhan Region	49.8	0.0
Volgograd Region	606.8	7.8
Rostov Region	3,802.1	947.2
NORTH-CAUCASIAN DISTRICT	2,406.9	93.1
Republic of Daghestan	43.5	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	50.3	0.0
Karachai-Cherkess Republic	608.0	91.8
Republic of Northern Ossetia — Alania	173.2	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,531.9	1.2

Table 6.3.6 (end)

(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	83,255.3	1,980.6
Republic of Bashkortostan	2,807.7	543.4
Republic of Mariy-El	254.8	1.6
Republic of Mordovia	156.1	0.0
Republic of Tatarstan (Tatarstan)	42,409.5	234.9
Udmurt Republic	2,304.0	0.0
Chuvash Republic — Chuvashya	1,708.7	0.0
Perm Territory	3,829.0	19.0
Kirov Region	190.7	0.0
Nizhni Novgorod Region	7,653.1	9.1
Orenburg Region	3,019.9	36.8
Penza Region	170.7	1.4
Samara Region	16,174.7	1,134.5
Saratov Region	1,781.4	0.0
Ulyanovsk Region	794.8	0.0
URALS FEDERAL DISTRICT	32,549.1	1,036.2
Kurgan Region	91.2	5.0
Sverdlovsk Region	10,848.3	295.5
Tyumen Region	16,742.1	415.7
Khanty-Mansiysky Autonomous Area — Yugra	9,435.7	415.7
Yamalo-Nenetsky Autonomous Area	4,250.6	0.0
Chelyabinsk Region	4,867.5	320.1
SIBERIA FEDERAL DISTRICT	11,862.3	402.1
Republic of Altai	164.4	0.0
Republic of Buryatia	85.0	55.8
Republic of Tyva	0.0	0.0
Republic of Khakassia	2.0	0.0
Altai Territory	877.8	0.0
Zabaykalskiy Territory	32.6	0.3
Krasnoyarsk Territory	551.6	0.3
Irkutsk Region	2,897.7	45.8
Kemerovo Region	1,125.4	10.2
Novosibirsk Region	4,109.4	87.4
Omsk Region	1,804.1	200.2
Tomsk Region	212.3	2.2
FAR EAST FEDERAL DISTRICT	4,941.8	61.6
Republic of Sakha (Yakutia)	336.7	1.6
Kamchatka Territory	258.1	39.1
Primorski Territory	2,771.4	17.3
Khabarovsk Territory	179.6	1.4
Amur Region	1,198.9	0.6
Magadan Region	0.7	0.0
Sakhalin Region	193.4	1.5
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

30.11.2010
(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	15,544,652	222,881	147,562	2,512,570	653,908	435,149	1,003,587	552,383	3,622,733	764,011	2,786,084	2,991,346
CENTRAL FEDERAL DISTRICT	7,932,392	66,360	30,349	979,637	172,405	150,103	489,971	288,992	1,778,694	495,663	2,035,274	1,475,293
Belgorod Region	160,022	21,178	0	67,307	884	29,166	3,946	790	17,799	3,158	3,918	11,876
Bryansk Region	32,907	8	0	5,481	7,034	3,917	398	210	4,243	365	488	10,763
Vladimir Region	92,797	93	0	30,883	6,343	4,123	1,761	525	12,041	3,481	23,008	10,539
Voronezh Region	130,095	512	0	23,470	2,539	15,449	3,179	2,151	42,903	16,282	9,097	14,513
Ivanovo Region	42,081	35	18	9,875	2,920	909	2,216	381	11,523	2,183	2,738	9,301
Kaluga Region	57,780	133	0	22,665	3,978	2,416	2,098	376	10,538	1,567	2,745	11,264
Kostroma Region	27,741	26	5	5,233	1,037	576	501	314	11,128	131	3,638	5,157
Kursk Region	82,334	10,028	0	16,862	2,572	11,089	2,203	5,477	17,442	1,665	746	14,250
Lipetsk Region	60,112	5	0	10,778	1,132	9,150	2,200	754	20,872	2,048	2,730	10,443
Moscow Region	873,227	1,437	594	118,766	32,868	6,884	51,068	22,573	188,611	46,051	162,315	242,654
Orel Region	64,032	0	0	5,025	1,231	5,351	26,768	739	17,410	662	743	6,103
Ryazan Region	46,254	34	12	17,437	881	4,643	1,228	1,145	11,537	990	1,571	6,788
Smolensk Region	62,674	44	1	26,754	797	2,712	2,524	825	14,714	1,839	3,631	8,834
Tambov Region	38,842	0	0	12,422	3,104	5,294	1,121	532	11,124	1,071	747	3,427
Tver Region	58,646	33	0	25,426	1,048	2,784	2,049	493	15,790	827	1,924	8,272
Tula Region	143,639	96	5	34,005	8,139	4,424	9,206	2,307	26,371	3,195	17,213	38,683
Yaroslavl Region	110,899	384	0	25,626	20,390	3,711	2,570	2,577	18,996	1,323	7,554	27,768
Moscow	5,848,310	32,314	29,714	521,621	75,508	37,505	374,935	246,823	1,325,651	408,825	1,790,469	1,034,659

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	1,486,767	6,449	2,543	227,886	94,520	33,197	146,825	86,350	339,794	53,462	190,121	308,163
Republic of Karelia	28,476	285	64	5,849	9,097	1,067	300	216	2,790	603	600	7,669
Republic of Komi	33,719	685	532	1,699	906	1,139	2,646	836	8,826	1,676	573	14,733
Arkhangelsk Region	59,063	698	671	12,497	1,609	3,178	1,930	4,208	10,467	1,159	3,520	19,797
including Nenets Autonomous Area	859	136	136	19	0	0	216	118	99	0	205	66
Vologda Region	75,661	6	0	13,224	2,630	7,061	3,464	708	18,021	1,119	2,819	26,609
Kaliningrad Region	124,148	119	0	9,119	4,477	2,686	3,467	1,816	16,958	2,478	72,735	10,293
Leningrad Region	107,410	1,910	110	28,552	4,083	7,312	15,085	1,364	17,044	2,721	8,283	21,056
Murmansk Region	48,209	1,391	199	2,348	3,304	741	519	1,584	12,363	1,081	4,085	20,793
Novgorod Region	37,648	160	4	10,002	1,971	5,889	1,652	220	4,534	204	1,702	11,314
Pskov Region	19,590	0	0	3,456	2,596	2,111	732	893	5,335	206	609	3,652
St. Petersburg	952,843	1,195	963	141,140	63,846	2,013	117,030	74,505	243,455	42,215	95,196	172,248
SOUTH FEDERAL DISTRICT	1,025,393	2,315	795	190,808	40,654	85,352	47,432	21,232	320,291	24,979	112,571	179,759
Republic of Adigei (Adigeya)	9,488	23	0	2,672	18	1,028	634	128	2,417	140	394	2,034
Republic of Kalmykia	3,901	6	6	113	45	1,550	114	98	1,391	16	80	488
Krasnodar Territory	558,373	405	13	60,142	23,863	51,937	30,868	14,295	215,156	6,415	86,163	69,129
Astrakhan Region	17,559	1	0	1,703	424	1,524	2,353	510	5,554	2,476	638	2,376
Volgograd Region	136,733	258	1	30,437	3,605	8,629	4,233	1,806	33,354	9,595	10,567	34,249
Rostov Region	299,339	1,622	775	95,738	12,699	20,684	9,230	4,395	62,423	6,337	14,729	71,482
NORTH-CAUCASIAN DISTRICT	183,285	543	91	38,807	21,126	18,280	9,514	2,775	55,280	3,198	9,217	24,545
Republic of Dagestan	18,117	133	75	2,689	64	1,039	2,399	719	5,308	162	2,097	3,507
Republic of Ingushetia	1,752	0	0	70	0	347	426	25	647	0	237	0
Kabardino-Balkar Republic	20,117	233	16	8,206	74	2,246	880	151	6,415	681	914	317
Karachai-Cherkess Republic	9,536	10	0	5,465	33	1,886	182	139	1,649	47	110	15
Republic of Northern Ossetia — Alania	11,145	154	0	2,074	21	1,353	1,171	323	3,974	72	928	1,075
Republic of Chechnya	1,812	0	0	198	0	119	1,118	13	267	54	43	0
Stavropol Territory	120,806	13	0	20,104	20,934	11,290	3,338	1,405	37,021	2,182	4,888	19,631
PRIVOLZHSKY FEDERAL DISTRICT	2,212,140	72,212	67,419	584,165	153,844	83,452	96,995	46,282	487,475	89,206	266,033	332,476
Republic of Bashkortostan	285,935	50,649	49,202	77,582	14,005	5,327	9,808	4,269	61,509	5,905	23,712	33,169
Republic of Mariy-El	29,051	1,756	1,755	6,313	2,127	3,142	1,292	312	4,606	262	683	8,558
Republic of Mordovia	46,090	17	0	18,490	114	6,635	2,768	816	5,918	1,019	5,153	5,160

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)	440,647	9,639	9,412	134,656	9,853	23,527	22,369	8,895	75,147	24,779	68,953	62,829
Udmurt Republic	72,779	142	142	15,436	105	3,012	2,236	557	25,226	1,958	2,779	21,328
Chuvash Republic — Chuvashya	58,455	85	0	9,252	16,291	1,485	4,254	490	11,181	2,418	1,807	11,192
Perm Territory	199,779	569	127	53,117	27,272	2,717	9,943	3,957	51,169	8,816	12,116	30,103
Kirov Region	51,389	3	1	12,337	190	3,806	1,978	578	17,993	1,725	1,699	11,080
Nizhni Novgorod Region	424,919	72	48	107,494	41,370	8,465	6,736	13,249	110,529	14,396	71,494	51,114
Orenburg Region	85,139	4,885	3,485	25,958	1,982	6,721	2,962	3,392	13,578	2,463	3,704	19,494
Penza Region	40,391	95	30	9,990	3,370	4,553	2,639	597	7,300	1,116	2,110	8,621
Samara Region	296,513	1,658	1,600	63,046	29,070	5,132	18,470	7,448	71,012	16,004	61,222	23,451
Saratov Region	128,681	1,689	1,617	30,982	7,518	4,858	9,500	1,196	23,702	6,345	7,941	34,950
Ulyanovsk Region	52,372	953	0	19,509	578	4,072	2,040	526	8,606	2,000	2,660	11,428
URALS FEDERAL DISTRICT	1,073,211	24,066	17,939	275,812	31,462	14,032	88,642	35,583	229,749	46,033	78,185	249,647
Kurgan Region	26,390	2	0	9,022	1,507	1,751	956	346	6,019	301	804	5,682
Sverdlovsk Region	493,299	4,235	257	133,669	23,118	2,811	28,191	14,126	134,543	19,744	31,970	100,892
Tyumen Region	276,575	17,729	17,626	20,189	4,549	3,978	51,868	18,895	46,596	18,965	30,472	63,334
Khanty-Mansiysky Autonomous Area — Yugra	129,521	6,758	6,736	2,322	1,235	628	30,330	15,415	15,138	7,688	17,142	32,865
Yamalo-Nenetsky Autonomous Area	18,447	3,866	3,846	517	328	38	5,672	1,169	2,929	2,059	336	1,533
Chelyabinsk Region	276,947	2,100	56	112,932	2,288	5,492	7,627	2,216	42,591	7,023	14,939	79,739
SIBERIA FEDERAL DISTRICT	1,207,456	36,653	26,159	170,732	88,167	41,381	76,274	42,565	302,159	38,902	72,551	338,072
Republic of Altai	13,701	53	29	810	99	363	1,249	124	4,798	250	1,211	4,744
Republic of Buryatia	26,766	424	134	4,825	2,096	355	3,656	250	6,258	746	742	7,414
Republic of Tyva	2,325	1,068	527	78	14	51	19	22	715	8	12	338
Republic of Khakassia	15,450	464	375	3,395	1,153	985	1,167	67	2,911	178	406	4,724
Altai Territory	150,109	142	22	31,229	5,023	15,491	4,028	1,737	44,179	3,189	6,476	38,615
Zabaykalskiy Territory	26,312	5,788	5,402	748	4,845	220	637	165	6,050	224	437	7,198
Krasnoyarsk Territory	169,987	2,073	999	38,492	13,680	5,564	14,873	4,055	36,203	6,708	6,331	42,008
Irkutsk Region	154,142	4,408	3,694	17,795	27,828	2,545	13,516	3,557	37,281	2,442	6,684	38,086
Kemerovo Region	175,745	19,771	14,560	17,187	1,928	3,200	2,240	2,349	43,079	2,633	11,104	72,254
Novosibirsk Region	286,472	302	173	27,132	25,362	6,804	14,018	24,262	85,293	11,335	11,199	80,765
Omsk Region	122,992	3	3	13,395	4,645	3,603	17,762	4,872	21,947	7,305	25,521	23,939
Tomsk Region	63,455	2,158	241	15,646	1,494	2,200	3,109	1,105	13,444	3,884	2,427	17,988

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	424,008	14,283	2,267	44,730	51,730	9,352	47,934	28,604	109,289	12,568	22,130	83,388
Republic of Sakha (Yakutia)	62,683	4,011	1,765	2,573	24,176	311	3,236	3,626	12,073	1,139	1,792	9,746
Kamchatka Territory	21,312	109	0	1,136	2,694	1,978	1,489	802	6,220	1,127	2,748	3,009
Primorski Territory	143,921	81	30	26,788	2,644	2,188	11,874	14,574	34,093	3,122	6,271	42,286
Khabarovsk Territory	123,992	2,144	0	10,634	16,474	619	22,070	6,448	40,765	2,894	5,965	15,979
Amur Region	30,093	495	158	1,981	1,646	3,657	5,373	1,715	6,329	304	585	8,008
Magadan Region	15,319	7,255	300	293	1,564	289	166	154	3,313	1,247	708	330
Sakhalin Region	17,138	55	14	1,043	1,779	130	3,359	779	3,486	1,256	2,071	3,180
Jewish Autonomous Region	2,677	0	0	249	24	180	299	44	606	29	403	843
Chukotka Autonomous Area	6,873	133	0	33	730	0	68	462	2,402	1,450	1,587	8

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

(millions of rubles)

	30.11.2010												
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	2,446,242	294,119	127,646	624,294	9,556	24,936	99,099	80,342	487,271	239,256	572,518	14,851	
CENTRAL FEDERAL DISTRICT	1,434,435	45,403	36,288	204,511	9,505	12,646	70,301	45,458	378,458	186,222	473,407	8,524	
Belgorod Region	13,223	3,113	0	8,106	0	68	1	16	844	2	1,073	0	
Bryansk Region	474	0	0	111	0	74	0	22	267	0	0	0	
Vladimir Region	3,037	0	0	2,896	0	3	132	2	0	0	4	0	
Voronezh Region	11,388	0	0	2,470	0	476	388	1,423	1,489	1,836	3,306	0	
Ivanovo Region	5,769	0	0	4,862	0	0	88	11	165	643	0	0	
Kaluga Region	4,111	0	0	1,136	0	868	1,541	15	123	175	249	4	
Kostroma Region	767	0	0	158	0	0	0	0	609	0	0	0	
Kursk Region	1,442	0	0	1,013	0	122	0	0	233	74	0	0	
Lipetsk Region	1,698	0	0	1,023	0	0	0	0	475	0	0	200	
Moscow Region	78,060	0	0	12,781	0	1,974	4,605	5,529	32,707	11,287	7,608	1,569	
Orel Region	2,753	0	0	1,218	0	80	0	0	296	0	1,159	0	
Ryazan Region	1,221	0	0	364	0	94	74	6	58	0	625	0	
Smolensk Region	10,772	0	0	7,829	0	0	0	0	1,847	69	1,027	0	
Tambov Region	852	0	0	797	0	39	0	0	16	0	0	0	
Tver Region	2,018	0	0	987	0	162	0	0	869	0	0	0	
Tula Region	32,712	0	0	8,141	0	0	0	0	470	114	23,729	258	
Yaroslavl Region	14,802	0	0	14,378	0	0	285	0	14	25	94	6	
Moscow	1,249,336	42,290	36,288	136,238	9,505	8,686	63,187	38,434	337,976	171,997	434,536	6,487	

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	270,467	46,382	20,913	83,156	8	976	20,316	25,852	37,170	34,044	19,106	3,457
Republic of Karelia	7,058	75	42	6,100	0	48	0	0	0	316	519	0
Republic of Komi	4,351	2,325	2,325	838	0	0	0	0	0	0	0	1,188
Arkhangelsk Region	10,337	8,078	7,790	1,988	0	0	0	185	33	0	0	53
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	7,384	0	0	6,139	0	283	30	0	559	4	40	329
Kaliningrad Region	35,586	1,081	0	24,486	0	159	51	2,752	5,097	150	1,810	0
Leningrad Region	12,139	1,195	0	8,109	0	51	280	1,451	196	665	192	0
Murmansk Region	4,624	0	0	0	0	133	58	2,309	26	0	2,098	0
Novgorod Region	9,492	0	0	7,864	0	46	0	0	17	0	1,565	0
Pskov Region	5,926	2,683	2,683	3,242	0	0	0	0	0	1	0	0
St. Petersburg	173,570	30,945	8,073	24,389	8	256	19,897	19,155	31,242	32,909	12,882	1,887
SOUTH FEDERAL DISTRICT	64,041	799	799	24,037	0	196	2,341	2,613	15,031	2,845	16,168	11
Republic of Adigei (Adigeya)	59	0	0	59	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	42,537	0	0	14,330	0	172	369	984	11,869	720	14,087	6
Astrakhan Region	2,355	0	0	65	0	0	120	0	10	1,149	1,011	0
Volgograd Region	5,732	0	0	3,387	0	0	1,811	51	253	230	0	0
Rostov Region	13,284	799	799	6,195	0	24	41	1,578	2,826	746	1,070	5
NORTH-CAUCASIAN DISTRICT	6,160	2,254	0	2,450	0	302	163	0	923	8	60	0
Republic of Dagestan	489	0	0	83	0	0	163	0	175	8	60	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,634	608	0	478	0	0	0	0	548	0	0	0
Karachai-Cherkess Republic	934	0	0	922	0	0	0	0	12	0	0	0
Republic of Northern Ossetia — Alania	1,651	1,646	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	1,452	0	0	963	0	302	0	0	187	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	224,744	43,549	40,971	146,584	43	325	3,038	2,255	13,939	5,865	9,141	5
Republic of Bashkortostan	85,909	6,830	6,468	75,425	21	54	279	0	2,528	0	771	1
Republic of Mariy-El	7,403	6,351	6,351	791	0	0	0	0	91	170	0	0
Republic of Mordovia	252	0	0	157	0	95	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)	58,653	23,050	22,580	16,008	0	12	1,966	10	5,803	4,805	6,999	0
Udmurt Republic	1,117	0	0	894	0	0	0	0	206	0	17	0
Chuvash Republic — Chuvashya	1,434	0	0	816	0	0	0	0	576	42	0	0
Perm Territory	16,396	439	0	15,597	0	0	0	0	71	24	265	0
Kirov Region	8,887	0	0	8,887	0	0	0	0	0	0	0	0
Nizhni Novgorod Region	6,509	1,077	783	3,529	0	0	138	377	999	206	179	4
Orenburg Region	5,421	2,482	1,501	2,164	0	0	0	0	745	0	30	0
Penza Region	1,325	0	0	949	0	90	30	0	256	0	0	0
Samara Region	16,052	3,131	3,131	8,325	22	74	625	1,052	1,474	484	865	0
Saratov Region	5,834	157	157	4,523	0	0	0	0	1,053	86	15	0
Ulyanovsk Region	9,552	32	0	8,519	0	0	0	816	137	48	0	0
URALS FEDERAL DISTRICT	202,136	20,221	10,508	95,727	0	478	2,105	2,191	25,655	5,476	47,584	2,699
Kurgan Region	48	0	0	0	0	0	0	0	44	0	4	0
Sverdlovsk Region	143,174	1,763	0	71,941	0	0	1,479	214	20,269	2,708	44,800	0
Tyumen Region	28,141	10,507	10,508	3,474	0	0	0	1,852	4,128	2,705	2,780	2,695
Khanty-Mansiysky Autonomous Area — Yugra	4,182	431	431	23	0	0	0	862	221	0	11	2,634
Yamalo-Nenetsky Autonomous Area	15	0	0	0	0	0	0	0	15	0	0	0
Chelyabinsk Region	30,773	7,950	0	20,312	0	478	626	125	1,215	63	0	4
SIBERIA FEDERAL DISTRICT	121,173	38,628	16,785	60,520	0	1,141	248	54	12,523	3,704	4,355	0
Republic of Altai	2,440	278	0	495	0	0	0	0	1,227	440	0	0
Republic of Buryatia	1,125	119	0	52	0	949	4	0	1	0	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	873	748	0	125	0	0	0	0	0	0	0	0
Altai Territory	1,799	511	0	864	0	166	0	4	212	0	42	0
Zabaykalskiy Territory	593	576	0	0	0	0	0	0	17	0	0	0
Krasnoyarsk Territory	8,829	1,111	0	4,113	0	1	3	36	106	3,104	355	0
Irkutsk Region	10,061	2,087	0	6,425	0	22	27	0	1,323	0	177	0
Kemerovo Region	85,987	31,928	15,515	44,600	0	4	0	0	6,109	0	3,346	0
Novosibirsk Region	6,170	1,270	1,270	1,850	0	0	0	0	2,794	14	242	0
Omsk Region	1,930	0	0	871	0	0	189	14	517	146	193	0
Tomsk Region	1,366	0	0	1,122	0	0	25	0	219	0	0	0

