

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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

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The Central Bank of the Russian Federation

Banking Supervision Department

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

Table 1

Macroeconomic indicators

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

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

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

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

Table 2

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

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

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	1.08.13	1.09.13
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1091	1085	1083
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	956	951	947
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	1
Credit institutions with their banking licenses being revoked (cancelled)	134	137	133	133	135
Credit institutions licensed to conduct operations in foreign currency	661	648	653	650	646
Credit institutions holding general licences	273	270	271	269	269

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.07.13		1.08.13		1.09.13	
	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	569	59,8	564	59,6
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	516	54,0	515	54,2	511	54,0
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	4,8	46	4,9
North-Caucasian	56	5,7	50	5,2	48	5,0	46	4,8	46	4,9
Volga	111	11,3	106	11,1	105	11,0	105	11,0	106	11,2
Ural	45	4,6	44	4,6	43	4,5	43	4,5	43	4,5
Siberian	54	5,5	53	5,5	50	5,2	50	5,3	50	5,3
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	951	100,0	947	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	1.09.13	1.01.12	1.01.13	1.09.13	1.01.12	1.01.13	1.09.13	1.01.12	1.01.13	1.09.13	1.01.12	1.01.13	1.09.13	1.01.12	1.01.13	1.09.13
Central	572	564	564	120	102	83	463	356	336	67	53	52	18	20	21	16	15	16
of which the City of Moscow and Moscow Region ¹	512	506	511	104	90	71	131	127	125	21	21	21	16	18	19	5	5	6
North-Western	69	70	70	12	9	9	306	302	286	378	382	362	2	2	3	11	13	13
Southern	45	46	46	20	17	16	282	232	212	434	368	342	2	2	2	10	10	10
North-Caucasian	56	50	46	81	82	80	96	87	85	70	66	67	4	4	4	3	4	4
Volga	111	106	106	99	85	73	520	433	349	248	227	195	6	6	6	19	18	16
Ural	45	44	43	98	80	75	227	174	173	159	140	147	4	4	4	8	7	8
Siberian	54	53	50	26	21	21	321	248	218	401	335	307	2	2	2	11	11	10
Far Eastern	26	23	22	8	7	7	128	114	105	376	380	362	1	1	1	5	5	5
Russian Federation	978	956	947	464	403	364	2343	1946	1764	162	143	135	38	41	43	83	83	83

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		1.08.13		1.09.13	
	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	27 223 178	51,0	27 543 068	51,1
From 6 to 20	8 413 454	20,2	9 660 925	19,5	9 927 783	18,8	10 165 147	19,1	10 265 965	19,1
From 21 to 50	4 564 408	11,0	5 745 193	11,6	6 096 112	11,6	6 142 902	11,5	6 188 564	11,5
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 792 815	12,9	6 931 011	13,0	6 929 236	12,9
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 329 828	4,4	2 336 079	4,4	2 385 760	4,4
From 501	539 359	1,3	562 302	1,1	558 203	1,1	554 390	1,0	563 453	1,0
Total	41 627 520	100,0	49 509 647	100,0	52 744 414	100,0	53 352 706	100,0	53 876 047	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	1.08.13	1.09.13
Central	56,3	56,4	57,4	57,1	57,3
of which the City of Moscow and Moscow Region	56,8	56,9	57,9	57,6	57,7
North-Western	68,7	66,2	65,9	65,7	65,5
Southern	68,6	68,7	70,2	70,0	70,4
North-Caucasian	43,4	52,8	46,2	48,4	47,6
Volga	44,8	46,5	46,5	47,4	47,3
Ural	66,5	68,8	68,8	69,4	69,5
Siberian	75,1	72,9	74,9	75,0	74,7
Far Eastern	74,8	82,9	83,3	86,4	86,1
Russian Federation	50,0	50,3	51,3	51,0	51,1

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.13 - 1.09.13)

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.09.13						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	12			2
5	From 201 to 500	300				13	268	13	1	4
6	From 501	456				1	19	425	10	1
Became operating after 1.01.13							1	6		
Total over the period									11	7
Total as of 1.01.13¹		956								
Total as of 1.09.13¹		947	5	15	30	150	300	444		

	- 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	1.08.13	1.09.13
Credit institutions with foreign participation over 50%					
Assets	16,9	17,8	17,2	17,5	17,3
Own funds (capital)	17,6	19,3	18,6	18,7	18,8
Correspondent accounts with non-resident banks	14,3	21,7	17,6	20,1	18,5
Loans and other placements with non-financial organisations	14,0	14,2	14,2	14,2	14,2
Loans and other placements with individuals	22,0	22,6	22,2	22,2	22,0
Loans, deposits and other placements with credit institutions	30,0	27,3	22,6	24,4	24,3
Individual deposits	11,4	13,5	13,4	13,5	13,6
Funds raised from organisations ¹	17,4	18,6	17,2	17,6	18,0
Profit (loss) of the current year	17,4	19,6	13,2	13,7	14,5
Reference data:					
Number of credit institutions	113	117	121	122	121
of which 100% foreign-owned credit institutions					
Assets	10,0	9,8	9,3	9,4	9,3
Own funds (capital)	11,1	11,4	10,9	10,9	11,0
Correspondent accounts with non-resident banks	6,9	15,2	10,6	12,8	11,4
Loans and other placements with non-financial organisations	8,3	7,5	7,4	7,3	7,3
Loans and other placements with individuals	10,7	11,1	10,9	10,9	10,8
Loans, deposits and other placements with credit institutions	24,2	20,0	17,3	18,7	19,0
Individual deposits	5,4	6,1	6,1	6,2	6,2
Funds raised from organisations ¹	10,7	11,0	9,7	10,0	10,2
Profit (loss) of the current year	12,0	13,4	11,2	11,6	12,0
Reference data:					
Number of credit institutions	77	73	77	77	76

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.12		1.01.13		1.07.13		1.08.13		1.09.13	
	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	2088,3	3,9	2151,3	4,0
Own funds (capital)	249,7	4,8	212,4	3,5	210,5	3,2	221,0	3,3	227,9	3,4
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	742,2	3,5	779,6	3,6	793,4	3,6
of which overdue claims	163,4	19,9	230,2	24,9	224,6	23,8	223,2	23,2	226,2	23,7
Loans and other placements with individuals	129,3	2,3	142,3	1,8	172,7	2,0	179,5	2,0	187,3	2,0
of which overdue claims	19,5	6,7	12,9	4,1	14,2	3,8	13,8	3,5	14,3	3,5
Individual deposits	303,2	2,6	298,7	2,1	333,5	2,1	336,6	2,1	343,5	2,2
Funds raised from organisations	799,6	5,7	778,2	5,0	834,7	4,9	839,6	4,9	860,9	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	1.08.13	1.09.13
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 247,7	1 234,0	1 228,6
1.1.	of which: money	1 125,0	1 423,5	1 159,9	1 135,5	1 132,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	1 737,3	1 580,4	1 572,8
3.	Accounts with credit institutions of which:	1 000,6	1 483,3	1 596,0	1 477,0	1 360,1
3.1.	Correspondent accounts with correspondent credit institutions	227,4	315,8	297,0	310,3	289,9
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 294,4	1 166,5	1 087,0
4.	Securities acquired by credit institutions, total of which	6 211,7	7 034,9	7 436,2	7 385,3	7 472,6
4.1.	Debt securities	4 676,2	5 265,1	5 718,5	5 696,1	5 747,8
4.2.	Shares	914,4	791,6	734,2	742,6	771,3
4.3.	Discounted promissory notes	233,9	398,8	382,4	343,7	358,9
4.4.	Shares in associates and subsidiaries	387,3	579,4	601,1	603,0	594,6
5.	Other participation in authorised capital	291,9	333,4	341,4	351,9	351,6
6.	Derivatives with fair value being an asset	-	163,9	189,1	185,4	188,1
7.	Loans, total of which:	28 737,0	33 993,1	37 412,2	38 269,3	38 795,1
7.1.	Loans, deposits and other placements of which overdue claims	28 699,2	33 960,1	37 341,0	38 195,3	38 714,5
	of which:	1 133,0	1 257,4	1 340,2	1 377,3	1 382,5
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	17 715,3	19 971,4	21 030,2	21 441,7	21 767,2
	of which overdue claims	822,6	924,1	943,5	962,3	952,4
7.1.2.	Loans and other placements with individuals of which overdue claims	5 550,9	7 737,1	8 797,6	9 042,6	9 270,5
	of which overdue claims	291,1	313,0	374,4	394,1	409,1
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	3 958,0	4 230,4	5 325,1	5 455,3	5 333,3
	of which overdue claims	5,1	5,2	8,0	7,5	7,5
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 136,8	1 139,9	1 145,9
8.1	of which real estate, temporarily out of use in operating activities	-	96,7	107,1	105,3	105,1
9.	Allocation of profit	173,2	210,2	97,0	111,0	126,8
9.1.	of which income tax	155,4	204,4	95,0	108,9	123,9
10.	Other assets, total of which:	1 266,4	1 486,3	1 550,8	1 618,4	1 634,3
10.1.	Float	589,8	647,8	606,5	626,9	599,8
10.2.	Receivables	181,0	210,0	241,5	268,0	268,5
10.3.	Deferred expenses	94,3	121,5	122,8	120,3	119,9
Banking sector assets		41 627,5	49 509,6	52 744,4	53 352,7	53 876,0

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
1.	Funds and profit of credit institutions Of which:	4 963,0	5 911,0	6 086,2	6 156,4	6 239,6
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 161,8	3 191,7	3 193,5
1.2.	Profit (losses), including financial result of the previous year Of which:	2 243,1	2 861,3	2 924,4	2 964,7	3 046,1
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	491,4	571,5	653,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	2 320,8	2 591,6	2 828,8
3.	Accounts of credit institutions Of which:	336,4	462,8	497,5	503,7	456,1
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	252,0	278,1	257,3
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	150,4	115,8	104,2
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 792,5	4 814,6	4 799,2
5.	Clients' funds ² Of which:	26 082,1	30 120,0	32 988,1	33 205,1	33 450,5
5.1.	Budgetary funds in settlement accounts	37,8	38,5	49,4	54,5	50,9
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	3,7	3,8	4,9
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	6 250,0	6 070,0	5 882,8
5.4.	Clients' float	288,1	296,4	395,3	387,5	382,6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 493,0	10 713,0	10 990,6
5.6.	Individual deposits	11 871,4	14 251,0	15 632,0	15 796,8	15 945,7
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	33,8	29,9	30,2
6.	Bonds	666,7	1 037,4	1 133,1	1 157,7	1 150,9
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 220,8	1 130,2	1 136,4
8.	Derivatives with fair value being a liability	-	135,3	173,6	165,1	158,7
9.	Other liabilities ¹ , total Of which:	2 947,5	3 264,7	3 531,8	3 628,5	3 655,7
9.1.	Provisions	2 318,8	2 441,3	2 701,0	2 756,8	2 799,4
9.2.	Float	325,0	395,3	288,5	294,4	281,0
9.3.	Payables	46,4	72,3	112,1	130,5	103,1
9.4.	Deferred income	5,5	10,2	7,3	7,0	6,7
9.5.	Interest payable Of which:	251,7	345,5	423,1	439,9	465,4
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	53 352,7	53 876,0

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 14

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

Assets		1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
1.	Money, precious metals and gemstones	2,9	3,1	2,4	2,3	2,3
1.1.	of which: money	2,7	2,9	2,2	2,1	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,3	3,0	2,9
3.	Accounts with credit institutions of which:	2,4	3,0	3,0	2,8	2,5
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,6	0,6	0,5
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	2,5	2,2	2,0
4.	Securities acquired by credit institutions, total	14,9	14,2	14,1	13,8	13,9
4.1.	of which Debt securities	11,2	10,6	10,8	10,7	10,7
4.2.	Shares	2,2	1,6	1,4	1,4	1,4
4.3.	Discounted promissory notes	0,6	0,8	0,7	0,6	0,7
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	71,7	72,0
	of which:					
7.1.	Loans, deposits and other placements of which overdue claims	68,9	68,6	70,8	71,6	71,9
	of which:	2,7	2,5	2,5	2,6	2,6
7.1.1.	Loans and other placements with non-financial organisations	42,6	40,3	39,9	40,2	40,4
	of which overdue claims	2,0	1,9	1,8	1,8	1,8
7.1.2.	Loans and other placements with individuals	13,3	15,6	16,7	16,9	17,2
	of which overdue claims	0,7	0,6	0,7	0,7	0,8
7.1.3.	Loans, deposits and other placements with credit institutions	9,5	8,5	10,1	10,2	9,9
	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	0,2
9.1.	of which income tax	0,4	0,4	0,2	0,2	0,2
10.	Other assets, total	3,0	3,0	2,9	3,0	3,0
	of which:					
10.1.	Float	1,4	1,3	1,1	1,2	1,1
10.2.	Receivables	0,4	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
1.	Funds and profit of credit institutions	11,9	11,9	11,5	11,5	11,6
	Of which:					
1.1.	Funds of credit institutions	6,5	6,2	6,0	6,0	5,9
1.2.	Profit (losses), including financial result of the previous year	5,4	5,8	5,5	5,6	5,7
	Of which:					
1.2.1.	Profit (losses) of the current year	2,0	2,0	0,9	1,1	1,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	4,4	4,9	5,3
3.	Accounts of credit institutions	0,8	0,9	0,9	0,9	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	9,0	8,9
5.	Clients' funds ²	62,7	60,8	62,5	62,2	62,1
	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	11,4	10,9
5.4.	Clients' float	0,7	0,6	0,7	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	19,9	20,1	20,4
5.6.	Individual deposits	28,5	28,8	29,6	29,6	29,6
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	2,2	2,1
7.	Promissory notes and bank acceptances	2,1	2,3	2,3	2,1	2,1
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	0,6	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	0,8	0,9
	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	1.08.13	1.09.13	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
1. Loans, deposits and other placements, total	21378,5	26757,1	28276,0	28880,0	29393,4	7320,7	7203,0	9065,0	9315,3	9321,1	28699,2	33960,1	37341,0	38195,3	38714,5
Of which															
- overdue claims	994,1	1122,8	1191,4	1227,3	1236,4	138,9	134,6	148,8	150,0	146,2	1133,0	1257,4	1340,2	1377,3	1382,5
1.1 Loans and other placements with non-financial resident organisations	12799,6	15097,0	15648,1	15961,4	16202,4	3088,3	2988,9	3506,1	3630,3	3677,9	15887,9	18086,0	19154,2	19591,7	19880,2
Of which															
- overdue claims	721,9	805,4	815,2	833,3	827,6	67,9	58,0	65,9	64,6	60,7	789,8	863,4	881,0	897,9	888,3
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	619,7	626,8	634,8	7,0	5,3	5,9	5,9	5,9	437,9	573,7	625,6	632,6	640,7
Of which															
- overdue claims	27,3	24,9	28,1	29,8	30,6	0,5	0,4	0,4	0,4	0,4	27,9	25,2	28,4	30,2	31,0
1.2 Loans and other placements with non-resident legal entities (except banks)	469,4	509,6	462,4	487,4	467,8	1357,9	1375,9	1413,6	1362,6	1419,2	1827,4	1885,4	1876,0	1850,0	1887,0
Of which															
- overdue claims	9,7	21,9	20,5	20,5	20,5	23,0	38,9	42,0	44,0	43,7	32,8	60,8	62,5	64,4	64,1
1.3 Loans, deposits and other placements with financial sector	1836,6	2306,7	2172,8	2189,7	2242,9	495,8	654,9	730,5	737,1	731,9	2332,4	2961,6	2903,3	2926,8	2974,8
Of which															
- overdue claims	17,9	18,5	19,3	18,1	18,2	1,3	1,6	0,7	0,5	0,6	19,2	20,1	20,0	18,7	18,7
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1252,5	1225,5	1267,3	419,7	537,6	619,7	626,7	611,0	1646,8	2015,6	1872,2	1852,2	1878,2
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	964,2	975,7	76,1	117,4	110,8	110,3	120,9	685,6	945,9	1031,1	1074,5	1096,6
Of which															
- overdue claims	13,0	13,6	13,9	13,0	13,1	1,2	1,4	0,4	0,4	0,4	14,3	15,0	14,3	13,4	13,5
1.4 Loans, deposits and other placements with non-resident banks	398,4	451,4	475,5	462,1	421,2	1912,8	1763,4	2977,4	3140,9	3033,9	2311,2	2214,8	3452,9	3603,0	3455,1
Of which															
- overdue claims	0,0	0,0	0,2	0,0	0,0	0,2	0,2	2,2	2,2	2,2	0,2	0,2	2,3	2,2	2,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	367,7	530,2	471,0	496,4	479,5	0,0	0,0	0,0	0,0	0,0	367,7	530,2	471,0	496,4	479,5
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	5223,0	7484,4	8533,3	8775,2	9001,2	316,7	237,6	245,5	247,0	248,3	5539,7	7721,9	8778,9	9022,2	9249,4
Of which															
- overdue claims	244,5	276,9	336,1	355,2	369,9	45,9	35,6	37,7	38,0	38,4	290,4	312,5	373,8	393,2	408,3
1.7 Loans and other placements with non-resident individuals	4,3	8,3	10,0	10,0	10,1	6,9	6,8	8,8	10,4	10,9	11,2	15,1	18,8	20,4	21,1
Of which															
- overdue claims	0,1	0,1	0,2	0,2	0,2	0,5	0,4	0,4	0,7	0,6	0,7	0,5	0,6	0,9	0,9
Reference data:															
Provisions on loans, deposits and other placements	1987,9	2095,7	2287,9	2332,4	2368,5	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2287,9	2332,4	2368,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	76,5	81,5	83,4	4,7	4,6	5,3	5,7	5,6	46,9	63,4	81,9	87,1	89,0
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	284,4	265,3	263,3	17,8	88,6	95,9	76,2	93,4	231,7	396,8	380,2	341,5	356,7
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	2,2	2,1	2,0	2,2	2,2	2,2

