

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (18th Issue) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

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The Central Bank of the Russian Federation

Banking Supervision Department

General Information on the Russian Banking Sector
Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

Indicator		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13
1.	Banking sector assets (billion rubles) as % of GDP	20 125,1 60,5	28 022,3 67,9	29 430,0 75,8	33 804,6 73,0	41 627,5 74,6	49 509,6 79,1
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,2 14,0	5 242,1 9,4 12,6	6 112,9 9,8 12,3
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other placements with individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,4	18 147,7 39,2 53,7 4 084,8 8,8 12,1 12,6	23 266,2 41,7 55,9 5 550,9 9,9 13,3 15,6	27 708,5 44,3 56,0 7 737,1 12,4 15,6 19,7
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	544,0 10,4	791,9 11,8	621,5 10,3	595,8 9,0	725,7 8,6	801,8 8,4
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,6 17,2	6 211,7 11,1 14,9	7 034,9 11,2 14,2
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,2 29,0 30,2	11 871,4 21,3 28,5 33,3	14 251,0 22,8 28,8 36,2
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,0 32,9	13 995,7 25,1 33,6	15 648,2 25,0 31,6
Reference data							
Indicator (billion rubles)		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13
Gross Domestic Product		33 247,5	41 276,8	38 807,2	46 308,5	55 799,6	62 599,1
Fixed capital investment of organisations of all forms of ownership (except small businesses)		5 217,2	6 705,5	6 040,8	6 625,0	8 445,2	9 567,9
Income of the population		21 311,5	25 244,0	28 708,4	32 498,3	35 648,7	39 318,2

¹ For the purpose of time series' consistency indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement.

² In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

³ Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written down from clients' accounts but not entered in a credit institution's correspondent account (without funds, raised from credit institutions).

Table 2

Banking sector indicators; growth rates (percent over the period)

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
							Total		Unsecured consumer loans ¹					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	2,8	25,8
1.02.12	-1,1	23,9	0,6	11,5	-0,9	24,1	0,6	36,8	1,7	51,1	-2,0	19,6	-3,7	26,1
1.03.12	-0,7	20,7	-0,2	15,4	-0,9	22,6	2,1	38,9	3,1	53,9	1,3	18,9	-2,4	20,3
1.04.12	1,6	22,1	2,1	16,2	1,9	23,3	3,5	40,6	4,6	56,8	1,6	19,6	0,9	18,6
1.05.12	1,5	23,3	0,3	14,0	2,4	24,2	3,8	42,0	4,9	58,5	2,3	19,8	0,5	20,9
1.06.12	2,5	24,4	1,3	14,1	2,3	24,7	4,0	43,3	4,9	60,2	2,0	21,7	4,8	22,3
1.07.12	2,4	25,6	0,1	14,6	1,3	24,4	3,3	44,4	4,0	60,4	2,6	22,0	-0,5	18,2
1.08.12	1,9	26,7	1,9	15,7	1,0	23,5	2,8	43,1	4,0	60,2	0,0	20,8	1,5	21,1
1.09.12	1,0	25,0	2,0	17,2	2,1	22,0	3,6	43,2	4,4	59,7	1,6	21,6	1,7	18,3
1.10.12	0,7	19,3	-0,7	15,5	0,6	16,9	2,5	41,7	3,2	58,2	0,2	19,6	2,0	9,6
1.11.12	2,7	22,4	2,8	17,5	1,4	17,1	2,9	42,7	3,2	58,1	1,1	21,3	3,2	16,1
1.12.12	1,2	19,5	4,1	20,4	0,3	13,5	2,4	41,8	2,7	56,8	1,8	21,5	-0,5	10,5
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	4,1	11,8
1.02.13	-2,2	17,7	0,3	16,3	-0,2	13,5	0,8	39,6	1,3	52,4	-1,3	20,9	-2,2	13,6
1.03.13	1,5	20,3	0,9	17,5	0,4	15,0	1,7	39,1	1,6	50,1	2,3	22,1	1,7	18,3
1.04.13	1,4	20,0	1,8	17,1	0,9	13,9	2,2	37,4	2,6	47,3	2,4	23,0	1,8	19,5
1.05.13	1,7	20,3	0,6	17,5	2,1	13,6	3,2	36,5	3,6	45,4	3,2	24,1	1,8	20,9
1.06.13	1,8	19,3	0,7	16,8	0,7	11,8	2,7	34,8	3,2	43,0	0,1	21,7	2,6	18,5
1.07.13	2,2	19,2	2,9	20,1	1,4	11,8	2,6	33,9	2,7	41,2	2,7	21,8	3,6	23,4
1.08.13	1,2	18,3	0,9	18,9	2,0	12,9	2,8	33,8	2,7	39,4	1,1	23,1	0,2	21,8
1.09.13	1,0	18,4	1,3	18,1	1,5	12,3	2,5	32,5	2,8	37,3	0,9	22,4	0,5	20,3
1.10.13	0,9	18,5	1,3	20,4	1,0	12,8	1,4	31,0	2,1	35,7	0,0	22,1	0,9	19,0
1.11.13	1,2	16,7	1,4	18,8	1,4	12,8	2,3	30,1	2,1	34,3	0,7	21,7	-0,2	15,1
Reference data:														
Increase from the beginning of the current year	11,1		12,8		11,7		24,3		27,5		12,7		11,2	
Increase over the same period of the previous year	13,1		10,7		11,6		33,1		45,3		11,2		8,0	

¹ Calculated on the basis of credit institutions' reporting by form 0409115 (part 3, other consumer loans grouped into portfolio of homogeneous loans)

Table 3**Banking sector indicators, annual growth rates (%)**

	2005	2006	2007	2008	2009	2010	2011	2012
Assets	36,6	44,0	44,1	39,2	5,0	14,9	23,1	18,9
Own funds (capital)	31,2	36,3	57,8	42,7	21,2	2,4	10,8	16,6
Loans and other placements with non-financial organisations	31,3	39,8	51,5	34,3	0,3	12,1	26,0	12,7
Loans and other placements with individuals	96,2	78,3	57,8	35,2	-11,0	14,3	35,9	39,4
Individual deposits	39,4	38,0	35,4	14,5	26,7	31,2	20,9	20,0
Funds raised from organisations	43,7	52,6	47,2	24,4	8,9	16,4	25,8	11,8
Reference Data:								
Gross Domestic Product	26,9	24,6	23,5	24,2	-6,0	19,3	20,5	12,2

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1091	1079	1076
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	956	942	936
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	0	1	2	0	1
Credit institutions with their banking licenses being revoked (cancelled)	134	137	133	137	139
Credit institutions licensed to conduct operations in foreign currency	661	648	653	641	633
Credit institutions holding general licences	273	270	271	270	272

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	572	58,5	564	59,0	571	59,7	559	59,3	555	59,3
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	516	54,0	506	53,7	504	53,8
North-Western	69	7,1	70	7,3	70	7,3	70	7,4	70	7,5
Southern	45	4,6	46	4,8	46	4,8	46	4,9	46	4,9
North-Caucasian	56	5,7	50	5,2	48	5,0	45	4,8	44	4,7
Volga	111	11,3	106	11,1	105	11,0	106	11,3	105	11,2
Ural	45	4,6	44	4,6	43	4,5	43	4,6	43	4,6
Siberian	54	5,5	53	5,5	50	5,2	51	5,4	51	5,4
Far Eastern	26	2,7	23	2,4	23	2,4	22	2,3	22	2,4
Russian Federation	978	100,0	956	100,0	956	100,0	942	100,0	936	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.12	1.01.13	1.11.13	1.01.12	1.01.13	1.11.13	1.01.12	1.01.13	1.11.13	1.01.12	1.01.13	1.11.13	1.01.12	1.01.13	1.11.13	1.01.12	1.01.13	1.11.13
Central	572	564	555	120	102	79	463	356	334	66,9	53,5	53,0	18,3	20,2	21,0	16,5	15,2	16,0
of which the City of Moscow and Moscow Region ¹	512	506	504	104	90	67	131	127	126	21,3	21,3	22,0	16,3	18,0	19,0	4,7	5,4	6,0
North-Western	69	70	70	12	9	8	306	302	284	377,8	382,3	364,0	2,1	2,4	3,0	10,9	12,9	14,0
Southern	45	46	46	20	17	16	282	232	212	433,8	368,3	342,0	1,7	1,9	2,0	10,0	9,9	10,0
North-Caucasian	56	50	44	81	82	73	96	87	83	70,1	65,9	71,0	3,6	4,0	4,0	3,4	3,7	4,0
Volga	111	106	105	99	85	71	520	433	328	247,6	226,7	186,0	5,5	5,8	6,0	18,5	18,4	16,0
Ural	45	44	43	98	80	75	227	174	168	158,7	140,3	142,0	3,8	3,8	4,0	8,1	7,4	8,0
Siberian	54	53	51	26	21	23	321	248	210	401,3	335,1	284,0	2,1	2,2	2,0	11,4	10,6	10,0
Far Eastern	26	23	22	8	7	7	128	114	96	376,5	380,0	331,0	0,9	0,9	1,0	4,6	4,9	5,0
Russian Federation	978	956	936	464	403	352	2343	1946	1715	162,5	143,2	133,0	38,1	41,1	43,0	83,5	82,8	83,0

¹ as one region

Table 7

Concentration of assets in the Russian banking sector (operating credit institutions)

Distribution of credit institutions ranged by assets (descending)	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	20 804 718	50,0	24 894 916	50,3	27 039 674	51,3	27 843 710	51,2	28 209 752	51,3
From 6 to 20	8 413 454	20,2	9 660 925	19,5	9 927 783	18,8	10 364 775	19,1	10 392 293	18,9
From 21 to 50	4 564 408	11,0	5 745 193	11,6	6 096 112	11,6	6 164 238	11,3	6 256 916	11,4
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 792 815	12,9	6 985 997	12,9	7 141 220	13,0
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 329 828	4,4	2 424 867	4,5	2 423 795	4,4
From 501	539 359	1,3	562 302	1,1	558 203	1,1	564 297	1,0	557 249	1,0
Total	41 627 520	100,0	49 509 647	100,0	52 744 414	100,0	54 347 884	100,0	54 981 224	100,0

Table 8

**Concentration of assets of operating credit institutions by federal districts
(assets of 5 largest credit institutions of a district relative to total assets of
credit institutions operating in a district)**

	(%)				
Federal district	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Central	56,3	56,4	57,4	57,5	57,5
of which the City of Moscow and Moscow	56,8	56,9	57,9	57,9	58,0
Region					
North-Western	68,7	66,2	65,9	66,9	66,7
Southern	68,6	68,7	70,2	70,2	69,6
North-Caucasian	43,4	52,8	46,2	48,9	47,1
Volga	44,8	46,5	46,5	46,6	46,1
Ural	66,5	68,8	68,8	68,2	68,9
Siberian	75,1	72,9	74,9	72,8	72,9
Far Eastern	74,8	82,9	83,3	86,0	86,1
Russian Federation	50,0	50,3	51,3	51,2	51,3

Table 9

**Operating credit institutions ranged by assets (distribution and change
over the period 1.01.13 - 1.11.13)**

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.11.13						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		13	2					
3	From 21 to 50	30		2	25	3				
4	From 51 to 200	150			3	133	10		2	2
5	From 201 to 500	300				13	266	13	3	5
6	From 501	456				1	23	414	17	1
Became operating after 1.01.13							1	6		
Total over the period									22	8
Total as of 1.01.13¹		956								
Total as of 1.11.13¹		936	5	15	30	150	300	433		

	- credit institutions that moved up to the higher group by assets
	- credit institutions remaining in the same group
	- credit institutions that moved down to a lower group

¹ Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

Selected indicators of credit institution with foreign participation relative to indicators of operating credit institutions (percent)

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Credit institutions with foreign participation over 50%					
Assets	16,9	17,8	17,2	14,7	14,7
Own funds (capital)	17,6	19,3	18,6	16,6	16,6
Correspondent accounts with non-resident banks	14,3	21,7	17,6	19,1	23,0
Loans and other placements with non-financial organisations	14,0	14,2	14,2	11,1	11,0
Loans and other placements with individuals	22,0	22,6	22,2	21,2	20,9
Loans, deposits and other placements with credit institutions	30,0	27,3	22,6	20,4	20,1
Individual deposits	11,4	13,5	13,4	12,1	12,1
Funds raised from organisations ¹	17,4	18,6	17,2	14,5	14,6
Profit (loss) of the current year	17,4	19,6	13,2	13,9	14,4
Reference data:					
Number of credit institutions	113	117	121	119	120
of which 100% foreign-owned credit institutions					
Assets	10,0	9,8	9,3	9,0	9,0
Own funds (capital)	11,1	11,4	10,9	11,1	11,0
Correspondent accounts with non-resident banks	6,9	15,2	10,6	12,3	18,0
Loans and other placements with non-financial organisations	8,3	7,5	7,4	7,1	7,1
Loans and other placements with individuals	10,7	11,1	10,9	10,9	10,8
Loans, deposits and other placements with credit institutions	24,2	20,0	17,3	16,5	16,2
Individual deposits	5,4	6,1	6,1	6,2	6,2
Funds raised from organisations ¹	10,7	11,0	9,7	9,9	9,8
Profit (loss) of the current year	12,0	13,4	11,2	12,0	12,3
Reference data:					
Number of credit institutions	77	73	77	77	76

¹ Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written down from clients' accounts but not entered in a credit institution's correspondent account (excluding funds, raised from credit institutions).

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	1852,4	4,5	1943,6	3,9	2054,2	3,9	2153,8	4,0	2207,6	4,0
Own funds (capital)	249,7	4,8	212,4	3,5	210,5	3,2	227,7	3,4	225,6	3,3
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	742,2	3,5	820,3	3,7	833,5	3,7
of which overdue claims	163,4	19,9	230,2	24,9	224,6	23,8	226,4	23,7	229,9	23,3
Loans and other placements with individuals	129,3	2,3	142,3	1,8	172,7	2,0	189,6	2,0	196,9	2,0
of which overdue claims	19,5	6,7	12,9	4,1	14,2	3,8	14,8	3,5	15,6	3,6
Individual deposits	303,2	2,6	298,7	2,1	333,5	2,1	353,4	2,2	356,9	2,2
Funds raised from organisations	799,6	5,7	778,2	5,0	834,7	4,9	864,3	5,0	868,7	5,0
Reference data:										
Number of credit institutions ¹	8	0,8	5	0,5	5	0,5	5	0,5	5	0,5

¹ Credit institutions going through insolvency prevention measures according to 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, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 247,7	1 261,5	1 276,0
1.1.	of which: money	1 125,0	1 423,5	1 159,9	1 163,8	1 181,4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	1 737,3	1 884,9	1 701,9
3.	Accounts with credit institutions of which:	1 000,6	1 483,3	1 596,0	1 334,2	1 347,7
3.1.	Correspondent accounts with correspondent credit institutions	227,4	315,8	297,0	293,8	302,5
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 294,4	1 072,2	1 062,2
4.	Securities acquired by credit institutions, total of which	6 211,7	7 034,9	7 436,2	7 453,0	7 534,2
4.1.	Debt securities	4 676,2	5 265,1	5 718,5	5 742,1	5 847,4
4.2.	Shares	914,4	791,6	734,2	784,7	769,6
4.3.	Discounted promissory notes	233,9	398,8	382,4	337,5	326,1
4.4.	Shares in associates and subsidiaries	387,3	579,4	601,1	588,7	591,1
5.	Other participation in authorised capital	291,9	333,4	341,4	355,9	350,6
6.	Derivatives with fair value being an asset	-	163,9	189,1	180,2	176,2
7.	Loans, total of which:	28 737,0	33 993,1	37 412,2	38 950,3	39 604,8
7.1.	Loans, deposits and other placements of which overdue claims	28 699,2	33 960,1	37 341,0	38 862,9	39 510,9
	of which:	1 133,0	1 257,4	1 340,2	1 399,3	1 446,4
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	17 715,3	19 971,4	21 030,2	21 993,4	22 307,1
	of which overdue claims	822,6	924,1	943,5	956,2	985,0
7.1.2.	Loans and other placements with individuals of which overdue claims	5 550,9	7 737,1	8 797,6	9 401,6	9 613,9
	of which overdue claims	291,1	313,0	374,4	422,5	435,5
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	3 958,0	4 230,4	5 325,1	4 987,5	5 080,4
	of which overdue claims	5,1	5,2	8,0	7,4	13,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 136,8	1 152,3	1 163,8
8.1	of which real estate, temporarily out of use in operating activities	-	96,7	107,1	106,4	106,7
9.	Allocation of profit	173,2	210,2	97,0	142,4	159,4
9.1.	of which income tax	155,4	204,4	95,0	139,4	157,5
10.	Other assets, total of which:	1 266,4	1 486,3	1 550,8	1 633,3	1 666,8
10.1.	Float	589,8	647,8	606,5	638,2	621,5
10.2.	Receivables	181,0	210,0	241,5	266,3	284,6
10.3.	Deferred expenses	94,3	121,5	122,8	117,8	118,3
Banking sector assets		41 627,5	49 509,6	52 744,4	54 347,9	54 981,2

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1.	Funds and profit of credit institutions	4 963,0	5 911,0	6 086,2	6 363,0	6 469,5
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 161,8	3 223,5	3 259,8
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	2 924,4	3 139,4	3 209,7
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	491,4	751,4	820,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	2 320,8	3 140,1	3 298,6
3.	Accounts of credit institutions	336,4	462,8	497,5	456,5	482,2
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	252,0	262,9	270,6
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	150,4	116,0	115,1
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 792,5	4 727,7	4 870,5
5.	Clients' funds ²	26 082,1	30 120,0	32 988,1	33 591,9	33 676,6
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	49,4	46,9	44,8
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	3,7	5,1	2,3
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	6 250,0	6 068,0	5 928,0
5.4.	Clients' float	288,1	296,4	395,3	425,3	410,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 493,0	10 917,7	11 043,2
5.6.	Individual deposits	11 871,4	14 251,0	15 632,0	15 945,7	16 062,1
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	33,8	31,8	32,9
6.	Bonds	666,7	1 037,4	1 133,1	1 161,5	1 237,5
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 220,8	1 070,8	1 049,0
8.	Derivatives with fair value being a liability	-	135,3	173,6	144,9	141,6
9.	Other liabilities ¹ , total	2 947,5	3 264,7	3 531,8	3 691,6	3 755,8
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 701,0	2 835,6	2 885,2
9.2.	Float	325,0	395,3	288,5	273,9	292,6
9.3.	Payables	46,4	72,3	112,1	115,0	114,2
9.4.	Deferred income	5,5	10,2	7,3	6,8	6,8
9.5.	Interest payable	251,7	345,5	423,1	460,3	457,1
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		41 627,5	49 509,6	52 744,4	54 347,9	54 981,2

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

² Including certificates of deposit and savings certificates.

Table 14

Structure of assets, by type of investment (as percent of total assets)

Assets		1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1.	Money, precious metals and gemstones	2,9	3,1	2,4	2,3	2,3
1.1.	of which: money	2,7	2,9	2,2	2,1	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,3	3,5	3,1
3.	Accounts with credit institutions of which:	2,4	3,0	3,0	2,5	2,5
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,6	0,5	0,6
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	2,5	2,0	1,9
4.	Securities acquired by credit institutions, total	14,9	14,2	14,1	13,7	13,7
	of which					
4.1.	Debt securities	11,2	10,6	10,8	10,6	10,6
4.2.	Shares	2,2	1,6	1,4	1,4	1,4
4.3.	Discounted promissory notes	0,6	0,8	0,7	0,6	0,6
4.4.	Shares in associates and subsidiaries	0,9	1,2	1,1	1,1	1,1
5.	Other participation in authorised capital	0,7	0,7	0,6	0,7	0,6
6.	Derivatives with fair value being an asset	-	0,3	0,4	0,3	0,3
7.	Loans, total	69,0	68,7	70,9	71,7	72,0
	of which:					
7.1.	Loans, deposits and other placements of which overdue claims	68,9	68,6	70,8	71,5	71,9
	of which:	2,7	2,5	2,5	2,6	2,6
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	42,6	40,3	39,9	40,5	40,6
	of which overdue claims	2,0	1,9	1,8	1,8	1,8
7.1.2.	Loans and other placements with individuals of which overdue claims	13,3	15,6	16,7	17,3	17,5
	of which overdue claims	0,7	0,6	0,7	0,8	0,8
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	9,5	8,5	10,1	9,2	9,2
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,3	2,2	2,2	2,1	2,1
8.1	of which real estate, temporarily out of use in operating activities	-	0,2	0,2	0,2	0,2
9.	Allocation of profit	0,4	0,4	0,2	0,3	0,3
9.1.	of which income tax	0,4	0,4	0,2	0,3	0,3
10.	Other assets, total	3,0	3,0	2,9	3,0	3,0
	of which:					
10.1.	Float	1,4	1,3	1,1	1,2	1,1
10.2.	Receivables	0,4	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

Structure of liabilities¹, by source of funds (as percent of total liabilities)

Liabilities¹		1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1.	Funds and profit of credit institutions Of which:	11,9	11,9	11,5	11,7	11,8
1.1.	Funds of credit institutions	6,5	6,2	6,0	5,9	5,9
1.2.	Profit (losses), including financial result of the previous year Of which:	5,4	5,8	5,5	5,8	5,8
1.2.1.	Profit (losses) of the current year	2,0	2,0	0,9	1,4	1,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	4,4	5,8	6,0
3.	Accounts of credit institutions Of which:	0,8	0,9	0,9	0,8	0,9
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,6	0,5	0,5	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,0	9,6	9,1	8,7	8,9
5.	Clients' funds ² Of which:	62,7	60,8	62,5	61,8	61,3
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	12,8	11,5	11,8	11,2	10,8
5.4.	Clients' float	0,7	0,6	0,7	0,8	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	19,9	20,1	20,1
5.6.	Individual deposits	28,5	28,8	29,6	29,3	29,2
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,1	0,1
6.	Bonds	1,6	2,1	2,1	2,1	2,3
7.	Promissory notes and bank acceptances	2,1	2,3	2,3	2,0	1,9
8.	Derivatives with fair value being a liability	-	0,3	0,3	0,3	0,3
9.	Other liabilities ¹ , total Of which:	7,1	6,6	6,7	6,8	6,8
9.1.	Provisions	5,6	4,9	5,1	5,2	5,2
9.2.	Float	0,8	0,8	0,5	0,5	0,5
9.3.	Payables	0,1	0,1	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,6	0,7	0,8	0,8	0,8
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

² Including certificates of deposit and savings certificates.

