

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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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)	20 125,1	28 022,3	29 430,0	33 804,6	41 627,5	49 509,6
	as % of GDP	60,5	67,9	75,8	73,0	74,6	79,1
2.	Banking sector own funds (capital) (billion rubles)	2 671,5	3 811,1	4 620,6	4 732,3	5 242,1	6 112,9
	as % of GDP	8,0	9,2	11,9	10,2	9,4	9,8
	as % of the banking sector assets	13,3	13,6	15,7	14,0	12,6	12,3
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	12 287,1	16 526,9	16 115,5	18 147,7	23 266,2	27 708,5
	as % of GDP	37,0	40,0	41,5	39,2	41,7	44,3
	as % of the banking sector assets	61,1	59,0	54,8	53,7	55,9	56,0
	of which:						
	loans and other placements with individuals, including overdue claims (billion rubles)	2 971,1	4 017,2	3 573,8	4 084,8	5 550,9	7 737,1
	as % of GDP	8,9	9,7	9,2	8,8	9,9	12,4
	as % of the banking sector assets	14,8	14,3	12,1	12,1	13,3	15,6
	as % of income of the population	13,9	15,9	12,4	12,7	15,8	19,8
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	544,0	791,9	621,5	595,8	711,3	691,7
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	10,4	11,8	10,3	9,0	8,5	7,9
4.	Securities acquired by credit institutions (billion rubles) ¹	2 250,6	2 365,2	4 309,4	5 829,0	6 211,7	7 034,9
	as % of GDP	6,8	5,7	11,1	12,6	11,1	11,2
	as % of the banking sector assets	11,2	8,4	14,6	17,2	14,9	14,2
5.	Individual deposits (billion rubles)	5 159,2	5 907,0	7 485,0	9 818,0	11 871,4	14 251,0
	as % of GDP	15,5	14,3	19,3	21,2	21,3	22,8
	as % of the banking sector liabilities ²	25,6	21,1	25,4	29,0	28,5	28,8
	as % of income of the population	24,2	23,4	26,1	30,6	33,7	36,5
6.	Funds raised from organisations (billion rubles) ³	7 053,1	8 774,6	9 557,2	11 126,9	13 995,7	15 648,2
	as % of GDP	21,2	21,3	24,6	24,0	25,1	25,0
	as % of the banking sector liabilities ²	35,0	31,3	32,5	32,9	33,6	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	8 406,6	8 768,4
Income of the population		21 311,5	25 244,0	28 708,4	32 099,7	35 192,6	39 005,3

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
Reference data:														
Increase from the beginning of the current year	7,8		8,4		7,4		16,9		19,0		10,8		9,9	
Increase over the same period of the previous year	8,3		6,3		7,2		21,8		30,6		8,1		0,9	

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	1.04.13	1.07.13	1.08.13
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1095	1091	1085
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	954	956	951
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	3	2	1
Credit institutions with their banking licenses being revoked (cancelled)	134	137	138	133	133
Credit institutions licensed to conduct operations in foreign currency	661	648	651	653	650
Credit institutions holding general licences	273	270	270	271	269

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.04.13		1.07.13		1.08.13	
	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	565	59,2	571	59,7	569	59,8
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	510	53,5	516	54,0	515	54,2
North-Western	69	7,1	70	7,3	71	7,4	70	7,3	70	7,4
Southern	45	4,6	46	4,8	46	4,8	46	4,8	46	4,8
North-Caucasian	56	5,7	50	5,2	48	5,0	48	5,0	46	4,8
Volga	111	11,3	106	11,1	106	11,1	105	11,0	105	11,0
Ural	45	4,6	44	4,6	44	4,6	43	4,5	43	4,5
Siberian	54	5,5	53	5,5	51	5,3	50	5,2	50	5,3
Far Eastern	26	2,7	23	2,4	23	2,4	23	2,4	22	2,3
Russian Federation	978	100,0	956	100,0	954	100,0	956	100,0	951	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	1.08.13	1.01.12	1.01.13	1.08.13	1.01.12	1.01.13	1.08.13	1.01.12	1.01.13	1.08.13	1.01.12	1.01.13	1.08.13	1.01.12	1.01.13	1.08.13
Central	572	564	569	120	102	82	463	356	343	67	53	53	18	20	21	16	15	16
of which the City of Moscow and Moscow Region ¹	512	506	515	104	90	70	131	127	127	21	21	22	16	18	19	5	5	6
North-Western	69	70	70	12	9	9	306	302	287	378	382	363	2	2	3	11	13	13
Southern	45	46	46	20	17	16	282	232	213	434	368	344	2	2	2	10	10	10
North-Caucasian	56	50	46	81	82	79	96	87	85	70	66	68	4	4	4	3	4	4
Volga	111	106	105	99	85	73	520	433	371	248	227	208	6	6	6	19	18	17
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	219	401	335	308	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	951	464	403	362	2343	1946	1796	162	143	137	38	41	42	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		1.04.13		1.07.13		1.08.13	
	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	25 361 327	50,9	27 039 674	51,3	27 223 178	51,0
From 6 to 20	8 413 454	20,2	9 660 925	19,5	9 534 479	19,1	9 927 783	18,8	10 165 147	19,1
From 21 to 50	4 564 408	11,0	5 745 193	11,6	5 716 447	11,5	6 096 112	11,6	6 142 902	11,5
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 453 620	13,0	6 792 815	12,9	6 931 011	13,0
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 226 424	4,5	2 329 828	4,4	2 336 079	4,4
From 501	539 359	1,3	562 302	1,1	546 847	1,1	558 203	1,1	554 390	1,0
Total	41 627 520	100,0	49 509 647	100,0	49 839 144	100,0	52 744 414	100,0	53 352 706	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	1.04.13	1.07.13	1.08.13
Central	56,3	56,4	57,0	57,4	57,1
of which the City of Moscow and Moscow Region	56,8	56,9	57,5	57,9	57,6
North-Western	68,7	66,2	65,4	65,9	65,7
Southern	68,6	68,7	69,9	70,2	70,0
North-Caucasian	43,4	52,8	45,3	46,2	48,4
Volga	44,8	46,5	46,9	46,5	47,4
Ural	66,5	68,8	67,8	68,8	69,4
Siberian	75,1	72,9	74,8	74,9	75,0
Far Eastern	74,8	82,9	83,2	83,3	86,4
Russian Federation	50,0	50,3	50,9	51,3	51,0

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.13 - 1.08.13)

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.08.13						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	136	10			2
5	From 201 to 500	300				12	268	15	1	4
6	From 501	456					21	429	6	
Became operating after 1.01.13							1	6		
Total over the period									7	6
Total as of 1.01.13¹		956								
Total as of 1.08.13¹		951	5	15	30	150	300	450		

	- 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	1.04.13	1.07.13	1.08.13
Credit institutions with foreign participation over 50%					
Assets	16,9	17,8	17,6	17,2	17,5
Own funds (capital)	17,6	19,3	19,5	18,6	18,7
Correspondent accounts with non-resident banks	14,3	21,7	24,0	17,6	20,1
Loans and other placements with non-financial organisations	14,0	14,2	14,3	14,2	14,2
Loans and other placements with individuals	22,0	22,6	22,6	22,2	22,2
Loans, deposits and other placements with credit institutions	30,0	27,3	24,0	22,6	24,4
Individual deposits	11,4	13,5	13,6	13,4	13,5
Funds raised from organisations ¹	17,4	18,6	18,1	17,2	17,6
Profit (loss) of the current year	17,4	19,6	15,7	13,2	13,7
Reference data:					
Number of credit institutions	113	117	119	121	122
of which 100% foreign-owned credit institutions					
Assets	10,0	9,8	9,5	9,3	9,4
Own funds (capital)	11,1	11,4	11,7	10,9	10,9
Correspondent accounts with non-resident banks	6,9	15,2	17,0	10,6	12,8
Loans and other placements with non-financial organisations	8,3	7,5	7,5	7,4	7,3
Loans and other placements with individuals	10,7	11,1	11,1	10,9	10,9
Loans, deposits and other placements with credit institutions	24,2	20,0	17,6	17,3	18,7
Individual deposits	5,4	6,1	6,2	6,1	6,2
Funds raised from organisations ¹	10,7	11,0	10,2	9,7	10,0
Profit (loss) of the current year	12,0	13,4	14,0	11,2	11,6
Reference data:					
Number of credit institutions	77	73	74	77	77

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.12		1.01.13		1.04.13		1.07.13		1.08.13	
	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	1957,4	3,9	2054,2	3,9	2088,3	3,9
Own funds (capital)	249,7	4,8	212,4	3,5	216,0	3,4	210,5	3,2	221,0	3,3
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	703,4	3,5	742,2	3,5	779,6	3,6
of which overdue claims	163,4	19,9	230,2	24,9	224,6	23,9	224,6	23,8	223,2	23,2
Loans and other placements with individuals	129,3	2,3	142,3	1,8	152,2	1,9	172,7	2,0	179,5	2,0
of which overdue claims	19,5	6,7	12,9	4,1	13,6	4,0	14,2	3,8	13,8	3,5
Individual deposits	303,2	2,6	298,7	2,1	309,7	2,1	333,5	2,1	336,6	2,1
Funds raised from organisations	799,6	5,7	778,2	5,0	816,1	5,1	834,7	4,9	839,6	4,9
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	1.04.13	1.07.13	1.08.13
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 232,7	1 247,7	1 234,0
1.1.	of which: money	1 125,0	1 423,5	1 116,7	1 159,9	1 135,5
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	1 637,6	1 737,3	1 580,4
3.	Accounts with credit institutions of which:	1 000,6	1 483,3	1 717,5	1 596,0	1 477,0
3.1.	Correspondent accounts with correspondent credit institutions	227,4	315,8	303,7	297,0	310,3
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 405,7	1 294,4	1 166,5
4.	Securities acquired by credit institutions, total of which	6 211,7	7 034,9	7 201,6	7 436,2	7 385,3
4.1.	Debt securities	4 676,2	5 265,1	5 451,4	5 718,5	5 696,1
4.2.	Shares	914,4	791,6	732,1	734,2	742,6
4.3.	Discounted promissory notes	233,9	398,8	432,1	382,4	343,7
4.4.	Shares in associates and subsidiaries	387,3	579,4	585,9	601,1	603,0
5.	Other participation in authorised capital	291,9	333,4	331,7	341,4	351,9
6.	Derivatives with fair value being an asset	-	163,9	139,0	189,1	185,4
7.	Loans, total of which:	28 737,0	33 993,1	34 853,8	37 412,2	38 269,3
7.1.	Loans, deposits and other placements of which overdue claims	28 699,2	33 960,1	34 802,8	37 341,0	38 195,3
	of which:	1 133,0	1 257,4	1 304,9	1 340,2	1 377,3
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	17 715,3	19 971,4	20 191,6	21 030,2	21 441,7
	of which overdue claims	822,6	924,1	938,9	943,5	962,3
7.1.2.	Loans and other placements with individuals of which overdue claims	5 550,9	7 737,1	8 097,8	8 797,6	9 042,6
	of which overdue claims	291,1	313,0	344,0	374,4	394,1
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	3 958,0	4 230,4	4 572,9	5 325,1	5 455,3
	of which overdue claims	5,1	5,2	7,6	8,0	7,5
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 113,1	1 136,8	1 139,9
8.1	of which real estate, temporarily out of use in operating activities	-	96,7	105,2	107,1	105,3
9.	Allocation of profit	173,2	210,2	83,4	97,0	111,0
9.1.	of which income tax	155,4	204,4	83,4	95,0	108,9
10.	Other assets, total of which:	1 266,4	1 486,3	1 528,8	1 550,8	1 618,4
10.1.	Float	589,8	647,8	596,2	606,5	626,9
10.2.	Receivables	181,0	210,0	245,6	241,5	268,0
10.3.	Deferred expenses	94,3	121,5	123,7	122,8	120,3
Banking sector assets		41 627,5	49 509,6	49 839,1	52 744,4	53 352,7