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	1.08.13	1.09.13
1. Loans, deposits and other placements, total	100,0 68,9	100,0 68,6	100,0 70,8	100,0 71,6	100,0 71,9
Of which:					
- overdue claims	3,9 2,7	3,7 2,5	3,6 2,5	3,6 2,6	3,6 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	51,3 36,7	51,4 36,9
Of which:					
- overdue claims	2,8 1,9	2,5 1,7	2,4 1,7	2,4 1,7	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	4,8 3,5	4,9 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	7,7 5,5
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	4,8 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	2,8 2,0
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	8,1 5,6	6,5 4,5	9,2 6,5	9,4 6,8	8,9 6,4
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,3 0,9	1,6 1,1	1,3 0,9	1,3 0,9	1,2 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	23,6 16,9	23,9 17,2
Of which:					
- overdue claims	1,0 0,7	0,9 0,6	1,0 0,7	1,0 0,7	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	6,1 4,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2 0,1	0,2 0,1	0,2 0,2	0,2 0,2	0,2 0,2
Credit institutions' portfolio of promissory notes of residents	0,8 0,6	1,2 0,8	1,0 0,7	0,9 0,6	0,9 0,7
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		1.08.13		1.09.13	
	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	7 041,6	100,0	7 113,7	100,0
- in rubles	5 008,9	83,8	5 451,0	82,1	5 625,3	79,7	5 620,1	79,8	5 621,3	79,0
- in foreign currency	969,0	16,2	1 185,1	17,9	1 428,5	20,3	1 421,6	20,2	1 492,3	21,0
Of which:										
Securities at fair value through profit or loss	1 662,6	27,8	1 782,6	26,9	1 998,7	28,3	1 987,3	28,2	2 000,6	28,1
- in rubles	1 458,8	24,4	1 640,3	24,7	1 746,0	24,8	1 737,3	24,7	1 725,3	24,3
- in foreign currency	203,8	3,4	142,3	2,1	252,8	3,6	250,1	3,6	275,3	3,9
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 685,2	52,2	3 688,8	52,4	3 747,4	52,7
- in rubles	2 465,4	41,2	2 723,6	41,0	2 854,5	40,5	2 870,3	40,8	2 892,0	40,7
- in foreign currency	609,1	10,2	741,1	11,2	830,7	11,8	818,5	11,6	855,4	12,0
Securities held-to-maturity	840,8	14,1	800,9	12,1	759,9	10,8	754,3	10,7	762,9	10,7
- in rubles	806,3	13,5	769,5	11,6	708,2	10,0	700,3	9,9	698,1	9,8
- in foreign currency	34,5	0,6	31,4	0,5	51,7	0,7	54,0	0,8	64,8	0,9
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	601,1	8,5	603,0	8,6	594,6	8,4
- in rubles	267,8	4,5	310,0	4,7	309,6	4,4	305,2	4,3	298,9	4,2
- in foreign currency	119,5	2,0	269,3	4,1	291,5	4,1	297,9	4,2	295,7	4,2
Reference data:										
Revaluation of securities	-63,5		31,4		-40,6		-25,7		-40,8	
Provisions for losses on securities available for sale	20,4		27,2		43,1		42,9		44,1	
Provisions for losses on securities held-to-maturity	1,6		1,1		1,5		1,5		1,4	
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		1.08.13		1.09.13	
	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	5 696,1	100,0	5 747,8	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	4 678,9	81,8	4 672,8	82,0	4 660,8	81,1
- in foreign currency	769,0	16,4	830,6	15,8	1 039,5	18,2	1 023,3	18,0	1 087,0	18,9
of which: revaluation	-48,8	-1,0	50,6	1,0	-11,8	-0,2	6,2	0,1	-15,6	-0,3
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	5 730,3	100,0	5 689,9	100,0	5 763,5	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	1 092,6	19,1	1 192,5	21,0	991,2	17,2
- in rubles	1 397,1	29,6	750,4	14,4	872,8	15,2	971,4	17,1	771,8	13,4
- in foreign currency	99,2	2,1	194,7	3,7	219,8	3,8	221,2	3,9	219,3	3,8
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	105,2	1,8	144,3	2,5
- in rubles	223,6	4,7	98,1	1,9	131,5	2,3	105,2	1,8	144,3	2,5
- 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	454,7	8,0	444,8	7,7
- in rubles	408,5	8,6	487,4	9,3	451,1	7,9	447,1	7,9	434,7	7,5
- in foreign currency	0,0	0,0	5,5	0,1	5,4	0,1	7,6	0,1	10,2	0,2
other debt securities of residents	997,5	21,1	863,8	16,6	850,9	14,8	771,4	13,6	692,3	12,0
- in rubles	997,4	21,1	863,4	16,6	850,3	14,8	770,7	13,5	691,9	12,0
- in foreign currency	0,1	0,0	0,4	0,0	0,6	0,0	0,6	0,0	0,4	0,0
debt securities of other countries	40,3	0,9	19,6	0,4	22,0	0,4	23,5	0,4	28,4	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	23,5	0,4	28,4	0,5
debt securities of non-resident banks	169,5	3,6	218,4	4,2	150,8	2,6	152,9	2,7	156,2	2,7
- in rubles	23,0	0,5	42,4	0,8	42,6	0,7	43,5	0,8	43,8	0,8
- in foreign currency	146,5	3,1	176,0	3,4	108,2	1,9	109,3	1,9	112,5	2,0
other debt securities of non-residents	629,7	13,3	553,4	10,6	788,5	13,8	802,3	14,1	831,4	14,4
- in rubles	245,0	5,2	221,4	4,2	219,4	3,8	236,8	4,2	229,1	4,0
- in foreign currency	384,7	8,1	331,9	6,4	569,1	9,9	565,5	9,9	602,3	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	2 179,3	38,3	2 466,8	42,8
- in rubles	645,9	13,7	1 913,4	36,7	2 116,0	36,9	2 084,8	36,6	2 353,9	40,8
- in foreign currency	101,1	2,1	101,5	1,9	112,6	2,0	94,5	1,7	112,8	2,0
overdue debt securities	12,6	0,3	8,4	0,2	8,8	0,2	8,2	0,1	8,1	0,1
- in rubles	10,6	0,2	7,5	0,1	6,9	0,1	7,0	0,1	7,0	0,1
- 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		15,6		15,5	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.07.13		1.08.13		1.09.13	
	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	742,6	100,0	771,3	100,0
- in rubles	833,9	91,2	706,4	89,2	636,7	86,7	642,1	86,5	661,6	85,8
- in foreign currency	80,5	8,8	85,2	10,8	97,5	13,3	100,5	13,5	109,7	14,2
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-28,8	-3,9	-31,9	-4,3	-25,2	-3,3
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	763,0	100,0	774,5	100,0	796,5	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	9,5	1,2	7,1	0,9	7,5	0,9
- in rubles	10,5	1,1	8,4	1,0	9,5	1,2	7,1	0,9	7,5	0,9
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	786,6	84,7	646,1	79,7	619,0	81,1	604,3	78,0	607,8	76,3
- in rubles	784,2	84,4	644,2	79,5	615,8	80,7	601,1	77,6	604,5	75,9
- in foreign currency	2,4	0,3	1,9	0,2	3,2	0,4	3,2	0,4	3,3	0,4
non-resident credit institutions	13,9	1,5	8,5	1,0	14,6	1,9	14,8	1,9	11,2	1,4
- 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	14,8	1,9	11,2	1,4
other non-residents	64,5	6,9	73,8	9,1	74,6	9,8	72,5	9,4	80,7	10,1
- 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	63,8	8,2	72,0	9,0
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	45,3	5,9	75,9	9,8	89,3	11,2
- in rubles	45,5	4,9	64,6	8,0	31,5	4,1	57,2	7,4	66,1	8,3
- in foreign currency	8,0	0,9	9,4	1,2	13,8	1,8	18,7	2,4	23,1	2,9
Reference data:										
Provisions for losses on shares	14,7		21,3		36,6		37,0		38,1	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	284,4	265,3	263,3
of which promissory notes, not paid when due	1,8	4,4	4,3	4,4	4,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	98,0	78,4	95,6
of which promissory notes, not paid when due	0,03	0,01	0,01	0,01	1,34
Total	233,9	398,8	382,4	343,7	358,9

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.12		1.01.13		1.07.13		1.08.13		1.09.13	
	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	343,7	100,0	358,9	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	297,1	86,4	311,9	86,9
- other promissory notes of residents	32,5	13,9	58,3	14,6	43,8	11,4	44,4	12,9	44,8	12,5
- 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		13,3		13,4	

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	1.08.13	1.09.13
Land temporarily out of use in operating activities	69,5	49,3	50,2	50,5	50,5
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,8	0,8	0,7
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	8,0	8,0	8,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	2,9	2,9	2,9
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	4,0	3,9	3,1
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	11,4	12,0	12,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	13,3	11,8	11,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	15,5	14,5	14,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	0,9	0,9	1,0
Non-current inventories	50,4	66,2	69,0	70,2	72,8
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	27,2

* 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	1.08.13	1.09.13
1.	Funds raised from organisations, total	13 995,7	15 648,2	17 164,4	17 193,9	17 280,0
	- in rubles	10 330,4	11 054,1	11 639,8	11 780,8	11 860,0
	- in foreign currency	3 665,3	4 594,1	5 524,5	5 413,1	5 419,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 326,7	5 706,6	6 250,0	6 070,0	5 882,8
	- in rubles	4 701,0	4 821,8	4 991,6	4 963,8	4 833,2
	- in foreign currency	625,7	884,8	1 258,4	1 106,2	1 049,6
	Of which:					
1.1.1	Funds of individual entrepreneurs	146,0	172,8	169,1	168,4	173,5
	- in rubles	144,0	170,0	166,4	165,8	170,9
	- in foreign currency	2,0	2,8	2,6	2,6	2,6
1.2.	Government and other extra budgetary funds in settlement accounts	7,1	1,6	3,7	3,8	4,9
1.3.	Float	272,7	283,3	383,9	377,1	371,5
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 493,0	10 713,0	10 990,6
	- in rubles	5 488,0	6 089,7	6 455,9	6 629,8	6 847,7
	- in foreign currency	2 879,4	3 529,8	4 037,1	4 083,2	4 142,9
	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	1 309,8	1 415,9
1.4.2.	Certificates of deposit	13,4	4,1	5,3	4,8	4,9
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	1,3	0,5	0,5
1.5.	Clients' funds in factoring and forfeiting operations	21,9	37,2	33,8	29,9	30,2
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	1 120,8	1 291,8
	- in rubles	1 191,4	1 362,2	953,0	1 005,3	1 154,6
	- in foreign currency	196,1	191,3	121,3	115,5	137,2
	with maturity from 31 days to 1 year	3 183,5	3 321,2	3 894,8	4 008,8	4 072,6
	- in rubles	2 728,6	2 838,8	3 238,6	3 352,0	3 417,6
	- in foreign currency	454,9	482,3	656,2	656,8	655,0
	with maturity in excess of 1 year	3 796,4	4 744,9	5 523,9	5 583,3	5 626,3
	- in rubles	1 568,1	1 888,7	2 264,3	2 272,4	2 275,5
	- in foreign currency	2 228,3	2 856,2	3 259,7	3 310,9	3 350,7
	Reference data					
	Funds raised from non-resident organisations, total	1 924,3	2 750,8	3 211,9	3 200,2	3 176,5
	- in rubles	381,2	507,4	581,8	538,9	569,7
	- in foreign currency	1 543,1	2 243,5	2 630,1	2 661,3	2 606,8
	of which:					
	Funds of non-resident organisations in settlement and other accounts	179,7	228,2	390,3	352,5	296,8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	456,9	456,4	474,4
	Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 342,8	2 375,9	2 393,0
	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	1.08.13	1.09.13
Issued debt obligations - total	1 551,1	2 419,2	2 666,6	2 609,9	2 619,3
including:					
bonds:	666,7	1 037,4	1 133,1	1 157,7	1 150,9
of which					
with maturities less than one year	1,2	17,1	3,7	3,7	5,0
with maturities in excess of one year	665,5	1 020,3	1 129,4	1 154,0	1 145,5
deposit certificates ¹	13,4	4,1	5,3	4,8	4,9
of which					
with maturities in excess of one year	2,3	2,7	3,2	3,5	3,7
with maturities in excess of one year	11,0	1,3	1,1	1,2	1,1
savings certificates ²	11,5	228,4	307,4	317,3	327,1
of which					
with maturities in excess of one year	4,8	61,8	57,2	56,7	55,4
with maturities in excess of one year	5,3	162,0	237,6	249,4	259,8
promissory notes and banker's acceptances	859,5	1 149,3	1 220,8	1 130,2	1 136,4
of which					
with maturities in excess of one year	483,1	596,6	655,6	577,9	610,9
with maturities in excess of one year	359,7	528,6	543,8	530,3	505,4

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	1.09.13
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	327,1
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	2 734,4
	- in rubles	2 059,3	2 474,9	2 541,7	2 476,8	2 441,2
	- in foreign currency	222,1	248,9	279,7	287,9	293,2
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 200,9	3 214,7	3 199,8
	- in rubles	1 981,1	2 684,5	2 757,3	2 757,0	2 738,4
	- in foreign currency	395,6	453,8	443,6	457,7	461,3
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	9 609,7	9 817,5	10 011,5
	- in rubles	5 661,9	6 604,1	7 529,3	7 672,8	7 813,9
	- in foreign currency	1 551,5	1 784,9	2 080,4	2 144,7	2 197,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	188,9	201,0	203,4

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	1.08.13	1.09.13
Loans, deposits and other funds raised from other credit institutions, total	4 560,2	4 738,4	4 792,5	4 814,6	4 799,2
- in rubles	2 197,7	2 530,1	2 334,4	2 273,0	2 266,9
- in foreign currency	2 362,5	2 208,2	2 458,2	2 541,6	2 532,3
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 487,6	2 463,9	2 472,1
- in rubles	1 767,2	2 061,1	1 911,9	1 864,9	1 865,9
- in foreign currency	356,4	439,8	575,7	599,0	606,3
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	2 350,7	2 327,0
- in rubles	430,5	469,0	422,5	408,1	401,0
- in foreign currency	2 006,0	1 768,4	1 882,4	1 942,6	1 926,0
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 1.09.13

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	23 503	46,2	75 083	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%	75	27 404	53,8	34 666 727	64,4
No budgetary funds	868	0	0,0	19 134 237	35,5
Data not available	3	0	0,0	0	0,0
Total	947	50 907	100,0	53 876 047	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.12		1.01.13		1.07.13		1.08.13		1.09.13	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
<i>Raised funds</i>											
1.	Clients' funds (except credit institutions)	2 059,6	4,9	2 924,6	5,9	3 408,4	6,5	3 409,6	6,4	3 388,8	6,3
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	3 184,9	6,0	3 164,2	5,9
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	2 832,4	5,3	2 867,4	5,3
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	188,9	0,4	201,0	0,4	203,4	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	149,2	0,3	151,7	0,3
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	28,6	0,1	23,7	0,0	21,2	0,0
2.	Funds in correspondent and other accounts of credit institutions	119,9	0,3	173,2	0,4	164,3	0,3	126,9	0,2	117,3	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	2 350,7	4,4	2 327,0	4,3
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<i>Raised funds, total</i>	4 616,0	11,1	5 335,2	10,8	5 877,6	11,1	5 887,2	11,0	5 833,1	10,8
	<i>Reference data:</i>										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	124,9	0,3	237,7	0,5	230,6	0,4	232,9	0,4	235,0	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<i>Placed funds</i>											
1.	Loans, total	4 149,8	10,0	4 115,3	8,3	5 347,7	10,1	5 473,4	10,3	5 363,1	10,0
	of which overdue claims	33,6	0,1	61,4	0,1	65,4	0,1	67,5	0,1	67,2	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	3 603,0	6,8	3 455,1	6,4
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	1 876,0	3,6	1 850,0	3,5	1 887,0	3,5
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	18,8	0,0	20,4	0,0	21,1	0,0
2.	Correspondent accounts with banks	773,1	1,9	1 167,5	2,4	1 294,4	2,5	1 166,5	2,2	1 087,0	2,0
3.	Securities acquired by credit institutions, total	919,9	2,2	875,6	1,8	1 052,7	2,0	1 068,1	2,0	1 110,2	2,1
	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	978,6	1,8	1 016,0	1,9
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	87,3	0,2	91,9	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	301,8	0,6	299,7	0,6
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<i>Placed funds, total</i>	5 965,7	14,3	6 431,5	13,0	7 990,2	15,1	8 009,8	15,0	7 860,0	14,6
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	1,9	0,0	1,8	0,0	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	1.08.13	1.09.13	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
Total	848 216,8	1 011 888,7	491 387,5	571 462,1	653 600,7	978	956	956	950	944	173 170,6	210 229,8	97 023,3	110 963,6	126 849,9
Profit-making CIs ¹	853 842,3	1 021 250,1	501 117,8	581 436,4	664 564,0	928	901	824	798	793	172 913,2	209 438,1	95 962,4	110 196,9	125 813,5
Loss-making CIs	-5 625,5	-9 361,4	-9 730,3	-9 974,2	-10 963,3	50	55	132	152	151	257,4	791,7	1 060,9	766,7	1 036,4
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	1	3	0,0	0,0	0,0	0,0	0,0
Total						978	956	956	951	947					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.12		1.01.13		1.04.13		1.07.13	
	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	5 340,1	100,0	14 486,5	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	558,7	10,5	1 145,9	7,9
1.2. Interest income on loans to individuals	778,7	2,8	1 136,4	3,6	350,6	6,6	732,8	5,1
1.3. Income on securities	799,0	2,9	1 214,7	3,8	289,4	5,4	806,8	5,6
1.4. Income on operations with foreign currency	17 923,0	65,4	21 100,8	66,1	2 625,3	49,2	8 432,9	58,2
1.5. Commissions	587,1	2,1	689,7	2,2	172,7	3,2	375,0	2,6
1.6. Recovery of loss provision	3 963,9	14,5	3 942,6	12,4	1 027,3	19,2	2 168,0	15,0
1.7. Other income	1 710,4	6,2	1 779,5	5,6	316,1	5,9	825,0	5,7
Of which:								
1.7.1. Fines, penalties, forfeits	68,6	0,3	57,6	0,2	14,1	0,3	32,8	0,2
2. Expenses of credit institution, total	26 550,8	100,0	30 892,5	100,0	5 100,7	100,0	13 995,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	629,8	2,4	941,3	3,0	265,6	5,2	546,5	3,9
2.2. Interest expenses on funds raised from individuals	542,8	2,0	665,9	2,2	202,1	4,0	419,0	3,0
2.3. Expenses on operations with securities	495,5	1,9	874,9	2,8	218,2	4,3	630,2	4,5
2.4. Expenses on operations with foreign currency	17 829,3	67,2	21 042,2	68,1	2 593,2	50,8	8 342,4	59,6
2.5. Commissions	88,6	0,3	124,3	0,4	29,6	0,6	69,9	0,5
2.6. Expenses on loss provision	4 074,1	15,3	4 147,9	13,4	1 166,6	22,9	2 468,9	17,6
2.7. Management expenses (including personnel costs)	894,0	3,4	1 061,0	3,4	238,7	4,7	542,6	3,9
2.8. Other expenses	1 996,6	7,5	2 035,0	6,6	386,8	7,6	975,5	7,0
Of which:								
2.8.1. Fines, penalties, forfeits	1,7	0,0	2,7	0,0	0,4	0,0	1,0	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 1.09.13