Table 16

Key characteristics of credit operations of the banking sector (billion rubles)

	Rubles					Foreign Currency					Total				
	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1. Loans, deposits and other placements, total	21378,5	26757,1	28276,0	30006,9	30549,4	7320,7	7203,0	9065,0	8856,0	8961,5	28699,2	33960,1	37341,0	38862,9	39510,9
Of which															
- overdue claims	994,1	1122,8	1191,4	1257,4	1294,4	138,9	134,6	148,8	141,9	152,1	1133,0	1257,4	1340,2	1399,3	1446,4
1.1 Loans and other placements with non-financial resident organisations	12799,6	15097,0	15648,1	16498,9	16724,1	3088,3	2988,9	3506,1	3611,9	3624,2	15887,9	18086,0	19154,2	20110,8	20348,3
Of which															
- overdue claims	721,9	805,4	815,2	833,3	856,6	67,9	58,0	65,9	58,4	65,1	789,8	863,4	881,0	891,7	921,7
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	619,7	646,7	653,8	7,0	5,3	5,9	5,7	5,4	437,9	573,7	625,6	652,4	659,2
Of which															
- overdue claims	27,3	24,9	28,1	31,1	32,8	0,5	0,4	0,4	0,4	0,3	27,9	25,2	28,4	31,5	33,2
1.2 Loans, deposits and other placements with non-resident legal entities (except banks)	469,4	509,6	462,4	470,8	475,5	1357,9	1375,9	1413,6	1411,7	1483,3	1827,4	1885,4	1876,0	1882,6	1958,8
Of which															
- overdue claims	9,7	21,9	20,5	20,5	20,5	23,0	38,9	42,0	44,0	42,8	32,8	60,8	62,5	64,5	63,3
1.3 Loans, deposits and other placements with financial sector	1836,6	2306,7	2172,8	2383,0	2453,2	495,8	654,9	730,5	696,6	768,7	2332,4	2961,6	2903,3	3079,6	3221,9
Of which															
- overdue claims	17,9	18,5	19,3	17,8	17,5	1,3	1,6	0,7	0,5	1,0	19,2	20,1	20,0	18,3	18,5
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1252,5	1328,0	1377,4	419,7	537,6	619,7	577,2	651,9	1646,8	2015,6	1872,2	1905,2	2029,3
Of which															
- overdue claims	4,8	4,8	5,4	5,1	5,4	0,1	0,2	0,2	0,2	0,2	4,9	5,0	5,7	5,3	5,6
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	920,3	1055,0	1075,7	76,1	117,4	110,8	119,4	116,8	685,6	945,9	1031,1	1174,4	1192,6
Of which															
- overdue claims	13,0	13,6	13,9	12,7	12,1	1,2	1,4	0,4	0,3	0,8	14,3	15,0	14,3	13,1	12,9
1.4 Loans, deposits and other placements with non-resident banks	398,4	451,4	475,5	383,5	411,8	1912,8	1763,4	2977,4	2698,8	2639,3	2311,2	2214,8	3452,9	3082,3	3051,1
Of which															
- overdue claims	0,0	0,0	0,2	0,0	0,0	0,2	0,2	2,2	2,1	7,4	0,2	0,2	2,3	2,1	7,4
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	367,7	530,2	471,0	514,4	517,5	0,0	0,0	0,0	0,0	0,0	367,7	530,2	471,0	514,4	517,5
Of which															
- overdue claims	0,0	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0
1.6 Loans and other placements with resident individuals	5223,0	7484,4	8533,3	9140,1	9355,1	316,7	237,6	245,5	240,2	237,3	5539,7	7721,9	8778,9	9380,3	9592,4
Of which															
- overdue claims	244,5	276,9	336,1	385,5	399,5	45,9	35,6	37,7	36,2	35,1	290,4	312,5	373,8	421,7	434,6
1.7 Loans and other placements with non-resident individuals	4,3	8,3	10,0	10,7	10,9	6,9	6,8	8,8	10,6	10,6	11,2	15,1	18,8	21,2	21,6
Of which															
- overdue claims	0,1	0,1	0,2	0,2	0,2	0,5	0,4	0,4	0,6	0,6	0,7	0,5	0,6	0,8	0,8
Reference data:															
Provisions on loans, deposits and other placements	1987,9	2095,7	2287,9	2403,3	2439,1	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2287,9	2403,3	2439,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	76,5	89,9	91,1	4,7	4,6	5,3	5,4	7,4	46,9	63,4	81,9	95,3	98,5
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	284,4	260,8	260,2	17,8	88,6	95,9	74,5	63,8	231,7	396,8	380,2	335,4	324,0
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,1	2,0	2,2	2,1	2,1	2,1	2,0	2,2	2,2	2,1

The Central Bank of the Russian Federation
Banking Supervision Department

Table 17

**Key characteristics of credit operations of the banking sector
(as percent of total loans and percent of total assets)**

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1. Loans, deposits and other placements, total	100,0 68,9	100,0 68,6	100,0 70,8	100,0 71,5	100,0 71,9
Of which:					
- overdue claims	3,9 2,7	3,7 2,5	3,6 2,5	3,6 2,6	3,7 2,6
1.1 Loans and other placements with non-financial resident organisations	55,4 38,2	53,3 36,5	51,3 36,3	51,7 37,0	51,5 37,0
Of which:					
- overdue claims	2,8 1,9	2,5 1,7	2,4 1,7	2,3 1,6	2,3 1,7
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5 1,1	1,7 1,2	1,7 1,2	1,7 1,2	1,7 1,2
Of which:					
- overdue claims	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	6,4 4,4	5,6 3,8	5,0 3,6	4,8 3,5	5,0 3,6
Of which:					
- overdue claims	0,1 0,1	0,2 0,1	0,2 0,1	0,2 0,1	0,2 0,1
1.3 Loans, deposits and other placements with financial sector	8,1 5,6	8,7 6,0	7,8 5,5	7,9 5,7	8,2 5,9
Of which:					
- overdue claims	0,1 0,0	0,1 0,0	0,1 0,0	0,0 0,0	0,0 0,0
of which:					
1.3.1 Resident credit institutions	5,7 4,0	5,9 4,1	5,0 3,5	4,9 3,5	5,1 3,7
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	2,4 1,6	2,8 1,9	2,8 2,0	3,0 2,2	3,0 2,2
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	8,1 5,6	6,5 4,5	9,2 6,5	7,9 5,7	7,7 5,5
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,3 0,9	1,6 1,1	1,3 0,9	1,3 0,9	1,3 0,9
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans and other placements with resident individuals	19,3 13,3	22,7 15,6	23,5 16,6	24,1 17,3	24,3 17,4
Of which:					
- overdue claims	1,0 0,7	0,9 0,6	1,0 0,7	1,1 0,8	1,1 0,8
1.7 Loans and other placements with non-resident individuals	0,0 0,0	0,0 0,0	0,1 0,0	0,1 0,0	0,1 0,0
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Reference data:					
Provision on loans, deposits and other placements	6,9 4,8	6,2 4,2	6,1 4,3	6,2 4,4	6,2 4,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2 0,1	0,2 0,1	0,2 0,2	0,2 0,2	0,2 0,2
Credit institutions' portfolio of promissory notes of residents	0,8 0,6	1,2 0,8	1,0 0,7	0,9 0,6	0,8 0,6
Credit institutions' portfolio of promissory notes of non-residents	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	5 977,9	100,0	6 636,1	100,0	7 053,8	100,0	7 115,5	100,0	7 208,0	100,0
- in rubles	5 008,9	83,8	5 451,0	82,1	5 625,3	79,7	5 637,1	79,2	5 757,5	79,9
- in foreign currency	969,0	16,2	1 185,1	17,9	1 428,5	20,3	1 478,4	20,8	1 450,6	20,1
Of which:										
Securities at fair value through profit or loss	1 662,6	27,8	1 782,6	26,9	1 998,7	28,3	1 980,1	27,8	2 042,5	28,3
- in rubles	1 458,8	24,4	1 640,3	24,7	1 746,0	24,8	1 716,7	24,1	1 752,9	24,3
- in foreign currency	203,8	3,4	142,3	2,1	252,8	3,6	263,4	3,7	289,6	4,0
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 685,2	52,2	3 771,9	53,0	3 810,4	52,9
- in rubles	2 465,4	41,2	2 723,6	41,0	2 854,5	40,5	2 912,1	40,9	3 008,4	41,7
- in foreign currency	609,1	10,2	741,1	11,2	830,7	11,8	859,8	12,1	802,0	11,1
Securities held-to-maturity	840,8	14,1	800,9	12,1	759,9	10,8	765,0	10,8	755,6	10,5
- in rubles	806,3	13,5	769,5	11,6	708,2	10,0	700,7	9,8	689,7	9,6
- in foreign currency	34,5	0,6	31,4	0,5	51,7	0,7	64,3	0,9	65,9	0,9
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	601,1	8,5	588,7	8,3	591,1	8,2
- in rubles	267,8	4,5	310,0	4,7	309,6	4,4	298,9	4,2	299,1	4,2
- in foreign currency	119,5	2,0	269,3	4,1	291,5	4,1	289,8	4,1	291,9	4,0
Reference data:										
Revaluation of securities	-63,5		31,4		-40,6		-16,9		-8,4	
Provisions for losses on securities available for sale	20,4		27,2		43,1		43,9		47,0	
Provisions for losses on securities held-to-maturity	1,6		1,1		1,5		2,0		2,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	7,9		8,4		5,2		7,4		7,4	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	4 676,2	100,0	5 265,1	100,0	5 718,5	100,0	5 742,1	100,0	5 847,4	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	4 678,9	81,8	4 661,1	81,2	4 798,1	82,1
- in foreign currency	769,0	16,4	830,6	15,8	1 039,5	18,2	1 081,0	18,8	1 049,3	17,9
of which: revaluation	-48,8	-1,0	50,6	1,0	-11,8	-0,2	-0,1	0,0	11,2	0,2
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	5 730,3	100,0	5 742,2	100,0	5 836,2	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	1 092,6	19,1	935,3	16,3	976,6	16,7
- in rubles	1 397,1	29,6	750,4	14,4	872,8	15,2	705,6	12,3	784,2	13,4
- in foreign currency	99,2	2,1	194,7	3,7	219,8	3,8	229,7	4,0	192,5	3,3
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	223,7	4,7	98,1	1,9	131,5	2,3	126,2	2,2	215,8	3,7
- in rubles	223,6	4,7	98,1	1,9	131,5	2,3	126,2	2,2	215,8	3,7
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	408,5	8,6	492,9	9,5	456,5	8,0	423,4	7,4	459,1	7,9
- in rubles	408,5	8,6	487,4	9,3	451,1	7,9	412,5	7,2	449,2	7,7
- in foreign currency	0,0	0,0	5,5	0,1	5,4	0,1	10,9	0,2	9,9	0,2
other debt securities of residents	997,5	21,1	863,8	16,6	850,9	14,8	640,4	11,2	829,6	14,2
- in rubles	997,4	21,1	863,4	16,6	850,3	14,8	640,1	11,1	829,2	14,2
- in foreign currency	0,1	0,0	0,4	0,0	0,6	0,0	0,4	0,0	0,4	0,0
debt securities of other countries	40,3	0,9	19,6	0,4	22,0	0,4	28,8	0,5	34,7	0,6
- in rubles	5,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	35,3	0,7	19,6	0,4	22,0	0,4	28,8	0,5	34,7	0,6
debt securities of non-resident banks	169,5	3,6	218,4	4,2	150,8	2,6	151,3	2,6	118,4	2,0
- in rubles	23,0	0,5	42,4	0,8	42,6	0,7	40,5	0,7	41,5	0,7
- in foreign currency	146,5	3,1	176,0	3,4	108,2	1,9	110,9	1,9	76,9	1,3
other debt securities of non-residents	629,7	13,3	553,4	10,6	788,5	13,8	811,6	14,1	776,0	13,3
- in rubles	245,0	5,2	221,4	4,2	219,4	3,8	210,7	3,7	217,9	3,7
- in foreign currency	384,7	8,1	331,9	6,4	569,1	9,9	600,9	10,5	558,1	9,6
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	2 228,6	38,9	2 615,4	45,5	2 417,6	41,4
- in rubles	645,9	13,7	1 913,4	36,7	2 116,0	36,9	2 517,1	43,8	2 241,8	38,4
- in foreign currency	101,1	2,1	101,5	1,9	112,6	2,0	98,4	1,7	175,8	3,0
overdue debt securities	12,6	0,3	8,4	0,2	8,8	0,2	9,8	0,2	8,5	0,1
- in rubles	10,6	0,2	7,5	0,1	6,9	0,1	8,7	0,2	7,3	0,1
- in foreign currency	2,0	0,0	1,0	0,0	1,9	0,0	1,1	0,0	1,2	0,0
Reference data:										
Provisions for losses on debt securities	19,6		15,5		16,7		16,4		16,3	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	914,4	100,0	791,6	100,0	734,2	100,0	784,7	100,0	769,6	100,0
- in rubles	833,9	91,2	706,4	89,2	636,7	86,7	677,1	86,3	660,3	85,8
- in foreign currency	80,5	8,8	85,2	10,8	97,5	13,3	107,6	13,7	109,3	14,2
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-28,8	-3,9	-16,8	-2,1	-19,6	-2,5
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	763,0	100,0	801,5	100,0	789,2	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	9,5	1,2	8,5	1,1	7,2	0,9
- in rubles	10,5	1,1	8,4	1,0	9,5	1,2	8,5	1,1	7,2	0,9
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	786,6	84,7	646,1	79,7	619,0	81,1	607,1	75,7	622,6	78,9
- in rubles	784,2	84,4	644,2	79,5	615,8	80,7	603,9	75,3	619,5	78,5
- in foreign currency	2,4	0,3	1,9	0,2	3,2	0,4	3,1	0,4	3,2	0,4
non-resident credit institutions	13,9	1,5	8,5	1,0	14,6	1,9	9,6	1,2	9,0	1,1
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	13,9	1,5	8,5	1,0	14,6	1,9	9,6	1,2	9,0	1,1
other non-residents	64,5	6,9	73,8	9,1	74,6	9,8	79,8	10,0	81,7	10,4
- in rubles	8,4	0,9	8,4	1,0	8,7	1,1	8,7	1,1	8,7	1,1
- in foreign currency	56,2	6,0	65,4	8,1	65,8	8,6	71,1	8,9	73,0	9,3
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	45,3	5,9	96,5	12,0	68,6	8,7
- in rubles	45,5	4,9	64,6	8,0	31,5	4,1	72,7	9,1	44,5	5,6
- in foreign currency	8,0	0,9	9,4	1,2	13,8	1,8	23,8	3,0	24,1	3,1
Reference data:										
Provisions for losses on shares	14,7		21,3		36,6		37,8		41,2	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	284,4	260,8	260,2
of which promissory notes, not paid when due	1,8	4,4	4,3	5,4	4,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	98,0	76,7	65,9
of which promissory notes, not paid when due	0,03	0,01	0,01	1,31	1,30
Total	233,9	398,8	382,4	337,5	326,1

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	233,9	100,0	398,8	100,0	382,4	100,0	337,5	100,0	326,1	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	199,2	85,2	338,5	84,9	336,4	88,0	288,4	85,5	277,4	85,1
- other promissory notes of residents	32,5	13,9	58,3	14,6	43,8	11,4	46,9	13,9	46,6	14,3
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,1	0,9	2,0	0,5	2,2	0,6	2,2	0,6	2,1	0,7
Reference data:										
Provisions for losses on promissory notes	8,6		10,2		13,0		13,5		12,1	

¹ including overdue promissory notes.

Table 23**Real estate temporarily out of use in operating activities**

(billion rubles)

	1.02.12	1.01.13	1.07.13	1.10.13	1.11.13
Land temporarily out of use in operating activities	69,5	49,3	50,2	50,4	50,3
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,8	0,7	0,7
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	8,0	8,4	8,5
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	2,9	3,3	3,4
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	4,0	3,2	3,6
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	11,4	12,7	12,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	13,3	11,7	11,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	15,5	15,0	15,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	0,9	1,0	1,2
Non-current inventories	50,4	66,2	69,0	74,6	75,9
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	12,5	13,8	27,8	27,3	27,6

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1.	Funds raised from organisations, total	13 995,7	15 648,2	17 164,4	17 434,9	17 406,7
	- in rubles	10 330,4	11 054,1	11 639,8	12 015,0	11 955,5
	- in foreign currency	3 665,3	4 594,1	5 524,5	5 419,8	5 451,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 326,7	5 706,6	6 250,0	6 068,0	5 928,0
	- in rubles	4 701,0	4 821,8	4 991,6	5 001,8	4 883,4
	- in foreign currency	625,7	884,8	1 258,4	1 066,2	1 044,7
	Of which:					
1.1.1	Funds of individual entrepreneurs	146,0	172,8	169,1	185,1	176,0
	- in rubles	144,0	170,0	166,4	182,2	173,2
	- in foreign currency	2,0	2,8	2,6	2,9	2,8
1.2.	Government and other extra budgetary funds in settlement accounts	7,1	1,6	3,7	5,1	2,3
1.3.	Float	272,7	283,3	383,9	412,2	400,0
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 493,0	10 917,7	11 043,2
	- in rubles	5 488,0	6 089,7	6 455,9	6 793,1	6 868,2
	- in foreign currency	2 879,4	3 529,8	4 037,1	4 124,6	4 175,0
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	916,5	761,0	1 216,0	1 542,5	1 708,5
1.4.2.	Certificates of deposit	13,4	4,1	5,3	3,4	3,9
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	1,3	0,2	1,2
1.5.	Clients' funds in factoring and forfeiting operations	21,9	37,2	33,8	31,8	32,9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,0	0,0	0,0	0,4
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 387,5	1 553,4	1 074,3	1 347,5	1 563,0
	- in rubles	1 191,4	1 362,2	953,0	1 219,8	1 454,2
	- in foreign currency	196,1	191,3	121,3	127,7	108,8
	with maturity from 31 days to 1 year	3 183,5	3 321,2	3 894,8	3 981,0	3 889,0
	- in rubles	2 728,6	2 838,8	3 238,6	3 292,9	3 171,0
	- in foreign currency	454,9	482,3	656,2	688,2	718,1
	with maturity in excess of 1 year	3 796,4	4 744,9	5 523,9	5 589,2	5 591,1
	- in rubles	1 568,1	1 888,7	2 264,3	2 280,4	2 243,0
	- in foreign currency	2 228,3	2 856,2	3 259,7	3 308,7	3 348,1
	Reference data					
	Funds raised from non-resident organisations, total	1 924,3	2 750,8	3 211,9	3 102,7	3 118,0
	- in rubles	381,2	507,4	581,8	560,6	546,5
	- in foreign currency	1 543,1	2 243,5	2 630,1	2 542,1	2 571,6
	of which:					
	Funds of non-resident organisations in settlement and other accounts	179,7	228,2	390,3	283,9	280,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	456,9	449,4	457,6
	Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 342,8	2 352,1	2 361,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,8	0,0	1,0

¹ Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

Table 25

Main features of issued debt obligations of the banking sector (bln. rub.)

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Issued debt obligations - total	1 551,1	2 419,2	2 666,6	2 570,4	2 632,2
including:					
bonds:	666,7	1 037,4	1 133,1	1 161,5	1 237,5
of which					
with maturities less than one year	1,2	17,1	3,7	6,5	6,5
with maturities in excess of one year	665,5	1 020,3	1 129,4	1 155,0	1 231,0
deposit certificates ¹	13,4	4,1	5,3	3,4	3,9
of which					
with maturities in excess of one year	2,3	2,7	3,2	2,2	2,4
with maturities in excess of one year	11,0	1,3	1,1	1,0	1,1
savings certificates ²	11,5	228,4	307,4	334,7	341,8
of which					
with maturities in excess of one year	4,8	61,8	57,2	53,5	55,6
with maturities in excess of one year	5,3	162,0	237,6	268,4	272,5
promissory notes and banker's acceptances	859,5	1 149,3	1 220,8	1 070,8	1 049,0
of which					
with maturities in excess of one year	483,1	596,6	655,6	544,1	506,3
with maturities in excess of one year	359,7	528,6	543,8	502,0	520,7

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1	Individual deposits	11 871,4	14 251,0	15 632,0	15 945,7	16 062,1
	- of which savings certificates	11,5	228,4	307,4	334,7	341,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 281,3	2 723,8	2 821,4	2 720,9	2 649,6
	- in rubles	2 059,3	2 474,9	2 541,7	2 426,3	2 355,7
	- in foreign currency	222,1	248,9	279,7	294,6	293,9
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 200,9	3 138,1	3 158,1
	- in rubles	1 981,1	2 684,5	2 757,3	2 683,3	2 705,3
	- in foreign currency	395,6	453,8	443,6	454,8	452,8
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	9 609,7	10 086,7	10 254,3
	- in rubles	5 661,9	6 604,1	7 529,3	7 889,0	8 033,3
	- in foreign currency	1 551,5	1 784,9	2 080,4	2 197,8	2 221,0
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	188,9	204,2	205,9

Table 27

Key characteristics of loans, deposits and other funds raised from other credit institutions

(billion rubles)

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Loans, deposits and other funds raised from other credit institutions, total	4 560,2	4 738,4	4 792,5	4 727,7	4 870,5
- in rubles	2 197,7	2 530,1	2 334,4	2 319,5	2 368,1
- in foreign currency	2 362,5	2 208,2	2 458,2	2 408,2	2 502,3
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 487,6	2 485,0	2 601,0
- in rubles	1 767,2	2 061,1	1 911,9	1 929,1	1 957,6
- in foreign currency	356,4	439,8	575,7	555,9	643,4
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 436,6	2 237,4	2 304,9	2 242,7	2 269,5
- in rubles	430,5	469,0	422,5	390,4	410,5
- in foreign currency	2 006,0	1 768,4	1 882,4	1 852,2	1 858,9
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.11.13

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	22 533	50,3	72 629	0,1
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	72	22 236	49,7	34 738 988	63,2
No budgetary funds	860	0	0,0	20 169 607	36,7
Data not available	3	0	0,0	0	0,0
Total	936	44 770	100,0	54 981 224	100,0

¹ Without government and other extra-budgetary funds.