Table 6.4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	123,086	96,886	1,382	7,307	0	8,872	587	1,919	3,572	1,092	2,696	155
Republic of Sakha (Yakutia)	84,953	82,546	1,382	1,967	0	23	0	0	404	0	13	0
Kamchatka Territory	1,660	389	0	117	0	733	0	0	0	0	421	0
Primorski Territory	5,825	0	0	1,507	0	93	230	1,234	1,520	79	1,162	0
Khabarovsk Territory	24,551	9,374	0	3,518	0	7,991	9	613	1,610	619	667	150
Amur Region	3,921	3,559	0	0	0	32	95	0	0	235	0	0
Magadan Region	1,136	909	0	157	0	0	0	0	0	0	70	0
Sakhalin Region	292	0	0	41	0	0	0	72	38	0	136	5
Jewish Autonomous Region	31	0	0	0	0	0	0	0	0	0	31	0
Chukotka Autonomous Area	717	107	0	0	0	0	254	0	0	159	197	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

30.11.2010
(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	10,294,491	203,035	133,409	2,070,548	426,093	849,178	1,002,848	481,343	2,407,836	1,072,723	1,640,250	140,637	
CENTRAL FEDERAL DISTRICT	5,037,201	60,427	30,308	648,585	167,131	289,606	526,603	237,227	1,185,337	701,588	1,151,046	69,651	
Belgorod Region	212,069	19,194	0	71,934	651	85,607	4,608	1,377	16,170	4,682	7,300	546	
Bryansk Region	26,442	8	0	8,107	3,045	6,366	379	372	5,997	1,030	617	521	
Vladimir Region	53,729	65	0	20,657	1,958	9,346	1,559	831	8,937	4,678	5,223	475	
Voronezh Region	122,534	414	0	24,435	1,482	26,261	4,084	1,869	28,601	21,435	13,341	612	
Ivanovo Region	32,337	108	63	11,165	1,103	2,288	2,337	322	9,997	2,018	2,474	525	
Kaluga Region	54,409	16	0	22,280	2,148	7,013	3,256	454	10,164	6,304	2,277	497	
Kostroma Region	21,830	22	4	4,933	354	2,163	905	415	9,473	629	2,609	327	
Kursk Region	77,201	6,395	0	19,352	875	20,655	4,904	6,564	15,877	1,086	763	730	
Lipetsk Region	76,317	841	0	17,208	259	27,488	4,018	964	18,008	2,522	4,586	423	
Moscow Region	508,567	3,025	2,594	95,113	31,547	15,702	48,637	13,503	146,608	45,886	97,905	10,641	
Orel Region	61,141	12	0	6,568	471	16,647	26,824	623	7,931	1,041	810	214	
Ryazan Region	49,967	240	46	15,369	198	16,410	1,158	1,292	9,758	2,217	3,075	250	
Smolensk Region	42,969	139	1	16,501	591	7,098	2,790	951	11,297	1,139	1,866	597	
Tambov Region	41,007	0	0	16,686	619	9,568	841	397	8,612	3,227	828	229	
Tver Region	41,048	107	0	14,746	560	7,814	1,639	554	10,202	825	4,253	348	
Tula Region	66,703	68	0	24,956	503	11,264	5,469	2,098	13,119	3,428	3,997	1,801	
Yaroslavl Region	99,127	529	11	40,163	14,892	8,061	3,400	1,732	16,860	2,091	10,059	1,340	
Moscow	3,449,804	29,244	27,589	218,416	105,875	9,856	409,795	202,909	837,722	597,350	989,062	49,575	

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	1,035,366	5,630	1,733	227,018	47,625	66,536	136,049	73,155	243,025	80,233	142,735	13,360
Republic of Karelia	14,841	252	64	7,355	1,113	1,631	85	225	2,433	755	735	257
Republic of Komi	20,356	248	230	4,156	269	1,443	2,269	772	7,613	2,373	882	331
Arkhangelsk Region	42,992	117	108	15,093	1,856	7,761	1,146	3,436	7,999	1,284	3,631	669
including Nenets Autonomous Area	565	0	0	6	0	0	193	80	101	0	183	2
Vologda Region	63,139	0	0	18,257	1,598	12,628	5,141	1,122	19,106	2,164	2,148	975
Kaliningrad Region	68,872	904	0	11,706	3,247	7,337	5,832	4,039	17,632	7,228	10,103	844
Leningrad Region	95,435	1,874	89	33,042	3,498	17,577	10,647	5,651	12,180	2,792	7,062	1,112
Murmansk Region	24,990	487	106	1,917	2,938	1,479	646	1,464	9,760	1,382	4,401	516
Novgorod Region	25,383	258	4	7,650	1,047	8,299	1,437	321	4,342	370	1,157	502
Pskov Region	19,356	0	0	6,507	259	6,324	1,175	607	3,568	247	500	169
St. Petersburg	660,002	1,490	1,132	121,338	31,800	2,056	107,671	55,518	158,390	61,638	112,116	7,985
SOUTH FEDERAL DISTRICT	713,235	2,448	1,252	182,146	33,501	142,529	62,129	30,707	169,396	32,184	50,655	7,540
Republic of Adigei (Adigeya)	11,449	23	0	3,891	30	1,940	606	130	4,232	120	365	112
Republic of Kalmykia	4,817	1	1	130	37	2,302	113	73	1,067	961	111	22
Krasnodar Territory	340,857	767	19	63,347	15,783	87,358	36,635	24,595	78,394	7,857	23,133	2,988
Astrakhan Region	24,399	0	0	1,832	384	1,890	8,921	400	5,454	4,180	1,240	98
Volgograd Region	96,075	9	7	30,684	2,247	12,039	6,849	1,917	20,871	9,814	9,814	1,831
Rostov Region	235,638	1,648	1,225	82,264	15,020	37,000	9,004	3,592	59,377	9,252	15,992	2,489
NORTH-CAUCASIAN DISTRICT	176,164	938	158	46,828	8,130	38,139	16,803	4,274	45,005	5,808	8,687	1,552
Republic of Dagestan	18,117	182	75	4,568	69	2,660	2,386	1,254	4,982	200	1,565	251
Republic of Ingushetia	2,531	25	25	111	0	927	421	32	890	10	115	0
Kabardino-Balkar Republic	20,787	251	36	7,812	125	4,070	1,023	122	5,264	1,198	915	7
Karachai-Cherkess Republic	14,906	17	0	7,580	30	4,394	195	193	2,336	46	114	1
Republic of Northern Ossetia — Alania	13,325	424	22	5,188	18	1,782	794	275	3,626	81	1,067	70
Republic of Chechnya	10,794	4	0	773	10	773	8,051	148	451	321	263	0
Stavropol Territory	95,704	35	0	20,794	7,878	23,533	3,934	2,250	27,457	3,952	4,648	1,223
PRIVOLZHSKY FEDERAL DISTRICT	1,537,892	53,410	45,473	497,480	47,724	179,767	102,376	45,889	315,685	133,898	145,596	16,067
Republic of Bashkortostan	164,684	35,507	32,514	57,808	1,252	12,425	6,667	2,186	26,675	10,747	9,681	1,736
Republic of Mariy-El	25,884	351	347	12,745	480	5,722	1,156	338	3,576	413	599	504
Republic of Mordovia	49,365	9	0	20,592	26	15,984	2,171	651	5,122	1,245	3,337	228

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)	319,740	7,549	7,094	89,195	6,729	47,506	29,981	7,014	48,490	35,336	44,873	3,067
Udmurt Republic	66,839	275	132	26,574	335	7,352	3,634	626	20,466	2,990	3,603	984
Chuvash Republic — Chuvashya	59,515	80	0	22,325	3,023	4,478	5,104	621	15,588	4,557	2,981	758
Perm Territory	147,799	874	305	38,918	7,745	6,157	16,047	4,289	35,569	19,336	17,345	1,519
Kirov Region	41,030	3	1	14,085	233	9,628	1,877	687	10,869	1,782	1,260	606
Nizhni Novgorod Region	227,380	131	98	80,675	14,280	16,541	5,994	15,596	54,642	17,422	19,642	2,457
Orenburg Region	71,244	5,757	2,470	26,540	417	14,490	3,165	2,742	11,013	3,239	2,895	986
Penza Region	43,089	45	0	9,240	1,987	12,973	2,513	879	9,608	3,428	2,006	410
Samara Region	199,689	637	583	51,677	6,268	11,465	14,097	8,932	51,247	23,981	30,237	1,148
Saratov Region	73,944	2,069	1,920	22,706	4,835	7,345	8,179	946	14,760	6,329	5,633	1,142
Ulyanovsk Region	47,690	123	9	24,399	114	7,702	1,791	382	8,060	3,093	1,504	522
URALS FEDERAL DISTRICT	744,990	24,754	18,339	266,357	27,432	31,204	63,697	32,979	153,723	66,131	66,251	12,462
Kurgan Region	20,078	2	0	8,050	1,653	3,448	880	370	4,308	555	678	134
Sverdlovsk Region	340,920	2,770	62	137,660	10,918	8,532	19,183	16,447	81,121	32,078	27,547	4,664
Tyumen Region	189,611	20,025	18,277	19,037	12,857	7,036	35,760	14,451	30,853	21,950	24,340	3,302
Khanty-Mansiysky Autonomous Area — Yugra	74,147	4,496	2,810	2,688	4,377	1,006	20,305	12,443	10,441	7,567	8,910	1,914
Yamalo-Nenetsky Autonomous Area	18,934	3,492	3,492	580	1,272	17	4,418	884	3,995	3,297	875	104
Chelyabinsk Region	194,381	1,957	0	101,609	2,004	12,188	7,875	1,711	37,441	11,548	13,686	4,362
SIBERIA FEDERAL DISTRICT	771,932	35,970	28,555	158,352	48,568	84,308	69,964	40,379	222,845	42,888	52,221	16,437
Republic of Altai	10,914	48	46	577	218	460	953	159	5,178	687	2,245	389
Republic of Buryatia	17,551	285	80	4,592	350	1,712	2,255	235	5,730	1,000	968	424
Republic of Tyva	1,879	821	480	81	14	179	27	103	612	11	23	8
Republic of Khakassia	8,712	533	452	3,261	398	1,255	398	71	2,061	181	335	219
Altai Territory	109,079	274	0	25,027	2,682	28,537	7,240	2,638	28,297	4,469	7,977	1,938
Zabaykalskiy Territory	14,053	4,065	3,576	924	1,183	482	1,093	212	4,932	405	568	189
Krasnoyarsk Territory	108,087	2,665	534	27,267	9,430	11,858	13,350	5,365	25,611	6,955	3,805	1,781
Irkutsk Region	105,513	6,610	6,215	25,317	16,699	4,653	10,077	4,189	27,024	3,651	5,411	1,882
Kemerovo Region	108,260	19,857	16,607	18,885	202	6,560	3,603	2,526	42,316	3,759	7,655	2,897
Novosibirsk Region	174,636	288	274	29,190	14,932	12,861	15,544	22,041	52,149	10,805	13,069	3,757
Omsk Region	72,816	2	2	11,901	1,670	11,650	12,397	1,698	16,689	9,278	5,858	1,673
Tomsk Region	40,432	523	289	11,333	790	4,101	3,027	1,142	12,242	1,687	4,307	1,280

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	277,711	19,458	7,591	43,777	45,982	17,089	25,227	16,733	72,825	9,993	23,059	3,568
Republic of Sakha (Yakutia)	64,947	11,828	6,671	2,574	26,958	557	2,100	2,703	14,934	1,048	1,762	483
Kamchatka Territory	16,770	8	0	1,319	1,991	3,126	505	790	5,153	550	3,202	126
Primorski Territory	80,993	859	12	25,537	1,812	3,514	7,334	8,622	21,903	3,573	6,117	1,722
Khabarovsk Territory	65,252	138	0	10,165	10,310	3,619	10,013	3,269	16,776	2,724	7,586	652
Amur Region	19,859	511	150	2,677	1,498	5,165	3,065	206	5,749	345	333	310
Magadan Region	11,150	5,604	300	247	1,036	244	54	147	1,852	1,230	696	40
Sakhalin Region	13,825	485	458	946	2,322	194	1,916	684	4,376	366	2,331	205
Jewish Autonomous Region	2,268	0	0	280	22	670	172	42	791	27	234	30
Chukotka Autonomous Area	2,647	26	0	31	33	0	68	270	1,291	130	798	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

(millions of rubles)

	30.11.2010												
	total	of which:											
1		2	3	4	5	6	7	8	9	10	11	12	13
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
RUSSIAN FEDERATION	3,249,155	453,971	239,142	767,433	27,631	45,722	223,844	169,516	512,993	501,429	546,170	446	
CENTRAL FEDERAL DISTRICT	1,947,948	162,551	144,639	262,313	8,221	22,997	171,419	103,191	360,179	409,325	447,587	165	
Belgorod Region	21,800	7,439	1,229	10,392	0	2,427	0	0	529	879	134	0	
Bryansk Region	819	0	0	163	0	78	0	19	330	229	0	0	
Vladimir Region	4,098	42	0	3,531	0	286	59	71	105	0	4	0	
Voronezh Region	14,219	0	0	3,466	0	597	510	1,446	1,594	447	6,159	0	
Ivanovo Region	6,003	0	0	5,107	0	0	240	22	396	238	0	0	
Kaluga Region	7,664	0	0	1,393	0	1,223	1,266	2	95	2,836	849	0	
Kostroma Region	3,131	0	0	1,793	0	12	0	0	1,055	0	271	0	
Kursk Region	10,381	6,261	0	2,066	0	0	0	0	874	1,149	31	0	
Lipetsk Region	3,640	0	0	2,638	0	81	0	0	888	0	33	0	
Moscow Region	157,709	3	0	20,322	120	8,880	19,752	37,786	33,848	22,683	14,237	78	
Orel Region	8,389	0	0	3,898	0	305	3,947	0	126	0	113	0	
Ryazan Region	7,201	0	0	1,196	0	407	943	56	66	311	4,222	0	
Smolensk Region	4,017	0	0	2,836	0	0	781	9	151	69	171	0	
Tambov Region	2,326	0	0	2,268	19	39	0	0	0	0	0	0	
Tver Region	5,085	0	0	3,524	0	331	145	0	871	24	190	0	
Tula Region	31,581	4	0	12,356	0	365	0	518	239	35	18,064	0	
Yaroslavl Region	13,064	0	0	11,757	0	91	285	0	179	624	128	0	
Moscow	1,646,821	148,802	143,410	173,609	8,082	7,875	143,491	63,260	318,833	379,801	402,981	87	