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
1.	Funds and profit of credit institutions	4 963,0	5 911,0	5 942,1	6 086,2	6 156,4
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 080,2	3 161,8	3 191,7
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	2 861,9	2 924,4	2 964,7
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	239,4	491,4	571,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	2 227,2	2 320,8	2 591,6
3.	Accounts of credit institutions	336,4	462,8	485,6	497,5	503,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	260,2	252,0	278,1
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	113,7	150,4	115,8
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 564,0	4 792,5	4 814,6
5.	Clients' funds ²	26 082,1	30 120,0	30 809,6	32 988,1	33 205,1
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	44,5	49,4	54,5
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	3,0	3,7	3,8
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	5 981,8	6 250,0	6 070,0
5.4.	Clients' float	288,1	296,4	396,9	395,3	387,5
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	9 446,3	10 493,0	10 713,0
5.6.	Individual deposits	11 871,4	14 251,0	14 738,9	15 632,0	15 796,8
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	35,3	33,8	29,9
6.	Bonds	666,7	1 037,4	1 116,6	1 133,1	1 157,7
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 219,3	1 220,8	1 130,2
8.	Derivatives with fair value being a liability	-	135,3	116,3	173,6	165,1
9.	Other liabilities ¹ , total	2 947,5	3 264,7	3 358,4	3 531,8	3 628,5
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 564,9	2 701,0	2 756,8
9.2.	Float	325,0	395,3	295,9	288,5	294,4
9.3.	Payables	46,4	72,3	85,8	112,1	130,5
9.4.	Deferred income	5,5	10,2	8,4	7,3	7,0
9.5.	Interest payable	251,7	345,5	403,4	423,1	439,9
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,9	0,0	0,0
Banking sector liabilities¹		41 627,5	49 509,6	49 839,1	52 744,4	53 352,7

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	1.04.13	1.07.13	1.08.13
1.	Money, precious metals and gemstones	2,9	3,1	2,5	2,4	2,3
1.1.	of which: money	2,7	2,9	2,2	2,2	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,3	3,3	3,0
3.	Accounts with credit institutions of which:	2,4	3,0	3,4	3,0	2,8
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,6	0,6	0,6
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	2,8	2,5	2,2
4.	Securities acquired by credit institutions, total of which	14,9	14,2	14,4	14,1	13,8
4.1.	Debt securities	11,2	10,6	10,9	10,8	10,7
4.2.	Shares	2,2	1,6	1,5	1,4	1,4
4.3.	Discounted promissory notes	0,6	0,8	0,9	0,7	0,6
4.4.	Shares in associates and subsidiaries	0,9	1,2	1,2	1,1	1,1
5.	Other participation in authorised capital	0,7	0,7	0,7	0,6	0,7
6.	Derivatives with fair value being an asset	-	0,3	0,3	0,4	0,3
7.	Loans, total of which:	69,0	68,7	69,9	70,9	71,7
7.1.	Loans, deposits and other placements of which overdue claims	68,9	68,6	69,8	70,8	71,6
	of which:	2,7	2,5	2,6	2,5	2,6
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	42,6	40,3	40,5	39,9	40,2
	of which overdue claims	2,0	1,9	1,9	1,8	1,8
7.1.2.	Loans and other placements with individuals of which overdue claims	13,3	15,6	16,2	16,7	16,9
	of which overdue claims	0,7	0,6	0,7	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	9,5	8,5	9,2	10,1	10,2
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,3	2,2	2,2	2,2	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 of which:	3,0	3,0	3,1	2,9	3,0
10.1.	Float	1,4	1,3	1,2	1,1	1,2
10.2.	Receivables	0,4	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
1.	Funds and profit of credit institutions	11,9	11,9	11,9	11,5	11,5
	Of which:					
1.1.	Funds of credit institutions	6,5	6,2	6,2	6,0	6,0
1.2.	Profit (losses), including financial result of the previous year	5,4	5,8	5,7	5,5	5,6
	Of which:					
1.2.1.	Profit (losses) of the current year	2,0	2,0	0,5	0,9	1,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	4,5	4,4	4,9
3.	Accounts of credit institutions	0,8	0,9	1,0	0,9	0,9
	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	0,2	0,3	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,0	9,6	9,2	9,1	9,0
5.	Clients' funds ²	62,7	60,8	61,8	62,5	62,2
	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	12,0	11,8	11,4
5.4.	Clients' float	0,7	0,6	0,8	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	19,0	19,9	20,1
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	2,2	2,1	2,2
7.	Promissory notes and bank acceptances	2,1	2,3	2,4	2,3	2,1
8.	Derivatives with fair value being a liability	-	0,3	0,2	0,3	0,3
9.	Other liabilities ¹ , total	7,1	6,6	6,7	6,7	6,8
	Of which:					
9.1.	Provisions	5,6	4,9	5,1	5,1	5,2
9.2.	Float	0,8	0,8	0,6	0,5	0,6
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	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
1. Loans, deposits and other placements, total	21378,5	26757,1	26982,6	28276,0	28880,0	7320,7	7203,0	7820,2	9065,0	9315,3	28699,2	33960,1	34802,8	37341,0	38195,3
Of which															
- overdue claims	994,1	1122,8	1170,4	1191,4	1227,3	138,9	134,6	134,5	148,8	150,0	1133,0	1257,4	1304,9	1340,2	1377,3
1.1 Loans and other placements with non-financial resident organisations	12799,6	15097,0	15258,2	15648,1	15961,4	3088,3	2988,9	3140,1	3506,1	3630,3	15887,9	18086,0	18398,4	19154,2	19591,7
Of which															
- overdue claims	721,9	805,4	822,9	815,2	833,3	67,9	58,0	55,0	65,9	64,6	789,8	863,4	877,9	881,0	897,9
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	584,1	619,7	626,8	7,0	5,3	5,7	5,9	5,9	437,9	573,7	589,8	625,6	632,6
Of which															
- overdue claims	27,3	24,9	27,6	28,1	29,8	0,5	0,4	0,4	0,4	0,4	27,9	25,2	27,9	28,4	30,2
1.2 Loans and other placements with non-resident legal entities (except banks)	469,4	509,6	478,6	462,4	487,4	1357,9	1375,9	1314,7	1413,6	1362,6	1827,4	1885,4	1793,3	1876,0	1850,0
Of which															
- overdue claims	9,7	21,9	20,7	20,5	20,5	23,0	38,9	40,2	42,0	44,0	32,8	60,8	60,9	62,5	64,4
1.3 Loans, deposits and other placements with financial sector	1836,6	2306,7	2076,9	2172,8	2189,7	495,8	654,9	664,0	730,5	737,1	2332,4	2961,6	2740,9	2903,3	2926,8
Of which															
- overdue claims	17,9	18,5	19,3	19,3	18,1	1,3	1,6	0,4	0,7	0,5	19,2	20,1	19,7	20,0	18,7
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1248,9	1252,5	1225,5	419,7	537,6	555,6	619,7	626,7	1646,8	2015,6	1804,4	1872,2	1852,2
Of which															
- overdue claims	4,8	4,8	5,1	5,4	5,1	0,1	0,2	0,2	0,2	0,2	4,9	5,0	5,3	5,7	5,3
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	828,1	920,3	964,2	76,1	117,4	108,4	110,8	110,3	685,6	945,9	936,4	1031,1	1074,5
Of which															
- overdue claims	13,0	13,6	14,1	13,9	13,0	1,2	1,4	0,2	0,4	0,4	14,3	15,0	14,4	14,3	13,4
1.4 Loans, deposits and other placements with non-resident banks	398,4	451,4	473,7	475,5	462,1	1912,8	1763,4	2294,8	2977,4	3140,9	2311,2	2214,8	2768,5	3452,9	3603,0
Of which															
- overdue claims	0,0	0,0	0,0	0,2	0,0	0,2	0,2	2,2	2,2	2,2	0,2	0,2	2,2	2,3	2,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	367,7	530,2	452,6	471,0	496,4	0,0	0,0	0,0	0,0	0,0	367,7	530,2	452,6	471,0	496,4
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	5223,0	7484,4	7848,5	8533,3	8775,2	316,7	237,6	233,7	245,5	247,0	5539,7	7721,9	8082,2	8778,9	9022,2
Of which															
- overdue claims	244,5	276,9	307,3	336,1	355,2	45,9	35,6	36,2	37,7	38,0	290,4	312,5	343,5	373,8	393,2
1.7 Loans and other placements with non-resident individuals	4,3	8,3	9,0	10,0	10,0	6,9	6,8	6,6	8,8	10,4	11,2	15,1	15,6	18,8	20,4
Of which															
- overdue claims	0,1	0,1	0,2	0,2	0,2	0,5	0,4	0,4	0,4	0,7	0,7	0,5	0,6	0,6	0,9
Reference data:															
Provisions on loans, deposits and other placements	1987,9	2095,7	2182,1	2287,9	2332,4	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2182,1	2287,9	2332,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	68,2	76,5	81,5	4,7	4,6	5,6	5,3	5,7	46,9	63,4	73,8	81,9	87,1
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	341,3	284,4	265,3	17,8	88,6	88,8	95,9	76,2	231,7	396,8	430,1	380,2	341,5
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,1	2,0	2,0	2,2	2,2	2,1	2,0	2,0	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	1.04.13	1.07.13	1.08.13
1. Loans, deposits and other placements, total	100,0 68,9	100,0 68,6	100,0 69,8	100,0 70,8	100,0 71,6
Of which:					
- overdue claims	3,9 2,7	3,7 2,5	3,7 2,6	3,6 2,5	3,6 2,6
1.1 Loans and other placements with non-financial resident organisations	55,4 38,2	53,3 36,5	52,9 36,9	51,3 36,3	51,3 36,7
Of which:					
- overdue claims	2,8 1,9	2,5 1,7	2,5 1,8	2,4 1,7	2,4 1,7
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5 1,1	1,7 1,2	1,7 1,2	1,7 1,2	1,7 1,2
Of which:					
- overdue claims	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	6,4 4,4	5,6 3,8	5,2 3,6	5,0 3,6	4,8 3,5
Of which:					
- overdue claims	0,1 0,1	0,2 0,1	0,2 0,1	0,2 0,1	0,2 0,1
1.3 Loans, deposits and other placements with financial sector	8,1 5,6	8,7 6,0	7,9 5,5	7,8 5,5	7,7 5,5
Of which:					
- overdue claims	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0	0,0 0,0
of which:					
1.3.1 Resident credit institutions	5,7 4,0	5,9 4,1	5,2 3,6	5,0 3,5	4,8 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	2,7 1,9	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	8,0 5,6	9,2 6,5	9,4 6,8
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,3 0,9	1,6 1,1	1,3 0,9	1,3 0,9	1,3 0,9
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans and other placements with resident individuals	19,3 13,3	22,7 15,6	23,2 16,2	23,5 16,6	23,6 16,9
Of which:					
- overdue claims	1,0 0,7	0,9 0,6	1,0 0,7	1,0 0,7	1,0 0,7
1.7 Loans and other placements with non-resident individuals	0,0 0,0	0,0 0,0	0,0 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	6,3 4,4	6,1 4,3	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 0,1	0,2 0,2	0,2 0,2
Credit institutions' portfolio of promissory notes of residents	0,8 0,6	1,2 0,8	1,2 0,9	1,0 0,7	0,9 0,6
Credit institutions' portfolio of promissory notes of non-residents	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.12		1.01.13		1.04.13		1.07.13		1.08.13	
	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	6 769,4	100,0	7 053,8	100,0	7 041,6	100,0
- in rubles	5 008,9	83,8	5 451,0	82,1	5 490,8	81,1	5 625,3	79,7	5 620,1	79,8
- in foreign currency	969,0	16,2	1 185,1	17,9	1 278,7	18,9	1 428,5	20,3	1 421,6	20,2
Of which:										
Securities at fair value through profit or loss	1 662,6	27,8	1 782,6	26,9	1 855,3	27,4	1 998,7	28,3	1 987,3	28,2
- in rubles	1 458,8	24,4	1 640,3	24,7	1 696,9	25,1	1 746,0	24,8	1 737,3	24,7
- in foreign currency	203,8	3,4	142,3	2,1	158,4	2,3	252,8	3,6	250,1	3,6
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 563,3	52,6	3 685,2	52,2	3 688,8	52,4
- in rubles	2 465,4	41,2	2 723,6	41,0	2 755,7	40,7	2 854,5	40,5	2 870,3	40,8
- in foreign currency	609,1	10,2	741,1	11,2	807,7	11,9	830,7	11,8	818,5	11,6
Securities held-to-maturity	840,8	14,1	800,9	12,1	755,9	11,2	759,9	10,8	754,3	10,7
- in rubles	806,3	13,5	769,5	11,6	719,3	10,6	708,2	10,0	700,3	9,9
- in foreign currency	34,5	0,6	31,4	0,5	36,6	0,5	51,7	0,7	54,0	0,8
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	585,9	8,7	601,1	8,5	603,0	8,6
- in rubles	267,8	4,5	310,0	4,7	311,7	4,6	309,6	4,4	305,2	4,3
- in foreign currency	119,5	2,0	269,3	4,1	274,2	4,1	291,5	4,1	297,9	4,2
Reference data:										
Revaluation of securities	-63,5		31,4		20,5		-40,6		-25,7	
Provisions for losses on securities available for sale	20,4		27,2		34,2		43,1		42,9	
Provisions for losses on securities held-to-maturity	1,6		1,1		1,3		1,5		1,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	7,9		8,4		8,3		5,2		7,4	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.12		1.01.13		1.04.13		1.07.13		1.08.13	
	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	5 451,4	100,0	5 718,5	100,0	5 696,1	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	4 526,5	83,0	4 678,9	81,8	4 672,8	82,0
- in foreign currency	769,0	16,4	830,6	15,8	924,9	17,0	1 039,5	18,2	1 023,3	18,0
of which: revaluation	-48,8	-1,0	50,6	1,0	43,8	0,8	-11,8	-0,2	6,2	0,1
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	5 407,6	100,0	5 730,3	100,0	5 689,9	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	991,8	18,3	1 092,6	19,1	1 192,5	21,0
- in rubles	1 397,1	29,6	750,4	14,4	772,6	14,3	872,8	15,2	971,4	17,1
- in foreign currency	99,2	2,1	194,7	3,7	219,2	4,1	219,8	3,8	221,2	3,9
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	162,4	3,0	131,5	2,3	105,2	1,8
- in rubles	223,6	4,7	98,1	1,9	162,4	3,0	131,5	2,3	105,2	1,8
- 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	509,0	9,4	456,5	8,0	454,7	8,0
- in rubles	408,5	8,6	487,4	9,3	504,7	9,3	451,1	7,9	447,1	7,9
- in foreign currency	0,0	0,0	5,5	0,1	4,3	0,1	5,4	0,1	7,6	0,1
other debt securities of residents	997,5	21,1	863,8	16,6	1 039,6	19,2	850,9	14,8	771,4	13,6
- in rubles	997,4	21,1	863,4	16,6	1 039,2	19,2	850,3	14,8	770,7	13,5
- in foreign currency	0,1	0,0	0,4	0,0	0,4	0,0	0,6	0,0	0,6	0,0
debt securities of other countries	40,3	0,9	19,6	0,4	20,8	0,4	22,0	0,4	23,5	0,4
- 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	20,8	0,4	22,0	0,4	23,5	0,4
debt securities of non-resident banks	169,5	3,6	218,4	4,2	222,7	4,1	150,8	2,6	152,9	2,7
- in rubles	23,0	0,5	42,4	0,8	43,5	0,8	42,6	0,7	43,5	0,8
- in foreign currency	146,5	3,1	176,0	3,4	179,2	3,3	108,2	1,9	109,3	1,9
other debt securities of non-residents	629,7	13,3	553,4	10,6	667,2	12,3	788,5	13,8	802,3	14,1
- in rubles	245,0	5,2	221,4	4,2	235,0	4,3	219,4	3,8	236,8	4,2
- in foreign currency	384,7	8,1	331,9	6,4	432,1	8,0	569,1	9,9	565,5	9,9
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	1 785,2	33,0	2 228,6	38,9	2 179,3	38,3
- in rubles	645,9	13,7	1 913,4	36,7	1 718,0	31,8	2 116,0	36,9	2 084,8	36,6
- in foreign currency	101,1	2,1	101,5	1,9	67,1	1,2	112,6	2,0	94,5	1,7
overdue debt securities	12,6	0,3	8,4	0,2	9,0	0,2	8,8	0,2	8,2	0,1
- in rubles	10,6	0,2	7,5	0,1	7,1	0,1	6,9	0,1	7,0	0,1
- in foreign currency	2,0	0,0	1,0	0,0	1,8	0,0	1,9	0,0	1,1	0,0
Reference data:										
Provisions for losses on debt securities	19,6		15,5		16,7		16,7		15,6	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.04.13		1.07.13		1.08.13	
	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	732,1	100,0	734,2	100,0	742,6	100,0
- in rubles	833,9	91,2	706,4	89,2	652,5	89,1	636,7	86,7	642,1	86,5
- in foreign currency	80,5	8,8	85,2	10,8	79,6	10,9	97,5	13,3	100,5	13,5
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-23,4	-3,2	-28,8	-3,9	-31,9	-4,3
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	755,5	100,0	763,0	100,0	774,5	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	8,0	1,1	9,5	1,2	7,1	0,9
- in rubles	10,5	1,1	8,4	1,0	7,9	1,0	9,5	1,2	7,1	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	602,8	79,8	619,0	81,1	604,3	78,0
- in rubles	784,2	84,4	644,2	79,5	600,9	79,5	615,8	80,7	601,1	77,6
- in foreign currency	2,4	0,3	1,9	0,2	1,9	0,2	3,2	0,4	3,2	0,4
non-resident credit institutions	13,9	1,5	8,5	1,0	7,8	1,0	14,6	1,9	14,8	1,9
- 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	7,8	1,0	14,6	1,9	14,8	1,9
other non-residents	64,5	6,9	73,8	9,1	74,7	9,9	74,6	9,8	72,5	9,4
- in rubles	8,4	0,9	8,4	1,0	8,7	1,2	8,7	1,1	8,7	1,1
- in foreign currency	56,2	6,0	65,4	8,1	65,9	8,7	65,8	8,6	63,8	8,2
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	62,3	8,2	45,3	5,9	75,9	9,8
- in rubles	45,5	4,9	64,6	8,0	58,3	7,7	31,5	4,1	57,2	7,4
- in foreign currency	8,0	0,9	9,4	1,2	4,0	0,5	13,8	1,8	18,7	2,4
Reference data:										
Provisions for losses on shares	14,7		21,3		27,8		36,6		37,0	