Table 29

Funds raised from and placed with non-residents

№	Indicator	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
<i>Raised funds</i>											
1.	Clients' funds (except credit institutions)	2 059,6	4,9	2 924,6	5,9	3 408,4	6,5	3 315,1	6,1	3 332,3	6,1
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 911,3	4,6	2 734,7	5,5	3 190,8	6,1	3 085,3	5,7	3 101,2	5,6
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 731,7	4,2	2 506,5	5,1	2 800,6	5,3	2 801,4	5,2	2 820,3	5,1
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	188,9	0,4	204,2	0,4	205,9	0,4
1.2.1	of which deposits and other raised funds (excluding saving certificates)	98,9	0,2	121,5	0,2	135,7	0,3	153,5	0,3	153,0	0,3
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	28,6	0,1	25,7	0,0	25,2	0,0
2.	Funds in correspondent and other accounts of credit institutions	119,9	0,3	173,2	0,4	164,3	0,3	132,2	0,2	131,0	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 436,6	5,9	2 237,4	4,5	2 304,9	4,4	2 242,7	4,1	2 269,5	4,1
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<i>Raised funds, total</i>	4 616,0	11,1	5 335,2	10,8	5 877,6	11,1	5 690,0	10,5	5 732,7	10,4
	<i>Reference data:</i>										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	124,9	0,3	237,7	0,5	230,6	0,4	225,5	0,4	221,6	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<i>Placed funds</i>											
1.	Loans, total	4 149,8	10,0	4 115,3	8,3	5 347,7	10,1	4 986,1	9,2	5 031,4	9,2
	of which overdue claims	33,6	0,1	61,4	0,1	65,4	0,1	67,5	0,1	71,6	0,1
	of which:										
1.1.	Loans, deposits and other placements	2 311,2	5,6	2 214,8	4,5	3 452,9	6,5	3 082,3	5,7	3 051,1	5,5
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	1 876,0	3,6	1 882,6	3,5	1 958,8	3,6
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	18,8	0,0	21,2	0,0	21,6	0,0
2.	Correspondent accounts with banks	773,1	1,9	1 167,5	2,4	1 294,4	2,5	1 072,2	2,0	1 062,2	1,9
3.	Securities acquired by credit institutions, total	919,9	2,2	875,6	1,8	1 052,7	2,0	1 083,3	2,0	1 022,0	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	839,4	2,0	791,3	1,6	961,3	1,8	991,7	1,8	929,1	1,7
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	78,4	0,2	82,2	0,2	89,2	0,2	89,4	0,2	90,8	0,2
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,2	0,0	2,2	0,0	2,1	0,0
4.	Shares in associates and subsidiaries	122,9	0,3	273,0	0,6	295,5	0,6	293,7	0,5	295,9	0,5
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<i>Placed funds, total</i>	5 965,7	14,3	6 431,5	13,0	7 990,2	15,1	7 435,4	13,7	7 411,5	13,5
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	1,9	0,0	1,8	0,0	3,4	0,0

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». Unless specified other.

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Total	848 216,8	1 011 888,7	491 387,5	751 425,2	820 133,3	978	956	956	939	933	173 170,6	210 229,8	97 023,3	142 366,2	159 446,2
Profit-making CIs ¹	853 842,3	1 021 250,1	501 117,8	761 728,6	830 671,8	928	901	824	819	797	172 913,2	209 438,1	95 962,4	141 170,4	158 197,0
Loss-making CIs	-5 625,5	-9 361,4	-9 730,3	-10 303,5	-10 538,6	50	55	132	120	136	257,4	791,7	1 060,9	1 195,8	1 249,2
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	3	3	0,0	0,0	0,0	0,0	0,0
Total						978	956	956	942	936					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.12		1.01.13		1.07.13		1.10.13	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	27 399,1	100,0	31 905,4	100,0	14 486,5	100,0	23 076,4	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 637,0	6,0	2 041,8	6,4	1 145,9	7,9	1 762,9	7,6
1.2. Interest income on loans to individuals	778,7	2,8	1 136,4	3,6	732,8	5,1	1 148,8	5,0
1.3. Income on securities	799,0	2,9	1 214,7	3,8	806,8	5,6	1 348,0	5,8
1.4. Income on operations with foreign currency	17 923,0	65,4	21 100,8	66,1	8 432,9	58,2	13 660,0	59,2
1.5. Commissions	587,1	2,1	689,7	2,2	375,0	2,6	584,5	2,5
1.6. Recovery of loss provision	3 963,9	14,5	3 942,6	12,4	2 168,0	15,0	3 325,3	14,4
1.7. Other income	1 710,4	6,2	1 779,5	5,6	825,0	5,7	1 246,9	5,4
Of which:								
1.7.1. Fines, penalties, forfeits	68,6	0,3	57,6	0,2	32,8	0,2	54,5	0,2
2. Expenses of credit institution, total	26 550,8	100,0	30 892,5	100,0	13 995,0	100,0	22 324,2	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	629,8	2,4	941,3	3,0	546,5	3,9	838,8	3,8
2.2. Interest expenses on funds raised from individuals	542,8	2,0	665,9	2,2	419,0	3,0	644,4	2,9
2.3. Expenses on operations with securities	495,5	1,9	874,9	2,8	630,2	4,5	1 076,9	4,8
2.4. Expenses on operations with foreign currency	17 829,3	67,2	21 042,2	68,1	8 342,4	59,6	13 567,4	60,8
2.5. Commissions	88,6	0,3	124,3	0,4	69,9	0,5	111,1	0,5
2.6. Expenses on loss provision	4 074,1	15,3	4 147,9	13,4	2 468,9	17,6	3 797,8	17,0
2.7. Management expenses (including personnel costs)	894,0	3,4	1 061,0	3,4	542,6	3,9	836,4	3,7
2.8. Other expenses	1 996,6	7,5	2 035,0	6,6	975,5	7,0	1 451,4	6,5
Of which:								
2.8.1. Fines, penalties, forfeits	1,7	0,0	2,7	0,0	1,0	0,0	2,0	0,0

¹ According to Profit and Loss Reporting of Credit Institutions (form 0409102).

On credit institutions that filed their reporting with the Bank of Russia.

Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation
Table 32.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.11.13

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	37 310 502 324	11 717 913 366	37 645 203 872	11 383 211 818
Belgorod Region	12 145 112	1 484 650	12 372 742	1 257 020
Bryansk Region	0	0	0	0
Vladimir Region	9 034 806	890 142	8 533 209	1 391 739
Voronezh Region	2 133 251	162 891	1 884 010	412 132
Ivanovo Region	13 622 829	866 924	13 657 119	832 634
Kaluga Region	21 072 470	1 491 948	21 054 789	1 509 629
Kostroma Region	163 007 627	12 515 044	164 707 847	10 814 824
Kursk Region	17 011 464	545 730	17 012 137	545 057
Lipetsk Region	26 497 045	1 480 519	26 480 415	1 497 149
Moscow Region	57 112 664	14 987 736	57 590 229	14 510 171
Orel Region	4 079 647	443 599	4 124 981	398 265
Ryazan Region	17 357 880	704 739	17 359 368	703 251
Smolensk Region	47 334 666	4 637 002	42 234 726	9 736 942
Tambov Region	3 283 567	76 628	3 285 273	74 922
Tver Region	11 425 193	915 611	11 403 045	937 759
Tula Region	5 081 713	145 854	5 113 253	114 314
Yaroslavl Region	9 809 885	189 390	9 340 329	658 946
City of Moscow	36 890 492 505	11 676 374 959	37 229 050 400	11 337 817 064
North-Western Federal District	1 291 898 813	348 681 155	1 363 179 251	277 400 717
Republic of Karelia	1 251 964	30 725	1 262 108	20 581
Komi Republic	4 990 530	781 615	5 015 633	756 512
Akhangel'sk Region	1 828 159	56 095	1 836 754	47 500
Vologda Region	76 566 025	7 364 839	77 074 944	6 855 920
Kaliningrad Region	21 716 276	7 913 429	22 393 675	7 236 030
Leningrad Region	11 908 766	2 181 705	12 254 733	1 835 738
Murmansk Region	7 977 227	2 692 982	9 308 158	1 362 051
Novgorod Region	4 852 889	118 242	4 877 973	93 158
Pskov Region	2 992 298	111 670	3 010 390	93 578
St Petersburg	1 157 814 679	327 429 853	1 226 144 883	259 099 649
Southern Federal District	264 116 429	18 213 627	265 268 305	17 061 751
Republic of Adygeya	6 584 356	45 543	6 591 607	38 292
Republic of Kalmykia	1 221 706	113 931	1 213 335	122 302
Krasnodar Territory	134 407 027	5 953 542	134 889 949	5 470 620
Astrakhan Region	8 040 623	245 742	8 076 003	210 362
Volgograd Region	18 988 648	1 467 959	19 026 658	1 429 949
Rostov Region	94 874 069	10 386 910	95 470 753	9 790 226
North-Caucasian Federal District	49 649 275	4 689 686	50 145 401	4 193 560
Republic of Daghestan	19 133 504	223 019	19 164 382	192 141
Republic of Ingushetia	965 303	7 487	963 660	9 130
Kabardino-Balkar Republic	6 409 814	99 531	6 432 754	76 591
Karachai-Cherkess Republic	7 980 433	4 047 561	8 470 720	3 557 274
Republic of North Ossetia - Alania	6 188 125	82 955	6 112 201	158 879
Chechen Republic	0	0	0	0
Stavropol Territory	8 972 096	229 133	9 001 684	199 545

Volga Federal District	1 437 107 595	132 134 526	1 445 689 589	123 552 532
Republic of Bashkortostan	84 702 644	6 602 228	84 962 710	6 342 162
Republic of Marii El	2 367 168	59 433	2 375 609	50 992
Republic of Mordovia	20 686 526	228 882	20 701 725	213 683
Republic of Tatarstan	643 224 664	78 445 739	650 877 389	70 793 014
Udmurt Republic	36 422 991	2 120 044	36 874 983	1 668 052
Chuvash Republic	10 336 280	428 153	10 350 929	413 504
Perm Territory	38 417 869	4 542 295	38 515 897	4 444 267
Kirov Region	31 638 328	2 920 262	33 127 377	1 431 213
Nizhny Novgorod Region	94 973 582	5 145 227	95 262 904	4 855 905
Orenburg Region	46 525 787	1 842 838	46 317 814	2 050 811
Penza Region	4 396 445	44 670	4 396 147	44 968
Samara Region	347 469 784	23 471 586	345 627 761	25 313 609
Saratov Region	69 969 113	6 157 818	70 298 241	5 828 690
Ulyanovsk Region	5 976 414	125 351	6 000 103	101 662
Ural Federal District	1 058 131 478	160 715 599	1 098 268 086	120 578 991
Kurgan Region	3 391 683	62 331	3 430 201	23 813
Sverdlovsk Region	457 646 427	43 015 405	466 206 381	34 455 451
Tyumen Region	478 379 871	102 655 373	505 176 477	75 858 767
Chelyabinsk Region	118 713 497	14 982 490	123 455 027	10 240 960
Siberian Federal District	548 059 493	80 760 063	552 760 039	76 059 517
Republic of Altai	1 175 474	117 618	1 221 440	71 652
Republic of Buryatiya	12 790 572	1 171 954	10 976 661	2 985 865
Republic of Tuva	410 831	3 258	412 526	1 563
Republic of Khakassia	6 056 727	68 650	6 075 828	49 549
Altai Territory	18 210 642	295 799	18 182 077	324 364
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	35 662 523	5 012 113	35 762 105	4 912 531
Irkutsk Region	21 602 013	1 302 815	22 182 159	722 669
Kemerovo Region	29 398 176	577 602	29 505 731	470 047
Novosibirsk Region	381 625 734	68 136 164	386 168 460	63 593 438
Omsk Region	30 027 741	3 785 588	31 164 136	2 649 193
Tomsk Region	11 099 060	288 502	11 108 916	278 646
Far Eastern Federal District	516 583 572	42 066 665	518 188 292	40 461 945
Republic of Sakha (Yakutia)	26 089 979	1 205 992	26 072 231	1 223 740
Kamchatka Territory	18 605 800	2 118 505	19 081 526	1 642 779
Primorskiy Territory	91 169 591	9 019 934	90 350 735	9 838 790
Khabarovsk Territory	7 147 106	266 719	7 154 659	259 166
Amur Region	356 068 261	27 743 850	358 009 639	25 802 472
Magadan Region	0	0	0	0
Sakhalin Region	17 502 835	1 711 665	17 519 502	1 694 998
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

Table 32.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.11.13

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	29 311 546 346	10 864 733 812	29 619 992 565	10 556 287 593
Belgorod Region	116 953 137	14 768 020	116 781 953	14 939 204
Bryansk Region	71 143 343	-3 365 679	63 978 953	3 798 711
Vladimir Region	124 636 989	9 477 443	123 454 668	10 659 764
Voronezh Region	881 098 001	23 172 198	862 555 771	41 714 428
Ivanovo Region	69 225 367	4 924 086	68 700 220	5 449 233
Kaluga Region	102 896 629	6 633 403	100 602 550	8 927 482
Kostroma Region	81 221 067	2 421 850	80 550 570	3 092 347
Kursk Region	68 371 588	3 832 289	68 604 447	3 599 430
Lipetsk Region	97 474 680	5 460 111	97 350 123	5 584 668
Moscow Region	956 883 745	119 917 051	952 732 272	124 068 524
Orel Region	48 971 743	2 185 861	48 701 099	2 456 505
Ryazan Region	97 981 335	1 552 757	93 318 100	6 215 992
Smolensk Region	71 189 221	6 734 672	71 190 434	6 733 459
Tambov Region	56 708 592	2 241 088	56 625 840	2 323 840
Tver Region	88 858 253	7 916 755	87 867 648	8 907 360
Tula Region	105 355 710	16 036 907	110 667 524	10 725 093
Yaroslavl Region	382 871 356	11 858 091	376 932 565	17 796 882
City of Moscow	25 889 705 590	10 628 966 909	26 239 377 828	10 279 294 671
North-Western Federal District	3 246 211 450	566 076 920	3 131 609 303	680 679 067
Republic of Karelia	54 967 491	1 219 429	59 441 988	-3 255 068
Komi Republic	95 835 336	4 908 422	94 288 767	6 454 991
Akhangel'sk Region	119 339 735	9 093 269	120 176 761	8 256 243
Vologda Region	110 396 315	20 435 995	111 688 234	19 144 076
Kaliningrad Region	105 644 173	34 182 616	45 551 763	94 275 026
Leningrad Region	21 784 837	10 786 733	28 821 148	3 750 422
Murmansk Region	63 843 215	39 653 089	92 896 970	10 599 334
Novgorod Region	55 505 418	10 283 278	53 249 842	12 538 854
Pskov Region	57 716 174	726 490	50 911 923	7 530 741
St Petersburg	2 561 178 756	434 787 599	2 474 581 907	521 384 448
Southern Federal District	1 744 370 372	114 561 766	1 729 414 807	129 517 331
Republic of Adygeya	27 200 329	114 654	26 883 351	431 632
Republic of Kalmykia	10 547 258	82 667	10 224 157	405 768
Krasnodar Territory	784 678 365	40 686 999	756 535 460	68 829 904
Astrakhan Region	59 032 926	4 012 593	58 651 968	4 393 551
Volgograd Region	183 196 425	189 011	169 208 007	14 177 429
Rostov Region	679 715 069	69 475 842	707 911 864	41 279 047
North-Caucasian Federal District	513 335 486	6 773 169	494 280 039	25 828 616
Republik of Daghestan	61 965 700	-1 844 567	59 127 588	993 545
Republic of Ingushetia	12 078 727	240 130	11 611 101	707 756
Kabardino-Balkar Republic	41 614 419	345 254	39 256 914	2 702 759
Karachai-Cherkess Republic	23 460 095	1 337 286	21 471 225	3 326 156
Republic of North Ossetia - Alania	26 832 618	455 501	26 173 041	1 115 078
Chechen Republic	24 418 850	229 200	22 887 832	1 760 218
Stavropol Territory	322 965 077	6 010 365	313 752 338	15 223 104
Volga Federal District	4 647 446 238	533 242 767	4 829 025 928	351 663 077

Republic of Bashkortostan	214 471 659	209 501 697	393 506 640	30 466 716
Republic of Marii El	65 287 918	1 521 821	64 371 943	2 437 796
Republic of Mordovia	102 406 186	332 461	103 166 435	-427 788
Republic of Tatarstan	825 358 122	86 530 160	831 563 978	80 324 304
Udmurt Republic	145 776 161	2 152 451	166 069 058	-18 140 446
Chuvash Republic	89 143 708	4 779 064	88 208 584	5 714 188
Perm Territory	389 094 266	32 993 890	386 388 414	35 699 742
Kirov Region	117 558 340	3 665 866	119 371 786	1 852 420
Nizhny Novgorod Region	885 781 013	90 381 521	886 911 807	89 250 727
Orenburg Region	144 292 266	7 617 808	142 719 592	9 190 482
Penza Region	80 102 939	3 196 531	79 467 263	3 832 207
Samara Region	1 300 794 040	68 848 425	1 283 261 761	86 380 704
Saratov Region	192 362 261	12 500 485	188 550 186	16 312 560
Ulyanovsk Region	95 017 359	9 220 587	95 468 481	8 769 465
Ural Federal District	2 550 380 463	456 411 515	2 693 136 916	313 655 062
Kurgan Region	46 462 746	187 873	46 088 855	561 764
Sverdlovsk Region	1 307 612 650	283 893 912	1 441 763 905	149 742 657
Tyumen Region	846 059 343	139 375 690	859 293 305	126 141 728
Chelyabinsk Region	350 245 724	32 954 040	345 990 851	37 208 913
Siberian Federal District	2 738 528 520	177 477 050	2 780 974 022	135 031 548
Republic of Altai	7 933 062	92 254	7 935 516	89 800
Republic of Buryatiya	71 228 983	-9 019 434	56 424 656	5 784 893
Republic of Tuva	14 584 318	20 764	14 577 755	27 327
Republic of Khakassia	35 594 620	273 702	34 921 996	946 326
Altai Territory	137 486 933	10 122 656	137 840 681	9 768 908
Zabaykal Territory	41 283 910	1 229 310	40 811 868	1 701 352
Krasnoyarsk Territory	529 807 922	20 596 183	548 777 361	1 626 744
Irkutsk Region	358 968 010	10 959 556	359 448 005	10 479 561
Kemerovo Region	141 445 247	71 674 562	193 525 990	19 593 819
Novosibirsk Region	1 132 123 190	67 411 803	1 138 356 730	61 178 263
Omsk Region	182 208 782	4 826 317	169 531 590	17 503 509
Tomsk Region	85 863 543	-710 623	78 821 874	6 331 046
Far Eastern Federal District	1 271 579 126	72 679 404	1 260 159 524	84 099 006
Republic of Sakha (Yakutia)	102 983 405	3 604 672	102 964 696	3 623 381
Kamchatka Territory	47 198 545	5 132 288	47 737 994	4 592 839
Primorskiy Territory	221 615 313	22 843 627	224 458 068	20 000 872
Khabarovsk Territory	557 112 320	33 556 444	555 371 807	35 296 957
Amur Region	156 374 186	-9 867 857	138 849 665	7 656 664
Magadan Region	110 376 539	8 343 417	112 604 548	6 115 408
Sakhalin Region	67 749 592	8 686 540	69 928 821	6 507 311
Jewish Autonomous Region	6 875 873	380 273	6 956 336	299 810
Chukotka Autonomous Area	1 293 353	0	1 287 589	5 764

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

Table 33.1

Securities acquired by credit institutions registered in respective regions, as of 1.11.13

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 174 779 146	904 861 440	674 409 331	578 315 551	202 264 270	58 952 930
Belgorod Region	1 358 513	0	5 163	0	454 104	66 444
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 053 965	69 506	81 979	0	549 218	0
Voronezh Region	1 133 520	106 433	0	0	48 914	0
Ivanovo Region	1 141 949	135 382	16 408	0	0	150 915
Kaluga Region	796 170	803 208	585 219	0	0	0
Kostroma Region	66 508 415	0	4 585	5 880	143 243	0
Kursk Region	1 233 651	1 021 593	0	0	920 851	0
Lipetsk Region	2 333 412	333 973	1	0	220 920	0
Moscow Region	9 457 242	822 970	1 215 144	0	1 707 778	311 900
Orel Region	518 676	0	113 974	0	0	0
Ryazan Region	1 823 313	1 212 908	219 776	0	95 730	0
Smolensk Region	2 573 327	123 102	1 922 445	0	2 456 232	0
Tambov Region	0	0	0	0	0	0
Tver Region	516 340	132 485	19 692	0	0	0
Tula Region	293 709	41 133	10 017	0	2 100	0
Yaroslavl Region	11 266	0	29	0	110 725	0
City of Moscow	5 083 025 678	900 058 747	670 214 899	578 309 671	195 554 455	58 423 671
North-Western Federal District	271 319 600	12 188 033	15 913 256	3 102 720	12 492 113	3 501 671
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 246 964	615 427	53 214	0	0	306 574
Akhangel'sk Region	0	0	1 202	0	0	0
Vologda Region	10 469 044	902 728	28 065	1 000	573 493	0
Kaliningrad Region	5 128 872	53 209	7 543	0	0	0
Leningrad Region	679 747	93 895	265 278	20	217 987	0
Murmansk Region	976 208	646 058	0	0	0	0
Novgorod Region	857 184	333 196	145 516	0	518 178	0
Pskov Region	170 979	0	0	0	0	0
St Petersburg	251 790 602	9 543 520	15 412 438	3 101 700	11 182 455	3 195 097
Southern Federal District	15 551 817	3 216 843	7 452 648	25 169	3 788 548	349 561
Republic of Adygeya	13 163	13 114	1 278	0	127 419	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 468 758	1 749 660	6 834 060	0	3 065 525	276 432
Astrakhan Region	1 966 213	1 104 874	200 732	5 288	343 147	0
Volgograd Region	1 763 715	203 481	2 911	0	128 062	73 129
Rostov Region	2 339 968	145 714	413 667	19 881	124 395	0
North-Caucasian Federal District	1 897 104	164 975	52 981	0	389 333	95 210
Republik of Daghestan	0	0	16 011	0	42 071	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 452	0	18 157	0	0	0
Karachai-Cherkess Republic	1 015 831	0	18 813	0	202 329	95 210
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	876 821	164 975	0	0	144 933	0
Volga Federal District	131 406 338	23 792 612	36 335 735	1 177 551	17 838 946	784 230
Republic of Bashkortostan	7 708 004	1 316 843	1 388 528	0	664 364	0
Republic of Marii El	0	0	0	0	198 051	0