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	414,946	44,731	21,390	117,675	635	4,086	30,875	44,479	78,699	53,134	40,608	24
Republic of Karelia	13,057	110	84	11,679	0	39	0	177	227	316	509	0
Republic of Komi	4,410	2,769	2,768	1,215	290	96	9	14	1	0	16	0
Arkhangelsk Region	16,946	6,224	5,724	8,548	0	0	814	498	181	0	681	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	15,354	0	0	14,220	0	350	398	0	308	55	23	0
Kaliningrad Region	36,822	1,081	0	23,635	0	1,328	176	5,179	1,429	2,261	1,733	0
Leningrad Region	22,987	5,057	0	10,939	0	91	282	5,392	250	871	105	0
Murmansk Region	9,597	170	170	58	0	323	136	5,194	187	452	3,077	0
Novgorod Region	10,841	0	0	8,942	0	202	0	0	13	0	1,684	0
Pskov Region	3,626	2,684	2,683	682	0	43	0	0	203	14	0	0
St. Petersburg	281,306	26,638	9,961	37,754	345	1,614	29,060	28,025	75,901	49,165	32,780	24
SOUTH FEDERAL DISTRICT	89,902	1,144	1,078	32,830	5,494	1,726	4,184	6,390	12,828	11,446	13,860	0
Republic of Adigei (Adigeya)	242	0	0	224	0	0	0	0	18	0	0	0
Republic of Kalmykia	28	0	0	0	0	0	0	0	27	1	0	0
Krasnodar Territory	39,904	21	0	7,601	5,494	934	2,089	2,804	9,127	7,391	4,443	0
Astrakhan Region	2,613	0	0	126	0	0	184	219	18	853	1,213	0
Volgograd Region	12,999	0	0	3,635	0	164	1,862	24	255	255	6,804	0
Rostov Region	34,116	1,123	1,078	21,243	0	628	49	3,343	3,384	2,946	1,400	0
NORTH-CAUCASIAN DISTRICT	11,351	2,254	0	6,754	0	904	594	134	527	17	167	0
Republic of Dagestan	941	0	0	440	0	0	122	134	171	8	66	0
Republic of Ingushetia	1,297	0	0	1,297	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,862	607	0	1,096	0	0	0	0	159	0	0	0
Karachai-Cherkess Republic	846	0	0	818	0	0	0	0	28	0	0	0
Republic of Northern Ossetia — Alania	1,901	1,647	0	219	0	28	7	0	0	0	0	0
Republic of Chechnya	428	0	0	0	0	0	428	0	0	0	0	0
Stavropol Territory	4,076	0	0	2,884	0	876	37	0	169	9	101	0
PRIVOLZHSKY FEDERAL DISTRICT	270,372	79,383	29,911	135,384	103	2,180	11,427	2,125	16,065	12,990	10,715	0
Republic of Bashkortostan	52,874	6,621	6,261	40,864	81	657	2,056	3	1,515	9	1,068	0
Republic of Mariy-El	2,242	489	489	848	0	305	0	5	421	174	0	0
Republic of Mordovia	177	0	0	156	0	21	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)	63,401	16,673	16,203	18,979	0	73	4,161	371	7,912	9,506	5,726	0
Udmurt Republic	636	106	106	287	0	0	0	0	226	0	17	0
Chuvash Republic — Chuvashya	7,141	0	0	5,761	0	264	0	0	1,005	52	59	0
Perm Territory	65,462	45,155	0	18,062	0	0	1,455	0	245	119	426	0
Kirov Region	10,454	0	0	10,328	0	68	0	2	13	0	43	0
Nizhni Novgorod Region	15,902	1,217	1,217	8,669	0	0	1,741	833	1,408	994	1,040	0
Orenburg Region	14,229	4,990	1,503	8,487	0	4	0	0	741	0	7	0
Penza Region	2,014	0	0	1,003	0	743	30	0	238	0	0	0
Samara Region	20,841	3,908	3,908	10,272	22	45	1,984	222	1,440	671	2,277	0
Saratov Region	4,880	224	224	2,410	0	0	0	183	575	1,436	52	0
Ulyanovsk Region	10,119	0	0	9,258	0	0	0	506	326	29	0	0
URALS FEDERAL DISTRICT	219,847	27,310	18,170	103,258	12,522	606	2,056	9,880	30,627	5,773	27,620	195
Kurgan Region	1,093	0	0	1,032	0	0	0	0	61	0	0	0
Sverdlovsk Region	137,151	1,739	0	80,869	0	4	1,103	2,212	21,680	5,234	24,310	0
Tyumen Region	52,494	18,808	18,170	2,551	12,522	246	5	7,172	7,329	391	3,275	195
Khanty-Mansiysky Autonomous Area — Yugra	6,929	219	219	24	0	0	5	6,255	221	0	10	195
Yamalo-Nenetsky Autonomous Area	19,101	0	0	0	12,523	0	0	258	6,320	0	0	0
Chelyabinsk Region	29,109	6,765	0	18,804	0	356	948	496	1,557	148	35	0
SIBERIA FEDERAL DISTRICT	186,696	60,960	22,612	99,731	638	1,659	2,655	1,083	11,738	5,774	2,396	62
Republic of Altai	4,488	450	0	2,287	0	0	0	0	798	953	0	0
Republic of Buryatia	1,468	162	0	282	0	1,017	0	0	7	0	0	0
Republic of Tyva	21	0	0	0	0	0	0	0	21	0	0	0
Republic of Khakassia	5,207	656	0	4,549	0	0	0	0	0	0	2	0
Altai Territory	4,294	1,314	0	1,972	0	167	0	64	199	86	492	0
Zabaykalskiy Territory	1,239	1,208	0	9	0	0	5	0	14	0	3	0
Krasnoyarsk Territory	29,837	2,005	0	23,918	51	139	523	55	108	2,928	110	0
Irkutsk Region	22,902	1,596	0	19,945	0	127	63	533	327	17	294	0
Kemerovo Region	94,268	51,742	20,786	37,065	0	63	0	0	5,333	3	0	62
Novosibirsk Region	11,178	1,826	1,826	2,617	587	0	1,789	9	2,662	924	764	0
Omsk Region	9,285	0	0	5,818	0	146	265	97	1,369	863	727	0
Tomsk Region	2,509	0	0	1,271	0	0	10	325	899	0	4	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	108,093	75,636	1,342	9,490	18	11,564	634	2,234	2,330	2,970	3,217	0
Republic of Sakha (Yakutia)	66,800	64,056	1,342	2,445	0	10	0	0	198	44	47	0
Kamchatka Territory	3,753	1,981	0	66	0	527	0	0	1	903	275	0
Primorski Territory	7,396	92	0	1,522	0	224	232	1,415	1,103	1,154	1,654	0
Khabarovsk Territory	24,035	5,197	0	5,135	0	10,738	20	759	1,003	423	760	0
Amur Region	4,251	3,640	0	0	18	31	129	0	13	396	24	0
Magadan Region	1,139	671	0	217	0	34	0	0	12	0	205	0
Sakhalin Region	196	0	0	105	0	0	0	60	0	0	31	0
Jewish Autonomous Region	23	0	0	0	0	0	0	0	0	0	23	0
Chukotka Autonomous Area	500	0	0	0	0	0	253	0	0	50	197	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)

	30.11.2010															
	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	3,865,208	357,162	238,187	2,178	2,939,260	291,751	248,543	5,793	272,931	27,320	16,736	455				
CENTRAL FEDERAL DISTRICT	1,503,623	64,841	153,670	798	1,088,927	57,776	160,622	1,787	78,232	3,639	11,185	188				
Belgorod Region	37,978	3,897	4,906	2	42,543	3,289	5,326	41	4,801	211	414	40				
Bryansk Region	11,050	4,542	359	251	11,267	2,849	419	303	1,436	284	12	0				
Vladimir Region	25,268	4,482	544	2	24,419	4,003	958	78	883	220	12	12				
Voronezh Region	59,130	5,909	3,100	5	58,667	8,098	1,287	5	2,992	180	2	2				
Ivanovo Region	21,611	3,415	745	1	17,018	2,367	330	23	2,285	165	0	0				
Kaluga Region	20,336	2,782	427	22	17,924	1,786	797	22	584	64	0	0				
Kostroma Region	15,687	3,068	682	18	16,299	3,451	1,412	0	1,521	159	55	0				
Kursk Region	30,061	5,866	329	0	23,960	3,207	402	0	3,785	238	317	0				
Lipetsk Region	27,005	2,800	417	0	34,200	2,253	449	30	6,749	127	0	0				
Moscow Region	140,572	4,825	9,425	86	107,175	5,051	14,366	349	9,352	423	1,247	4				
Orel Region	14,248	2,051	213	0	12,393	1,346	318	0	2,215	84	0	0				
Ryazan Region	21,689	3,688	322	15	24,176	3,122	738	20	2,102	190	45	1				
Smolensk Region	24,654	3,717	210	69	24,097	3,068	316	69	1,331	277	125	0				
Tambov Region	14,031	1,102	39	0	14,863	1,450	39	0	1,144	63	0	0				
Tver Region	16,504	1,801	33	0	13,264	1,946	472	2	1,146	105	0	0				
Tula Region	37,295	3,327	274	0	31,206	3,398	933	52	1,590	209	42	0				
Yaroslavl Region	46,014	4,022	502	0	33,301	3,320	772	28	3,961	450	106	10				
Moscow	940,490	3,547	131,143	327	582,155	3,772	131,288	765	30,355	190	8,808	119				
NORTH-WEST DISTRICT	407,609	28,663	29,584	79	336,992	19,124	39,716	629	37,060	2,530	1,800	26				
Republic of Karelia	11,641	894	960	0	7,416	528	1,643	0	377	27	33	0				
Republic of Komi	16,248	2,929	798	0	13,881	2,766	1,158	0	2,135	428	28	0				

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	26,527	6,171	94	0	17,879	2,621	546	4	2,658	185	85	0
including Nenets Autonomous Area	500	235	0	0	246	176	0	0	0	0	0	0
Vologda Region	40,057	10,137	508	62	36,384	4,832	595	56	10,553	908	17	0
Kaliningrad Region	28,108	1,572	4,403	5	35,607	1,660	6,952	72	5,046	362	251	4
Leningrad Region	26,730	928	1,815	1	27,436	1,392	2,074	6	1,821	261	105	6
Murmansk Region	18,556	1,613	2,156	1	17,531	1,485	3,738	32	3,959	109	126	0
Novgorod Region	10,806	1,167	39	0	10,402	1,042	186	0	570	75	0	0
Pskov Region	7,072	1,544	1	0	7,525	1,143	305	0	1,844	50	292	0
St. Petersburg	221,864	1,708	18,810	10	162,931	1,655	22,519	459	8,097	125	863	16
SOUTH FEDERAL DISTRICT	318,732	42,339	14,672	79	281,127	36,079	11,581	267	26,779	3,437	1,499	54
Republic of Adigei (Adigeya)	5,978	545	59	0	8,083	843	143	0	207	67	0	0
Republic of Kalmykia	2,853	1,225	0	0	3,189	1,557	0	0	78	43	0	0
Krasnodar Territory	157,748	18,820	12,069	44	156,871	14,550	6,922	161	14,357	1,312	55	19
Astrakhan Region	9,953	3,939	0	0	10,225	3,726	233	14	849	145	9	9
Volgograd Region	39,479	3,886	202	0	30,278	4,653	481	11	3,374	878	209	0
Rostov Region	102,721	13,924	2,342	35	72,481	10,750	3,802	81	7,914	992	1,226	26
NORTH-CAUCASIAN DISTRICT	89,447	16,573	944	31	81,986	14,738	2,030	16	8,845	1,750	0	0
Republic of Dagestan	10,825	4,248	6	6	10,524	2,843	403	11	134	59	0	0
Republic of Ingushetia	661	474	0	0	1,127	978	0	0	288	288	0	0
Kabardino-Balkar Republic	14,872	2,977	577	0	15,781	2,114	709	0	783	159	0	0
Karachai-Cherkess Republic	4,067	594	325	0	7,803	918	374	0	443	138	0	0
Republic of Northern Ossetia — Alania	7,710	828	5	0	7,421	644	38	0	631	70	0	0
Republic of Chechnya	728	145	0	0	1,237	319	428	0	21	14	0	0
Stavropol Territory	50,584	7,307	31	25	38,093	6,922	78	5	6,545	1,022	0	0
PRIVOLZHSKY FEDERAL DISTRICT	657,440	69,862	8,250	394	527,679	60,279	11,367	1,072	57,564	6,673	693	82
Republic of Bashkortostan	51,350	4,281	2,549	0	42,993	4,173	2,554	0	6,062	551	0	0
Republic of Mariy-El	10,099	1,307	0	0	6,862	784	233	0	747	44	0	0
Republic of Mordovia	16,070	1,681	95	0	16,595	1,719	21	0	453	33	0	0
Republic of Tatarstan (Tatarstan)	106,916	7,483	1,236	0	94,142	8,014	1,879	30	7,357	893	0	0
Udmurt Republic	34,511	4,931	153	14	29,124	3,179	182	14	5,994	367	0	0
Chuvash Republic — Chuvashya	17,135	4,196	98	20	13,344	2,741	91	19	1,735	370	0	0
Perm Territory	58,574	9,141	405	24	68,821	7,961	845	0	7,633	2,061	41	0
Kirov Region	22,601	4,040	11	0	18,237	3,184	198	2	2,002	329	113	0
Nizhni Novgorod Region	110,983	9,776	972	242	61,518	10,207	2,548	868	6,308	921	204	81
Orenburg Region	34,006	6,952	38	0	25,530	5,140	11	0	1,994	367	0	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	19,437	5,303	344	0	19,352	3,940	685	0	3,989	110	20	0
Samara Region	116,412	2,213	1,963	10	86,412	2,407	1,807	49	10,468	218	215	1
Saratov Region	37,063	5,468	354	84	26,047	4,532	121	61	1,690	315	0	0
Ulyanovsk Region	22,283	3,090	32	0	18,702	2,298	192	29	1,132	94	100	0
URALS FEDERAL DISTRICT	268,735	35,480	12,430	162	192,189	30,236	5,233	480	20,137	2,815	265	40
Kurgan Region	9,287	2,723	48	0	8,688	2,541	27	0	642	143	0	0
Sverdlovsk Region	99,066	11,566	9,609	123	67,659	10,760	2,563	423	7,172	1,199	232	17
Tyumen Region	85,464	9,636	1,491	36	68,721	8,620	1,544	24	3,562	504	0	0
Khanty-Mansiysky Autonomous Area — Yugra	34,954	5,145	25	2	22,127	4,655	31	2	872	179	0	0
Yamalo-Nenetsky Autonomous Area	7,236	1,684	15	15	8,539	1,636	3	3	487	160	0	0
Chelyabinsk Region	74,918	11,555	1,282	3	47,121	8,315	1,099	33	8,761	969	33	23
SIBERIA FEDERAL DISTRICT	446,563	64,611	5,652	545	324,391	50,875	9,833	1,292	34,918	5,149	1,020	38
Republic of Altai	5,044	498	6	0	5,916	567	174	0	755	17	174	0
Republic of Buryatia	19,226	7,666	1,012	0	13,636	5,051	1,247	0	1,789	271	4	0
Republic of Tyva	660	430	0	0	832	517	21	0	68	39	0	0
Republic of Khakassia	8,791	4,582	152	0	4,481	2,089	2	2	451	99	0	0
Altai Territory	97,682	9,529	409	50	76,417	8,692	1,172	188	6,481	629	41	4
Zabaykalskiy Territory	8,729	4,862	85	3	6,808	3,217	14	5	860	236	5	5
Krasnoyarsk Territory	64,538	9,946	399	17	40,931	6,346	574	16	3,540	945	27	0
Irkutsk Region	52,184	6,949	272	6	39,526	6,506	870	53	2,561	763	35	0
Kemerovo Region	43,635	4,337	778	0	30,940	4,522	287	0	6,120	706	0	0
Novosibirsk Region	85,068	3,403	1,549	69	55,106	3,185	2,164	148	4,815	269	201	4
Omsk Region	40,260	9,810	914	400	33,760	7,267	3,159	879	5,381	924	533	25
Tomsk Region	20,746	2,599	76	0	16,038	2,916	149	1	2,097	251	0	0
FAR EAST FEDERAL DISTRICT	173,059	34,793	12,985	90	105,969	22,644	8,161	250	9,396	1,327	274	27
Republic of Sakha (Yakutia)	20,268	4,041	584	0	18,993	3,206	417	91	1,225	160	5	5
Kamchatka Territory	13,224	1,916	620	0	12,054	1,725	391	1	516	99	4	1
Primorski Territory	63,981	12,602	1,691	59	27,276	5,137	1,212	96	3,065	225	42	13
Khabarovsk Territory	45,433	7,190	9,930	31	23,080	5,106	6,072	62	3,442	389	223	8
Amur Region	13,493	4,483	0	0	8,704	3,089	37	0	418	252	0	0
Magadan Region	5,101	1,129	107	0	5,355	1,195	9	0	72	14	0	0
Sakhalin Region	8,551	2,055	22	0	7,983	1,798	0	0	361	79	0	0
Jewish Autonomous Region	2,454	1,148	31	0	2,152	1,181	23	0	293	109	0	0
Chukotka Autonomous Area	554	229	0	0	372	207	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	30.11.2010											
	rubles						foreign currency					
	total	including:		of which:		total	housing loans	including:		total	of which:	
		housing loans	mortgage loans	including overdue debt	mortgage loans			including overdue debt	mortgage loans			including overdue debt
2	3	4	5	6	7	8	9	10	11	12		
1												
RUSSIAN FEDERATION	3,621,060	1,070,105	918,509	26,072	359,064	200,639	186,514					
CENTRAL FEDERAL DISTRICT	963,236	240,839	213,203	6,427	254,774	142,611	131,275					15,469
Belgorod Region	28,793	7,441	4,886	67	870	652	642					12
Bryansk Region	18,722	5,073	3,877	35	471	342	311					3
Vladimir Region	27,635	7,759	5,601	139	1,054	787	714					4
Voronezh Region	39,894	11,766	9,540	262	1,099	674	623					57
Ivanovo Region	14,685	3,316	2,859	49	626	422	419					102
Kaluga Region	21,155	6,059	5,444	66	1,382	928	861					14
Kostroma Region	11,647	2,614	2,161	38	247	172	171					5
Kursk Region	21,262	6,138	3,995	41	559	432	423					14
Lipetsk Region	22,822	5,545	4,581	41	573	418	411					27
Moscow Region	207,047	57,407	54,668	2,044	57,767	37,848	35,943					4,609
Orel Region	11,835	3,002	1,993	39	466	286	284					0
Ryazan Region	23,523	7,008	6,441	144	1,139	437	423					1
Smolensk Region	21,510	7,455	6,627	138	1,388	516	424					7
Tambov Region	13,894	3,232	2,218	30	445	343	340					15
Tver Region	25,412	8,526	8,319	380	1,179	938	916					261
Tula Region	33,311	8,286	7,461	135	1,360	919	885					5
Yaroslavl Region	25,677	7,285	6,414	145	802	522	492					47
Moscow	394,412	82,927	76,118	2,634	183,347	95,975	86,993					10,286
NORTH-WEST DISTRICT	385,860	115,254	100,830	2,006	52,414	27,267	25,460					1,382
Republic of Karelia	18,611	6,066	5,362	85	400	261	250					6
Republic of Komi	27,515	11,081	8,153	64	522	347	317					0
Arkhangelsk Region	32,442	11,411	9,761	74	572	344	336					34
including Nenets Autonomous Area	2,717	1,852	1,719	0	8	2	2					0

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	30,815	9,527	7,930	220	678	511	508	31
Kaliningrad Region	19,154	4,545	4,054	198	4,505	2,023	1,732	214
Leningrad Region	35,899	10,239	9,207	242	4,139	2,384	2,276	103
Murmansk Region	23,303	4,762	4,023	25	641	340	319	30
Novgorod Region	12,229	3,456	2,886	59	373	254	248	7
Pskov Region	9,581	2,047	1,407	9	243	159	142	5
St. Petersburg	176,311	52,120	48,047	1,030	40,341	20,644	19,332	952
SOUTH FEDERAL DISTRICT	278,466	71,404	59,082	2,239	8,128	4,312	4,242	164
Republic of Adigei (Adigeya)	6,505	1,454	1,203	21	207	158	156	3
Republic of Kalmykia	5,845	999	755	3	125	108	106	5
Krasnodar Territory	103,698	26,896	22,206	829	3,870	1,647	1,615	75
Astrakhan Region	21,123	4,606	3,549	63	252	167	160	6
Volgograd Region	49,213	14,362	12,272	774	1,073	675	667	12
Rostov Region	92,082	23,087	19,097	549	2,601	1,557	1,538	63
NORTH-CAUCASIAN DISTRICT	92,771	21,715	15,465	584	3,419	2,384	2,179	256
Republic of Dagestan	13,408	1,358	1,222	50	713	324	318	18
Republic of Ingushetia	2,128	211	24	1	41	37	7	0
Kabardino-Balkar Republic	9,735	2,623	1,463	6	370	286	277	99
Karachai-Cherkess Republic	6,650	876	267	5	108	72	72	0
Republic of Northern Ossetia — Alania	5,969	1,821	1,138	185	324	263	218	57
Republic of Chechnya	2,361	124	75	2	74	58	58	18
Stavropol Territory	52,520	14,702	11,276	335	1,789	1,344	1,229	64
PRIVOLZHSKY FEDERAL DISTRICT	682,553	211,654	166,742	5,431	17,475	10,685	10,398	666
Republic of Bashkortostan	86,517	27,514	19,231	544	1,445	878	862	21
Republic of Mariy-El	11,953	4,042	3,477	98	293	205	202	8
Republic of Mordovia	13,514	4,640	2,972	24	465	410	404	1
Republic of Tatarstan (Tatarstan)	87,534	23,749	18,292	448	1,688	869	824	36
Udmurt Republic	36,780	13,645	10,105	363	801	561	550	70
Chuvash Republic — Chuvashya	25,030	11,072	8,540	172	911	597	588	48
Perm Territory	78,133	28,346	23,437	1,003	2,002	1,175	1,069	101
Kirov Region	23,089	6,927	4,056	52	424	339	338	0
Nizhni Novgorod Region	81,045	25,963	19,739	641	2,892	1,401	1,364	130
Orenburg Region	47,328	13,199	11,123	267	718	568	566	25
Penza Region	22,101	6,046	4,114	45	601	419	415	38
Samara Region	95,499	27,392	25,168	1,419	3,448	1,879	1,846	150