Table 21**Credit institutions' portfolio of discounted promissory notes**

(billion rubles)

	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	341,3	284,4	265,3
of which promissory notes, not paid when due	1,8	4,4	4,9	4,3	4,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	90,8	98,0	78,4
of which promissory notes, not paid when due	0,03	0,01	0,01	0,01	0,01
Total	233,9	398,8	432,1	382,4	343,7

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.12		1.01.13		1.04.13		1.07.13		1.08.13	
	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	432,1	100,0	382,4	100,0	343,7	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	364,7	84,4	336,4	88,0	297,1	86,4
- other promissory notes of residents	32,5	13,9	58,3	14,6	65,4	15,1	43,8	11,4	44,4	12,9
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,1	0,9	2,0	0,5	2,0	0,5	2,2	0,6	2,2	0,6
Reference data:										
Provisions for losses on promissory notes	8,6		10,2		12,2		13,0		13,3	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.01.13	1.04.13	1.07.13	1.08.13
Land temporarily out of use in operating activities	69,5	49,3	49,2	50,2	50,5
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,8	0,8	0,8
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	7,9	8,0	8,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	2,8	2,9	2,9
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	4,1	4,0	3,9
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	10,5	11,4	12,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	13,1	13,3	11,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	14,6	15,5	14,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	2,2	0,9	0,9
Non-current inventories	50,4	66,2	68,9	69,0	70,2
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	27,5	27,8	27,8

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
1.	Funds raised from organisations, total	13 995,7	15 648,2	15 851,7	17 164,4	17 193,9
	- in rubles	10 330,4	11 054,1	10 842,3	11 639,8	11 780,8
	- in foreign currency	3 665,3	4 594,1	5 009,4	5 524,5	5 413,1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 326,7	5 706,6	5 981,8	6 250,0	6 070,0
	- in rubles	4 701,0	4 821,8	4 876,6	4 991,6	4 963,8
	- in foreign currency	625,7	884,8	1 105,2	1 258,4	1 106,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	146,0	172,8	158,7	169,1	168,4
	- in rubles	144,0	170,0	156,1	166,4	165,8
	- 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	3,0	3,7	3,8
1.3.	Float	272,7	283,3	385,3	383,9	377,1
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	9 446,3	10 493,0	10 713,0
	- in rubles	5 488,0	6 089,7	5 766,4	6 455,9	6 629,8
	- in foreign currency	2 879,4	3 529,8	3 679,9	4 037,1	4 083,2
	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	656,5	1 216,0	1 309,8
1.4.2.	Certificates of deposit	13,4	4,1	3,9	5,3	4,8
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	1,6	1,3	0,5
1.5.	Clients' funds in factoring and forfeiting operations	21,9	37,2	35,3	33,8	29,9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,0	0,0	0,0	0,0
	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	1 162,3	1 074,3	1 120,8
	- in rubles	1 191,4	1 362,2	1 069,3	953,0	1 005,3
	- in foreign currency	196,1	191,3	93,0	121,3	115,5
	with maturity from 31 days to 1 year	3 183,5	3 321,2	3 150,5	3 894,8	4 008,8
	- in rubles	2 728,6	2 838,8	2 617,9	3 238,6	3 352,0
	- in foreign currency	454,9	482,3	532,6	656,2	656,8
	with maturity in excess of 1 year	3 796,4	4 744,9	5 133,6	5 523,9	5 583,3
	- in rubles	1 568,1	1 888,7	2 079,2	2 264,3	2 272,4
	- in foreign currency	2 228,3	2 856,2	3 054,3	3 259,7	3 310,9
	Reference data					
	Funds raised from non-resident organisations, total	1 924,3	2 750,8	2 927,2	3 211,9	3 200,2
	- in rubles	381,2	507,4	489,6	581,8	538,9
	- in foreign currency	1 543,1	2 243,5	2 437,5	2 630,1	2 661,3
	of which:					
	Funds of non-resident organisations in settlement and other accounts	179,7	228,2	298,6	390,3	352,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	418,8	456,9	456,4
	Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 198,3	2 342,8	2 375,9
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	1,6	0,8	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	1.04.13	1.07.13	1.08.13
Issued debt obligations - total	1 551,1	2 419,2	2 614,6	2 666,6	2 609,9
including:					
bonds:	666,7	1 037,4	1 116,6	1 133,1	1 157,7
of which					
with maturities less than one year	1,2	17,1	7,5	3,7	3,7
with maturities in excess of one year	665,5	1 020,3	1 109,0	1 129,4	1 154,0
deposit certificates ¹	13,4	4,1	3,9	5,3	4,8
of which					
with maturities in excess of one year	2,3	2,7	2,4	3,2	3,5
with maturities in excess of one year	11,0	1,3	1,2	1,1	1,2
savings certificates ²	11,5	228,4	274,8	307,4	317,3
of which					
with maturities in excess of one year	4,8	61,8	62,6	57,2	56,7
with maturities in excess of one year	5,3	162,0	204,9	237,6	249,4
promissory notes and banker's acceptances	859,5	1 149,3	1 219,3	1 220,8	1 130,2
of which					
with maturities in excess of one year	483,1	596,6	624,7	655,6	577,9
with maturities in excess of one year	359,7	528,6	569,7	543,8	530,3

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
1	Individual deposits	11 871,4	14 251,0	14 738,9	15 632,0	15 796,8
	- of which savings certificates	11,5	228,4	274,8	307,4	317,3
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 281,3	2 723,8	2 503,9	2 821,4	2 764,6
	- in rubles	2 059,3	2 474,9	2 252,9	2 541,7	2 476,8
	- in foreign currency	222,1	248,9	251,0	279,7	287,9
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 257,2	3 200,9	3 214,7
	- in rubles	1 981,1	2 684,5	2 820,9	2 757,3	2 757,0
	- in foreign currency	395,6	453,8	436,3	443,6	457,7
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	8 977,9	9 609,7	9 817,5
	- in rubles	5 661,9	6 604,1	7 043,3	7 529,3	7 672,8
	- in foreign currency	1 551,5	1 784,9	1 934,6	2 080,4	2 144,7
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	169,1	188,9	201,0

Table 27

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

	(billion rubles)				
	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
Loans, deposits and other funds raised from other credit institutions, total	4 560,2	4 738,4	4 564,0	4 792,5	4 814,6
- in rubles	2 197,7	2 530,1	2 374,7	2 334,4	2 273,0
- in foreign currency	2 362,5	2 208,2	2 189,3	2 458,2	2 541,6
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 416,6	2 487,6	2 463,9
- in rubles	1 767,2	2 061,1	1 883,0	1 911,9	1 864,9
- in foreign currency	356,4	439,8	533,6	575,7	599,0
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
- loans, deposits and other funds raised from non-resident banks	2 436,6	2 237,4	2 147,5	2 304,9	2 350,7
- in rubles	430,5	469,0	491,7	422,5	408,1
- in foreign currency	2 006,0	1 768,4	1 655,8	1 882,4	1 942,6
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 1.08.13

