

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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Table of Contents	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macroprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-56
Market risk	57-62
Liquidity of credit institutions	63-66

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
Reference data:														
Increase from the beginning of the current year	9,8		11,2		10,1		21,5		24,8		11,9		11,4	
Increase over the same period of the previous year	10,2		7,7		10,1		29,3		40,7		10,0		4,6	

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	1.09.13	1.10.13
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1091	1083	1079
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	956	947	942
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	1	0
Credit institutions with their banking licenses being revoked (cancelled)	134	137	133	135	137
Credit institutions licensed to conduct operations in foreign currency	661	648	653	646	641
Credit institutions holding general licences	273	270	271	269	270

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.07.13		1.09.13		1.10.13	
	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	564	59,6	559	59,3
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	516	54,0	511	54,0	506	53,7
North-Western	69	7,1	70	7,3	70	7,3	70	7,4	70	7,4
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	46	4,9	45	4,8
Volga	111	11,3	106	11,1	105	11,0	106	11,2	106	11,3
Ural	45	4,6	44	4,6	43	4,5	43	4,5	43	4,6
Siberian	54	5,5	53	5,5	50	5,2	50	5,3	51	5,4
Far Eastern	26	2,7	23	2,4	23	2,4	22	2,3	22	2,3
Russian Federation	978	100,0	956	100,0	956	100,0	947	100,0	942	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	1.10.13	1.01.12	1.01.13	1.10.13	1.01.12	1.01.13	1.10.13	1.01.12	1.01.13	1.10.13	1.01.12	1.01.13	1.10.13	1.01.12	1.01.13	1.10.13
Central	572	564	559	120	102	79	463	356	335	66,9	53,5	52,5	18,3	20,2	21,0	16,5	15,2	16,0
of which the City of Moscow and Moscow Region ¹	512	506	506	104	90	67	131	127	127	21,3	21,3	22,2	16,3	18,0	18,9	4,7	5,4	6,1
North-Western	69	70	70	12	9	8	306	302	287	377,8	382,3	367,9	2,1	2,4	2,6	10,9	12,9	13,7
Southern	45	46	46	20	17	16	282	232	212	433,8	368,3	341,9	1,7	1,9	2,0	10,0	9,9	10,1
North-Caucasian	56	50	45	81	82	76	96	87	84	70,1	65,9	69,4	3,6	4,0	4,0	3,4	3,7	4,0
Volga	111	106	106	99	85	72	520	433	332	247,6	226,7	186,5	5,5	5,8	5,9	18,5	18,4	15,9
Ural	45	44	43	98	80	75	227	174	171	158,7	140,3	144,9	3,8	3,8	3,9	8,1	7,4	8,2
Siberian	54	53	51	26	21	23	321	248	212	401,3	335,1	286,5	2,1	2,2	2,4	11,4	10,6	10,1
Far Eastern	26	23	22	8	7	7	128	114	104	376,5	380,0	358,6	0,9	0,9	1,0	4,6	4,9	5,0
Russian Federation	978	956	942	464	403	356	2343	1946	1737	162,5	143,2	133,8	38,1	41,1	42,8	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		1.09.13		1.10.13	
	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	27 543 068	51,1	27 843 710	51,2
From 6 to 20	8 413 454	20,2	9 660 925	19,5	9 927 783	18,8	10 265 965	19,1	10 364 775	19,1
From 21 to 50	4 564 408	11,0	5 745 193	11,6	6 096 112	11,6	6 188 564	11,5	6 164 238	11,3
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 792 815	12,9	6 929 236	12,9	6 985 997	12,9
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 329 828	4,4	2 385 760	4,4	2 424 867	4,5
From 501	539 359	1,3	562 302	1,1	558 203	1,1	563 453	1,0	564 297	1,0
Total	41 627 520	100,0	49 509 647	100,0	52 744 414	100,0	53 876 047	100,0	54 347 884	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	1.09.13	1.10.13
Central	56,3	56,4	57,4	57,3	57,5
of which the City of Moscow and Moscow Region	56,8	56,9	57,9	57,7	57,9
North-Western	68,7	66,2	65,9	65,5	66,9
Southern	68,6	68,7	70,2	70,4	70,2
North-Caucasian	43,4	52,8	46,2	47,6	48,9
Volga	44,8	46,5	46,5	47,3	46,6
Ural	66,5	68,8	68,8	69,5	68,2
Siberian	75,1	72,9	74,9	74,7	72,8
Far Eastern	74,8	82,9	83,3	86,1	86,0
Russian Federation	50,0	50,3	51,3	51,1	51,2

Table 9

**Operating credit institutions ranged by assets (distribution and change
over the period 1.01.13 - 1.10.13)**

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.10.13						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	26	2				
4	From 51 to 200	150			2	134	11		1	2
5	From 201 to 500	300				13	268	13	1	5
6	From 501	456				1	20	420	14	1
Became operating after 1.01.13							1	6		
Total over the period									16	8
Total as of 1.01.13¹		956								
Total as of 1.10.13¹		942	5	15	30	150	300	439		

	- 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	1.09.13	1.10.13
Credit institutions with foreign participation over 50%					
Assets	16,9	17,8	17,2	17,3	14,7
Own funds (capital)	17,6	19,3	18,6	18,8	16,6
Correspondent accounts with non-resident banks	14,3	21,7	17,6	18,5	19,1
Loans and other placements with non-financial organisations	14,0	14,2	14,2	14,2	11,1
Loans and other placements with individuals	22,0	22,6	22,2	22,0	21,2
Loans, deposits and other placements with credit institutions	30,0	27,3	22,6	24,3	20,4
Individual deposits	11,4	13,5	13,4	13,6	12,1
Funds raised from organisations ¹	17,4	18,6	17,2	18,0	14,5
Profit (loss) of the current year	17,4	19,6	13,2	14,5	13,9
Reference data:					
Number of credit institutions	113	117	121	121	119
of which 100% foreign-owned credit institutions					
Assets	10,0	9,8	9,3	9,3	9,0
Own funds (capital)	11,1	11,4	10,9	11,0	11,1
Correspondent accounts with non-resident banks	6,9	15,2	10,6	11,4	12,3
Loans and other placements with non-financial organisations	8,3	7,5	7,4	7,3	7,1
Loans and other placements with individuals	10,7	11,1	10,9	10,8	10,9
Loans, deposits and other placements with credit institutions	24,2	20,0	17,3	19,0	16,5
Individual deposits	5,4	6,1	6,1	6,2	6,2
Funds raised from organisations ¹	10,7	11,0	9,7	10,2	9,9
Profit (loss) of the current year	12,0	13,4	11,2	12,0	12,0
Reference data:					
Number of credit institutions	77	73	77	76	77

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		1.09.13		1.10.13	
	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	2151,3	4,0	2153,8	4,0
Own funds (capital)	249,7	4,8	212,4	3,5	210,5	3,2	227,9	3,4	227,7	3,4
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	742,2	3,5	793,4	3,6	820,3	3,7
of which overdue claims	163,4	19,9	230,2	24,9	224,6	23,8	226,2	23,7	226,4	23,7
Loans and other placements with individuals	129,3	2,3	142,3	1,8	172,7	2,0	187,3	2,0	189,6	2,0
of which overdue claims	19,5	6,7	12,9	4,1	14,2	3,8	14,3	3,5	14,8	3,5
Individual deposits	303,2	2,6	298,7	2,1	333,5	2,1	343,5	2,2	353,4	2,2
Funds raised from organisations	799,6	5,7	778,2	5,0	834,7	4,9	860,9	5,0	864,3	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	1.09.13	1.10.13
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 247,7	1 228,6	1 261,5
1.1.	of which: money	1 125,0	1 423,5	1 159,9	1 132,1	1 163,8
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	1 737,3	1 572,8	1 884,9
3.	Accounts with credit institutions of which:	1 000,6	1 483,3	1 596,0	1 360,1	1 334,2
3.1.	Correspondent accounts with correspondent credit institutions	227,4	315,8	297,0	289,9	293,8
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 294,4	1 087,0	1 072,2
4.	Securities acquired by credit institutions, total of which	6 211,7	7 034,9	7 436,2	7 472,6	7 453,0
4.1.	Debt securities	4 676,2	5 265,1	5 718,5	5 747,8	5 742,1
4.2.	Shares	914,4	791,6	734,2	771,3	784,7
4.3.	Discounted promissory notes	233,9	398,8	382,4	358,9	337,5
4.4.	Shares in associates and subsidiaries	387,3	579,4	601,1	594,6	588,7
5.	Other participation in authorised capital	291,9	333,4	341,4	351,6	355,9
6.	Derivatives with fair value being an asset	-	163,9	189,1	188,1	180,2
7.	Loans, total of which:	28 737,0	33 993,1	37 412,2	38 795,1	38 950,3
7.1.	Loans, deposits and other placements of which overdue claims	28 699,2	33 960,1	37 341,0	38 714,5	38 862,9
	of which:	1 133,0	1 257,4	1 340,2	1 382,5	1 399,3
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	17 715,3	19 971,4	21 030,2	21 767,2	21 993,4
	of which overdue claims	822,6	924,1	943,5	952,4	956,2
7.1.2.	Loans and other placements with individuals of which overdue claims	5 550,9	7 737,1	8 797,6	9 270,5	9 401,6
	of which overdue claims	291,1	313,0	374,4	409,1	422,5
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	3 958,0	4 230,4	5 325,1	5 333,3	4 987,5
	of which overdue claims	5,1	5,2	8,0	7,5	7,4
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 136,8	1 145,9	1 152,3
8.1	of which real estate, temporarily out of use in operating activities	-	96,7	107,1	105,1	106,4
9.	Allocation of profit	173,2	210,2	97,0	126,8	142,4
9.1.	of which income tax	155,4	204,4	95,0	123,9	139,4
10.	Other assets, total of which:	1 266,4	1 486,3	1 550,8	1 634,3	1 633,3
10.1.	Float	589,8	647,8	606,5	599,8	638,2
10.2.	Receivables	181,0	210,0	241,5	268,5	266,3
10.3.	Deferred expenses	94,3	121,5	122,8	119,9	117,8
Banking sector assets		41 627,5	49 509,6	52 744,4	53 876,0	54 347,9

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
1.	Funds and profit of credit institutions	4 963,0	5 911,0	6 086,2	6 239,6	6 363,0
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 161,8	3 193,5	3 223,5
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	2 924,4	3 046,1	3 139,4
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	491,4	653,6	751,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	2 320,8	2 828,8	3 140,1
3.	Accounts of credit institutions	336,4	462,8	497,5	456,1	456,5
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	252,0	257,3	262,9
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	150,4	104,2	116,0
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 792,5	4 799,2	4 727,7
5.	Clients' funds ²	26 082,1	30 120,0	32 988,1	33 450,5	33 591,9
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	49,4	50,9	46,9
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	3,7	4,9	5,1
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	6 250,0	5 882,8	6 068,0
5.4.	Clients' float	288,1	296,4	395,3	382,6	425,3
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 493,0	10 990,6	10 917,7
5.6.	Individual deposits	11 871,4	14 251,0	15 632,0	15 945,7	15 945,7
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	33,8	30,2	31,8
6.	Bonds	666,7	1 037,4	1 133,1	1 150,9	1 161,5
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 220,8	1 136,4	1 070,8
8.	Derivatives with fair value being a liability	-	135,3	173,6	158,7	144,9
9.	Other liabilities ¹ , total	2 947,5	3 264,7	3 531,8	3 655,7	3 691,6
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 701,0	2 799,4	2 835,6
9.2.	Float	325,0	395,3	288,5	281,0	273,9
9.3.	Payables	46,4	72,3	112,1	103,1	115,0
9.4.	Deferred income	5,5	10,2	7,3	6,7	6,8
9.5.	Interest payable	251,7	345,5	423,1	465,4	460,3
	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	53 876,0	54 347,9

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	1.09.13	1.10.13
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	2,9	3,5
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	0,5
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	2,5	2,0	2,0
4.	Securities acquired by credit institutions, total	14,9	14,2	14,1	13,9	13,7
	of which					
4.1.	Debt securities	11,2	10,6	10,8	10,7	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	0,7	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	0,7
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	72,0	71,7
	of which:					
7.1.	Loans, deposits and other placements of which overdue claims	68,9	68,6	70,8	71,9	71,5
	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	40,4	40,5
	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	17,2	17,3
	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	9,9	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	0,2	0,3
9.1.	of which income tax	0,4	0,4	0,2	0,2	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	1,1	1,2
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)

Liabilities ¹		1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
1.	Funds and profit of credit institutions	11,9	11,9	11,5	11,6	11,7
	Of which:					
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	5,4	5,8	5,5	5,7	5,8
	Of which:					
1.2.1.	Profit (losses) of the current year	2,0	2,0	0,9	1,2	1,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	4,4	5,3	5,8
3.	Accounts of credit institutions	0,8	0,9	0,9	0,8	0,8
	Of which:					
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	8,9	8,7
5.	Clients' funds ²	62,7	60,8	62,5	62,1	61,8
	Of which:					
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	10,9	11,2
5.4.	Clients' float	0,7	0,6	0,7	0,7	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	19,9	20,4	20,1
5.6.	Individual deposits	28,5	28,8	29,6	29,6	29,3
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	2,1
7.	Promissory notes and bank acceptances	2,1	2,3	2,3	2,1	2,0
8.	Derivatives with fair value being a liability	-	0,3	0,3	0,3	0,3
9.	Other liabilities ¹ , total	7,1	6,6	6,7	6,8	6,8
	Of which:					
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	0,6	0,7	0,8	0,9	0,8
	Of which:					
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	1.09.13	1.10.13	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
1. Loans, deposits and other placements, total	21378,5	26757,1	28276,0	29393,4	30006,9	7320,7	7203,0	9065,0	9321,1	8856,0	28699,2	33960,1	37341,0	38714,5	38862,9
Of which															
- overdue claims	994,1	1122,8	1191,4	1236,4	1257,4	138,9	134,6	148,8	146,2	141,9	1133,0	1257,4	1340,2	1382,5	1399,3
1.1 Loans and other placements with non-financial resident organisations	12799,6	15097,0	15648,1	16202,4	16498,9	3088,3	2988,9	3506,1	3677,9	3611,9	15887,9	18086,0	19154,2	19880,2	20110,8
Of which															
- overdue claims	721,9	805,4	815,2	827,6	833,3	67,9	58,0	65,9	60,7	58,4	789,8	863,4	881,0	888,3	891,7
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	619,7	634,8	646,7	7,0	5,3	5,9	5,9	5,7	437,9	573,7	625,6	640,7	652,4
Of which															
- overdue claims	27,3	24,9	28,1	30,6	31,1	0,5	0,4	0,4	0,4	0,4	27,9	25,2	28,4	31,0	31,5
1.2 Loans, deposits and other placements with non-resident legal entities (except banks)	469,4	509,6	462,4	467,8	470,8	1357,9	1375,9	1413,6	1419,2	1411,7	1827,4	1885,4	1876,0	1887,0	1882,6
Of which															
- overdue claims	9,7	21,9	20,5	20,5	20,5	23,0	38,9	42,0	43,7	44,0	32,8	60,8	62,5	64,1	64,5
1.3 Loans, deposits and other placements with financial sector	1836,6	2306,7	2172,8	2242,9	2383,0	495,8	654,9	730,5	731,9	696,6	2332,4	2961,6	2903,3	2974,8	3079,6
Of which															
- overdue claims	17,9	18,5	19,3	18,2	17,8	1,3	1,6	0,7	0,6	0,5	19,2	20,1	20,0	18,7	18,3
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1252,5	1267,3	1328,0	419,7	537,6	619,7	611,0	577,2	1646,8	2015,6	1872,2	1878,2	1905,2
Of which															
- overdue claims	4,8	4,8	5,4	5,1	5,1	0,1	0,2	0,2	0,2	0,2	4,9	5,0	5,7	5,3	5,3
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	920,3	975,7	1055,0	76,1	117,4	110,8	120,9	119,4	685,6	945,9	1031,1	1096,6	1174,4
Of which															
- overdue claims	13,0	13,6	13,9	13,1	12,7	1,2	1,4	0,4	0,4	0,3	14,3	15,0	14,3	13,5	13,1
1.4 Loans, deposits and other placements with non-resident banks	398,4	451,4	475,5	421,2	383,5	1912,8	1763,4	2977,4	3033,9	2698,8	2311,2	2214,8	3452,9	3455,1	3082,3
Of which															
- overdue claims	0,0	0,0	0,2	0,0	0,0	0,2	0,2	2,2	2,2	2,1	0,2	0,2	2,3	2,2	2,1
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	367,7	530,2	471,0	479,5	514,4	0,0	0,0	0,0	0,0	0,0	367,7	530,2	471,0	479,5	514,4
Of which															
- overdue claims	0,0	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
1.6 Loans and other placements with resident individuals	5223,0	7484,4	8533,3	9001,2	9140,1	316,7	237,6	245,5	248,3	240,2	5539,7	7721,9	8778,9	9249,4	9380,3
Of which															
- overdue claims	244,5	276,9	336,1	369,9	385,5	45,9	35,6	37,7	38,4	36,2	290,4	312,5	373,8	408,3	421,7
1.7 Loans and other placements with non-resident individuals	4,3	8,3	10,0	10,1	10,7	6,9	6,8	8,8	10,9	10,6	11,2	15,1	18,8	21,1	21,2
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	0,9	0,8
Reference data:															
Provisions on loans, deposits and other placements	1987,9	2095,7	2287,9	2368,5	2403,3	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2287,9	2368,5	2403,3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	76,5	83,4	89,9	4,7	4,6	5,3	5,6	5,4	46,9	63,4	81,9	89,0	95,3
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	284,4	263,3	260,8	17,8	88,6	95,9	93,4	74,5	231,7	396,8	380,2	356,7	335,4
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	2,2	2,1	2,1	2,0	2,2	2,2	2,2