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	45,872	11,807	10,777	305	1,131	852	847	29
Ulyanovsk Region	28,158	7,312	5,711	50	656	532	523	9
URALS FEDERAL DISTRICT	449,341	170,712	156,248	3,003	5,939	3,611	3,499	189
Kurgan Region	18,063	6,177	5,200	51	160	140	140	1
Sverdlovsk Region	134,022	38,758	35,501	878	2,603	1,466	1,406	74
Tyumen Region	194,154	91,509	84,956	783	1,300	865	825	48
Khanty-Mansiysky Autonomous Area — Yugra	95,477	51,287	48,694	303	305	227	214	0
Yamalo-Nenetsky Autonomous Area	30,030	14,874	13,494	33	177	132	132	10
Chelyabinsk Region	103,102	34,268	30,591	1,291	1,876	1,140	1,128	66
SIBERIA FEDERAL DISTRICT	592,781	193,278	167,413	5,810	11,719	6,764	6,574	338
Republic of Altai	5,605	623	590	2	11	4	4	0
Republic of Buryatia	30,573	5,870	5,110	80	300	155	155	0
Republic of Tyva	7,489	1,861	1,826	16	10	3	3	0
Republic of Khakassia	14,410	5,061	4,386	83	84	60	53	0
Altai Territory	55,698	15,864	13,938	575	697	440	428	59
Zabaykalskiy Territory	30,448	7,675	6,577	65	348	99	97	0
Krasnoyarsk Territory	108,377	39,757	33,339	863	1,838	1,130	1,124	31
Irkutsk Region	83,573	28,462	25,485	687	1,419	707	692	15
Kemerovo Region	78,651	20,909	17,430	1,107	2,294	1,107	1,089	19
Novosibirsk Region	91,177	36,044	32,244	962	2,493	1,802	1,749	155
Omsk Region	50,478	17,149	14,479	1,125	1,646	835	778	52
Tomsk Region	36,302	14,003	12,009	245	579	422	402	7
FAR EAST FEDERAL DISTRICT	176,052	45,249	39,526	572	5,196	3,005	2,887	144
Republic of Sakha (Yakutia)	27,656	8,475	6,930	35	227	182	174	0
Kamchatka Territory	7,929	2,055	1,679	2	295	86	86	0
Primorski Territory	43,655	9,109	8,470	172	2,503	1,256	1,167	30
Khabarovsk Territory	47,127	13,178	11,620	250	1,375	967	959	63
Amur Region	24,142	5,572	4,590	94	254	165	164	35
Magadan Region	5,582	1,418	1,240	2	70	64	63	16
Sakhalin Region	15,520	4,130	3,808	11	394	223	212	0
Jewish Autonomous Region	3,553	1,018	911	6	46	37	37	0
Chukotka Autonomous Area	888	294	278	0	32	25	25	0

Table 6.4.7

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

		30.11.2010													
		including:													
		housing loans					of which: mortgage loans								
1	2	volume of consumer loans total, millions of rubles					7	6	5	4	3	8	9	10	
		number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units									average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	3,080,721	328,639	346,789	188.6	13.4	247,768	301,298	196.0	13.2						
CENTRAL FEDERAL DISTRICT	1,004,744	58,405	90,503	179.3	13.6	45,646	79,829	187.5	13.4						
Belgorod Region	19,746	3,036	2,281	188.0	13.7	1,266	1,408	196.2	13.2						
Bryansk Region	12,879	2,146	1,676	205.5	14.5	1,342	1,346	208.3	14.2						
Vladimir Region	16,932	2,405	2,176	188.5	13.8	1,521	1,694	185.5	13.5						
Voronezh Region	35,801	4,356	3,824	198.0	13.5	3,122	3,296	201.6	13.3						
Ivanovo Region	10,100	1,622	1,269	178.6	13.6	1,124	1,045	186.0	13.3						
Kaluga Region	14,490	1,901	2,568	203.3	13.3	1,630	2,390	208.1	13.2						
Kostroma Region	9,181	1,693	1,192	170.7	13.8	1,025	903	186.6	13.4						
Kursk Region	14,105	3,028	2,271	180.9	14.8	1,731	1,668	214.6	13.4						
Lipetsk Region	21,764	2,425	2,112	204.6	13.6	1,709	1,778	213.0	13.1						
Moscow Region	208,073	8,648	19,673	186.3	13.6	8,050	18,764	190.9	13.5						
Orel Region	7,879	1,202	969	187.6	14.2	382	557	187.4	13.5						
Ryazan Region	13,736	2,580	2,692	189.4	13.5	2,274	2,514	192.7	13.5						
Smolensk Region	15,811	2,728	2,441	220.3	13.8	2,365	2,295	223.1	13.8						
Tambov Region	10,278	1,728	1,418	201.7	14.2	954	1,056	213.3	14.1						
Tver Region	16,792	2,946	3,444	197.5	13.5	2,875	3,353	200.4	13.5						
Tula Region	24,447	2,423	2,643	197.0	14.2	1,960	2,341	203.1	14.0						
Yaroslavl Region	21,924	2,672	2,402	183.0	13.5	2,107	2,146	185.4	13.3						
Moscow	530,806	10,866	35,452	159.9	13.4	10,209	31,275	172.0	13.2						
NORTH-WEST DISTRICT	301,810	25,634	32,341	181.1	13.3	20,436	28,315	189.6	13.1						
Republic of Karelia	10,570	1,506	1,554	205.3	12.9	1,321	1,465	209.0	12.8						
Republic of Komi	17,639	3,788	3,503	189.9	13.5	2,557	2,954	197.7	13.3						
Arkhangelsk Region	19,542	4,451	4,039	197.1	13.6	3,137	3,346	204.5	13.4						
including Nenets Autonomous Area	1,021	271	447	239.1	13.7	256	428	240.2	13.7						

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	19,871	3,658	2,838	196.7	13.3	2,646	2,399	202.7	13.1
Kaliningrad Region	20,846	955	1,200	175.6	12.8	820	1,038	189.5	12.5
Leningrad Region	23,567	1,743	2,741	186.7	13.3	1,506	2,454	192.7	13.2
Murmansk Region	16,871	1,381	1,438	173.9	13.2	1,090	1,259	177.5	13.0
Novgorod Region	7,420	1,355	1,130	197.1	13.1	1,244	1,059	198.5	13.1
Pskov Region	6,412	675	699	183.4	12.9	512	600	184.5	12.7
St. Petersburg	159,072	6,122	13,199	166.3	13.4	5,603	11,741	178.4	13.2
SOUTH FEDERAL DISTRICT	224,852	21,076	21,483	203.5	13.4	15,683	18,532	209.7	13.0
Republic of Adigei (Adigeya)	3,927	455	440	191.8	13.9	428	423	193.3	14.1
Republic of Kalmykia	3,923	616	548	198.5	13.2	501	504	201.7	13.0
Krasnodar Territory	74,037	7,286	7,850	211.7	13.5	5,426	6,641	221.6	13.0
Astrakhan Region	33,428	2,044	1,855	206.4	13.3	1,480	1,597	209.7	12.9
Volgograd Region	30,598	4,665	4,379	207.5	13.3	3,239	3,700	212.1	12.8
Rostov Region	78,939	6,010	6,411	191.1	13.4	4,609	5,667	196.1	13.1
NORTH-CAUCASIAN DISTRICT	72,796	12,480	8,551	166.9	14.6	5,685	5,694	215.1	13.7
Republic of Dagestan	11,830	401	526	177.6	14.9	344	458	200.2	13.6
Republic of Ingushetia	2,567	1,610	580	21.5	15.0	42	30	190.7	14.1
Kabardino-Balkar Republic	9,694	731	649	221.3	13.7	696	601	231.4	13.7
Karachai-Cherkess Republic	3,967	362	291	189.7	16.0	62	74	218.0	14.0
Republic of Northern Ossetia — Alania	3,206	438	416	188.2	13.9	421	407	189.8	13.9
Republic of Chechnya	2,904	3,475	1,168	6.1	17.9	20	25	185.8	13.1
Stavropol Territory	38,628	5,463	4,921	210.7	13.9	4,100	4,099	217.2	13.6
PRIVOLZHSKY FEDERAL DISTRICT	538,297	91,985	69,764	185.0	13.1	64,547	57,328	192.1	12.7
Republic of Bashkortostan	70,915	13,045	8,236	170.7	14.2	5,945	5,473	183.7	13.5
Republic of Mariy-El	8,889	1,533	1,133	201.6	13.2	1,187	994	209.9	13.0
Republic of Mordovia	7,311	1,854	1,374	206.5	14.3	873	952	216.6	14.1
Republic of Tatarstan (Tatarstan)	67,017	17,890	10,752	129.8	12.8	14,497	8,891	131.6	12.8
Udmurt Republic	22,646	6,452	4,537	207.1	10.7	4,171	3,942	217.5	9.8
Chuvash Republic — Chuvashya	14,032	3,811	2,920	191.7	12.6	3,675	2,862	193.3	12.5
Perm Territory	51,818	9,089	7,995	195.4	13.4	6,489	6,389	199.8	13.1
Kirov Region	16,586	5,352	3,566	199.5	13.6	3,037	2,596	218.3	12.6
Nizhni Novgorod Region	67,297	6,649	6,314	184.4	13.4	4,249	5,174	188.4	12.9
Orenburg Region	46,926	6,271	5,196	209.3	12.2	4,983	4,644	223.2	11.9
Penza Region	15,720	2,833	2,228	206.7	13.5	1,308	1,506	206.2	12.8
Samara Region	96,464	8,302	8,001	204.1	13.1	7,236	7,345	208.3	12.9

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	31,468	4,754	4,400	203.7	13.5	3,964	4,019	204.9	13.4
Ulyanovsk Region	21,208	4,150	3,112	185.4	13.1	2,933	2,541	194.1	12.9
URALS FEDERAL DISTRICT	322,129	43,707	51,220	207.8	13.4	36,853	47,185	210.3	13.2
Kurgan Region	10,356	2,243	1,864	247.9	13.3	1,513	1,571	254.9	13.0
Sverdlovsk Region	99,676	9,439	10,468	184.8	13.5	7,877	9,576	188.1	13.3
Tyumen Region	136,229	20,061	29,154	231.6	13.3	17,225	27,132	234.0	13.1
Khanty-Mansiysky Autonomous Area — Yugra	51,527	9,073	14,792	225.1	13.0	8,659	14,434	227.8	13.0
Yamalo-Nenetsky Autonomous Area	18,874	3,908	6,255	234.6	13.2	3,351	5,708	243.1	13.1
Chelyabinsk Region	75,868	11,964	9,734	153.9	13.5	10,238	8,906	153.9	13.4
SIBERIA FEDERAL DISTRICT	477,256	61,266	55,676	192.6	13.6	47,155	48,763	198.1	13.4
Republic of Altai	3,613	1,851	777	64.9	19.4	1,793	757	64.4	19.5
Republic of Buryatia	27,107	2,489	2,173	190.5	13.6	1,822	1,833	193.0	13.4
Republic of Tyva	3,325	216	286	256.3	14.7	206	277	260.7	14.7
Republic of Khakassia	13,380	1,724	1,484	185.3	13.7	1,380	1,323	188.4	13.7
Altai Territory	38,852	8,237	5,651	193.0	13.0	6,224	4,891	198.0	12.7
Zabaykalskiy Territory	18,697	2,464	2,520	187.8	14.2	1,706	2,143	187.4	14.1
Krasnoyarsk Territory	83,247	10,436	10,595	198.0	13.3	7,786	9,077	202.0	13.1
Irkutsk Region	62,720	9,185	8,965	175.2	13.5	6,920	7,796	187.3	13.2
Kemerovo Region	53,704	5,875	4,815	179.6	14.0	3,946	3,902	184.2	13.7
Novosibirsk Region	113,373	10,075	10,282	209.9	13.9	8,436	9,477	215.5	13.9
Omsk Region	33,903	5,298	4,789	202.7	13.0	4,224	4,299	203.8	12.8
Tomsk Region	25,335	3,416	3,339	205.5	13.3	2,712	2,988	212.3	13.1
FAR EAST FEDERAL DISTRICT	138,837	14,086	17,251	188.7	13.3	11,763	15,652	192.4	13.3
Republic of Sakha (Yakutia)	20,437	2,927	3,215	190.4	13.4	2,090	2,649	198.4	13.4
Kamchatka Territory	7,187	649	989	183.9	13.0	558	883	197.8	13.0
Primorski Territory	36,602	2,597	3,287	181.6	13.3	2,358	3,109	183.4	13.2
Khabarovsk Territory	38,202	4,138	5,225	192.9	13.2	3,884	5,035	193.2	13.1
Amur Region	16,510	1,757	1,880	196.8	13.1	1,172	1,564	201.0	13.3
Magadan Region	5,005	471	496	184.3	13.3	398	444	192.6	12.9
Sakhalin Region	11,956	1,036	1,630	181.1	13.9	829	1,457	185.9	13.9
Jewish Autonomous Region	2,284	401	393	191.0	13.7	371	380	192.6	13.6
Chukotka Autonomous Area	654	110	136	182.9	14.2	103	131	183.4	14.2

Table 6.4.8

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

	30.11.2010									
	including:									
	housing loans					of which: mortgage loans				
	volume of consumer loans total, millions of rubles	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	
1	2	3	4	5	6	7	8	9	10	
RUSSIAN FEDERATION	124,481	4,519	17,501	141.9	11.3	4,304	13,802	159.2	11.1	
CENTRAL FEDERAL DISTRICT	97,905	3,290	13,879	140.2	11.3	3,133	10,732	157.3	11.3	
Belgorod Region	77	15	38	220.4	10.8	15	38	220.4	10.8	
Bryansk Region	93	7	18	240.8	10.0	7	18	240.8	10.0	
Vladimir Region	105	22	67	233.0	10.8	19	55	226.7	10.7	
Voronezh Region	546	13	50	140.2	12.6	12	30	217.6	10.3	
Ivanovo Region	100	9	24	226.9	10.3	9	24	226.9	10.3	
Kaluga Region	340	31	88	151.3	11.3	28	75	170.1	11.0	
Kostroma Region	23	5	14	241.1	10.5	5	14	241.1	10.5	
Kursk Region	49	7	24	198.4	11.3	7	24	198.4	11.3	
Lipetsk Region	95	12	37	198.5	10.8	12	37	198.5	10.8	
Moscow Region	10,532	495	2,363	156.8	11.4	462	1,876	183.2	11.2	
Orel Region	164	4	10	191.5	9.9	4	10	191.5	9.9	
Ryazan Region	287	11	26	170.1	10.4	11	26	170.1	10.4	
Smolensk Region	272	6	16	165.1	10.0	6	16	165.1	10.0	
Tambov Region	69	13	44	210.9	10.5	13	44	210.9	10.5	
Tver Region	125	15	45	188.6	10.5	15	45	188.6	10.5	
Tula Region	165	20	60	233.6	10.8	19	55	227.4	10.5	
Yaroslavl Region	142	7	34	240.1	10.6	7	34	240.1	10.6	
Moscow	84,721	2,598	10,921	133.3	11.4	2,482	8,311	148.2	11.3	
NORTH-WEST DISTRICT	13,613	414	1,647	116.9	11.1	386	1,299	141.0	10.2	
Republic of Karelia	100	6	10	134.2	12.1	5	8	137.4	11.6	
Republic of Komi	84	10	20	165.2	10.3	9	19	173.7	10.1	

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	73	7	17	166.5	11.3	7	17	166.5	11.3
including Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	104	1	2	212.0	12.0	1	2	212.0	12.0
Kaliningrad Region	1,128	59	276	79.8	13.6	47	109	180.8	10.2
Leningrad Region	763	44	301	70.0	9.0	44	301	70.0	9.0
Murmansk Region	125	6	13	204.0	10.8	5	10	194.9	11.1
Novgorod Region	103	4	43	134.4	12.7	4	43	134.4	12.7
Pskov Region	30	4	18	218.2	9.7	4	18	218.2	9.7
St. Petersburg	11,103	273	947	136.3	11.0	260	772	159.3	10.4
SOUTH FEDERAL DISTRICT	2,189	95	327	166.4	11.6	92	310	160.7	11.6
Republic of Adigei (Adigeya)	18	3	11	253.4	12.2	2	6	215.5	10.7
Republic of Kalmykia	17	5	13	233.9	10.2	5	13	233.9	10.2
Krasnodar Territory	1,400	45	159	159.0	11.6	44	153	154.3	11.5
Astrakhan Region	32	7	20	209.2	10.0	6	14	196.2	10.5
Volgograd Region	190	12	32	184.4	11.5	12	32	184.4	11.5
Rostov Region	532	23	92	143.3	12.1	23	92	143.3	12.1
NORTH-CAUCASIAN DISTRICT	591	36	193	120.6	11.4	33	118	192.4	10.9
Republic of Dagestan	217	3	15	243.8	10.3	3	15	243.8	10.3
Republic of Ingushetia	28	1	28	12.0	14.0	0	0	0.0	0.0
Kabardino-Balkar Republic	71	6	21	251.4	9.9	6	21	251.4	9.9
Karachai-Cherkess Republic	7	1	3	274.0	10.0	1	3	274.0	10.0
Republic of Northern Ossetia — Alania	51	7	32	113.5	12.6	6	17	208.6	10.4
Republic of Chechnya	40	1	22	12.0	13.0	1	22	12.0	13.0
Stavropol Territory	177	17	72	129.4	10.0	16	40	228.3	10.9
PRIVOLZHSKY FEDERAL DISTRICT	3,632	289	710	188.9	10.9	283	672	192.1	10.9
Republic of Bashkortostan	196	17	50	192.0	10.4	17	50	192.0	10.4
Republic of Mariy-El	24	3	9	235.0	9.7	3	9	235.0	9.7
Republic of Mordovia	36	15	31	200.9	10.1	15	31	200.9	10.1
Republic of Tatarstan (Tatarstan)	704	12	156	123.3	12.5	12	156	123.3	12.5
Udmurt Republic	95	9	29	192.9	10.3	9	29	192.9	10.3
Chuvash Republic — Chuvashya	166	15	45	251.8	10.5	14	39	234.0	10.8
Perm Territory	204	14	57	179.7	9.8	12	41	191.9	9.7
Kirov Region	32	8	20	179.9	10.3	8	20	179.9	10.3
Nizhni Novgorod Region	540	20	49	208.6	10.3	19	48	212.4	10.3
Orenburg Region	55	11	30	187.9	10.2	11	30	187.9	10.2

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	67	12	35	235.6	10.2	12	35	235.6	10.2
Samara Region	1,333	130	140	210.8	11.3	128	125	232.7	10.7
Saratov Region	133	14	37	230.2	10.5	14	37	230.2	10.5
Ulyanovsk Region	47	9	22	182.5	10.0	9	22	182.5	10.0
URALS FEDERAL DISTRICT	1,581	222	207	204.5	10.3	222	207	204.5	10.3
Kurgan Region	11	3	7	182.0	9.9	3	7	182.0	9.9
Sverdlovsk Region	598	29	76	229.5	10.5	29	76	229.5	10.5
Tyumen Region	765	172	57	197.3	10.1	172	57	197.3	10.1
Khanty-Mansiysky Autonomous Area — Yugra	455	166	36	230.2	10.3	166	36	230.2	10.3
Yamalo-Nenetsky Autonomous Area	68	1	6	122.0	8.7	1	6	122.0	8.7
Chelyabinsk Region	207	18	67	184.8	10.4	18	67	184.8	10.4
SIBERIA FEDERAL DISTRICT	3,164	85	293	174.0	10.4	76	237	182.9	10.1
Republic of Altai	9	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	89	4	9	159.4	11.1	4	9	159.4	11.1
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	29	2	13	130.2	9.8	1	5	181.0	12.5
Altai Territory	90	6	18	139.9	10.8	5	11	192.1	9.4
Zabaykalskiy Territory	233	4	5	110.6	10.4	4	5	110.6	10.4
Krasnoyarsk Territory	447	12	37	202.9	10.2	11	35	203.9	10.1
Irkutsk Region	494	10	35	163.4	10.6	8	33	164.0	10.3
Kemerovo Region	1,175	8	26	254.7	9.7	8	26	254.7	9.7
Novosibirsk Region	360	25	121	158.8	10.6	21	84	160.3	10.0
Omsk Region	184	9	20	164.7	10.1	9	20	164.8	10.1
Tomsk Region	54	5	9	258.4	10.4	5	9	258.4	10.4
FAR EAST FEDERAL DISTRICT	1,806	88	245	165.9	10.4	79	227	170.6	10.3
Republic of Sakha (Yakutia)	62	4	17	90.5	9.0	4	17	90.5	9.0
Kamchatka Territory	332	2	10	144.2	9.8	2	10	144.2	9.8
Primorski Territory	774	73	175	174.2	10.6	66	168	175.8	10.5
Khabarovsk Territory	344	3	15	187.7	10.4	2	12	189.0	9.8
Amur Region	56	2	5	217.7	10.5	2	5	217.7	10.5
Magadan Region	9	1	6	156.0	11.0	1	6	156.0	11.0
Sakhalin Region	186	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)