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	24 719	45,4	76 073	0,1
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	73	29 794	54,7	35 033 713	65,7
No budgetary funds	876	0	0,0	18 242 920	34,2
Data not available	1	0	0,0	0	0,0
Total	951	54 513	100,0	53 352 706	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		1.04.13		1.07.13		1.08.13	
		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	3 103,1	6,2	3 408,4	6,5	3 409,6	6,4
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 911,3	4,6	2 734,7	5,5	2 917,3	5,9	3 190,8	6,1	3 184,9	6,0
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 731,7	4,2	2 506,5	5,1	2 618,7	5,3	2 800,6	5,3	2 832,4	5,3
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	169,1	0,3	188,9	0,4	201,0	0,4
1.2.1	of which deposits and other raised funds (excluding saving certificates)	98,9	0,2	121,5	0,2	122,9	0,2	135,7	0,3	149,2	0,3
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	16,8	0,0	28,6	0,1	23,7	0,0
2.	Funds in correspondent and other accounts of credit institutions	119,9	0,3	173,2	0,4	125,6	0,3	164,3	0,3	126,9	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 436,6	5,9	2 237,4	4,5	2 147,5	4,3	2 304,9	4,4	2 350,7	4,4
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	5 376,2	10,8	5 877,6	11,1	5 887,2	11,0
	<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	243,7	0,5	230,6	0,4	230,8	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	4 577,3	9,2	5 347,7	10,1	5 473,4	10,3
	of which overdue claims	33,6	0,1	61,4	0,1	63,7	0,1	65,4	0,1	67,5	0,1
	of which:										
1.1.	Loans, deposits and other placements	2 311,2	5,6	2 214,8	4,5	2 768,5	5,6	3 452,9	6,5	3 603,0	6,8
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	1 793,3	3,6	1 876,0	3,6	1 850,0	3,5
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	15,6	0,0	18,8	0,0	20,4	0,0
2.	Correspondent accounts with banks	773,1	1,9	1 167,5	2,4	1 405,7	2,8	1 294,4	2,5	1 166,5	2,2
3.	Securities acquired by credit institutions, total	919,9	2,2	875,6	1,8	995,0	2,0	1 052,7	2,0	1 068,1	2,0
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	839,4	2,0	791,3	1,6	910,6	1,8	961,3	1,8	978,6	1,8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	78,4	0,2	82,2	0,2	82,5	0,2	89,2	0,2	87,3	0,2
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,0	0,0	2,2	0,0	2,2	0,0
4.	Shares in associates and subsidiaries	122,9	0,3	273,0	0,6	277,9	0,6	295,5	0,6	301,8	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	7 256,0	14,6	7 990,2	15,1	8 009,8	15,0
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	2,3	0,0	1,9	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	1.04.13	1.07.13	1.08.13	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
Total	848 216,8	1 011 888,7	239 442,2	491 387,5	571 462,1	978	956	953	956	950	173 170,6	210 229,8	52 588,2	97 023,3	110 963,6
Profit-making CIs ¹	853 842,3	1 021 250,1	247 729,6	501 117,8	581 436,4	928	901	832	824	798	172 913,2	209 438,1	51 480,8	95 962,4	110 196,9
Loss-making CIs	-5 625,5	-9 361,4	-8 287,4	-9 730,3	-9 974,2	50	55	121	132	152	257,4	791,7	1 107,5	1 060,9	766,7
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	1	0	1	0,0	0,0	0,0	0,0	0,0
Total						978	956	954	956	951					

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 1.08.13

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	35 494 685 639	12 167 733 632	36 302 530 218	11 359 889 053
Belgorod Region	12 597 440	1 401 728	12 723 241	1 275 927
Bryansk Region	0	0	0	0
Vladimir Region	8 470 451	1 519 242	8 624 180	1 365 513
Voronezh Region	1 656 214	25 643	1 679 986	1 871
Ivanovo Region	13 151 964	806 402	12 598 297	1 360 069
Kaluga Region	20 335 790	1 501 474	20 341 172	1 496 092
Kostroma Region	138 916 014	12 473 080	141 295 132	10 093 962
Kursk Region	16 143 749	576 946	16 144 594	576 101
Lipetsk Region	26 983 556	1 158 396	26 978 120	1 163 832
Moscow Region	86 900 644	13 714 503	83 580 758	17 034 389
Orel Region	4 112 361	258 246	4 116 727	253 880
Ryazan Region	16 889 861	896 697	17 140 802	645 756
Smolensk Region	44 757 277	5 770 752	41 210 968	9 317 061
Tambov Region	3 290 362	80 533	3 292 226	78 669
Tver Region	10 654 070	720 039	10 647 884	726 225
Tula Region	15 521 228	579 458	15 468 791	631 895
Yaroslavl Region	12 072 013	307 666	11 859 571	520 108
City of Moscow	35 062 232 645	12 125 942 827	35 874 827 769	11 313 347 703
North-Western Federal District	1 213 292 558	338 482 100	1 268 183 059	283 591 599
Republic of Karelia	1 170 248	33 363	1 178 701	24 910
Komi Republic	4 900 855	718 028	4 921 381	697 502
Akhangel'sk Region	1 673 479	32 219	1 673 983	31 715
Vologda Region	73 130 363	12 121 624	73 163 640	12 088 347
Kaliningrad Region	22 956 372	7 133 835	23 436 607	6 653 600
Leningrad Region	11 101 813	1 579 204	11 323 625	1 357 392
Murmansk Region	7 673 690	1 958 920	8 453 421	1 179 189
Novgorod Region	4 925 852	117 428	4 951 548	91 732
Pskov Region	2 820 010	59 720	2 831 680	48 050
St Petersburg	1 082 939 876	314 727 759	1 136 248 473	261 419 162
Southern Federal District	249 151 396	15 658 174	249 548 884	15 260 686
Republic of Adygeya	6 210 183	38 406	6 217 996	30 593
Republic of Kalmykia	1 283 103	132 639	1 287 677	128 065
Krasnodar Territory	125 415 665	5 176 425	125 582 274	5 009 816
Astrakhan Region	7 804 893	411 500	7 810 018	406 375
Volgograd Region	17 428 227	976 448	17 461 810	942 865
Rostov Region	91 009 325	8 922 756	91 189 109	8 742 972
North-Caucasian Federal District	55 356 495	5 167 161	55 651 634	4 872 022
Republik of Daghestan	19 414 443	267 598	19 448 326	233 715
Republic of Ingushetia	929 632	4 583	924 857	9 358
Kabardino-Balkar Republic	6 365 460	90 708	6 382 719	73 449
Karachai-Cherkess Republic	8 539 836	4 347 351	8 776 042	4 111 145
Republic of North Ossetia - Alania	11 900 359	273 214	11 895 706	277 867
Chechen Republic	0	0	0	0
Stavropol Territory	8 206 765	183 707	8 223 984	166 488
Volga Federal District	1 400 994 907	118 289 173	1 402 240 975	117 043 105
Republic of Bashkortostan	79 514 318	5 376 519	79 666 083	5 224 754
Republic of Marii El	2 321 667	66 724	2 330 109	58 282
Republic of Mordovia	20 632 998	251 244	20 654 711	229 531

Republic of Tatarstan	629 317 217	69 345 366	629 492 190	69 170 393
Udmurt Republic	32 302 897	1 757 149	32 418 219	1 641 827
Chuvash Republic	10 206 867	377 153	10 210 303	373 717
Perm Territory	36 760 325	2 345 406	36 292 055	2 813 676
Kirov Region	31 184 875	2 568 379	32 313 042	1 440 212
Nizhny Novgograd Region	91 349 604	5 048 816	91 815 998	4 582 422
Orenburg Region	45 870 531	1 639 896	45 353 891	2 156 536
Penza Region	4 252 481	38 584	4 252 258	38 807
Samara Region	341 794 677	23 214 391	341 564 852	23 444 216
Saratov Region	69 687 669	6 197 647	70 057 418	5 827 898
Ulyanovsk Region	5 798 781	61 899	5 819 846	40 834
Ural Federal District	1 023 856 962	144 986 635	1 053 157 429	115 686 168
Kurgan Region	3 242 865	24 945	3 263 743	4 067
Sverdlovsk Region	435 146 967	45 982 183	447 728 351	33 400 799
Tyumen Region	469 253 810	84 762 839	480 484 895	73 531 754
Chelyabinsk Region	116 213 320	14 216 668	121 680 440	8 749 548
Siberian Federal District	487 770 500	96 100 295	512 866 517	71 004 278
Republic of Altai	1 163 253	23 436	1 167 198	19 491
Republic of Buryatiya	10 873 466	1 076 568	10 648 135	1 301 899
Republic of Tuva	410 377	2 759	411 712	1 424
Republic of Khakassia	5 591 699	55 956	5 602 294	45 361
Altai Territory	18 341 390	255 367	18 353 755	243 002
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 875 698	194 511	8 914 121	156 088
Irkutsk Region	20 344 956	1 439 138	21 110 719	673 375
Kemerovo Region	27 963 751	1 029 334	28 625 228	367 857
Novosibirsk Region	355 778 397	88 499 090	378 481 451	65 796 036
Omsk Region	27 627 001	3 248 838	28 737 101	2 138 738
Tomsk Region	10 800 512	275 298	10 814 803	261 007
Far Eastern Federal District	502 232 037	38 948 827	502 738 533	38 442 331
Republic of Sakha (Yakutia)	25 117 698	981 659	25 011 669	1 087 688
Kamchatka Territory	18 555 326	1 604 733	18 963 867	1 196 192
Primorskiy Territory	88 993 850	8 201 257	88 081 291	9 113 816
Khabarovsk Territory	7 051 413	282 693	7 058 391	275 715
Amur Region	346 723 256	26 793 104	347 812 642	25 703 718
Magadan Region	0	0	0	0
Sakhalin Region	15 790 494	1 085 381	15 810 673	1 065 202
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 1.08.13

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	27 728 536 481	11 246 209 497	28 489 174 517	10 485 571 461
Belgorod Region	112 485 111	14 987 198	112 268 240	15 204 069
Bryansk Region	67 724 442	-813 372	63 067 646	3 843 424
Vladimir Region	121 642 364	10 116 846	121 097 776	10 661 434
Voronezh Region	842 792 709	28 544 880	833 050 947	38 286 642
Ivanovo Region	67 225 491	4 929 118	66 354 126	5 800 483
Kaluga Region	98 462 748	7 148 674	97 126 082	8 485 340
Kostroma Region	79 855 694	2 909 819	79 894 653	2 870 860
Kursk Region	67 105 437	3 506 873	67 040 546	3 571 764
Lipetsk Region	98 274 916	4 457 029	97 719 984	5 011 961
Moscow Region	947 974 186	80 163 354	942 384 164	85 753 376
Orel Region	48 332 764	2 192 516	48 147 041	2 378 239
Ryazan Region	92 770 733	2 566 585	89 294 296	6 043 022
Smolensk Region	69 394 296	6 266 204	69 386 318	6 274 182
Tambov Region	55 500 878	1 992 153	55 252 528	2 240 503
Tver Region	88 115 968	7 216 195	87 043 095	8 289 068
Tula Region	112 264 862	18 459 400	116 686 471	14 037 791
Yaroslavl Region	366 245 150	11 176 473	362 347 492	15 074 131
City of Moscow	24 392 368 732	11 040 389 552	25 181 013 112	10 251 745 172
North-Western Federal District	3 140 911 796	574 781 743	3 047 500 032	668 193 507
Republic of Karelia	51 263 388	3 532 307	56 550 237	-1 754 542
Komi Republic	94 566 846	4 987 815	93 530 894	6 023 767
Akhangel'sk Region	119 801 379	8 830 252	120 394 396	8 237 235
Vologda Region	110 398 390	21 077 021	111 264 891	20 210 520
Kaliningrad Region	103 308 624	31 887 104	49 863 847	85 331 881
Leningrad Region	21 467 662	9 815 160	27 639 421	3 643 401
Murmansk Region	63 417 189	36 962 180	90 207 203	10 172 166
Novgorod Region	50 944 932	7 409 880	48 697 365	9 657 447
Pskov Region	57 074 982	678 602	50 896 476	6 857 108
St Petersburg	2 468 668 404	449 601 422	2 398 455 302	519 814 524
Southern Federal District	1 651 450 142	114 406 675	1 639 626 396	126 230 421
Republic of Adygeya	25 499 644	120 980	25 316 768	303 856
Republic of Kalmykia	10 004 783	76 978	9 981 476	100 285
Krasnodar Territory	723 467 608	41 310 472	703 831 411	60 946 669
Astrakhan Region	58 810 766	4 279 231	58 438 343	4 651 654
Volgograd Region	176 409 196	1 832 850	165 861 166	12 380 880
Rostov Region	657 258 145	66 786 164	676 197 232	47 847 077
North-Caucasian Federal District	491 551 296	8 522 114	480 124 883	19 948 527
Republik of Daghestan	58 640 183	-1 385 447	56 243 340	1 011 396
Republic of Ingushetia	11 669 799	261 344	11 456 668	474 475
Kabardino-Balkar Republic	40 417 859	986 842	39 238 080	2 166 621
Karachai-Cherkess Republic	21 229 377	1 216 762	20 888 872	1 557 267
Republic of North Ossetia - Alania	31 994 073	904 665	31 663 711	1 235 027
Chechen Republic	23 440 053	194 621	22 383 790	1 250 884
Stavropol Territory	304 159 952	6 343 327	298 250 422	12 252 857
Volga Federal District	4 545 497 525	461 052 147	4 686 754 857	319 794 815
Republic of Bashkortostan	261 420 570	151 994 759	388 332 589	25 082 740