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	35 942 704 051	12 150 339 257	36 686 778 716	11 406 264 592
Belgorod Region	12 461 478	1 515 744	12 682 410	1 294 812
Bryansk Region	0	0	0	0
Vladimir Region	8 830 001	1 101 431	8 549 501	1 381 931
Voronezh Region	1 702 672	40 603	1 707 001	36 274
Ivanovo Region	13 805 248	655 097	13 069 789	1 390 556
Kaluga Region	20 745 531	1 611 693	20 737 719	1 619 505
Kostroma Region	141 936 430	11 480 617	142 947 182	10 469 865
Kursk Region	16 042 732	552 272	16 048 317	546 687
Lipetsk Region	26 487 628	1 358 451	26 472 652	1 373 427
Moscow Region	89 406 971	14 796 141	86 689 944	17 513 168
Orel Region	4 018 703	302 997	4 049 735	271 965
Ryazan Region	16 909 091	931 524	17 148 775	691 840
Smolensk Region	45 456 763	4 626 681	41 222 841	8 860 603
Tambov Region	3 307 877	80 079	3 309 887	78 069
Tver Region	10 967 820	830 153	10 964 955	833 018
Tula Region	15 606 508	565 710	15 570 701	601 517
Yaroslavl Region	8 985 330	215 845	8 704 263	496 912
City of Moscow	35 506 033 268	12 109 674 219	36 256 903 044	11 358 804 443
North-Western Federal District	1 246 835 756	323 541 791	1 288 457 230	281 920 317
Republic of Karelia	1 179 665	30 790	1 184 020	26 435
Komi Republic	5 014 166	747 570	5 040 245	721 491
Akhangel'sk Region	1 804 283	48 062	1 805 193	47 152
Vologda Region	73 753 389	9 567 320	74 057 338	9 263 371
Kaliningrad Region	22 984 409	6 990 585	23 843 823	6 131 171
Leningrad Region	11 607 604	1 638 177	11 673 528	1 572 253
Murmansk Region	7 665 474	2 431 608	8 914 417	1 182 665
Novgorod Region	4 617 955	127 957	4 644 092	101 820
Pskov Region	2 810 512	73 915	2 819 856	64 571
St Petersburg	1 115 398 299	301 885 807	1 154 474 718	262 809 388
Southern Federal District	257 784 305	16 478 718	259 264 958	14 998 065
Republic of Adygeya	6 536 693	44 941	6 548 814	32 820
Republic of Kalmykia	1 251 501	135 209	1 257 349	129 361
Krasnodar Territory	130 931 577	5 560 080	131 396 904	5 094 753
Astrakhan Region	7 686 024	362 641	7 693 459	355 206
Volgograd Region	18 274 039	703 986	18 317 206	660 819
Rostov Region	93 104 471	9 671 861	94 051 226	8 725 106
North-Caucasian Federal District	55 355 059	4 290 629	54 979 084	4 666 604
Republik of Daghestan	19 466 662	278 198	19 517 737	227 123
Republic of Ingushetia	886 534	9 500	886 607	9 427
Kabardino-Balkar Republic	6 336 893	115 387	6 366 912	85 368
Karachai-Cherkess Republic	8 283 155	3 424 420	7 824 562	3 883 013
Republic of North Ossetia - Alania	11 846 471	227 852	11 827 487	246 836
Chechen Republic	0	0	0	0
Stavropol Territory	8 535 344	235 272	8 555 779	214 837
Volga Federal District	1 423 501 443	131 407 416	1 434 844 266	120 064 593
Republic of Bashkortostan	81 877 485	5 201 579	81 849 682	5 229 382
Republic of Marii El	2 347 155	65 257	2 360 369	52 043
Republic of Mordovia	20 013 811	234 454	20 031 436	216 829

Republic of Tatarstan	640 930 215	76 803 340	646 744 900	70 988 655
Udmurt Republic	33 339 098	2 418 358	34 090 256	1 667 200
Chuvash Republic	10 330 637	377 392	10 339 827	368 202
Perm Territory	38 407 673	3 168 507	38 516 737	3 059 443
Kirov Region	31 221 669	3 136 184	32 727 104	1 630 749
Nizhny Novgograd Region	95 281 656	4 805 750	95 556 329	4 531 077
Orenburg Region	46 144 189	1 914 419	46 014 934	2 043 674
Penza Region	4 487 874	43 268	4 486 650	44 492
Samara Region	343 138 629	26 759 883	345 647 183	24 251 329
Saratov Region	70 123 781	6 401 442	70 585 166	5 940 057
Ulyanovsk Region	5 857 571	77 583	5 893 693	41 461
Ural Federal District	1 026 170 487	163 078 859	1 076 669 151	112 580 195
Kurgan Region	3 262 187	39 463	3 285 083	16 567
Sverdlovsk Region	446 401 193	46 201 258	460 233 688	32 368 763
Tyumen Region	457 423 368	105 945 832	490 558 515	72 810 685
Chelyabinsk Region	119 083 739	10 892 306	122 591 865	7 384 180
Siberian Federal District	491 141 007	97 372 622	516 669 219	71 844 410
Republic of Altai	1 207 207	21 380	1 207 609	20 978
Republic of Buryatiya	11 329 712	2 422 305	11 303 426	2 448 591
Republic of Tuva	439 841	3 267	441 667	1 441
Republic of Khakassia	5 750 419	66 071	5 771 030	45 460
Altai Territory	18 084 027	259 976	18 101 441	242 562
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 919 739	212 280	8 964 390	167 629
Irkutsk Region	20 767 492	1 177 165	21 004 137	940 520
Kemerovo Region	28 046 225	1 229 412	28 727 979	547 658
Novosibirsk Region	357 550 302	88 307 764	380 806 165	65 051 901
Omsk Region	27 945 259	3 405 930	29 230 919	2 120 270
Tomsk Region	11 100 784	267 072	11 110 456	257 400
Far Eastern Federal District	504 405 605	41 639 789	507 165 169	38 880 225
Republic of Sakha (Yakutia)	25 565 849	1 134 642	25 519 186	1 181 305
Kamchatka Territory	18 575 118	2 099 022	19 045 222	1 628 918
Primorskiy Territory	87 856 519	8 420 151	87 109 238	9 167 432
Khabarovsk Territory	6 993 671	244 818	6 985 233	253 256
Amur Region	348 292 012	28 592 432	351 348 800	25 535 644
Magadan Region	0	0	0	0
Sakhalin Region	17 122 436	1 148 724	17 157 490	1 113 670
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 1.09.13

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	28 130 177 633	11 219 586 912	28 834 490 677	10 515 273 868
Belgorod Region	118 161 578	15 270 838	117 941 664	15 490 752
Bryansk Region	68 699 319	-1 570 564	63 102 254	4 026 501
Vladimir Region	122 602 200	10 323 768	121 788 492	11 137 476
Voronezh Region	865 119 019	24 277 536	851 814 224	37 582 331
Ivanovo Region	68 126 576	4 838 784	66 978 958	5 986 402
Kaluga Region	100 326 209	7 011 254	98 671 095	8 666 368
Kostroma Region	79 443 205	2 774 468	79 245 966	2 971 707
Kursk Region	66 068 792	3 570 579	66 000 912	3 638 459
Lipetsk Region	98 331 295	4 830 994	97 629 326	5 532 963
Moscow Region	965 029 963	81 643 317	959 611 258	87 062 022
Orel Region	48 021 421	2 178 633	47 803 531	2 396 523
Ryazan Region	94 496 136	2 391 098	90 646 965	6 240 269
Smolensk Region	70 185 525	6 141 020	70 079 983	6 246 562
Tambov Region	54 844 900	2 258 988	54 801 888	2 302 000
Tver Region	88 325 605	7 399 476	87 128 458	8 596 623
Tula Region	114 584 912	16 564 598	119 043 973	12 105 537
Yaroslavl Region	371 836 757	11 444 180	367 129 528	16 151 409
City of Moscow	24 735 974 221	11 018 237 945	25 475 072 202	10 279 139 964
North-Western Federal District	3 182 364 056	557 535 174	3 062 716 697	677 182 533
Republic of Karelia	51 210 814	3 580 592	56 493 344	-1 701 938
Komi Republic	95 720 525	5 071 888	94 550 479	6 241 934
Akhangel'sk Region	115 660 898	9 493 466	116 355 424	8 798 940
Vologda Region	111 393 670	23 720 232	112 457 277	22 656 625
Kaliningrad Region	104 751 693	33 988 486	48 847 254	89 892 925
Leningrad Region	21 829 142	10 255 930	28 492 318	3 592 754
Murmansk Region	62 881 595	38 724 114	92 052 495	9 553 214
Novgorod Region	53 790 245	7 316 227	51 396 856	9 709 616
Pskov Region	57 297 035	700 058	50 788 530	7 208 563
St Petersburg	2 507 828 439	424 684 181	2 411 282 720	521 229 900
Southern Federal District	1 673 239 791	117 301 341	1 662 552 663	127 988 469
Republic of Adygeya	26 015 016	123 218	25 802 662	335 572
Republic of Kalmykia	10 393 050	80 624	10 059 901	413 773
Krasnodar Territory	733 485 352	42 137 490	711 722 553	63 900 289
Astrakhan Region	59 152 545	4 772 200	58 726 455	5 198 290
Volgograd Region	179 143 727	544 592	167 152 051	12 536 268
Rostov Region	665 050 101	69 643 217	689 089 041	45 604 277
North-Caucasian Federal District	501 136 904	7 374 314	486 557 553	21 953 665
Republik of Daghestan	60 082 438	-1 462 383	57 549 308	1 070 747
Republic of Ingushetia	11 810 760	162 021	11 475 245	497 536
Kabardino-Balkar Republic	42 207 071	322 291	40 139 143	2 390 219
Karachai-Cherkess Republic	21 502 500	1 297 985	20 583 959	2 216 526
Republic of North Ossetia - Alania	32 091 208	819 439	31 688 393	1 222 254
Chechen Republic	23 646 988	169 524	22 441 080	1 375 432
Stavropol Territory	309 795 939	6 065 437	302 680 425	13 180 951
Volga Federal District	4 562 610 537	494 963 569	4 722 433 510	335 140 596
Republic of Bashkortostan	239 430 665	172 807 125	386 487 331	25 750 459

Republic of Marii El	62 694 424	1 345 777	61 856 383	2 183 818
Republic of Mordovia	100 293 234	344 650	101 031 436	-393 552
Republic of Tatarstan	815 451 089	85 220 655	820 073 066	80 598 678
Udmurt Republic	139 242 459	2 528 554	159 083 644	-17 312 631
Chuvash Republic	86 809 345	4 220 823	85 968 888	5 061 280
Perm Territory	383 213 364	28 738 829	377 543 099	34 409 094
Kirov Region	114 287 260	3 553 779	116 116 586	1 724 453
Nizhny Novgogrod Region	846 377 297	93 768 975	851 306 278	88 839 994
Orenburg Region	145 315 453	10 828 029	146 880 503	9 262 979
Penza Region	78 704 058	3 463 738	78 261 040	3 906 756
Samara Region	1 269 591 362	67 144 109	1 257 999 915	78 735 556
Saratov Region	191 907 112	13 536 032	189 614 302	15 828 842
Ulyanovsk Region	89 293 415	7 462 494	90 211 039	6 544 870
Ural Federal District	2 492 571 938	457 785 720	2 624 734 990	325 622 668
Kurgan Region	44 590 678	167 008	44 123 450	634 236
Sverdlovsk Region	1 263 220 483	288 671 760	1 382 568 075	169 324 168
Tyumen Region	829 301 023	139 862 586	843 789 188	125 374 421
Chelyabinsk Region	355 459 754	29 084 366	354 254 277	30 289 843
Siberian Federal District	2 648 922 671	205 103 931	2 706 978 415	147 048 187
Republic of Altai	7 696 806	34 749	7 693 883	37 672
Republic of Buryatiya	65 315 196	-4 734 848	55 520 938	5 059 410
Republic of Tuva	14 252 517	20 637	14 245 771	27 383
Republic of Khakassia	34 961 266	274 292	34 431 925	803 633
Altai Territory	140 039 639	10 777 838	140 775 669	10 041 808
Zabaykal Territory	42 440 236	1 139 839	41 874 554	1 705 521
Krasnoyarsk Territory	506 334 633	27 858 718	522 667 499	11 525 852
Irkutsk Region	342 909 289	13 981 437	343 000 300	13 890 426
Kemerovo Region	155 239 688	71 294 007	204 295 205	22 238 490
Novosibirsk Region	1 083 326 960	73 918 627	1 096 850 931	60 394 656
Omsk Region	178 902 610	4 933 221	168 398 986	15 436 845
Tomsk Region	77 503 831	5 605 414	77 222 754	5 886 491
Far Eastern Federal District	1 219 732 201	82 843 115	1 227 293 126	75 282 190
Republic of Sakha (Yakutia)	83 718 846	5 923 776	83 931 782	5 710 840
Kamchatka Territory	47 054 538	4 951 891	47 717 545	4 288 884
Primorskiy Territory	222 679 830	23 070 258	225 492 851	20 257 237
Khabarovsk Territory	538 667 077	33 810 306	548 572 330	23 905 053
Amur Region	146 223 003	-3 652 770	135 452 982	7 117 251
Magadan Region	103 756 032	9 330 158	106 031 074	7 055 116
Sakhalin Region	69 888 181	8 999 003	72 249 622	6 637 562
Jewish Autonomous Region	6 454 343	410 514	6 558 102	306 755
Chukotka Autonomous Area	1 290 351	-21	1 286 838	3 492

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 1.09.13

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	5 100 674 620	911 961 583	673 310 521	581 896 804	200 417 898	86 764 343
Belgorod Region	1 383 117	0	4 832	0	363 162	136 368
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 098 878	28 426	60 934	0	771 001	0
Voronezh Region	792 158	105 856	0	0	49 413	0
Ivanovo Region	1 119 626	98 600	16 404	0	0	155 258
Kaluga Region	816 003	821 694	604 444	0	0	0
Kostroma Region	56 284 965	26 279	0	5 880	154 101	0
Kursk Region	1 236 135	1 027 368	0	0	909 512	0
Lipetsk Region	2 030 617	333 896	1	0	220 920	0
Moscow Region	9 858 625	1 044 842	4 034 471	0	1 620 917	271 850
Orel Region	340 833	0	108 286	0	99 694	0
Ryazan Region	1 714 463	1 214 748	294 776	0	49 356	38 602
Smolensk Region	1 955 192	514 520	2 678 184	0	1 222 756	0
Tambov Region	0	0	0	0	0	0
Tver Region	498 482	131 118	18 979	0	0	0
Tula Region	511 126	234 717	12 717	0	166 852	0
Yaroslavl Region	11 320	0	32	0	158 454	0
City of Moscow	5 020 023 080	906 379 519	665 476 461	581 890 924	194 631 760	86 162 265
North-Western Federal District	245 065 925	13 680 457	18 142 141	3 027 721	13 043 503	3 955 894
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 224 546	534 831	52 086	0	54 214	373 321
Akhangel'sk Region	0	0	1 504	0	0	0
Vologda Region	8 001 596	898 348	45 045	1 000	674 301	0
Kaliningrad Region	5 156 172	52 605	21 028	0	0	0
Leningrad Region	600 910	127 387	264 813	20	183 390	0
Murmansk Region	914 735	919 081	0	0	0	0
Novgorod Region	834 021	334 780	163 713	0	452 219	0
Pskov Region	160 565	0	0	0	0	0
St Petersburg	228 173 380	10 813 425	17 593 952	3 026 701	11 679 379	3 582 573
Southern Federal District	13 656 922	3 381 340	7 468 000	25 169	3 210 636	172 304
Republic of Adygeya	13 014	12 965	1 278	0	137 801	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 834 802	2 001 675	6 778 701	0	2 416 161	99 645
Astrakhan Region	1 893 304	1 048 613	240 633	5 288	395 034	0
Volgograd Region	1 593 576	163 079	8 075	0	136 873	72 659
Rostov Region	2 322 226	155 008	439 313	19 881	124 767	0
North-Caucasian Federal District	2 206 660	163 260	160 379	0	576 570	0
Republik of Daghestan	0	0	16 011	0	42 800	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 570	0	20 611	0	0	0
Karachai-Cherkess Republic	1 215 811	0	18 806	0	200 658	0
Republic of North Ossetia - Alania	0	0	104 951	0	155 803	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	986 279	163 260	0	0	177 309	0
Volga Federal District	128 573 605	22 374 407	36 635 306	1 177 556	18 751 086	975 954
Republic of Bashkortostan	6 640 352	1 502 349	1 464 905	0	616 979	0

Republic of Marii El	0	0	0	0	99 117	0
Republic of Mordovia	291 998	97 086	39 386	0	322 490	0
Republic of Tatarstan	73 852 925	16 872 889	13 770 661	762 595	5 948 070	0
Udmurt Republic	3 392 030	0	10 552	0	313 049	386 264
Chuvash Republic	215 146	84 917	264 430	0	212 554	0
Perm Territory	1 139 069	0	3 724 597	0	321 549	0
Kirov Region	5 524 085	0	784 143	0	285 858	87 210
Nizhny Novgorod Region	8 881 369	2 282 351	6 584 469	120	5 205 716	415 651
Orenburg Region	5 087 470	172 066	497 971	35 246	3 576 622	86 829
Penza Region	401 626	157 982	0	0	47 855	0
Samara Region	21 801 103	542 371	7 917 964	379 595	1 686 601	0
Saratov Region	1 346 432	662 396	1 507 748	0	114 626	0
Ulyanovsk Region	0	0	68 480	0	0	0
Ural Federal District	161 117 477	26 641 952	16 645 670	3 621	11 597 538	1 010 124
Kurgan Region	0	0	0	0	13 259	0
Sverdlovsk Region	90 051 062	10 679 482	13 039 050	3 621	2 270 980	0
Tyumen Region	50 434 467	10 250 806	3 373 091	0	8 200 990	742 381
Chelyabinsk Region	20 631 948	5 711 664	233 529	0	1 112 309	267 743
Siberian Federal District	51 879 413	5 906 711	17 698 115	8 385 605	8 659 096	2 470 944
Republic of Altai	31 092	0	0	0	207 547	0
Republic of Buryatiya	79 807	0	636 551	0	783 787	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 709	14 713	0	0	0	0
Altai Territory	40 901	36 582	58 333	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	52 119	3 381	1 097	0	0	0
Irkutsk Region	228 832	0	124 341	0	139 285	33 925
Kemerovo Region	2 754 224	1 194 179	58 943	0	1 929 733	0
Novosibirsk Region	44 352 536	4 266 008	15 717 101	8 385 605	3 358 678	1 786 979
Omsk Region	3 826 587	190 062	1 100 068	0	2 184 606	650 040
Tomsk Region	498 606	201 786	1 681	0	55 460	0
Far Eastern Federal District	44 645 945	7 054 825	1 237 599	42 095	7 093 630	232 198
Republic of Sakha (Yakutia)	1 519 156	160 776	312 924	0	400 501	0
Kamchatka Territory	598 237	102 476	46 995	42 095	365 385	0
Primorskiy Territory	10 958 251	3 513 052	124 023	0	418 493	0
Khabarovsk Territory	32 945	0	24 810	0	0	0
Amur Region	30 556 355	3 277 009	7 640	0	5 868 725	232 198
Magadan Region	0	0	0	0	0	0
Sakhalin Region	981 001	1 512	721 207	0	40 526	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