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	1.09.13	1.10.13
1. Loans, deposits and other placements, total	100,0 68,9	100,0 68,6	100,0 70,8	100,0 71,9	100,0 71,5
Of which: - overdue claims	3,9 2,7	3,7 2,5	3,6 2,5	3,6 2,6	3,6 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	51,4 36,9	51,7 37,0
Of which: - overdue claims	2,8 1,9	2,5 1,7	2,4 1,7	2,3 1,6	2,3 1,6
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	4,9 3,5	4,8 3,5
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	7,7 5,5	7,9 5,7
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	4,9 3,5
Of which - overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	2,4 1,6	2,8 1,9	2,8 2,0	2,8 2,0	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	8,9 6,4	7,9 5,7
Of which: - overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,3 0,9	1,6 1,1	1,3 0,9	1,2 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	23,9 17,2	24,1 17,3
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	6,1 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 0,7	0,9 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		1.09.13		1.10.13	
	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	7 113,7	100,0	7 115,5	100,0
- in rubles	5 008,9	83,8	5 451,0	82,1	5 625,3	79,7	5 621,3	79,0	5 637,1	79,2
- in foreign currency	969,0	16,2	1 185,1	17,9	1 428,5	20,3	1 492,3	21,0	1 478,4	20,8
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	2 000,6	28,1	1 980,1	27,8
- in rubles	1 458,8	24,4	1 640,3	24,7	1 746,0	24,8	1 725,3	24,3	1 716,7	24,1
- in foreign currency	203,8	3,4	142,3	2,1	252,8	3,6	275,3	3,9	263,4	3,7
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 685,2	52,2	3 747,4	52,7	3 771,9	53,0
- in rubles	2 465,4	41,2	2 723,6	41,0	2 854,5	40,5	2 892,0	40,7	2 912,1	40,9
- in foreign currency	609,1	10,2	741,1	11,2	830,7	11,8	855,4	12,0	859,8	12,1
Securities held-to-maturity	840,8	14,1	800,9	12,1	759,9	10,8	762,9	10,7	765,0	10,8
- in rubles	806,3	13,5	769,5	11,6	708,2	10,0	698,1	9,8	700,7	9,8
- in foreign currency	34,5	0,6	31,4	0,5	51,7	0,7	64,8	0,9	64,3	0,9
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	601,1	8,5	594,6	8,4	588,7	8,3
- in rubles	267,8	4,5	310,0	4,7	309,6	4,4	298,9	4,2	298,9	4,2
- in foreign currency	119,5	2,0	269,3	4,1	291,5	4,1	295,7	4,2	289,8	4,1
Reference data:										
Revaluation of securities	-63,5		31,4		-40,6		-40,8		-16,9	
Provisions for losses on securities available for sale	20,4		27,2		43,1		44,1		43,9	
Provisions for losses on securities held-to-maturity	1,6		1,1		1,5		1,4		2,0	
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		1.09.13		1.10.13	
	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	5 747,8	100,0	5 742,1	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	4 678,9	81,8	4 660,8	81,1	4 661,1	81,2
- in foreign currency	769,0	16,4	830,6	15,8	1 039,5	18,2	1 087,0	18,9	1 081,0	18,8
of which: revaluation	-48,8	-1,0	50,6	1,0	-11,8	-0,2	-15,6	-0,3	-0,1	0,0
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	5 730,3	100,0	5 763,5	100,0	5 742,2	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	1 092,6	19,1	991,2	17,2	935,3	16,3
- in rubles	1 397,1	29,6	750,4	14,4	872,8	15,2	771,8	13,4	705,6	12,3
- in foreign currency	99,2	2,1	194,7	3,7	219,8	3,8	219,3	3,8	229,7	4,0
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	144,3	2,5	126,2	2,2
- in rubles	223,6	4,7	98,1	1,9	131,5	2,3	144,3	2,5	126,2	2,2
- 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	444,8	7,7	423,4	7,4
- in rubles	408,5	8,6	487,4	9,3	451,1	7,9	434,7	7,5	412,5	7,2
- in foreign currency	0,0	0,0	5,5	0,1	5,4	0,1	10,2	0,2	10,9	0,2
other debt securities of residents	997,5	21,1	863,8	16,6	850,9	14,8	692,3	12,0	640,4	11,2
- in rubles	997,4	21,1	863,4	16,6	850,3	14,8	691,9	12,0	640,1	11,1
- 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	28,4	0,5	28,8	0,5
- 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	28,4	0,5	28,8	0,5
debt securities of non-resident banks	169,5	3,6	218,4	4,2	150,8	2,6	156,2	2,7	151,3	2,6
- in rubles	23,0	0,5	42,4	0,8	42,6	0,7	43,8	0,8	40,5	0,7
- in foreign currency	146,5	3,1	176,0	3,4	108,2	1,9	112,5	2,0	110,9	1,9
other debt securities of non-residents	629,7	13,3	553,4	10,6	788,5	13,8	831,4	14,4	811,6	14,1
- in rubles	245,0	5,2	221,4	4,2	219,4	3,8	229,1	4,0	210,7	3,7
- in foreign currency	384,7	8,1	331,9	6,4	569,1	9,9	602,3	10,5	600,9	10,5
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	2 228,6	38,9	2 466,8	42,8	2 615,4	45,5
- in rubles	645,9	13,7	1 913,4	36,7	2 116,0	36,9	2 353,9	40,8	2 517,1	43,8
- in foreign currency	101,1	2,1	101,5	1,9	112,6	2,0	112,8	2,0	98,4	1,7
overdue debt securities	12,6	0,3	8,4	0,2	8,8	0,2	8,1	0,1	9,8	0,2
- in rubles	10,6	0,2	7,5	0,1	6,9	0,1	7,0	0,1	8,7	0,2
- in foreign currency	2,0	0,0	1,0	0,0	1,9	0,0	1,1	0,0	1,1	0,0
Reference data:										
Provisions for losses on debt securities	19,6		15,5		16,7		15,5		16,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.07.13		1.09.13		1.10.13	
	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	771,3	100,0	784,7	100,0
- in rubles	833,9	91,2	706,4	89,2	636,7	86,7	661,6	85,8	677,1	86,3
- in foreign currency	80,5	8,8	85,2	10,8	97,5	13,3	109,7	14,2	107,6	13,7
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-28,8	-3,9	-25,2	-3,3	-16,8	-2,1
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	763,0	100,0	796,5	100,0	801,5	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	9,5	1,2	7,5	0,9	8,5	1,1
- in rubles	10,5	1,1	8,4	1,0	9,5	1,2	7,5	0,9	8,5	1,1
- 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	607,8	76,3	607,1	75,7
- in rubles	784,2	84,4	644,2	79,5	615,8	80,7	604,5	75,9	603,9	75,3
- in foreign currency	2,4	0,3	1,9	0,2	3,2	0,4	3,3	0,4	3,1	0,4
non-resident credit institutions	13,9	1,5	8,5	1,0	14,6	1,9	11,2	1,4	9,6	1,2
- 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	11,2	1,4	9,6	1,2
other non-residents	64,5	6,9	73,8	9,1	74,6	9,8	80,7	10,1	79,8	10,0
- 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	72,0	9,0	71,1	8,9
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	45,3	5,9	89,3	11,2	96,5	12,0
- in rubles	45,5	4,9	64,6	8,0	31,5	4,1	66,1	8,3	72,7	9,1
- in foreign currency	8,0	0,9	9,4	1,2	13,8	1,8	23,1	2,9	23,8	3,0
Reference data:										
Provisions for losses on shares	14,7		21,3		36,6		38,1		37,8	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	284,4	263,3	260,8
of which promissory notes, not paid when due	1,8	4,4	4,3	4,5	5,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	98,0	95,6	76,7
of which promissory notes, not paid when due	0,03	0,01	0,01	1,34	1,31
Total	233,9	398,8	382,4	358,9	337,5

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.12		1.01.13		1.07.13		1.09.13		1.10.13	
	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	358,9	100,0	337,5	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	311,9	86,9	288,4	85,5
- other promissory notes of residents	32,5	13,9	58,3	14,6	43,8	11,4	44,8	12,5	46,9	13,9
- 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	2,2	0,6
Reference data:										
Provisions for losses on promissory notes	8,6		10,2		13,0		13,4		13,5	

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	1.09.13	1.10.13
Land temporarily out of use in operating activities	69,5	49,3	50,2	50,5	50,4
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	8,0	8,4
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	2,9	2,9	3,3
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	4,0	3,1	3,2
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	11,4	12,5	12,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	13,3	11,6	11,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	15,5	14,8	15,0
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	0,9	1,0	1,0
Non-current inventories	50,4	66,2	69,0	72,8	74,6
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	27,8	27,3

* 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	1.09.13	1.10.13
1.	Funds raised from organisations, total	13 995,7	15 648,2	17 164,4	17 280,0	17 434,9
	- in rubles	10 330,4	11 054,1	11 639,8	11 860,0	12 015,0
	- in foreign currency	3 665,3	4 594,1	5 524,5	5 419,9	5 419,8
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 326,7	5 706,6	6 250,0	5 882,8	6 068,0
	- in rubles	4 701,0	4 821,8	4 991,6	4 833,2	5 001,8
	- in foreign currency	625,7	884,8	1 258,4	1 049,6	1 066,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	146,0	172,8	169,1	173,5	185,1
	- in rubles	144,0	170,0	166,4	170,9	182,2
	- in foreign currency	2,0	2,8	2,6	2,6	2,9
1.2.	Government and other extra budgetary funds in settlement accounts	7,1	1,6	3,7	4,9	5,1
1.3.	Float	272,7	283,3	383,9	371,5	412,2
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 493,0	10 990,6	10 917,7
	- in rubles	5 488,0	6 089,7	6 455,9	6 847,7	6 793,1
	- in foreign currency	2 879,4	3 529,8	4 037,1	4 142,9	4 124,6
	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	1 415,9	1 542,5
1.4.2.	Certificates of deposit	13,4	4,1	5,3	4,9	3,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	1,3	0,5	0,2
1.5.	Clients' funds in factoring and forfeiting operations	21,9	37,2	33,8	30,2	31,8
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	0,0
	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	1 291,8	1 347,5
	- in rubles	1 191,4	1 362,2	953,0	1 154,6	1 219,8
	- in foreign currency	196,1	191,3	121,3	137,2	127,7
	with maturity from 31 days to 1 year	3 183,5	3 321,2	3 894,8	4 072,6	3 981,0
	- in rubles	2 728,6	2 838,8	3 238,6	3 417,6	3 292,9
	- in foreign currency	454,9	482,3	656,2	655,0	688,2
	with maturity in excess of 1 year	3 796,4	4 744,9	5 523,9	5 626,3	5 589,2
	- in rubles	1 568,1	1 888,7	2 264,3	2 275,5	2 280,4
	- in foreign currency	2 228,3	2 856,2	3 259,7	3 350,7	3 308,7
	Reference data					
	Funds raised from non-resident organisations, total	1 924,3	2 750,8	3 211,9	3 176,5	3 102,7
	- in rubles	381,2	507,4	581,8	569,7	560,6
	- in foreign currency	1 543,1	2 243,5	2 630,1	2 606,8	2 542,1
	of which:					
	Funds of non-resident organisations in settlement and other accounts	179,7	228,2	390,3	296,8	283,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	456,9	474,4	449,4
	Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 342,8	2 393,0	2 352,1
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,8	0,0	0,0

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	1.09.13	1.10.13
Issued debt obligations - total	1 551,1	2 419,2	2 666,6	2 619,3	2 570,4
including:					
bonds:	666,7	1 037,4	1 133,1	1 150,9	1 161,5
of which					
with maturities less than one year	1,2	17,1	3,7	5,0	6,5
with maturities in excess of one year	665,5	1 020,3	1 129,4	1 145,5	1 155,0
deposit certificates ¹	13,4	4,1	5,3	4,9	3,4
of which					
with maturities in excess of one year	2,3	2,7	3,2	3,7	2,2
with maturities in excess of one year	11,0	1,3	1,1	1,1	1,0
savings certificates ²	11,5	228,4	307,4	327,1	334,7
of which					
with maturities in excess of one year	4,8	61,8	57,2	55,4	53,5
with maturities in excess of one year	5,3	162,0	237,6	259,8	268,4
promissory notes and banker's acceptances	859,5	1 149,3	1 220,8	1 136,4	1 070,8
of which					
with maturities in excess of one year	483,1	596,6	655,6	610,9	544,1
with maturities in excess of one year	359,7	528,6	543,8	505,4	502,0

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	1.08.13	1.10.13
1	Individual deposits	11 871,4	14 251,0	15 632,0	15 796,8	15 945,7
	- of which savings certificates	11,5	228,4	307,4	317,3	334,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 281,3	2 723,8	2 821,4	2 764,6	2 720,9
	- in rubles	2 059,3	2 474,9	2 541,7	2 476,8	2 426,3
	- in foreign currency	222,1	248,9	279,7	287,9	294,6
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 200,9	3 214,7	3 138,1
	- in rubles	1 981,1	2 684,5	2 757,3	2 757,0	2 683,3
	- in foreign currency	395,6	453,8	443,6	457,7	454,8
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	9 609,7	9 817,5	10 086,7
	- in rubles	5 661,9	6 604,1	7 529,3	7 672,8	7 889,0
	- in foreign currency	1 551,5	1 784,9	2 080,4	2 144,7	2 197,8
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	188,9	201,0	204,2

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	1.09.13	1.10.13
Loans, deposits and other funds raised from other credit institutions, total	4 560,2	4 738,4	4 792,5	4 799,2	4 727,7
- in rubles	2 197,7	2 530,1	2 334,4	2 266,9	2 319,5
- in foreign currency	2 362,5	2 208,2	2 458,2	2 532,3	2 408,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 487,6	2 472,1	2 485,0
- in rubles	1 767,2	2 061,1	1 911,9	1 865,9	1 929,1
- in foreign currency	356,4	439,8	575,7	606,3	555,9
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
- loans, deposits and other funds raised from non-resident banks	2 436,6	2 237,4	2 304,9	2 327,0	2 242,7
- in rubles	430,5	469,0	422,5	401,0	390,4
- in foreign currency	2 006,0	1 768,4	1 882,4	1 926,0	1 852,2
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 1.10.13

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	23 364	49,8	76 684	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%	73	23 514	50,2	34 380 334	63,3
No budgetary funds	865	0	0,0	19 890 865	36,6
Data not available	3	0	0,0	0	0,0
Total	942	46 878	100,0	54 347 884	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		1.09.13		1.10.13	
		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, %
Raised funds											
1.	Clients' funds (except credit institutions)	2 059,6	4,9	2 924,6	5,9	3 408,4	6,5	3 388,8	6,3	3 315,1	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	3 164,2	5,9	3 085,3	5,7
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	2 867,4	5,3	2 801,4	5,2
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	188,9	0,4	203,4	0,4	204,2	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	151,7	0,3	153,5	0,3
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	28,6	0,1	21,2	0,0	25,7	0,0
2.	Funds in correspondent and other accounts of credit institutions	119,9	0,3	173,2	0,4	164,3	0,3	117,3	0,2	132,2	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	2 327,0	4,3	2 242,7	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
	Raised funds, total	4 616,0	11,1	5 335,2	10,8	5 877,6	11,1	5 833,1	10,8	5 690,0	10,5
	Reference data:										
	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	235,0	0,4	225,5	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
Placed funds											
1.	Loans, total	4 149,8	10,0	4 115,3	8,3	5 347,7	10,1	5 363,1	10,0	4 986,1	9,2
	of which overdue claims	33,6	0,1	61,4	0,1	65,4	0,1	67,2	0,1	67,5	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	3 455,1	6,4	3 082,3	5,7
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	1 876,0	3,6	1 887,0	3,5	1 882,6	3,5
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	18,8	0,0	21,1	0,0	21,2	0,0
2.	Correspondent accounts with banks	773,1	1,9	1 167,5	2,4	1 294,4	2,5	1 087,0	2,0	1 072,2	2,0
3.	Securities acquired by credit institutions, total	919,9	2,2	875,6	1,8	1 052,7	2,0	1 110,2	2,1	1 083,3	2,0
	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	1 016,0	1,9	991,7	1,8
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	91,9	0,2	89,4	0,2
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,2	0,0	2,2	0,0	2,2	0,0
4.	Shares in associates and subsidiaries	122,9	0,3	273,0	0,6	295,5	0,6	299,7	0,6	293,7	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
	Placed funds, total	5 965,7	14,3	6 431,5	13,0	7 990,2	15,1	7 860,0	14,6	7 435,4	13,7
	Reference data:										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	1,9	0,0	1,8	0,0	1,8	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	1.09.13	1.10.13	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
Total	848 216,8	1 011 888,7	491 387,5	653 600,7	751 425,2	978	956	956	944	939	173 170,6	210 229,8	97 023,3	126 849,9	142 366,2
Profit-making CIs ¹	853 842,3	1 021 250,1	501 117,8	664 564,0	761 728,6	928	901	824	793	819	172 913,2	209 438,1	95 962,4	125 813,5	141 170,4
Loss-making CIs	-5 625,5	-9 361,4	-9 730,3	-10 963,3	-10 303,5	50	55	132	151	120	257,4	791,7	1 060,9	1 036,4	1 195,8
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	947	942					

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 1.10.13

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	36 801 709 616	11 651 399 371	37 201 111 609	11 251 997 378
Belgorod Region	12 044 865	1 926 432	12 709 826	1 261 471
Bryansk Region	0	0	0	0
Vladimir Region	9 167 969	1 004 898	8 790 616	1 382 251
Voronezh Region	1 864 252	288 430	1 865 223	287 459
Ivanovo Region	13 646 236	808 687	13 627 891	827 032
Kaluga Region	21 161 136	1 466 176	21 136 261	1 491 051
Kostroma Region	145 844 134	11 488 473	147 175 526	10 157 081
Kursk Region	16 725 176	515 151	16 705 457	534 870
Lipetsk Region	27 237 193	1 069 428	27 219 112	1 087 509
Moscow Region	57 412 699	15 069 114	57 675 438	14 806 375
Orel Region	4 235 935	247 108	4 249 086	233 957
Ryazan Region	17 452 077	876 239	17 564 170	764 146
Smolensk Region	47 492 293	5 252 405	42 957 501	9 787 197
Tambov Region	3 325 307	77 197	3 327 336	75 168
Tver Region	11 360 356	808 239	11 324 982	843 613
Tula Region	16 024 595	562 936	15 984 551	602 980
Yaroslavl Region	9 384 441	225 292	8 974 289	635 444
City of Moscow	36 387 330 952	11 609 713 166	36 789 824 344	11 207 219 774
North-Western Federal District	1 287 370 264	328 476 439	1 334 621 101	281 225 602
Republic of Karelia	1 178 807	29 976	1 183 019	25 764
Komi Republic	5 010 567	770 779	5 037 208	744 138
Akhangel'sk Region	1 857 910	50 583	1 860 190	48 303
Vologda Region	76 048 580	8 633 691	75 825 801	8 856 470
Kaliningrad Region	21 837 033	9 643 374	22 128 095	9 352 312
Leningrad Region	11 940 262	1 729 796	11 957 959	1 712 099
Murmansk Region	7 847 039	2 524 315	9 197 448	1 173 906
Novgorod Region	4 745 494	155 773	4 767 519	133 748
Pskov Region	2 929 580	79 464	2 936 006	73 038
St Petersburg	1 153 974 992	304 858 688	1 199 727 856	259 105 824
Southern Federal District	262 907 742	17 880 337	264 534 755	16 253 324
Republic of Adygeya	6 605 575	45 841	6 614 886	36 530
Republic of Kalmykia	1 249 684	116 716	1 239 864	126 536
Krasnodar Territory	133 195 763	6 065 032	133 858 919	5 401 876
Astrakhan Region	7 900 408	360 074	7 909 854	350 628
Volgograd Region	20 094 700	461 332	20 126 610	429 422
Rostov Region	93 861 612	10 831 342	94 784 622	9 908 332
North-Caucasian Federal District	55 567 747	5 080 041	56 055 764	4 592 024
Republic of Daghestan	19 302 340	244 364	19 333 903	212 801
Republic of Ingushetia	865 668	8 696	865 185	9 179
Kabardino-Balkar Republic	6 461 131	109 317	6 485 481	84 967
Karachai-Cherkess Republic	8 123 218	4 286 755	8 581 779	3 828 194
Republic of North Ossetia - Alania	12 100 505	192 834	12 050 438	242 901
Chechen Republic	0	0	0	0
Stavropol Territory	8 714 885	238 075	8 738 978	213 982