Republic of Marii El	60 917 691	1 224 256	59 990 023	2 151 924
Republic of Mordovia	99 451 181	352 220	100 221 087	-417 686
Republic of Tatarstan	801 528 763	83 971 181	800 899 367	84 600 577
Udmurt Republic	136 447 877	1 810 093	154 883 533	-16 625 563
Chuvash Republic	86 222 413	4 257 244	85 512 568	4 967 089
Perm Territory	379 074 169	27 507 678	385 851 197	20 730 650
Kirov Region	114 138 830	3 011 919	115 592 625	1 558 124
Nizhny Novgogrod Region	838 470 561	90 978 470	835 610 716	93 838 315
Orenburg Region	144 012 913	10 634 527	145 178 975	9 468 465
Penza Region	78 009 224	3 368 609	77 539 566	3 838 267
Samara Region	1 271 422 621	61 250 673	1 263 622 796	69 050 498
Saratov Region	189 795 647	13 458 705	187 929 079	15 325 273
Ulyanovsk Region	84 585 065	7 231 813	85 590 736	6 226 142
Ural Federal District	2 462 925 399	440 446 232	2 571 053 835	332 317 796
Kurgan Region	43 984 847	140 585	43 591 772	533 660
Sverdlovsk Region	1 232 626 646	283 449 064	1 338 435 673	177 640 037
Tyumen Region	834 574 235	126 358 492	835 419 165	125 513 562
Chelyabinsk Region	351 739 671	30 498 091	353 607 225	28 630 537
Siberian Federal District	2 636 767 938	205 346 349	2 692 949 020	149 165 267
Republic of Altai	7 553 403	37 115	7 553 271	37 247
Republic of Buryatiya	63 821 125	-3 989 635	55 545 956	4 285 534
Republic of Tuva	13 993 129	26 364	13 984 676	34 817
Republic of Khakassia	33 773 804	280 485	33 307 826	746 463
Altai Territory	140 127 768	10 318 247	140 905 977	9 540 038
Zabaykal Territory	42 147 060	1 222 825	41 703 723	1 666 162
Krasnoyarsk Territory	497 982 616	27 165 023	511 645 493	13 502 146
Irkutsk Region	342 855 506	15 753 409	343 746 146	14 862 769
Kemerovo Region	157 226 556	70 978 850	206 575 693	21 629 713
Novosibirsk Region	1 075 173 159	72 676 133	1 086 455 617	61 393 675
Omsk Region	184 159 230	5 263 138	173 715 811	15 706 557
Tomsk Region	77 954 582	5 614 395	77 808 831	5 760 146
Far Eastern Federal District	1 216 761 986	85 314 944	1 221 758 826	80 318 104
Republic of Sakha (Yakutia)	84 935 707	4 708 597	85 003 282	4 641 022
Kamchatka Territory	46 562 175	4 577 571	47 063 252	4 076 494
Primorskiy Territory	223 676 134	21 943 170	225 856 141	19 763 163
Khabarovsk Territory	530 855 918	36 118 233	538 058 465	28 915 686
Amur Region	148 611 491	-1 722 448	139 793 674	7 095 369
Magadan Region	103 458 070	10 098 185	104 808 604	8 747 651
Sakhalin Region	70 955 340	9 195 122	73 369 154	6 781 308
Jewish Autonomous Region	6 383 949	398 924	6 485 568	297 305
Chukotka Autonomous Area	1 323 202	-2 410	1 320 686	106

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 1.08.13

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	5 069 646 511	1 117 883 333	644 855 059	590 371 711	203 279 367	67 562 869
Belgorod Region	1 153 336	0	4 886	0	361 479	134 615
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 137 178	140 416	61 100	0	757 645	0
Voronezh Region	804 275	105 220	0	0	48 959	0
Ivanovo Region	1 338 474	90 358	16 399	0	0	170 447
Kaluga Region	811 926	816 959	831 674	0	0	0
Kostroma Region	55 281 589	0	0	5 880	153 219	0
Kursk Region	1 382 879	1 024 604	0	0	860 333	0
Lipetsk Region	2 125 454	333 912	1	0	220 920	0
Moscow Region	9 580 664	41 756	4 082 958	0	1 450 645	175 317
Orel Region	217 216	0	107 188	0	0	0
Ryazan Region	1 419 028	969 563	294 776	0	49 303	38 125
Smolensk Region	2 032 215	596 526	2 100 014	0	941 438	0
Tambov Region	0	0	0	0	0	0
Tver Region	502 086	133 536	19 143	0	0	0
Tula Region	510 342	143 316	12 591	0	14 907	0
Yaroslavl Region	11 203	0	33	0	157 972	0
City of Moscow	4 990 338 646	1 113 487 167	637 324 296	590 365 831	198 262 547	67 044 365
North-Western Federal District	242 196 786	12 161 446	17 408 963	3 027 721	12 985 205	5 660 905
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 097 793	443 421	50 695	0	53 811	369 341
Akhangel'sk Region	0	0	1 716	0	0	0
Vologda Region	7 261 196	911 124	44 734	1 000	604 117	0
Kaliningrad Region	5 408 987	106 516	21 004	0	283 517	0
Leningrad Region	638 929	131 397	213 375	20	192 716	0
Murmansk Region	806 116	809 829	0	0	0	0
Novgorod Region	836 902	333 618	177 798	0	508 558	0
Pskov Region	111 375	0	0	0	0	0
St Petersburg	226 035 488	9 425 541	16 899 641	3 026 701	11 342 486	5 291 564
Southern Federal District	13 269 925	3 315 727	7 484 097	25 169	2 800 435	169 684
Republic of Adygeya	13 162	13 113	1 278	0	137 649	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 578 525	1 925 536	6 835 791	0	2 010 287	98 245
Astrakhan Region	1 908 919	1 060 084	210 468	5 288	392 907	0
Volgograd Region	1 455 176	162 140	7 733	0	135 704	71 439
Rostov Region	2 314 143	154 854	428 827	19 881	123 888	0
North-Caucasian Federal District	2 040 876	363 377	160 660	0	341 208	0
Republik of Daghestan	0	0	16 011	0	42 800	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 538	0	19 834	0	0	0
Karachai-Cherkess Republic	1 364 384	132 841	20 163	0	0	0
Republic of North Ossetia - Alania	0	0	104 652	0	155 622	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	671 954	230 536	0	0	142 786	0
Volga Federal District	128 349 892	22 285 227	36 662 739	1 177 561	18 515 009	1 092 216
Republic of Bashkortostan	6 009 676	1 222 149	1 684 021	0	614 473	0

Republic of Marii El	0	0	0	0	49 543	0
Republic of Mordovia	301 728	97 140	34 994	0	418 659	0
Republic of Tatarstan	74 640 394	17 399 228	14 178 732	762 595	6 552 974	0
Udmurt Republic	3 026 005	0	10 893	0	521 420	606 178
Chuvash Republic	199 416	85 017	215 670	0	225 809	0
Perm Territory	1 300 042	0	3 681 418	0	321 689	0
Kirov Region	5 323 368	0	690 498	0	333 049	43 297
Nizhny Novgorod Region	8 532 727	2 021 608	5 812 883	125	4 846 575	367 141
Orenburg Region	5 614 836	175 083	525 375	35 246	3 462 937	75 600
Penza Region	350 831	104 627	0	0	47 455	0
Samara Region	21 725 309	513 433	8 318 552	379 595	1 005 965	0
Saratov Region	1 325 560	666 942	1 440 452	0	114 461	0
Ulyanovsk Region	0	0	69 251	0	0	0
Ural Federal District	151 889 947	25 492 371	16 968 312	3 621	10 589 937	1 128 419
Kurgan Region	0	0	0	0	13 259	0
Sverdlovsk Region	83 611 069	10 996 029	13 382 384	3 621	2 255 693	0
Tyumen Region	48 003 484	8 675 463	3 364 247	0	6 961 980	733 049
Chelyabinsk Region	20 275 394	5 820 879	221 681	0	1 359 005	395 370
Siberian Federal District	44 127 953	4 913 974	17 745 917	8 366 977	9 934 559	2 534 148
Republic of Altai	31 579	0	0	0	206 624	0
Republic of Buryatiya	79 191	0	840 136	0	778 296	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 739	14 717	0	0	0	0
Altai Territory	72 456	36 947	57 667	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	54 136	3 363	1 077	0	0	0
Irkutsk Region	225 107	311	124 471	0	180 656	33 525
Kemerovo Region	2 712 231	1 190 806	61 116	0	1 916 878	0
Novosibirsk Region	36 867 705	3 335 871	15 733 477	8 366 977	4 468 102	1 763 924
Omsk Region	3 570 760	130 718	926 292	0	2 315 117	736 699
Tomsk Region	500 049	201 241	1 681	0	68 886	0
Far Eastern Federal District	44 547 530	6 121 792	1 264 307	42 095	6 841 352	262 731
Republic of Sakha (Yakutia)	1 545 094	163 248	338 871	0	411 443	0
Kamchatka Territory	428 511	101 826	43 610	42 095	362 963	0
Primorskiy Territory	11 433 639	3 479 341	124 264	0	417 913	0
Khabarovsk Territory	0	0	32 022	0	0	0
Amur Region	30 136 469	2 375 816	7 641	0	5 608 677	262 731
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 003 817	1 561	717 899	0	40 356	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

1.08.13

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	5 128 239 223	1 124 416 677	651 244 446	597 491 544	213 559 209	69 556 860
Belgorod Region	1 153 336	0	4 977	0	361 479	134 615
Bryansk Region	0	0	52	0	0	0
Vladimir Region	314 926	28 712	61 100	2 243	2 542	0
Voronezh Region	804 275	105 220	0	0	48 959	0
Ivanovo Region	1 338 474	90 358	16 804	0	0	170 447
Kaluga Region	811 926	816 959	831 674	0	0	0
Kostroma Region	18 081 855	0	1 198	0	90 818	0
Kursk Region	1 382 879	1 024 604	0	0	860 333	0
Lipetsk Region	2 125 454	333 912	1 070	0	220 920	0
Moscow Region	9 580 664	41 756	4 083 155	0	1 450 645	175 317
Orel Region	217 216	0	107 188	0	0	0
Ryazan Region	1 419 028	969 563	294 776	0	49 303	38 125
Smolensk Region	718 256	122 306	99 010	0	164 987	0
Tambov Region	0	0	0	0	0	0
Tver Region	502 086	133 536	19 143	0	0	0
Tula Region	510 342	143 316	12 810	0	299 213	0
Yaroslavl Region	11 203	0	33	0	0	0
City of Moscow	5 089 267 303	1 120 606 435	645 711 456	597 489 301	210 010 010	69 038 356
North-Western Federal District	234 985 892	10 769 033	27 118 608	4 274 866	12 546 669	5 535 351
Republic of Karelia	0	0	0	0	0	0
Komi Republic	874 330	347 498	43 454	0	53 811	243 787
Akhangel'sk Region	0	0	1 716	0	0	0
Vologda Region	2 253 102	911 124	44 734	1 000	406 875	0
Kaliningrad Region	5 408 987	106 516	21 024	0	283 517	0
Leningrad Region	638 929	131 397	213 375	20	192 716	0
Murmansk Region	806 116	809 829	0	0	0	0
Novgorod Region	836 902	333 618	177 798	0	508 558	0
Pskov Region	111 375	0	0	0	0	0
St Petersburg	224 056 151	8 129 051	26 616 507	4 273 846	11 101 192	5 291 564
Southern Federal District	11 541 093	2 727 911	7 354 961	25 169	2 162 280	98 245
Republic of Adygeya	13 162	13 113	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 918 313	1 925 536	6 792 752	0	1 853 145	98 245
Astrakhan Region	909 611	472 268	212 489	5 288	165 224	0
Volgograd Region	1 385 864	162 140	7 733	0	10 023	0
Rostov Region	2 314 143	154 854	340 709	19 881	133 888	0
North-Caucasian Federal District	676 492	230 536	161 397	0	341 208	0
Republik of Daghestan	0	0	16 011	0	42 800	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 538	0	19 834	0	0	0
Karachai-Cherkess Republic	0	0	20 163	0	0	0
Republic of North Ossetia - Alania	0	0	104 652	0	155 622	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	671 954	230 536	737	0	142 786	0
Volga Federal District	129 297 058	22 276 472	36 685 466	1 177 561	18 842 052	1 059 144
Republic of Bashkortostan	5 986 526	1 213 394	1 534 126	0	614 473	0
Republic of Marii El	0	0	0	0	49 543	0
Republic of Mordovia	301 728	97 140	34 994	0	108 087	0