1.09.13

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	5 166 471 801	919 369 278	679 697 418	589 035 264	210 477 158	88 802 742
Belgorod Region	1 383 117	0	5 344	0	363 162	136 368
Bryansk Region	0	0	13	0	0	0
Vladimir Region	82 367	28 426	60 934	2 243	2 542	0
Voronezh Region	792 158	105 856	264	0	49 413	0
Ivanovo Region	1 119 626	98 600	16 809	0	0	155 258
Kaluga Region	816 003	821 694	604 444	0	0	0
Kostroma Region	18 229 056	26 279	23	0	91 613	0
Kursk Region	1 236 135	1 027 368	0	0	909 512	0
Lipetsk Region	2 030 617	333 896	610	0	220 920	0
Moscow Region	9 858 625	1 044 842	4 034 673	0	1 620 917	271 850
Orel Region	340 833	0	108 286	0	99 694	0
Ryazan Region	1 714 463	1 214 748	294 776	0	49 356	38 602
Smolensk Region	661 362	121 046	97 891	0	256 703	0
Tambov Region	0	0	0	0	0	0
Tver Region	498 482	131 118	18 979	0	0	0
Tula Region	511 126	234 717	13 007	0	452 994	0
Yaroslavl Region	11 320	0	32	0	0	0
City of Moscow	5 127 186 511	914 180 688	674 441 333	589 033 021	206 360 332	88 200 664
North-Western Federal District	237 065 032	12 244 559	27 850 537	4 274 866	12 602 556	3 810 767
Republic of Karelia	0	0	0	0	0	0
Komi Republic	965 304	405 744	45 563	0	54 214	228 194
Akhangel'sk Region	0	0	1 504	0	0	0
Vologda Region	2 251 531	898 348	45 045	1 000	475 837	0
Kaliningrad Region	5 156 172	52 605	21 101	0	0	0
Leningrad Region	600 910	127 387	264 813	20	183 390	0
Murmansk Region	914 735	919 081	0	0	0	0
Novgorod Region	834 021	334 780	163 713	0	452 219	0
Pskov Region	160 565	0	0	0	0	0
St Petersburg	226 181 794	9 506 614	27 308 798	4 273 846	11 436 896	3 582 573
Southern Federal District	11 890 975	2 803 918	7 338 805	25 169	2 434 587	99 645
Republic of Adygeya	13 014	12 965	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 122 414	2 001 675	6 735 763	0	2 123 975	99 645
Astrakhan Region	909 081	471 191	242 614	5 288	165 768	0
Volgograd Region	1 524 240	163 079	8 862	0	10 077	0
Rostov Region	2 322 226	155 008	350 288	19 881	134 767	0
North-Caucasian Federal District	990 849	163 260	161 095	0	375 912	0
Republik of Daghestan	0	0	16 011	0	42 800	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 570	0	20 611	0	0	0
Karachai-Cherkess Republic	0	0	18 806	0	0	0
Republic of North Ossetia - Alania	0	0	104 951	0	155 803	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	986 279	163 260	716	0	177 309	0
Volga Federal District	128 280 804	22 157 200	36 659 647	1 177 556	18 835 516	942 319
Republic of Bashkortostan	6 616 494	1 492 953	1 313 720	0	616 979	0
Republic of Marii El	0	0	0	0	99 117	0
Republic of Mordovia	291 998	97 086	39 386	0	148 263	0

Republic of Tatarstan	74 636 691	16 872 889	13 942 163	762 595	5 948 070	0
Udmurt Republic	3 392 030	0	10 552	0	313 049	386 264
Chuvash Republic	215 146	84 917	263 982	0	212 554	0
Perm Territory	1 139 069	0	3 726 893	0	181 743	0
Kirov Region	5 524 085	0	784 143	0	285 858	87 210
Nizhny Novgograd Region	7 828 659	2 074 540	6 584 519	120	5 571 429	415 651
Orenburg Region	5 087 470	172 066	499 072	35 246	3 539 892	53 194
Penza Region	401 626	157 982	0	0	81 795	0
Samara Region	21 801 103	542 371	7 917 977	379 595	1 722 141	0
Saratov Region	1 346 433	662 396	1 508 760	0	114 626	0
Ulyanovsk Region	0	0	68 480	0	0	0
Ural Federal District	150 735 790	25 401 167	15 922 844	3 621	11 407 562	1 010 124
Kurgan Region	0	0	0	0	13 259	0
Sverdlovsk Region	79 669 375	9 438 697	12 310 334	3 621	2 270 980	0
Tyumen Region	50 434 467	10 250 806	3 378 981	0	8 011 014	742 381
Chelyabinsk Region	20 631 948	5 711 664	233 529	0	1 112 309	267 743
Siberian Federal District	23 997 194	4 516 870	2 429 788	0	5 772 220	683 965
Republic of Altai	31 092	0	0	0	207 547	0
Republic of Buryatiya	79 807	0	636 551	0	783 787	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 709	14 713	0	0	0	0
Altai Territory	40 901	36 582	58 333	0	60	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	52 119	3 381	1 097	0	36 368	0
Irkutsk Region	228 832	0	124 341	0	139 285	33 925
Kemerovo Region	2 754 224	1 194 179	59 100	0	1 929 733	0
Novosibirsk Region	16 470 317	2 876 167	447 608	0	150 555	0
Omsk Region	3 826 587	190 062	1 101 077	0	2 469 425	650 040
Tomsk Region	498 606	201 786	1 681	0	55 460	0
Far Eastern Federal District	28 379 218	4 508 283	1 237 599	42 095	1 444 451	232 198
Republic of Sakha (Yakutia)	1 622 422	160 776	312 924	0	902 976	0
Kamchatka Territory	479 622	102 476	46 995	42 095	26 600	0
Primorskiy Territory	10 991 196	3 513 052	138 723	0	418 493	0
Khabarovsk Territory	0	0	10 110	0	55 856	0
Amur Region	14 304 977	730 467	7 640	0	0	232 198
Magadan Region	0	0	0	0	0	0
Sakhalin Region	981 001	1 512	721 207	0	40 526	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 1.09.13

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	26 027 252 435	14 904 436 780	1 495 385 367	7 797 087 619
Belgorod Region	7 661 737	6 218 809	40 000	440 381
Bryansk Region	0	0	0	0
Vladimir Region	4 161 635	2 419 904	349 200	1 293 112
Voronezh Region	443 590	349 791	16 474	77 325
Ivanovo Region	10 098 430	5 429 455	690 060	3 766 622
Kaluga Region	15 839 452	3 158 518	6 598 000	4 879 028
Kostroma Region	70 393 768	9 379 321	4 853	59 922 246
Kursk Region	11 944 887	9 851 582	700 000	1 214 686
Lipetsk Region	20 200 108	14 850 148	1 269 000	2 244 726
Moscow Region	51 177 452	37 599 997	1 312 800	10 678 483
Orel Region	2 988 994	993 587	190 001	988 128
Ryazan Region	11 672 817	8 159 027	1 995 000	1 510 167
Smolensk Region	30 286 098	18 080 589	1 429 500	7 392 580
Tambov Region	2 648 476	2 327 617	0	320 602
Tver Region	7 823 264	4 888 956	785 050	2 149 258
Tula Region	12 167 571	10 704 109	85 009	1 372 261
Yaroslavl Region	6 744 127	4 470 677	875 402	1 265 695
City of Moscow	25 761 000 029	14 765 554 693	1 479 045 018	7 697 572 319
North-Western Federal District	786 912 406	559 856 211	53 091 596	117 084 771
Republic of Karelia	943 247	330 800	270 000	287 547
Komi Republic	2 564 716	1 904 656	200 000	459 908
Akhangel'sk Region	1 090 224	876 892	0	163 771
Vologda Region	55 239 138	26 324 716	804 600	25 778 012
Kaliningrad Region	14 196 702	7 955 103	4 508 725	1 635 417
Leningrad Region	5 702 953	3 034 525	975 000	1 289 638
Murmansk Region	4 657 748	1 973 589	160 000	2 471 817
Novgorod Region	1 987 664	1 249 693	40 500	627 952
Pskov Region	1 710 547	1 457 106	0	253 441
St Petersburg	698 819 467	514 749 131	46 132 771	84 117 268
Southern Federal District	183 963 111	114 178 824	10 775 029	53 125 644
Republic of Adygeya	4 852 348	3 615 060	107 000	1 130 288
Republic of Kalmykia	792 496	587 322	39 030	166 144
Krasnodar Territory	88 397 710	56 463 280	5 966 849	22 166 790
Astrakhan Region	2 140 578	753 081	50 200	858 431
Volgograd Region	13 956 869	8 883 751	3 436 600	1 137 340
Rostov Region	73 823 110	43 876 330	1 175 350	27 666 651
North-Caucasian Federal District	35 686 691	24 289 994	2 892 667	8 485 700
Republik of Daghestan	11 647 646	6 883 797	159 827	4 604 022
Republic of Ingushetia	400 191	199 325	0	200 866
Kabardino-Balkar Republic	4 725 406	3 263 516	450 000	1 011 890
Karachai-Cherkess Republic	5 687 926	4 394 683	830 000	463 243
Republic of North Ossetia - Alania	7 793 268	6 570 354	2 510	1 206 117
Chechen Republic	0	0	0	0
Stavropol Territory	5 432 254	2 978 319	1 450 330	999 562
Volga Federal District	975 508 765	552 203 189	40 121 800	334 911 122

Republic of Bashkortostan	58 956 767	27 969 936	7 329 945	22 123 191
Republic of Marii El	1 696 110	1 283 003	270 000	139 107
Republic of Mordovia	14 828 628	11 738 574	290 000	2 205 529
Republic of Tatarstan	417 614 376	277 150 529	13 958 166	95 935 863
Udmurt Republic	26 613 681	7 293 672	16 500	18 651 318
Chuvash Republic	7 118 585	3 192 754	531 500	3 231 852
Perm Territory	24 252 980	11 908 051	699 000	10 722 551
Kirov Region	20 269 670	14 777 658	60 180	5 185 711
Nizhny Novgograd Region	57 716 177	41 746 030	1 710 015	9 055 408
Orenburg Region	31 109 482	14 423 333	857 387	15 201 865
Penza Region	3 070 461	2 097 906	180 000	716 376
Samara Region	269 485 972	115 798 406	10 869 107	137 246 191
Saratov Region	38 306 502	19 503 318	3 310 000	13 386 805
Ulyanovsk Region	4 469 374	3 320 019	40 000	1 109 355
Ural Federal District	709 617 954	282 541 317	57 957 478	310 351 925
Kurgan Region	2 189 299	1 990 127	21 400	173 687
Sverdlovsk Region	282 060 614	100 994 462	18 426 279	153 215 545
Tyumen Region	348 785 039	139 017 835	33 899 653	131 426 628
Chelyabinsk Region	76 583 002	40 538 893	5 610 146	25 536 065
Siberian Federal District	288 797 294	147 597 135	17 838 792	110 457 091
Republic of Altai	670 635	469 169	0	196 466
Republic of Buryatiya	7 361 629	2 102 804	60 000	4 937 977
Republic of Tuva	327 045	168 365	0	158 680
Republic of Khakassia	4 381 784	1 495 364	409 590	2 279 961
Altai Territory	14 966 483	11 224 442	1 265 000	2 240 915
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 399 161	2 777 560	180 245	3 318 212
Irkutsk Region	16 269 228	9 995 756	1 101 220	4 697 443
Kemerovo Region	16 635 762	7 697 903	2 800 992	6 136 867
Novosibirsk Region	198 519 574	101 197 502	11 468 045	75 121 923
Omsk Region	16 370 868	6 722 711	543 500	8 280 081
Tomsk Region	6 895 125	3 745 559	10 200	3 088 566
Far Eastern Federal District	385 615 346	85 043 229	10 396 498	279 833 967
Republic of Sakha (Yakutia)	15 817 596	9 422 693	2 000	5 858 262
Kamchatka Territory	14 780 489	9 942 307	2 244 350	2 474 890
Primorskiy Territory	57 877 207	37 240 535	2 795 135	16 106 741
Khabarovsk Territory	5 374 483	1 619 980	365 300	3 241 813
Amur Region	281 611 980	20 698 652	3 560 713	249 926 910
Magadan Region	0	0	0	0
Sakhalin Region	10 153 591	6 119 062	1 429 000	2 225 351
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 1.09.13**

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	16 336 658 311	9 749 937 783	1 512 703 391	3 694 273 642
Belgorod Region	44 023 404	36 429 458	40 000	6 589 899
Bryansk Region	27 380 159	18 921 023	0	8 189 752
Vladimir Region	73 309 328	49 839 637	190 000	22 559 471
Voronezh Region	805 558 841	507 648 951	16 474	258 612 805
Ivanovo Region	22 044 159	13 946 189	690 060	7 163 228
Kaluga Region	45 013 959	21 789 823	6 550 000	15 470 230
Kostroma Region	25 385 366	18 270 439	4 853	6 835 826
Kursk Region	49 494 791	43 300 269	700 000	5 301 596
Lipetsk Region	55 372 491	30 271 435	1 269 000	22 333 855
Moscow Region	809 265 270	479 366 852	1 312 800	274 643 970
Orel Region	20 540 871	15 437 506	190 001	4 094 549
Ryazan Region	45 275 462	29 541 516	1 995 200	13 266 491
Smolensk Region	44 356 768	33 818 063	331 500	10 147 841
Tambov Region	21 403 134	18 708 095	0	2 694 782
Tver Region	29 541 953	15 957 433	735 000	12 566 364
Tula Region	69 382 435	55 555 155	35 009	13 760 040
Yaroslavl Region	342 279 923	163 442 317	625 402	133 177 375
City of Moscow	13 807 029 997	8 197 693 622	1 498 018 092	2 876 865 568
North-Western Federal District	2 236 383 212	1 345 821 377	53 081 438	712 319 576
Republic of Karelia	44 488 662	12 566 145	270 000	26 124 767
Komi Republic	69 433 602	21 954 078	200 000	43 941 312
Akhangel'sk Region	28 419 189	17 395 121	0	7 556 820
Vologda Region	66 351 133	45 053 407	804 600	18 019 279
Kaliningrad Region	85 718 088	56 366 168	4 508 725	21 346 381
Leningrad Region	18 814 135	13 161 360	975 000	3 360 767
Murmansk Region	59 999 439	22 798 444	160 000	34 332 710
Novgorod Region	45 201 443	20 262 320	40 500	16 836 761
Pskov Region	50 734 380	34 401 682	0	11 565 501
St Petersburg	1 767 223 141	1 101 862 652	46 122 613	529 235 278
Southern Federal District	1 380 926 718	808 030 143	11 155 990	506 609 730
Republic of Adygeya	22 727 986	13 729 606	107 000	8 792 289
Republic of Kalmykia	8 961 510	5 001 268	30	3 960 212
Krasnodar Territory	641 839 177	360 103 740	5 716 710	252 775 433
Astrakhan Region	23 411 974	11 072 947	900 000	10 924 893
Volgograd Region	103 604 181	71 042 574	3 336 600	27 231 778
Rostov Region	580 381 890	347 080 008	1 095 650	202 925 125
North-Caucasian Federal District	417 055 423	235 425 407	2 572 667	168 849 477
Republic of Dagestan	42 762 126	25 579 800	169 827	17 012 499
Republic of Ingushetia	8 776 570	5 642 304	0	3 134 266
Kabardino-Balkar Republic	34 731 552	23 613 643	450 000	10 667 155
Karachai-Cherkess Republic	18 758 520	11 685 233	490 000	6 582 510
Republic of North Ossetia - Alania	17 439 103	12 765 489	12 510	4 649 014
Chechen Republic	18 242 357	10 434 064	0	7 808 293
Stavropol Territory	276 345 195	145 704 874	1 450 330	118 995 740
Volga Federal District	3 758 166 887	2 071 891 561	36 436 683	1 430 124 374

Republic of Bashkortostan	321 432 412	143 362 010	4 095 524	161 501 816
Republic of Marii El	59 182 536	40 336 486	270 000	13 733 674
Republic of Mordovia	91 329 133	66 104 687	180 000	15 675 550
Republic of Tatarstan	583 463 560	387 413 730	13 958 120	157 199 315
Udmurt Republic	125 191 454	46 670 717	16 500	66 540 882
Chuvash Republic	76 929 832	43 381 520	406 500	32 205 234
Perm Territory	329 032 420	192 359 835	699 000	133 873 266
Kirov Region	96 169 356	57 527 688	60 180	28 577 057
Nizhny Novgogrod Region	725 608 154	464 867 873	1 520 265	194 132 333
Orenburg Region	81 309 594	47 743 132	827 337	31 625 896
Penza Region	31 789 152	22 955 395	180 150	8 154 943
Samara Region	1 122 037 012	484 153 121	10 873 107	555 472 643
Saratov Region	88 788 430	57 216 895	3 310 000	23 410 241
Ulyanovsk Region	25 903 842	17 798 472	40 000	8 021 524
Ural Federal District	2 081 635 355	1 006 721 466	53 316 765	933 378 355
Kurgan Region	40 890 913	18 467 606	21 400	21 134 862
Sverdlovsk Region	1 034 177 838	558 206 559	13 930 566	440 508 527
Tyumen Region	710 067 054	275 242 454	33 754 653	348 704 312
Chelyabinsk Region	296 499 550	154 804 847	5 610 146	123 030 654
Siberian Federal District	2 314 526 313	1 032 043 308	12 023 503	1 161 046 751
Republic of Altai	6 275 612	1 688 324	0	4 582 288
Republic of Buryatiya	42 819 101	12 698 082	60 000	29 583 446
Republic of Tuva	13 134 232	2 449 167	0	10 523 265
Republic of Khakassia	31 585 087	10 760 067	410 590	16 165 914
Altai Territory	117 764 413	58 986 966	1 265 000	57 224 428
Zabaykal Territory	15 772 406	2 557 476	0	13 214 930
Krasnoyarsk Territory	462 762 198	197 191 833	180 245	226 549 928
Irkutsk Region	305 064 849	122 368 708	1 142 220	173 390 533
Kemerovo Region	150 974 511	53 262 252	2 801 033	94 368 812
Novosibirsk Region	944 116 491	469 166 158	5 610 915	430 057 225
Omsk Region	157 156 099	71 474 787	543 500	67 810 763
Tomsk Region	67 101 314	29 439 488	10 000	37 575 219
Far Eastern Federal District	861 611 300	414 389 252	6 653 791	404 746 844
Republic of Sakha (Yakutia)	48 166 885	30 526 185	42 000	16 799 322
Kamchatka Territory	20 992 729	14 611 035	2 019 300	4 184 430
Primorskiy Territory	133 229 265	82 346 017	3 130 135	44 946 533
Khabarovsk Territory	493 952 147	221 845 884	30 300	248 163 268
Amur Region	47 499 725	12 571 766	3 056	33 283 597
Magadan Region	93 313 251	38 282 734	0	48 934 480
Sakhalin Region	20 604 579	11 612 999	1 429 000	7 175 127
Jewish Autonomous Region	2 738 082	1 753 922	0	984 160
Chukotka Autonomous Area	1 114 637	838 710	0	275 927