Volga Federal District	1 444 439 249	125 893 798	1 450 378 984	119 954 063
Republic of Bashkortostan	83 179 977	6 761 498	83 343 926	6 597 549
Republic of Marii El	2 387 170	63 124	2 396 756	53 538
Republic of Mordovia	20 367 673	204 441	20 362 359	209 755
Republic of Tatarstan	653 974 624	73 716 289	658 923 487	68 767 426
Udmurt Republic	35 167 124	2 323 507	35 812 243	1 678 388
Chuvash Republic	10 271 758	386 009	10 283 683	374 084
Perm Territory	38 933 532	3 802 894	38 976 541	3 759 885
Kirov Region	31 825 586	2 969 328	33 195 790	1 599 124
Nizhny Novgorod Region	94 340 714	4 634 754	94 440 236	4 535 232
Orenburg Region	47 006 168	1 786 907	46 679 976	2 113 099
Penza Region	4 512 249	44 084	4 512 175	44 158
Samara Region	346 168 131	23 032 170	344 824 393	24 375 908
Saratov Region	70 275 067	6 099 353	70 572 545	5 801 875
Ulyanovsk Region	6 029 476	69 440	6 054 874	44 042
Ural Federal District	1 036 970 786	154 273 514	1 080 437 229	110 807 071
Kurgan Region	3 315 229	52 024	3 358 613	8 640
Sverdlovsk Region	458 975 756	43 928 966	469 271 491	33 633 231
Tyumen Region	454 593 684	95 975 043	483 476 487	67 092 240
Chelyabinsk Region	120 086 117	14 317 481	124 330 638	10 072 960
Siberian Federal District	527 256 795	91 609 024	542 968 423	75 897 396
Republic of Altai	1 251 691	54 720	1 266 056	40 355
Republic of Buryatiya	11 228 512	2 181 825	10 501 657	2 908 680
Republic of Tuva	425 212	3 066	426 868	1 410
Republic of Khakassia	5 706 035	65 097	5 723 063	48 069
Altai Territory	18 381 861	317 172	18 382 632	316 401
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	35 885 537	5 022 188	35 816 343	5 091 382
Irkutsk Region	21 760 013	1 241 001	22 180 405	820 609
Kemerovo Region	28 401 906	1 076 465	29 061 735	416 636
Novosibirsk Region	363 630 391	77 338 030	377 371 540	63 596 881
Omsk Region	29 285 713	4 034 021	30 929 000	2 390 734
Tomsk Region	11 299 924	275 439	11 309 124	266 239
Far Eastern Federal District	511 626 701	45 422 514	516 699 277	40 349 938
Republic of Sakha (Yakutia)	25 973 377	1 231 988	25 935 082	1 270 283
Kamchatka Territory	19 273 729	1 765 698	19 589 548	1 449 879
Primorskiy Territory	90 767 973	8 344 145	89 459 891	9 652 227
Khabarovsk Territory	7 171 580	248 767	7 163 870	256 477
Amur Region	350 800 207	32 604 124	356 897 262	26 507 069
Magadan Region	0	0	0	0
Sakhalin Region	17 639 835	1 227 792	17 653 624	1 214 003
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 1.10.13

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	28 939 214 313	10 794 119 620	29 321 979 796	10 411 354 137
Belgorod Region	114 644 668	15 378 122	114 874 256	15 148 534
Bryansk Region	68 285 870	-2 435 508	61 997 558	3 852 804
Vladimir Region	124 125 321	9 521 215	123 107 711	10 538 825
Voronezh Region	868 219 400	25 111 442	851 144 283	42 186 559
Ivanovo Region	68 606 218	4 876 012	68 133 327	5 348 903
Kaluga Region	101 812 906	6 890 862	99 816 047	8 887 721
Kostroma Region	80 278 833	2 423 440	79 550 680	3 151 593
Kursk Region	68 909 151	3 570 672	68 882 772	3 597 051
Lipetsk Region	100 657 128	4 429 011	99 714 453	5 371 686
Moscow Region	931 109 074	106 497 347	927 990 783	109 615 638
Orel Region	49 300 907	2 051 939	49 030 569	2 322 277
Ryazan Region	96 595 347	1 763 830	92 338 685	6 020 492
Smolensk Region	70 602 874	6 400 580	70 581 188	6 422 266
Tambov Region	56 154 971	2 136 249	56 120 776	2 170 444
Tver Region	89 407 481	8 020 913	88 177 510	9 250 884
Tula Region	114 469 168	18 714 377	118 853 418	14 330 127
Yaroslavl Region	380 808 730	12 141 988	375 441 118	17 509 600
City of Moscow	25 555 226 266	10 566 627 129	25 976 224 662	10 145 628 733
North-Western Federal District	3 225 112 775	547 516 657	3 098 124 977	674 504 455
Republic of Karelia	53 960 758	1 151 613	58 520 145	-3 407 774
Komi Republic	95 660 670	5 684 897	94 382 387	6 963 180
Akhangel'sk Region	114 523 272	9 033 377	115 337 769	8 218 880
Vologda Region	111 062 433	20 731 608	111 484 634	20 309 407
Kaliningrad Region	103 924 077	35 559 725	46 316 344	93 167 458
Leningrad Region	21 734 012	10 304 322	28 352 395	3 685 939
Murmansk Region	62 592 374	38 835 970	91 466 024	9 962 320
Novgorod Region	53 827 248	8 784 878	51 555 274	11 056 852
Pskov Region	57 573 616	714 675	50 931 441	7 356 850
St Petersburg	2 550 254 315	416 715 592	2 449 778 564	517 191 343
Southern Federal District	1 714 039 595	115 133 164	1 700 400 563	128 772 196
Republic of Adygeya	26 764 801	130 743	26 490 770	404 774
Republic of Kalmykia	10 678 500	79 694	10 357 219	400 975
Krasnodar Territory	760 313 908	41 494 195	734 810 036	66 998 067
Astrakhan Region	59 606 831	4 523 275	59 186 342	4 943 764
Volgograd Region	183 649 384	598 600	170 637 217	13 610 767
Rostov Region	673 026 171	68 306 657	698 918 979	42 413 849
North-Caucasian Federal District	512 900 811	7 256 890	496 596 785	23 560 916
Republik of Daghestan	61 242 456	-1 734 402	58 487 305	1 020 749
Republic of Ingushetia	12 031 311	172 583	11 645 253	558 641
Kabardino-Balkar Republic	42 607 542	367 722	40 461 146	2 514 118
Karachai-Cherkess Republic	21 591 239	1 345 925	20 950 823	1 986 341
Republic of North Ossetia - Alania	31 963 430	684 097	31 447 038	1 200 489
Chechen Republic	24 338 478	167 819	22 979 725	1 526 572
Stavropol Territory	319 126 355	6 253 146	310 625 495	14 754 006
Volga Federal District	4 631 744 507	503 734 047	4 794 585 660	340 892 894

Republic of Bashkortostan	230 656 880	189 938 693	392 094 893	28 500 680
Republic of Marii El	64 687 949	1 433 177	63 789 971	2 331 155
Republic of Mordovia	100 672 071	313 076	101 436 680	-451 533
Republic of Tatarstan	831 903 515	82 070 956	837 213 295	76 761 176
Udmurt Republic	143 357 296	2 322 790	162 914 088	-17 234 002
Chuvash Republic	86 923 119	4 399 706	86 006 141	5 316 684
Perm Territory	390 297 628	28 839 404	385 197 377	33 939 655
Kirov Region	116 315 382	3 302 348	118 003 885	1 613 845
Nizhny Novgorod Region	875 204 860	91 620 140	877 844 285	88 980 715
Orenburg Region	145 910 824	7 678 145	144 662 611	8 926 358
Penza Region	80 059 664	3 327 368	79 550 197	3 836 835
Samara Region	1 281 931 284	67 703 272	1 265 374 977	84 259 579
Saratov Region	193 002 681	12 442 010	189 335 707	16 108 984
Ulyanovsk Region	90 821 354	8 342 962	91 161 553	8 002 763
Ural Federal District	2 562 348 509	395 745 641	2 691 442 853	266 651 297
Kurgan Region	46 050 378	175 008	45 710 657	514 729
Sverdlovsk Region	1 287 411 065	285 721 220	1 413 554 401	159 577 884
Tyumen Region	875 383 659	78 500 848	882 534 533	71 349 974
Chelyabinsk Region	353 503 407	31 348 565	349 643 262	35 208 710
Siberian Federal District	2 720 669 581	188 892 903	2 767 293 959	142 268 525
Republic of Altai	7 996 998	58 058	7 991 572	63 484
Republic of Buryatiya	68 117 769	-6 543 655	56 063 992	5 510 122
Republic of Tuva	14 405 395	17 229	14 397 712	24 912
Republic of Khakassia	35 199 541	260 604	34 592 458	867 687
Altai Territory	141 307 576	11 059 412	141 901 563	10 465 425
Zabaykal Territory	43 126 299	1 016 915	42 397 165	1 746 049
Krasnoyarsk Territory	528 144 678	27 535 878	545 567 749	10 112 807
Irkutsk Region	352 887 246	14 375 552	353 049 428	14 213 370
Kemerovo Region	155 828 766	71 274 750	206 181 022	20 922 494
Novosibirsk Region	1 107 966 004	65 713 848	1 117 352 560	56 327 292
Omsk Region	181 666 267	5 121 577	170 593 336	16 194 508
Tomsk Region	84 023 042	-997 265	77 205 402	5 820 375
Far Eastern Federal District	1 239 986 331	79 203 519	1 239 805 316	79 384 534
Republic of Sakha (Yakutia)	85 248 023	4 799 966	85 214 133	4 833 856
Kamchatka Territory	47 090 932	4 784 123	47 505 573	4 369 482
Primorskiy Territory	225 524 524	22 492 149	228 045 256	19 971 417
Khabarovsk Territory	547 648 025	33 034 233	550 389 312	30 292 946
Amur Region	150 948 351	-2 858 712	140 712 984	7 376 655
Magadan Region	107 356 704	8 396 533	109 453 413	6 299 824
Sakhalin Region	68 134 861	8 156 300	70 353 355	5 937 806
Jewish Autonomous Region	6 622 471	403 856	6 723 829	302 498
Chukotka Autonomous Area	1 412 440	-4 929	1 407 461	50

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 1.10.13

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	5 093 859 061	857 810 946	690 887 686	576 048 605	199 973 732	67 708 947
Belgorod Region	1 373 431	0	5 071	0	362 498	66 860
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 071 949	28 214	51 636	0	606 740	0
Voronezh Region	882 589	105 794	0	0	49 853	0
Ivanovo Region	1 155 693	99 040	16 423	0	0	151 638
Kaluga Region	792 156	798 473	578 775	0	0	0
Kostroma Region	59 353 702	26 440	4 349	5 880	154 955	0
Kursk Region	1 226 386	1 015 549	0	0	915 089	0
Lipetsk Region	2 237 795	332 070	1	0	220 920	0
Moscow Region	9 198 621	819 330	2 103 969	0	1 552 532	313 835
Orel Region	469 344	0	113 464	0	0	0
Ryazan Region	1 783 186	1 204 129	219 776	0	90 147	0
Smolensk Region	2 109 253	294 485	2 460 507	0	2 371 679	0
Tambov Region	0	0	0	0	0	0
Tver Region	498 281	131 790	18 141	0	0	0
Tula Region	513 831	162 446	12 720	0	306 158	0
Yaroslavl Region	11 176	0	32	0	159 582	0
City of Moscow	5 010 181 668	852 793 186	685 302 822	576 042 725	193 183 579	67 176 614
North-Western Federal District	248 195 054	12 353 337	16 932 625	3 027 721	14 284 736	4 144 866
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 279 506	575 911	51 202	0	54 604	396 949
Akhangel'sk Region	0	0	1 270	0	0	0
Vologda Region	9 182 544	897 536	43 298	1 000	427 244	0
Kaliningrad Region	5 108 664	52 903	17 589	0	0	0
Leningrad Region	752 346	127 968	264 864	20	183 985	0
Murmansk Region	980 191	363 229	0	0	0	0
Novgorod Region	833 678	334 234	161 349	0	514 522	0
Pskov Region	180 109	0	0	0	0	0
St Petersburg	229 878 016	10 001 556	16 393 053	3 026 701	13 104 381	3 747 917
Southern Federal District	13 829 034	3 478 216	7 388 980	25 169	3 758 002	120 447
Republic of Adygeya	13 087	13 038	1 278	0	168 123	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 623 204	2 053 771	6 761 698	0	2 909 254	48 243
Astrakhan Region	1 995 048	1 094 682	200 380	5 288	397 094	0
Volgograd Region	1 900 783	161 865	9 085	0	128 975	72 204
Rostov Region	2 296 912	154 860	416 539	19 881	154 556	0
North-Caucasian Federal District	2 200 098	296 099	166 075	0	539 101	0
Republik of Daghestan	0	0	16 011	0	42 071	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 462	0	20 185	0	0	0
Karachai-Cherkess Republic	1 202 866	131 995	18 688	0	201 479	0
Republic of North Ossetia - Alania	0	0	111 191	0	151 341	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	992 770	164 104	0	0	144 210	0
Volga Federal District	130 124 666	23 491 649	36 071 749	1 177 556	18 687 943	846 467
Republic of Bashkortostan	7 300 694	1 371 904	1 241 082	0	663 287	0
Republic of Marii El	0	0	0	0	148 409	0

Republic of Mordovia	290 999	96 437	37 087	0	347 004	0
Republic of Tatarstan	75 484 528	18 023 749	13 807 426	762 595	5 787 120	0
Udmurt Republic	3 530 290	0	10 730	0	34 775	311 608
Chuvash Republic	216 420	85 422	269 499	0	200 409	0
Perm Territory	1 067 574	0	3 742 407	0	798 553	0
Kirov Region	5 512 771	0	760 588	0	236 193	86 804
Nizhny Novgograd Region	8 883 411	2 297 197	6 325 205	120	5 374 088	363 136
Orenburg Region	5 600 530	260 240	467 364	35 246	3 466 091	84 919
Penza Region	371 682	158 894	0	0	3 076	0
Samara Region	20 524 942	536 389	7 859 848	379 595	1 513 007	0
Saratov Region	1 340 825	661 417	1 471 978	0	115 931	0
Ulyanovsk Region	0	0	78 535	0	0	0
Ural Federal District	155 883 623	23 420 653	14 054 174	3 621	8 692 567	803 180
Kurgan Region	0	0	0	0	13 279	0
Sverdlovsk Region	89 695 305	11 908 306	10 405 389	3 621	1 590 718	0
Tyumen Region	45 731 553	6 319 180	3 418 356	0	6 223 436	527 879
Chelyabinsk Region	20 456 765	5 193 167	230 429	0	865 134	275 301
Siberian Federal District	52 281 583	7 647 400	17 872 468	8 368 855	8 056 736	2 517 283
Republic of Altai	42 049	0	0	0	197 859	0
Republic of Buryatiya	80 486	0	760 188	0	424 693	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 774	14 760	0	0	0	0
Altai Territory	40 819	36 774	57 963	0	53 049	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 794 972	120 799	1 221	0	6 166	103 584
Irkutsk Region	225 496	2 684	124 296	0	149 132	33 173
Kemerovo Region	2 556 789	988 732	59 056	0	1 505 389	0
Novosibirsk Region	43 039 797	6 152 425	15 741 535	8 368 855	4 257 153	1 742 148
Omsk Region	3 925 529	130 012	1 126 528	0	1 406 957	638 378
Tomsk Region	560 872	201 214	1 681	0	56 338	0
Far Eastern Federal District	45 706 593	6 787 225	1 311 256	42 095	6 837 528	548 585
Republic of Sakha (Yakutia)	1 449 015	130 351	363 409	0	402 937	0
Kamchatka Territory	634 950	102 163	63 003	42 095	415 955	0
Primorskiy Territory	12 544 198	3 800 396	123 768	0	448 913	0
Khabarovsk Territory	63 761	0	14 229	0	0	0
Amur Region	30 049 013	2 752 793	7 640	0	5 529 032	548 585
Magadan Region	0	0	0	0	0	0
Sakhalin Region	965 656	1 522	739 207	0	40 691	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 1.10.13

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	5 157 276 019	865 781 138	697 638 907	583 170 315	210 530 665	69 604 296
Belgorod Region	1 373 431	0	5 109	0	362 498	66 860
Bryansk Region	0	0	33	0	0	0
Vladimir Region	80 848	28 214	51 636	2 243	2 542	0
Voronezh Region	882 589	105 794	662	0	49 853	0
Ivanovo Region	1 155 693	99 040	16 828	0	0	151 638
Kaluga Region	792 156	798 473	578 775	0	0	0
Kostroma Region	18 923 087	26 440	4 349	0	92 382	0
Kursk Region	1 226 386	1 015 549	0	0	915 089	0
Lipetsk Region	2 237 795	332 070	900	0	220 920	0
Moscow Region	9 198 621	819 330	2 104 174	0	1 552 532	313 835
Orel Region	469 344	0	113 464	0	0	0
Ryazan Region	1 783 186	1 204 129	219 776	0	90 147	0
Smolensk Region	642 032	121 323	98 349	0	258 567	0
Tambov Region	0	0	0	0	0	0
Tver Region	498 281	131 790	18 141	0	0	0
Tula Region	513 831	162 446	12 901	0	497 884	0
Yaroslavl Region	11 176	0	32	0	0	0
City of Moscow	5 117 487 563	860 936 540	694 413 778	583 168 072	206 488 251	69 071 963
North-Western Federal District	239 490 649	10 925 346	26 646 595	4 274 866	14 041 102	4 145 026
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 003 171	429 105	49 085	0	54 604	245 917
Akhangel'sk Region	0	0	1 270	0	0	0
Vologda Region	2 698 064	897 536	43 298	1 000	427 244	0
Kaliningrad Region	5 108 663	52 903	17 589	0	0	0
Leningrad Region	752 346	127 968	264 864	20	183 985	0
Murmansk Region	980 191	363 229	0	0	0	0
Novgorod Region	833 678	334 234	161 349	0	514 522	0
Pskov Region	180 109	0	0	0	0	0
St Petersburg	227 934 427	8 720 371	26 109 140	4 273 846	12 860 747	3 899 109
Southern Federal District	12 033 502	2 886 504	7 261 559	25 169	3 001 449	0
Republic of Adygeya	13 087	13 038	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 888 092	2 043 142	6 721 721	0	2 619 245	0
Astrakhan Region	1 003 697	513 599	202 407	5 288	166 295	0
Volgograd Region	1 831 714	161 865	9 099	0	51 353	0
Rostov Region	2 296 912	154 860	327 054	19 881	164 556	0
North-Caucasian Federal District	997 232	164 104	167 994	0	337 622	0
Republik of Daghestan	0	0	16 040	0	42 071	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 462	0	20 185	0	0	0
Karachai-Cherkess Republic	0	0	18 688	0	0	0
Republic of North Ossetia - Alania	0	0	111 191	0	151 341	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	992 770	164 104	1 890	0	144 210	0
Volga Federal District	130 493 798	23 295 714	36 091 319	1 177 556	18 645 185	813 554