Republic of Mordovia	256 733	96 359	37 562	0	382 134	0
Republic of Tatarstan	77 803 557	18 231 269	13 938 361	762 595	5 043 795	44 114
Udmurt Republic	3 754 686	0	10 988	0	390 195	196 330
Chuvash Republic	236 515	85 944	267 045	0	230 028	0
Perm Territory	1 030 745	0	3 797 124	0	796 531	0
Kirov Region	4 980 250	10 140	635 308	0	186 152	87 945
Nizhny Novgograd Region	9 296 995	2 280 623	6 339 801	115	4 714 461	361 412
Orenburg Region	5 428 810	259 499	886 718	35 246	3 590 166	94 429
Penza Region	261 322	159 838	0	0	3 079	0
Samara Region	19 393 394	724 570	7 286 110	379 595	1 522 844	0
Saratov Region	1 255 327	627 527	1 670 669	0	117 146	0
Ulyanovsk Region	0	0	77 521	0	0	0
Ural Federal District	152 906 560	23 755 426	16 462 769	3 621	6 693 718	539 794
Kurgan Region	0	0	0	0	13 289	0
Sverdlovsk Region	88 635 607	10 655 837	12 811 243	3 621	1 905 827	0
Tyumen Region	44 144 220	7 975 058	3 434 320	0	3 945 265	285 439
Chelyabinsk Region	20 126 733	5 124 531	217 206	0	829 337	254 355
Siberian Federal District	53 764 905	3 862 672	17 744 536	8 387 713	10 009 662	1 335 174
Republic of Altai	67 901	0	0	0	200 836	0
Republic of Buryatia	80 957	0	744 446	0	753 264	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 866	14 843	0	0	0	0
Altai Territory	41 404	37 395	58 003	0	62 546	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 865 380	121 442	1 267	0	5 994	0
Irkutsk Region	232 973	539	124 994	0	178 240	32 984
Kemerovo Region	2 681 886	1 092 069	70 231	0	1 506 455	0
Novosibirsk Region	43 949 822	2 278 650	15 621 725	8 387 713	5 764 068	606 792
Omsk Region	4 197 117	130 781	1 122 189	0	1 343 761	695 398
Tomsk Region	632 599	186 953	1 681	0	194 498	0
Far Eastern Federal District	45 780 232	4 777 158	1 203 759	42 095	6 763 872	319 880
Republic of Sakha (Yakutia)	1 383 601	131 126	340 551	0	376 024	0
Kamchatka Territory	800 230	101 855	65 040	42 095	318 424	0
Primorskiy Territory	13 160 925	3 836 016	63 002	0	648 859	0
Khabarovsk Territory	84 357	0	18 588	0	0	0
Amur Region	29 381 355	706 629	7 640	0	5 379 705	319 880
Magadan Region	0	0	0	0	0	0
Sakhalin Region	969 764	1 532	708 938	0	40 860	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.11.13

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 238 243 118	909 065 788	680 944 728	585 456 119	214 072 023	60 087 741
Belgorod Region	1 358 513	0	5 447	0	454 104	66 444
Bryansk Region	0	0	0	0	0	0
Vladimir Region	79 724	28 374	16 979	2 243	2 542	0
Voronezh Region	1 133 520	106 433	422	0	48 914	0
Ivanovo Region	1 141 949	135 382	16 809	0	0	150 915
Kaluga Region	796 170	803 208	585 219	0	0	0
Kostroma Region	20 841 021	0	4 585	0	143 243	0
Kursk Region	1 233 651	1 021 593	0	0	920 851	0
Lipetsk Region	2 333 412	333 973	1	0	220 920	0
Moscow Region	9 457 242	822 970	1 215 147	0	1 707 778	311 900
Orel Region	518 676	0	113 974	0	0	0
Ryazan Region	1 823 313	1 212 908	219 776	0	243 460	0
Smolensk Region	697 498	121 695	96 341	0	260 493	0
Tambov Region	0	0	0	0	0	0
Tver Region	516 340	132 485	19 692	0	0	0
Tula Region	293 709	41 133	10 258	0	195 064	0
Yaroslavl Region	11 266	0	29	0	0	0
City of Moscow	5 196 007 114	904 305 634	678 640 049	585 453 876	209 874 654	59 558 482
North-Western Federal District	261 650 097	10 701 794	25 627 184	4 349 865	11 912 620	3 451 244
Republic of Karelia	0	0	0	0	0	0
Komi Republic	914 245	420 694	50 657	0	0	160 937
Akhangel'sk Region	0	0	1 202	0	0	0
Vologda Region	3 087 868	902 728	28 065	1 000	573 493	0
Kaliningrad Region	5 128 872	53 209	7 543	0	0	0
Leningrad Region	679 747	93 895	265 278	20	217 987	0
Murmansk Region	976 208	646 058	0	0	0	0
Novgorod Region	857 184	333 196	145 516	0	518 178	0
Pskov Region	170 979	0	0	0	0	0
St Petersburg	249 834 994	8 252 014	25 128 923	4 348 845	10 602 962	3 290 307
Southern Federal District	13 121 570	2 621 290	7 322 667	25 169	3 196 927	0
Republic of Adygeya	13 163	13 114	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 099 213	1 738 957	6 789 984	0	2 841 965	0
Astrakhan Region	967 855	520 024	203 800	5 288	170 803	0
Volgograd Region	1 701 371	203 481	3 198	0	49 764	0
Rostov Region	2 339 968	145 714	324 407	19 881	134 395	0
North-Caucasian Federal District	881 273	164 975	55 041	0	187 004	0
Republik of Daghestan	0	0	16 011	0	42 071	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 452	0	18 157	0	0	0
Karachai-Cherkess Republic	0	0	18 813	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	876 821	164 975	2 060	0	144 933	0
Volga Federal District	131 621 105	23 587 339	36 367 170	1 177 551	17 833 948	751 409

Republic of Bashkortostan	7 506 889	1 313 947	1 239 368	0	664 364	0
Republic of Marii El	0	0	0	0	198 051	0
Republic of Mordovia	256 733	96 359	37 562	0	123 652	0
Republic of Tatarstan	78 680 322	18 231 269	14 109 863	762 595	5 043 795	44 114
Udmurt Republic	3 754 686	0	11 113	0	390 195	196 330
Chuvash Republic	236 515	85 944	267 045	0	230 028	0
Perm Territory	1 030 745	0	3 797 377	0	656 725	0
Kirov Region	4 980 250	10 140	635 308	0	186 152	87 945
Nizhny Novgorod Region	8 620 692	2 078 246	6 345 400	115	5 115 082	361 412
Orenburg Region	5 428 810	259 499	888 429	35 246	3 513 052	61 608
Penza Region	261 322	159 838	0	0	37 447	0
Samara Region	19 608 814	724 570	7 286 185	379 595	1 558 259	0
Saratov Region	1 255 327	627 527	1 671 999	0	117 146	0
Ulyanovsk Region	0	0	77 521	0	0	0
Ural Federal District	143 197 760	22 503 978	15 479 662	3 621	6 374 589	539 794
Kurgan Region	0	0	0	0	13 289	0
Sverdlovsk Region	78 926 807	9 404 389	11 819 782	3 621	1 915 379	0
Tyumen Region	44 144 220	7 975 058	3 442 674	0	3 616 584	285 439
Chelyabinsk Region	20 126 733	5 124 531	217 206	0	829 337	254 355
Siberian Federal District	28 224 317	3 425 299	2 574 857	0	4 934 350	728 382
Republic of Altai	30 551	0	0	0	200 836	0
Republic of Buryatiya	80 957	0	744 446	0	753 264	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 866	14 843	0	0	0	0
Altai Territory	41 404	37 395	58 003	0	62 606	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 863 719	121 442	1 267	0	39 795	0
Irkutsk Region	232 973	539	124 994	0	178 240	32 984
Kemerovo Region	2 681 886	1 092 069	70 307	0	1 506 455	0
Novosibirsk Region	18 448 245	1 841 277	451 039	0	606 299	0
Omsk Region	4 197 117	130 781	1 123 120	0	1 540 087	695 398
Tomsk Region	632 599	186 953	1 681	0	46 768	0
Far Eastern Federal District	30 431 412	4 548 697	1 203 708	42 095	1 729 003	319 880
Republic of Sakha (Yakutia)	1 383 601	131 126	340 500	0	875 911	0
Kamchatka Territory	528 941	101 855	65 040	42 095	26 600	0
Primorskiy Territory	13 245 282	3 836 016	81 590	0	648 859	0
Khabarovsk Territory	0	0	0	0	136 773	0
Amur Region	14 303 824	478 168	7 640	0	0	319 880
Magadan Region	0	0	0	0	0	0
Sakhalin Region	969 764	1 532	708 938	0	40 860	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 34.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.11.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	27 061 148 022	15 391 340 724	1 575 497 264	8 115 665 732
Belgorod Region	7 261 435	6 071 523	45 000	422 411
Bryansk Region	0	0	0	0
Vladimir Region	4 431 449	2 680 884	299 000	1 411 565
Voronezh Region	638 221	484 172	50 086	103 963
Ivanovo Region	10 238 200	5 110 939	1 065 000	3 854 938
Kaluga Region	15 725 811	3 112 601	7 053 000	4 732 398
Kostroma Region	72 419 397	9 004 932	34 703	62 315 076
Kursk Region	12 859 068	10 115 118	1 300 000	1 266 214
Lipetsk Region	20 235 727	14 847 883	1 390 000	2 331 079
Moscow Region	35 263 174	23 246 543	1 046 684	9 670 388
Orel Region	3 140 395	1 026 140	205 000	804 779
Ryazan Region	12 020 521	8 434 953	1 991 000	1 549 129
Smolensk Region	30 637 441	17 542 832	1 583 971	7 240 507
Tambov Region	2 713 976	2 363 482	0	350 257
Tver Region	8 371 520	5 123 907	1 080 693	2 151 793
Tula Region	3 776 012	3 498 499	10 004	267 337
Yaroslavl Region	7 388 076	4 642 314	756 945	1 757 607
City of Moscow	26 814 027 599	15 274 034 002	1 557 586 178	8 015 436 291
North-Western Federal District	828 272 166	565 293 769	68 496 215	119 651 877
Republic of Karelia	982 441	322 301	260 000	299 273
Komi Republic	2 782 154	2 032 775	250 000	499 255
Akhangel'sk Region	1 106 365	905 835	0	148 054
Vologda Region	55 230 649	26 076 636	777 100	26 126 691
Kaliningrad Region	14 589 417	8 697 690	4 132 784	1 740 586
Leningrad Region	5 937 110	3 172 504	731 000	1 593 414
Murmansk Region	4 744 477	1 981 641	120 000	2 593 368
Novgorod Region	2 080 653	1 216 876	145 500	643 988
Pskov Region	1 705 184	1 450 290	0	254 894
St Petersburg	739 113 716	519 437 221	62 079 831	85 752 354
Southern Federal District	182 736 507	115 169 543	6 999 670	54 640 567
Republic of Adygeya	5 028 710	3 786 181	54 000	1 188 529
Republic of Kalmykia	731 854	650 365	30	81 459
Krasnodar Territory	86 236 494	57 096 456	2 635 290	22 565 004
Astrakhan Region	2 200 359	701 991	160 000	868 374
Volgograd Region	13 534 917	8 759 903	3 105 000	1 203 021
Rostov Region	75 004 173	44 174 647	1 045 350	28 734 180
North-Caucasian Federal District	32 557 106	21 810 333	2 751 456	7 962 717
Republik of Daghestan	11 083 942	6 555 511	155 976	4 364 508
Republic of Ingushetia	369 511	209 728	0	159 783
Kabardino-Balkar Republic	4 759 671	3 225 818	515 000	1 018 853
Karachai-Cherkess Republic	5 555 120	4 221 057	865 000	469 063
Republic of North Ossetia - Alania	5 083 499	4 092 367	5 150	964 850

Chechen Republic	0	0	0	0
Stavropol Territory	5 705 363	3 505 852	1 210 330	985 660
Volga Federal District	990 930 420	560 370 417	34 571 066	347 626 568
Republic of Bashkortostan	60 211 269	28 293 209	9 116 945	21 039 998
Republic of Marii El	1 522 397	1 235 837	140 000	146 560
Republic of Mordovia	15 670 217	12 461 216	360 000	2 236 911
Republic of Tatarstan	418 362 772	279 904 199	7 604 322	101 027 399
Udmurt Republic	29 212 433	7 772 141	546 500	20 328 386
Chuvash Republic	7 081 391	3 229 405	336 500	3 318 426
Perm Territory	24 909 889	12 111 109	557 500	11 307 930
Kirov Region	21 416 659	15 408 596	60 180	5 627 023
Nizhny Novgogrod Region	58 212 172	42 079 282	1 355 160	9 408 780
Orenburg Region	30 976 944	14 341 801	765 162	15 217 597
Penza Region	2 960 222	2 123 038	0	763 716
Samara Region	277 842 599	118 848 693	10 068 797	143 153 074
Saratov Region	37 914 822	19 521 148	3 160 000	12 954 877
Ulyanovsk Region	4 636 634	3 040 743	500 000	1 095 891
Ural Federal District	735 693 944	303 133 699	51 850 454	321 606 377
Kurgan Region	2 211 001	2 001 395	2 570	190 333
Sverdlovsk Region	287 194 881	104 831 147	13 531 367	158 702 239
Tyumen Region	369 342 717	154 885 572	34 239 707	136 513 846
Chelyabinsk Region	76 945 345	41 415 585	4 076 810	26 199 959
Siberian Federal District	326 931 573	156 135 619	37 631 388	116 624 398
Republic of Altai	697 410	508 191	0	184 219
Republic of Buryatiya	7 343 413	2 147 395	0	4 946 132
Republic of Tuva	317 956	161 053	0	156 903
Republic of Khakassia	4 534 198	1 542 719	397 000	2 410 796
Altai Territory	14 806 883	11 001 722	1 300 000	2 292 444
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	24 787 845	12 045 115	1 668 742	8 799 566
Irkutsk Region	16 559 676	9 750 013	1 424 770	4 745 078
Kemerovo Region	16 836 495	8 124 751	2 367 492	6 344 252
Novosibirsk Region	215 504 822	99 533 631	29 822 684	74 220 282
Omsk Region	18 491 742	7 549 733	640 500	9 307 471
Tomsk Region	7 051 133	3 771 296	10 200	3 217 255
Far Eastern Federal District	391 094 655	86 291 170	11 428 712	282 228 641
Republic of Sakha (Yakutia)	15 641 139	8 962 396	2 000	6 050 276
Kamchatka Territory	14 656 200	10 450 281	1 596 550	2 500 748
Primorskiy Territory	57 064 859	36 336 738	2 818 135	16 217 705
Khabarovsk Territory	5 430 984	1 589 053	370 000	3 295 281
Amur Region	288 344 865	22 864 308	5 555 027	251 760 512
Magadan Region	0	0	0	0
Sakhalin Region	9 956 608	6 088 394	1 087 000	2 404 119
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 34.2

**Distribution of loans, deposits and other placements in rubles by head-offices and branches
of credit institutions, located in respective regions, as of 1.11.13**

thousand rubles

	Total	of which		
		Loans and other placements with non- financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	17 051 196 410	10 074 241 464	1 612 081 570	3 854 450 712
Belgorod Region	47 190 381	39 380 417	45 000	7 042 463
Bryansk Region	26 887 474	18 219 102	0	8 374 713
Vladimir Region	75 832 686	50 908 467	160 000	23 976 091
Voronezh Region	818 537 250	515 187 492	50 086	264 557 423
Ivanovo Region	22 644 892	13 926 619	1 065 000	7 403 355
Kaluga Region	45 327 437	22 115 791	7 005 000	15 378 834
Kostroma Region	25 746 396	18 372 942	34 703	7 073 417
Kursk Region	50 371 933	43 220 578	1 300 000	5 659 339
Lipetsk Region	50 666 596	27 208 447	1 390 000	20 640 846
Moscow Region	844 088 657	483 817 873	1 046 684	292 889 630
Orel Region	21 589 659	16 230 253	205 000	4 048 420
Ryazan Region	45 649 473	29 641 688	1 991 200	13 483 292
Smolensk Region	44 762 425	34 229 428	263 596	10 231 409
Tambov Region	21 853 732	18 994 231	0	2 859 264
Tver Region	30 098 541	15 955 220	1 055 693	12 609 297
Tula Region	65 120 019	52 112 033	10 004	12 973 454
Yaroslavl Region	352 033 287	167 763 277	476 945	139 640 682
City of Moscow	14 462 795 572	8 506 957 606	1 595 982 659	3 005 608 783
North-Western Federal District	2 325 277 359	1 384 012 083	68 911 057	737 916 065
Republic of Karelia	47 909 893	14 917 815	260 000	27 074 905
Komi Republic	74 744 923	22 108 451	250 000	46 448 798
Akhangel'sk Region	27 929 255	16 858 231	0	7 823 625
Vologda Region	64 032 999	42 331 088	777 100	17 209 093
Kaliningrad Region	87 597 495	57 353 783	4 132 784	22 551 962
Leningrad Region	19 234 490	13 310 852	731 000	3 615 528
Murmansk Region	61 516 501	22 499 604	120 000	35 750 620
Novgorod Region	46 595 568	20 981 586	145 500	17 509 075
Pskov Region	50 862 274	34 039 047	0	12 056 030
St Petersburg	1 844 853 961	1 139 611 626	62 494 673	547 876 429
Southern Federal District	1 440 527 859	840 676 128	6 855 937	526 793 038
Republic of Adygeya	23 588 894	14 212 052	54 000	9 218 554
Republic of Kalmykia	9 210 569	5 005 979	30	4 204 560
Krasnodar Territory	686 345 478	388 000 600	2 209 557	261 472 304
Astrakhan Region	24 368 391	11 391 524	710 000	11 765 179
Volgograd Region	106 020 217	72 912 954	3 027 000	28 186 681
Rostov Region	590 994 310	349 153 019	855 350	211 945 760
North-Caucasian Federal District	429 751 735	240 121 316	2 441 456	174 938 842
Republic of Dagestan	42 012 514	25 223 680	165 976	16 614 911
Republic of Ingushetia	8 759 709	5 746 057	0	3 013 652
Kabardino-Balkar Republic	33 939 433	22 294 833	515 000	11 128 846
Karachai-Cherkess Republic	20 701 144	13 417 483	545 000	6 737 892

Republic of North Ossetia - Alania	15 705 148	10 811 207	5 150	4 868 462
Chechen Republic	19 003 069	10 670 875	0	8 332 194
Stavropol Territory	289 630 718	151 957 181	1 210 330	124 242 885
Volga Federal District	3 873 302 388	2 126 774 423	30 860 375	1 489 745 992
Republic of Bashkortostan	336 204 422	148 740 679	4 142 524	171 466 240
Republic of Marii El	61 756 794	41 407 948	140 000	14 368 276
Republic of Mordovia	93 290 166	67 349 198	330 000	16 088 387
Republic of Tatarstan	591 045 527	394 712 512	7 604 276	163 560 264
Udmurt Republic	131 002 034	47 529 897	546 500	70 607 130
Chuvash Republic	77 663 648	42 571 764	286 500	33 864 309
Perm Territory	334 956 449	190 570 524	557 500	141 515 891
Kirov Region	99 977 760	58 385 071	60 180	30 392 338
Nizhny Novgogrod Region	766 631 032	494 309 216	1 155 200	205 295 671
Orenburg Region	79 356 162	47 212 306	645 112	30 450 412
Penza Region	33 466 758	24 452 430	0	8 458 663
Samara Region	1 155 642 780	496 884 383	11 732 583	572 773 058
Saratov Region	84 102 079	53 338 630	3 160 000	22 561 320
Ulyanovsk Region	28 206 777	19 309 865	500 000	8 344 033
Ural Federal District	2 143 289 367	1 032 833 836	48 056 080	972 931 866
Kurgan Region	42 555 642	18 239 286	2 570	22 036 036
Sverdlovsk Region	1 070 008 334	579 691 733	10 006 993	457 617 088
Tyumen Region	737 072 405	287 327 391	33 969 707	364 182 205
Chelyabinsk Region	293 652 986	147 575 426	4 076 810	129 096 537
Siberian Federal District	2 389 580 381	1 063 171 043	13 569 573	1 195 719 734
Republic of Altai	6 411 534	1 783 161	0	4 623 373
Republic of Buryatiya	45 885 884	14 071 859	0	31 157 431
Republic of Tuva	13 343 305	2 226 965	0	10 966 740
Republic of Khakassia	32 363 058	10 934 806	398 000	16 817 879
Altai Territory	117 603 114	57 303 342	1 300 000	58 747 993
Zabaykal Territory	16 071 185	2 472 162	0	13 599 023
Krasnoyarsk Territory	481 582 726	205 335 310	1 668 742	232 057 156
Irkutsk Region	318 135 462	126 081 394	1 440 270	181 407 479
Kemerovo Region	140 428 268	49 552 872	2 367 533	88 031 016
Novosibirsk Region	987 129 651	489 986 606	5 744 528	449 060 488
Omsk Region	160 297 124	72 017 353	640 500	70 513 974
Tomsk Region	70 329 070	31 405 213	10 000	38 737 182
Far Eastern Federal District	890 129 703	431 536 737	6 300 178	413 529 684
Republic of Sakha (Yakutia)	48 164 145	30 018 035	22 000	17 355 370
Kamchatka Territory	21 065 115	14 997 043	1 546 500	4 338 679
Primorskiy Territory	139 381 720	87 305 975	3 103 135	46 321 198
Khabarovsk Territory	510 654 166	232 901 487	55 000	251 271 555
Amur Region	50 235 206	13 087 196	486 543	34 691 972
Magadan Region	98 846 276	40 541 001	0	51 925 038
Sakhalin Region	17 791 270	10 072 053	1 087 000	6 248 014
Jewish Autonomous Region	2 809 639	1 737 735	0	1 071 904
Chukotka Autonomous Area	1 182 166	876 212	0	305 954