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.09.13

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	8 900 250 744	4 864 571 396	3 486 789 799	240 684 587
Belgorod Region	890 518	889 620	898	0
Bryansk Region	0	0	0	0
Vladimir Region	826 625	580 631	26 598	219 396
Voronezh Region	27 373	26 874	499	0
Ivanovo Region	133 983	61 727	6 224	0
Kaluga Region	2 079	1 993	0	86
Kostroma Region	5 149 063	4 212 312	6 481	722 012
Kursk Region	245 370	244 882	0	488
Lipetsk Region	26 904	0	0	26 904
Moscow Region	5 226 155	2 950 709	104 680	2 170 766
Orel Region	77 510	0	68 832	8 678
Ryazan Region	51 748	29 603	0	22 145
Smolensk Region	917 482	95 719	227 531	581 515
Tambov Region	997	0	997	0
Tver Region	145 060	0	145 060	0
Tula Region	379 083	309 499	21 611	47 973
Yaroslavl Region	43 477	9 122	1 806	32 549
City of Moscow	8 886 107 317	4 855 158 705	3 486 178 582	236 852 075
North-Western Federal District	190 619 521	105 967 651	67 651 626	11 354 643
Republic of Karelia	0	0	0	0
Komi Republic	65 898	25 835	36 572	3 491
Akhangel'sk Region	1 713	0	1 662	51
Vologda Region	3 532 904	608 697	1 716 433	53 058
Kaliningrad Region	1 473 853	961 678	111 502	400 673
Leningrad Region	664 477	597 498	46 609	20 370
Murmansk Region	258 044	151 761	106 283	0
Novgorod Region	14 158	0	11 637	2 521
Pskov Region	1 959	0	1 959	0
St Petersburg	184 606 515	103 622 182	65 618 969	10 874 479
Southern Federal District	8 806 861	5 666 009	2 358 215	500 519
Republic of Adygeya	261	0	0	261
Republic of Kalmykia	19 235	0	18 286	949
Krasnodar Territory	1 744 683	933 974	722 688	69 143
Astrakhan Region	3 304	0	1 330	1 974
Volgograd Region	406 954	0	391 486	2 634
Rostov Region	6 632 424	4 732 035	1 224 425	425 558
North-Caucasian Federal District	1 415 922	1 116 730	169 326	129 866
Republic of Dagestan	45 633	23 273	7 582	14 778
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	963	0	963	0
Karachai-Cherkess Republic	1 260 530	1 093 457	55 553	111 520
Republic of North Ossetia - Alania	2 633	0	2 161	472
Chechen Republic	0	0	0	0
Stavropol Territory	106 163	0	103 067	3 096

Volga Federal District	57 890 004	41 252 141	13 360 446	2 864 730
Republic of Bashkortostan	1 800 516	1 336 940	257 608	205 968
Republic of Marii El	499	0	499	0
Republic of Mordovia	4 287	0	3 158	1 129
Republic of Tatarstan	35 179 858	28 143 792	6 283 575	373 018
Udmurt Republic	712 421	545 276	0	167 145
Chuvash Republic	58 507	0	3 671	21 622
Perm Territory	1 623 898	1 369 203	31 205	223 490
Kirov Region	915 566	840 117	30 993	44 456
Nizhny Novgogrod Region	1 325 944	1 109 953	33 390	182 601
Orenburg Region	359 291	0	165 265	194 026
Penza Region	0	0	0	0
Samara Region	15 795 893	7 835 876	6 547 978	1 412 039
Saratov Region	112 499	70 984	2 369	39 146
Ulyanovsk Region	825	0	735	90
Ural Federal District	98 174 860	53 642 353	42 123 638	1 832 733
Kurgan Region	0	0	0	0
Sverdlovsk Region	23 624 423	15 693 987	7 568 006	362 430
Tyumen Region	72 318 836	37 064 951	33 239 208	1 438 541
Chelyabinsk Region	2 231 601	883 415	1 316 424	31 762
Siberian Federal District	52 059 770	19 935 788	28 217 574	1 395 816
Republic of Altai	0	0	0	0
Republic of Buryatiya	354 822	184 986	134 463	198
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	35 005	31 854	332	2 819
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	5 028	0	3 029	1 999
Irkutsk Region	42 461	4 607	37 521	333
Kemerovo Region	19 612	2 714	9 501	7 397
Novosibirsk Region	50 476 206	18 919 726	28 028 522	1 318 365
Omsk Region	1 122 485	789 519	2 437	64 705
Tomsk Region	3 754	2 382	1 372	0
Far Eastern Federal District	11 904 802	4 935 862	4 156 560	400 999
Republic of Sakha (Yakutia)	525 632	378 810	19 028	127 794
Kamchatka Territory	327 974	315 396	3 724	8 854
Primorskiy Territory	2 434 238	2 146 323	142 445	140 943
Khabarovsk Territory	11 557	10 879	678	0
Amur Region	8 519 523	2 006 988	3 987 354	118 327
Magadan Region	0	0	0	0
Sakhalin Region	85 878	77 466	3 331	5 081
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 1.09.13

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	8 067 531 526	4 031 166 094	3 512 537 141	226 105 253
Belgorod Region	5 217 609	5 210 442	2 254	4 913
Bryansk Region	1 649 019	1 631 232	0	17 787
Vladimir Region	2 992 921	2 967 341	0	25 580
Voronezh Region	22 529 640	20 936 493	2 161	534 811
Ivanovo Region	979 030	906 774	6 224	0
Kaluga Region	3 120 297	2 966 913	0	153 384
Kostroma Region	372 012	192 212	4 486	2 111
Kursk Region	290 281	288 893	0	1 388
Lipetsk Region	45 466	0	0	45 466
Moscow Region	87 428 577	83 701 047	95 105	3 632 425
Orel Region	208 330	130 820	68 832	8 678
Ryazan Region	85 826	61 814	0	24 012
Smolensk Region	511 906	409 753	36 482	65 671
Tambov Region	1 522 976	1 521 979	997	0
Tver Region	553 291	391 270	144 562	17 044
Tula Region	8 871 156	8 753 317	21 611	96 228
Yaroslavl Region	10 322 228	10 149 692	1 164	67 123
City of Moscow	7 920 830 961	3 890 946 102	3 512 153 263	221 408 632
North-Western Federal District	352 473 951	257 759 769	66 051 728	19 403 957
Republic of Karelia	3 011 302	2 988 477	0	22 825
Komi Republic	1 940 497	1 890 530	36 572	13 395
Akhangel'sk Region	1 237 338	1 232 363	1 662	3 313
Vologda Region	2 135 849	800 558	120 558	63 885
Kaliningrad Region	27 312 266	26 493 602	112 333	659 185
Leningrad Region	506 536	449 480	46 609	10 447
Murmansk Region	20 570 996	20 421 487	106 283	43 226
Novgorod Region	6 744 662	6 701 231	11 637	31 794
Pskov Region	48 565	44 764	1 959	1 842
St Petersburg	288 965 940	196 737 277	65 614 115	18 554 045
Southern Federal District	100 984 783	96 399 726	1 864 160	2 206 608
Republic of Adygeya	28 039	25 514	0	2 525
Republic of Kalmykia	1 662	0	1 662	0
Krasnodar Territory	35 192 987	33 317 120	281 756	1 334 585
Astrakhan Region	333 819	330 025	0	3 794
Volgograd Region	2 643 168	2 249 464	356 317	37 387
Rostov Region	62 785 108	60 477 603	1 224 425	828 317
North-Caucasian Federal District	4 478 419	3 719 407	169 326	587 827
Republik of Daghestan	22 525	0	7 582	14 943
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	963	0	963	0
Karachai-Cherkess Republic	310 322	210 756	55 553	44 013
Republic of North Ossetia - Alania	2 633	0	2 161	472
Chechen Republic	0	0	0	0
Stavropol Territory	4 141 976	3 508 651	103 067	528 399

Volga Federal District	235 521 431	214 753 847	13 488 594	5 056 539
Republic of Bashkortostan	18 942 180	18 046 292	379 926	410 930
Republic of Marii El	1 189 984	1 169 835	499	19 650
Republic of Mordovia	5 621	0	2 992	2 629
Republic of Tatarstan	45 794 024	39 104 329	6 291 413	276 592
Udmurt Republic	138 249	34 411	0	103 838
Chuvash Republic	16 008	0	1 995	14 013
Perm Territory	26 133 172	25 658 581	31 205	443 386
Kirov Region	926 720	861 155	30 993	34 572
Nizhny Novgograd Region	85 843 811	84 586 901	33 058	1 131 322
Orenburg Region	1 179 115	739 811	165 265	274 039
Penza Region	54 948	53 256	166	1 526
Samara Region	54 413 948	43 773 903	6 547 978	2 188 868
Saratov Region	804 167	648 673	2 369	153 125
Ulyanovsk Region	79 484	76 700	735	2 049
Ural Federal District	346 604 745	297 711 409	40 084 777	1 409 797
Kurgan Region	1 247	0	0	1 247
Sverdlovsk Region	261 996 261	253 285 567	5 573 162	1 020 531
Tyumen Region	66 048 697	27 405 665	33 195 191	174 079
Chelyabinsk Region	18 558 540	17 020 177	1 316 424	213 940
Siberian Federal District	147 554 829	143 234 386	1 134 610	2 714 564
Republic of Altai	55	0	0	55
Republic of Buryatiya	578 280	408 440	134 463	202
Republic of Tuva	397	0	397	0
Republic of Khakassia	39 276	38 320	0	956
Altai Territory	370 090	335 477	332	34 281
Zabaykal Territory	40 950	40 950	0	0
Krasnoyarsk Territory	24 428 431	24 149 482	3 062	243 887
Irkutsk Region	11 595 427	11 485 779	37 022	71 339
Kemerovo Region	45 300 941	45 083 448	9 501	207 017
Novosibirsk Region	62 530 327	59 545 625	946 024	1 903 432
Omsk Region	2 260 672	1 747 310	2 437	244 339
Tomsk Region	409 983	399 555	1 372	9 056
Far Eastern Federal District	47 288 714	39 724 026	3 701 736	1 409 638
Republic of Sakha (Yakutia)	112 699	82 013	19 028	11 658
Kamchatka Territory	354 271	350 547	3 724	0
Primorskiy Territory	2 206 885	1 765 681	142 445	296 053
Khabarovsk Territory	30 378 181	27 504 346	678	1 027 220
Amur Region	4 627 729	1 080 197	3 532 530	10 696
Magadan Region	8 812 518	8 208 903	0	3 250
Sakhalin Region	796 431	732 339	3 331	60 761
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 1.09.13

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	783 122 668	99 038 722	4 782 151	2 391 009	319 132 876	37 751 972
Belgorod Region	30 418	0	0	0	2 190	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	119 754	0	0	0	12 719	51
Voronezh Region	382	0	0	0	11	0
Ivanovo Region	199 114	0	0	0	299 935	0
Kaluga Region	160 393	0	0	0	207 761	0
Kostroma Region	424 264	2 042	4 703	0	2 405 346	73 845
Kursk Region	196 413	0	0	0	31 382	0
Lipetsk Region	471 250	0	0	0	14 123	0
Moscow Region	1 571 653	17 409	10 000	0	231 152	58 231
Orel Region	6 150	0	0	0	13 906	0
Ryazan Region	392 751	0	0	0	38 075	6 403
Smolensk Region	557 703	14 056	5 000	0	495 527	72 966
Tambov Region	55 273	0	0	0	24 148	0
Tver Region	68 660	0	0	0	11 569	0
Tula Region	82 439	0	0	0	11 335	3 653
Yaroslavl Region	94 361	0	0	0	23 922	0
City of Moscow	778 691 690	99 005 215	4 762 448	2 391 009	315 309 775	37 536 823
North-Western Federal District	18 228 158	1 230 513	41 520	0	4 352 852	530 031
Republic of Karelia	5 016	0	0	0	1 805	0
Komi Republic	52 707	0	0	0	948	0
Akhangel'sk Region	55 508	0	0	0	2 139	0
Vologda Region	1 605 851	43 744	30 000	0	1 638 723	1 376
Kaliningrad Region	156 400	6 516	9 689	0	24 812	36
Leningrad Region	573 074	0	0	0	26 726	2 244
Murmansk Region	69 554	2 465	0	0	19 071	0
Novgorod Region	185 579	0	0	0	14 895	1 161
Pskov Region	38 785	0	0	0	2 175	0
St Petersburg	15 485 684	1 177 788	1 831	0	2 621 558	525 214
Southern Federal District	3 533 885	1 398	0	0	1 436 046	37 169
Republic of Adygeya	48 498	0	0	0	34 299	0
Republic of Kalmykia	58	0	0	0	4 444	0
Krasnodar Territory	935 889	1 283	0	0	987 021	12 745
Astrakhan Region	36 468	0	0	0	31 234	0
Volgograd Region	292 853	0	0	0	59 245	0
Rostov Region	2 220 119	115	0	0	319 803	24 424
North-Caucasian Federal District	1 116 668	0	7 000	0	703 444	1 363
Republic of Dagestan	333 757	0	7 000	0	126 816	0
Republic of Ingushetia	4 200	0	0	0	0	0
Kabardino-Balkar Republic	130 475	0	0	0	136 927	0
Karachai-Cherkess Republic	64 886	0	0	0	51 260	1 311
Republic of North Ossetia - Alania	460 572	0	0	0	56 640	52
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	122 778	0	0	0	331 801	0
Volga Federal District	17 853 833	167 976	89 000	0	20 344 321	378 767
Republic of Bashkortostan	1 667 334	0	30 000	0	1 539 392	23 394
Republic of Marii El	0	0	0	0	1 178	0
Republic of Mordovia	263 735	0	0	0	73 704	0
Republic of Tatarstan	9 302 849	6 845	20 000	0	4 837 363	43 769
Udmurt Republic	92 938	0	0	0	599 224	0
Chuvash Republic	101 969	0	0	0	103 466	0
Perm Territory	120 720	0	0	0	168 591	1 292
Kirov Region	464 543	0	0	0	230 252	0
Nizhny Novgorod Region	725 849	100 548	4 000	0	476 724	21 404
Orenburg Region	600 171	0	35 000	0	222 007	765
Penza Region	101 915	0	0	0	24 967	0
Samara Region	3 771 681	55 240	0	0	10 943 417	288 143
Saratov Region	610 456	5 343	0	0	1 070 900	0
Ulyanovsk Region	29 673	0	0	0	53 136	0
Ural Federal District	12 366 977	743 550	90 000	1 458	8 163 767	79 416
Kurgan Region	104 498	0	0	0	4 240	0
Sverdlovsk Region	4 967 064	102 284	90 000	0	6 151 765	34 139
Tyumen Region	5 118 704	360 854	0	0	1 650 917	45 008
Chelyabinsk Region	2 176 711	280 412	0	1 458	356 845	269
Siberian Federal District	8 728 309	3 141 239	57 480	397	8 452 537	283 059
Republic of Altai	26 849	0	0	0	45 641	0
Republic of Buryatiya	125 518	0	0	0	86 518	198
Republic of Tuva	663	0	0	397	5 285	0
Republic of Khakassia	73 467	0	0	0	26 961	0
Altai Territory	317 661	0	10 000	0	69 333	74
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	119 736	0	0	0	176 180	1 999
Irkutsk Region	115 644	2 948	10 000	0	84 125	333
Kemerovo Region	30 494	0	0	0	275 189	1 041
Novosibirsk Region	7 469 531	3 138 291	27 480	0	7 364 653	279 375
Omsk Region	269 931	0	0	0	271 771	39
Tomsk Region	178 815	0	10 000	0	46 881	0
Far Eastern Federal District	3 126 162	24 548	6 041	2 861	7 471 253	5 587
Republic of Sakha (Yakutia)	230 571	0	0	2 861	128 867	0
Kamchatka Territory	121 480	0	0	0	94 588	0
Primorskiy Territory	1 600 745	1 422	3 135	0	376 159	344
Khabarovsk Territory	37 119	0	0	0	223 402	0
Amur Region	1 077 436	23 126	2 906	0	6 613 446	5 243
Magadan Region	0	0	0	0	0	0
Sakhalin Region	58 811	0	0	0	34 791	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 1.09.13

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	477 068 455	90 066 390	4 743 653	2 391 009	196 561 717	33 235 704
Belgorod Region	1 040 045	0	0	0	32 938	0
Bryansk Region	471 845	0	0	0	101 632	1 146
Vladimir Region	1 437 555	16 173	0	0	263 718	2 445
Voronezh Region	24 418 352	187 818	0	0	7 575 107	272 865
Ivanovo Region	880 378	0	0	0	394 370	0
Kaluga Region	640 018	0	0	0	469 908	1 514
Kostroma Region	706 169	0	4 703	0	417 422	134
Kursk Region	564 319	0	0	0	151 140	190
Lipetsk Region	3 439 534	0	0	0	1 186 684	359
Moscow Region	27 376 417	137 537	10 000	0	3 751 408	377 185
Orel Region	835 153	0	0	0	143 037	0
Ryazan Region	1 477 616	20 327	0	0	308 609	7 061
Smolensk Region	3 324 230	14 056	5 000	0	283 975	19 259
Tambov Region	701 833	0	0	0	43 171	0
Tver Region	632 896	0	0	0	203 056	9 507
Tula Region	1 381 202	44 006	0	0	206 349	11 090
Yaroslavl Region	14 764 143	23 701	0	0	3 315 523	11 046
City of Moscow	392 976 750	89 622 772	4 723 950	2 391 009	177 713 670	32 521 903
North-Western Federal District	84 830 736	7 128 923	41 520	0	21 055 638	2 897 335
Republic of Karelia	1 026 488	2 015 549	0	0	439 320	9 447
Komi Republic	4 615 375	0	0	0	379 999	206
Akhangel'sk Region	1 891 469	127 284	0	0	164 768	1 983
Vologda Region	6 967 400	10 021	30 000	0	631 487	7 947
Kaliningrad Region	6 349 979	235 714	9 689	0	676 133	110 072
Leningrad Region	972 599	0	0	0	123 980	4 851
Murmansk Region	5 301 406	2 465	0	0	471 271	17 225
Novgorod Region	2 561 674	0	0	0	382 042	13 152
Pskov Region	3 808 712	0	0	0	143 413	285
St Petersburg	51 335 634	4 737 890	1 831	0	17 643 225	2 732 167
Southern Federal District	64 765 927	2 718 585	24 861	0	19 788 612	343 665
Republic of Adygeya	366 845	0	0	0	134 585	449
Republic of Kalmykia	282 076	0	0	0	29 179	0
Krasnodar Territory	43 159 249	81 116	24 861	0	9 425 724	209 585
Astrakhan Region	747 660	0	0	0	228 822	1
Volgograd Region	3 687 906	1 272 221	0	0	1 251 459	7 087
Rostov Region	16 522 191	1 365 248	0	0	8 718 843	126 543
North-Caucasian Federal District	12 746 348	0	7 000	0	5 497 468	92 481
Republik of Daghestan	1 236 995	0	7 000	0	703 473	225
Republic of Ingushetia	1 304 469	0	0	0	380 672	0
Kabardino-Balkar Republic	1 011 185	0	0	0	348 163	0
Karachai-Cherkess Republic	1 326 105	0	0	0	343 164	0
Republic of North Ossetia - Alania	956 395	0	0	0	88 650	52
Chechen Republic	72 317	0	0	0	7 478	0
Stavropol Territory	6 838 882	0	0	0	3 625 868	92 204