Republic of Bashkortostan	7 204 430	1 367 110	1 087 220	0	663 287	0
Republic of Marii El	0	0	0	0	148 409	0
Republic of Mordovia	290 999	96 437	37 087	0	147 996	0
Republic of Tatarstan	76 813 943	18 023 749	13 978 928	762 595	5 787 120	0
Udmurt Republic	3 530 290	0	10 744	0	34 775	311 608
Chuvash Republic	216 420	85 422	269 499	0	200 409	0
Perm Territory	1 067 574	0	3 742 443	0	658 747	0
Kirov Region	5 512 771	0	760 588	0	236 193	86 804
Nizhny Novgorod Region	8 019 392	2 106 056	6 325 255	120	5 677 093	363 136
Orenburg Region	5 600 530	260 240	468 369	35 246	3 389 515	52 006
Penza Region	371 682	158 894	0	0	37 226	0
Samara Region	20 524 942	536 389	7 860 035	379 595	1 548 484	0
Saratov Region	1 340 825	661 417	1 472 616	0	115 931	0
Ulyanovsk Region	0	0	78 535	0	0	0
Ural Federal District	145 977 964	22 177 666	12 985 638	3 621	8 501 929	803 180
Kurgan Region	0	0	0	0	13 279	0
Sverdlovsk Region	79 789 646	10 665 319	9 325 571	3 621	1 590 718	0
Tyumen Region	45 731 553	6 319 180	3 429 638	0	6 032 798	527 879
Chelyabinsk Region	20 456 765	5 193 167	230 429	0	865 134	275 301
Siberian Federal District	26 029 608	5 475 307	2 581 746	0	4 228 666	775 135
Republic of Altai	31 308	0	0	0	197 859	0
Republic of Buryatiya	80 486	0	760 188	0	424 693	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 774	14 760	0	0	0	0
Altai Territory	40 819	36 774	57 963	0	53 109	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 793 389	120 799	1 221	0	39 870	103 584
Irkutsk Region	225 496	2 684	124 296	0	149 132	33 173
Kemerovo Region	2 556 789	988 732	59 056	0	1 505 389	0
Novosibirsk Region	16 800 146	3 980 332	449 812	0	110 453	0
Omsk Region	3 925 529	130 012	1 127 469	0	1 691 823	638 378
Tomsk Region	560 872	201 214	1 741	0	56 338	0
Far Eastern Federal District	29 769 009	4 579 747	1 311 256	42 095	1 543 724	548 585
Republic of Sakha (Yakutia)	1 552 938	130 351	363 409	0	905 417	0
Kamchatka Territory	500 711	102 163	63 003	42 095	26 600	0
Primorskiy Territory	12 607 959	3 800 396	137 997	0	448 913	0
Khabarovsk Territory	0	0	0	0	122 103	0
Amur Region	14 141 745	545 315	7 640	0	0	548 585
Magadan Region	0	0	0	0	0	0
Sakhalin Region	965 656	1 522	739 207	0	40 691	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 1.10.13

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	26 559 896 991	15 173 018 983	1 504 017 193	7 913 027 325
Belgorod Region	7 618 276	6 144 875	40 000	440 391
Bryansk Region	0	0	0	0
Vladimir Region	4 443 426	2 648 132	354 000	1 341 939
Voronezh Region	715 588	622 549	10 474	82 565
Ivanovo Region	10 328 454	5 453 039	870 060	3 786 976
Kaluga Region	16 166 797	3 195 996	7 283 000	4 755 403
Kostroma Region	71 615 547	9 322 512	34 853	61 037 815
Kursk Region	12 644 416	10 027 713	1 200 000	1 236 200
Lipetsk Region	20 313 869	15 295 967	910 000	2 300 621
Moscow Region	33 790 857	22 447 753	392 000	9 630 311
Orel Region	3 090 902	928 914	330 000	868 563
Ryazan Region	11 863 092	8 392 086	1 940 000	1 524 443
Smolensk Region	30 257 638	17 649 483	1 955 490	7 317 705
Tambov Region	2 716 770	2 369 270	0	336 253
Tver Region	8 111 967	5 172 287	740 050	2 188 054
Tula Region	12 273 423	10 693 614	115 009	1 458 628
Yaroslavl Region	7 145 994	4 771 216	570 139	1 676 060
City of Moscow	26 306 799 975	15 047 883 577	1 487 272 118	7 813 045 398
North-Western Federal District	819 041 431	568 008 676	61 235 725	119 300 302
Republic of Karelia	889 222	312 703	225 000	298 636
Komi Republic	2 687 634	1 959 272	250 000	478 224
Akhangel'sk Region	1 140 000	926 498	0	165 107
Vologda Region	55 788 885	26 320 513	1 478 100	26 029 413
Kaliningrad Region	14 077 988	8 333 799	3 974 689	1 682 044
Leningrad Region	6 273 954	3 029 462	1 455 000	1 387 858
Murmansk Region	4 678 670	2 011 329	50 000	2 567 055
Novgorod Region	2 039 775	1 222 576	100 500	633 707
Pskov Region	1 713 467	1 461 372	0	252 095
St Petersburg	729 751 836	522 431 152	53 702 436	85 806 163
Southern Federal District	187 380 971	115 411 100	11 863 443	54 114 379
Republic of Adygeya	4 987 328	3 665 751	128 000	1 193 577
Republic of Kalmykia	785 485	584 907	39 030	161 548
Krasnodar Territory	89 718 227	58 058 696	5 537 863	22 380 775
Astrakhan Region	2 315 477	712 054	80 200	855 421
Volgograd Region	15 458 146	8 917 900	4 885 000	1 170 172
Rostov Region	74 116 308	43 471 792	1 193 350	28 352 886
North-Caucasian Federal District	35 093 030	24 541 819	2 348 456	8 186 107
Republik of Daghestan	11 164 443	6 715 582	142 976	4 305 885
Republic of Ingushetia	394 548	201 375	0	193 173
Kabardino-Balkar Republic	4 683 371	3 310 294	370 000	1 003 077
Karachai-Cherkess Republic	5 600 669	4 379 251	730 000	491 418
Republic of North Ossetia - Alania	7 812 202	6 593 263	5 150	1 200 662

Chechen Republic	0	0	0	0
Stavropol Territory	5 437 797	3 342 054	1 100 330	991 892
Volga Federal District	986 494 295	558 369 366	39 485 605	341 091 642
Republic of Bashkortostan	59 104 451	26 910 478	9 361 945	21 074 331
Republic of Marii El	1 618 196	1 237 830	240 000	140 366
Republic of Mordovia	15 534 135	12 386 291	310 000	2 222 860
Republic of Tatarstan	422 005 017	279 602 321	13 361 807	98 682 257
Udmurt Republic	28 253 580	7 736 938	376 500	19 506 694
Chuvash Republic	7 002 773	3 161 968	386 500	3 301 339
Perm Territory	24 191 528	11 441 417	848 500	10 975 873
Kirov Region	21 074 367	15 262 051	70 180	5 425 252
Nizhny Novgorod Region	56 924 895	42 472 900	1 110 160	9 303 064
Orenburg Region	31 339 288	14 251 117	1 209 175	15 255 839
Penza Region	2 928 630	2 122 642	0	733 964
Samara Region	273 593 046	118 811 804	8 650 838	140 305 582
Saratov Region	38 212 555	19 701 756	3 240 000	13 042 240
Ulyanovsk Region	4 711 834	3 269 853	320 000	1 121 981
Ural Federal District	716 038 872	287 041 424	56 609 879	317 151 747
Kurgan Region	2 230 841	2 046 166	1 730	178 725
Sverdlovsk Region	288 686 489	102 859 484	18 553 411	156 795 683
Tyumen Region	347 827 840	141 223 077	32 766 550	134 245 400
Chelyabinsk Region	77 293 702	40 912 697	5 288 188	25 931 939
Siberian Federal District	314 890 671	158 416 630	24 791 420	116 676 870
Republic of Altai	764 843	565 025	0	194 818
Republic of Buryatiya	7 276 280	2 055 139	60 000	4 900 271
Republic of Tuva	323 549	164 783	0	158 766
Republic of Khakassia	4 361 557	1 518 363	294 000	2 363 763
Altai Territory	15 023 596	11 110 434	1 475 000	2 239 306
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	25 219 991	12 451 516	1 562 730	8 863 569
Irkutsk Region	16 365 583	9 793 069	1 195 920	4 736 161
Kemerovo Region	16 794 588	8 278 683	2 177 492	6 338 413
Novosibirsk Region	204 171 843	101 482 764	17 545 578	74 957 638
Omsk Region	17 589 344	7 312 169	470 500	8 760 697
Tomsk Region	6 999 497	3 684 685	10 200	3 163 468
Far Eastern Federal District	388 065 845	84 963 443	11 217 879	281 276 303
Republic of Sakha (Yakutia)	15 630 975	9 196 609	2 000	5 933 133
Kamchatka Territory	15 141 230	10 256 365	2 252 850	2 497 206
Primorskiy Territory	57 882 879	36 342 720	3 637 135	16 198 189
Khabarovsk Territory	5 408 754	1 610 780	350 300	3 280 754
Amur Region	283 416 248	21 445 413	3 186 594	251 050 597
Magadan Region	0	0	0	0
Sakhalin Region	10 585 759	6 111 556	1 789 000	2 316 424
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 1.10.13**

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	16 692 528 155	9 899 996 731	1 527 579 457	3 762 610 796
Belgorod Region	44 774 425	36 820 535	40 000	6 919 380
Bryansk Region	30 278 073	21 716 928	0	8 282 379
Vladimir Region	75 243 580	51 066 780	225 000	23 194 423
Voronezh Region	804 596 272	508 269 794	10 474	256 513 390
Ivanovo Region	22 561 532	14 153 702	870 060	7 274 661
Kaluga Region	45 686 571	22 065 606	7 235 000	15 453 567
Kostroma Region	25 798 831	18 513 138	34 853	6 976 822
Kursk Region	50 933 475	44 071 466	1 200 000	5 467 199
Lipetsk Region	55 555 560	30 569 753	910 000	22 594 746
Moscow Region	822 076 447	473 553 584	392 000	282 208 137
Orel Region	20 542 266	15 201 924	330 000	4 045 398
Ryazan Region	45 737 557	29 891 468	1 940 200	13 427 144
Smolensk Region	44 730 437	34 099 092	333 496	10 207 150
Tambov Region	21 843 006	19 024 755	0	2 807 004
Tver Region	29 458 477	15 719 304	720 000	12 636 614
Tula Region	69 921 260	55 769 542	115 009	14 005 078
Yaroslavl Region	351 173 544	166 416 675	570 139	135 822 375
City of Moscow	14 131 616 842	8 343 072 685	1 512 653 226	2 934 775 329
North-Western Federal District	2 293 893 141	1 381 533 450	61 218 379	721 321 398
Republic of Karelia	47 324 320	14 967 892	225 000	26 592 467
Komi Republic	71 031 434	22 295 872	250 000	45 143 935
Akhangel'sk Region	28 017 071	16 786 699	0	7 774 319
Vologda Region	66 438 579	44 394 022	1 478 100	18 457 665
Kaliningrad Region	85 749 548	56 630 633	3 974 689	21 812 787
Leningrad Region	19 761 974	13 329 866	1 455 000	3 463 132
Murmansk Region	61 130 929	22 988 711	50 000	34 940 359
Novgorod Region	45 249 573	20 731 464	100 500	17 106 279
Pskov Region	50 763 294	34 214 558	0	11 781 539
St Petersburg	1 818 426 419	1 135 193 733	53 685 090	534 248 916
Southern Federal District	1 414 261 136	821 914 551	12 314 404	514 566 282
Republic of Adygeya	23 312 763	14 068 789	128 000	9 013 406
Republic of Kalmykia	9 155 251	5 046 539	30	4 108 682
Krasnodar Territory	665 665 690	371 987 464	5 367 724	254 891 147
Astrakhan Region	24 155 562	11 264 141	875 000	11 316 178
Volgograd Region	106 892 735	72 258 458	4 835 000	27 746 960
Rostov Region	585 079 135	347 289 160	1 108 650	207 489 909
North-Caucasian Federal District	426 538 260	240 920 164	2 078 456	171 673 417
Republik of Dagestan	42 122 313	25 410 952	142 976	16 568 385
Republic of Ingushetia	8 725 484	5 640 975	0	3 084 509
Kabardino-Balkar Republic	34 836 263	23 547 582	370 000	10 917 927
Karachai-Cherkess Republic	18 906 419	11 796 638	450 000	6 659 009

Republic of North Ossetia - Alania	17 810 042	12 932 454	15 150	4 850 348
Chechen Republic	18 761 267	10 660 351	0	8 100 916
Stavropol Territory	285 376 472	150 931 212	1 100 330	121 492 323
Volga Federal District	3 821 952 905	2 109 949 955	35 805 064	1 454 835 364
Republic of Bashkortostan	330 399 130	146 025 575	4 437 524	167 364 843
Republic of Marii El	61 042 936	41 521 988	240 000	14 035 975
Republic of Mordovia	92 081 433	66 464 411	250 000	15 895 247
Republic of Tatarstan	589 198 280	392 373 496	13 361 761	159 521 159
Udmurt Republic	127 860 977	46 857 131	376 500	68 716 204
Chuvash Republic	76 863 912	42 566 175	296 500	33 058 811
Perm Territory	334 093 464	193 420 060	848 500	137 663 481
Kirov Region	98 108 230	57 725 289	70 180	29 436 130
Nizhny Novgorod Region	747 156 841	480 867 540	1 030 200	200 204 328
Orenburg Region	79 792 282	47 342 193	1 179 125	30 215 970
Penza Region	32 959 733	24 051 749	150	8 293 476
Samara Region	1 136 022 091	494 657 487	10 154 624	558 687 982
Saratov Region	88 891 445	57 164 227	3 240 000	23 545 866
Ulyanovsk Region	27 482 151	18 912 634	320 000	8 195 892
Ural Federal District	2 108 731 625	1 024 283 536	48 338 520	949 669 906
Kurgan Region	42 250 975	18 830 727	1 730	21 650 052
Sverdlovsk Region	1 052 107 579	571 765 397	10 477 052	446 514 559
Tyumen Region	721 064 592	284 425 315	32 571 550	355 770 964
Chelyabinsk Region	293 308 479	149 262 097	5 288 188	125 734 331
Siberian Federal District	2 368 865 265	1 058 550 557	14 177 701	1 177 105 981
Republic of Altai	6 488 723	1 837 644	0	4 646 079
Republic of Buryatiya	44 357 819	13 551 587	60 000	30 281 551
Republic of Tuva	13 258 463	2 352 554	0	10 745 009
Republic of Khakassia	31 625 902	10 701 151	295 000	16 411 179
Altai Territory	118 159 951	58 294 432	1 475 000	58 133 373
Zabaykal Territory	15 985 466	2 530 898	0	13 454 568
Krasnoyarsk Territory	479 469 375	203 411 306	1 562 730	229 606 817
Irkutsk Region	311 030 592	124 324 968	1 195 920	177 170 753
Kemerovo Region	154 206 635	55 509 941	2 177 533	95 982 176
Novosibirsk Region	966 260 692	483 032 394	6 931 018	433 668 705
Omsk Region	159 289 815	72 398 187	470 500	69 056 123
Tomsk Region	68 731 832	30 605 495	10 000	37 949 648
Far Eastern Federal District	880 659 965	428 152 307	9 557 620	404 476 265
Republic of Sakha (Yakutia)	48 813 588	30 797 755	42 000	17 212 669
Kamchatka Territory	21 308 641	15 104 312	1 747 800	4 264 079
Primorskiy Territory	139 362 331	86 918 165	3 892 135	45 882 052
Khabarovsk Territory	501 600 478	230 054 282	40 300	245 366 503
Amur Region	50 787 340	12 675 692	2 046 385	33 924 363
Magadan Region	95 952 433	39 340 841	0	50 417 674
Sakhalin Region	18 825 314	10 573 253	1 789 000	6 087 092
Jewish Autonomous Region	2 793 707	1 765 712	0	1 027 995
Chukotka Autonomous Area	1 216 133	922 295	0	293 838

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.10.13

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	8 465 103 624	4 794 130 075	3 144 429 581	232 029 560
Belgorod Region	866 791	865 917	874	0
Bryansk Region	0	0	0	0
Vladimir Region	664 853	568 535	0	96 318
Voronezh Region	75 203	26 200	49 003	0
Ivanovo Region	135 706	58 647	5 245	0
Kaluga Region	1 967	1 958	0	9
Kostroma Region	4 862 367	4 058 060	6 306	778 972
Kursk Region	170 406	169 946	0	460
Lipetsk Region	25 703	0	0	25 703
Moscow Region	5 338 700	2 838 644	287 984	2 212 072
Orel Region	10 205	0	2 280	7 925
Ryazan Region	58 179	35 216	0	22 963
Smolensk Region	890 025	108 532	221 560	547 561
Tambov Region	55 957	0	55 957	0
Tver Region	142 455	0	142 454	1
Tula Region	371 022	302 753	21 024	47 245
Yaroslavl Region	26 283	8 780	1 830	15 673
City of Moscow	8 451 407 802	4 785 086 887	3 143 635 064	228 274 658
North-Western Federal District	179 994 894	111 739 058	51 653 964	11 045 100
Republic of Karelia	0	0	0	0
Komi Republic	88 642	23 550	61 770	3 322
Akhangel'sk Region	1 656	0	1 617	39
Vologda Region	3 277 898	593 316	1 493 504	51 810
Kaliningrad Region	1 426 515	921 709	110 554	394 252
Leningrad Region	641 502	578 810	42 526	20 166
Murmansk Region	284 049	149 077	134 972	0
Novgorod Region	2 458	0	0	2 458
Pskov Region	1 931	0	1 931	0
St Petersburg	174 270 243	109 472 596	49 807 090	10 573 053
Southern Federal District	8 485 839	5 579 607	2 128 278	503 934
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	2 541	0	1 617	924
Krasnodar Territory	1 505 097	921 205	498 176	67 350
Astrakhan Region	3 201	0	1 294	1 907
Volgograd Region	203 074	0	189 147	1 883
Rostov Region	6 771 926	4 658 402	1 438 044	431 870
North-Caucasian Federal District	1 397 464	1 087 090	177 300	133 074
Republik of Daghestan	51 989	22 642	7 374	21 973
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	937	0	937	0
Karachai-Cherkess Republic	1 223 356	1 064 448	51 339	107 569
Republic of North Ossetia - Alania	2 564	0	2 103	461