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.11.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	8 557 084 125	4 876 513 147	3 148 224 403	229 139 990
Belgorod Region	859 605	858 739	866	0
Bryansk Region	0	0	0	0
Vladimir Region	576 095	470 410	0	105 685
Voronezh Region	140 588	92 016	48 572	0
Ivanovo Region	131 391	48 465	5 918	0
Kaluga Region	1 968	1 959	0	9
Kostroma Region	4 783 271	4 030 378	7 751	745 142
Kursk Region	170 242	169 801	0	441
Lipetsk Region	24 782	0	0	24 782
Moscow Region	5 346 758	2 706 092	398 835	2 241 831
Orel Region	132 434	0	114 159	18 275
Ryazan Region	57 798	35 266	0	22 532
Smolensk Region	788 847	118 330	200 959	457 295
Tambov Region	52 260	0	52 260	0
Tver Region	152 811	0	152 809	2
Tula Region	71 630	68 777	0	2 853
Yaroslavl Region	37 364	23 919	2 961	10 484
City of Moscow	8 543 756 281	4 867 888 995	3 147 239 313	225 510 659
North-Western Federal District	188 927 487	111 192 807	60 344 488	11 119 207
Republic of Karelia	0	0	0	0
Komi Republic	88 363	23 441	61 703	3 219
Akhangel'sk Region	1 661	0	1 603	58
Vologda Region	1 942 740	675 573	66 367	51 421
Kaliningrad Region	1 315 265	886 002	33 478	395 785
Leningrad Region	707 479	592 842	32 973	19 982
Murmansk Region	253 205	134 261	118 944	0
Novgorod Region	2 436	0	0	2 436
Pskov Region	3 884	0	3 884	0
St Petersburg	184 612 454	108 880 688	60 025 536	10 646 306
Southern Federal District	8 877 618	5 531 223	2 614 632	460 607
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	2 519	0	1 603	916
Krasnodar Territory	1 527 469	906 978	549 405	52 882
Astrakhan Region	3 172	0	1 282	1 890
Volgograd Region	1 164 752	0	1 151 811	1 462
Rostov Region	6 179 706	4 624 245	910 531	403 457
North-Caucasian Federal District	1 390 481	1 088 444	211 598	90 439
Republik of Daghestan	47 761	22 443	7 384	17 934
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	930	0	930	0
Karachai-Cherkess Republic	1 222 177	1 066 001	87 190	68 986
Republic of North Ossetia - Alania	1 702	0	1 283	419

Chechen Republic	0	0	0	0
Stavropol Territory	117 911	0	114 811	3 100
Volga Federal District	54 401 788	41 724 895	9 169 057	3 138 550
Republic of Bashkortostan	3 324 947	2 841 333	265 123	218 491
Republic of Marii El	481	0	481	0
Republic of Mordovia	4 134	0	3 046	1 088
Republic of Tatarstan	34 196 044	27 362 509	5 942 292	573 868
Udmurt Republic	797 843	636 606	0	161 237
Chuvash Republic	78 036	3 206	3 540	19 379
Perm Territory	1 651 235	1 352 629	17 941	280 665
Kirov Region	945 669	802 452	1 032	142 185
Nizhny Novgogrod Region	1 270 086	1 045 144	67 651	157 291
Orenburg Region	351 404	0	136 152	215 252
Penza Region	0	0	0	0
Samara Region	11 666 251	7 611 006	2 728 803	1 326 442
Saratov Region	114 887	70 010	2 287	42 590
Ulyanovsk Region	771	0	709	62
Ural Federal District	100 249 852	45 627 776	52 331 083	1 751 774
Kurgan Region	0	0	0	0
Sverdlovsk Region	19 848 618	14 418 918	5 093 268	336 432
Tyumen Region	74 836 991	30 359 000	42 552 009	1 386 763
Chelyabinsk Region	5 564 243	849 858	4 685 806	28 579
Siberian Federal District	36 259 936	20 683 991	11 356 497	1 820 692
Republic of Altai	0	0	0	0
Republic of Buryatiya	150 636	148 996	1 449	191
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	32 984	30 540	321	2 123
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 515 065	1 755 080	222 510	513 829
Irkutsk Region	44 962	4 452	40 189	321
Kemerovo Region	15 755	0	9 161	6 594
Novosibirsk Region	32 574 462	17 887 911	11 078 173	1 233 268
Omsk Region	921 747	854 742	2 639	64 366
Tomsk Region	3 928	2 270	1 658	0
Far Eastern Federal District	14 324 460	5 187 580	6 915 345	416 272
Republic of Sakha (Yakutia)	598 132	386 009	18 452	193 671
Kamchatka Territory	312 260	300 149	3 591	8 520
Primorskiy Territory	2 807 663	1 828 349	864 014	110 939
Khabarovsk Territory	11 145	10 466	679	0
Amur Region	10 540 875	2 614 515	6 025 085	100 373
Magadan Region	0	0	0	0
Sakhalin Region	54 385	48 092	3 524	2 769
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 35.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.11.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	7 720 766 316	4 061 300 953	3 153 422 873	216 519 634
Belgorod Region	5 861 578	5 853 849	2 173	5 556
Bryansk Region	2 265 941	2 249 628	0	16 313
Vladimir Region	3 000 385	2 976 902	0	23 483
Voronezh Region	21 384 369	19 849 335	50 175	470 793
Ivanovo Region	977 316	894 390	5 918	0
Kaluga Region	3 032 882	2 886 036	0	146 846
Kostroma Region	184 581	178 412	4 545	1 624
Kursk Region	171 080	169 801	0	1 279
Lipetsk Region	37 364	0	0	37 364
Moscow Region	107 833 156	99 528 941	4 716 126	3 588 089
Orel Region	249 874	117 440	114 159	18 275
Ryazan Region	91 247	66 720	0	24 527
Smolensk Region	192 339	100 906	31 133	60 300
Tambov Region	1 575 819	1 523 559	52 260	0
Tver Region	561 204	391 527	152 809	16 468
Tula Region	4 520 283	4 475 024	0	45 259
Yaroslavl Region	10 806 994	10 627 470	1 194	63 214
City of Moscow	7 558 019 904	3 909 411 013	3 148 292 381	212 000 244
North-Western Federal District	360 379 319	272 245 280	60 340 609	18 592 932
Republic of Karelia	649 069	633 393	0	15 676
Komi Republic	2 539 001	2 466 584	61 703	10 714
Akhangel'sk Region	353 537	348 210	1 603	3 724
Vologda Region	2 148 564	884 149	66 367	51 738
Kaliningrad Region	26 417 687	25 693 069	34 280	646 219
Leningrad Region	467 623	424 666	32 973	9 984
Murmansk Region	20 103 852	19 946 068	118 944	38 840
Novgorod Region	9 710 838	9 681 743	0	29 095
Pskov Region	79 575	73 951	3 884	1 740
St Petersburg	297 909 573	212 093 447	60 020 855	17 785 202
Southern Federal District	98 628 178	93 686 033	2 342 169	2 107 709
Republic of Adygeya	27 597	25 540	0	2 057
Republic of Kalmykia	1 603	0	1 603	0
Krasnodar Territory	33 491 876	31 664 449	312 209	1 268 609
Astrakhan Region	457 391	453 791	0	3 600
Volgograd Region	3 252 604	2 099 930	1 117 826	34 848
Rostov Region	61 397 107	59 442 323	910 531	798 595
North-Caucasian Federal District	4 338 385	3 607 108	176 351	553 133
Republic of Dagestan	21 749	0	7 384	14 365
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	930	0	930	0
Karachai-Cherkess Republic	291 720	204 530	51 943	35 247

Republic of North Ossetia - Alania	1 702	0	1 283	419
Chechen Republic	0	0	0	0
Stavropol Territory	4 022 284	3 402 578	114 811	503 102
Volga Federal District	236 056 696	216 140 169	9 196 159	4 857 251
Republic of Bashkortostan	20 443 880	19 644 136	286 604	413 479
Republic of Marii El	1 359 665	1 340 661	481	18 523
Republic of Mordovia	5 318	0	2 886	2 432
Republic of Tatarstan	44 319 951	37 915 090	5 949 850	342 092
Udmurt Republic	129 122	33 183	0	95 939
Chuvash Republic	16 916	3 206	1 924	11 786
Perm Territory	29 050 798	28 564 256	17 941	468 601
Kirov Region	1 245 363	1 209 033	1 032	35 298
Nizhny Novgorod Region	81 995 615	80 681 730	67 330	1 161 935
Orenburg Region	1 101 079	749 968	136 152	214 959
Penza Region	54 090	53 311	160	619
Samara Region	55 252 487	44 916 524	2 728 803	2 041 243
Saratov Region	895 441	845 522	2 287	47 632
Ulyanovsk Region	186 971	183 549	709	2 713
Ural Federal District	343 136 308	284 309 406	50 364 939	1 298 993
Kurgan Region	1 516	0	0	1 516
Sverdlovsk Region	255 539 668	249 159 178	3 169 590	933 011
Tyumen Region	65 793 166	18 241 327	42 509 543	163 895
Chelyabinsk Region	21 801 958	16 908 901	4 685 806	200 571
Siberian Federal District	129 522 441	125 743 887	1 182 502	2 452 631
Republic of Altai	49	0	0	49
Republic of Buryatiya	370 335	368 691	1 449	195
Republic of Tuva	397	0	397	0
Republic of Khakassia	34 846	33 904	0	942
Altai Territory	282 184	255 535	321	26 328
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	16 958 618	16 519 314	222 542	186 746
Irkutsk Region	8 517 256	8 410 288	39 708	66 019
Kemerovo Region	44 160 631	44 117 513	9 161	33 017
Novosibirsk Region	56 945 593	54 014 517	904 627	1 915 960
Omsk Region	1 991 176	1 772 926	2 639	214 876
Tomsk Region	261 356	251 199	1 658	8 499
Far Eastern Federal District	48 389 731	38 409 118	6 212 845	1 293 445
Republic of Sakha (Yakutia)	196 792	167 255	18 452	11 085
Kamchatka Territory	559 342	555 751	3 591	0
Primorskiy Territory	2 875 853	1 748 945	864 014	260 348
Khabarovsk Territory	29 980 733	27 205 552	54 092	1 008 066
Amur Region	6 370 621	1 088 533	5 269 172	8 797
Magadan Region	8 151 511	7 394 556	0	2 320
Sakhalin Region	254 879	248 526	3 524	2 829
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.11.13

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	806 754 548	101 497 879	4 829 605	7 602 531	346 334 289	34 454 846
Belgorod Region	78 248	0	0	0	2 476	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	119 906	19 705	0	0	13 033	148
Voronezh Region	382	0	0	0	0	0
Ivanovo Region	139 315	0	0	0	304 379	0
Kaluga Region	197 640	0	40 000	0	242 579	0
Kostroma Region	252 183	20 549	4 703	0	2 445 271	67 698
Kursk Region	266 485	0	0	0	29 095	0
Lipetsk Region	542 786	0	0	0	16 983	0
Moscow Region	220 471	17 159	0	0	253 289	56 605
Orel Region	6 731	0	0	0	14 082	0
Ryazan Region	465 062	0	0	0	46 181	6 314
Smolensk Region	530 954	13 554	5 000	0	568 849	52 070
Tambov Region	51 752	0	0	0	24 207	0
Tver Region	91 000	0	0	0	13 487	0
Tula Region	74 334	0	10 000	0	2 861	0
Yaroslavl Region	81 958	0	0	0	22 399	0
City of Moscow	803 635 341	101 426 912	4 769 902	7 602 531	342 335 118	34 272 011
North-Western Federal District	21 375 164	1 196 055	116 520	0	4 626 293	506 740
Republic of Karelia	4 865	0	0	0	2 201	0
Komi Republic	51 096	0	0	0	712	0
Akhangel'sk Region	50 011	0	0	0	2 145	0
Vologda Region	1 586 422	43 333	30 000	0	1 792 136	1 327
Kaliningrad Region	402 677	8 593	9 689	0	26 048	30
Leningrad Region	569 646	0	0	0	25 987	2 917
Murmansk Region	62 094	2 467	0	0	19 851	0
Novgorod Region	141 138	0	0	0	14 556	1 122
Pskov Region	25 716	0	0	0	2 221	0
St Petersburg	18 481 499	1 141 662	76 831	0	2 740 436	501 344
Southern Federal District	3 262 985	5 673	73 000	0	1 516 992	27 088
Republic of Adygeya	55 620	0	0	0	35 799	0
Republic of Kalmykia	58	0	0	0	5 298	0
Krasnodar Territory	852 199	5 562	38 000	0	1 038 009	12 929
Astrakhan Region	45 679	0	0	0	29 912	0
Volgograd Region	289 029	0	35 000	0	58 420	221
Rostov Region	2 020 400	111	0	0	349 554	13 938
North-Caucasian Federal District	756 953	0	13 000	0	632 557	1 530
Republic of Dagestan	344 253	0	8 000	0	134 053	36
Republic of Ingushetia	4 200	0	0	0	0	0
Kabardino-Balkar Republic	119 508	0	0	0	113 493	0

Karachai-Cherkess Republic	44 265	0	0	0	30 946	1 494
Republic of North Ossetia - Alania	165 816	0	5 000	0	41 347	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	78 911	0	0	0	312 718	0
Volga Federal District	18 508 974	420 379	174 000	0	21 008 405	391 005
Republic of Bashkortostan	1 749 750	0	60 000	0	1 522 569	22 644
Republic of Marii El	0	0	0	0	1 154	0
Republic of Mordovia	231 365	0	0	0	75 309	0
Republic of Tatarstan	9 497 187	267 539	20 000	0	4 914 568	42 139
Udmurt Republic	78 711	0	0	0	662 555	0
Chuvash Republic	98 208	0	0	0	101 595	0
Perm Territory	126 810	0	0	0	190 680	1 404
Kirov Region	505 573	0	0	0	253 743	0
Nizhny Novgorod Region	791 320	95 686	4 000	0	500 706	13 864
Orenburg Region	617 668	0	50 000	0	235 797	959
Penza Region	125 260	0	0	0	27 713	0
Samara Region	3 950 992	51 805	40 000	0	11 282 845	280 691
Saratov Region	663 323	5 349	0	0	1 173 641	29 304
Ulyanovsk Region	72 807	0	0	0	65 530	0
Ural Federal District	13 680 831	714 865	90 000	1 458	8 640 668	74 034
Kurgan Region	122 274	0	0	0	4 923	0
Sverdlovsk Region	5 760 943	98 751	90 000	0	6 427 825	28 847
Tyumen Region	5 548 318	348 012	0	0	1 843 378	44 975
Chelyabinsk Region	2 249 296	268 102	0	1 458	364 542	212
Siberian Federal District	9 467 269	4 091 661	67 480	397	8 903 299	275 055
Republic of Altai	28 918	0	0	0	44 789	0
Republic of Buryatiya	147 541	0	0	0	92 075	191
Republic of Tuva	962	0	0	397	5 620	0
Republic of Khakassia	56 609	0	0	0	29 951	0
Altai Territory	322 706	0	10 000	0	75 411	69
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	432 678	35 118	0	0	528 836	8 781
Irkutsk Region	125 944	2 849	10 000	0	88 192	321
Kemerovo Region	44 001	0	10 000	0	265 251	999
Novosibirsk Region	7 835 396	4 053 694	27 480	0	7 394 407	264 637
Omsk Region	285 997	0	0	0	334 291	57
Tomsk Region	186 517	0	10 000	0	44 476	0
Far Eastern Federal District	3 241 227	23 733	6 041	2 861	8 093 826	5 114
Republic of Sakha (Yakutia)	222 627	0	0	2 861	138 727	0
Kamchatka Territory	157 429	0	0	0	92 773	1 202
Primorskiy Territory	1 641 395	1 371	3 135	0	399 699	519
Khabarovsk Territory	40 638	0	0	0	240 721	0
Amur Region	1 083 450	22 362	2 906	0	7 178 842	3 393
Magadan Region	0	0	0	0	0	0
Sakhalin Region	95 688	0	0	0	43 064	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.11.13

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	495 260 267	95 488 601	4 811 107	7 602 531	215 778 117	30 344 950
Belgorod Region	1 213 759	0	0	0	33 773	0
Bryansk Region	489 684	0	0	0	103 951	1 130
Vladimir Region	1 497 961	16 190	0	0	301 576	2 315
Voronezh Region	24 388 331	185 279	0	0	8 446 322	227 057
Ivanovo Region	821 712	0	0	0	403 119	0
Kaluga Region	803 995	0	40 000	0	513 088	1 611
Kostroma Region	586 376	0	4 703	0	428 297	130
Kursk Region	629 939	0	0	0	159 857	181
Lipetsk Region	3 669 079	0	0	0	859 719	54
Moscow Region	27 049 309	99 333	0	0	3 858 225	402 169
Orel Region	1 123 271	0	0	0	144 373	0
Ryazan Region	1 573 280	19 602	0	0	333 706	7 104
Smolensk Region	4 977 640	13 554	5 000	0	277 595	16 039
Tambov Region	701 132	0	0	0	44 786	0
Tver Region	607 072	0	0	0	218 053	9 110
Tula Region	1 638 102	0	10 000	0	208 488	4 325
Yaroslavl Region	14 746 816	24 500	0	0	3 213 520	10 124
City of Moscow	408 742 809	95 130 143	4 751 404	7 602 531	196 229 669	29 663 601
North-Western Federal District	92 255 436	5 554 929	116 520	0	22 086 061	2 687 738
Republic of Karelia	3 242 823	0	0	0	450 693	2 454
Komi Republic	4 538 135	0	0	0	437 422	200
Akhangel'sk Region	2 256 619	229 382	0	0	167 312	1 916
Vologda Region	6 641 379	10 009	30 000	0	607 020	1 644
Kaliningrad Region	6 189 750	201 690	9 689	0	654 248	107 330
Leningrad Region	1 017 819	0	0	0	139 191	4 849
Murmansk Region	5 266 214	2 467	0	0	539 010	17 091
Novgorod Region	3 940 181	0	0	0	369 165	12 286
Pskov Region	5 488 773	0	0	0	162 932	276
St Petersburg	53 673 743	5 111 381	76 831	0	18 559 068	2 539 692
Southern Federal District	66 566 727	2 832 520	97 861	0	20 946 748	309 861
Republic of Adygeya	371 736	0	0	0	145 713	435
Republic of Kalmykia	331 406	0	0	0	34 314	0
Krasnodar Territory	42 890 174	91 691	62 861	0	9 978 469	190 690
Astrakhan Region	808 148	0	0	0	223 437	0
Volgograd Region	3 695 475	1 248 311	35 000	0	1 260 456	7 204
Rostov Region	18 469 788	1 492 518	0	0	9 304 359	111 532
North-Caucasian Federal District	12 567 542	0	13 000	0	5 898 445	87 715
Republik of Daghestan	1 382 845	0	8 000	0	1 000 691	541
Republic of Ingushetia	1 303 253	0	0	0	443 192	0
Kabardino-Balkar Republic	760 595	0	0	0	351 541	0
Karachai-Cherkess Republic	1 196 836	0	0	0	402 500	0
Republic of North Ossetia - Alania	696 146	0	5 000	0	77 885	0