Republic of Tatarstan	76 480 846	17 399 228	14 350 251	762 595	6 745 789	0
Udmurt Republic	3 026 005	0	10 893	0	521 420	606 178
Chuvash Republic	199 416	85 017	214 126	0	225 809	0
Perm Territory	1 300 042	0	3 681 959	0	181 883	0
Kirov Region	5 323 368	0	690 498	0	333 049	43 297
Nizhny Novgograd Region	7 662 590	2 021 608	5 812 933	125	5 398 453	367 141
Orenburg Region	5 614 836	175 083	525 814	35 246	3 426 505	42 528
Penza Region	350 831	104 627	0	0	81 177	0
Samara Region	21 725 309	513 433	8 319 139	379 595	1 041 403	0
Saratov Region	1 325 561	666 942	1 441 482	0	114 461	0
Ulyanovsk Region	0	0	69 251	0	0	0
Ural Federal District	141 391 122	24 243 675	16 260 810	3 621	10 400 644	1 128 419
Kurgan Region	0	0	0	0	13 259	0
Sverdlovsk Region	73 112 244	9 747 333	12 665 784	3 621	2 255 693	0
Tyumen Region	48 003 484	8 675 463	3 373 345	0	6 772 687	733 049
Chelyabinsk Region	20 275 394	5 820 879	221 681	0	1 359 005	395 370
Siberian Federal District	20 597 617	3 592 009	2 460 056	0	5 898 556	770 224
Republic of Altai	31 579	0	0	0	206 789	0
Republic of Buryatiya	79 191	0	840 136	0	778 296	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 739	14 717	0	0	0	0
Altai Territory	72 456	36 947	57 667	0	60	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	54 136	3 363	1 077	0	33 512	0
Irkutsk Region	225 107	311	124 471	0	180 656	33 525
Kemerovo Region	2 712 231	1 190 806	61 116	0	1 916 878	0
Novosibirsk Region	13 337 369	2 013 906	446 706	0	113 204	0
Omsk Region	3 570 760	130 718	927 202	0	2 600 275	736 699
Tomsk Region	500 049	201 241	1 681	0	68 886	0
Far Eastern Federal District	29 328 809	4 280 935	1 264 307	42 095	1 536 453	262 731
Republic of Sakha (Yakutia)	1 647 680	163 248	338 871	0	913 910	0
Kamchatka Territory	333 669	101 826	43 610	42 095	26 600	0
Primorskiy Territory	11 433 639	3 479 341	139 735	0	417 913	0
Khabarovsk Territory	0	0	16 551	0	137 674	0
Amur Region	14 910 004	534 959	7 641	0	0	262 731
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 003 817	1 561	717 899	0	40 356	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 1.08.13

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	25 555 571 052	14 718 542 789	1 485 524 706	7 593 668 721
Belgorod Region	7 708 006	6 261 889	40 000	411 346
Bryansk Region	0	0	0	0
Vladimir Region	3 934 391	2 408 996	185 200	1 265 195
Voronezh Region	686 671	608 404	474	77 793
Ivanovo Region	9 750 287	5 310 855	555 060	3 677 840
Kaluga Region	15 647 475	3 160 126	6 428 000	4 929 839
Kostroma Region	68 537 464	9 331 216	274 503	58 010 827
Kursk Region	11 975 508	9 663 190	950 000	1 178 921
Lipetsk Region	21 030 710	15 300 143	1 640 000	2 209 558
Moscow Region	49 497 629	35 772 840	1 707 996	10 528 921
Orel Region	3 182 068	920 102	434 000	1 059 872
Ryazan Region	11 561 496	8 279 282	1 775 000	1 498 327
Smolensk Region	29 073 321	18 042 585	1 034 130	7 107 912
Tambov Region	2 542 441	2 234 136	0	308 038
Tver Region	7 500 248	4 933 696	475 050	2 091 502
Tula Region	11 981 628	10 529 589	105 010	1 340 930
Yaroslavl Region	8 664 773	6 664 371	643 437	1 210 004
City of Moscow	25 292 296 936	14 579 121 369	1 469 276 846	7 496 761 896
North-Western Federal District	771 028 107	537 938 295	55 380 268	115 573 331
Republic of Karelia	931 252	307 295	285 000	283 507
Komi Republic	2 615 393	1 940 519	200 000	474 697
Akhangel'sk Region	1 009 457	797 491	0	161 604
Vologda Region	55 344 578	26 014 227	1 692 100	25 436 243
Kaliningrad Region	14 056 896	8 578 375	3 596 900	1 774 165
Leningrad Region	5 482 116	2 756 600	1 134 030	1 188 657
Murmansk Region	4 558 346	1 968 166	85 000	2 443 908
Novgorod Region	2 023 786	1 271 690	60 500	616 721
Pskov Region	1 713 893	1 469 342	0	244 551
St Petersburg	683 292 390	492 834 590	48 326 738	82 949 278
Southern Federal District	178 680 625	112 667 574	8 436 420	51 819 427
Republic of Adygeya	4 638 101	3 540 456	27 000	1 070 645
Republic of Kalmykia	795 149	585 706	39 030	170 413
Krasnodar Territory	83 747 829	54 375 693	3 813 360	21 925 115
Astrakhan Region	2 180 085	750 474	110 200	839 722
Volgograd Region	13 821 061	8 895 402	3 301 480	1 112 452
Rostov Region	73 498 400	44 519 843	1 145 350	26 701 080
North-Caucasian Federal District	35 621 533	23 516 744	3 659 490	8 438 585
Republik of Daghestan	11 855 744	6 982 614	221 650	4 651 480
Republic of Ingushetia	430 332	207 325	0	223 007
Kabardino-Balkar Republic	4 686 169	3 199 681	550 000	936 488
Karachai-Cherkess Republic	5 482 979	4 079 233	890 000	513 746
Republic of North Ossetia - Alania	7 777 908	6 618 876	27 510	1 128 851
Chechen Republic	0	0	0	0
Stavropol Territory	5 388 401	2 429 015	1 970 330	985 013
Volga Federal District	959 834 706	545 802 671	40 791 205	326 828 828

Republic of Bashkortostan	56 813 646	26 783 181	6 346 445	22 371 226
Republic of Marii El	1 711 369	1 341 795	220 000	140 574
Republic of Mordovia	15 038 105	11 873 756	410 000	2 180 008
Republic of Tatarstan	407 125 683	272 382 299	11 632 934	93 088 996
Udmurt Republic	25 399 678	7 185 616	103 500	17 563 919
Chuvash Republic	6 963 018	3 190 898	411 500	3 202 270
Perm Territory	24 438 642	12 402 497	636 500	10 475 185
Kirov Region	20 368 605	15 081 730	60 180	4 979 577
Nizhny Novgorod Region	56 249 432	41 538 048	1 140 150	8 701 946
Orenburg Region	30 495 236	14 293 308	605 365	14 977 109
Penza Region	2 882 354	2 052 143	0	752 267
Samara Region	269 547 890	114 879 743	15 909 631	133 680 131
Saratov Region	38 435 224	19 562 511	3 315 000	13 584 942
Ulyanovsk Region	4 365 824	3 235 146	0	1 130 678
Ural Federal District	705 456 553	274 430 404	66 498 349	302 331 029
Kurgan Region	2 084 298	1 903 509	880	176 062
Sverdlovsk Region	277 363 958	100 331 308	17 940 263	149 471 723
Tyumen Region	351 222 264	131 991 956	43 843 371	127 729 578
Chelyabinsk Region	74 786 033	40 203 631	4 713 835	24 953 666
Siberian Federal District	288 147 517	149 486 514	15 611 784	110 036 725
Republic of Altai	632 252	433 814	0	193 438
Republic of Buryatiya	7 151 084	2 026 077	50 000	4 814 174
Republic of Tuva	323 400	159 026	0	164 374
Republic of Khakassia	4 330 613	1 527 336	375 590	2 222 042
Altai Territory	14 984 616	11 209 327	1 320 000	2 222 670
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 030 768	2 546 156	225 245	3 226 223
Irkutsk Region	16 415 627	10 359 320	1 129 220	4 616 667
Kemerovo Region	16 850 275	7 676 879	2 745 992	6 427 404
Novosibirsk Region	198 563 262	103 138 402	8 941 037	75 179 409
Omsk Region	16 076 116	6 645 797	814 500	7 984 544
Tomsk Region	6 789 504	3 764 380	10 200	2 985 780
Far Eastern Federal District	385 646 597	86 438 819	11 691 906	276 497 197
Republic of Sakha (Yakutia)	15 809 800	9 558 622	2 000	5 716 437
Kamchatka Territory	14 991 644	10 058 780	2 420 750	2 390 048
Primorskiy Territory	58 539 976	38 619 777	2 360 435	15 818 350
Khabarovsk Territory	5 427 790	1 610 907	475 300	3 193 923
Amur Region	280 858 280	20 635 096	4 964 421	247 168 396
Magadan Region	0	0	0	0
Sakhalin Region	10 019 107	5 955 637	1 469 000	2 210 043
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 1.08.13**

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	15 970 889 831	9 580 818 416	1 501 227 458	3 596 030 663
Belgorod Region	42 512 429	34 997 810	40 000	6 478 348
Bryansk Region	31 798 784	23 434 492	0	8 095 171
Vladimir Region	71 480 424	48 671 130	135 000	21 985 191
Voronezh Region	783 583 357	492 189 293	474	252 421 508
Ivanovo Region	21 590 502	13 820 408	555 060	6 974 806
Kaluga Region	44 301 623	21 396 761	6 380 000	15 394 241
Kostroma Region	25 031 955	18 123 890	24 503	6 613 176
Kursk Region	49 068 091	42 816 967	950 000	5 103 394
Lipetsk Region	55 493 684	30 383 951	1 640 000	21 935 221
Moscow Region	747 269 119	425 857 771	1 707 996	264 983 389
Orel Region	20 812 313	15 552 564	434 000	4 056 118
Ryazan Region	45 166 175	29 851 913	1 775 200	13 156 576
Smolensk Region	43 697 094	33 119 941	421 130	10 099 307
Tambov Region	21 181 947	18 571 301	0	2 610 379
Tver Region	30 032 448	16 284 797	445 000	12 519 182
Tula Region	100 836 900	84 319 153	90 010	13 595 079
Yaroslavl Region	339 665 196	160 825 604	533 437	130 239 196
City of Moscow	13 497 367 790	8 070 600 670	1 486 095 648	2 799 770 381
North-Western Federal District	2 228 980 734	1 344 472 042	54 918 110	698 105 304
Republic of Karelia	44 448 436	12 309 004	285 000	25 563 193
Komi Republic	68 261 112	21 885 284	200 000	42 812 697
Akhangel'sk Region	29 145 212	17 116 911	0	7 312 261
Vologda Region	66 720 407	45 355 012	1 250 100	17 723 588
Kaliningrad Region	84 342 262	56 248 120	3 596 900	20 808 789
Leningrad Region	18 662 941	12 962 335	1 134 030	3 260 462
Murmansk Region	59 572 839	22 858 041	85 000	33 808 085
Novgorod Region	42 138 988	19 241 376	60 500	16 494 928
Pskov Region	50 332 518	34 274 921	0	11 290 400
St Petersburg	1 765 356 019	1 102 221 038	48 306 580	519 030 901
Southern Federal District	1 363 314 756	804 881 735	8 771 381	494 081 069
Republic of Adygeya	22 274 611	13 369 734	27 000	8 578 510
Republic of Kalmykia	8 594 535	4 719 699	30	3 874 806
Krasnodar Territory	632 243 928	359 077 197	3 647 221	246 651 000
Astrakhan Region	22 980 537	11 156 218	860 000	10 449 036
Volgograd Region	102 820 130	70 700 323	3 231 480	26 743 736
Rostov Region	574 401 015	345 858 564	1 005 650	197 783 981
North-Caucasian Federal District	410 428 268	232 515 298	3 209 490	164 391 619
Republic of Dagestan	42 788 290	25 623 500	231 650	16 933 140
Republic of Ingushetia	8 729 965	5 543 847	0	3 186 118
Kabardino-Balkar Republic	33 398 084	22 737 591	550 000	10 109 739
Karachai-Cherkess Republic	18 214 824	11 266 661	420 000	6 527 386
Republic of North Ossetia - Alania	17 028 911	12 605 306	37 510	4 385 000
Chechen Republic	17 910 885	10 401 714	0	7 509 171
Stavropol Territory	272 357 309	144 336 679	1 970 330	115 741 065
Volga Federal District	3 710 321 888	2 050 568 195	38 366 088	1 392 526 808