Chechen Republic	0	0	0	0
Stavropol Territory	118 618	0	115 547	3 071
Volga Federal District	55 375 480	41 899 936	10 151 387	2 927 916
Republic of Bashkortostan	3 254 935	2 754 779	280 142	220 014
Republic of Marii El	485	0	485	0
Republic of Mordovia	4 171	0	3 073	1 098
Republic of Tatarstan	34 720 984	27 607 859	6 363 417	384 696
Udmurt Republic	860 085	640 411	56 745	162 929
Chuvash Republic	59 133	3 235	3 571	21 098
Perm Territory	1 656 835	1 353 706	30 948	272 181
Kirov Region	956 703	817 317	30 152	109 234
Nizhny Novgogrod Region	1 277 462	1 073 350	29 293	174 819
Orenburg Region	333 410	0	119 378	214 032
Penza Region	0	0	0	0
Samara Region	12 132 892	7 577 546	3 231 161	1 324 185
Saratov Region	117 564	71 733	2 307	43 524
Ulyanovsk Region	821	0	715	106
Ural Federal District	86 424 839	43 897 600	40 201 913	1 774 986
Kurgan Region	0	0	0	0
Sverdlovsk Region	21 723 767	14 692 378	6 687 895	343 494
Tyumen Region	60 055 418	28 313 036	29 793 388	1 398 654
Chelyabinsk Region	4 645 654	892 186	3 720 630	32 838
Siberian Federal District	46 271 524	20 335 202	21 469 660	1 924 667
Republic of Altai	0	0	0	0
Republic of Buryatiya	290 983	150 315	130 813	193
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	34 342	31 254	323	2 765
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 037 225	1 308 082	110 312	595 471
Irkutsk Region	45 588	6 108	39 156	324
Kemerovo Region	16 115	0	9 242	6 873
Novosibirsk Region	42 787 170	18 009 580	21 175 711	1 256 442
Omsk Region	1 056 014	827 509	2 370	62 599
Tomsk Region	3 690	2 354	1 336	0
Far Eastern Federal District	12 943 606	4 913 502	5 744 141	430 430
Republic of Sakha (Yakutia)	584 707	374 268	18 591	191 848
Kamchatka Territory	317 072	304 846	3 623	8 603
Primorskiy Territory	2 218 507	1 839 170	256 727	118 208
Khabarovsk Territory	11 246	10 574	672	0
Amur Region	9 743 571	2 322 218	5 461 283	108 939
Magadan Region	0	0	0	0
Sakhalin Region	68 503	62 426	3 245	2 832
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 1.10.13

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	7 640 772 819	3 979 775 553	3 161 539 802	219 004 172
Belgorod Region	5 370 304	5 363 327	2 193	4 784
Bryansk Region	1 820 926	1 803 996	0	16 930
Vladimir Region	3 002 149	2 978 323	0	23 826
Voronezh Region	23 158 592	21 569 286	50 620	515 557
Ivanovo Region	973 780	896 721	5 245	0
Kaluga Region	3 045 956	2 897 789	0	148 167
Kostroma Region	189 602	183 496	4 365	1 741
Kursk Region	187 248	185 927	0	1 321
Lipetsk Region	40 980	0	0	40 980
Moscow Region	94 733 458	90 855 929	287 175	3 590 354
Orel Region	126 556	116 351	2 280	7 925
Ryazan Region	91 403	66 777	0	24 626
Smolensk Region	282 680	187 116	33 626	61 938
Tambov Region	1 565 376	1 509 419	55 957	0
Tver Region	539 223	380 338	141 969	16 512
Tula Region	8 746 907	8 632 980	21 024	92 903
Yaroslavl Region	11 009 885	10 852 197	1 205	64 968
City of Moscow	7 485 887 794	3 831 295 581	3 160 934 143	214 391 640
North-Western Federal District	345 840 793	267 790 731	50 705 767	18 673 046
Republic of Karelia	658 844	643 284	0	15 560
Komi Republic	2 560 310	2 487 294	61 770	11 246
Akhangel'sk Region	382 565	377 813	1 617	3 135
Vologda Region	2 530 585	783 410	549 221	62 282
Kaliningrad Region	26 170 080	25 375 934	111 363	637 266
Leningrad Region	535 611	482 634	42 526	10 451
Murmansk Region	20 319 915	20 143 953	134 972	40 990
Novgorod Region	8 179 716	8 149 867	0	29 849
Pskov Region	77 065	73 358	1 931	1 776
St Petersburg	284 426 102	209 273 184	49 802 367	17 860 491
Southern Federal District	96 991 908	92 479 393	1 856 935	2 156 587
Republic of Adygeya	27 443	25 303	0	2 140
Republic of Kalmykia	1 617	0	1 617	0
Krasnodar Territory	33 810 233	31 998 987	262 413	1 297 678
Astrakhan Region	443 408	439 753	0	3 655
Volgograd Region	2 392 223	2 201 730	154 861	35 632
Rostov Region	60 316 984	57 813 620	1 438 044	817 482
North-Caucasian Federal District	4 541 113	3 797 773	177 300	564 231
Republic of Dagestan	21 898	0	7 374	14 524
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	937	0	937	0
Karachai-Cherkess Republic	296 326	205 702	51 339	39 285

Republic of North Ossetia - Alania	2 564	0	2 103	461
Chechen Republic	0	0	0	0
Stavropol Territory	4 219 388	3 592 071	115 547	509 961
Volga Federal District	232 858 352	211 766 401	10 276 723	4 876 238
Republic of Bashkortostan	18 465 274	17 545 248	399 806	419 248
Republic of Marii El	1 308 628	1 289 338	485	18 805
Republic of Mordovia	5 432	0	2 911	2 521
Republic of Tatarstan	45 059 990	38 288 526	6 371 042	290 338
Udmurt Republic	187 659	33 477	56 745	97 437
Chuvash Republic	18 781	3 235	1 941	13 605
Perm Territory	25 459 257	24 953 732	30 948	474 577
Kirov Region	877 583	846 344	30 152	1 087
Nizhny Novgorod Region	84 116 897	82 887 623	28 970	1 111 370
Orenburg Region	1 182 269	849 761	119 378	213 130
Penza Region	53 517	52 816	162	539
Samara Region	54 951 137	44 004 676	3 231 161	2 076 300
Saratov Region	1 095 940	939 284	2 307	154 349
Ulyanovsk Region	75 988	72 341	715	2 932
Ural Federal District	331 637 167	284 801 676	38 218 365	1 326 766
Kurgan Region	1 195	0	0	1 195
Sverdlovsk Region	258 642 634	250 735 509	4 747 189	950 240
Tyumen Region	53 001 056	18 006 631	29 750 546	170 707
Chelyabinsk Region	19 992 282	16 059 536	3 720 630	204 624
Siberian Federal District	137 036 453	132 861 707	1 280 035	2 569 607
Republic of Altai	54	0	0	54
Republic of Buryatiya	507 349	366 677	130 813	197
Republic of Tuva	397	0	397	0
Republic of Khakassia	36 740	35 797	0	943
Altai Territory	382 698	349 394	323	32 981
Zabaykal Territory	39 720	39 720	0	0
Krasnoyarsk Territory	22 828 060	22 480 599	110 344	207 289
Irkutsk Region	12 065 525	11 956 980	38 671	68 622
Kemerovo Region	44 016 355	43 803 133	9 242	203 031
Novosibirsk Region	54 792 595	51 867 460	986 539	1 819 460
Omsk Region	2 096 721	1 701 464	2 370	228 610
Tomsk Region	270 239	260 483	1 336	8 420
Far Eastern Federal District	47 007 187	37 939 222	5 220 798	1 337 653
Republic of Sakha (Yakutia)	202 533	172 779	18 591	11 163
Kamchatka Territory	441 564	437 941	3 623	0
Primorskiy Territory	2 600 608	2 065 880	256 727	275 397
Khabarovsk Territory	29 244 097	26 466 938	672	1 035 073
Amur Region	6 020 879	1 068 375	4 937 940	10 383
Magadan Region	8 221 814	7 457 760	0	2 739
Sakhalin Region	275 692	269 549	3 245	2 898
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 1.10.13

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	787 484 373	96 272 039	4 754 663	2 330 943	332 967 068	35 528 389
Belgorod Region	55 634	0	0	0	2 275	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	131 451	0	0	0	12 788	69
Voronezh Region	382	0	0	0	6	0
Ivanovo Region	213 461	0	0	0	302 262	0
Kaluga Region	198 092	0	0	0	223 143	0
Kostroma Region	498 465	10 405	4 703	0	2 443 099	68 348
Kursk Region	107 795	0	0	0	30 708	0
Lipetsk Region	451 037	0	0	0	17 342	0
Moscow Region	236 615	17 040	10 000	0	216 522	56 677
Orel Region	6 605	0	0	0	14 193	0
Ryazan Region	404 402	0	0	0	45 628	6 301
Smolensk Region	500 807	13 675	5 000	0	530 718	53 698
Tambov Region	55 273	0	0	0	24 102	0
Tver Region	71 427	0	0	0	12 262	0
Tula Region	92 488	0	0	0	11 600	3 623
Yaroslavl Region	89 345	0	0	0	25 307	0
City of Moscow	784 371 094	96 230 919	4 734 960	2 330 943	329 055 113	35 339 673
North-Western Federal District	18 389 493	1 198 454	41 520	0	4 532 030	524 496
Republic of Karelia	5 066	0	0	0	1 697	0
Komi Republic	50 645	0	0	0	154	0
Akhangel'sk Region	50 561	0	0	0	2 128	0
Vologda Region	1 567 461	43 148	30 000	0	1 732 870	1 341
Kaliningrad Region	152 244	6 942	9 689	0	24 631	31
Leningrad Region	574 151	0	0	0	29 883	2 755
Murmansk Region	59 999	2 444	0	0	19 754	0
Novgorod Region	182 762	0	0	0	14 951	1 132
Pskov Region	32 181	0	0	0	2 281	0
St Petersburg	15 714 423	1 145 920	1 831	0	2 703 681	519 237
Southern Federal District	3 348 057	5 700	0	0	1 425 882	29 791
Republic of Adygeya	52 106	0	0	0	36 457	0
Republic of Kalmykia	58	0	0	0	4 366	0
Krasnodar Territory	808 125	5 588	0	0	969 902	12 718
Astrakhan Region	48 336	0	0	0	32 798	0
Volgograd Region	293 376	0	0	0	58 669	0
Rostov Region	2 146 056	112	0	0	323 690	17 073
North-Caucasian Federal District	1 048 114	0	3 000	0	660 813	1 280
Republic of Dagestan	335 124	0	3 000	0	128 698	0
Republic of Ingushetia	4 200	0	0	0	0	0
Kabardino-Balkar Republic	120 022	0	0	0	125 916	0

Karachai-Cherkess Republic	72 193	0	0	0	23 495	1 280
Republic of North Ossetia - Alania	459 934	0	0	0	65 319	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	56 641	0	0	0	317 385	0
Volga Federal District	18 109 826	164 504	104 000	0	20 660 488	380 245
Republic of Bashkortostan	1 699 257	0	30 000	0	1 505 044	22 758
Republic of Marii El	0	0	0	0	1 237	0
Republic of Mordovia	250 014	0	0	0	74 597	0
Republic of Tatarstan	9 332 330	6 660	20 000	0	4 869 183	47 109
Udmurt Republic	82 991	0	0	0	630 103	0
Chuvash Republic	101 228	0	0	0	104 045	0
Perm Territory	125 065	0	0	0	175 266	1 336
Kirov Region	473 277	0	0	0	227 633	8
Nizhny Novgorod Region	775 027	97 181	4 000	0	503 216	26 676
Orenburg Region	589 923	0	50 000	0	227 524	856
Penza Region	98 551	0	0	0	25 886	0
Samara Region	3 836 230	55 364	0	0	11 133 980	281 502
Saratov Region	670 377	5 299	0	0	1 125 358	0
Ulyanovsk Region	75 556	0	0	0	57 416	0
Ural Federal District	13 012 022	722 698	90 000	1 458	8 538 012	73 852
Kurgan Region	112 572	0	0	0	4 559	0
Sverdlovsk Region	5 254 379	99 628	90 000	0	6 411 608	29 078
Tyumen Region	5 395 411	351 076	0	0	1 761 717	44 561
Chelyabinsk Region	2 249 660	271 994	0	1 458	360 128	213
Siberian Federal District	9 133 683	3 973 155	57 480	397	9 056 247	307 458
Republic of Altai	26 849	0	0	0	45 236	0
Republic of Buryatiya	123 034	0	0	0	90 259	193
Republic of Tuva	985	0	0	397	5 586	0
Republic of Khakassia	74 816	0	0	0	28 634	0
Altai Territory	329 410	0	10 000	0	72 195	71
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	414 615	35 101	0	0	512 895	41 605
Irkutsk Region	120 596	2 874	10 000	0	77 966	324
Kemerovo Region	39 962	0	0	0	272 777	1 008
Novosibirsk Region	7 553 064	3 935 180	27 480	0	7 596 538	264 209
Omsk Region	271 231	0	0	0	307 306	48
Tomsk Region	179 121	0	10 000	0	46 855	0
Far Eastern Federal District	3 286 985	23 912	6 041	11 591	7 840 904	6 965
Republic of Sakha (Yakutia)	316 855	0	0	2 861	136 925	0
Kamchatka Territory	110 799	0	0	0	102 078	1 212
Primorskiy Territory	1 632 525	1 383	3 135	0	392 209	522
Khabarovsk Territory	39 115	0	0	0	240 306	0
Amur Region	1 098 407	22 529	2 906	8 730	6 930 040	5 231
Magadan Region	0	0	0	0	0	0
Sakhalin Region	89 284	0	0	0	39 346	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 1.10.13

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	479 799 317	89 635 685	4 716 165	2 330 943	205 220 817	31 217 631
Belgorod Region	1 079 048	0	0	0	34 043	0
Bryansk Region	466 484	0	0	0	102 162	997
Vladimir Region	1 443 445	16 040	0	0	272 008	2 369
Voronezh Region	23 487 778	184 886	0	0	8 271 773	266 066
Ivanovo Region	903 802	0	0	0	400 566	0
Kaluga Region	705 924	0	0	0	491 122	1 288
Kostroma Region	710 704	0	4 703	0	422 715	131
Kursk Region	475 526	0	0	0	162 345	184
Lipetsk Region	3 512 541	0	0	0	1 226 276	361
Moscow Region	26 547 197	135 142	10 000	0	3 787 839	406 202
Orel Region	927 345	0	0	0	143 913	0
Ryazan Region	1 502 835	19 775	0	0	330 987	7 089
Smolensk Region	2 808 601	13 675	5 000	0	273 358	17 277
Tambov Region	703 083	0	0	0	43 747	0
Tver Region	589 528	0	0	0	209 953	9 212
Tula Region	878 943	0	0	0	221 266	10 822
Yaroslavl Region	14 023 796	23 058	0	0	3 398 822	10 725
City of Moscow	399 032 737	89 243 109	4 696 462	2 330 943	185 427 922	30 484 908
North-Western Federal District	87 576 291	5 402 710	41 520	0	21 630 502	2 821 091
Republic of Karelia	3 237 584	0	0	0	420 019	2 484
Komi Republic	4 591 927	0	0	0	416 051	147
Akhangel'sk Region	2 070 898	139 760	0	0	172 675	1 931
Vologda Region	6 156 707	9 921	30 000	0	669 117	7 687
Kaliningrad Region	5 791 945	198 225	9 689	0	609 877	107 507
Leningrad Region	990 130	0	0	0	135 086	5 154
Murmansk Region	5 255 773	2 444	0	0	496 340	17 004
Novgorod Region	3 964 196	0	0	0	341 450	12 682
Pskov Region	5 235 880	0	0	0	151 405	277
St Petersburg	50 281 251	5 052 360	1 831	0	18 218 482	2 666 218
Southern Federal District	65 459 802	2 828 419	24 861	0	20 629 566	326 081
Republic of Adygeya	368 354	0	0	0	140 171	438
Republic of Kalmykia	279 909	0	0	0	32 296	0
Krasnodar Territory	42 825 381	161 979	24 861	0	9 830 524	204 710
Astrakhan Region	815 425	0	0	0	226 303	0
Volgograd Region	3 696 528	1 248 658	0	0	1 299 319	6 977
Rostov Region	17 474 205	1 417 782	0	0	9 100 953	113 956
North-Caucasian Federal District	11 893 800	0	3 000	0	5 640 449	87 283
Republic of Dagestan	1 340 972	0	3 000	0	802 915	381
Republic of Ingushetia	1 133 159	0	0	0	412 729	0
Kabardino-Balkar Republic	716 982	0	0	0	349 924	0
Karachai-Cherkess Republic	1 103 111	0	0	0	375 954	0
Republic of North Ossetia - Alania	938 655	0	0	0	99 893	0