Chechen Republic	69 663	0	0	0	8 276	0
Stavropol Territory	7 158 204	0	0	0	3 614 360	87 174
Volga Federal District	96 423 637	1 298 916	174 000	0	54 165 864	1 020 740
Republic of Bashkortostan	6 085 316	0	60 000	0	5 999 984	90 716
Republic of Marii El	555 457	682	0	0	214 211	4 937
Republic of Mordovia	1 933 823	0	0	0	186 135	0
Republic of Tatarstan	12 975 640	266 998	20 000	0	6 300 412	32 808
Udmurt Republic	1 697 985	0	0	0	1 578 071	18 518
Chuvash Republic	1 383 917	0	0	0	377 401	1 884
Perm Territory	10 347 453	39 285	0	0	3 604 809	134 915
Kirov Region	5 341 222	0	0	0	459 514	462
Nizhny Novgorod Region	22 138 028	872 323	4 000	0	7 357 395	217 732
Orenburg Region	1 496 371	0	50 000	0	499 018	959
Penza Region	1 037 099	0	0	0	105 145	534
Samara Region	28 240 349	91 608	40 000	0	26 124 157	482 765
Saratov Region	1 110 781	27 898	0	0	1 029 892	33 515
Ulyanovsk Region	2 080 196	122	0	0	329 720	995
Ural Federal District	41 803 492	1 336 552	91 118	1 458	28 284 530	364 747
Kurgan Region	842 179	0	0	0	360 650	3
Sverdlovsk Region	24 416 381	835 942	91 118	0	19 426 640	233 238
Tyumen Region	8 133 033	232 508	0	0	4 706 490	17 165
Chelyabinsk Region	8 411 899	268 102	0	1 458	3 790 750	114 341
Siberian Federal District	57 956 294	854 097	40 000	397	41 827 210	618 668
Republic of Altai	140 078	0	0	0	127 715	49
Republic of Buryatiya	961 944	1 715	0	0	713 907	195
Republic of Tuva	72 676	0	0	397	351 315	0
Republic of Khakassia	710 194	0	0	0	332 266	701
Altai Territory	16 027 070	76 539	10 000	0	840 201	5 438
Zabaykal Territory	130 035	0	0	0	404 548	0
Krasnoyarsk Territory	6 287 741	7 689	0	0	6 490 135	21 531
Irkutsk Region	4 613 177	2 849	10 000	0	3 935 433	9 575
Kemerovo Region	1 857 814	0	10 000	0	2 424 904	8 694
Novosibirsk Region	22 554 174	628 003	0	0	22 776 605	537 533
Omsk Region	4 117 306	58 729	0	0	2 863 287	34 826
Tomsk Region	484 085	78 573	10 000	0	566 894	126
Far Eastern Federal District	14 214 554	529 964	26 041	2 861	10 766 839	172 672
Republic of Sakha (Yakutia)	471 140	0	20 000	2 861	234 678	0
Kamchatka Territory	1 461 176	0	0	0	99 191	0
Primorskiy Territory	1 832 245	1 960	3 135	0	1 625 029	15 528
Khabarovsk Territory	8 574 628	528 004	0	0	6 867 897	154 628
Amur Region	562 570	0	2 906	0	971 865	486
Magadan Region	659 931	0	0	0	868 496	2 030
Sakhalin Region	146 690	0	0	0	86 963	0
Jewish Autonomous Region	506 174	0	0	0	12 720	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.11.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	21 692 015 300	5 556 661	663 786	4 095 783 155	6 047 014 372	11 360 306 782
Belgorod Region	8 240 494	0	0	2 296 523	1 272 529	4 652 476
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 117 388	0	245	1 075 840	231 126	3 772 150
Voronezh Region	345 078	0	0	69 543	79 003	196 509
Ivanovo Region	8 990 578	0	0	1 877 468	636 329	6 353 170
Kaluga Region	16 969 546	0	349	3 020 524	1 936 105	11 993 656
Kostroma Region	79 689 916	0	0	4 254 870	5 422 588	69 971 362
Kursk Region	12 730 147	0	0	3 076 663	243 600	9 386 755
Lipetsk Region	19 933 020	0	0	2 921 994	5 358 181	11 642 149
Moscow Region	37 545 133	4 409	0	10 277 237	5 999 416	21 094 267
Orel Region	3 261 025	0	0	846 085	144 432	2 251 603
Ryazan Region	13 561 789	0	0	3 873 614	470 893	8 966 753
Smolensk Region	27 940 519	0	0	8 452 574	3 771 359	15 634 679
Tambov Region	2 497 604	0	0	639 022	419 868	1 430 908
Tver Region	8 819 781	100	0	3 127 543	497 503	5 176 744
Tula Region	3 361 216	0	0	526 509	658 252	2 160 402
Yaroslavl Region	5 849 199	0	0	2 722 935	328 547	2 595 276
City of Moscow	21 437 162 867	5 552 152	663 192	4 046 724 211	6 019 544 641	11 183 027 923
North-Western Federal District	868 306 416	1 156 623	2 803	317 841 457	291 401 861	244 615 856
Republic of Karelia	905 531	0	0	655 449	79 933	167 784
Komi Republic	3 893 727	0	0	1 486 454	584 350	1 729 837
Akhangel'sk Region	1 258 889	0	0	460 717	316 931	481 212
Vologda Region	49 531 409	0	0	11 960 624	10 835 779	26 584 454
Kaliningrad Region	14 974 189	0	0	7 204 592	1 828 553	5 889 342
Leningrad Region	9 488 723	10 063	0	1 824 884	754 412	6 816 779
Murmansk Region	4 477 084	0	0	2 214 993	154 891	1 986 063
Novgorod Region	3 526 245	0	213	1 440 402	118 619	1 907 992
Pskov Region	1 895 412	0	0	592 074	15 000	1 118 287
St Petersburg	778 355 207	1 146 560	2 590	290 001 268	276 713 393	197 934 106
Southern Federal District	186 077 726	129 436	83 589	42 045 128	21 997 000	121 277 833
Republic of Adygeya	4 999 855	0	0	1 012 115	617 070	3 332 404
Republic of Kalmykia	566 282	0	0	378 579	20 000	166 132
Krasnodar Territory	99 453 299	43 364	61 402	20 187 635	12 285 278	66 536 770
Astrakhan Region	5 695 810	0	0	3 289 851	1 028 417	1 355 631
Volgograd Region	13 103 151	3 060	0	2 629 985	2 895 709	7 540 840
Rostov Region	62 259 329	83 012	22 187	14 546 963	5 150 526	42 346 056
North-Caucasian Federal District	30 347 452	0	0	12 770 491	1 897 947	15 543 915
Republik of Daghestan	11 012 455	0	0	4 768 720	540 571	5 665 097
Republic of Ingushetia	440 196	0	0	329 499	0	90 361
Kabardino-Balkar Republic	3 877 439	0	0	918 065	36 508	2 909 998
Karachai-Cherkess Republic	5 097 179	0	0	3 108 879	659 167	1 319 601
Republic of North Ossetia - Alania	3 948 556	0	0	773 974	152 000	3 011 012
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 971 627	0	0	2 871 354	509 701	2 547 846
Volga Federal District	898 981 096	7 741 004	1 242 108	172 007 533	208 740 050	504 339 596
Republic of Bashkortostan	65 371 700	18 255	0	9 544 274	12 817 752	42 850 205

Republic of Marii El	1 850 645	0	0	506 511	125 092	1 181 834
Republic of Mordovia	16 649 959	0	0	2 332 098	1 926 383	12 303 051
Republic of Tatarstan	395 386 868	7 689 094	1 239 317	78 511 291	127 504 965	178 437 639
Udmurt Republic	25 659 496	18	0	3 535 282	1 724 075	20 350 189
Chuvash Republic	7 564 549	0	0	2 236 695	1 149 906	4 120 467
Perm Territory	28 797 496	13 343	0	6 007 803	6 385 577	16 306 577
Kirov Region	24 902 307	236	0	4 614 691	2 400 185	17 596 021
Nizhny Novgorod Region	68 793 206	4 302	611	15 391 004	6 615 920	46 526 938
Orenburg Region	31 180 830	15 737	1 714	6 058 723	6 725 327	18 288 318
Penza Region	3 599 334	0	0	883 565	466 613	2 234 982
Samara Region	167 870 405	19	466	32 820 577	38 214 723	95 115 285
Saratov Region	56 902 065	0	0	8 690 473	2 248 007	45 894 251
Ulyanovsk Region	4 452 236	0	0	874 546	435 525	3 133 839
Ural Federal District	708 013 872	496 511	132 851	113 632 083	196 582 470	392 256 059
Kurgan Region	2 117 098	0	2 144	846 979	299 947	917 776
Sverdlovsk Region	306 281 588	31 785	113	57 837 613	51 460 182	195 821 363
Tyumen Region	315 906 238	449 077	116 582	36 262 834	140 016 053	136 994 798
Chelyabinsk Region	83 708 948	15 649	14 012	18 684 657	4 806 288	58 522 122
Siberian Federal District	336 086 829	69 674	12 309	72 707 794	55 034 489	203 287 133
Republic of Altai	836 824	0	0	242 105	291 083	300 434
Republic of Buryatiya	9 269 095	0	0	2 182 944	2 220 054	4 837 766
Republic of Tuva	200 354	0	0	92 880	22 850	84 615
Republic of Khakassia	4 764 464	7	0	1 127 450	303 439	3 180 969
Altai Territory	11 659 919	0	399	3 892 702	1 477 974	6 233 295
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	28 223 440	12 609	11 000	4 814 286	2 629 263	20 243 797
Irkutsk Region	16 130 122	0	0	3 853 846	1 848 123	10 300 805
Kemerovo Region	21 589 899	0	0	3 246 377	1 068 775	17 175 482
Novosibirsk Region	211 946 645	53 578	910	46 424 400	41 626 816	120 065 821
Omsk Region	22 296 223	0	0	4 384 232	3 357 932	14 414 741
Tomsk Region	9 169 844	3 480	0	2 446 572	188 180	6 449 408
Far Eastern Federal District	355 895 174	25 988	101 518	56 571 197	45 530 971	252 637 146
Republic of Sakha (Yakutia)	20 541 121	7 031	6 241	4 859 210	2 356 444	13 229 645
Kamchatka Territory	14 591 065	13 380	2 293	3 668 158	1 912 853	8 923 331
Primorskiy Territory	68 672 197	1 521	3 105	21 850 831	4 086 416	42 373 668
Khabarovsk Territory	5 706 797	0	0	340 861	874 525	4 490 781
Amur Region	232 045 489	6	89 879	20 208 438	34 896 086	176 710 410
Magadan Region	0	0	0	0	0	0
Sakhalin Region	14 338 505	4 050	0	5 643 699	1 404 647	6 909 311
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.11.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	14 918 257 909	2 292 904	203 848	3 052 265 746	5 387 989 361	6 320 603 958
Belgorod Region	110 524 614	3 093	18 454	14 811 019	14 247 499	81 314 626
Bryansk Region	59 774 189	7 093	36 042	6 897 063	4 142 699	48 454 534
Vladimir Region	113 646 558	13 416	11 692	11 012 343	8 501 416	93 803 695
Voronezh Region	299 844 738	172 907	269	46 524 811	43 419 951	206 882 035
Ivanovo Region	62 885 428	22 724	0	6 663 346	3 461 678	52 563 424
Kaluga Region	91 027 679	61 623	6 926	13 047 087	7 067 834	70 682 389
Kostroma Region	56 447 363	14 872	0	4 104 540	5 611 725	46 671 345
Kursk Region	60 440 444	6 573	24	8 566 383	3 116 437	48 615 055
Lipetsk Region	83 491 889	7 920	6 824	10 444 489	9 787 196	62 916 266
Moscow Region	781 283 691	574 826	18 899	159 817 555	86 816 768	530 914 410
Orel Region	45 622 685	464	0	4 894 769	1 564 064	38 933 836
Ryazan Region	83 865 520	13 822	0	10 362 288	4 852 157	68 234 066
Smolensk Region	61 122 750	18 931	8 923	7 976 506	4 495 822	48 506 563
Tambov Region	53 723 306	5 109	0	7 027 498	2 002 718	44 293 052
Tver Region	81 576 973	3 588	0	10 434 963	2 899 755	68 136 928
Tula Region	100 042 303	8 735	326	9 604 436	14 304 323	75 971 957
Yaroslavl Region	125 174 735	11 832	0	20 180 682	25 194 009	79 132 819
City of Moscow	12 647 763 044	1 345 376	95 469	2 699 895 968	5 146 503 310	4 654 576 958
North-Western Federal District	2 384 284 502	2 497 791	33 410	506 574 889	449 627 019	1 405 576 438
Republic of Karelia	37 350 388	3 066	772	4 794 265	1 680 817	30 786 321
Komi Republic	81 019 970	13 326	11 964	8 350 797	3 298 899	69 105 275
Akhangel'sk Region	119 733 092	15 997	5 684	26 921 689	10 141 532	82 483 754
Vologda Region	91 319 122	16 530	0	13 403 716	9 505 948	68 170 179
Kaliningrad Region	88 287 274	11 167	0	17 679 368	5 954 901	64 319 901
Leningrad Region	24 300 013	30 568	0	4 576 394	3 828 735	15 739 699
Murmansk Region	74 482 911	12 580	36	9 493 770	4 008 588	60 695 364
Novgorod Region	34 575 649	5 767	1 077	6 486 145	2 019 697	25 815 739
Pskov Region	32 714 471	1 681	3 951	5 843 341	2 849 695	23 696 118
St Petersburg	1 800 501 612	2 387 109	9 926	409 025 404	406 338 207	964 764 088
Southern Federal District	1 067 194 026	201 946	95 765	191 273 341	75 988 252	797 161 613
Republic of Adygeya	16 756 230	1 785	0	2 076 526	1 010 349	13 614 668
Republic of Kalmykia	6 727 400	1 857	3 382	1 022 302	259 289	5 411 383
Krasnodar Territory	489 193 274	74 138	68 515	94 085 387	33 948 252	359 891 455
Astrakhan Region	54 302 811	2 502	0	7 352 408	2 056 403	44 785 279
Volgograd Region	149 219 515	13 180	1 681	21 522 727	8 809 737	118 492 011
Rostov Region	350 994 796	108 484	22 187	65 213 991	29 904 222	254 966 817
North-Caucasian Federal District	300 054 375	578 677	16 669	53 720 985	25 905 219	218 902 376
Republik of Daghestan	46 947 143	225 396	115	9 748 044	2 048 262	34 813 769
Republic of Ingushetia	5 826 845	6 824	0	1 668 420	800 550	3 325 690
Kabardino-Balkar Republic	26 320 338	3 096	38	4 791 094	731 325	20 736 092
Karachai-Cherkess Republic	12 495 688	4 051	0	2 365 211	973 109	9 139 689
Republic of North Ossetia - Alania	23 189 618	92	0	2 429 101	336 694	20 368 177
Chechen Republic	9 628 737	90 922	35	4 383 402	597 829	4 544 905
Stavropol Territory	175 646 006	248 296	16 481	28 335 713	20 417 450	125 974 054
Volga Federal District	2 751 033 970	8 365 918	1 317 494	465 899 622	441 847 367	1 819 156 168
Republic of Bashkortostan	334 296 845	46 796	421	44 026 798	87 007 160	202 491 027
Republic of Marii El	28 596 237	3 421	0	3 125 143	2 236 451	23 160 343

Republic of Mordovia	43 160 368	164 385	333	5 304 682	4 245 763	33 332 840
Republic of Tatarstan	539 033 950	7 695 986	1 239 322	103 953 998	133 184 365	290 698 008
Udmurt Republic	91 974 856	5 114	0	14 321 431	9 199 296	68 319 235
Chuvash Republic	67 418 300	18 802	10 635	8 510 597	7 758 727	50 982 740
Perm Territory	241 347 932	105 033	15 440	52 546 450	29 489 342	158 633 780
Kirov Region	76 680 493	26 451	19	10 872 198	5 950 484	59 374 468
Nizhny Novgorod Region	422 568 201	119 106	28 140	98 003 815	71 371 649	251 609 900
Orenburg Region	122 359 664	35 962	17 272	17 400 176	11 500 103	87 950 641
Penza Region	75 095 083	35 587	0	8 743 414	3 668 087	62 487 842
Samara Region	442 940 908	32 975	5 912	63 041 595	59 963 788	317 494 927
Saratov Region	173 571 100	15 129	0	23 900 594	10 763 397	138 541 642
Ulyanovsk Region	91 990 033	61 171	0	12 148 731	5 508 755	74 078 775
Ural Federal District	1 495 157 472	717 483	281 726	250 987 909	272 025 234	962 616 241
Kurgan Region	31 970 777	21 051	4 728	4 430 128	1 877 727	25 525 272
Sverdlovsk Region	608 612 179	124 799	107 958	111 350 721	83 213 142	410 611 179
Tyumen Region	603 124 928	527 481	133 534	87 594 371	169 818 817	341 932 993
Chelyabinsk Region	251 449 588	44 152	35 506	47 612 689	17 115 548	184 546 797
Siberian Federal District	1 393 030 284	292 451	166 186	227 975 225	129 726 903	1 025 621 616
Republic of Altai	6 340 014	8 111	5 058	933 546	617 722	4 757 343
Republic of Buryatiya	46 348 377	10 107	0	7 044 702	5 377 047	33 788 814
Republic of Tuva	5 629 665	17 419	59	865 931	455 779	4 279 399
Republic of Khakassia	22 759 852	4 543	0	3 105 121	1 355 953	18 084 464
Altai Territory	110 362 331	1 647	28 161	13 912 230	11 237 504	84 735 098
Zabaykal Territory	38 572 302	33 769	0	4 344 052	1 162 794	32 938 287
Krasnoyarsk Territory	242 918 592	41 463	51 260	46 783 947	22 088 541	169 876 378
Irkutsk Region	158 911 421	32 095	11 483	24 333 085	17 740 051	116 302 563
Kemerovo Region	166 469 660	6 981	44 411	20 472 493	8 794 092	136 602 841
Novosibirsk Region	399 985 456	112 147	4 560	78 961 189	44 986 708	273 179 971
Omsk Region	123 896 762	13 310	16 978	14 228 515	11 674 230	97 684 469
Tomsk Region	70 835 852	10 859	4 216	12 990 414	4 236 482	53 391 989
Far Eastern Federal District	758 095 334	228 730	123 866	130 992 776	80 458 398	544 309 645
Republic of Sakha (Yakutia)	93 706 381	73 708	11 548	16 652 635	23 709 021	52 953 436
Kamchatka Territory	40 694 906	13 237	2 293	5 878 039	2 685 146	32 023 856
Primorskiy Territory	191 533 685	16 637	8 976	40 469 653	10 541 337	140 021 158
Khabarovsk Territory	240 280 429	35 838	3 412	31 415 341	26 042 060	182 352 024
Amur Region	81 297 262	30 276	4 946	16 507 532	7 315 595	57 272 003
Magadan Region	38 177 891	20 957	92 455	5 093 415	5 700 764	27 237 524
Sakhalin Region	65 198 737	37 756	164	13 897 022	4 315 942	46 485 807
Jewish Autonomous Region	6 208 872	321	72	776 449	134 626	5 287 227
Chukotka Autonomous Area	997 171	0	0	302 690	13 907	676 610

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.11.13**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	8 038 089 151	29 548 291	718	974 895 329	3 986 921 051	2 692 948 882
Belgorod Region	1 252 465	0	0	22 187	0	1 230 275
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 391 473	0	0	4 352	881	1 386 240
Voronezh Region	411 186	0	0	162	96 184	314 837
Ivanovo Region	818 052	0	0	16 485	0	801 407
Kaluga Region	1 498 584	0	0	96 151	22 464	1 379 969
Kostroma Region	8 768 019	0	0	344 202	305 084	8 106 420
Kursk Region	544 414	0	0	134 657	0	409 694
Lipetsk Region	1 487 853	0	0	955 453	0	532 400
Moscow Region	10 388 263	0	0	330 570	2 831 714	7 185 314
Orel Region	395 040	0	0	175 053	28 887	191 100
Ryazan Region	696 165	0	0	151 239	1 287	543 613
Smolensk Region	6 798 935	0	0	292 906	392 413	6 113 466
Tambov Region	74 808	0	0	58 583	0	16 217
Tver Region	933 623	0	0	45 415	310 253	577 888
Tula Region	114 286	0	0	2 475	0	111 811
Yaroslavl Region	642 626	0	0	23 732	0	618 865
City of Moscow	8 001 873 359	29 548 291	718	972 241 707	3 982 931 884	2 663 429 366
North-Western Federal District	242 839 301	6 462	0	25 943 120	111 066 169	100 244 931
Republic of Karelia	20 570	0	0	11 921	0	7 253
Komi Republic	749 906	0	0	4 789	17 624	727 493
Akhangel'sk Region	47 431	0	0	178	14 556	32 697
Vologda Region	6 084 681	0	0	1 372 214	677 276	4 034 300
Kaliningrad Region	7 067 017	0	0	2 414 176	1 987 025	2 638 696
Leningrad Region	1 826 938	0	0	105 491	4 704	1 715 375
Murmansk Region	1 253 715	0	0	980 499	0	266 067
Novgorod Region	92 282	0	0	9 208	0	83 068
Pskov Region	93 439	0	0	6 246	0	87 193
St Petersburg	225 603 322	6 462	0	21 038 398	108 364 984	90 652 789
Southern Federal District	14 765 279	0	0	2 118 156	3 507 722	8 827 772
Republic of Adygeya	38 225	0	0	1 848	0	36 365
Republic of Kalmykia	114 251	0	0	22	45 159	69 070
Krasnodar Territory	4 512 333	0	0	332 662	257 353	3 674 064
Astrakhan Region	209 032	0	0	138 241	0	63 870
Volgograd Region	1 369 035	0	0	18 162	206 558	1 144 313
Rostov Region	8 522 403	0	0	1 627 221	2 998 652	3 840 090
North-Caucasian Federal District	3 725 236	0	0	114 261	68 370	3 519 659
Republic of Daghestan	186 422	0	0	17 913	0	163 902
Republic of Ingushetia	9 064	0	0	5 652	0	3 349
Kabardino-Balkar Republic	75 779	0	0	207	0	75 444
Karachai-Cherkess Republic	3 099 237	0	0	75 071	32	3 006 079
Republic of North Ossetia - Alania	155 290	0	0	635	0	154 566
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	199 444	0	0	14 783	68 338	116 319
Volga Federal District	108 412 932	6 252	0	10 477 886	45 741 741	50 525 750
Republic of Bashkortostan	3 515 686	0	0	182 376	186 094	3 140 538

Republic of Marii El	12 946	0	0	1	0	3 388
Republic of Mordovia	212 511	0	0	14 728	0	196 432
Republic of Tatarstan	62 023 555	6 251	0	4 551 515	38 023 260	18 545 207
Udmurt Republic	1 097 986	0	0	213 220	0	884 766
Chuvash Republic	392 923	0	0	34 897	17 546	340 365
Perm Territory	4 419 684	0	0	186 985	1 638 262	2 594 437
Kirov Region	1 427 999	0	0	50 738	419 248	957 824
Nizhny Novgorod Region	4 071 938	1	0	507 783	976 361	2 553 945
Orenburg Region	2 044 832	0	0	29 740	614 675	1 400 413
Penza Region	44 217	0	0	524	43 693	0
Samara Region	23 278 981	0	0	3 818 613	3 378 068	15 404 929
Saratov Region	5 768 363	0	0	847 932	444 534	4 441 037
Ulyanovsk Region	101 311	0	0	38 834	0	62 469
Ural Federal District	96 099 916	32 669	0	17 417 273	18 823 491	46 230 237
Kurgan Region	23 261	0	0	167	0	23 094
Sverdlovsk Region	28 043 785	0	0	1 399 584	8 506 991	17 553 980
Tyumen Region	58 429 279	32 326	0	11 669 079	10 038 367	24 223 646
Chelyabinsk Region	9 603 591	343	0	4 348 443	278 133	4 429 517
Siberian Federal District	57 793 505	0	13 273	9 587 583	5 060 651	37 341 166
Republic of Altai	71 611	0	0	52 463	0	19 148
Republic of Buryatiya	2 979 969	0	0	2 173 375	0	244 360
Republic of Tuva	1 551	0	0	0	0	1 551
Republic of Khakassia	49 041	0	0	893	0	46 069
Altai Territory	322 022	0	0	69 160	0	252 860
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 885 141	0	0	111 066	178 539	4 584 533
Irkutsk Region	687 377	0	0	187 325	41 024	372 558
Kemerovo Region	454 852	0	0	140 275	0	314 577
Novosibirsk Region	46 719 525	0	13 273	6 110 276	4 831 354	30 636 221
Omsk Region	1 348 964	0	0	680 090	9 734	658 568
Tomsk Region	273 452	0	0	62 660	0	210 721
Far Eastern Federal District	39 108 416	0	0	4 123 908	3 771 813	28 162 478
Republic of Sakha (Yakutia)	1 218 277	0	0	17 517	50 842	1 077 423
Kamchatka Territory	1 613 081	0	0	623 949	96 667	866 749
Primorskiy Territory	9 643 055	0	0	1 772 779	235 529	7 467 443
Khabarovsk Territory	256 425	0	0	12 829	0	241 617
Amur Region	24 713 026	0	0	730 791	3 388 133	17 812 737
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 664 552	0	0	966 043	642	696 509
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 38.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.11.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	7 175 163 113	28 254 459	13 991	843 313 063	3 867 800 584	2 198 369 178
Belgorod Region	14 871 811	0	0	553 395	650 930	11 533 808
Bryansk Region	3 788 921	621	0	117 309	52 870	3 139 510
Vladimir Region	10 581 416	431	0	410 402	616 098	7 105 371
Voronezh Region	41 411 225	0	0	3 768 393	12 410 138	21 060 892
Ivanovo Region	5 396 192	24	0	140 455	29 162	4 704 143
Kaluga Region	8 868 106	706	0	1 008 722	690 595	5 439 228
Kostroma Region	3 029 264	59	0	303 981	93 329	2 261 562
Kursk Region	3 594 529	0	0	388 813	113 383	2 292 567
Lipetsk Region	5 571 630	0	0	1 211 118	28 441	3 473 401
Moscow Region	74 680 918	108	0	6 186 863	10 660 608	51 255 920
Orel Region	2 401 418	18	0	230 729	34 530	1 666 493
Ryazan Region	6 171 340	0	0	222 864	1 465 521	3 498 201
Smolensk Region	6 725 209	269	0	372 511	365 870	3 652 277
Tambov Region	2 321 472	0	0	108 171	8 605	1 462 346
Tver Region	8 710 589	506	0	551 252	932 668	4 371 748
Tula Region	10 576 332	0	0	922 438	4 079 508	4 143 935
Yaroslavl Region	9 078 340	29	0	1 010 444	1 235 444	5 647 313
City of Moscow	6 957 384 401	28 251 688	13 991	825 805 203	3 834 332 884	2 061 660 463
North-Western Federal District	557 991 394	106 070	0	72 902 434	175 588 451	278 070 170
Republic of Karelia	2 894 081	0	0	186 506	11 894	2 306 520
Komi Republic	6 430 795	16	0	132 179	498 251	4 065 505
Akhangel'sk Region	8 226 262	63	0	1 803 746	665 292	4 924 857
Vologda Region	18 375 225	4	0	7 195 542	5 184 045	4 209 918
Kaliningrad Region	24 216 958	338	0	3 642 665	2 836 824	14 681 512
Leningrad Region	3 717 569	0	0	345 406	442 345	2 760 129
Murmansk Region	10 476 307	0	0	3 888 430	199 054	4 987 902
Novgorod Region	3 810 269	130	0	1 420 748	28 855	1 945 076
Pskov Region	2 899 053	0	0	291 061	275 624	1 689 094
St Petersburg	476 944 875	105 519	0	53 996 151	165 446 267	236 499 657
Southern Federal District	98 826 295	1 817	0	13 077 522	6 706 206	68 931 359
Republic of Adygeya	557 605	0	0	21 570	22 272	383 453
Republic of Kalmykia	317 408	0	0	1 085	50 161	210 519
Krasnodar Territory	40 945 927	1 683	0	3 584 272	895 620	33 000 714
Astrakhan Region	4 325 237	104	0	778 411	309 420	2 756 242
Volgograd Region	14 078 569	0	0	1 732 848	187 090	10 018 222
Rostov Region	38 601 549	30	0	6 959 336	5 241 643	22 562 209
North-Caucasian Federal District	17 880 120	13 427	0	845 727	212 110	13 120 000
Republic of Dagestan	989 218	0	0	37 325	0	850 292
Republic of Ingushetia	229 955	0	0	8 890	0	190 197
Kabardino-Balkar Republic	1 719 927	0	0	70 553	10 901	1 275 755
Karachai-Cherkess Republic	798 995	0	0	133 291	10 741	514 909
Republic of North Ossetia - Alania	1 107 154	13 403	0	20 681	0	718 990
Chechen Republic	152 447	0	0	2 961	0	149 305
Stavropol Territory	12 882 424	24	0	572 026	190 468	9 420 552
Volga Federal District	312 916 576	1 139 751	0	31 214 113	64 097 461	173 190 733
Republic of Bashkortostan	27 437 014	815 245	0	4 294 969	3 041 140	15 034 282