Volga Federal District	94 660 064	1 190 870	89 000	0	50 770 671	1 069 880
Republic of Bashkortostan	6 059 105	18 618	30 000	0	5 485 387	95 030
Republic of Marii El	606 899	348	0	0	200 480	4 970
Republic of Mordovia	1 483 872	0	0	0	168 530	0
Republic of Tatarstan	12 892 522	6 284	20 000	0	5 679 100	32 485
Udmurt Republic	1 721 119	0	0	0	1 448 640	21 337
Chuvash Republic	1 979 342	0	0	0	340 372	1 946
Perm Territory	10 421 812	43 045	0	0	3 284 345	131 444
Kirov Region	4 454 903	0	0	0	424 628	545
Nizhny Novgograd Region	22 138 868	996 861	4 000	0	7 255 947	222 916
Orenburg Region	1 345 623	0	35 000	0	530 175	20 042
Penza Region	1 019 427	0	0	0	102 757	554
Samara Region	27 380 739	96 865	0	0	24 559 240	528 060
Saratov Region	1 140 490	28 726	0	0	1 001 397	9 908
Ulyanovsk Region	2 015 343	123	0	0	289 673	643
Ural Federal District	38 355 504	1 399 438	91 118	1 458	26 677 066	403 932
Kurgan Region	800 129	0	0	0	337 212	4
Sverdlovsk Region	22 708 374	846 741	91 118	0	18 002 657	261 471
Tyumen Region	6 356 819	275 610	0	0	4 460 628	20 810
Chelyabinsk Region	8 490 182	277 087	0	1 458	3 876 569	121 647
Siberian Federal District	62 663 688	1 799 190	30 000	397	39 841 587	691 538
Republic of Altai	143 725	0	0	0	129 414	51
Republic of Buryatiya	917 928	1 715	0	0	636 193	202
Republic of Tuva	65 428	0	0	397	329 816	0
Republic of Khakassia	797 309	0	0	0	296 930	712
Altai Territory	20 880 792	82 467	10 000	0	920 657	6 534
Zabaykal Territory	150 870	0	0	0	384 437	0
Krasnoyarsk Territory	6 651 121	905 583	0	0	6 123 489	39 552
Irkutsk Region	4 300 533	2 948	10 000	0	3 860 367	7 417
Kemerovo Region	1 916 221	0	0	0	3 115 079	41 538
Novosibirsk Region	22 339 014	650 702	0	0	20 772 739	557 100
Omsk Region	4 011 408	72 142	0	0	2 700 554	38 319
Tomsk Region	489 339	83 633	10 000	0	571 912	113
Far Eastern Federal District	13 018 167	17 419	46 041	2 861	9 867 268	199 621
Republic of Sakha (Yakutia)	444 935	0	40 000	2 861	210 397	0
Kamchatka Territory	1 415 920	0	0	0	94 090	0
Primorskiy Territory	1 790 977	4 408	3 135	0	1 625 703	14 472
Khabarovsk Territory	7 538 207	13 011	0	0	6 134 253	179 917
Amur Region	553 705	0	2 906	0	916 905	503
Magadan Region	655 599	0	0	0	747 430	1 909
Sakhalin Region	131 699	0	0	0	126 735	2 820
Jewish Autonomous Region	487 125	0	0	0	11 755	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 1.09.13

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	21 568 969 596	6 418 717	651 115	4 072 297 064	6 041 076 076	11 292 229 859
Belgorod Region	8 567 056	0	0	2 670 452	1 285 239	4 594 513
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 075 222	0	190	1 108 829	258 181	3 661 321
Voronezh Region	180 583	0	0	63 515	50 003	67 042
Ivanovo Region	8 892 242	0	0	1 831 646	641 979	6 263 384
Kaluga Region	16 652 528	0	461	3 056 604	1 375 530	12 191 560
Kostroma Region	75 423 333	0	0	4 642 235	3 725 520	66 979 960
Kursk Region	11 853 170	0	0	2 440 102	263 600	9 120 114
Lipetsk Region	20 682 990	0	0	3 439 238	4 471 638	12 754 602
Moscow Region	61 548 268	1 811	0	12 464 436	7 179 459	41 636 647
Orel Region	3 238 191	0	0	825 800	158 264	2 226 281
Ryazan Region	13 536 838	0	0	3 993 707	493 843	8 836 804
Smolensk Region	26 962 532	0	0	8 105 356	3 869 649	14 895 233
Tambov Region	2 645 914	0	0	834 158	392 860	1 406 380
Tver Region	8 224 985	126	0	3 007 969	502 433	4 692 986
Tula Region	12 005 322	0	0	2 208 038	1 443 799	8 267 010
Yaroslavl Region	5 554 388	0	0	2 585 189	393 921	2 371 268
City of Moscow	21 287 926 034	6 416 780	650 464	4 019 019 790	6 014 570 158	11 092 264 754
North-Western Federal District	827 677 886	972 434	2 140	299 026 688	271 312 571	242 395 534
Republic of Karelia	831 726	0	0	592 065	86 574	146 901
Komi Republic	3 946 002	0	0	1 584 597	583 875	1 685 164
Akhangel'sk Region	1 237 201	0	0	403 093	416 376	417 713
Vologda Region	49 600 082	0	0	11 528 875	11 388 868	26 525 082
Kaliningrad Region	16 671 597	0	0	9 616 819	1 234 611	5 759 588
Leningrad Region	8 888 337	3 472	0	1 852 604	731 460	6 243 107
Murmansk Region	4 237 186	0	0	1 881 204	229 191	2 074 393
Novgorod Region	3 294 169	0	120	1 246 531	117 114	1 876 350
Pskov Region	1 790 457	0	0	816 561	65 000	905 727
St Petersburg	737 181 129	968 962	2 020	269 504 339	256 459 502	196 761 509
Southern Federal District	181 395 791	100 550	81 058	43 064 331	19 233 090	117 901 781
Republic of Adygeya	4 981 453	0	0	1 279 032	606 670	3 064 080
Republic of Kalmykia	579 186	0	0	379 414	20 000	177 940
Krasnodar Territory	97 711 163	41 237	63 828	20 937 215	12 099 418	63 812 132
Astrakhan Region	5 405 526	0	0	2 992 111	994 056	1 374 968
Volgograd Region	12 775 281	4 150	0	3 272 685	1 560 782	7 896 452
Rostov Region	59 943 182	55 163	17 230	14 203 874	3 952 164	41 576 209
North-Caucasian Federal District	33 913 993	0	525	12 254 536	2 044 762	19 323 741
Republik of Daghestan	11 274 661	0	518	4 630 205	484 338	6 112 556
Republic of Ingushetia	378 414	0	0	267 433	0	108 603
Kabardino-Balkar Republic	3 887 348	0	0	912 566	43 008	2 881 482
Karachai-Cherkess Republic	4 224 830	0	0	2 324 452	659 111	1 229 930
Republic of North Ossetia - Alania	8 581 918	0	7	1 482 320	561 094	6 452 640
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 566 822	0	0	2 637 560	297 211	2 538 530
Volga Federal District	889 155 586	7 126 835	3 341 772	175 016 933	206 775 298	492 590 273
Republic of Bashkortostan	63 186 732	18 917	0	8 725 725	12 782 403	41 468 092
Republic of Marii El	1 819 195	0	0	478 006	155 092	1 147 323

Republic of Mordovia	16 076 317	0	0	2 453 739	1 553 790	11 976 311
Republic of Tatarstan	387 473 673	7 073 594	3 339 742	78 791 939	122 016 478	174 029 850
Udmurt Republic	23 740 688	0	0	3 372 598	1 592 984	18 743 139
Chuvash Republic	7 494 664	0	0	2 262 219	1 244 898	3 934 904
Perm Territory	28 824 100	11 052	0	5 880 089	7 515 822	15 322 301
Kirov Region	24 899 620	1 174	0	4 476 137	2 426 062	17 640 178
Nizhny Novgogrod Region	68 353 618	3 251	705	16 081 416	6 154 506	45 919 047
Orenburg Region	30 631 658	18 681	860	5 960 921	7 204 112	17 379 570
Penza Region	3 700 207	0	0	1 115 811	426 788	2 134 216
Samara Region	171 156 460	166	465	36 059 600	40 317 540	93 910 778
Saratov Region	57 391 870	0	0	8 501 780	2 860 198	45 971 958
Ulyanovsk Region	4 406 784	0	0	856 953	524 625	3 012 606
Ural Federal District	711 684 350	460 351	102 831	108 903 432	211 900 232	385 018 172
Kurgan Region	1 997 619	0	866	797 349	278 380	876 000
Sverdlovsk Region	303 733 834	22 568	163	55 404 635	56 736 696	190 292 409
Tyumen Region	322 027 739	431 489	90 178	34 142 511	149 858 746	135 460 864
Chelyabinsk Region	83 925 158	6 294	11 624	18 558 937	5 026 410	58 388 899
Siberian Federal District	312 611 059	60 396	9 075	68 312 871	52 484 525	187 751 504
Republic of Altai	831 308	0	0	221 440	320 583	287 169
Republic of Buryatiya	9 251 254	0	0	2 195 534	2 225 054	4 788 825
Republic of Tuva	232 008	0	0	118 082	26 995	86 927
Republic of Khakassia	4 501 643	100	0	907 042	411 837	3 075 578
Altai Territory	11 860 668	0	1 108	3 835 632	1 607 209	6 356 861
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 995 793	10 968	6 566	1 884 860	413 547	4 495 382
Irkutsk Region	15 780 688	0	0	3 751 661	1 788 524	10 161 976
Kemerovo Region	20 685 754	0	0	3 071 618	751 810	16 824 728
Novosibirsk Region	212 383 219	49 322	1 401	45 692 550	41 821 495	121 512 527
Omsk Region	20 876 362	0	0	4 099 668	2 916 091	13 747 451
Tomsk Region	9 212 362	6	0	2 534 784	201 380	6 414 080
Far Eastern Federal District	354 502 730	15 969	129 601	54 360 900	42 863 311	256 334 728
Republic of Sakha (Yakutia)	20 263 326	4 841	4 826	4 986 940	2 221 115	12 941 595
Kamchatka Territory	14 577 862	5 557	4 046	3 742 468	2 230 723	8 530 794
Primorskiy Territory	66 824 010	214	3 100	19 577 128	3 983 336	42 995 179
Khabarovsk Territory	5 600 680	0	0	286 588	811 367	4 501 742
Amur Region	233 172 781	0	117 629	20 094 788	32 198 568	180 587 221
Magadan Region	0	0	0	0	0	0
Sakhalin Region	14 064 071	5 357	0	5 672 988	1 418 202	6 778 197
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 1.09.13

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	14 747 073 580	2 187 778	187 881	3 019 097 126	5 334 767 475	6 266 417 504
Belgorod Region	111 943 391	9 231	17 686	14 793 321	16 696 467	80 249 021
Bryansk Region	59 075 768	3 243	24 096	6 541 930	4 611 824	47 728 551
Vladimir Region	113 062 921	25 488	10 227	11 025 112	9 669 453	91 998 834
Voronezh Region	294 848 737	175 141	869	45 256 308	44 562 063	202 104 472
Ivanovo Region	61 707 804	28 741	3	6 069 878	3 700 651	51 767 257
Kaluga Region	89 366 125	46 735	9 824	12 798 798	6 753 220	69 583 099
Kostroma Region	54 849 249	14 771	0	4 039 463	4 745 158	45 993 377
Kursk Region	58 468 141	10 922	19	6 746 997	3 632 304	47 979 197
Lipetsk Region	84 384 882	14 113	5 539	10 080 042	9 346 875	64 535 672
Moscow Region	783 513 119	444 588	17 809	158 125 411	87 254 921	534 489 724
Orel Region	44 863 360	989	0	4 827 466	1 460 921	38 354 938
Ryazan Region	81 848 316	13 941	0	10 086 714	4 946 635	66 486 489
Smolensk Region	60 673 463	23 081	4 570	7 896 227	4 687 071	47 905 353
Tambov Region	52 292 749	17 458	0	5 947 706	2 338 129	43 593 435
Tver Region	80 854 328	7 013	0	9 694 524	3 776 546	67 260 483
Tula Region	107 067 495	17 381	362	11 857 797	13 444 782	81 523 144
Yaroslavl Region	126 478 156	30 048	0	19 752 646	28 325 828	77 649 270
City of Moscow	12 481 775 576	1 304 894	96 877	2 673 556 786	5 084 814 627	4 607 215 188
North-Western Federal District	2 357 852 202	2 433 732	28 286	493 759 898	446 418 593	1 393 451 210
Republic of Karelia	36 023 822	6 502	364	4 238 434	1 553 269	30 126 362
Komi Republic	83 035 083	14 022	6 965	8 878 281	3 019 975	70 910 737
Akhangel'sk Region	115 965 407	41 807	3 702	18 193 617	16 092 882	81 450 542
Vologda Region	91 908 261	27 142	0	13 648 687	10 301 494	67 713 311
Kaliningrad Region	87 059 634	17 062	0	18 935 350	5 133 315	62 528 323
Leningrad Region	23 903 349	21 667	0	4 745 732	3 989 281	15 045 859
Murmansk Region	73 489 819	2 886	343	9 163 788	4 535 692	59 591 589
Novgorod Region	33 588 688	7 652	977	5 812 053	2 023 910	25 386 278
Pskov Region	30 141 118	2 909	3 550	4 621 010	2 417 910	22 991 110
St Petersburg	1 782 737 021	2 292 083	12 385	405 522 946	397 350 865	957 707 099
Southern Federal District	1 051 782 185	256 917	94 382	190 440 478	75 591 818	782 312 776
Republic of Adygeya	16 248 282	2 296	0	1 824 206	1 045 398	13 328 456
Republic of Kalmykia	6 525 446	9 924	2 064	838 590	266 619	5 378 295
Krasnodar Territory	481 914 537	77 362	73 017	94 604 863	35 344 987	350 358 816
Astrakhan Region	54 400 561	3 945	0	7 321 569	2 443 514	44 492 026
Volgograd Region	147 929 897	45 453	2 071	22 262 352	7 862 055	117 285 988
Rostov Region	344 763 462	117 937	17 230	63 588 898	28 629 245	251 469 195
North-Caucasian Federal District	301 421 084	799 159	49 277	53 732 277	26 688 593	218 998 044
Republic of Dagestan	45 851 507	222 210	16 516	8 513 570	2 237 530	34 658 264
Republic of Ingushetia	5 179 769	945	0	1 200 737	760 000	3 212 278
Kabardino-Balkar Republic	25 716 194	578	38	4 021 912	1 084 186	20 509 435
Karachai-Cherkess Republic	12 361 990	4 455	0	2 463 500	948 599	8 925 178
Republic of North Ossetia - Alania	27 828 189	0	658	3 577 551	662 119	23 291 293
Chechen Republic	9 229 395	71 583	35	4 146 315	467 559	4 532 573
Stavropol Territory	175 254 040	499 388	32 030	29 808 692	20 528 600	123 869 023
Volga Federal District	2 756 288 304	7 940 983	3 414 420	471 825 664	457 439 805	1 801 040 324

Republic of Bashkortostan	327 415 005	206 015	2 199	43 045 617	82 102 436	201 176 765
Republic of Marii El	28 769 263	1 518	0	3 861 705	2 291 302	22 523 200
Republic of Mordovia	41 877 156	158 498	861	4 995 444	3 940 509	32 658 596
Republic of Tatarstan	536 070 285	7 079 739	3 340 967	100 020 156	136 932 186	286 402 272
Udmurt Republic	92 959 060	5 485	0	16 948 070	7 863 217	68 004 488
Chuvash Republic	65 490 177	21 432	8 125	7 679 997	7 797 810	49 845 601
Perm Territory	230 214 055	108 689	13 999	44 669 311	25 087 860	159 722 829
Kirov Region	77 040 959	25 537	21	11 063 611	6 588 438	58 886 078
Nizhny Novgorod Region	442 883 510	95 619	28 777	109 630 409	81 883 454	250 232 218
Orenburg Region	126 175 793	37 588	13 682	18 139 724	13 672 072	87 827 392
Penza Region	73 996 031	36 770	0	8 698 311	3 646 354	61 357 455
Samara Region	453 348 933	42 808	5 789	67 064 305	69 389 384	315 220 842
Saratov Region	173 386 687	14 031	0	24 443 046	11 224 772	137 398 332
Ulyanovsk Region	86 661 390	107 254	0	11 565 958	5 020 011	69 784 256
Ural Federal District	1 518 149 103	776 174	255 125	250 583 844	296 022 841	962 438 260
Kurgan Region	33 052 911	5 822	2 932	4 191 493	3 335 703	25 403 186
Sverdlovsk Region	613 087 804	149 364	111 709	114 974 513	89 497 108	405 480 495
Tyumen Region	621 776 118	595 529	106 092	85 654 385	185 180 471	347 482 289
Chelyabinsk Region	250 232 270	25 459	34 392	45 763 453	18 009 559	184 072 290
Siberian Federal District	1 394 238 659	487 693	140 346	219 801 247	136 405 415	1 026 356 898
Republic of Altai	6 299 609	9 901	5 455	771 184	646 093	4 851 423
Republic of Buryatiya	46 725 600	38 205	0	8 072 789	5 182 523	33 313 722
Republic of Tuva	5 504 445	2 886	52	865 178	422 245	4 177 629
Republic of Khakassia	22 850 025	23 090	0	3 641 341	1 148 046	17 825 497
Altai Territory	113 971 854	4 856	12 634	14 579 738	13 461 459	85 588 798
Zabaykal Territory	39 285 658	59 491	0	4 598 185	1 611 635	32 913 565
Krasnoyarsk Territory	247 941 726	77 682	49 369	47 708 816	24 082 671	170 956 846
Irkutsk Region	159 060 051	78 748	5 323	22 951 929	19 028 770	116 584 155
Kemerovo Region	175 274 928	68 488	42 604	21 075 866	11 968 641	141 513 583
Novosibirsk Region	384 323 012	110 488	5 385	70 810 809	42 042 799	267 720 747
Omsk Region	123 428 795	6 571	14 793	13 939 995	12 204 548	96 964 079
Tomsk Region	69 572 956	7 287	4 731	10 785 417	4 605 985	53 946 854
Far Eastern Federal District	747 214 841	272 814	148 401	131 802 139	70 451 965	542 736 560
Republic of Sakha (Yakutia)	75 378 819	97 179	7 398	15 460 220	5 772 700	53 701 910
Kamchatka Territory	40 807 887	6 209	4 046	5 555 883	3 008 212	32 115 437
Primorskiy Territory	194 665 124	14 385	8 320	43 291 924	11 820 521	139 239 030
Khabarovsk Territory	247 931 616	62 985	4 244	31 126 621	33 915 452	182 346 695
Amur Region	75 841 971	27 178	5 301	16 966 625	4 938 175	53 727 366
Magadan Region	38 206 906	11 779	118 853	4 468 412	6 059 075	27 506 789
Sakhalin Region	67 399 923	49 016	164	13 981 309	4 629 277	48 385 181
Jewish Autonomous Region	5 835 256	4 083	75	676 934	94 950	5 054 876
Chukotka Autonomous Area	1 147 339	0	0	274 211	213 603	659 276