Republic of Bashkortostan	308 100 931	139 699 435	3 817 024	152 328 354
Republic of Marii El	57 667 067	39 358 348	220 000	13 305 843
Republic of Mordovia	90 398 941	65 346 614	360 000	15 335 415
Republic of Tatarstan	567 274 302	378 154 496	11 842 888	152 890 094
Udmurt Republic	123 148 217	47 085 555	103 500	64 104 745
Chuvash Republic	75 245 437	42 666 805	341 500	31 301 233
Perm Territory	327 053 209	192 023 538	636 500	132 371 670
Kirov Region	95 858 184	57 712 754	60 180	27 634 011
Nizhny Novgogrod Region	717 143 640	450 784 000	1 135 350	189 170 135
Orenburg Region	79 153 289	46 553 167	605 315	30 866 122
Penza Region	30 873 819	22 485 190	150	7 960 509
Samara Region	1 124 352 627	493 697 194	15 928 681	544 327 566
Saratov Region	89 044 936	57 891 747	3 315 000	23 088 325
Ulyanovsk Region	25 007 289	17 109 352	0	7 842 786
Ural Federal District	2 050 781 249	986 105 360	62 646 749	910 533 415
Kurgan Region	40 041 474	18 208 940	880	20 562 150
Sverdlovsk Region	1 010 745 728	546 384 261	14 193 663	428 283 215
Tyumen Region	705 216 379	267 317 089	43 738 371	338 727 617
Chelyabinsk Region	294 777 668	154 195 070	4 713 835	122 960 433
Siberian Federal District	2 290 178 287	1 033 327 462	10 869 361	1 134 365 775
Republic of Altai	6 166 277	1 651 609	0	4 509 668
Republic of Buryatiya	41 101 203	12 299 657	50 000	28 281 532
Republic of Tuva	12 891 145	2 400 272	0	10 328 173
Republic of Khakassia	30 468 223	10 822 062	376 590	15 809 151
Altai Territory	115 915 684	58 546 998	1 320 000	55 764 565
Zabaykal Territory	15 557 494	2 563 858	0	12 993 636
Krasnoyarsk Territory	454 946 247	193 293 402	225 245	222 443 115
Irkutsk Region	305 099 955	126 208 158	1 129 220	169 743 064
Kemerovo Region	150 511 764	54 378 853	2 746 033	92 817 116
Novosibirsk Region	935 184 975	471 447 153	3 021 773	418 872 557
Omsk Region	156 344 697	70 468 380	1 990 500	66 117 918
Tomsk Region	65 990 623	29 247 060	10 000	36 685 280
Far Eastern Federal District	849 352 488	410 795 203	7 185 491	395 160 109
Republic of Sakha (Yakutia)	47 649 836	30 571 503	42 000	16 227 313
Kamchatka Territory	21 109 205	14 469 488	2 420 700	4 036 558
Primorskiy Territory	132 493 426	82 854 408	2 750 435	44 032 850
Khabarovsk Territory	484 222 278	216 992 418	300	243 269 628
Amur Region	47 781 375	12 961 970	503 056	32 056 177
Magadan Region	92 588 121	39 508 024	0	47 327 506
Sakhalin Region	20 439 147	11 578 475	1 469 000	6 999 894
Jewish Autonomous Region	2 641 904	1 692 016	0	949 888
Chukotka Autonomous Area	427 196	166 901	0	260 295

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.08.13

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	8 905 047 017	4 763 640 072	3 616 417 473	239 468 817
Belgorod Region	880 985	880 097	888	0
Bryansk Region	0	0	0	0
Vladimir Region	1 044 758	674 544	152 778	217 436
Voronezh Region	493	0	493	0
Ivanovo Region	136 509	62 838	6 158	0
Kaluga Region	2 005	1 973	0	32
Kostroma Region	5 649 741	4 475 759	6 411	714 572
Kursk Region	249 340	248 842	0	498
Lipetsk Region	27 422	0	0	27 422
Moscow Region	5 266 632	3 017 549	185 012	2 064 071
Orel Region	73 520	0	68 093	5 427
Ryazan Region	38 586	27 464	0	11 122
Smolensk Region	918 291	96 544	232 387	576 780
Tambov Region	987	0	987	0
Tver Region	143 613	0	143 613	0
Tula Region	375 980	306 835	21 379	47 766
Yaroslavl Region	150 358	97 934	6 165	46 259
City of Moscow	8 890 087 797	4 753 749 693	3 615 593 109	235 757 432
North-Western Federal District	198 234 447	101 870 769	79 739 282	10 755 396
Republic of Karelia	0	0	0	0
Komi Republic	67 800	28 105	36 179	3 516
Akhangel'sk Region	1 703	0	1 645	58
Vologda Region	5 099 598	601 226	3 276 858	52 813
Kaliningrad Region	1 425 290	991 351	111 299	322 640
Leningrad Region	606 424	539 686	49 432	17 306
Murmansk Region	998 257	155 727	842 530	0
Novgorod Region	2 758	0	0	2 758
Pskov Region	1 940	0	1 940	0
St Petersburg	190 030 677	99 554 674	75 419 399	10 356 305
Southern Federal District	8 765 835	5 624 345	2 335 714	454 389
Republic of Adygeya	259	0	0	259
Republic of Kalmykia	19 029	0	18 090	939
Krasnodar Territory	1 752 986	924 625	693 011	72 425
Astrakhan Region	2 875	0	921	1 954
Volgograd Region	700 683	0	683 555	3 905
Rostov Region	6 290 003	4 699 720	940 137	374 907
North-Caucasian Federal District	1 439 782	1 076 830	62 824	300 128
Republic of Dagestan	44 192	23 023	7 498	13 671
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	953	0	953	0
Karachai-Cherkess Republic	1 388 961	1 053 807	52 236	282 918
Republic of North Ossetia - Alania	2 608	0	2 137	471
Chechen Republic	0	0	0	0
Stavropol Territory	3 068	0	0	3 068

Volga Federal District	49 984 013	40 969 405	5 710 080	2 886 992
Republic of Bashkortostan	1 781 675	1 324 742	243 974	212 959
Republic of Marii El	493	0	493	0
Republic of Mordovia	4 247	0	3 125	1 122
Republic of Tatarstan	31 986 287	27 964 630	3 267 676	371 494
Udmurt Republic	729 263	550 324	12 827	166 112
Chuvash Republic	58 985	0	3 631	21 395
Perm Territory	1 575 676	1 322 801	30 919	221 956
Kirov Region	578 782	504 161	30 660	43 961
Nizhny Novgogrod Region	1 520 069	1 140 254	194 235	185 580
Orenburg Region	386 213	0	165 592	220 621
Penza Region	0	0	0	0
Samara Region	11 209 190	8 091 598	1 753 874	1 363 718
Saratov Region	152 397	70 895	2 347	78 065
Ulyanovsk Region	736	0	727	9
Ural Federal District	92 251 092	51 540 904	38 405 276	1 726 869
Kurgan Region	0	0	0	0
Sverdlovsk Region	25 060 175	15 507 789	9 192 089	360 297
Tyumen Region	63 250 320	35 039 537	26 298 215	1 334 525
Chelyabinsk Region	3 940 597	993 578	2 914 972	32 047
Siberian Federal District	48 425 757	23 212 517	21 489 037	1 410 184
Republic of Altai	0	0	0	0
Republic of Buryatiya	384 757	221 644	133 018	196
Republic of Tuva	404	0	404	0
Republic of Khakassia	0	0	0	0
Altai Territory	34 686	31 558	329	2 799
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 977	0	2 997	1 980
Irkutsk Region	45 370	4 567	40 474	329
Kemerovo Region	16 839	0	9 398	7 441
Novosibirsk Region	46 798 719	22 145 355	21 298 648	1 333 563
Omsk Region	1 136 227	806 973	2 411	63 876
Tomsk Region	3 778	2 420	1 358	0
Far Eastern Federal District	11 196 433	4 978 495	3 496 396	390 270
Republic of Sakha (Yakutia)	453 777	310 983	18 854	123 940
Kamchatka Territory	326 554	313 983	3 684	8 887
Primorskiy Territory	2 515 653	2 129 467	253 402	128 303
Khabarovsk Territory	11 550	10 879	671	0
Amur Region	7 790 482	2 123 393	3 216 487	123 811
Magadan Region	0	0	0	0
Sakhalin Region	98 417	89 790	3 298	5 329
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 1.08.13

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	8 090 325 020	3 952 923 236	3 638 097 045	224 640 357
Belgorod Region	5 084 099	5 076 254	2 229	5 616
Bryansk Region	1 851 650	1 833 920	0	17 730
Vladimir Region	2 676 594	2 651 695	0	24 899
Voronezh Region	26 834 623	25 226 883	2 138	559 624
Ivanovo Region	973 802	900 131	6 158	0
Kaluga Region	3 098 188	2 944 833	0	153 355
Kostroma Region	615 362	193 862	4 438	1 917
Kursk Region	294 840	293 437	0	1 403
Lipetsk Region	47 800	0	0	47 800
Moscow Region	74 592 313	70 862 375	176 362	3 553 576
Orel Region	219 591	146 071	68 093	5 427
Ryazan Region	72 321	59 347	0	12 974
Smolensk Region	385 242	275 636	43 219	66 387
Tambov Region	1 508 999	1 508 012	987	0
Tver Region	548 766	388 468	143 120	16 768
Tula Region	17 773 356	17 655 354	21 379	96 623
Yaroslavl Region	10 137 444	9 954 135	1 152	72 915
City of Moscow	7 943 610 030	3 812 952 823	3 637 627 770	220 003 343
North-Western Federal District	353 131 512	247 920 879	76 577 030	19 031 320
Republic of Karelia	2 989 980	2 966 073	0	23 907
Komi Republic	1 558 953	1 508 518	36 179	14 256
Akhangel'sk Region	1 436 556	1 431 577	1 645	3 334
Vologda Region	2 134 553	788 448	119 408	63 743
Kaliningrad Region	25 068 073	24 250 054	111 299	659 430
Leningrad Region	495 111	435 348	49 432	10 331
Murmansk Region	20 944 963	20 059 260	842 530	43 173
Novgorod Region	6 852 634	6 820 076	0	32 558
Pskov Region	48 456	44 677	1 940	1 839
St Petersburg	291 602 233	189 616 848	75 414 597	18 178 749
Southern Federal District	98 344 212	93 628 029	1 966 713	2 167 175
Republic of Adygeya	31 455	28 891	0	2 564
Republic of Kalmykia	1 645	0	1 645	0
Krasnodar Territory	34 459 893	32 450 980	376 240	1 329 937
Astrakhan Region	332 755	328 977	0	3 778
Volgograd Region	3 067 635	2 381 629	648 691	37 315
Rostov Region	60 450 829	58 437 552	940 137	793 581
North-Caucasian Federal District	5 155 913	4 494 765	62 824	596 485
Republik of Daghestan	22 631	0	7 498	15 133
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	606 871	605 918	953	0
Karachai-Cherkess Republic	310 934	206 903	52 236	51 795
Republic of North Ossetia - Alania	2 608	0	2 137	471
Chechen Republic	0	0	0	0
Stavropol Territory	4 212 869	3 681 944	0	529 086

Volga Federal District	218 994 847	205 744 200	5 960 583	5 086 437
Republic of Bashkortostan	17 771 713	16 933 683	349 162	392 719
Republic of Marii El	1 013 321	991 700	493	21 128
Republic of Mordovia	5 631	0	2 961	2 670
Republic of Tatarstan	41 526 971	37 718 172	3 414 978	277 012
Udmurt Republic	117 077	0	12 827	104 250
Chuvash Republic	16 089	0	1 973	14 116
Perm Territory	25 412 156	24 822 559	30 919	558 678
Kirov Region	576 099	511 356	30 660	34 083
Nizhny Novgogrod Region	83 091 697	81 770 916	193 906	1 026 469
Orenburg Region	1 213 784	748 305	165 592	299 887
Penza Region	53 480	52 767	164	549
Samara Region	47 094 537	41 289 883	1 753 874	2 161 607
Saratov Region	1 016 776	821 556	2 347	191 783
Ulyanovsk Region	85 516	83 303	727	1 486
Ural Federal District	333 420 234	290 526 840	34 086 019	1 414 674
Kurgan Region	1 272	0	0	1 272
Sverdlovsk Region	257 553 554	249 501 985	4 916 376	1 024 652
Tyumen Region	57 340 647	25 637 116	26 254 671	175 058
Chelyabinsk Region	18 524 761	15 387 739	2 914 972	213 692
Siberian Federal District	147 708 869	143 145 822	1 307 934	2 763 300
Republic of Altai	55	0	0	55
Republic of Buryatiya	594 681	431 564	133 018	200
Republic of Tuva	404	0	404	0
Republic of Khakassia	51 256	50 291	0	965
Altai Territory	328 014	294 466	329	33 219
Zabaykal Territory	40 631	40 631	0	0
Krasnoyarsk Territory	24 358 982	24 076 452	3 030	249 042
Irkutsk Region	13 140 966	12 935 997	39 981	163 714
Kemerovo Region	44 663 725	44 443 675	9 398	209 687
Novosibirsk Region	61 804 378	58 673 995	1 118 005	1 846 882
Omsk Region	2 318 433	1 802 182	2 411	250 119
Tomsk Region	407 344	396 569	1 358	9 417
Far Eastern Federal District	50 135 841	42 772 950	3 493 764	1 426 154
Republic of Sakha (Yakutia)	64 258	32 890	18 854	12 514
Kamchatka Territory	358 686	355 002	3 684	0
Primorskiy Territory	2 416 961	1 870 534	253 402	290 309
Khabarovsk Territory	32 700 542	29 786 064	671	1 049 433
Amur Region	4 301 875	1 073 044	3 213 855	10 716
Magadan Region	9 489 789	8 915 784	0	2 382
Sakhalin Region	803 730	739 632	3 298	60 800
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 1.08.13