Chechen Republic	69 285	0	0	0	8 169	0
Stavropol Territory	6 591 636	0	0	0	3 590 865	86 902
Volga Federal District	94 463 901	1 152 980	104 000	0	52 972 619	1 051 396
Republic of Bashkortostan	6 060 166	0	30 000	0	5 781 705	92 288
Republic of Marii El	509 361	510	0	0	203 107	4 905
Republic of Mordovia	1 619 608	0	0	0	177 457	0
Republic of Tatarstan	12 539 519	6 114	20 000	0	5 899 679	32 636
Udmurt Republic	1 707 772	0	0	0	1 521 966	18 671
Chuvash Republic	1 373 607	0	0	0	344 123	1 880
Perm Territory	10 409 503	41 877	0	0	3 503 094	136 615
Kirov Region	5 358 627	0	0	0	434 828	469
Nizhny Novgorod Region	22 001 093	980 619	4 000	0	7 598 547	237 532
Orenburg Region	1 213 127	0	50 000	0	481 711	856
Penza Region	1 023 904	0	0	0	100 658	539
Samara Region	27 572 973	95 691	0	0	25 553 850	513 996
Saratov Region	1 148 425	28 047	0	0	1 065 138	10 324
Ulyanovsk Region	1 926 216	122	0	0	306 756	685
Ural Federal District	39 187 298	1 244 736	91 118	1 458	27 898 411	381 547
Kurgan Region	828 437	0	0	0	356 118	4
Sverdlovsk Region	23 125 966	824 702	91 118	0	18 903 900	243 469
Tyumen Region	6 721 580	150 004	0	0	4 658 817	20 659
Chelyabinsk Region	8 511 315	270 030	0	1 458	3 979 576	117 415
Siberian Federal District	61 964 245	1 880 352	30 000	397	41 455 904	648 232
Republic of Altai	137 512	0	0	0	130 720	50
Republic of Buryatiya	922 425	1 699	0	0	662 453	197
Republic of Tuva	67 050	0	0	397	356 470	0
Republic of Khakassia	650 969	0	0	0	308 112	700
Altai Territory	20 601 951	80 390	10 000	0	896 998	5 713
Zabaykal Territory	134 770	0	0	0	395 470	0
Krasnoyarsk Territory	6 423 697	1 023 988	0	0	6 370 926	23 846
Irkutsk Region	4 242 990	2 874	10 000	0	3 768 342	7 735
Kemerovo Region	1 927 992	0	0	0	3 124 206	40 695
Novosibirsk Region	22 349 866	633 537	0	0	22 154 104	532 036
Omsk Region	4 073 716	58 228	0	0	2 720 863	37 142
Tomsk Region	431 307	79 636	10 000	0	567 240	118
Far Eastern Federal District	13 493 817	15 293	46 041	11 591	10 457 416	189 708
Republic of Sakha (Yakutia)	429 712	0	40 000	2 861	226 008	0
Kamchatka Territory	1 407 920	0	0	0	100 712	0
Primorskiy Territory	1 823 112	1 967	3 135	0	1 726 732	15 535
Khabarovsk Territory	7 885 562	13 326	0	0	6 577 842	171 846
Amur Region	561 380	0	2 906	8 730	915 094	479
Magadan Region	660 095	0	0	0	815 073	1 848
Sakhalin Region	218 795	0	0	0	83 495	0
Jewish Autonomous Region	507 241	0	0	0	12 460	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 1.10.13

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	21 664 295 745	5 247 207	649 683	4 201 980 093	5 994 345 272	11 267 438 297
Belgorod Region	8 559 920	0	0	2 546 897	1 365 312	4 611 733
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 261 250	0	321	1 178 547	307 416	3 727 599
Voronezh Region	425 279	0	0	205 067	77 403	142 786
Ivanovo Region	8 960 983	0	0	1 947 546	621 005	6 296 234
Kaluga Region	16 956 487	0	215	3 496 385	1 390 100	12 044 776
Kostroma Region	77 463 440	0	0	4 766 062	4 180 047	68 481 133
Kursk Region	12 494 117	0	0	2 928 647	262 100	9 280 504
Lipetsk Region	20 282 605	0	0	3 923 524	4 472 341	11 875 492
Moscow Region	37 622 510	2 213	0	10 368 817	6 133 317	20 891 496
Orel Region	3 417 277	0	0	961 613	167 792	2 256 073
Ryazan Region	13 822 000	0	0	4 158 571	520 343	8 896 928
Smolensk Region	28 086 237	0	0	8 900 206	3 856 551	15 242 388
Tambov Region	2 526 391	0	0	723 753	395 010	1 395 210
Tver Region	8 522 028	131	0	3 157 495	529 550	4 810 279
Tula Region	12 224 458	0	0	2 218 274	1 428 836	8 459 693
Yaroslavl Region	5 833 504	0	0	2 695 906	436 681	2 413 123
City of Moscow	21 401 837 259	5 244 863	649 147	4 147 802 783	5 968 201 468	11 086 612 850
North-Western Federal District	849 734 447	1 061 725	2 084	317 063 899	274 157 911	242 672 856
Republic of Karelia	828 019	0	0	579 073	88 044	156 602
Komi Republic	3 929 420	0	0	1 475 804	591 750	1 703 865
Akhangel'sk Region	1 266 228	0	0	548 387	277 004	440 779
Vologda Region	48 792 014	0	0	11 294 803	10 772 429	26 512 439
Kaliningrad Region	14 743 574	0	0	6 661 595	2 229 795	5 761 868
Leningrad Region	9 109 035	7 356	0	1 862 178	712 575	6 449 600
Murmansk Region	4 266 252	0	0	2 031 411	179 191	1 958 633
Novgorod Region	3 401 654	0	158	1 322 991	118 114	1 867 276
Pskov Region	1 829 022	0	0	840 813	15 000	969 701
St Petersburg	761 569 229	1 054 369	1 926	290 446 844	259 174 009	196 852 093
Southern Federal District	185 272 132	94 827	85 236	43 343 231	20 533 460	120 484 363
Republic of Adygeya	5 056 153	0	0	1 216 306	617 070	3 198 797
Republic of Kalmykia	519 856	0	0	327 734	20 000	169 758
Krasnodar Territory	98 440 957	34 081	63 258	20 413 412	12 124 830	65 295 199
Astrakhan Region	5 610 532	0	0	3 157 957	1 045 354	1 352 982
Volgograd Region	14 525 898	4 588	0	3 505 432	2 733 167	8 251 392
Rostov Region	61 118 736	56 158	21 978	14 722 390	3 993 039	42 216 235
North-Caucasian Federal District	35 182 952	0	7	13 297 069	2 132 533	19 147 542
Republik of Daghestan	11 239 472	0	0	4 946 934	520 320	5 721 965
Republic of Ingushetia	351 182	0	0	233 214	0	110 673
Kabardino-Balkar Republic	3 929 051	0	0	949 468	44 008	2 895 077
Karachai-Cherkess Republic	5 129 836	0	0	3 151 083	605 571	1 354 991
Republic of North Ossetia - Alania	8 798 936	0	7	1 294 543	561 094	6 511 218
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 734 475	0	0	2 721 827	401 540	2 553 618
Volga Federal District	898 967 328	7 600 892	4 121 063	176 007 643	201 603 451	504 195 550
Republic of Bashkortostan	64 820 060	18 091	0	9 666 071	12 824 485	42 149 199

Republic of Marii El	1 846 891	0	0	490 522	145 092	1 163 679
Republic of Mordovia	16 286 781	0	0	2 485 293	1 636 596	12 085 606
Republic of Tatarstan	397 488 736	7 552 321	4 117 800	78 389 875	121 631 511	182 618 645
Udmurt Republic	25 312 716	0	0	4 028 781	1 783 371	19 452 741
Chuvash Republic	7 368 718	0	0	2 124 463	1 187 205	3 949 862
Perm Territory	29 407 932	8 329	0	5 891 023	7 677 719	15 686 642
Kirov Region	25 141 946	758	0	4 629 141	2 399 263	17 773 815
Nizhny Novgograd Region	67 559 179	5 873	894	14 941 186	6 392 519	46 058 586
Orenburg Region	31 265 567	15 350	1 783	6 076 493	7 465 794	17 654 864
Penza Region	3 754 918	0	0	1 112 644	458 282	2 168 011
Samara Region	166 961 969	170	586	36 782 179	34 778 972	94 373 772
Saratov Region	57 245 078	0	0	8 423 648	2 766 517	45 986 120
Ulyanovsk Region	4 506 837	0	0	966 324	456 125	3 074 008
Ural Federal District	713 192 191	466 566	133 497	116 604 626	203 782 805	386 250 638
Kurgan Region	2 063 348	0	1 405	832 167	304 614	881 770
Sverdlovsk Region	307 564 033	29 268	548	61 973 334	51 367 431	192 815 121
Tyumen Region	319 009 486	427 090	114 554	34 898 115	147 110 696	134 185 310
Chelyabinsk Region	84 555 324	10 208	16 990	18 901 010	5 000 064	58 368 437
Siberian Federal District	338 603 138	72 121	12 519	76 190 491	54 551 939	203 128 528
Republic of Altai	856 456	0	0	264 924	287 583	302 611
Republic of Buryatiya	8 747 259	0	0	1 769 647	2 220 554	4 721 510
Republic of Tuva	215 667	0	0	104 099	28 150	82 820
Republic of Khakassia	4 423 590	501	0	915 985	317 405	3 106 286
Altai Territory	12 068 574	0	837	4 148 974	1 464 626	6 385 200
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	28 592 229	17 366	10 129	5 242 786	2 697 362	19 934 709
Irkutsk Region	16 697 795	0	0	4 421 164	1 815 484	10 354 444
Kemerovo Region	20 968 948	0	0	3 009 938	1 003 648	16 906 670
Novosibirsk Region	214 375 441	54 254	1 553	48 858 299	41 237 488	120 875 547
Omsk Region	22 280 105	0	0	4 787 714	3 289 809	14 005 642
Tomsk Region	9 377 074	0	0	2 666 961	189 830	6 453 089
Far Eastern Federal District	355 828 393	26 807	115 646	57 320 288	41 981 709	255 298 040
Republic of Sakha (Yakutia)	20 488 474	14 317	8 214	5 152 533	2 249 145	12 971 516
Kamchatka Territory	15 061 672	9 943	2 375	4 046 974	2 001 210	8 913 917
Primorskiy Territory	67 581 055	196	4 280	20 661 287	3 742 080	42 726 602
Khabarovsk Territory	5 737 307	0	0	331 182	886 825	4 517 987
Amur Region	232 459 727	5	100 777	21 114 226	31 709 732	179 311 365
Magadan Region	0	0	0	0	0	0
Sakhalin Region	14 500 158	2 346	0	6 014 086	1 392 717	6 856 653
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 1.10.13

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	14 860 072 631	1 794 841	199 213	3 115 637 298	5 337 052 456	6 244 908 616
Belgorod Region	108 791 280	3 405	16 595	14 521 198	13 399 170	80 661 090
Bryansk Region	57 846 628	3 039	33 236	6 319 715	3 312 914	48 013 520
Vladimir Region	114 012 739	5 123	12 391	12 194 403	8 648 868	92 758 034
Voronezh Region	293 723 098	161 860	749	46 146 821	42 293 492	202 142 305
Ivanovo Region	62 265 244	11 690	0	6 582 052	3 487 071	52 011 214
Kaluga Region	90 376 362	60 555	6 347	13 753 385	6 610 684	69 776 775
Kostroma Region	56 049 768	9 809	0	4 164 051	5 532 027	46 288 849
Kursk Region	61 048 031	2 287	19	8 814 541	3 827 513	48 280 828
Lipetsk Region	85 129 240	7 352	4 631	11 230 670	9 387 462	64 117 442
Moscow Region	770 350 865	404 116	16 956	164 598 812	78 775 478	523 247 247
Orel Region	46 012 412	531	0	5 588 427	1 478 573	38 666 079
Ryazan Region	83 086 674	7 029	0	10 738 614	4 963 458	66 998 943
Smolensk Region	60 993 305	10 235	9 155	7 928 268	4 601 799	48 288 147
Tambov Region	53 440 469	1 569	0	6 458 662	2 443 771	44 136 173
Tver Region	81 778 421	1 968	0	11 022 867	3 281 783	67 348 119
Tula Region	106 667 499	4 280	343	11 456 416	13 005 381	81 960 672
Yaroslavl Region	128 254 764	11 061	0	21 958 688	27 415 414	78 186 122
City of Moscow	12 600 245 832	1 088 932	98 791	2 752 159 708	5 104 587 598	4 592 027 057
North-Western Federal District	2 378 585 479	2 537 037	30 064	502 623 595	451 656 850	1 398 677 882
Republic of Karelia	36 936 081	1 638	813	4 714 465	1 671 128	30 411 548
Komi Republic	82 321 390	17 633	9 109	8 838 762	3 127 949	70 027 651
Akhangel'sk Region	114 968 884	16 845	3 447	19 978 395	12 892 432	81 873 803
Vologda Region	90 765 129	17 456	0	13 473 910	9 130 163	67 903 781
Kaliningrad Region	88 945 855	4 245	0	18 436 507	6 714 850	63 210 679
Leningrad Region	23 770 124	26 084	0	4 842 850	3 454 506	15 322 419
Murmansk Region	73 247 500	3 400	354	8 447 613	4 574 374	59 977 204
Novgorod Region	34 060 217	3 439	761	6 284 451	1 913 130	25 575 247
Pskov Region	31 391 881	1 471	3 994	5 251 548	2 771 360	23 239 571
St Petersburg	1 802 178 418	2 444 826	11 586	412 355 094	405 406 958	961 135 979
Southern Federal District	1 068 328 843	178 323	95 545	198 179 491	74 542 330	792 351 521
Republic of Adygeya	16 761 571	212	0	2 203 760	1 075 158	13 443 936
Republic of Kalmykia	6 642 414	1 959	2 293	964 658	245 302	5 391 208
Krasnodar Territory	488 047 002	46 503	69 440	94 824 197	34 982 083	356 769 821
Astrakhan Region	54 801 428	2 106	0	8 016 041	2 205 196	44 454 446
Volgograd Region	150 667 369	26 287	1 834	23 363 139	8 646 365	118 191 746
Rostov Region	351 409 059	101 256	21 978	68 807 696	27 388 226	254 100 364
North-Caucasian Federal District	302 258 955	540 533	34 739	55 858 214	24 109 940	220 249 301
Republik of Daghestan	46 511 875	275 711	5 927	9 218 514	2 207 304	34 600 047
Republic of Ingushetia	5 298 161	2 643	0	1 282 487	738 550	3 260 210
Kabardino-Balkar Republic	26 339 005	307	38	4 907 398	653 099	20 692 465
Karachai-Cherkess Republic	12 656 097	5 879	0	2 637 701	919 559	9 068 021
Republic of North Ossetia - Alania	27 495 664	0	67	3 043 403	674 119	23 314 553
Chechen Republic	10 009 263	63 552	35	4 871 499	608 852	4 453 265
Stavropol Territory	173 948 890	192 441	28 672	29 897 212	18 308 457	124 860 740
Volga Federal District	2 764 023 053	8 316 748	4 196 683	489 558 678	431 111 708	1 815 026 784
Republic of Bashkortostan	334 770 805	44 350	177	47 298 135	84 293 993	201 915 886
Republic of Marii El	28 306 569	3 048	0	3 385 513	2 081 876	22 728 166

Republic of Mordovia	42 987 095	157 987	1 034	5 834 377	4 067 787	32 786 466
Republic of Tatarstan	540 132 678	7 559 707	4 118 438	100 614 148	129 541 270	294 909 749
Udmurt Republic	93 524 395	4 179	0	16 122 505	8 084 198	69 165 541
Chuvash Republic	65 712 977	13 917	10 635	7 732 451	7 377 353	50 338 161
Perm Territory	235 474 462	217 178	13 721	51 229 595	22 448 035	160 733 735
Kirov Region	77 308 765	27 919	18	11 618 229	5 956 564	59 261 194
Nizhny Novgorod Region	437 000 160	92 165	28 743	108 213 400	76 883 788	250 701 718
Orenburg Region	123 954 722	39 647	18 666	19 871 172	11 875 176	86 566 843
Penza Region	75 367 525	37 034	0	9 941 269	3 404 608	61 787 530
Samara Region	448 756 235	35 637	5 251	72 744 863	58 997 331	315 230 167
Saratov Region	173 319 957	7 723	0	24 196 769	11 052 517	137 605 256
Ulyanovsk Region	87 406 708	76 257	0	10 756 252	5 047 212	71 296 372
Ural Federal District	1 508 524 478	686 340	270 590	258 877 000	279 124 568	959 494 491
Kurgan Region	32 729 227	4 423	4 023	4 809 905	2 317 938	25 456 996
Sverdlovsk Region	617 569 243	125 752	107 623	122 456 874	82 779 777	407 697 062
Tyumen Region	608 874 408	531 617	131 284	85 709 960	177 325 188	342 314 072
Chelyabinsk Region	249 351 600	24 548	27 660	45 900 261	16 701 665	184 026 361
Siberian Federal District	1 411 415 741	303 709	158 850	237 438 215	131 772 497	1 030 081 980
Republic of Altai	6 288 885	3 918	4 818	816 569	602 062	4 847 955
Republic of Buryatiya	46 844 929	12 584	0	7 677 073	5 177 675	33 857 992
Republic of Tuva	5 539 002	6 229	55	863 723	360 926	4 298 477
Republic of Khakassia	22 965 683	2 870	0	3 521 420	1 202 487	18 080 884
Altai Territory	114 661 394	1 792	32 057	16 016 370	12 511 406	85 670 689
Zabaykal Territory	39 729 768	28 527	0	4 945 920	1 275 832	33 372 779
Krasnoyarsk Territory	247 843 838	60 810	49 990	50 480 033	21 535 231	170 548 438
Irkutsk Region	165 445 560	42 323	6 109	25 519 481	21 766 477	117 610 390
Kemerovo Region	177 363 633	11 295	39 287	23 557 979	10 623 975	142 563 471
Novosibirsk Region	390 349 109	116 805	7 007	77 389 486	40 629 110	268 228 984
Omsk Region	124 747 355	9 134	16 143	15 153 512	11 721 069	97 466 018
Tomsk Region	69 636 585	7 422	3 384	11 496 649	4 366 247	53 535 903
Far Eastern Federal District	747 886 791	212 614	134 052	142 151 735	61 637 401	541 370 571
Republic of Sakha (Yakutia)	76 403 231	79 880	11 977	17 507 896	5 724 393	52 750 218
Kamchatka Territory	40 592 930	10 222	2 375	5 556 716	2 754 913	32 162 805
Primorskiy Territory	194 892 463	14 568	11 311	45 654 643	9 245 344	139 461 075
Khabarovsk Territory	247 314 890	37 058	1 837	34 832 400	29 350 861	182 250 413
Amur Region	77 509 034	24 727	4 131	17 069 273	5 268 545	54 912 905
Magadan Region	38 176 473	7 144	102 186	5 765 701	4 947 091	27 320 402
Sakhalin Region	65 632 523	38 632	164	14 497 791	4 040 051	46 731 751
Jewish Autonomous Region	5 997 220	383	71	773 944	91 600	5 126 182
Chukotka Autonomous Area	1 368 027	0	0	493 371	214 603	654 820