Republic of Marii El	1 664 605	0	0	129 172	242 103	740 327
Republic of Mordovia	1 846 324	57	0	163 581	0	980 369
Republic of Tatarstan	78 619 166	6 521	0	6 053 381	37 430 252	28 175 875
Udmurt Republic	5 263 686	30	0	829 781	89 668	2 708 151
Chuvash Republic	5 658 204	0	0	1 529 364	780 633	2 022 733
Perm Territory	26 686 666	71	0	2 015 605	4 575 110	16 603 160
Kirov Region	3 973 497	77	0	630 182	602 916	2 033 768
Nizhny Novgogrod Region	51 539 034	317 551	0	7 376 413	9 385 687	21 225 081
Orenburg Region	9 119 329	0	0	777 689	2 231 069	5 309 045
Penza Region	3 822 206	199	0	138 794	99 330	2 567 665
Samara Region	73 268 978	0	0	5 041 603	3 718 343	58 247 440
Saratov Region	15 403 340	0	0	984 035	1 722 003	11 604 220
Ulyanovsk Region	8 614 527	0	0	1 249 544	179 207	5 938 617
Ural Federal District	206 077 944	64 721	0	25 572 713	27 707 696	126 149 058
Kurgan Region	1 273 567	0	0	132 617	23 239	765 841
Sverdlovsk Region	69 360 393	32 365	0	7 574 840	12 660 426	43 459 023
Tyumen Region	108 733 424	31 643	0	12 653 301	12 302 524	67 605 545
Chelyabinsk Region	26 710 560	713	0	5 211 955	2 721 507	14 318 649
Siberian Federal District	117 082 237	12 163	0	17 545 662	14 962 667	64 709 678
Republic of Altai	229 599	0	0	52 680	0	118 698
Republic of Buryatiya	5 759 817	0	0	2 401 797	0	1 544 399
Republic of Tuva	97 792	0	0	732	0	36 322
Republic of Khakassia	860 224	60	0	2 594	180 773	565 491
Altai Territory	9 731 162	0	0	495 590	2 630 693	4 526 081
Zabaykal Territory	1 700 063	0	0	101 709	30 620	690 243
Krasnoyarsk Territory	15 821 651	3	0	2 417 222	1 801 531	9 249 732
Irkutsk Region	11 160 264	34	0	1 190 779	564 285	6 022 939
Kemerovo Region	19 524 660	0	0	1 942 773	6 091 014	8 006 563
Novosibirsk Region	37 014 244	11 660	0	7 368 492	2 598 161	24 104 834
Omsk Region	8 906 967	163	0	1 185 920	230 650	6 414 157
Tomsk Region	6 275 794	243	0	385 374	834 940	3 430 219
Far Eastern Federal District	80 401 787	1 267	0	23 310 774	4 235 145	41 382 548
Republic of Sakha (Yakutia)	3 613 911	0	0	184 534	49 695	1 437 551
Kamchatka Territory	4 563 736	0	0	889 382	96 184	3 259 715
Primorskiy Territory	19 800 880	1 011	0	3 337 483	493 478	14 461 247
Khabarovsk Territory	34 042 250	4	0	15 997 372	821 310	14 575 369
Amur Region	6 924 907	0	0	263 407	2 383 757	2 911 986
Magadan Region	4 685 046	157	0	309 424	64 123	1 111 095
Sakhalin Region	6 471 744	0	0	2 319 048	326 598	3 381 115
Jewish Autonomous Region	299 313	95	0	10 124	0	244 470
Chukotka Autonomous Area	0	0	0	0	0	0

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.11.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 595 654 268	2 158 451 517	2 437 202 751
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	691 038	691 038	0
Ivanovo Region	1 365 769	1 365 769	0
Kaluga Region	224 400	224 400	0
Kostroma Region	13 585 862	12 680 141	905 721
Kursk Region	0	0	0
Lipetsk Region	1 067 470	1 067 470	0
Moscow Region	459 515	459 515	0
Orel Region	37	37	0
Ryazan Region	0	0	0
Smolensk Region	1 394 687	1 194 530	200 157
Tambov Region	108 223	108 223	0
Tver Region	0	0	0
Tula Region	100 000	100 000	0
Yaroslavl Region	179 000	179 000	0
City of Moscow	4 576 478 267	2 140 381 394	2 436 096 873
North-Western Federal District	74 821 975	52 431 421	22 390 554
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	76 000	76 000	0
Vologda Region	1 972 603	1 315 441	657 162
Kaliningrad Region	223 305	223 305	0
Leningrad Region	0	0	0
Murmansk Region	2 079 000	2 079 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	70 471 067	48 737 675	21 733 392
Southern Federal District	11 929 870	10 299 173	1 630 697
Republic of Adygeya	226 000	226 000	0
Republic of Kalmykia	81 412	75 000	6 412
Krasnodar Territory	5 145 531	4 544 633	600 898
Astrakhan Region	0	0	0
Volgograd Region	251 843	227 000	24 843
Rostov Region	6 225 084	5 226 540	998 544
North-Caucasian Federal District	470 215	355 404	114 811
Republic of Dagestan	205 404	205 404	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	264 811	150 000	114 811
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	79 382 135	71 057 451	8 324 684
Republic of Bashkortostan	5 351 748	2 696 110	2 655 638

Republic of Marii El	11 512	11 512	0
Republic of Mordovia	44 045	44 045	0
Republic of Tatarstan	28 157 357	24 015 928	4 141 429
Udmurt Republic	1 849 596	1 306 725	542 871
Chuvash Republic	436 242	417 005	19 237
Perm Territory	0	0	0
Kirov Region	798 496	798 496	0
Nizhny Novgogrod Region	3 993 445	3 812 074	181 371
Orenburg Region	675 169	675 169	0
Penza Region	59 166	59 166	0
Samara Region	37 279 519	36 516 221	763 298
Saratov Region	725 840	705 000	20 840
Ulyanovsk Region	0	0	0
Ural Federal District	69 407 557	47 863 989	21 543 568
Kurgan Region	0	0	0
Sverdlovsk Region	14 657 614	9 962 273	4 695 341
Tyumen Region	53 932 195	37 164 121	16 768 074
Chelyabinsk Region	817 748	737 595	80 153
Siberian Federal District	27 662 466	16 967 246	10 695 220
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 088 413	1 088 413	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	634 726	634 726	0
Irkutsk Region	535 000	535 000	0
Kemerovo Region	1 417 000	1 417 000	0
Novosibirsk Region	22 852 430	12 731 107	10 121 323
Omsk Region	1 134 897	561 000	573 897
Tomsk Region	0	0	0
Far Eastern Federal District	11 148 052	10 707 877	440 175
Republic of Sakha (Yakutia)	222 021	222 021	0
Kamchatka Territory	404 795	404 795	0
Primorskiy Territory	112 395	112 395	0
Khabarovsk Territory	0	0	0
Amur Region	10 396 341	9 956 166	440 175
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 39.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.11.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 605 740 933	2 162 922 147	2 442 818 786
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	36 304	0	36 304
Voronezh Region	691 124	691 124	0
Ivanovo Region	1 365 769	1 365 769	0
Kaluga Region	224 400	224 400	0
Kostroma Region	7 059 905	7 059 905	0
Kursk Region	0	0	0
Lipetsk Region	1 067 470	1 067 470	0
Moscow Region	459 515	459 515	0
Orel Region	49 903	37	49 866
Ryazan Region	0	0	0
Smolensk Region	2 090	2 090	0
Tambov Region	108 223	108 223	0
Tver Region	0	0	0
Tula Region	100 000	100 000	0
Yaroslavl Region	101 945	101 945	0
City of Moscow	4 594 474 285	2 151 741 669	2 442 732 616
North-Western Federal District	81 413 266	58 861 905	22 551 361
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	76 000	76 000	0
Vologda Region	1 715 265	1 058 103	657 162
Kaliningrad Region	223 305	223 305	0
Leningrad Region	0	0	0
Murmansk Region	2 079 000	2 079 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	77 319 696	55 425 497	21 894 199
Southern Federal District	12 137 160	10 347 173	1 789 987
Republic of Adygeya	226 000	226 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 369 531	3 768 633	600 898
Astrakhan Region	700 000	700 000	0
Volgograd Region	311 843	287 000	24 843
Rostov Region	6 529 786	5 365 540	1 164 246
North-Caucasian Federal District	190 404	190 404	0
Republik of Daghestan	190 404	190 404	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	80 509 348	71 707 897	8 801 451
Republic of Bashkortostan	5 260 903	2 588 556	2 672 347

Republic of Marii El	11 512	11 512	0
Republic of Mordovia	44 045	44 045	0
Republic of Tatarstan	28 843 382	24 543 928	4 299 454
Udmurt Republic	1 849 596	1 306 725	542 871
Chuvash Republic	447 005	447 005	0
Perm Territory	0	0	0
Kirov Region	798 496	798 496	0
Nizhny Novgogrod Region	4 314 709	3 812 074	502 635
Orenburg Region	675 169	675 169	0
Penza Region	59 166	59 166	0
Samara Region	37 479 525	36 716 221	763 304
Saratov Region	725 840	705 000	20 840
Ulyanovsk Region	0	0	0
Ural Federal District	72 060 716	50 442 044	21 618 672
Kurgan Region	0	0	0
Sverdlovsk Region	17 318 741	12 482 273	4 836 468
Tyumen Region	53 750 510	37 062 176	16 688 334
Chelyabinsk Region	991 465	897 595	93 870
Siberian Federal District	6 898 019	5 336 660	1 561 359
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 088 413	1 088 413	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	704 726	704 726	0
Irkutsk Region	535 000	535 000	0
Kemerovo Region	1 417 000	1 417 000	0
Novosibirsk Region	2 017 983	1 030 521	987 462
Omsk Region	1 134 897	561 000	573 897
Tomsk Region	0	0	0
Far Eastern Federal District	8 395 350	8 205 849	189 501
Republic of Sakha (Yakutia)	192 021	192 021	0
Kamchatka Territory	404 795	404 795	0
Primorskiy Territory	112 395	112 395	0
Khabarovsk Territory	9 593	0	9 593
Amur Region	7 664 046	7 484 138	179 908
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	14,7	13,7	13,5	13,4	13,3
Ratio of core capital to risk-weighted assets	9,3	8,5	9,1	9,1	9,0
Ratio the value of credit risk on balance sheet assets	58,8	50,7	52,5	52,0	52,9
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	6,6	6,0	6,3	6,3	6,3
Loan loss provisions made as percent of total loans ¹⁾	6,9	6,1	6,1	6,1	6,1
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,4	1,5	1,4	1,4	1,1
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	228,4	209,0	202,1	210,4	208,4
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	4,8	4,6	4,5	4,4	4,4
mining	2,9	3,2	3,1	2,9	2,9
manufacturing	15,2	14,0	13,5	13,5	13,5
production and distribution of energy, gas and water	2,9	2,7	2,5	2,7	2,6
constructing	5,6	5,5	5,7	5,8	5,9
wholesale and retail trade, car and household appliance repair	15,6	14,9	14,5	14,3	14,3
transport and communication	5,4	5,4	4,4	4,2	4,2
other economic activities	22,3	20,5	21,1	21,3	21,0
individuals	25,3	29,2	30,7	30,9	31,2
of which					
mortgage loans	6,7	7,5	7,9	7,9	8,1
Geographical distribution of interbank loans and deposits ²					
Russian Federation	41,6	47,1	35,0	37,7	39,2
United Kingdom	20,2	17,5	22,4	22,5	23,2
USA	3,0	3,6	8,1	6,5	5,0
Germany	4,2	1,6	2,9	2,0	1,5
Austria	6,6	5,9	7,2	7,0	8,1
France	2,7	1,6	3,0	2,2	3,0
Italy	2,7	2,7	0,7	0,6	0,2
Cyprus	6,6	8,7	7,3	4,8	4,5
Netherlands	3,2	1,5	1,2	1,7	1,5
Other	9,0	9,8	12,3	15,0	13,7
Liquidity					
Ratio of high liquid assets to total assets	11,8	11,1	11,7	11,0	10,4
Ratio of liquid assets to total assets	23,9	23,2	22,6	20,5	19,9
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	65,3	63,3	62,3
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	87,2	82,0	82,1
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	82,0	85,5	83,2	87,7	88,2
Ratio of clients' funds to total loans ³	105,3	101,2	102,8	98,9	97,5
Market risk ⁴ to total own funds (capital) ⁵	49,7	47,3	47,5	46,0	47,7
of which					
Interest rate risk	33,8	36,0	38,0	36,9	38,9
Equity position risk	12,9	6,0	4,4	4,2	4,0
Foreign exchange risk	3,0	5,4	5,2	4,8	4,9
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	2,3	2,2	2,0
Banks' financial result over the reporting period (billion rubles)	848,2	1011,9	491,4	751,4	820,1
as percent of the banking sector assets ⁶	2,4	2,3	1,0	1,5	1,6
as percent of the banking sector own funds (capital) ⁶	17,6	18,2	7,8	11,7	12,7
Return on assets ⁷	2,4	2,3	2,1	2,0	2,0
Return on equity ⁷	17,6	18,2	16,6	16,1	15,6

¹⁾ Calculated by form 0409115 paragraphs 1, 2, 3.

²⁾ By 0409501 form "Information on interbank loans and deposits".

³⁾ Except loans, deposits and other funds, placed in interbank market.

⁴⁾ Calculated by form 0409135 (before 1.01.11 - by form 0409153).

⁵⁾ Capital of credit institutions that conduct operations that calculate market risk.

⁶⁾ Assets and capital calculated as averages over the reporting period.

⁷⁾ Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.

Capital Adequacy

Table 41

Distribution of credit institutions (CIs) by own funds (capital)

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.02.12	5 276,1	243,4	8	1,9	49	65,3	298	152,8	300	4 812,7	320
1.03.12	5 266,6	240,9	8	2,1	50	64,2	291	154,1	302	4 805,3	322
1.04.12	5 377,9	238,8	8	2,2	51	64,7	291	149,5	294	4 922,7	330
1.05.12	5 395,9	236,9	7	2,1	50	64,4	289	151,3	293	4 941,0	329
1.06.12	5 464,6	245,0	7	2,3	52	63,9	286	150,5	290	5 002,9	331
1.07.12	5 468,3	237,7	7	2,3	51	62,8	282	148,9	289	5 016,6	336
1.08.12	5 572,9	235,9	7	2,2 ²	52 ²	62,3	278	149,9	289	5 122,6	337
1.09.12	5 685,9	225,9	7	2,3	51	61,4	273	146,3	284	5 250,0	345
1.10.12	5 645,6	219,2	6	2,3	52	61,8	272	145,4	282	5 216,8	346
1.11.12	5 805,4	218,9	6	-0,5 ²	50 ²	62,1	271	142,3	276	5 382,7	352
1.12.12	6 042,5	223,1	6	2,4	49	60,8	264	144,3	279	5 612,0	354
1.01.13	6 112,9	212,4	5	2,4	53	57,1	247	148,7	293	5 692,3	357
1.02.13	6 133,6	211,1	5	2,2	47	57,4	247	149,8	293	5 713,0	357
1.03.13	6 187,7	214,9	5	2,1	45	57,4	247	148,6	290	5 764,6	361
1.04.13	6 299,8	216,0	5	2,1	47	55,8	240	145,3	288	5 880,7	369
1.05.13	6 339,4	216,2	5	2,3	46	54,4	234	148,4	294	5 918,2	368
1.06.13	6 385,3	215,5	5	2,7	48	53,6	230	149,3	294	5 964,3	370
1.07.13	6 567,6	210,5	5	2,9	60	53,0	226	146,5	291	6 154,6	374
1.08.13	6 625,9	221,0	5	2,9	59	53,3	226	143,7	285	6 205,0	375
1.09.13	6 713,4	227,9	5	2,6	55	49,8	213	149,3	297	6 283,7	374
1.10.13	6 798,2	227,7	5	2,5	54	48,0	204	150,4	300	6 369,6	376
1.11.13	6 894,6	225,6	5	2,8	56	47,5	201	148,9	295	6 469,9	376
Reference data: own funds (capital) adequacy ratio as of 1.11.13, %	13,3	11,9		27,8		24,9		16,8		13,2	

¹Credit institutions going through insolvency prevention measures according to 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, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into effect.

² Including CIs with negative own funds (capital) which banking license was revoked or on which the decision on insolvency prevention was taken after the reporting date.

Table 42

Relation of authorised capital and own funds (capital) of credit institutions

Indicators	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 282,0	1 394,3	1 441,7	1 462,8	1 468,9
Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 567,6	6 798,2	6 894,6
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,5	22,8	22,0	21,5	21,3

Table 43

Structure of own funds (capital) of the banking sector (percent) ¹

Indicators	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1. Factors of own funds (capital) increase	115,2	117,4	117,2	116,3	116,1
1.1. Authorised capital	24,5	22,8	22,0	21,5	21,3
1.2. Issue income	21,5	20,3	20,2	19,8	19,8
1.3. Credit institutions' profit and funds	42,9	46,8	46,7	47,5	47,6
1.4. Subordinated loans	22,7	24,2	24,9	24,2	24,1
1.5. Increase in value of property due to revaluation	3,7	3,3	3,4	3,3	3,2
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	15,2	17,4	17,2	16,3	16,1
2.1. Losses	1,7	1,7	1,7	1,7	1,6
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,2	0,5	0,2	0,1	0,1
2.6. Credit institutions' portfolio of shares	12,4	14,5	13,9	13,3	13,1
2.7. Other factors	0,7	0,4	1,1	1,0	1,0
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

Table 44**The value of credit risk on balance sheet assets (billion rubles)**

The value of credit risk on balance sheet assets ¹	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	829,7	975,1	1 078,6	953,3	938,5
3 rd group of assets	146,7	210,6	420,8	343,5	356,8
4 th group of assets	23 482,4	23 897,1	26 168,5	26 941,8	27 762,9
5 th group of assets	0,6	7,4	7,6	6,6	7,0
The value of credit risk on balance sheet assets	24 459,4	25 090,2	27 675,5	28 245,3	29 065,2

Reference data:

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1 st group of assets without adjustment to credit risk coefficients	-	-	6 027,3	6 461,6	6 159,3

¹ Assets recognized in balance sheet are taken into account

The value of credit risk on balance sheet assets are calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by Bank of Russia Instruction No.139-I dated December 3, 2012.

Table 45

Own funds (capital) adequacy ratio of the banking sector

		1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 567,6	6 798,2	6 894,6
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	48 658,0	50 878,4	51 868,7
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	27 675,5	28 245,3	29 065,2
	- risk-weighted claims on counterparties related to a bank (code 8957 ¹), billion rubles	1 367,5	1 781,6	2 097,9	2 123,7	2 015,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807), billion rubles	67,7	109,5	156,1	119,5	124,4
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 497,0	3 706,2	3 788,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	303,7	198,0	283,3	282,6	284,6
	- the value of operational risk, billion rubles	1 959,0	3 148,3	3 444,8	3 585,5	3 584,0
	- market risk, billion rubles	2 377,7	2 646,9	3 022,9	3 013,7	3 172,3
	- credit claims of clearing participants (codes 8847 and 8852)	-	-	15,8	25,7	23,7
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	8 880,4	9 525,4	9 366,6
	-corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-415,7	-384,8	-347,9
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³ (the codes 8859, 8860, 8861, 8862, 8864,8865)	-	-	-	635,6	792,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,5	13,4	13,3

Banking sectors' own funds (capital) adequacy ratio is calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by the Bank of Russia Instruction No.139-I dated December 3, 2012.