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.09.13**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	8 033 179 395	35 703 343	142	992 410 858	3 957 458 758	2 683 378 523
Belgorod Region	1 285 905	0	0	21 993	0	1 263 909
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 380 713	0	0	4 502	880	1 375 331
Voronezh Region	36 259	0	0	167	0	36 089
Ivanovo Region	759 603	0	0	13 358	7 002	739 243
Kaluga Region	1 605 740	0	0	142 403	23 286	1 440 051
Kostroma Region	8 417 629	0	0	272 395	155 273	7 979 662
Kursk Region	545 932	0	0	111 403	0	407 059
Lipetsk Region	1 364 010	0	0	779 368	0	584 642
Moscow Region	13 403 331	0	0	273 504	2 480 190	10 592 136
Orel Region	268 698	0	0	50 379	16 657	201 662
Ryazan Region	686 731	0	0	127 256	1 265	557 783
Smolensk Region	5 647 282	0	0	176 075	432 267	5 038 892
Tambov Region	77 909	0	0	62 669	0	15 223
Tver Region	829 003	0	0	66 879	316 001	446 053
Tula Region	600 301	0	0	9 290	33 247	557 764
Yaroslavl Region	486 335	0	0	37 529	0	448 777
City of Moscow	7 995 784 014	35 703 343	142	990 261 688	3 953 992 690	2 651 694 247
North-Western Federal District	240 756 663	6 455	0	27 627 909	109 153 148	99 928 413
Republic of Karelia	26 406	0	0	21 348	0	4 986
Komi Republic	710 452	0	0	850	0	709 602
Akhangel'sk Region	47 084	0	0	7 022	15 083	24 979
Vologda Region	8 465 244	0	0	3 976 964	704 338	3 782 998
Kaliningrad Region	5 956 054	0	0	1 344 384	2 073 404	2 398 387
Leningrad Region	1 544 330	0	0	136 840	3 358	1 402 867
Murmansk Region	1 061 568	0	0	779 623	0	264 791
Novgorod Region	100 727	0	0	16 396	0	84 324
Pskov Region	64 382	0	0	12 569	0	51 808
St Petersburg	222 780 416	6 455	0	21 331 913	106 356 965	91 203 671
Southern Federal District	12 344 909	0	0	910 049	3 442 291	7 640 224
Republic of Adygeya	32 782	0	0	1 579	0	31 190
Republic of Kalmykia	111 495	0	0	23	46 830	64 642
Krasnodar Territory	4 062 772	0	0	153 714	172 502	3 478 604
Astrakhan Region	353 715	0	0	288 631	0	56 844
Volgograd Region	426 822	0	0	27 144	222 861	173 663
Rostov Region	7 357 323	0	0	438 958	3 000 098	3 835 281
North-Caucasian Federal District	4 165 247	0	0	241 159	157 881	3 664 993
Republik of Daghestan	219 794	0	0	37 133	0	177 909
Republic of Ingushetia	9 372	0	0	5 849	0	3 465
Kabardino-Balkar Republic	84 577	0	0	13 226	0	71 291
Karachai-Cherkess Republic	3 397 975	0	0	157 588	87 016	3 057 054
Republic of North Ossetia - Alania	242 198	0	0	3 234	0	238 945
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	211 331	0	0	24 129	70 865	116 329
Volga Federal District	106 214 788	6 259	0	7 859 926	45 672 319	50 905 154

Republic of Bashkortostan	3 792 984	0	0	236 788	330 933	3 218 174
Republic of Marii El	14 689	0	0	1 322	0	3 347
Republic of Mordovia	209 864	0	0	11 620	0	196 717
Republic of Tatarstan	62 039 444	6 258	0	2 653 548	39 419 831	18 947 439
Udmurt Republic	1 093 125	0	0	225 023	0	868 102
Chuvash Republic	343 255	0	0	15 044	0	328 093
Perm Territory	3 024 196	0	0	325 063	71 708	2 627 425
Kirov Region	1 626 444	0	0	25 754	555 244	1 045 283
Nizhny Novgogrod Region	3 910 862	1	0	426 018	931 573	2 511 616
Orenburg Region	2 010 645	0	0	73 939	553 054	1 383 647
Penza Region	44 304	0	0	0	43 973	0
Samara Region	22 187 479	0	0	3 057 776	3 306 116	15 163 333
Saratov Region	5 876 348	0	0	803 831	459 887	4 575 037
Ulyanovsk Region	41 149	0	0	4 200	0	36 941
Ural Federal District	81 958 840	34 377	0	8 509 840	17 811 722	44 845 444
Kurgan Region	15 248	0	0	9 388	0	5 860
Sverdlovsk Region	26 969 629	0	0	1 626 007	7 458 983	17 316 305
Tyumen Region	48 268 170	34 023	0	5 648 832	9 970 507	23 036 253
Chelyabinsk Region	6 705 793	354	0	1 225 613	382 232	4 487 026
Siberian Federal District	54 706 883	0	600 917	9 120 185	5 420 562	33 072 431
Republic of Altai	20 958	0	0	2 846	248	17 864
Republic of Buryatiya	2 308 590	0	0	1 552 544	0	226 847
Republic of Tuva	1 431	0	0	0	0	1 431
Republic of Khakassia	44 853	0	0	663	0	42 371
Altai Territory	240 838	0	0	40 100	0	200 736
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	163 689	0	0	5 336	0	157 870
Irkutsk Region	894 898	0	0	229 245	42 465	350 465
Kemerovo Region	533 511	0	0	227 513	0	305 962
Novosibirsk Region	49 459 775	0	600 917	6 911 398	5 377 002	30 882 719
Omsk Region	787 220	0	0	105 452	847	680 669
Tomsk Region	251 120	0	0	45 088	0	205 497
Far Eastern Federal District	37 287 390	994	0	2 877 708	3 820 257	28 672 078
Republic of Sakha (Yakutia)	1 174 194	0	0	21 349	53 457	1 019 093
Kamchatka Territory	1 597 885	0	0	642 471	99 742	835 684
Primorskiy Territory	8 885 883	0	0	1 471 980	185 541	7 126 241
Khabarovsk Territory	253 012	0	0	11 583	0	237 178
Amur Region	24 308 987	0	0	347 249	3 481 517	18 770 536
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 067 429	994	0	383 076	0	683 346
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 1.09.13

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	7 159 037 885	34 389 581	601 059	856 333 495	3 836 157 572	2 188 894 045
Belgorod Region	15 457 706	0	0	664 985	556 483	11 499 633
Bryansk Region	4 016 025	0	0	171 438	53 335	3 258 107
Vladimir Region	11 054 926	447	0	312 192	976 993	7 224 520
Voronezh Region	42 133 081	0	0	3 073 664	12 510 953	20 620 938
Ivanovo Region	5 310 051	25	0	276 706	65 178	4 401 323
Kaluga Region	8 617 403	731	0	691 682	712 069	5 431 048
Kostroma Region	2 911 626	61	0	148 625	120 721	2 246 603
Kursk Region	3 632 951	0	0	366 998	142 077	2 230 749
Lipetsk Region	5 517 757	0	0	1 012 629	43 165	3 578 886
Moscow Region	82 261 664	112	0	9 895 964	11 492 135	53 903 934
Orel Region	2 330 413	19	0	168 339	24 503	1 640 775
Ryazan Region	6 197 825	0	0	301 782	1 368 282	3 427 237
Smolensk Region	6 233 650	1 321	0	360 894	242 181	3 300 872
Tambov Region	2 297 574	0	0	116 422	8 923	1 429 742
Tver Region	8 367 134	525	0	291 287	931 008	4 331 838
Tula Region	11 979 409	0	0	992 855	4 800 623	4 589 182
Yaroslavl Region	8 268 234	30	0	692 739	738 228	5 533 464
City of Moscow	6 932 450 456	34 386 310	601 059	836 794 294	3 801 370 715	2 050 245 194
North-Western Federal District	554 599 662	92 390	0	75 286 379	173 002 659	275 400 081
Republic of Karelia	2 996 965	0	0	217 239	11 969	2 349 661
Komi Republic	6 206 742	16	0	118 327	129 209	4 067 414
Akhangel'sk Region	8 767 889	65	0	1 462 053	1 622 853	4 809 750
Vologda Region	21 852 147	4	0	11 873 272	3 728 033	4 143 844
Kaliningrad Region	23 557 410	194	0	2 937 612	3 042 968	14 470 437
Leningrad Region	3 538 945	0	0	428 817	453 171	2 431 920
Murmansk Region	9 376 889	0	0	2 426 098	762 658	5 041 267
Novgorod Region	3 466 918	134	0	912 381	31 585	2 069 563
Pskov Region	2 824 580	0	0	229 367	280 788	1 672 827
St Petersburg	472 011 177	91 977	0	54 681 213	162 939 425	234 343 398
Southern Federal District	97 172 267	1 914	0	11 269 119	8 596 236	66 706 046
Republic of Adygeya	556 233	0	0	21 479	2 106	390 420
Republic of Kalmykia	322 444	0	0	1 127	52 017	210 881
Krasnodar Territory	41 034 748	1 778	0	3 291 209	1 064 243	32 932 686
Astrakhan Region	5 175 663	105	0	974 093	907 016	2 775 468
Volgograd Region	12 252 609	0	0	1 074 800	428 503	8 478 560
Rostov Region	37 830 570	31	0	5 906 411	6 142 351	21 918 031
North-Caucasian Federal District	18 163 583	13 609	0	772 259	269 349	13 242 357
Republik of Daghestan	1 062 019	0	0	84 420	0	876 711
Republic of Ingushetia	257 768	0	0	11 000	0	217 315
Kabardino-Balkar Republic	1 712 075	0	0	33 584	11 304	1 223 591
Karachai-Cherkess Republic	944 445	0	0	140 760	98 121	559 999
Republic of North Ossetia - Alania	1 213 228	13 583	0	26 230	0	810 919
Chechen Republic	124 072	0	0	2 097	0	121 790
Stavropol Territory	12 849 976	26	0	474 168	159 924	9 432 032
Volga Federal District	320 708 849	1 173 764	0	44 783 945	57 996 100	172 763 361

Republic of Bashkortostan	23 929 288	845 380	0	2 392 752	1 711 559	14 883 652
Republic of Marii El	1 613 977	0	0	62 686	180 484	780 705
Republic of Mordovia	1 867 159	62	0	163 241	0	989 916
Republic of Tatarstan	78 356 628	6 535	0	4 144 614	38 817 190	28 366 408
Udmurt Republic	5 120 726	32	0	817 575	22 834	2 948 634
Chuvash Republic	5 034 975	0	0	959 940	670 909	2 047 128
Perm Territory	42 920 527	74	0	21 045 950	1 279 929	16 670 408
Kirov Region	3 986 470	76	0	536 869	665 006	2 032 936
Nizhny Novgogrod Region	48 478 244	321 392	0	8 668 113	4 135 989	21 652 026
Orenburg Region	9 195 533	0	0	499 847	2 223 685	5 596 117
Penza Region	3 897 094	200	0	104 466	95 400	2 580 841
Samara Region	74 989 820	0	0	4 021 163	6 836 647	58 287 835
Saratov Region	14 848 281	0	0	934 873	1 171 555	11 344 901
Ulyanovsk Region	6 470 127	13	0	431 856	184 913	4 581 854
Ural Federal District	194 053 629	65 656	0	16 154 385	28 294 387	125 016 288
Kurgan Region	1 152 710	0	0	148 379	24 096	595 922
Sverdlovsk Region	67 915 424	32 386	0	6 210 721	12 223 201	43 463 417
Tyumen Region	100 860 198	32 533	0	7 702 783	12 920 495	66 645 782
Chelyabinsk Region	24 125 297	737	0	2 092 502	3 126 595	14 311 167
Siberian Federal District	117 932 062	12 308	0	16 688 771	15 051 249	65 125 778
Republic of Altai	177 502	0	0	8 966	248	105 729
Republic of Buryatiya	4 900 521	0	0	1 738 622	0	1 453 431
Republic of Tuva	429 446	0	0	332 072	0	33 274
Republic of Khakassia	885 515	65	0	13 528	173 139	577 430
Altai Territory	10 003 201	105	0	659 979	2 374 907	4 415 697
Zabaykal Territory	1 702 677	0	0	37 204	26 530	717 799
Krasnoyarsk Territory	16 119 172	3	0	2 513 207	1 196 454	9 610 162
Irkutsk Region	11 091 140	95	0	1 067 472	543 176	5 721 221
Kemerovo Region	21 982 189	0	0	2 154 015	6 070 281	10 215 344
Novosibirsk Region	36 415 179	11 735	0	7 169 976	3 522 891	22 567 198
Omsk Region	8 384 923	53	0	574 979	269 004	6 339 577
Tomsk Region	5 840 597	252	0	418 751	874 619	3 368 916
Far Eastern Federal District	85 855 190	2 207	0	22 583 979	9 970 719	41 196 919
Republic of Sakha (Yakutia)	5 689 683	0	0	77 366	51 533	1 365 300
Kamchatka Territory	4 259 747	0	0	718 037	99 742	3 123 134
Primorskiy Territory	19 968 735	1 049	0	3 407 631	733 168	14 321 888
Khabarovsk Territory	38 421 822	0	0	16 589 906	4 876 520	14 535 631
Amur Region	6 541 285	0	0	160 979	2 472 808	2 985 395
Magadan Region	4 095 335	163	0	269 864	531 958	1 104 974
Sakhalin Region	6 572 414	995	0	1 349 908	1 204 990	3 514 527
Jewish Autonomous Region	306 169	0	0	10 288	0	246 070
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 1.09.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 527 002 418	2 070 995 730	2 456 006 688
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	712 784	712 784	0
Ivanovo Region	1 540 245	941 792	598 453
Kaluga Region	210 000	210 000	0
Kostroma Region	6 633 871	5 755 158	878 713
Kursk Region	0	0	0
Lipetsk Region	622 000	622 000	0
Moscow Region	1 065 000	1 065 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1 046 423	838 500	207 923
Tambov Region	46 550	46 550	0
Tver Region	0	0	0
Tula Region	396 500	396 500	0
Yaroslavl Region	182 000	182 000	0
City of Moscow	4 514 547 045	2 060 225 446	2 454 321 599
North-Western Federal District	77 739 654	48 995 276	28 744 378
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	70 000	70 000	0
Vologda Region	1 632 858	976 936	655 922
Kaliningrad Region	231 857	231 857	0
Leningrad Region	57 000	57 000	0
Murmansk Region	2 282 000	2 282 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	73 465 939	45 377 483	28 088 456
Southern Federal District	12 941 220	10 774 318	2 166 902
Republic of Adygeya	237 000	237 000	0
Republic of Kalmykia	150 124	133 500	16 624
Krasnodar Territory	5 543 443	4 878 397	665 046
Astrakhan Region	0	0	0
Volgograd Region	451 082	225 000	226 082
Rostov Region	6 559 571	5 300 421	1 259 150
North-Caucasian Federal District	728 352	625 285	103 067
Republic of Dagestan	259 213	259 213	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	459 139	356 072	103 067
Republic of North Ossetia - Alania	10 000	10 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	83 029 125	75 310 795	7 718 330
Republic of Bashkortostan	3 738 366	2 484 939	1 253 427
Republic of Marii El	12 842	12 842	0
Republic of Mordovia	45 875	45 875	0
Republic of Tatarstan	33 104 951	28 283 431	4 821 520
Udmurt Republic	1 819 448	1 267 385	552 063

Chuvash Republic	563 720	540 447	23 273
Perm Territory	239 500	239 500	0
Kirov Region	1 000 900	1 000 900	0
Nizhny Novgogrod Region	4 397 141	4 254 339	142 802
Orenburg Region	865 420	845 471	19 949
Penza Region	9 583	9 583	0
Samara Region	36 343 813	35 460 083	883 730
Saratov Region	887 566	866 000	21 566
Ulyanovsk Region	0	0	0
Ural Federal District	64 173 405	36 171 960	28 001 445
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	13 938 052	9 914 979	4 023 073
Tyumen Region	49 306 899	25 411 646	23 895 253
Chelyabinsk Region	908 454	825 335	83 119
Siberian Federal District	24 143 487	15 482 005	8 661 482
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	894 443	894 443	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	697 000	697 000	0
Kemerovo Region	1 448 500	1 448 500	0
Novosibirsk Region	19 934 749	11 868 395	8 066 354
Omsk Region	1 168 795	573 667	595 128
Tomsk Region	0	0	0
Far Eastern Federal District	9 397 478	8 541 653	855 825
Republic of Sakha (Yakutia)	168 870	168 870	0
Kamchatka Territory	452 972	452 972	0
Primorskiy Territory	139 274	139 274	0
Khabarovsk Territory	0	0	0
Amur Region	8 636 362	7 780 537	855 825
Magadan Region	0	0	0
Sakhalin Region	0	0	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 1.09.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 530 289 498	2 070 878 318	2 459 411 180
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	36 267	0	36 267
Voronezh Region	712 870	712 870	0
Ivanovo Region	1 540 245	941 792	598 453
Kaluga Region	210 000	210 000	0
Kostroma Region	5 524 158	5 524 158	0
Kursk Region	0	0	0
Lipetsk Region	622 000	622 000	0
Moscow Region	1 065 000	1 065 000	0
Orel Region	49 815	0	49 815
Ryazan Region	100 000	100 000	0
Smolensk Region	20 000	20 000	0
Tambov Region	46 550	46 550	0
Tver Region	0	0	0
Tula Region	396 500	396 500	0
Yaroslavl Region	4 402	4 402	0
City of Moscow	4 519 961 691	2 061 235 046	2 458 726 645
North-Western Federal District	86 987 566	57 749 873	29 237 693
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	70 000	70 000	0
Vologda Region	1 588 427	932 505	655 922
Kaliningrad Region	231 857	231 857	0
Leningrad Region	57 000	57 000	0
Murmansk Region	2 282 000	2 282 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	82 758 282	54 176 511	28 581 771
Southern Federal District	13 134 604	10 897 818	2 236 786
Republic of Adygeya	237 000	237 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 871 443	4 206 397	665 046
Astrakhan Region	800 000	800 000	0
Volgograd Region	521 082	295 000	226 082
Rostov Region	6 705 079	5 359 421	1 345 658
North-Caucasian Federal District	204 213	204 213	0
Republik of Daghestan	194 213	194 213	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	10 000	10 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	83 329 465	75 207 881	8 121 584
Republic of Bashkortostan	3 642 941	2 357 385	1 285 556
Republic of Marii El	12 842	12 842	0
Republic of Mordovia	45 875	45 875	0
Republic of Tatarstan	33 701 553	28 743 431	4 958 122