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.10.13**

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	7 994 570 430	32 261 984	490	993 583 158	3 941 725 091	2 673 694 689
Belgorod Region	1 260 848	0	0	16 347	0	1 244 498
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 382 019	0	0	5 000	873	1 376 146
Voronezh Region	287 295	0	0	937	0	286 355
Ivanovo Region	787 835	0	0	22 009	0	765 826
Kaluga Region	1 479 238	0	0	59 336	22 654	1 397 248
Kostroma Region	8 331 918	0	0	175 325	307 265	7 842 917
Kursk Region	534 198	0	0	121 080	0	405 628
Lipetsk Region	1 078 475	0	0	533 057	0	535 037
Moscow Region	11 288 638	0	0	1 254 158	2 641 865	7 338 385
Orel Region	231 189	0	0	11 023	29 143	191 023
Ryazan Region	759 138	0	0	194 533	1 298	543 776
Smolensk Region	6 204 052	0	0	255 026	421 667	5 527 313
Tambov Region	74 861	0	0	59 101	0	15 294
Tver Region	839 238	0	0	54 189	310 268	474 713
Tula Region	600 443	0	0	5 522	32 345	561 541
Yaroslavl Region	621 682	0	0	42 451	0	574 311
City of Moscow	7 958 809 363	32 261 984	490	990 774 064	3 937 957 713	2 644 614 678
North-Western Federal District	248 872 763	6 402	0	36 527 089	106 113 508	99 993 319
Republic of Karelia	25 740	0	0	13 854	0	5 331
Komi Republic	736 345	0	0	14 210	8 730	713 405
Akhangel'sk Region	48 226	0	0	3 011	14 685	30 530
Vologda Region	8 098 048	0	0	3 470 544	602 992	3 909 546
Kaliningrad Region	9 192 082	0	0	4 470 068	2 035 966	2 511 363
Leningrad Region	1 683 640	0	0	130 003	3 278	1 538 772
Murmansk Region	1 060 774	0	0	779 847	0	260 500
Novgorod Region	94 818	0	0	12 205	0	82 607
Pskov Region	72 937	0	0	3 761	0	69 171
St Petersburg	227 860 153	6 402	0	27 629 586	103 447 857	90 872 094
Southern Federal District	13 920 160	0	0	2 442 292	3 470 039	7 717 734
Republic of Adygeya	36 487	0	0	2 541	0	33 933
Republic of Kalmykia	108 910	0	0	22	45 559	63 329
Krasnodar Territory	4 428 138	0	0	377 656	256 686	3 549 015
Astrakhan Region	349 999	0	0	276 126	0	66 283
Volgograd Region	417 529	0	0	55 751	189 271	171 561
Rostov Region	8 579 097	0	0	1 730 196	2 978 523	3 833 613
North-Caucasian Federal District	3 926 060	0	0	159 118	68 975	3 675 512
Republic of Daghestan	198 574	0	0	29 089	0	165 056
Republic of Ingushetia	9 138	0	0	5 702	0	3 376
Kabardino-Balkar Republic	82 291	0	0	11 119	0	71 157
Karachai-Cherkess Republic	3 196 088	0	0	84 581	32	3 093 607
Republic of North Ossetia - Alania	231 557	0	0	3 693	0	227 785
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	208 412	0	0	24 934	68 943	114 531
Volga Federal District	104 465 604	6 200	0	7 834 574	44 336 882	50 534 844
Republic of Bashkortostan	3 739 539	0	0	233 591	337 589	3 161 242

Republic of Marii El	13 162	0	0	1	0	3 339
Republic of Mordovia	208 572	0	0	12 786	0	194 376
Republic of Tatarstan	60 046 127	6 199	0	2 136 486	38 202 454	18 655 859
Udmurt Republic	1 086 004	0	0	224 905	0	861 039
Chuvash Republic	352 557	0	0	20 804	0	331 638
Perm Territory	3 120 024	0	0	506 302	34 254	2 579 468
Kirov Region	1 596 164	0	0	46 432	532 557	1 017 147
Nizhny Novgorod Region	3 956 115	1	0	397 824	983 468	2 547 942
Orenburg Region	2 057 214	0	0	30 540	617 476	1 409 193
Penza Region	43 696	0	0	501	43 195	0
Samara Region	22 463 924	0	0	3 390 438	3 167 749	15 277 646
Saratov Region	5 738 711	0	0	828 695	418 140	4 457 437
Ulyanovsk Region	43 795	0	0	5 269	0	38 518
Ural Federal District	86 754 750	33 226	0	12 318 106	19 486 659	44 741 065
Kurgan Region	7 278	0	0	166	0	6 848
Sverdlovsk Region	27 686 025	0	0	1 871 508	7 774 000	17 517 814
Tyumen Region	49 623 206	32 881	0	6 380 214	11 336 612	22 784 865
Chelyabinsk Region	9 438 241	345	0	4 066 218	376 047	4 431 538
Siberian Federal District	59 403 404	0	11 281	9 617 459	5 616 522	37 723 669
Republic of Altai	40 321	0	0	19 394	241	20 686
Republic of Buryatiya	2 902 547	0	0	2 062 222	0	228 686
Republic of Tuva	1 403	0	0	0	0	1 403
Republic of Khakassia	47 551	0	0	1 548	0	44 326
Altai Territory	315 414	0	0	61 047	0	254 365
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 061 742	0	0	100 169	183 957	4 769 848
Irkutsk Region	797 677	0	0	233 103	41 388	355 778
Kemerovo Region	401 457	0	0	92 986	0	308 465
Novosibirsk Region	48 478 720	0	11 281	6 650 718	5 329 382	30 841 465
Omsk Region	1 093 998	0	0	347 338	61 554	685 024
Tomsk Region	262 574	0	0	48 934	0	213 623
Far Eastern Federal District	38 920 745	0	0	3 737 163	3 747 180	29 016 656
Republic of Sakha (Yakutia)	1 262 507	0	0	47 517	51 687	1 059 190
Kamchatka Territory	1 420 512	0	0	484 186	97 035	821 308
Primorskiy Territory	9 481 605	0	0	1 726 072	166 258	7 537 749
Khabarovsk Territory	252 486	0	0	10 835	0	238 438
Amur Region	25 295 961	0	0	951 871	3 431 553	18 669 846
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 207 674	0	0	516 682	647	690 125
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 1.10.13

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	7 140 149 385	30 978 055	11 771	874 390 617	3 814 497 927	2 182 986 506
Belgorod Region	15 105 120	0	0	823 693	551 189	11 327 122
Bryansk Region	3 842 398	627	0	161 394	54 502	3 155 613
Vladimir Region	10 462 729	435	0	301 669	657 250	7 040 965
Voronezh Region	43 123 409	0	0	3 786 223	12 674 345	20 937 387
Ivanovo Region	5 268 713	24	0	157 524	28 753	4 557 791
Kaluga Region	8 854 156	712	0	945 294	675 830	5 422 724
Kostroma Region	3 091 303	60	0	425 952	69 996	2 232 292
Kursk Region	3 591 572	0	0	407 242	135 209	2 250 937
Lipetsk Region	5 356 500	0	0	875 283	31 089	3 609 512
Moscow Region	78 292 468	109	0	9 335 231	11 031 612	51 315 361
Orel Region	2 267 326	19	0	112 586	35 806	1 652 232
Ryazan Region	5 981 243	0	0	270 808	1 214 740	3 445 668
Smolensk Region	6 412 827	271	0	390 152	320 724	3 425 699
Tambov Region	2 168 303	0	0	105 242	8 681	1 448 296
Tver Region	9 041 345	511	0	1 098 617	924 054	4 300 025
Tula Region	14 194 806	0	0	3 370 656	4 699 881	4 593 844
Yaroslavl Region	8 645 168	204	0	1 086 460	693 795	5 588 648
City of Moscow	6 914 449 999	30 975 083	11 771	850 736 591	3 780 690 471	2 046 682 390
North-Western Federal District	559 499 543	90 924	0	76 570 127	174 463 849	276 478 837
Republic of Karelia	2 904 768	0	0	178 244	11 645	2 318 114
Komi Republic	6 936 460	16	0	805 177	300 564	4 086 619
Akhangel'sk Region	8 191 618	63	0	1 543 597	977 941	4 830 682
Vologda Region	19 550 678	4	0	5 679 147	7 719 601	4 200 084
Kaliningrad Region	25 605 784	186	0	5 006 046	2 968 984	14 501 124
Leningrad Region	3 641 558	0	0	370 472	440 897	2 596 713
Murmansk Region	9 830 247	0	0	2 680 367	774 962	4 956 922
Novgorod Region	3 508 448	131	0	1 119 426	29 111	1 945 653
Pskov Region	2 848 877	0	0	262 753	276 526	1 674 844
St Petersburg	476 481 105	90 524	0	58 924 898	160 963 618	235 368 082
Southern Federal District	100 984 558	1 823	0	15 173 853	8 044 141	67 614 806
Republic of Adygeya	556 363	0	0	21 967	22 284	383 315
Republic of Kalmykia	314 393	0	0	1 328	50 605	208 561
Krasnodar Territory	41 565 369	1 690	0	4 173 472	921 015	32 932 285
Astrakhan Region	4 921 768	103	0	813 741	816 686	2 812 523
Volgograd Region	13 547 222	0	0	1 800 227	211 551	9 426 247
Rostov Region	40 079 443	30	0	8 363 118	6 022 000	21 851 875
North-Caucasian Federal District	17 788 068	13 396	0	749 967	213 238	13 144 430
Republic of Dagestan	1 005 494	0	0	47 337	0	858 448
Republic of Ingushetia	232 564	0	0	9 012	0	193 006
Kabardino-Balkar Republic	1 721 267	0	0	86 075	10 997	1 257 686
Karachai-Cherkess Republic	721 753	0	0	52 584	10 836	519 604
Republic of North Ossetia - Alania	1 184 353	13 371	0	25 442	0	793 601
Chechen Republic	131 009	0	0	1 855	0	128 971
Stavropol Territory	12 791 628	25	0	527 662	191 405	9 393 114
Volga Federal District	306 278 810	1 145 735	0	29 859 235	60 484 755	172 249 006
Republic of Bashkortostan	25 451 038	822 450	0	3 588 848	1 779 817	15 041 341

Republic of Marii El	1 720 151	0	0	290 888	88 676	796 061
Republic of Mordovia	1 840 234	61	0	163 967	0	980 753
Republic of Tatarstan	76 181 985	6 470	0	3 768 364	37 610 219	28 048 391
Udmurt Republic	5 530 350	30	0	916 733	37 976	2 931 404
Chuvash Republic	5 289 770	0	0	1 121 189	767 224	2 079 017
Perm Territory	25 727 814	72	0	3 878 121	1 550 390	16 856 652
Kirov Region	3 967 942	76	0	571 372	607 478	2 081 781
Nizhny Novgogrod Region	53 185 872	316 366	0	8 241 462	10 118 988	21 206 146
Orenburg Region	8 812 309	0	0	509 544	2 244 516	5 264 996
Penza Region	3 826 953	197	0	128 885	82 931	2 565 428
Samara Region	71 719 983	0	0	4 275 950	3 659 159	58 176 046
Saratov Region	15 155 497	0	0	1 034 849	1 750 809	11 095 912
Ulyanovsk Region	7 868 912	13	0	1 369 063	186 572	5 125 078
Ural Federal District	198 620 384	64 697	0	21 437 909	29 105 125	124 499 744
Kurgan Region	1 136 101	0	0	125 618	23 443	640 009
Sverdlovsk Region	67 965 001	32 085	0	7 338 997	11 421 387	43 577 896
Tyumen Region	102 647 752	31 894	0	8 706 690	14 659 006	65 962 001
Chelyabinsk Region	26 871 530	718	0	5 266 604	3 001 289	14 319 838
Siberian Federal District	117 379 228	11 980	0	17 739 733	14 726 462	65 410 171
Republic of Altai	189 913	0	0	24 066	241	108 755
Republic of Buryatiya	5 485 300	0	0	2 238 467	0	1 476 038
Republic of Tuva	193 255	0	0	97 057	0	36 815
Republic of Khakassia	861 760	62	0	12 806	182 376	555 347
Altai Territory	10 430 917	0	0	997 716	2 314 594	4 693 192
Zabaykal Territory	1 743 629	0	0	133 451	30 889	716 200
Krasnoyarsk Territory	15 911 556	3	0	2 706 456	1 324 501	9 519 591
Irkutsk Region	10 927 720	35	0	1 237 517	555 383	5 767 775
Kemerovo Region	20 854 290	0	0	1 606 658	5 801 525	9 969 551
Novosibirsk Region	36 689 984	11 583	0	7 652 612	3 385 888	22 778 395
Omsk Region	8 320 382	52	0	655 813	290 607	6 317 499
Tomsk Region	5 770 522	245	0	377 114	840 458	3 471 013
Far Eastern Federal District	84 983 430	1 204	0	22 365 194	9 352 444	41 276 048
Republic of Sakha (Yakutia)	4 814 771	0	0	156 839	50 135	1 429 363
Kamchatka Territory	4 342 763	0	0	736 259	97 035	3 216 884
Primorskiy Territory	19 761 392	1 020	0	3 397 829	492 938	14 517 619
Khabarovsk Territory	38 511 869	26	0	15 966 492	5 263 383	14 974 894
Amur Region	6 736 467	0	0	224 960	2 404 858	2 926 083
Magadan Region	4 590 130	158	0	310 986	0	1 085 276
Sakhalin Region	5 924 201	0	0	1 559 676	1 044 095	2 881 444
Jewish Autonomous Region	301 837	0	0	12 153	0	244 485
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 1.10.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 482 841 120	2 137 544 315	2 345 296 805
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	44 143	44 143	0
Voronezh Region	598 094	598 094	0
Ivanovo Region	1 396 727	1 396 727	0
Kaluga Region	220 000	220 000	0
Kostroma Region	6 228 757	5 373 558	855 199
Kursk Region	0	0	0
Lipetsk Region	1 522 000	1 522 000	0
Moscow Region	605 000	605 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1 218 438	993 480	224 958
Tambov Region	111 050	111 050	0
Tver Region	30 000	30 000	0
Tula Region	453 139	453 139	0
Yaroslavl Region	50 000	50 000	0
City of Moscow	4 470 363 772	2 126 147 124	2 344 216 648
North-Western Federal District	75 755 624	54 577 534	21 178 090
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	93 000	93 000	0
Vologda Region	2 344 948	1 694 108	650 840
Kaliningrad Region	288 281	288 281	0
Leningrad Region	82 000	82 000	0
Murmansk Region	1 915 000	1 915 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	71 032 395	50 505 145	20 527 250
Southern Federal District	12 787 521	10 937 854	1 849 667
Republic of Adygeya	207 000	207 000	0
Republic of Kalmykia	156 173	140 000	16 173
Krasnodar Territory	5 780 605	5 160 801	619 804
Astrakhan Region	0	0	0
Volgograd Region	225 000	225 000	0
Rostov Region	6 418 743	5 205 053	1 213 690
North-Caucasian Federal District	522 909	407 362	115 547
Republic of Dagestan	192 362	192 362	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	265 547	150 000	115 547
Republic of North Ossetia - Alania	15 000	15 000	0
Chechen Republic	0	0	0
Stavropol Territory	50 000	50 000	0
Volga Federal District	80 253 022	71 579 056	8 673 966
Republic of Bashkortostan	4 499 766	1 808 980	2 690 786

Republic of Marii El	12 842	12 842	0
Republic of Mordovia	117 875	117 875	0
Republic of Tatarstan	29 473 181	25 045 761	4 427 420
Udmurt Republic	1 543 644	1 001 160	542 484
Chuvash Republic	614 896	595 489	19 407
Perm Territory	302 500	302 500	0
Kirov Region	808 414	808 414	0
Nizhny Novgograd Region	4 179 196	4 073 537	105 659
Orenburg Region	634 521	586 003	48 518
Penza Region	9 583	9 583	0
Samara Region	37 135 580	36 316 912	818 668
Saratov Region	921 024	900 000	21 024
Ulyanovsk Region	0	0	0
Ural Federal District	43 643 173	22 052 360	21 590 813
Kurgan Region	0	0	0
Sverdlovsk Region	14 397 476	9 646 203	4 751 273
Tyumen Region	28 534 327	11 775 650	16 758 677
Chelyabinsk Region	711 370	630 507	80 863
Siberian Federal District	21 894 410	13 194 297	8 700 113
Republic of Altai	50 000	50 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	942 443	942 443	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	353 245	353 245	0
Irkutsk Region	665 000	665 000	0
Kemerovo Region	1 458 000	1 458 000	0
Novosibirsk Region	17 410 411	9 289 276	8 121 135
Omsk Region	1 015 311	436 333	578 978
Tomsk Region	0	0	0
Far Eastern Federal District	9 984 610	9 217 062	767 548
Republic of Sakha (Yakutia)	193 870	193 870	0
Kamchatka Territory	449 763	449 763	0
Primorskiy Territory	131 854	131 854	0
Khabarovsk Territory	0	0	0
Amur Region	9 196 623	8 429 075	767 548
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 1.10.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 486 290 261	2 137 418 480	2 348 871 781
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	35 967	0	35 967
Voronezh Region	598 180	598 180	0
Ivanovo Region	1 396 727	1 396 727	0
Kaluga Region	220 000	220 000	0
Kostroma Region	5 221 813	5 221 813	0
Kursk Region	0	0	0
Lipetsk Region	1 522 000	1 522 000	0
Moscow Region	605 000	605 000	0
Orel Region	49 404	0	49 404
Ryazan Region	100 000	100 000	0
Smolensk Region	1 994	1 994	0
Tambov Region	111 050	111 050	0
Tver Region	30 000	30 000	0
Tula Region	453 139	453 139	0
Yaroslavl Region	2 140	2 140	0
City of Moscow	4 475 942 847	2 127 156 437	2 348 786 410
North-Western Federal District	82 784 954	61 116 426	21 668 528
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	93 000	93 000	0
Vologda Region	1 550 098	899 258	650 840
Kaliningrad Region	288 281	288 281	0
Leningrad Region	82 000	82 000	0
Murmansk Region	1 915 000	1 915 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	78 856 575	57 838 887	21 017 688
Southern Federal District	12 801 893	10 829 854	1 972 039
Republic of Adygeya	207 000	207 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 818 605	4 198 801	619 804
Astrakhan Region	745 000	745 000	0
Volgograd Region	335 000	335 000	0
Rostov Region	6 696 288	5 344 053	1 352 235
North-Caucasian Federal District	232 362	232 362	0
Republik of Daghestan	167 362	167 362	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	15 000	15 000	0
Chechen Republic	0	0	0
Stavropol Territory	50 000	50 000	0
Volga Federal District	81 465 913	72 486 914	8 978 999
Republic of Bashkortostan	4 616 057	1 901 426	2 714 631