1	30.11.2010				
	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)			
2	3	4	5	6	
RUSSIAN FEDERATION	4,516,725.9	1,903,702.1	714,356.0	333,275.0	124,671.1
CENTRAL FEDERAL DISTRICT	4,099,314.9	1,807,574.0	613,163.2	328,471.3	117,039.3
Belgorod Region	752.7	37.4	5.6	0.0	0.0
Bryansk Region	0.0	0.0	0.4	0.0	0.2
Vladimir Region	230.5	207.6	9.0	0.0	33.8
Voronezh Region	2.5	2.7	1.0	0.0	13.0
Ivanovo Region	886.3	157.4	67.7	0.0	6.4
Kaluga Region	61.8	0.0	326.0	0.0	13.0
Kostroma Region	13,294.8	76.6	11.4	0.0	144.1
Kursk Region	925.7	798.3	0.0	0.0	6.1
Lipetsk Region	1,358.5	278.6	7.2	0.0	109.4
Moscow Region	8,020.4	1,558.3	329.8	0.0	26.1
Orel Region	0.0	0.0	0.0	9.5	2.0
Ryazan Region	1,379.9	1,163.4	41.2	0.0	0.0
Smolensk Region	58.1	6.0	223.0	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	725.6	204.8	10.0	0.0	1.0
Tula Region	281.1	87.8	0.5	0.0	1.5
Yaroslavl Region	111.0	41.1	31.8	0.0	18.3
Moscow	4,071,226.2	1,802,953.9	612,098.6	328,461.6	116,664.4
NORTH-WEST DISTRICT	185,941.0	36,243.6	28,026.5	3,328.2	1,469.0
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,747.7	444.9	83.4	1.0	59.1
Arkhangelsk Region	24.6	25.3	130.8	0.0	0.3
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,401.5	727.1	220.9	4.9	16.5
Kaliningrad Region	4,952.6	1,503.2	80.8	0.0	431.3
Leningrad Region	482.3	29.8	0.1	1,247.2	0.0
Murmansk Region	927.3	504.2	0.0	0.0	0.0
Novgorod Region	410.3	195.1	177.2	0.0	0.0
Pskov Region	0.0	0.0	0.0	0.0	0.0
St. Petersburg	175,994.7	32,813.9	27,333.4	2,075.2	961.5
SOUTH FEDERAL DISTRICT	10,809.1	1,904.2	2,769.3	79.9	293.5
Republic of Adigei (Adigeya)	21.5	21.4	1.4	0.0	8.4
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	6,766.5	1,260.9	2,332.4	38.6	255.8
Astrakhan Region	445.0	495.3	58.0	5.3	3.5
Volgograd Region	388.8	66.0	0.4	0.0	3.1
Rostov Region	3,187.4	60.6	377.0	36.1	22.9
NORTH-CAUCASIAN DISTRICT	1,566.3	706.5	746.7	0.2	14.0
Republic of Daghestan	0.0	0.0	671.6	0.0	1.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.1	0.0	24.6	0.0	8.0
Karachai-Cherkess Republic	68.4	0.0	46.4	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	1.8	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,497.8	706.5	2.3	0.2	5.0

Table 6.4.9 (end)

(millions of rubles)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	90,107.9	25,495.3	47,772.2	1,137.2	2,171.7
Republic of Bashkortostan	5,640.3	552.1	939.6	0.0	71.6
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	277.1	138.3	46.3	0.0	23.5
Republic of Tatarstan (Tatarstan)	38,747.2	17,850.1	28,826.0	694.4	1,225.4
Udmurt Republic	1,737.3	484.0	24.2	0.0	60.1
Chuvash Republic — Chuvashya	369.2	70.2	0.0	0.0	10.0
Perm Territory	2,432.9	79.5	2,758.3	0.0	23.3
Kirov Region	2,592.0	52.7	1,285.2	0.0	127.4
Nizhni Novgorod Region	9,238.0	3,572.7	2,168.2	0.1	94.6
Orenburg Region	3,096.9	81.6	271.1	17.6	36.9
Penza Region	831.5	0.0	19.0	0.0	39.8
Samara Region	23,965.1	2,494.8	10,644.2	424.7	446.9
Saratov Region	1,179.6	119.3	790.0	0.3	10.0
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	87,122.2	20,186.7	18,990.2	256.3	940.2
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	41,833.0	5,706.2	5,579.4	0.1	275.1
Tyumen Region	22,908.9	3,647.8	12,906.3	256.2	522.9
Khanty-Mansiysky Autonomous Area — Yugra	18,803.8	2,008.5	12,052.0	256.2	108.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	7.2	0.0	0.0
Chelyabinsk Region	22,380.3	10,832.7	504.4	0.0	142.0
SIBERIA FEDERAL DISTRICT	13,702.1	3,876.8	1,442.1	0.0	372.4
Republic of Altai	0.0	0.0	0.3	0.0	0.0
Republic of Buryatia	100.0	0.0	708.5	0.0	2.8
Republic of Tyva	4.9	5.2	0.0	0.0	0.0
Republic of Khakassia	253.2	213.7	0.0	0.0	0.0
Altai Territory	42.7	37.2	3.4	0.0	72.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	103.9	103.8	118.6	0.0	7.3
Irkutsk Region	239.8	0.0	87.4	0.0	165.1
Kemerovo Region	2,068.7	1,728.7	78.2	0.0	100.2
Novosibirsk Region	8,722.8	1,374.4	329.3	0.0	0.0
Omsk Region	1,969.2	413.8	1.3	0.0	12.6
Tomsk Region	197.0	0.0	115.1	0.0	12.0
FAR EAST FEDERAL DISTRICT	28,162.3	7,715.0	1,445.9	1.8	2,370.9
Republic of Sakha (Yakutia)	1,509.7	219.7	138.4	0.0	41.7
Kamchatka Territory	272.5	60.4	46.1	0.0	18.4
Primorski Territory	16,948.0	5,569.8	1,177.8	0.0	102.3
Khabarovsk Territory	1,577.8	830.3	19.7	0.0	0.1
Amur Region	5,720.1	620.8	7.6	1.8	2,180.6
Magadan Region	0.0	0.0	6.1	0.0	0.0
Sakhalin Region	2,134.2	414.0	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)

	30.11.2010		
	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	343,041.8	0.0	15,735.3
CENTRAL FEDERAL DISTRICT	263,886.1	0.0	13,029.3
Belgorod Region	1,260.0	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	25.6	0.0	0.0
Voronezh Region	207.6	0.0	0.0
Ivanovo Region	267.7	0.0	20.8
Kaluga Region	292.1	0.0	0.0
Kostroma Region	0.0	0.0	15.9
Kursk Region	702.0	0.0	0.0
Lipetsk Region	607.2	0.0	0.0
Moscow Region	10,838.0	0.0	2,502.1
Orel Region	78.5	0.0	0.0
Ryazan Region	796.8	0.0	0.0
Smolensk Region	93.6	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	33.2	0.0	0.0
Tula Region	9.5	0.0	0.0
Yaroslavl Region	31.6	0.0	0.0
Moscow	248,642.8	0.0	10,490.4
NORTH-WEST DISTRICT	16,610.3	0.0	634.3
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	58.6
Arkhangelsk Region	0.1	0.0	0.0
including Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	2,313.7	0.0	0.0
Kaliningrad Region	302.6	0.0	43.3
Leningrad Region	0.0	0.0	0.0
Murmansk Region	36.9	0.0	0.0
Novgorod Region	80.6	0.0	32.1
Pskov Region	0.0	0.0	0.0
St. Petersburg	13,876.4	0.0	500.3
SOUTH FEDERAL DISTRICT	932.9	0.0	136.6
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	284.5	0.0	0.0
Astrakhan Region	59.7	0.0	0.0
Volgograd Region	453.3	0.0	136.6
Rostov Region	135.4	0.0	0.0
NORTH-CAUCASIAN DISTRICT	1,538.3	0.0	0.0
Republic of Daghestan	227.5	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	432.9	0.0	0.0
Karachai-Cherkess Republic	156.6	0.0	0.0
Republic of Northern Ossetia — Alania	178.5	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	542.8	0.0	0.0

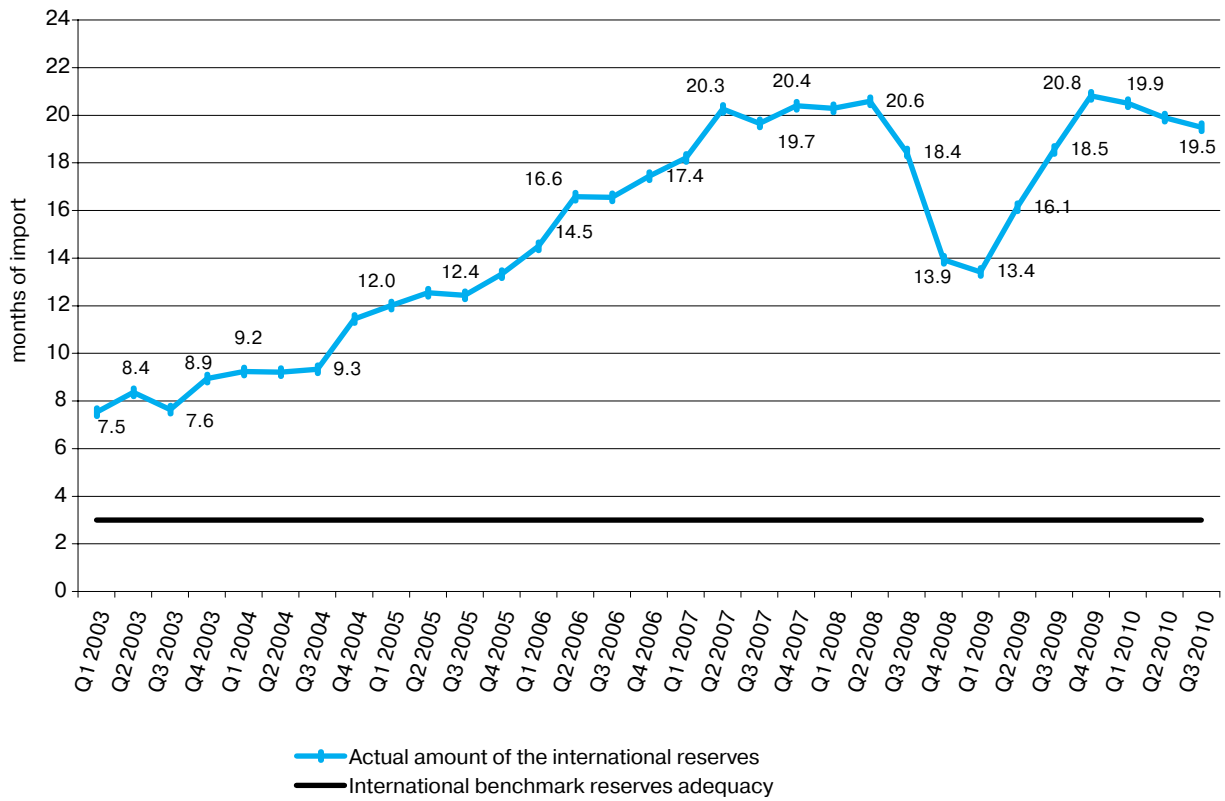
Table 6.4.10 (end)

(millions of rubles)

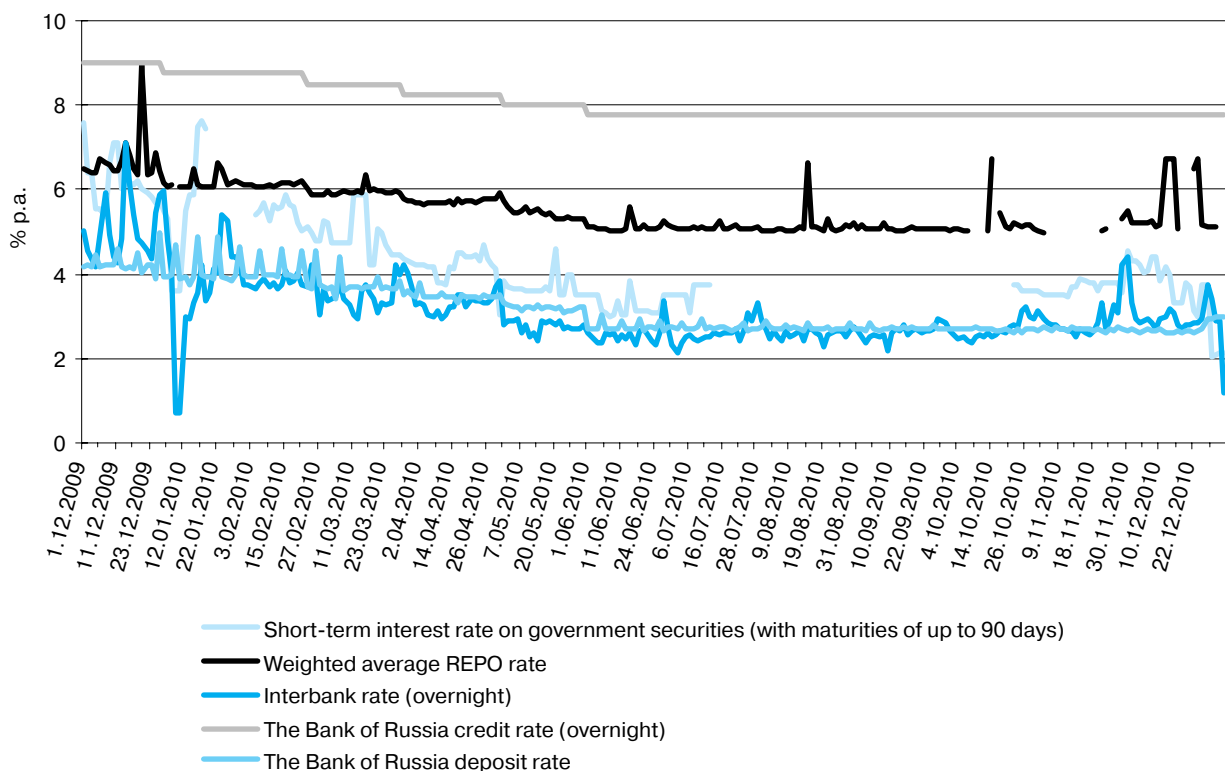
1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	26,407.9	0.0	446.9
Republic of Bashkortostan	133.2	0.0	0.0
Republic of Mariy-El	120.1	0.0	0.0
Republic of Mordovia	15.0	0.0	0.0
Republic of Tatarstan (Tatarstan)	7,737.0	0.0	17.0
Udmurt Republic	1,342.2	0.0	0.0
Chuvash Republic — Chuvashya	954.4	0.0	0.0
Perm Territory	16.2	0.0	0.0
Kirov Region	275.2	0.0	0.0
Nizhni Novgorod Region	5,261.7	0.0	192.7
Orenburg Region	4,310.3	0.0	21.8
Penza Region	60.5	0.0	0.0
Samara Region	5,928.9	0.0	215.3
Saratov Region	253.3	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	28,387.9	0.0	1,400.4
Kurgan Region	17.5	0.0	0.0
Sverdlovsk Region	6,172.1	0.0	0.0
Tyumen Region	20,820.6	0.0	1,400.4
Khanty-Mansiysky Autonomous Area — Yugra	16,013.6	0.0	1,400.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	1,377.7	0.0	0.0
SIBERIA FEDERAL DISTRICT	2,818.8	0.0	87.9
Republic of Altai	10.8	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	240.6	0.0	0.0
Altai Territory	2.2	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	71.8	0.0	0.0
Irkutsk Region	154.7	0.0	0.0
Kemerovo Region	275.6	0.0	0.0
Novosibirsk Region	1,779.1	0.0	0.0
Omsk Region	226.4	0.0	87.9
Tomsk Region	55.6	0.0	0.0
FAR EAST FEDERAL DISTRICT	2,459.5	0.0	0.0
Republic of Sakha (Yakutia)	990.8	0.0	0.0
Kamchatka Territory	75.2	0.0	0.0
Primorski Territory	1,098.1	0.0	0.0
Khabarovsk Territory	195.8	0.0	0.0
Amur Region	49.5	0.0	0.0
Magadan Region	0.1	0.0	0.0
Sakhalin Region	50.0	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