Udmurt Republic	1 819 448	1 267 385	552 063
Chuvash Republic	400 447	400 447	0
Perm Territory	239 500	239 500	0
Kirov Region	1 000 900	1 000 900	0
Nizhny Novgogrod Region	4 019 577	3 618 979	400 598
Orenburg Region	965 420	945 471	19 949
Penza Region	9 583	9 583	0
Samara Region	36 583 813	35 700 083	883 730
Saratov Region	887 566	866 000	21 566
Ulyanovsk Region	0	0	0
Ural Federal District	67 844 093	39 727 558	28 116 535
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	17 628 998	13 454 979	4 174 019
Tyumen Region	49 213 867	25 357 244	23 856 623
Chelyabinsk Region	981 228	895 335	85 893
Siberian Federal District	6 579 071	4 894 099	1 684 972
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	894 443	894 443	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	697 000	697 000	0
Kemerovo Region	1 448 725	1 448 725	0
Novosibirsk Region	2 370 108	1 280 264	1 089 844
Omsk Region	1 168 795	573 667	595 128
Tomsk Region	0	0	0
Far Eastern Federal District	7 543 563	7 217 263	326 300
Republic of Sakha (Yakutia)	168 870	168 870	0
Kamchatka Territory	452 972	452 972	0
Primorskiy Territory	139 274	139 274	0
Khabarovsk Territory	7 500	0	7 500
Amur Region	6 774 947	6 456 147	318 800
Magadan Region	0	0	0
Sakhalin Region	0	0	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	1.08.13	1.09.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	14,7	13,7	13,5	13,4	13,2
Ratio of core capital to risk-weighted assets	9,3	8,5	9,1	8,9	9,1
Ratio the value of credit risk on balance sheet assets	58,8	50,7	52,5	52,3	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	1,2	1,1
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	228,4	209,0	202,1	208,0	209,4
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,8	4,6	4,5	4,5	4,4
mining	2,9	3,2	3,1	3,0	2,9
manufacturing	15,2	14,0	13,5	13,7	13,6
production and distribution of energy, gas and water	2,9	2,7	2,5	2,5	2,5
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	14,5	14,4
transport and communication	5,4	5,4	4,4	4,3	4,3
other economic activities	22,3	20,5	21,1	21,0	21,1
individuals	25,3	29,2	30,7	30,7	30,9
of which					
mortgage loans	6,7	7,5	7,9	8,0	8,0
<i>Geographical distribution of interbank loans and deposits</i> ²					
Russian Federation	41,6	47,1	35,0	33,7	34,7
United Kingdom	20,2	17,5	22,4	22,6	22,2
USA	3,0	3,6	8,1	7,2	8,2
Germany	4,2	1,6	2,9	3,5	4,1
Austria	6,6	5,9	7,2	8,2	7,5
France	2,7	1,6	3,0	2,5	2,6
Italy	2,7	2,7	0,7	0,6	0,7
Cyprus	6,6	8,7	7,3	6,3	4,9
Netherlands	3,2	1,5	1,2	2,5	2,3
Other	9,0	9,8	12,3	13,0	12,8
Liquidity					
Ratio of high liquid assets to total assets	11,8	11,1	11,7	11,4	9,5
Ratio of liquid assets to total assets	23,9	23,2	22,6	21,9	21,7
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	65,3	64,5	58,1
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	87,2	86,5	86,6
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	84,6	86,6
Ratio of clients' funds to total loans ³	105,3	101,2	102,8	101,2	100,0
Market risk⁴ to total own funds (capital)⁵	49,7	47,3	47,5	46,0	46,5
of which					
Interest rate risk	33,8	36,0	38,0	36,9	37,4
Equity position risk	12,9	6,0	4,4	4,0	4,1
Foreign exchange risk	3,0	5,4	5,2	5,0	4,9
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	2,3	2,2	2,3
Banks' financial result over the reporting period (billion rubles)	848,2	1011,9	491,4	571,5	653,6
as percent of the banking sector assets ⁶	2,4	2,3	1,0	1,1	1,3
as percent of the banking sector own funds (capital) ⁶	17,6	18,2	7,8	9,0	10,3
Return on assets⁷	2,4	2,3	2,1	2,0	2,0
Return on equity⁷	17,6	18,2	16,6	16,3	15,9

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
Reference data: own funds (capital) adequacy ratio as of 1.09.13, %	13,2	11,9		29,4		24,8		16,7		13,2	

¹Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

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	1.08.13	1.09.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 282,0	1 394,3	1 441,7	1 446,6	1 455,3
Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 567,6	6 625,9	6 713,4
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,5	22,8	22,0	21,8	21,7

Table 43

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

Indicators	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
1. Factors of own funds (capital) increase	115,2	117,4	117,2	117,1	116,7
1.1. Authorised capital	24,5	22,8	22,0	21,9	21,7
1.2. Issue income	21,5	20,3	20,2	20,1	19,9
1.3. Credit institutions' profit and funds	42,9	46,8	46,7	46,7	47,0
1.4. Subordinated loans	22,7	24,2	24,9	25,1	24,7
1.5. Increase in value of property due to revaluation	3,7	3,3	3,4	3,4	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	17,1	16,7
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	0,2
2.6. Credit institutions' portfolio of shares	12,4	14,5	13,9	13,9	13,5
2.7. Other factors	0,7	0,4	1,1	1,1	1,1
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	1.08.13	1.09.13
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	1 076,2	1 013,0
3 rd group of assets	146,7	210,6	420,8	427,5	429,3
4 th group of assets	23 482,4	23 897,1	26 168,5	26 378,0	26 583,9
5 th group of assets	0,6	7,4	7,6	8,6	8,0
The value of credit risk on balance sheet assets	24 459,4	25 090,2	27 675,5	27 890,4	28 034,2

Reference data:

	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
1 st group of assets without adjustment to credit risk coefficients	-	-	6 027,3	5 895,2	5 860,1

¹ Assets recognized in balance sheet are taken into account

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

Table 45

Own funds (capital) adequacy ratio of the banking sector

		1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 567,6	6 625,9	6 713,4
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	48 658,0	49 605,4	50 684,3
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	27 675,5	27 890,4	28 034,2
	- risk-weighted claims on counterparties related to a bank (code 8957 ¹), billion rubles	1 367,5	1 781,6	2 097,9	2 088,0	2 052,7
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807), billion rubles	67,7	109,5	156,1	159,4	152,1
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 497,0	3 670,1	3 751,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	303,7	198,0	283,3	283,2	288,4
	- the value of operational risk, billion rubles	1 959,0	3 148,3	3 444,8	3 590,1	3 589,5
	- market risk, billion rubles	2 377,7	2 646,9	3 022,9	2 948,9	3 013,5
	- credit claims of clearing participants (codes 8847 and 8852)	-	-	15,8	18,5	25,3
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	8 880,4	9 119,1	9 707,1
	-corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-415,7	-394,8	-393,6
	- 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)	-	-	-	232,6	463,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,5	13,4	13,2

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		1.08.13		1.09.13	
	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	4	0,0	2	0,0
From 10% to 12%	107	34,3	142	19,7	192	33,7	201	32,6	200	34,9
From 12% to 14%	125	16,6	143	53,2	143	42,5	148	47,5	150	53,4
14% and more	744	49,1	663	27,0	607	23,8	587	19,9	581	11,7
Banking sector, total	978	100,0	956	100,0	956	100,0	951	100,0	947	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	1.08.13	1.09.13
Loans	Standard	53,4	58,5	57,4	57,7	57,4
	Substandard	29,4	26,0	27,7	27,6	27,8
	Doubtful	10,4	9,1	8,4	8,4	8,5
	Problem	2,7	2,5	2,4	2,4	2,3
	Loss	4,1	3,8	4,1	4,0	4,0
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	8,2	8,1	8,1
	Estimated LLP adjusted for collateral	7,2	6,5	6,2	6,1	6,1
	LLP made	7,2	6,5	6,2	6,1	6,1
	LLP made as percent of estimated LLP	79,5	77,5	75,7	75,5	75,1
	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	13,4	13,9

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		1.08.13		1.09.13	
	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	9 344,6	100,0	9 584,8	100,0
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	723,6	7,9	735,9	7,9	755,4	7,9
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	8 390,8	92,1	8 608,5	92,1	8 829,2	92,1
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,5	0,0	0,2	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	-	24,0	-	24,3
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	-	5,9	-	6,0
4. Claims grouped into portfolios of homogeneous claims - total of which:	38,6	100,0	59,0	100,0	66,1	100,0	65,7	100,0	65,9	100,0
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	26,3	39,8	27,2	41,5	27,4	41,5
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	39,8	60,2	38,4	58,5	38,5	58,5
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	-	31,1	-	32,0

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 1.09.13¹

	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	755 422,7	100,0	22 158,8	100,0	2,9
of which by quality categories					
1.1. Quality Category I	1 396,0	0,2	0,0	0,0	0,0
1.2. Quality Category II	725 248,1	96,0	7 024,4	31,7	1,0
1.3. Quality Category III	8 137,3	1,1	1 316,8	5,9	16,2
1.4. Quality Category IV	7 545,4	1,0	2 901,6	13,1	38,5
1.5. Quality Category V	12 702,9	1,7	10 905,9	49,2	85,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	142,7	100,0	0,1	100,0	0,0
of which by quality categories					
2.1. Quality Category I	141,4	99,1	0,0	0,0	0,0
2.2. Quality Category II	0,9	0,7	0,0	14,1	1,0
2.3. Quality Category III	0,4	0,3	0,1	85,9	15,0
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	755 565,4		22 158,8		2,9
4. Homogeneous claims grouped into portfolios - total	27 377,4	100,0	9 777,6	100,0	35,7
of which by quality categories					
4.1. Quality Category I	10 210,4	37,3	0,0	0,0	0,0
4.2. Quality Category II	7 379,2	27,0	174,0	1,8	2,4
4.3. Quality Category III	124,4	0,5	21,5	0,2	17,3
4.4. Quality Category IV	88,9	0,3	21,0	0,2	23,7
4.5. Quality Category V	9574,5	35,0	9561,0	97,8	99,9
5. Claims for interest payments - total	5 832,9	100,0	1 120,8	100,0	19,2
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 316,4	22,6	1 030,2	91,9	78,3

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 1.09.13¹

	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	8 829 229,0	100,0	556 024,8	100,0	6,3
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	581 708,6	6,6	15 617,6	2,8	2,7
1.1.2. residential real estate (mortgage) loans, total	1 882 926,0	21,3	36 088,6	6,5	1,9
1.1.3. car loans, total	856 773,5	9,7	42 485,8	7,6	5,0
1.1.4. other consumer loans, total	5 468 500,8	61,9	458 309,6	82,4	8,4
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	705 016,9	8,0	14 443,1	2,6	2,0
1.2.2. a portfolio of loans without overdue payments	7 226 117,7	81,8	90 403,1	16,3	1,3
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	237 128,5	2,7	11 193,7	2,0	4,7
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	139 744,6	1,6	39 203,0	7,1	28,1
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	120 646,6	1,4	67 137,2	12,1	55,6
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	152 317,4	1,7	122 037,7	21,9	80,1
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	208 937,2	2,4	208 083,7	37,4	99,6
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 019 808,7	90,8	95 429,9	17,2	1,2
1.3.2. Quality category III	252 359,0	2,9	25 816,8	4,6	10,2
1.3.3. Quality category IV	116 006,7	1,3	50 606,3	9,1	43,6
1.3.4. Quality category V	441 054,5	5,0	384 171,8	69,1	87,1
2. Claims grouped into portfolios of homogeneous claims - total	38 520,8	8,7	11 280,1	2,9	29,3
of which by quality categories					
2.1. Quality category I	858,9	0,2	0,0	0,0	0,0
2.2. Quality category II	24 496,7	5,6	406,4	0,1	1,7
2.3. Quality category III	1308,9	0,3	204,4	0,1	15,6
2.4. Quality category IV	1319,0	0,3	633,7	0,2	48,0
2.5. Quality category V	10537,3	2,4	10035,5	2,6	95,2
3. Claims for interest payments - total	122 794,1	100,0	33 289,5	100,0	27,1
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	37 110,7	30,2	29 726,8	89,3	80,1

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	1.08.13	1.09.13	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
Substandard	8,3	8,9	9,3	9,5	9,3	2,1	2,2	2,1	2,1	2,1
Doubtful	22,9	21,1	18,5	18,3	19,0	15,9	14,9	13,7	13,4	13,7
Problem	16,3	16,3	15,1	14,8	14,7	44,3	41,8	38,5	38,2	38,7
Loss	52,4	53,6	56,7	56,9	56,6	91,5	90,1	86,8	87,3	86,0

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	1.08.13	1.09.13
Overdue claims on loans, deposits and other placements, billion rubles	1133,0	1257,4	1340,2	1377,3	1382,5
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1016,0	1050,0	1055,0
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	1227,3	1236,4
- 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	150,0	146,2
- 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	4,6	4,4
Overdue claims on loans and other placements with non-financial institutions	822,6	924,1	943,5	962,3	952,4
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,5	4,5	4,4
Overdue claims on loans and other funds provided to individuals	291,1	313,0	374,4	394,1	409,1
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,3	4,4	4,4

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	1.08.13	1.09.13	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
No overdue claims	134	118	107	108	112	1,9	1,7	1,2	1,6	1,7
Less than 5%	638	644	637	634	633	79,8	81,2	81,6	81,1	81,5
From 5 to 10%	110	103	116	112	112	13,4	12,3	12,9	12,1	11,8
From 10 to 15%	35	28	35	34	30	0,8	1,2	0,8	1,8	1,5
From 15 to 20%	10	9	7	8	9	3,4	0,1	0,1	0,1	3,3
From 20 to 60%	7	11	8	8	5	0,4	3,2	3,1	3,1	0,0
From 60 to 90%	2	0	3	3	2	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	42	43	43	43	41	0,3	0,3	0,2	0,3	0,2

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

Indicators	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	13 271,9	13 784,3	14 054,5
Share of large credit risks in the banking sector assets, %	28,8	25,8	25,2	25,8	26,1

Table 55

Structure of large loans¹ grouped by types of collateral

	1.01.12	1.01.13	1.07.13	1.08.13	1.09.13
Volume of large loans, billion rubles	6 207,7	6 493,4	6 960,7	7 024,8	7 187,3
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 714,4	1 683,9	1 727,4
Volume of I quality category collateral, billion rubles	324,8	355,8	418,4	422,2	427,7
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	39,1	49,0	36,4
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 710,1	1 566,6	1 709,1
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	538,2	397,9	519,5
collateral of proprietary rights (claims), billion rubles	491,8	511,8	488,1	501,6	510,8

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		1.08.13		1.09.13	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	49,7	100,0	47,3	100,0	47,5	100,0	46,0	100,0	46,5	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	38,0	79,8	36,9	80,3	37,4	80,6
- equity position risk (EPR)	12,9	26,0	6,0	12,6	4,4	9,3	4,0	8,8	4,1	8,8
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	5,2	10,9	5,0	11,0	4,9	10,6
Reference data:										
Number of credit institutions ¹	621		613		675		667		670	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,3		92,5		98,0		98,0		97,8	

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	1.08.13	1.09.13
Share of assets in foreign currency in total assets, %	23,3	21,0	24,2	24,2	24,0
of which:					
- 20 largest-asset credit institutions	25,2	22,2	25,8	25,5	25,2
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	22,7	22,5	22,4
of which:					
- 20 largest-asset credit institutions	23,2	22,3	24,9	24,5	24,4
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,8	0,1	1,6	1,7	1,6
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,9	1,0	0,8

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	1.08.13	1.09.13
Balance sheet positions					
Claims, bln rubles	9 688,9	10 410,0	12 776,6	12 925,4	12 928,1
Liabilities, bln rubles	8 955,6	10 343,8	11 957,6	12 005,8	12 051,2
Net balance sheet position, bln rubles	733,4	66,2	819,0	919,6	876,9
Net balance sheet position to own funds (capital), % ¹	14,0	1,1	12,5	13,9	13,1
Off-balance sheet positions ²					
Claims, bln rubles	5 228,6	5 783,2	6 804,0	7 217,9	7 202,7
Liabilities, bln rubles	5 398,4	5 356,7	7 061,5	7 517,2	7 500,3
Net balance sheet position, bln rubles	-169,8	426,5	-257,5	-299,4	-297,6
Net balance sheet position to own funds (capital), % ¹	-3,2	7,0	-3,9	-4,5	-4,4

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
Number of credit institutions that exceeded the OFXP limits	6	4	5	5	6	5	2	3	3	3
Of which:										
- 20 largest-asset credit institutions	0	0	1	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
- 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

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
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

Table 62

Open currency positions of the banking sector by currencies as of 1.09.13

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	394	-89,7	-1,8	101,5	-191,2
long	490	47,9	3,1	232,0	-184,1
EUR					
short	415	-71,8	-1,6	-125,2	53,4
long	456	11,8	0,6	-70,9	82,7
GBP					
short	88	-3,7	-0,1	-19,8	16,1
long	304	9,3	0,3	22,2	-13,0

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	1.08.13 ³	1.09.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	25,4	36,6	37,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	23,4	28,3	24,1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-4,7	-2,7	-6,9	9,8	19,9

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». 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).

Table 64

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	1.08.13*	1.09.13	1.01.12	1.01.13	1.07.13	1.08.13*	1.09.13
Less than 0	608	616	619	252	256	51,5	57,1	57,2	12,9	10,1
From 0 to 20	316	300	288	456	427	47,1	42,3	42,5	26,1	25,1
More than 20	54	40	49	242	261	1,4	0,6	0,3	61,1	64,8
Data not available	0	0	0	1	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	956	951	947	100,0	100,0	100,0	100,0	100,0

* 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).

Table 65

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

	1.01.12	1.01.13	1.07.13	1.08.13 ²	1.09.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	52,2	37,5	36,9
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	43,1	39,1	41,3
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	7,4	7,2

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

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

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

Table 66

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.07.13	1.08.13*	1.09.13	1.01.12	1.01.13	1.07.13	1.08.13*	1.09.13
Less than 0	446	403	388	457	472	25,6	21,3	23,5	34,2	26,7
From 0 to 20	208	248	205	232	223	12,3	13,8	41,4	48,7	51,9
More than 20	324	305	363	261	249	62,1	64,9	35,1	17,0	21,3
Data not available	0	0	0	1	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	956	951	947	100,0	100,0	100,0	100,0	100,0

* 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).