¹ See detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio (N1) in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios".

² Provisions for forward and futures transactions - provisions built up according to requirements of Chapter 4 of the Bank of Russia Regulation No. 283-P dated March 20, 2006 "On the Loss Provisioning Procedure for Credit Institutions" (code 8992).

³ With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to Ordinance No. 2008-U, dated May 13, 2008, "On the Procedure for Calculating and Bringing to the Notice of an Individual Borrower the Full Cost of a Loan") exceeding 25% per annum for loans in rubles and 20% per annum for loans in foreign currency (see detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio (N1) in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios")

Table 46

Distribution of credit institutions (CIs) grouped by own funds (capital) adequacy ratio (N1)

Own funds (capital) adequacy ratio	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ¹	1	0,0	1	0,0	4	0,0	1	0,0	2	0,0
From 10% to 12%	107	34,3	142	19,7	192	33,7	194	23,8	194	28,6
From 12% to 14%	125	16,6	143	53,2	143	42,5	148	63,1	142	57,7
14% and more	744	49,1	663	27,0	607	23,8	584	13,1	585	13,6
Banking sector, total	978	100,0	956	100,0	956	100,0	942	100,0	936	100,0

¹ CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

Credit risk

Table 47

Structure of loans of the banking sector (share of loans by quality categories and loan loss provisions as percent of total loans)¹

		1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Loans	Standard	53,4	58,5	57,4	56,9	56,7
	Substandard	29,4	26,0	27,7	28,1	28,3
	Doubtful	10,4	9,1	8,4	8,7	8,6
	Problem	2,7	2,5	2,4	2,3	2,2
	Loss	4,1	3,8	4,1	4,1	4,0
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	8,2	8,2	8,1
	Estimated LLP adjusted for collateral	7,2	6,5	6,2	6,1	6,1
	LLP made	7,2	6,5	6,2	6,1	6,1
	LLP made as percent of estimated LLP	79,5	77,5	75,7	74,6	74,6
	LLP made as percent of estimated LLP adjusted for collateral	100,0	99,8	99,9	99,8	99,8
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,7	13,8	13,4	15,0	15,4

¹ Calculated on the basis of credit institutions' reporting by form 0409115, part 1.

Table 48

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	5 589,2	100,0	7 993,4	100,0	9 114,9	100,0	9 726,3	100,0	9 945,7	100,0
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	723,6	7,9	776,7	8,0	783,9	7,9
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	8 390,8	92,1	8 949,4	92,0	9 161,3	92,1
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,5	0,0	0,1	0,0	0,5	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	24,0	-	24,6	-	24,8
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	5,7	-	5,0	-	5,7	-	6,2	-	6,3
4. Claims grouped into portfolios of homogeneous claims - total of which:	38,6	100,0	59,0	100,0	66,1	100,0	66,8	100,0	65,2	100,0
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	26,3	39,8	29,0	43,4	27,0	41,4
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	39,8	60,2	37,8	56,6	38,2	58,6
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	28,0	-	27,6	-	29,6	-	33,5	-	33,9

¹Calculated on the basis of credit institutions' reporting by form 0409115.

Table 49

Homogeneous loans and claims on legal entities and provisions made as of 1.11.13¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	783 888,2	100,0	25 423,0	100,0	3,2
of which by quality categories					
1.1. Quality Category I	828,0	0,1	0,0	0,0	0,0
1.2. Quality Category II	749 301,8	95,6	7 260,4	28,6	1,0
1.3. Quality Category III	9 200,4	1,2	1 493,1	5,9	16,2
1.4. Quality Category IV	8 538,7	1,1	3 339,6	13,1	39,1
1.5. Quality Category V	15 607,1	2,0	13 315,1	52,4	85,3
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	529,8	100,0	14,6	100,0	2,7
of which by quality categories					
2.1. Quality Category I	121,1	22,9	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	408,7	77,1	14,6	100,0	3,6
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	784 418,0		25 437,6		3,2
4. Homogeneous claims grouped into portfolios - total	27 004,9	100,0	9 581,7	100,0	35,5
of which by quality categories					
4.1. Quality Category I	10 263,4	38,0	0,0	0,0	0,0
4.2. Quality Category II	7 226,6	26,8	184,1	1,9	2,5
4.3. Quality Category III	80,0	0,3	14,4	0,2	18,0
4.4. Quality Category IV	52,5	0,2	13,6	0,1	25,9
4.5. Quality Category V	9382,3	34,7	9369,5	97,8	99,9
5. Claims for interest payments - total	6 060,7	100,0	1 280,8	100,0	21,1
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 543,3	25,5	1 190,8	93,0	77,2

¹ Calculated on the basis of credit institutions' reporting by form 0409115.

Table 50

Homogeneous loans and claims on individuals and provisions made as of 1.11.13¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	9 161 322,3	100,0	600 495,5	100,0	6,6
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	623 776,3	6,8	15 798,0	2,6	2,5
1.1.2. residential real estate (mortgage) loans, total	1 923 028,0	21,0	36 006,9	6,0	1,9
1.1.3. car loans, total	882 017,9	9,6	42 984,1	7,2	4,9
1.1.4. other consumer loans, total	5 701 466,4	62,2	504 365,5	84,0	8,8
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	470 518,9	5,1	7 812,9	1,3	1,7
1.2.2. a portfolio of loans without overdue payments	7 697 707,5	84,0	100 614,7	16,8	1,3
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	279 478,3	3,1	14 143,4	2,4	5,1
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	151 686,5	1,7	39 231,8	6,5	25,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	133 013,2	1,5	73 807,0	12,3	55,5
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	174 024,7	1,9	140 723,6	23,4	80,9
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	223 859,5	2,4	222 821,1	37,1	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 248 140,5	90,0	98 441,5	16,4	1,2
1.3.2. Quality category III	309 245,8	3,4	30 714,2	5,1	9,9
1.3.3. Quality category IV	131 444,1	1,4	56 554,6	9,4	43,0
1.3.4. Quality category V	472 491,9	5,2	414 785,2	69,1	87,8
2. Claims grouped into portfolios of homogeneous claims - total	38 177,1	8,1	12 522,1	3,0	32,8
of which by quality categories					
2.1. Quality category I	533,3	0,1	0,0	0,0	0,0
2.2. Quality category II	22 879,7	4,8	379,8	0,1	1,7
2.3. Quality category III	1519,4	0,3	226,6	0,1	14,9
2.4. Quality category IV	1429,3	0,3	686,0	0,2	48,0
2.5. Quality category V	11815,3	2,5	11229,7	2,7	95,0
3. Claims for interest payments - total	126 250,3	100,0	35 758,8	100,0	28,3
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	40 874,2	32,4	32 388,6	90,6	79,2

¹ Calculated on the basis of credit institutions' reporting by form 0409115.² Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Table 51

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Substandard	8,3	8,9	9,3	9,4	9,6	2,1	2,2	2,1	2,0	2,1
Doubtful	22,9	21,1	18,5	19,4	19,3	15,9	14,9	13,7	13,7	13,6
Problem	16,3	16,3	15,1	14,4	14,2	44,3	41,8	38,5	37,8	38,5
Loss	52,4	53,6	56,7	56,5	56,6	91,5	90,1	86,8	85,2	84,9

¹ Calculated on the basis of credit institutions' reporting by form 0409115, part 1.

Table 52

The value and structure of overdue claims on loans, deposits and other placements

Indicator	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Overdue claims on loans, deposits and other placements, billion rubles	1133,0	1257,4	1340,2	1399,3	1446,4
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1016,0	1045,0	1082,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,6	3,6	3,7
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1191,4	1257,4	1294,4
- as percent of total loans, deposits and other placements in rubles	4,7	4,2	4,2	4,2	4,2
Overdue claims in foreign currency					
- billion rubles	138,9	134,6	148,8	141,9	152,1
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,6	1,6	1,7
- dollar equivalent, billion \$	4,3	4,4	4,5	4,4	4,7
Overdue claims on loans and other placements with non-financial institutions	822,6	924,1	943,5	956,2	985,0
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,5	4,3	4,4
Overdue claims on loans and other funds provided to individuals	291,1	313,0	374,4	422,5	435,5
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,3	4,5	4,5

Table 53

Distribution of credit institutions by share of overdue claims in credit portfolio

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
No overdue claims	134	118	107	97	99	1,9	1,7	1,2	1,0	1,7
Less than 5%	638	644	637	638	617	79,8	81,2	81,6	82,1	80,7
From 5 to 10%	110	103	116	116	122	13,4	12,3	12,9	10,9	11,2
From 10 to 15%	35	28	35	28	37	0,8	1,2	0,8	2,5	2,9
From 15 to 20%	10	9	7	8	9	3,4	0,1	0,1	3,2	3,3
From 20 to 60%	7	11	8	9	6	0,4	3,2	3,1	0,0	0,0
From 60 to 90%	2	0	3	0	0	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	42	43	43	42	42	0,3	0,3	0,2	0,2	0,2

Table 54**Credit risks of the banking sector**

Indicators	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	13 271,9	14 300,2	14 367,6
Share of large credit risks in the banking sector assets, %	28,8	25,8	25,2	26,3	26,1

Structure of large loans¹ grouped by types of collateral

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Volume of large loans, billion rubles	6 207,7	6 493,4	6 960,7	7 223,2	7 275,2
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 714,4	1 711,6	1 724,8
Volume of I quality category collateral, billion rubles	324,8	355,8	418,4	401,1	401,2
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	39,1	35,2	38,8
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 710,1	1 731,3	1 756,7
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	538,2	531,3	539,4
collateral of proprietary rights (claims), billion rubles	491,8	511,8	488,1	501,9	500,2

¹ Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions).

Table 56

Solvency and financial soundness indicators of borrower enterprises, by types of economic activity*

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2011		2012		9 months of 2013		2011		2012		9 months of 2013		2011		2012		9 months of 2013		9 months of 2011	9 months of 2012	9 months of 2013
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	67,4	65,5	65,8	63,5	45,6	42,7	197,5	190,0	184,3	148,8	122,7	129,9	31,1	33,5	32,0	30,1	42,0	42,8	8,1	6,3	3,2
Agriculture, hunting and forestry	46,0	44,8	43,7	44,7	47,5	46,0	197,8	182,0	182,1	187,2	179,2	171,0	65,5	67,5	68,9	70,8	68,6	63,4	5,2	6,0	3,3
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	69,7	67,9	67,9	65,7	47,9	44,9	215,6	204,7	196,4	155,3	125,8	136,0	29,2	32,1	30,7	28,3	42,9	44,4	8,3	6,3	3,6
-mining	77,2	77,3	77,3	76,3	45,2	45,1	336,9	282,4	283,3	206,2	115,8	175,2	14,2	11,3	11,3	8,4	32,3	29,7	9,4	7,3	7,1
-manufacturing	46,0	44,4	43,4	39,9	40,1	36,6	147,0	149,3	131,7	126,1	124,7	135,9	43,3	51,7	48,2	46,3	46,2	48,2	7,0	6,2	3,7
-production and distribution of energy, gas and water	79,7	69,6	69,6	60,1	65,8	63,2	186,9	161,5	153,2	72,2	132,5	127,9	29,9	33,7	40,2	40,5	36,3	38,0	2,6	0,8	2,1
Construction	21,4	18,1	16,6	14,5	14,9	13,5	100,5	101,8	102,2	100,7	98,0	99,7	27,5	25,4	23,6	19,8	20,1	22,7	3,4	0,8	1,2
Wholesale and retail trade, car and household appliance repair	27,4	26,3	22,4	22,2	21,0	19,9	135,1	140,5	140,7	142,3	129,3	124,4	34,7	34,3	48,2	51,5	40,4	39,2	9,5	3,3	1,3
Transport and communication	65,1	62,5	41,5	38,2	41,2	39,1	148,0	163,7	114,3	87,0	89,1	96,6	45,5	47,2	41,1	46,6	46,2	43,3	10,2	9,6	2,9

* Indicators are calculated on the basis of enterprises' limited selection from members of enterprises' monitoring conducted by the Bank of Russia

¹ Net gross assets in total assets (total of the balance)² Without overdue receivables

Comment: (bp)-as of the beginning of the period; (ep)-as of the end of the period; (n/d)-no data.

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.12		1.01.13		1.07.13		1.10.13		1.11.13	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	49,7	100,0	47,3	100,0	47,5	100,0	46,0	100,0	47,7	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	38,0	79,8	36,9	80,2	38,9	81,5
- equity position risk (EPR)	12,9	26,0	6,0	12,6	4,4	9,3	4,2	9,2	4,0	8,3
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	5,2	10,9	4,8	10,5	4,9	10,2
Reference data:										
Number of credit institutions ¹	621		613		675		646		656	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,3		92,5		98,0		97,6		97,5	

¹ Credit institutions that conduct operations on which market risk is calculated.

Comment: on the basis of reporting of credit institutions by 0409135 form.

Prior to 1.02.2013 – according to Bank of Russia Regulation No. 313-P dated November 14, 2007 "On the Procedure for Calculating Market Risk by Credit Institutions".

Starting from 1.03.2013 – according to Bank of Russia Regulation No. 387-P dated September 28, 2012 "On the Procedure for Calculating Market Risk by Credit Institutions".

Table 58

Share of assets and liabilities in foreign currency in total assets and liabilities of the banking sector

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Share of assets in foreign currency in total assets, %	23,3	21,0	24,2	22,9	22,7
of which:					
- 20 largest-asset credit institutions	25,2	22,2	25,8	24,2	24,0
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	22,7	21,9	21,9
of which:					
- 20 largest-asset credit institutions	23,2	22,3	24,9	23,9	23,9
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,8	0,1	1,6	1,0	0,8
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,9	0,3	0,1

Table 59

Claims and liabilities on balance and off-balance sheet foreign exchange positions of the banking sector

	1.01.12	1.01.13	1.07.13	1.10.13	1.11.13
Balance sheet positions					
Claims, bln rubles	9 688,9	10 410,0	12 776,6	12 420,0	12 505,2
Liabilities, bln rubles	8 955,6	10 343,8	11 957,6	11 901,1	12 042,5
Net balance sheet position, bln rubles	733,4	66,2	819,0	519,0	462,7
Net balance sheet position to own funds (capital), % ¹	14,0	1,1	12,5	7,6	6,7
Off-balance sheet positions ²					
Claims, bln rubles	5 228,6	5 783,2	6 804,0	7 939,9	7 854,6
Liabilities, bln rubles	5 398,4	5 356,7	7 061,5	7 878,1	7 720,3
Net balance sheet position, bln rubles	-169,8	426,5	-257,5	61,8	134,3
Net balance sheet position to own funds (capital), % ¹	-3,2	7,0	-3,9	0,9	1,9

¹ Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.

² Section D of the chart of accounts

Table 60

Compliance with open foreign exchange position (OFXP) requirements

	2011 г.				2012 г.				2013 г.		
	I	II	III	IV	I	II	III	IV	I	II	III
Number of credit institutions that exceeded the OFXP limits	6	4	5	5	6	5	2	3	3	3	0
Of which:											
- 20 largest-asset credit institutions	0	0	1	0	0	0	0	0	0	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %											
- credit institutions with licence to conduct banking operations in foreign currency	0,2	0,1	3,4	0,03	0,0	0,2	0,1	0,3	0,1	0,0	0,0
- On 20 largest-asset credit institutions	0,0	0,0	4,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0

Comment. Calculated on the basis of credit institutions' reporting by form 0409634.

Table 61

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFPX)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.02.12	294	243,9	-275,4	24,6	-56,1	-31,5	1 443,6	-2,2
1.03.12	340	52,8	-81,7	16,4	-45,2	-28,9	1 150,8	-2,5
1.04.12	332	40,5	-67,0	15,0	-41,5	-26,5	1 223,9	-2,2
1.05.12	366	18,6	-49,7	55,4	-86,5	-31,2	1 901,9	-1,6
1.06.12	400	113,8	-155,4	56,9	-98,4	-41,6	2 273,2	-1,8
1.07.12	326	15,0	-41,5	7,3	-33,8	-26,5	1 338,8	-2,0
1.08.12	343	7,3	-30,7	9,0	-32,3	-23,3	1 218,4	-1,9
1.09.12	313	28,9	-52,8	9,9	-33,8	-23,9	1 383,0	-1,7
1.10.12	336	12,0	-35,2	8,4	-31,6	-23,1	1 351,8	-1,7
1.11.12	315	40,7	-64,0	27,3	-50,7	-23,4	1 506,8	-1,6
1.12.12	281	21,5	-37,1	9,2	-24,8	-15,6	1 178,3	-1,3
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.02.13	318	37,2	-61,1	23,4	-47,2	-23,8	1 875,9	-1,3
1.03.13	286	54,6	-75,2	6,8	-27,4	-20,6	1 162,0	-1,8
1.04.13	324	45,3	-76,4	20,8	-51,9	-31,0	1 717,5	-1,8
1.05.13	309	114,8	-138,1	5,1	-28,3	-23,3	1 398,8	-1,7
1.06.13	360	124,3	-158,0	21,1	-54,7	-33,6	2 040,5	-1,6
1.07.13	395	182,7	-232,1	21,2	-70,7	-49,5	2 368,1	-2,1
1.08.13	382	264,3	-305,6	7,8	-49,1	-41,3	1 955,4	-2,1
1.09.13	376	304,6	-342,5	9,4	-47,3	-37,8	2 137,3	-1,8
1.10.13	327	187,4	-213,5	6,8	-32,8	-26,0	1 833,3	-1,4
1.11.13	276	57,0	-79,4	4,8	-27,2	-22,4	1 263,5	-1,8
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.02.12	606	85,9	1,7	133,8	-46,2	87,6	3 799,5	2,3
1.03.12	560	160,5	-82,8	143,6	-65,9	77,7	4 125,4	1,9
1.04.12	567	135,2	-66,0	141,4	-72,3	69,2	4 043,5	1,7
1.05.12	527	223,0	-164,4	103,5	-44,9	58,6	3 467,9	1,7
1.06.12	496	197,5	-131,5	94,7	-28,7	66,0	3 134,8	2,1
1.07.12	569	235,6	-126,0	179,2	-69,5	109,7	4 153,2	2,6
1.08.12	551	252,8	-162,0	167,3	-76,5	90,8	4 287,0	2,1
1.09.12	579	78,4	43,6	182,5	-60,4	122,0	4 206,3	2,9
1.10.12	555	40,9	100,8	186,4	-44,6	141,7	4 333,0	3,3
1.11.12	575	-29,6	217,0	267,7	-80,4	187,3	4 156,9	4,5
1.12.12	608	-95,2	290,7	299,8	-104,3	195,5	4 690,5	4,2
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.02.13	572	-137,3	312,2	286,5	-111,6	174,9	4 228,4	4,1
1.03.13	604	-7,3	198,3	307,5	-116,5	191,0	4 990,3	3,8
1.04.13	568	-10,4	197,9	290,0	-102,5	187,5	4 480,4	4,2
1.05.13	585	262,6	-60,3	309,3	-107,0	202,3	4 904,2	4,1
1.06.13	536	292,4	-108,9	277,0	-93,5	183,5	4 298,3	4,3
1.07.13	500	217,9	-61,8	271,5	-115,4	156,1	4 026,4	3,9
1.08.13	506	42,0	114,1	286,0	-129,9	156,1	4 649,9	3,4
1.09.13	508	-34,9	192,7	286,2	-128,4	157,8	4 502,1	3,5
1.10.13	554	1,6	179,7	301,3	-119,9	181,3	4 910,3	3,7
1.11.13	599	72,9	114,3	309,6	-122,4	187,2	5 542,0	3,4

Open currency positions of the banking sector by currencies as of 1.11.13

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	332	-53,3	-1,2	-65,9	12,6
long	542	50,9	2,1	216,8	-165,9
EUR					
short	351	-82,6	-1,8	-192,6	109,9
long	513	17,0	0,8	-17,1	34,1
GBP					
short	80	-2,9	-0,1	0,3	-3,2
long	313	14,3	0,5	10,4	3,9

Liquidity of Credit Institutions

Table 63

Relation of long-term assets and long-term liabilities¹ of the banking sector

	1.01.12	1.01.13	1.07.13	1.10.13 ³	1.11.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	25,4	37,9	38,6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	23,4	23,7	23,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-4,7	-2,7	-6,9	21,1	22,0

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». Unless specified other.

² Calculated as ratio of excess of long-term (in excess of 1 year) liquid assets over liabilities with maturity in excess of 1 year to short-term liabilities (less than 1 year) on the basis of credit institutions' reporting by form 0409125.

³ Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

Distribution of credit institutions classified by use of short-term liabilities (less than 1 year) to fund long-term assets (in excess of 1 year)

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.07.13	1.10.13 ¹	1.11.13	1.01.12	1.01.13	1.07.13	1.10.13 ¹	1.11.13
Less than 0	608	616	619	257	252	51,5	57,1	57,2	7,8	7,6
From 0 to 20	316	300	288	415	424	47,1	42,3	42,5	25,1	27,1
More than 20	54	40	49	267	257	1,4	0,6	0,3	67,2	65,3
Data not available	0	0	0	3	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	956	942	936	100,0	100,0	100,0	100,0	100,0

¹ Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

The relation of short-term assets and short-term liabilities¹ of the banking sector

	1.01.12	1.01.13	1.07.13	1.10.13 ²	1.11.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	52,2	35,5	35,0
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	43,1	41,4	41,4
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	19,9	18,9	13,4	10,0	11,1

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». Unless specified other.

² Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

Comment. Calculated on the basis of credit institutions' reporting by form 0409125.

Table 66

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.07.13	1.10.13 ¹	1.11.13	1.01.12	1.01.13	1.07.13	1.10.13 ¹	1.11.13
Less than 0	446	403	388	452	469	25,6	21,3	23,5	25,6	28,3
From 0 to 20	208	248	205	237	227	12,3	13,8	41,4	52,1	22,7
More than 20	324	305	363	250	237	62,1	64,9	35,1	22,2	49,1
Data not available	0	0	0	3	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	956	942	936	100,0	100,0	100,0	100,0	100,0

¹ Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).