7. CHARTS AND DIAGRAMS

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

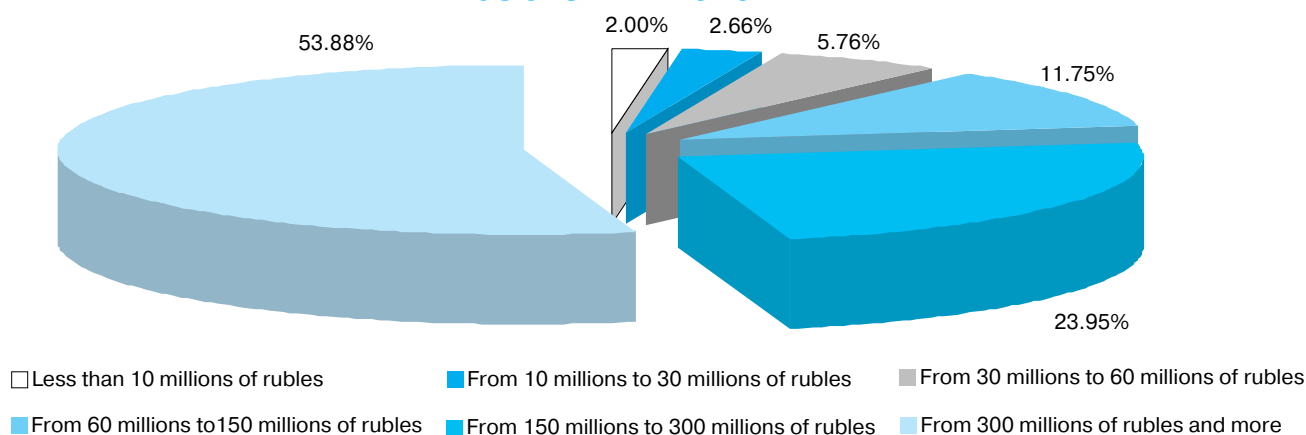


7.2. Interest Rates Dynamics in December, 2009 – December, 2010

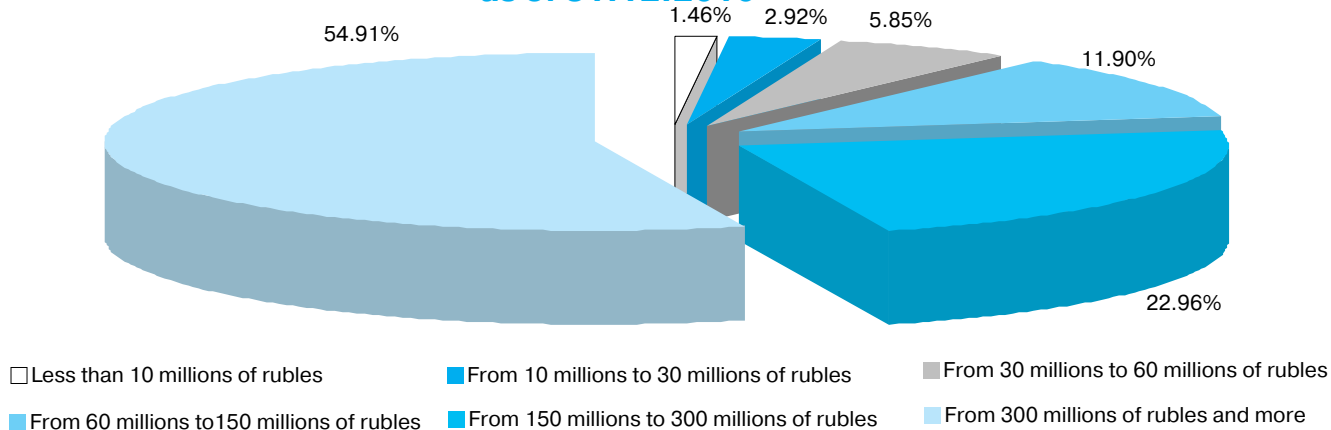


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

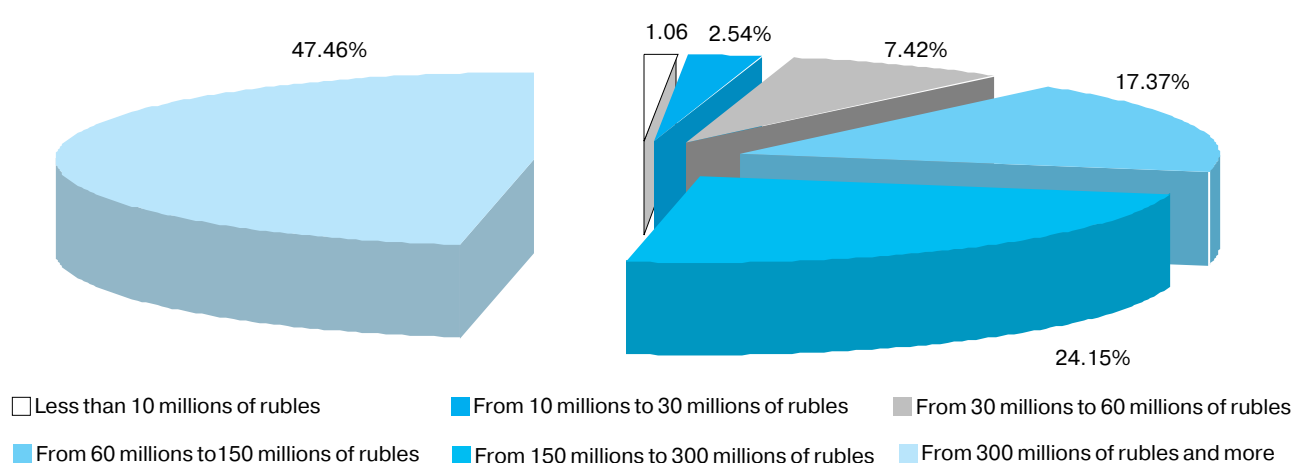
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 31.12.2010



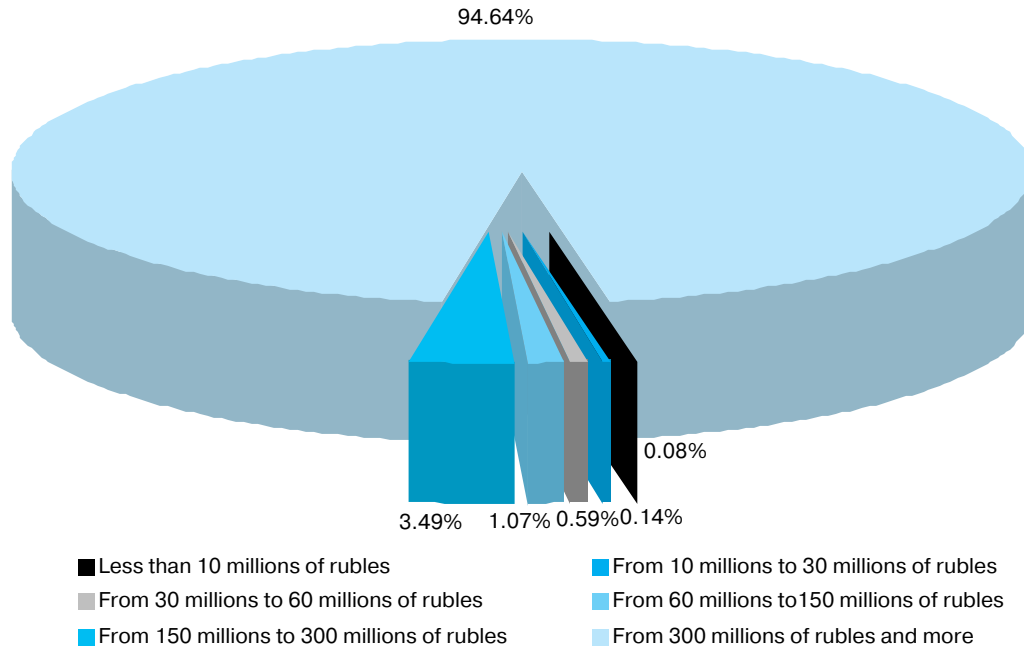
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 31.12.2010



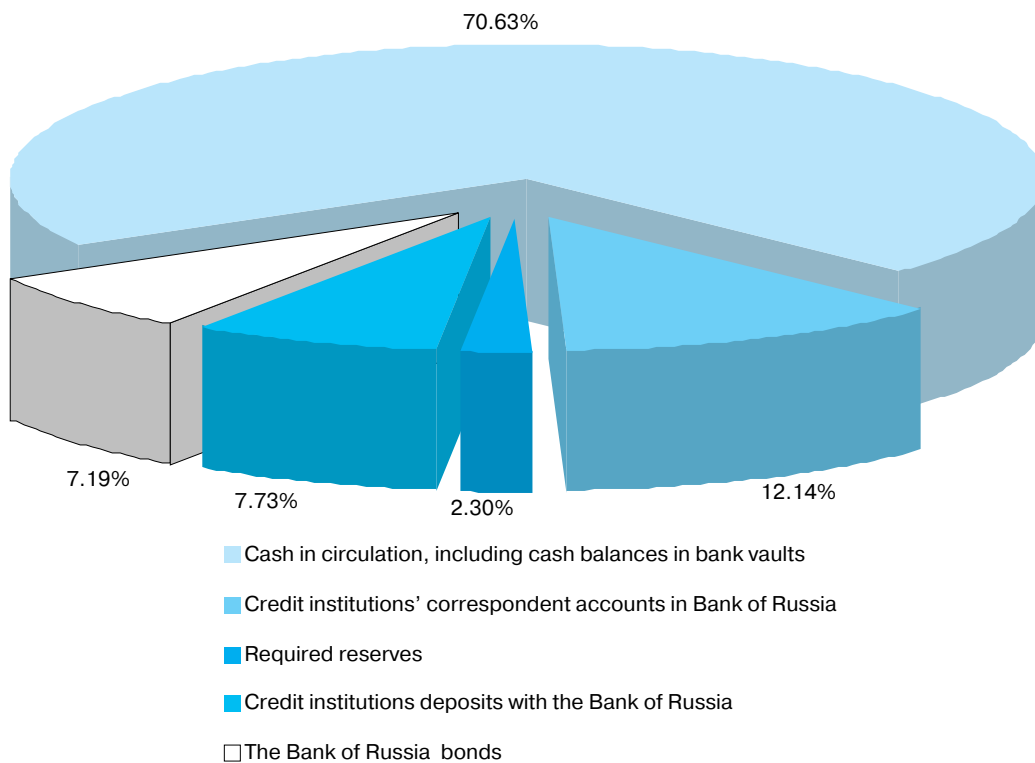
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.12.2010



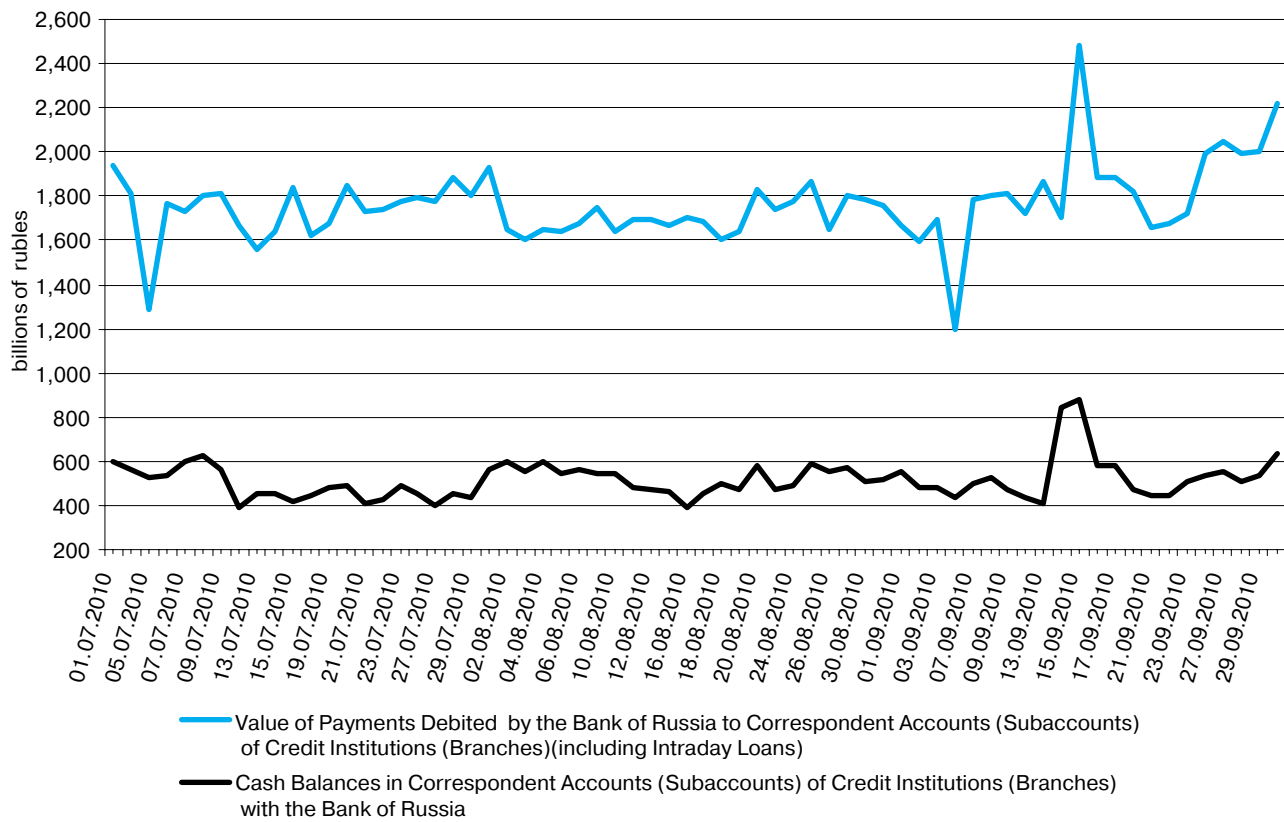
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from January 10 to February 10, 2011 (Credit Institutions Grouped by Size of Registered Authorized Capital)



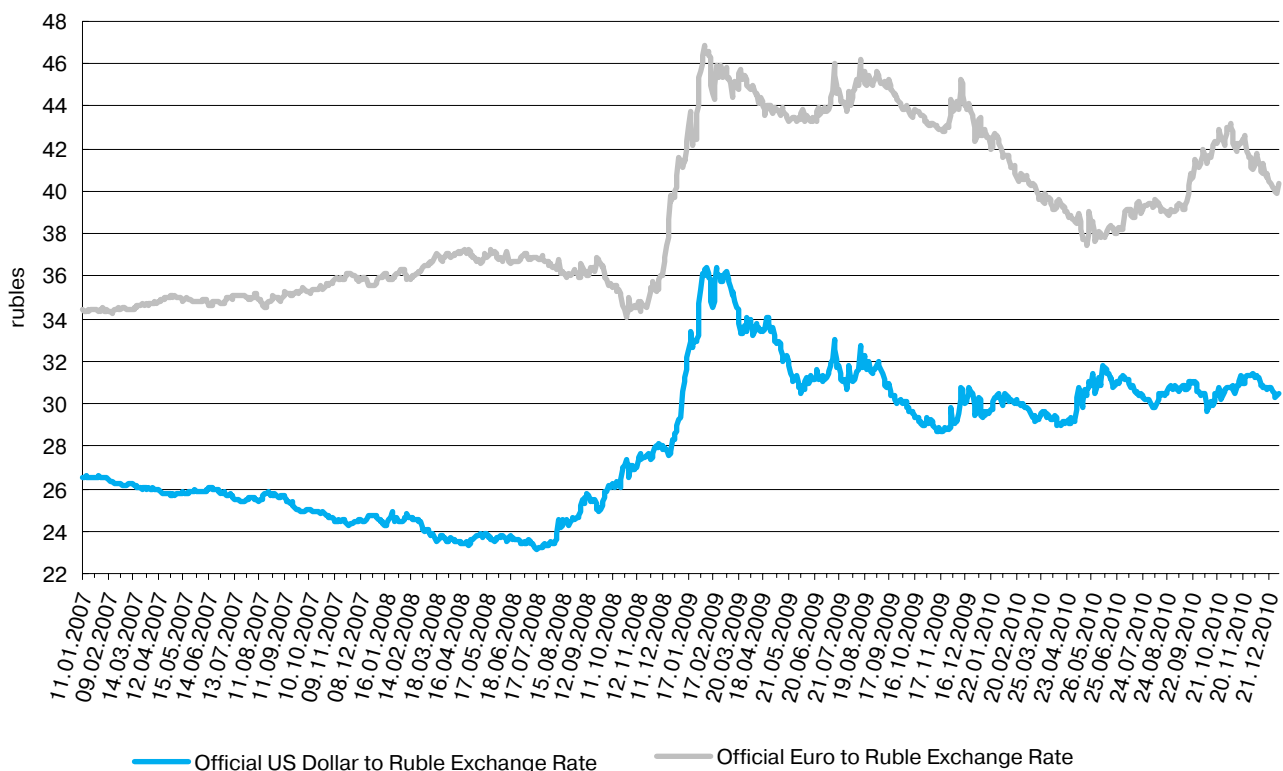
7.7. Structure of Broad Monetary Base as of 31.12.2010



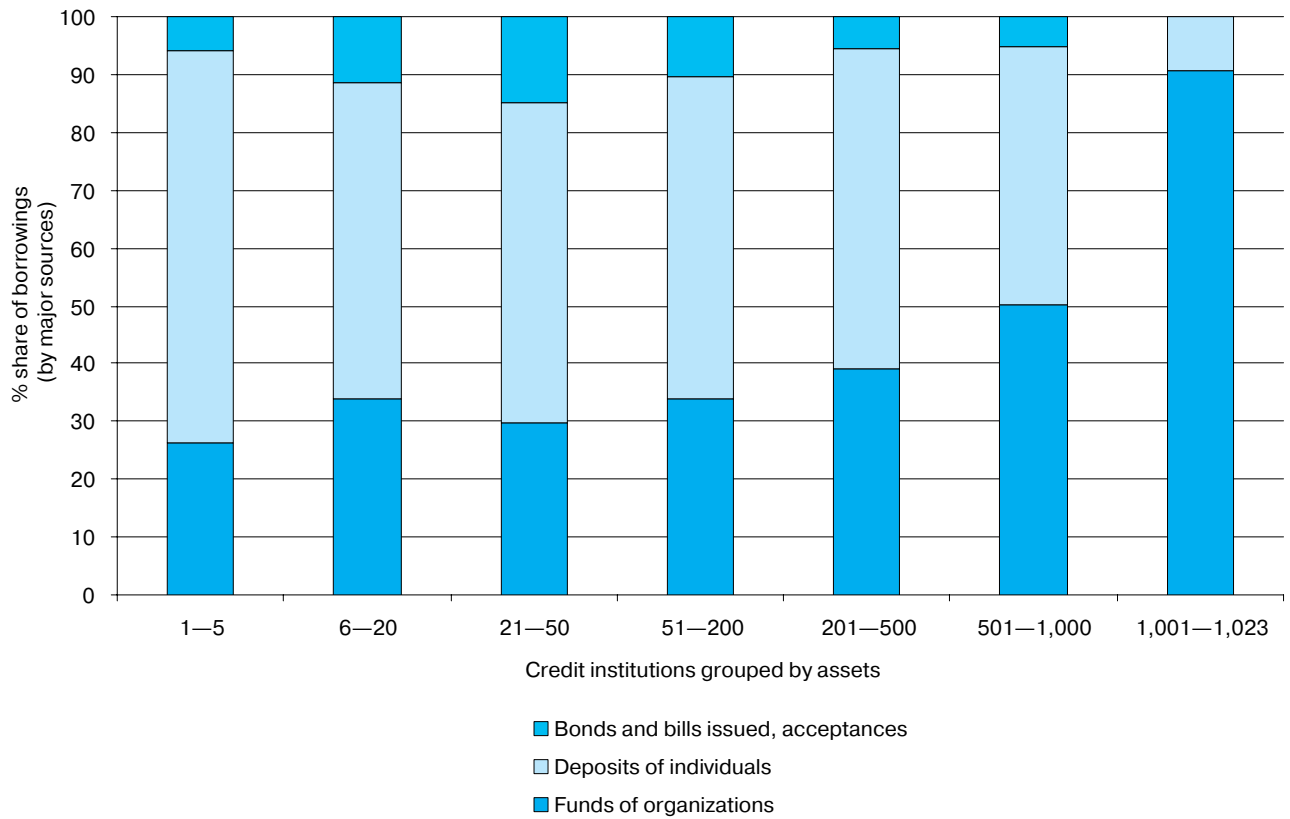
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2010 Q3



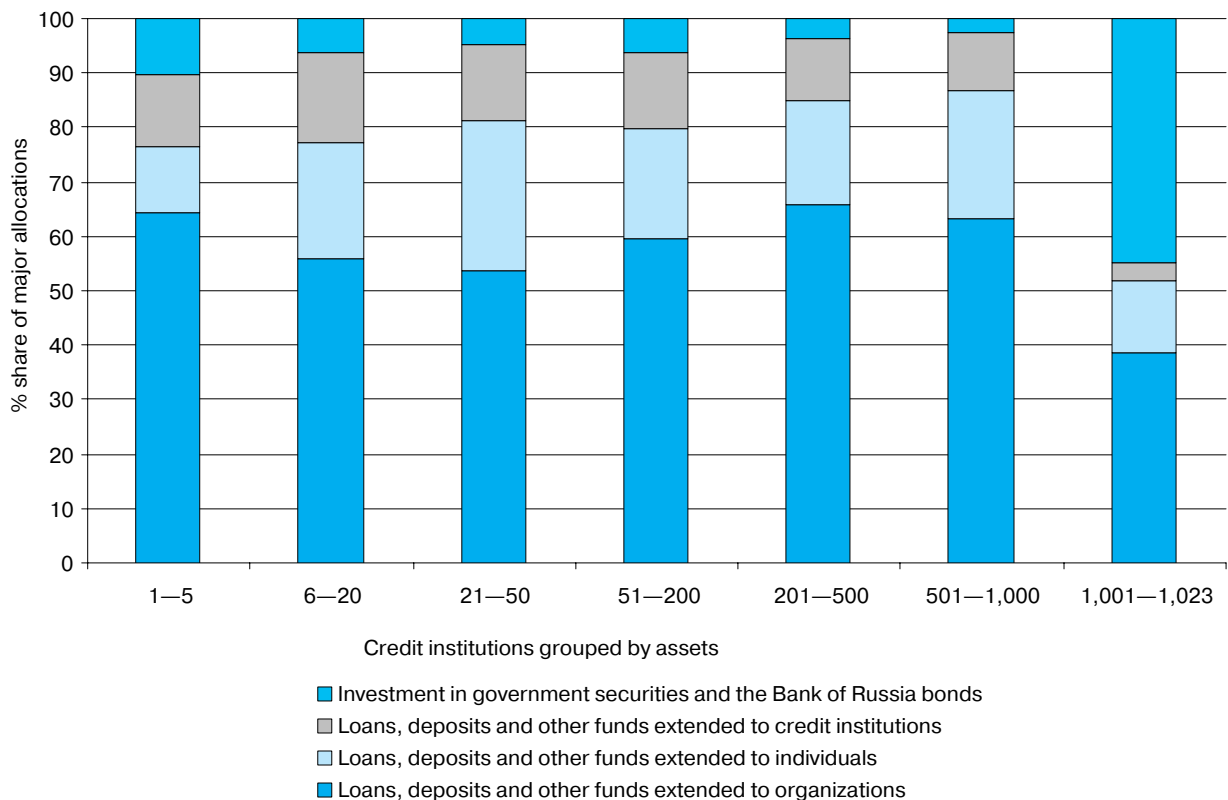
7.9. Official Ruble Exchange Rate Dynamics in January, 2007 – December, 2010