Republic of Marii El	12 842	12 842	0
Republic of Mordovia	117 875	117 875	0
Republic of Tatarstan	30 301 204	25 778 761	4 522 443
Udmurt Republic	1 543 644	1 001 160	542 484
Chuvash Republic	455 489	455 489	0
Perm Territory	302 500	302 500	0
Kirov Region	808 414	808 414	0
Nizhny Novgogrod Region	3 987 180	3 675 949	311 231
Orenburg Region	734 521	686 003	48 518
Penza Region	9 583	9 583	0
Samara Region	37 655 580	36 836 912	818 668
Saratov Region	921 024	900 000	21 024
Ulyanovsk Region	0	0	0
Ural Federal District	46 642 009	24 940 749	21 701 260
Kurgan Region	0	0	0
Sverdlovsk Region	17 446 376	12 551 732	4 894 644
Tyumen Region	28 379 190	11 658 510	16 720 680
Chelyabinsk Region	816 443	730 507	85 936
Siberian Federal District	6 456 596	4 920 895	1 535 701
Republic of Altai	50 000	50 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	942 443	942 443	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	353 245	353 245	0
Irkutsk Region	665 000	665 000	0
Kemerovo Region	1 458 225	1 458 225	0
Novosibirsk Region	1 972 372	1 015 649	956 723
Omsk Region	1 015 311	436 333	578 978
Tomsk Region	0	0	0
Far Eastern Federal District	7 765 630	7 444 386	321 244
Republic of Sakha (Yakutia)	193 870	193 870	0
Kamchatka Territory	449 763	449 763	0
Primorskiy Territory	131 854	131 854	0
Khabarovsk Territory	14 697	0	14 697
Amur Region	6 962 946	6 656 399	306 547
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	1.09.13	1.10.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	14,7	13,7	13,5	13,2	13,4
Ratio of core capital to risk-weighted assets	9,3	8,5	9,1	9,1	9,1
Ratio the value of credit risk on balance sheet assets	58,8	50,7	52,5	52,0	52,0
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	1,1	1,4
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	209,4	210,4
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	13,6	13,5
production and distribution of energy, gas and water	2,9	2,7	2,5	2,5	2,7
constructing	5,6	5,5	5,7	5,8	5,8
wholesale and retail trade, car and household appliance repair	15,6	14,9	14,5	14,4	14,3
transport and communication	5,4	5,4	4,4	4,3	4,2
other economic activities	22,3	20,5	21,1	21,1	21,3
individuals	25,3	29,2	30,7	30,9	30,9
of which					
mortgage loans	6,7	7,5	7,9	8,0	7,9
Geographical distribution of interbank loans and deposits ²⁾					
Russian Federation	41,6	47,1	35,0	34,7	37,7
United Kingdom	20,2	17,5	22,4	22,2	22,5
USA	3,0	3,6	8,1	8,2	6,5
Germany	4,2	1,6	2,9	4,1	2,0
Austria	6,6	5,9	7,2	7,5	7,0
France	2,7	1,6	3,0	2,6	2,2
Italy	2,7	2,7	0,7	0,7	0,6
Cyprus	6,6	8,7	7,3	4,9	4,8
Netherlands	3,2	1,5	1,2	2,3	1,7
Other	9,0	9,8	12,3	12,8	15,0
Liquidity					
Ratio of high liquid assets to total assets	11,8	11,1	11,7	9,5	11,0
Ratio of liquid assets to total assets	23,9	23,2	22,6	21,7	20,5
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	65,3	58,1	63,3
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	87,2	86,6	82,0
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	86,6	87,7
Ratio of clients' funds to total loans ³⁾	105,3	101,2	102,8	100,0	98,9
Market risk ⁴⁾ to total own funds (capital) ⁵⁾	49,7	47,3	47,5	46,5	46,0
of which					
Interest rate risk	33,8	36,0	38,0	37,4	36,9
Equity position risk	12,9	6,0	4,4	4,1	4,2
Foreign exchange risk	3,0	5,4	5,2	4,9	4,8
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	2,3	2,3	2,2
Banks' financial result over the reporting period (billion rubles)	848,2	1011,9	491,4	653,6	751,4
as percent of the banking sector assets ⁶⁾	2,4	2,3	1,0	1,3	1,5
as percent of the banking sector own funds (capital) ⁶⁾	17,6	18,2	7,8	10,3	11,7
Return on assets ⁷⁾	2,4	2,3	2,1	2,0	2,0
Return on equity ⁷⁾	17,6	18,2	16,6	15,9	16,1

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
Reference data: own funds (capital) adequacy ratio as of 1.10.13, %	13,4	12,1		32,7		24,8		16,8		13,3	

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 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	1.09.13	1.10.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 282,0	1 394,3	1 441,7	1 455,3	1 462,8
Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 567,6	6 713,4	6 798,2
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,5	22,8	22,0	21,7	21,5

Table 43

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

Indicators	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
1. Factors of own funds (capital) increase	115,2	117,4	117,2	116,7	116,3
1.1. Authorised capital	24,5	22,8	22,0	21,7	21,5
1.2. Issue income	21,5	20,3	20,2	19,9	19,8
1.3. Credit institutions' profit and funds	42,9	46,8	46,7	47,0	47,5
1.4. Subordinated loans	22,7	24,2	24,9	24,7	24,2
1.5. Increase in value of property due to revaluation	3,7	3,3	3,4	3,3	3,3
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	16,7	16,3
2.1. Losses	1,7	1,7	1,7	1,7	1,7
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	0,2	0,1
2.6. Credit institutions' portfolio of shares	12,4	14,5	13,9	13,5	13,3
2.7. Other factors	0,7	0,4	1,1	1,1	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	1.09.13	1.10.13
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	1 013,0	953,3
3 rd group of assets	146,7	210,6	420,8	429,3	343,5
4 th group of assets	23 482,4	23 897,1	26 168,5	26 583,9	26 941,8
5 th group of assets	0,6	7,4	7,6	8,0	6,6
The value of credit risk on balance sheet assets	24 459,4	25 090,2	27 675,5	28 034,2	28 245,3

Reference data:

	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
1 st group of assets without adjustment to credit risk coefficients	-	-	6 027,3	5 860,1	6 461,6

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.

Own funds (capital) adequacy ratio of the banking sector

		1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 567,6	6 713,4	6 798,2
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	48 658,0	50 684,3	50 878,4
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	27 675,5	28 034,2	28 245,3
	- risk-weighted claims on counterparties related to a bank (code 8957 ¹), billion rubles	1 367,5	1 781,6	2 097,9	2 052,7	2 123,7
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807), billion rubles	67,7	109,5	156,1	152,1	119,5
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 497,0	3 751,9	3 706,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	303,7	198,0	283,3	288,4	282,6
	- the value of operational risk, billion rubles	1 959,0	3 148,3	3 444,8	3 589,5	3 585,5
	- market risk, billion rubles	2 377,7	2 646,9	3 022,9	3 013,5	3 013,7
	- credit claims of clearing participants (codes 8847 and 8852)	-	-	15,8	25,3	25,7
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	8 880,4	9 707,1	9 525,4
	- corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-415,7	-393,6	-384,8
	- 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)	-	-	-	463,1	635,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,5	13,2	13,4

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		1.09.13		1.10.13	
	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	2	0,0	1	0,0
From 10% to 12%	107	34,3	142	19,7	192	33,7	200	34,9	194	23,8
From 12% to 14%	125	16,6	143	53,2	143	42,5	150	53,4	148	63,1
14% and more	744	49,1	663	27,0	607	23,8	581	11,7	584	13,1
Banking sector, total	978	100,0	956	100,0	956	100,0	947	100,0	942	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	1.09.13	1.10.13
Loans	Standard	53,4	58,5	57,4	57,4	56,9
	Substandard	29,4	26,0	27,7	27,8	28,1
	Doubtful	10,4	9,1	8,4	8,5	8,7
	Problem	2,7	2,5	2,4	2,3	2,3
	Loss	4,1	3,8	4,1	4,0	4,1
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	8,2	8,1	8,2
	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	75,1	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	13,9	15,0

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		1.09.13		1.10.13	
	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	9 584,8	100,0	9 726,3	100,0
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	723,6	7,9	755,4	7,9	776,7	8,0
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	8 390,8	92,1	8 829,2	92,1	8 949,4	92,0
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,5	0,0	0,1	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	24,0	-	24,3	-	24,6
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	-	6,0	-	6,2
4. Claims grouped into portfolios of homogeneous claims - total of which:	38,6	100,0	59,0	100,0	66,1	100,0	65,9	100,0	66,8	100,0
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	26,3	39,8	27,4	41,5	29,0	43,4
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	39,8	60,2	38,5	58,5	37,8	56,6
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	-	32,0	-	33,5

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 1.10.13¹

	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	776 727,1	100,0	24 408,9	100,0	3,1
of which by quality categories					
1.1. Quality Category I	1 958,1	0,3	0,0	0,0	0,0
1.2. Quality Category II	741 643,5	95,5	7 178,4	29,4	1,0
1.3. Quality Category III	9 659,3	1,2	1 559,9	6,4	16,1
1.4. Quality Category IV	8 933,5	1,2	3 330,5	13,6	37,3
1.5. Quality Category V	14 529,2	1,9	12 339,9	50,6	84,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	139,7	100,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	139,7	100,0	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	0,0	0,0	0,0	0,0	0,0
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	776 866,8		24 408,9		3,1
4. Homogeneous claims grouped into portfolios - total	28 972,1	100,0	10 498,7	100,0	36,2
of which by quality categories					
4.1. Quality Category I	10 970,9	37,9	0,0	0,0	0,0
4.2. Quality Category II	7 476,2	25,8	190,7	1,8	2,6
4.3. Quality Category III	178,5	0,6	34,3	0,3	19,2
4.4. Quality Category IV	62,6	0,2	16,4	0,2	26,1
4.5. Quality Category V	10284,0	35,5	10257,2	97,7	99,7
5. Claims for interest payments - total	5 692,8	100,0	1 188,4	100,0	20,9
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 428,9	25,1	1 104,4	92,9	77,3

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 1.10.13¹

	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	8 949 436,3	100,0	580 794,0	100,0	6,5
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	602 068,3	6,7	15 489,1	2,7	2,6
1.1.2. residential real estate (mortgage) loans, total	1 861 937,5	20,8	35 543,7	6,1	1,9
1.1.3. car loans, total	872 800,6	9,8	43 615,1	7,5	5,0
1.1.4. other consumer loans, total	5 581 594,7	62,4	484 736,2	83,5	8,7
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	712 320,8	8,0	14 603,2	2,5	2,1
1.2.2. a portfolio of loans without overdue payments	7 277 258,3	81,3	92 751,0	16,0	1,3
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	275 775,2	3,1	13 034,1	2,2	4,7
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	144 464,2	1,6	40 372,8	7,0	27,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	126 922,5	1,4	70 550,4	12,1	55,6
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	163 010,8	1,8	130 318,0	22,4	79,9
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	218 649,4	2,4	217 754,5	37,5	99,6
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 092 377,5	90,4	98 160,3	16,9	1,2
1.3.2. Quality category III	274 942,6	3,1	27 766,8	4,8	10,1
1.3.3. Quality category IV	119 143,1	1,3	52 127,9	9,0	43,8
1.3.4. Quality category V	462 973,0	5,2	402 738,9	69,3	87,0
2. Claims grouped into portfolios of homogeneous claims - total	37 829,8	8,2	11 900,8	3,0	31,5
of which by quality categories					
2.1. Quality category I	513,1	0,1	0,0	0,0	0,0
2.2. Quality category II	23 315,9	5,0	388,4	0,1	1,7
2.3. Quality category III	1450,5	0,3	223,1	0,1	15,4
2.4. Quality category IV	1356,5	0,3	652,6	0,2	48,1
2.5. Quality category V	11193,8	2,4	10636,7	2,6	95,0
3. Claims for interest payments - total	120 718,9	100,0	34 884,4	100,0	28,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	39 513,5	32,7	31 426,9	90,1	79,5

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	1.09.13	1.10.13	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
Substandard	8,3	8,9	9,3	9,3	9,4	2,1	2,2	2,1	2,1	2,0
Doubtful	22,9	21,1	18,5	19,0	19,4	15,9	14,9	13,7	13,7	13,7
Problem	16,3	16,3	15,1	14,7	14,4	44,3	41,8	38,5	38,7	37,8
Loss	52,4	53,6	56,7	56,6	56,5	91,5	90,1	86,8	86,0	85,2

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	1.09.13	1.10.13
Overdue claims on loans, deposits and other placements, billion rubles	1133,0	1257,4	1340,2	1382,5	1399,3
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1016,0	1055,0	1045,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,6	3,6	3,6
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1191,4	1236,4	1257,4
- 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	146,2	141,9
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,6	1,6	1,6
- dollar equivalent, billion \$	4,3	4,4	4,5	4,4	4,4
Overdue claims on loans and other placements with non-financial institutions	822,6	924,1	943,5	952,4	956,2
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,5	4,4	4,3
Overdue claims on loans and other funds provided to individuals	291,1	313,0	374,4	409,1	422,5
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,3	4,4	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	1.09.13	1.10.13	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
No overdue claims	134	118	107	112	97	1,9	1,7	1,2	1,7	1,0
Less than 5%	638	644	637	633	638	79,8	81,2	81,6	81,5	82,1
From 5 to 10%	110	103	116	112	116	13,4	12,3	12,9	11,8	10,9
From 10 to 15%	35	28	35	30	28	0,8	1,2	0,8	1,5	2,5
From 15 to 20%	10	9	7	9	8	3,4	0,1	0,1	3,3	3,2
From 20 to 60%	7	11	8	5	9	0,4	3,2	3,1	0,0	0,0
From 60 to 90%	2	0	3	2	0	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	42	43	43	41	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	1.09.13	1.10.13
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	13 271,9	14 054,5	14 300,2
Share of large credit risks in the banking sector assets, %	28,8	25,8	25,2	26,1	26,3

Table 55**Structure of large loans¹ grouped by types of collateral**

	1.01.12	1.01.13	1.07.13	1.09.13	1.10.13
Volume of large loans, billion rubles	6 207,7	6 493,4	6 960,7	7 187,3	7 223,2
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 714,4	1 727,4	1 711,6
Volume of I quality category collateral, billion rubles	324,8	355,8	418,4	427,7	401,1
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	39,1	36,4	35,2
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 710,1	1 709,1	1 731,3
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	538,2	519,5	531,3
collateral of proprietary rights (claims), billion rubles	491,8	511,8	488,1	510,8	501,9

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		1st half of 2013		2011		2012		1st half of 2013		2011		2012		1st half of 2013		1st half of 2011	1st half of 2012	1st half 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	47,1	44,2	197,5	190,0	184,3	148,8	129,1	127,8	31,1	33,5	32,0	30,1	43,0	42,1	6,7	4,4	1,9
Agriculture, hunting and forestry	46,0	44,8	43,7	44,7	45,7	45,1	197,8	182,0	182,1	187,2	172,5	166,5	65,5	67,5	68,9	70,8	69,1	65,4	3,7	3,7	2,2
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	69,7	67,9	67,9	65,7	17,0	14,4	215,6	204,7	196,4	155,3	100,8	101,1	29,2	32,1	30,7	28,3	25,0	22,1	1,4	0,0	0,7
-mining	77,2	77,3	77,3	76,3	33,4	34,0	336,9	282,4	283,3	206,2	183,2	162,5	14,2	11,3	11,3	8,4	52,1	53,2	5,4	2,1	3,4
-manufacturing	46,0	44,4	43,4	39,9	41,9	38,7	147,0	149,3	131,7	126,1	89,3	85,9	43,3	51,7	48,2	46,3	47,0	44,0	6,2	5,0	0,6
-production and distribution of energy, gas and water	79,7	69,6	69,6	60,1	48,1	44,9	186,9	161,5	153,2	72,2	128,3	128,7	29,9	33,7	40,2	40,5	42,6	41,9	7,1	4,6	1,9
Construction	21,4	18,1	16,6	14,5	46,0	45,4	100,5	101,8	102,2	100,7	118,9	127,8	27,5	25,4	23,6	19,8	32,6	28,4	8,2	5,4	4,8
Wholesale and retail trade, car and household appliance repair	27,4	26,3	22,4	22,2	39,4	35,0	135,1	140,5	140,7	142,3	126,0	127,3	34,7	34,3	48,2	51,5	45,3	44,9	5,4	3,9	1,5
Transport and communication	65,1	62,5	41,5	38,2	66,9	65,1	148,0	163,7	114,3	87,0	139,2	133,6	45,5	47,2	41,1	46,6	37,5	37,8	3,5	1,6	1,8

* 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		1.09.13		1.10.13	
	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	46,5	100,0	46,0	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	38,0	79,8	37,4	80,6	36,9	80,2
- equity position risk (EPR)	12,9	26,0	6,0	12,6	4,4	9,3	4,1	8,8	4,2	9,2
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	5,2	10,9	4,9	10,6	4,8	10,5
Reference data:										
Number of credit institutions ¹	621		613		675		670		646	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,3		92,5		98,0		97,8		97,6	

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	1.09.13	1.10.13
Share of assets in foreign currency in total assets, %	23,3	21,0	24,2	24,0	22,9
of which:					
- 20 largest-asset credit institutions	25,2	22,2	25,8	25,2	24,2
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	22,7	22,4	21,9
of which:					
- 20 largest-asset credit institutions	23,2	22,3	24,9	24,4	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	1,6	1,0
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,9	0,8	0,3

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	1.09.13	1.10.13
Balance sheet positions					
Claims, bln rubles	9 688,9	10 410,0	12 776,6	12 928,1	12 420,0
Liabilities, bln rubles	8 955,6	10 343,8	11 957,6	12 051,2	11 901,1
Net balance sheet position, bln rubles	733,4	66,2	819,0	876,9	519,0
Net balance sheet position to own funds (capital), % ¹	14,0	1,1	12,5	13,1	7,6
Off-balance sheet positions ²					
Claims, bln rubles	5 228,6	5 783,2	6 804,0	7 202,7	7 939,9
Liabilities, bln rubles	5 398,4	5 356,7	7 061,5	7 500,3	7 878,1
Net balance sheet position, bln rubles	-169,8	426,5	-257,5	-297,6	61,8
Net balance sheet position to own funds (capital), % ¹	-3,2	7,0	-3,9	-4,4	0,9

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

² Forward & future transactions (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
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

Open currency positions of the banking sector by currencies as of 1.10.13

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	344	-51,2	-1,2	124,5	-175,7
long	537	58,3	2,3	103,4	-45,1
EUR					
short	422	-84,6	-1,5	-190,1	105,5
long	446	13,5	1,1	-18,6	32,1
GBP					
short	91	-6,5	-0,2	-5,1	-1,4
long	303	13,9	0,5	12,5	1,4

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	1.09.13 ³	1.10.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	25,4	37,7	37,9
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	23,4	24,1	23,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-4,7	-2,7	-6,9	19,9	21,1

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 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	1.09.13 ¹	1.10.13	1.01.12	1.01.13	1.07.13	1.09.13 ¹	1.10.13
Less than 0	608	616	619	256	257	51,5	57,1	57,2	10,1	7,8
From 0 to 20	316	300	288	427	415	47,1	42,3	42,5	25,1	25,1
More than 20	54	40	49	261	267	1,4	0,6	0,3	64,8	67,2
Data not available	0	0	0	3	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	956	947	942	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	1.09.13 ²	1.10.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	52,2	36,9	35,5
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	43,1	41,3	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	7,2	10,0

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 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.

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	1.09.13 ¹	1.10.13	1.01.12	1.01.13	1.07.13	1.09.13 ¹	1.10.13
Less than 0	446	403	388	472	452	25,6	21,3	23,5	26,7	25,6
From 0 to 20	208	248	205	223	237	12,3	13,8	41,4	51,9	52,1
More than 20	324	305	363	249	250	62,1	64,9	35,1	21,3	22,2
Data not available	0	0	0	3	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	956	947	942	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).