7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 30.11.2010 (Based on Credit Institutions Grouped by Assets)

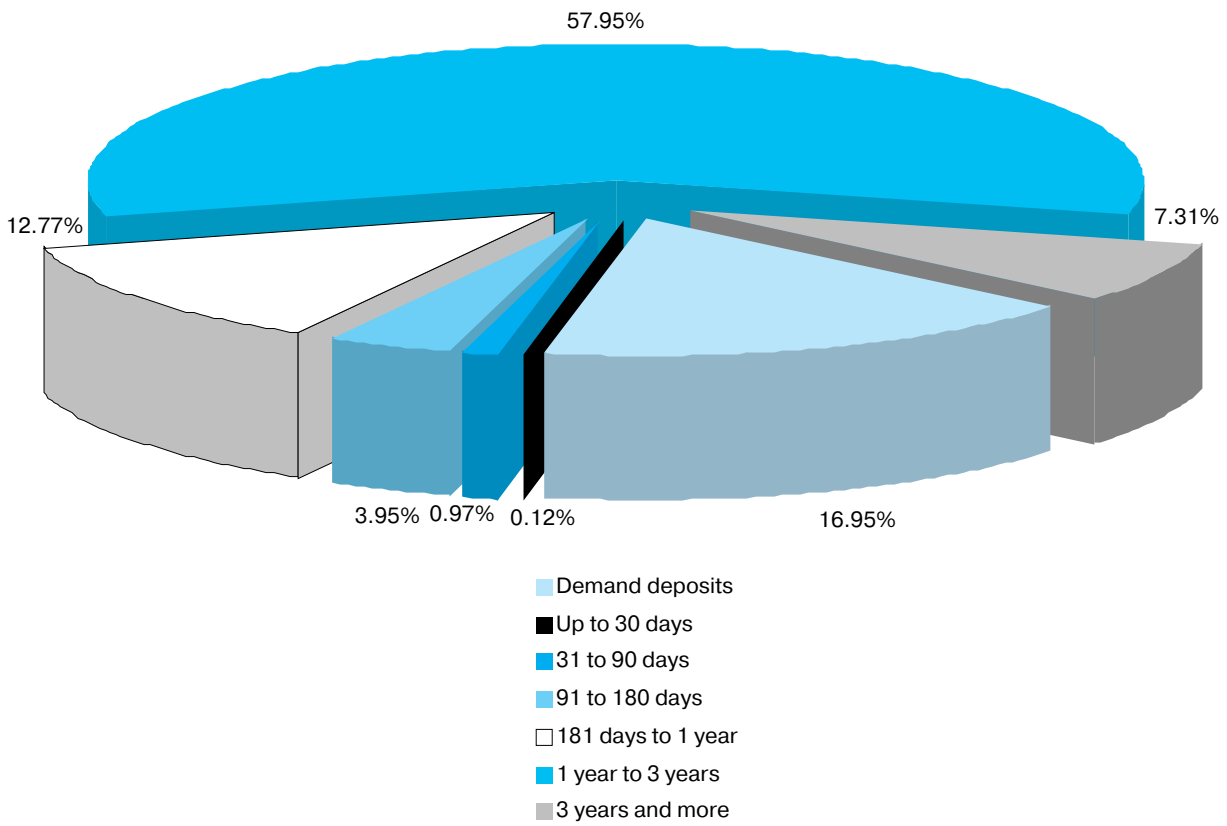


7.11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 30.11.2010 (Based on Credit Institutions Grouped by Assets)

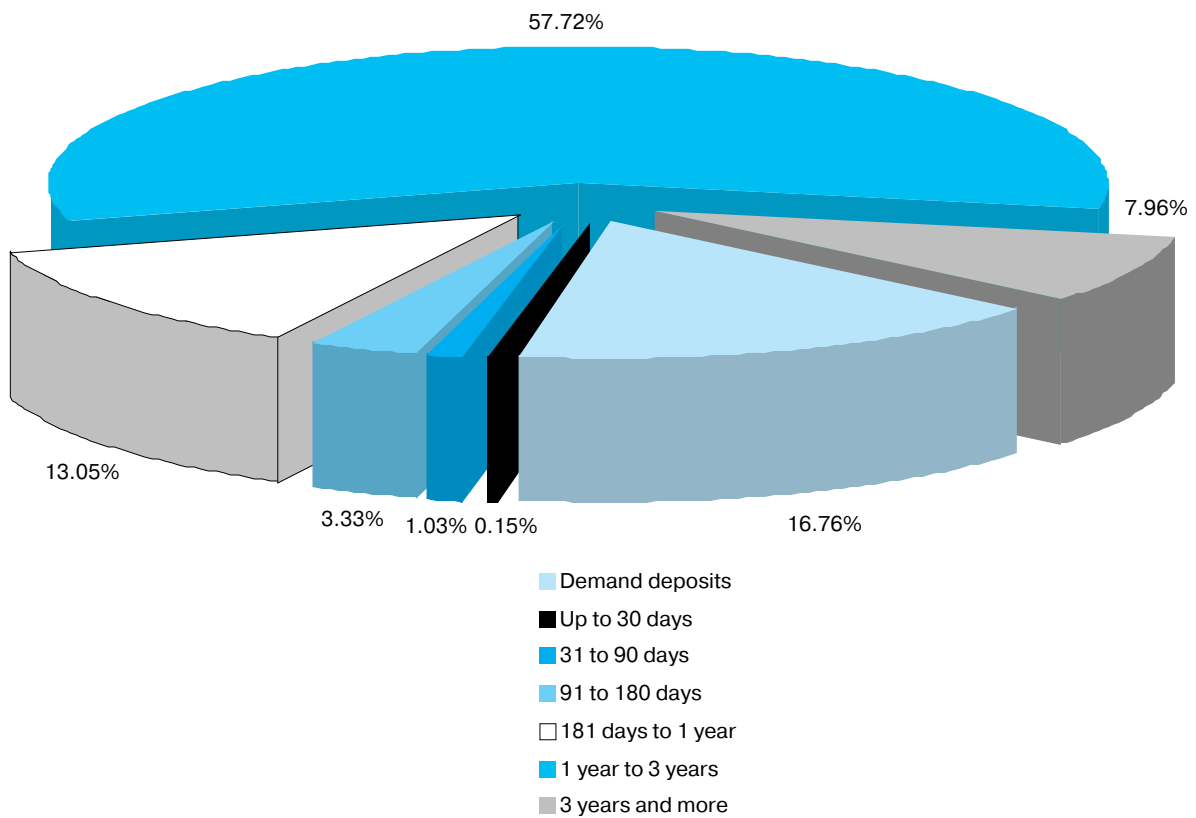


7.12. Structure of Individual Deposits Denominated in Rubles

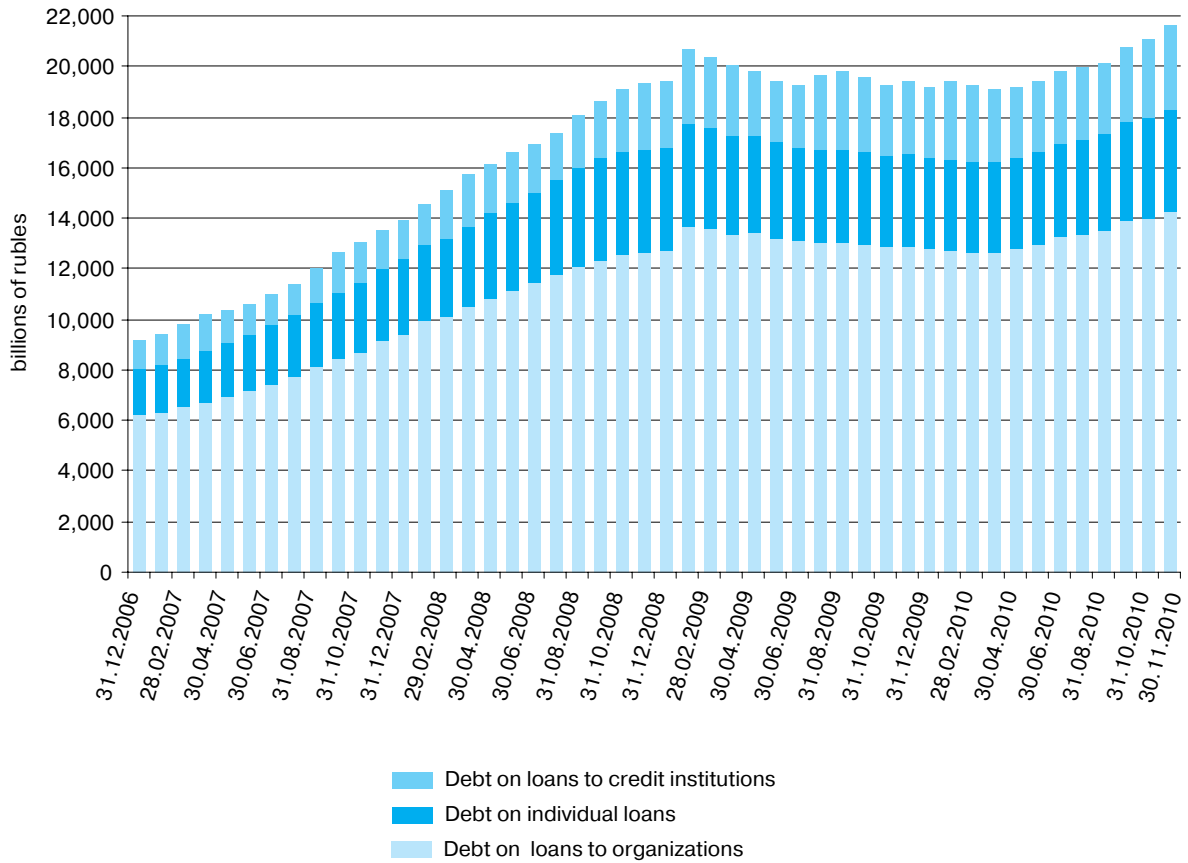
as of 30.11.2009



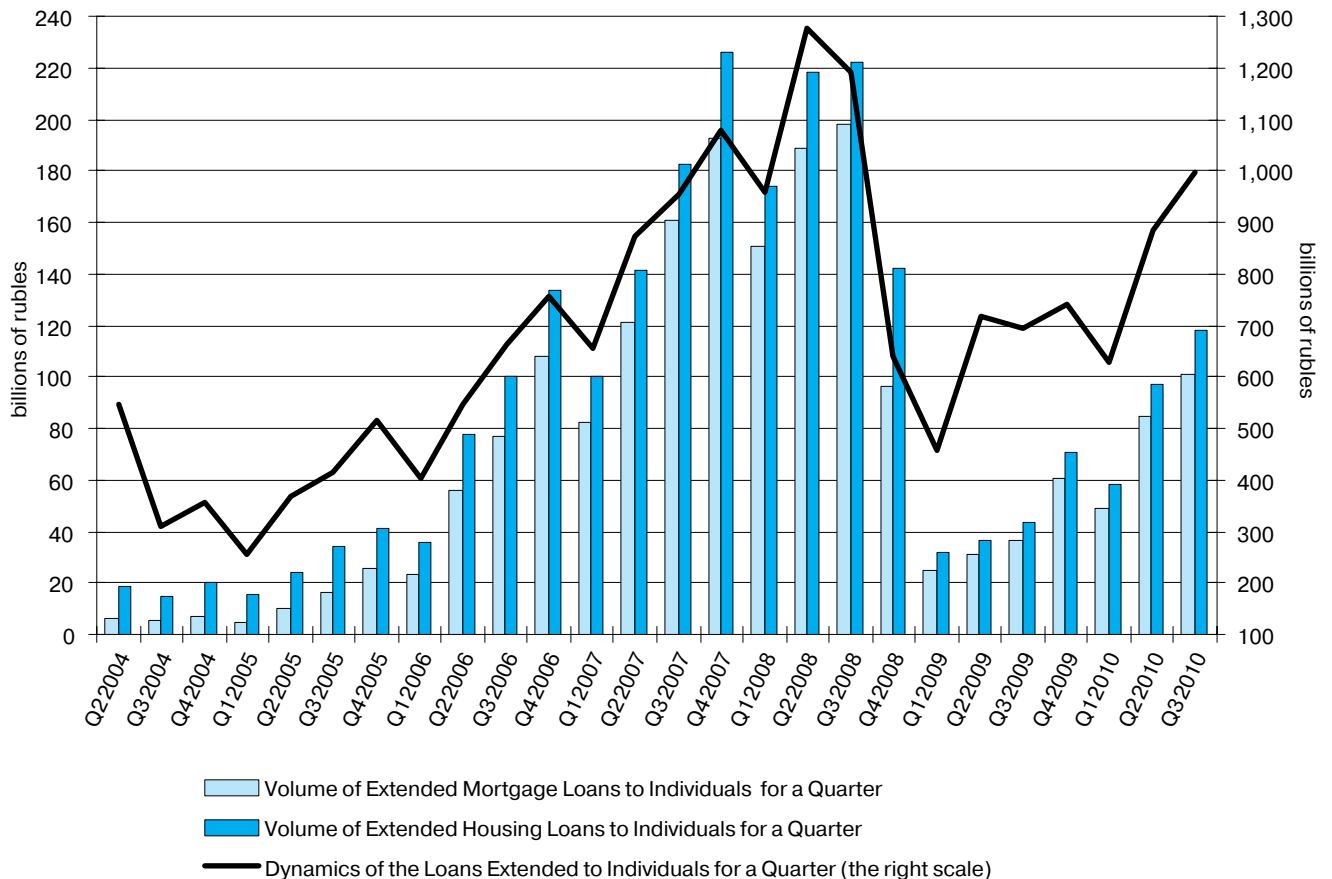
as of 30.11.2010



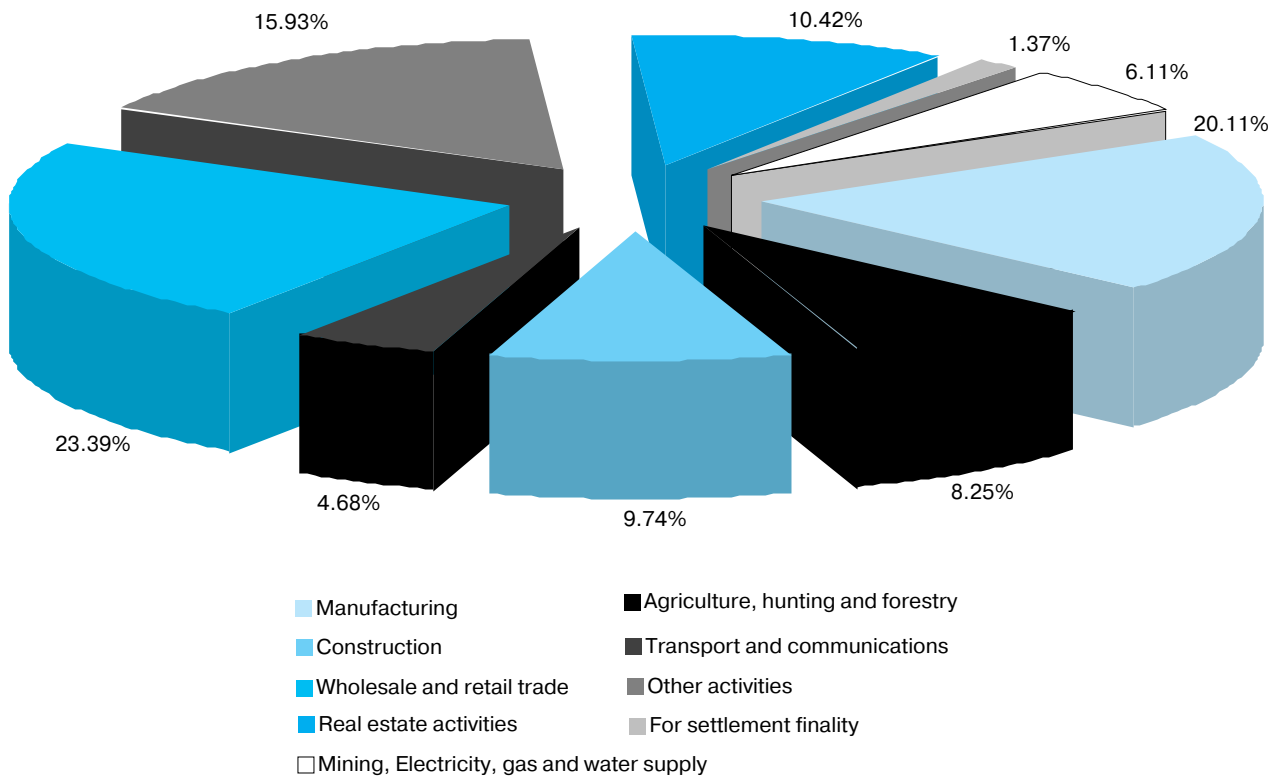
7.13. Dynamics of Debt on Loans Extended



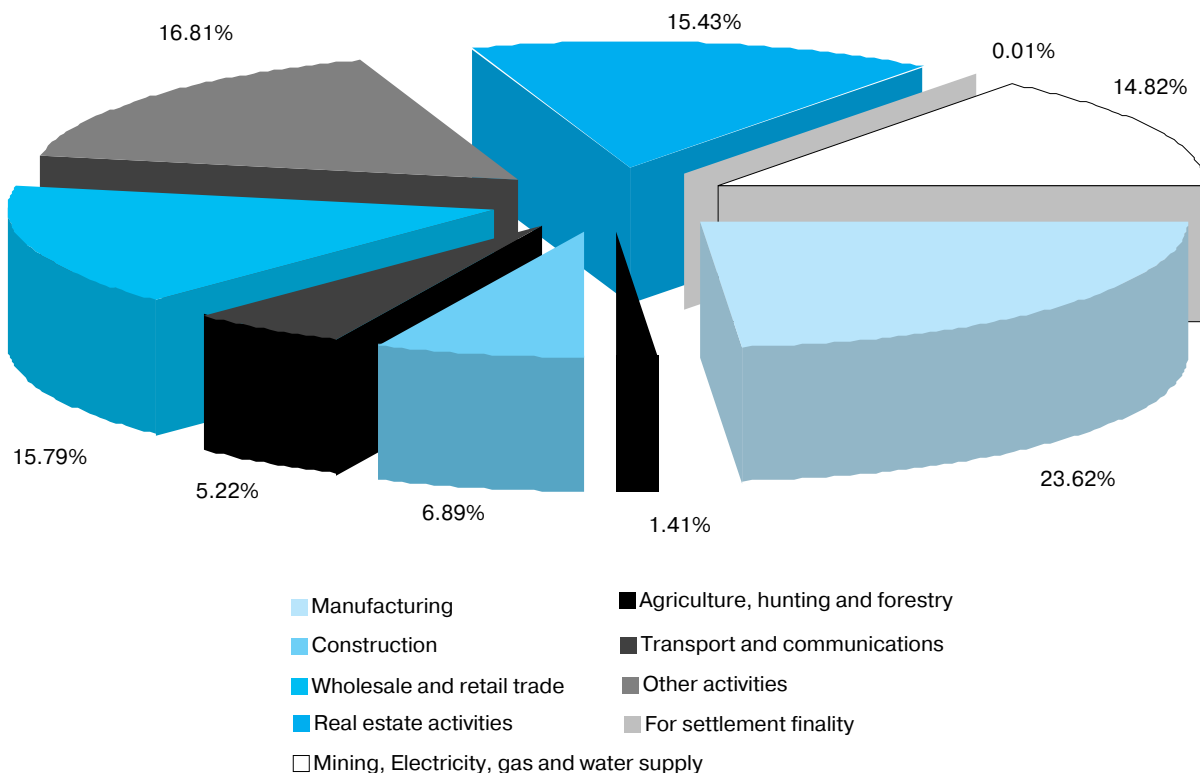
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



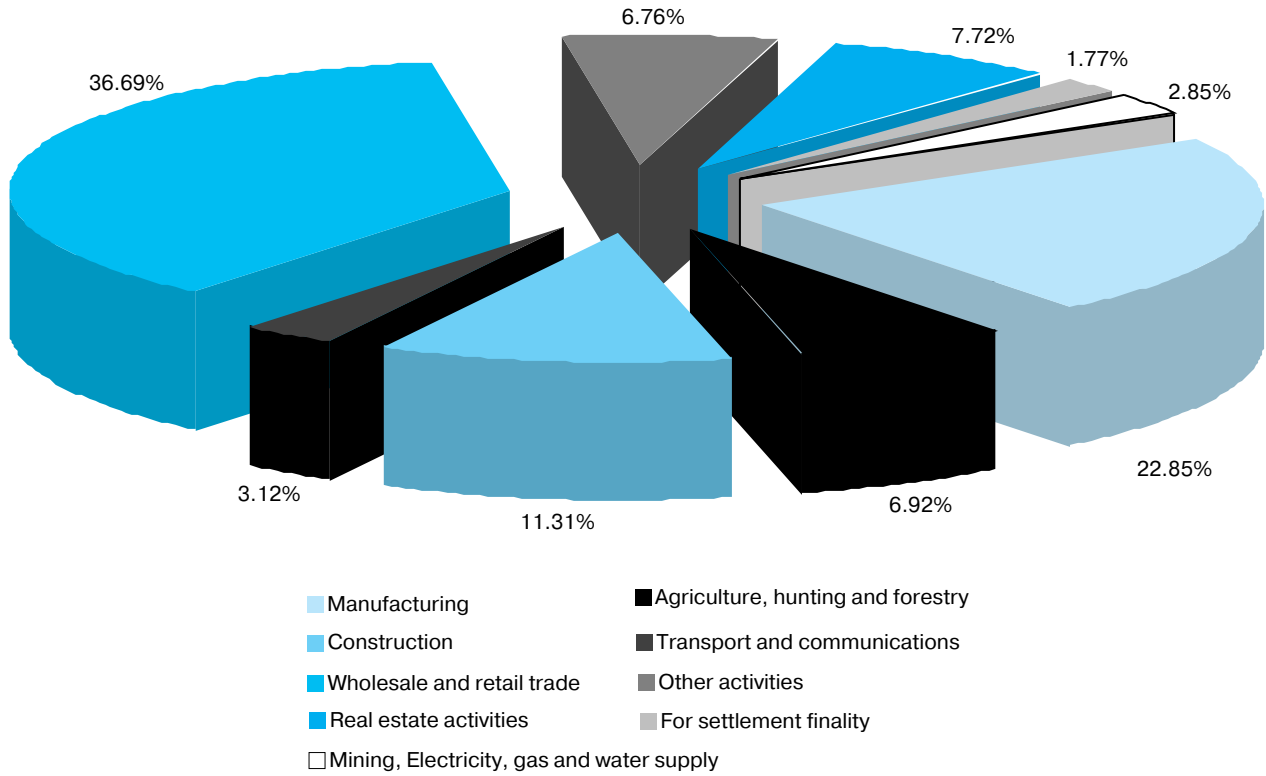
7.15. Structure of Ruble - Denominated Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2010



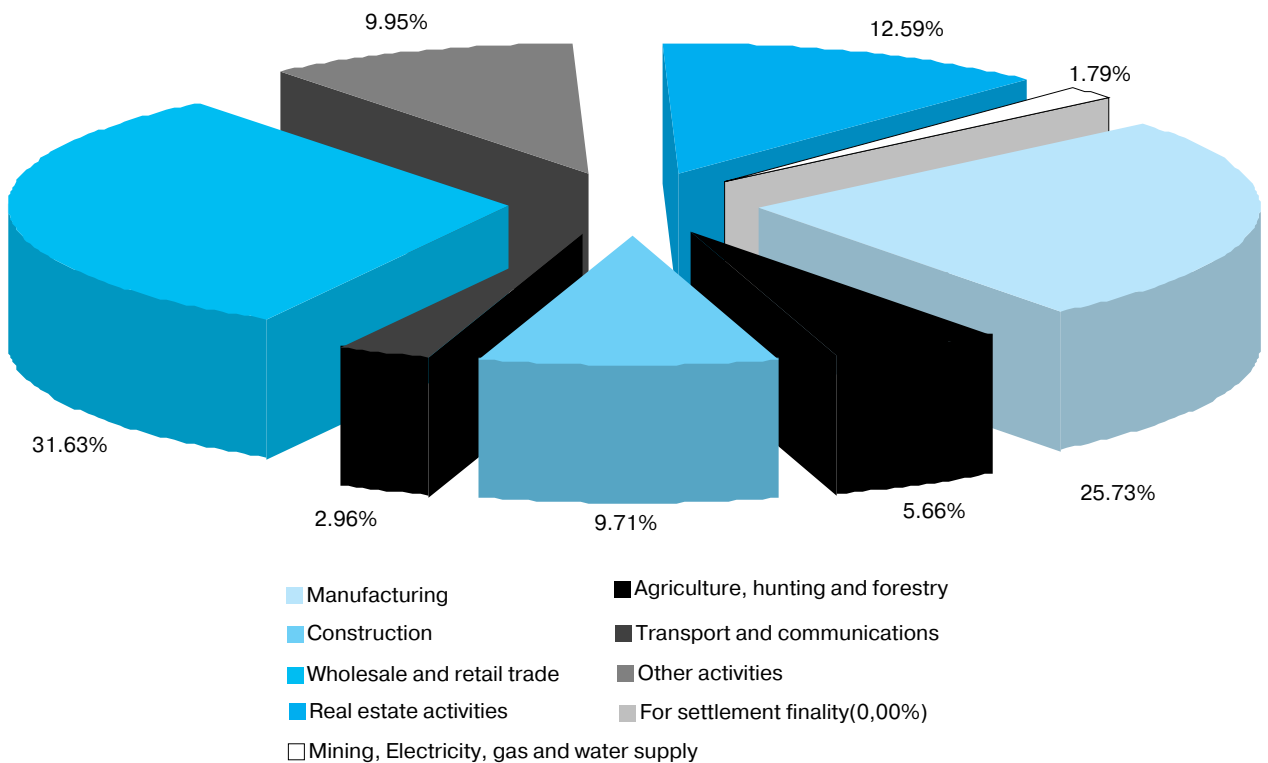
7.16. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2010



7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 30.11.2010



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 30.11.2010



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

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

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

Current accounts and deposits is comprised of the interstate indebtedness on clearing accounts.

Loans item includes loans, attracted from nonresidents by the Russian Federal Government, local governments and by the former USSR.

Other debt liabilities.

Arrears is composed of the remainder of the former USSR overdue liabilities on debt securities, loans and other instruments; arrears on current transactions of the Ministry of Finance; overdue interest and interest on arrears.

Other is comprised of obligations not classified under the above categories.

Monetary Authorities. A category that covers external debt liabilities of the Bank of Russia and the Ministry of Finance (liabilities to the IMF).

Loans. Included are external liabilities of the Bank of Russia on direct repos.

Currency and deposits comprises indebtedness of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia's estimate of the outstanding amount of national currency, owned by nonresidents (description of the methodology of this estimate is available in the *«Bulletin of the Bank of Russia»*, 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 assets/liabilities due to transactions, revaluation and other changes.

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

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

Valuation of indicators

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

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

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

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

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

Table 1.11
International Investment Position
of the Banking Sector of Russia

General Provisions

International investment position (IIP) of the Banking sector of Russia — a component part of the IIP of Russia — is a statistical statement, which serves to assess the value of the stock of

external assets and liabilities of the economy's Banking sector at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

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

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized credit institutions and the VEB. Information provided by the Banking sector's IIP has significant importance in analyzing stability of the Banking sector and state of the economy as a whole.

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

Valuation of indicators

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

Table 1.12
The Russian Federation Merchandise Trade
(Based on the Balance of Payments Methodology)

General Provisions

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

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

The table's sources of information are the following:

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

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

Individual Indicators Highlights

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

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

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

Table 1.13
International Reserves
of the Russian Federation

General Provisions

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

Approaches stated in the IMF's publications: "International Reserves and Foreign Currency Liquidity. Guidelines for a Data

Template" (2001) and the "Balance of Payments and International Investment Position Manual" (2009) are the methodological basis for compilation of data on international reserves of Russia.

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

Reserve position in the IMF is the 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 report-

ing quarter to the average monthly import of goods and services in the reporting quarter and three preceding ones.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2010 will be the ratio of the amount of the international reserves of the Russian Federation on April 1, 2010 to the average monthly import of goods and services for the period II—IVQ 2009 — IQ 2010.

The indicator is disclosed on a quarterly basis no later than four months after the end of the reporting quarter.

Table 1.14
International Reserves and Foreign Currency Liquidity — Russia

General Provisions

The template recommended by the IMF is meant to provide exhaustive information on the official assets of the Russian Federation in foreign currency and movements of these resources related to different claims and obligations of monetary authorities in foreign currency for the 12 months following the reporting date. In the template data is presented on balance and off-balance sheet transactions of monetary authorities in foreign currency, and supplementary information.

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

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

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

Individual Indicators Highlights

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

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

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

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

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

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds) are compiled in accordance with the international statistical standards on macroeconomic indicators (Monetary and Financial Statistics Manual (IMF, 2000) un-

der 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 ac-

quired 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.

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.

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.

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

¹ Equivalent to the indicator "Broad money".

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 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 Rus-

sia 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 securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

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

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

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

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

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

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

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

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

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

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Shares and other equity are the own funds of banking system institutions, insurance companies and private pension funds. It is calculated as the sum of the aggregate Shares and Other Equity in the Tables “Banking System Survey” and “Other Financial Corporations Survey (data covered insurance companies and private pension funds)”.

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

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

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

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

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

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

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

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

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

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

Individual Indicators Highlights

By assets

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

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

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

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

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

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.

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

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

Table 2.2
Refinancing Rate

General Provisions

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

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

Individual Indicators Highlights

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

Table 2.3
Required Reserve Ratios
Table 2.4

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

Table 2.5

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

General Provisions

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

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

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

Individual Indicators Highlights

Required reserves (reserve requirements) are one of the main instruments of the Bank of Russia's monetary policy used

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

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

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

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

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

Note:

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

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

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

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

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

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

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

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

General provisions

The table "Fixed-term Rates on the Bank of Russia Lombard Loans" shows time series for interest rates on the Bank of Russia lombard loans. The Bank of Russia lombard loans with fixed-term rates are extended according to the procedure established by

the Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments (Regulation No. 236-P).

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

Individual Indicators Highlights

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

Table 2.8
Fixed-term Rates on the Bank of Russia Loans
Secured by Assets and Guarantees

General provisions

The table "Fixed-term Rates on the Bank of Russia Loans Secured by Assets and Guarantees" shows time series for the interest rates on the Bank of Russia secured loans. The Bank of Russia extends secured loans with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments.

Individual Indicators Highlights

The fixed-term rate on loans secured by assets and guarantees extended by the Bank of Russia for the period up to 90, from 91 to 180 and from 181 to 365 calendar days is set by the decision of the Bank of Russia Board of Directors.

Table 2.9
Main Indicators of the Bank of Russia
Intraday and Overnight Loans

General provisions

The table "Main Indicators of the Bank of Russia Intraday and Overnight loans" contains information on the Bank of Russia's intraday and overnight secured loans extended on correspondent accounts (subaccounts) of resident credit institutions of the Russian Federation opened with the Bank of Russia. The information is presented on daily basis.

Intraday and overnight lending operations are carried out pursuant to the Bank of Russia's Regulations No. 236-P and No. 312-P, dated November 12, 2007 "The Procedure of Extension Asset-Backed Loans or Loans Against Guarantee by the Bank of Russia to Credit Institutions" (Regulation No. 312-P).

Intraday loans are extended as overdraft credit (debiting a credit institution's correspondent account (subaccount) above the balance on these accounts) to ensure effective and uninterrupted functioning of the Bank of Russia's payment systems, executing by credit organizations their liabilities and smoothing interest rate fluctuations on the interbank credit market. The fee for intraday loans is fixed at nil based on the decision of the Bank of Russia's Board of Directors.

Credit institutions' end of day debts on intraday loans are registered as overnight loans for one working day and entered in a correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Presently the interest rate on the Bank of Russia's overnight loans equals the Bank of Russia's refinancing rate.

Individual Indicators Highlights

Date — the date on which the Bank of Russia extends loans.

Extended loans — the amount of loans extended by the Bank of Russia.

Number of credit institutions (branches) — the number of credit institutions (branches) which received Bank of Russia loans.

Number of the Bank of Russia territorial institutions — the number of the Bank of Russia territorial institutions with credit

institutions' correspondent accounts (subaccounts) on which the Bank of Russia extended loans.

Number of credit institutions (branches) in the Moscow region — the number of credit institutions (branches) which received Bank of Russia loans on correspondent accounts (subaccounts) opened with the Bank of Russia's settlement establishments in the Moscow region.

Loans extended in the Moscow region — the amount of Bank of Russia loans entered on credit institutions' correspondent accounts (subaccounts) opened with the Bank of Russia's settlement units in the Moscow region.

Note:

In compliance with the Regulations No. 236-P, No. 312-P and other orders the Bank of Russia has afforded an opportunity to obtain intraday and overnight loans to credit institutions serviced in 75 Bank of Russia regional branches where settlement documents are processed electronically.

Table 2.10 Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation

General Provisions

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

The table shows data on secured loans extended by the Bank of Russia including lombard and other kinds of loans (except for intraday and overnight loans).

Data on lombard loans are presented as the data on loans broken down into the main lombard loans instruments, valid lombard loan auctions and lombard loans average weighted rates.

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

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

Individual Indicators Highlights

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

Table 2.11 Average Weighted Interest Rates on the Bank of Russia Deposit Operations Table 2.12 Main Characteristics of the Bank of Russia Deposit Operations Table 2.13 Main Characteristics of the Bank of Russia Deposit Auctions

General Provisions

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

The conditions of fixed-term rates deposit operations and deposit operations on an auction basis are set up in Provision

No. 203-P, dated November 5, 2002, and also in the official information of the Bank of Russia site on the Internet, and also on pages CBDEPOS, CBDEPOS01 and CBDEPAUC news agency Thomson Reuters and on page CBR in information system Bloomberg.

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

Table 2.14
REPO Aggregates

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

General Provisions

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

Individual Indicators Highlights

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

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

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

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

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

General Provisions

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

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

Individual Indicators Highlights

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

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

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

Table 2.21
Reference Prices of Precious Metals

General Provisions

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

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

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

The Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations"

repealed the Bank of Russia Ordinance No. 652-U, dated September 30, 1999, "On the Procedure for Calculating the Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions" (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

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

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

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

Section 3. Financial Markets

Subsection 3.1 Interbank Credit Market

Table 3.1.1

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

Table 3.1.2

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

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

N — number of contributing rates of credit institutions.

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

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

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

\bar{p} — actual credit rate (MIACR);

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

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

Subsection 3.2 Exchange Market

Table 3.2.1

Trade at Interbank Currency Exchange

General Provisions

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

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

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

Individual Indicators Highlights

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

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

\bar{r} — average weighted rate;

R_i — average weighted rate of a bidding session;

V_i — trading volume.

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

Table 3.2.2

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

Table 3.2.3

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

Table 3.2.4

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

Table 3.2.5

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

General Provisions

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

Individual Indicators Highlights

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

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

Spot FX transactions currencies' turnover includes also FX swap transactions both legs of which are spot deals.

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 revalua-

tions, 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 promisor to a billholder and gives the latter unconditional right to make claims to the promisor in terms of specific amount, time and place.

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

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

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

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

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

**Subsection 4.3
Lending**

Table 4.3.1

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

General Provisions

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

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

Individual Indicators Highlights

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

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

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

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

Table 4.3.2
Average Weighted Interest Rates
on Ruble-Denominated Loans Extended
to Nonfinancial Organizations and Individuals
Table 4.3.3
Average Weighted Interest Rates
on Foreign Currency-Denominated Loans Extended
to Nonfinancial Organizations and Individuals
Table 4.3.4
Average Weighted Interest Rates
on Interbank Loans Denominated in Rubles
and Foreign Currency

General Provisions

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

The data source: Form 0409128 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and

Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly *Bulletin of Banking Statistics*, data on average weighted interest rates on short-term ruble loans to nonfinancial organizations are published in a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

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

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

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

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

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

V — amount of loan as included in an agreement.

Table 4.3.5
Loans Extended to Small, Medium-Sized
Businesses

General Provisions

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

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

Individual Indicators Highlights

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

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year 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-denominated bills are issued by credit institutions and placed on the primary market with break down into redemption periods.

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

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

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

P — annualized discount rate on a bill;

V — purchase price of a discounted bill.

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

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

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

P — bill's annualized yield;

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

Table 4.4
Credit Institutions' Claims and Liabilities
on Financial Derivatives

General Provisions

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

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

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

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

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

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

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

Individual Indicators Highlights

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

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

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

General Provisions

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

Individual Indicators Highlights

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

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

Table 5.5
Selected Indicators On Bank Card Transactions

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

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

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

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

General Provisions

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

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

Individual Indicator Highlights

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

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

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

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

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

Section 6. Regional Section

The information in tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent entities of the

Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions and Their Branches

General Provisions

The table “Number of Credit Institutions and Their Branches” presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the quarterly *Bulletin of Banking Statistics. Regional Supplement*, 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 quarterly *Bulletin of Banking Statistics. Regional Supplement*, 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.

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”.

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.

Assets are total assets of credit institutions registered in the corresponding federal district (intra-bank 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 January 10 to February 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 authorized 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 correIndividual 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 quarterly *Bulletin of Banking Statistics. Regional Supplement* 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 quarterly *Bulletin of Banking Statistics. Regional Supplement* 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 3.2) and foreign currency (table 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.

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

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

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

Individual Indicators Highlights

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

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

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

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

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

Table 6.4.7

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

Table 6.4.8

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

General Provisions

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

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

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

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

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

In addition to being published in 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

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.