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	786 255 699	103 342 472	4 793 062	2 367 041	305 811 475	37 346 433
Belgorod Region	25 665	0	0	0	2 034	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	147 879	0	0	0	21 274	0
Voronezh Region	1 388	0	0	0	0	0
Ivanovo Region	192 971	0	0	0	285 142	0
Kaluga Region	160 083	0	0	0	202 205	0
Kostroma Region	404 626	2 020	4 703	0	2 292 640	72 173
Kursk Region	192 567	0	0	0	31 960	0
Lipetsk Region	488 070	0	0	0	16 909	0
Moscow Region	1 632 030	17 228	10 000	0	209 507	34 104
Orel Region	6 150	0	0	0	13 914	0
Ryazan Region	364 325	0	0	0	35 551	6 340
Smolensk Region	463 280	13 905	5 000	0	434 663	31 021
Tambov Region	55 273	0	0	0	24 231	0
Tver Region	64 822	0	0	0	11 441	0
Tula Region	75 828	0	0	0	11 101	3 620
Yaroslavl Region	150 727	0	0	0	25 365	0
City of Moscow	781 830 015	103 309 319	4 773 359	2 367 041	302 193 538	37 199 175
North-Western Federal District	17 949 448	1 228 712	51 520	0	4 254 031	547 956
Republic of Karelia	4 922	0	0	0	857	0
Komi Republic	53 221	0	0	0	490	0
Akhangel'sk Region	51 653	0	0	0	2 121	0
Vologda Region	1 646 360	43 323	30 000	0	1 543 026	1 361
Kaliningrad Region	168 612	6 020	9 689	0	48 517	23 440
Leningrad Region	632 907	0	0	0	25 638	2 224
Murmansk Region	56 519	2 442	0	0	18 604	0
Novgorod Region	185 530	0	0	0	14 930	1 151
Pskov Region	38 481	0	0	0	2 041	0
St Petersburg	15 111 243	1 176 927	11 831	0	2 597 807	519 780
Southern Federal District	3 494 003	1 385	0	0	1 354 546	37 038
Republic of Adygeya	49 065	0	0	0	35 181	0
Republic of Kalmykia	58	0	0	0	4 523	0
Krasnodar Territory	938 122	1 271	0	0	923 443	12 436
Astrakhan Region	37 898	0	0	0	29 363	0
Volgograd Region	293 849	0	0	0	58 741	5
Rostov Region	2 175 011	114	0	0	303 295	24 597
North-Caucasian Federal District	1 115 552	0	3 000	0	711 238	1 057
Republic of Dagestan	341 679	0	3 000	0	126 814	0
Republic of Ingushetia	4 200	0	0	0	0	0
Kabardino-Balkar Republic	131 721	0	0	0	136 787	0
Karachai-Cherkess Republic	39 829	0	0	0	50 706	1 057
Republic of North Ossetia - Alania	465 785	0	0	0	53 179	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	132 338	0	0	0	343 752	0
Volga Federal District	17 566 994	167 778	89 000	0	20 066 649	373 380
Republic of Bashkortostan	1 771 599	0	30 000	0	1 520 536	23 130
Republic of Marii El	100	0	0	0	1 195	0
Republic of Mordovia	264 937	0	0	0	71 659	0
Republic of Tatarstan	9 289 661	6 771	20 000	0	4 799 393	44 127
Udmurt Republic	65 503	0	0	0	577 703	0
Chuvash Republic	98 135	0	0	0	100 276	0
Perm Territory	120 889	0	0	0	169 181	1 198
Kirov Region	483 530	0	0	0	220 663	0
Nizhny Novgorod Region	677 409	99 909	4 000	0	468 087	20 918
Orenburg Region	603 272	0	35 000	0	222 802	643
Penza Region	98 364	0	0	0	23 742	0
Samara Region	3 483 756	55 804	0	0	10 795 176	283 364
Saratov Region	588 921	5 294	0	0	1 044 998	0
Ulyanovsk Region	20 918	0	0	0	51 238	0
Ural Federal District	15 099 692	814 636	90 000	1 458	7 714 740	78 235
Kurgan Region	99 502	0	0	0	3 930	0
Sverdlovsk Region	5 525 339	183 530	90 000	0	5 791 196	33 368
Tyumen Region	7 225 304	356 959	0	0	1 559 683	44 536
Chelyabinsk Region	2 249 547	274 147	0	1 458	359 931	331
Siberian Federal District	9 220 225	3 000 069	57 480	404	8 316 070	280 124
Republic of Altai	26 908	0	0	0	45 572	0
Republic of Buryatiya	127 830	0	0	0	73 285	196
Republic of Tuva	985	0	0	404	5 017	0
Republic of Khakassia	71 689	0	0	0	27 315	0
Altai Territory	305 588	0	10 000	0	68 337	75
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	126 596	0	0	0	176 336	1 980
Irkutsk Region	148 666	2 922	10 000	0	82 163	329
Kemerovo Region	24 842	0	0	0	278 625	1 025
Novosibirsk Region	7 931 076	2 997 147	27 480	0	7 242 479	276 476
Omsk Region	276 299	0	0	0	270 100	43
Tomsk Region	179 746	0	10 000	0	46 841	0
Far Eastern Federal District	3 054 160	24 288	6 041	2 861	7 189 272	5 591
Republic of Sakha (Yakutia)	217 587	0	0	2 861	123 048	0
Kamchatka Territory	125 873	0	0	0	94 898	0
Primorskiy Territory	1 564 266	1 406	3 135	0	363 180	210
Khabarovsk Territory	37 138	0	0	0	217 570	0
Amur Region	1 055 626	22 882	2 906	0	6 359 185	5 381
Magadan Region	0	0	0	0	0	0
Sakhalin Region	53 670	0	0	0	31 391	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 1.08.13

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	479 932 718	91 520 082	4 754 557	2 367 041	189 009 997	32 838 096
Belgorod Region	1 021 383	0	0	0	31 735	0
Bryansk Region	469 267	0	0	0	97 747	1 045
Vladimir Region	1 457 073	16 025	0	0	262 415	2 370
Voronezh Region	24 445 940	186 023	0	0	6 954 101	292 763
Ivanovo Region	801 885	0	0	0	376 868	0
Kaluga Region	557 136	0	0	0	455 514	1 335
Kostroma Region	680 016	0	4 703	0	412 043	133
Kursk Region	456 825	0	0	0	152 347	189
Lipetsk Region	3 418 549	0	0	0	1 157 171	344
Moscow Region	25 939 410	136 203	10 000	0	3 530 719	380 737
Orel Region	732 808	0	0	0	143 274	0
Ryazan Region	1 515 792	20 109	0	0	294 020	6 974
Smolensk Region	3 502 146	13 905	5 000	0	279 597	19 039
Tambov Region	741 378	0	0	0	42 079	0
Tver Region	636 778	0	0	0	208 632	9 260
Tula Region	2 543 315	4 957	0	0	201 515	10 430
Yaroslavl Region	14 884 092	23 447	0	0	3 269 018	15 184
City of Moscow	396 128 925	91 119 413	4 734 854	2 367 041	171 141 202	32 098 293
North-Western Federal District	84 764 450	5 998 169	51 520	0	20 297 672	2 899 854
Republic of Karelia	1 007 209	1 319 386	0	0	444 201	10 331
Komi Republic	4 687 749	0	0	0	349 778	211
Akhangel'sk Region	1 789 224	126 115	0	0	160 807	1 962
Vologda Region	5 054 901	9 762	30 000	0	629 311	8 077
Kaliningrad Region	6 183 518	231 213	9 689	0	670 660	109 834
Leningrad Region	1 008 620	0	0	0	146 262	4 809
Murmansk Region	5 224 443	2 442	0	0	451 212	17 093
Novgorod Region	2 453 172	57 053	0	0	385 143	13 244
Pskov Region	3 908 687	0	0	0	159 283	282
St Petersburg	53 446 927	4 252 198	11 831	0	16 901 015	2 734 011
Southern Federal District	64 278 059	7 303 125	24 861	0	19 025 660	348 134
Republic of Adygeya	363 745	0	0	0	134 849	445
Republic of Kalmykia	255 587	0	0	0	28 263	0
Krasnodar Territory	42 647 504	144 129	24 861	0	8 985 342	209 512
Astrakhan Region	604 941	0	0	0	223 473	1
Volgograd Region	3 646 905	1 149 818	0	0	1 283 076	7 296
Rostov Region	16 759 377	6 009 178	0	0	8 370 657	130 880
North-Caucasian Federal District	14 460 795	16 397	3 000	0	5 291 878	91 004
Republik of Daghestan	1 115 832	0	3 000	0	686 672	222
Republic of Ingushetia	1 278 395	0	0	0	345 161	0
Kabardino-Balkar Republic	959 916	16 397	0	0	337 346	0
Karachai-Cherkess Republic	1 139 965	0	0	0	309 574	0
Republic of North Ossetia - Alania	951 457	0	0	0	82 808	0
Chechen Republic	83 864	0	0	0	5 232	0
Stavropol Territory	8 931 366	0	0	0	3 525 085	90 782

Volga Federal District	96 205 248	1 074 214	89 000	0	48 922 514	1 053 478
Republic of Bashkortostan	6 068 288	0	30 000	0	5 024 936	86 658
Republic of Marii El	530 681	179	0	0	206 702	6 346
Republic of Mordovia	1 460 914	0	0	0	161 906	11
Republic of Tatarstan	12 761 004	6 216	20 000	0	5 382 106	32 930
Udmurt Republic	2 558 904	0	0	0	1 390 095	21 218
Chuvash Republic	1 960 323	0	0	0	346 952	2 055
Perm Territory	10 365 026	42 583	0	0	3 397 481	144 467
Kirov Region	4 501 134	0	0	0	397 933	542
Nizhny Novgograd Region	22 759 321	899 973	4 000	0	6 967 932	213 436
Orenburg Region	1 311 039	0	35 000	0	521 095	19 664
Penza Region	1 025 700	0	0	0	98 671	549
Samara Region	27 872 076	96 716	0	0	23 769 706	514 804
Saratov Region	1 096 096	28 426	0	0	977 306	10 163
Ulyanovsk Region	1 934 742	121	0	0	279 693	635
Ural Federal District	38 893 531	1 432 833	91 124	1 458	25 392 317	392 869
Kurgan Region	795 019	0	0	0	317 428	4
Sverdlovsk Region	23 523 491	920 216	91 124	0	17 003 601	251 849
Tyumen Region	6 027 869	238 470	0	0	4 271 969	20 475
Chelyabinsk Region	8 547 152	274 147	0	1 458	3 799 319	120 541
Siberian Federal District	62 886 643	1 128 738	30 000	404	38 182 705	703 550
Republic of Altai	138 904	0	0	0	125 724	50
Republic of Buryatiya	897 633	1 701	0	0	578 359	200
Republic of Tuva	75 857	0	0	404	302 448	0
Republic of Khakassia	774 920	0	0	0	284 531	705
Altai Territory	20 345 567	81 744	10 000	0	871 487	6 438
Zabaykal Territory	148 018	0	0	0	373 563	0
Krasnoyarsk Territory	6 580 111	739 321	0	0	5 965 778	39 397
Irkutsk Region	4 501 619	2 922	10 000	0	3 770 591	28 047
Kemerovo Region	2 012 202	0	0	0	3 079 744	42 304
Novosibirsk Region	22 783 048	178 165	0	0	19 652 911	548 179
Omsk Region	4 180 562	71 815	0	0	2 629 685	38 118
Tomsk Region	448 202	53 070	10 000	0	547 884	112
Far Eastern Federal District	12 334 334	80 049	46 041	2 861	9 295 284	211 168
Republic of Sakha (Yakutia)	371 018	0	40 000	2 861	204 960	976
Kamchatka Territory	997 269	0	0	0	90 584	0
Primorskiy Territory	1 773 935	4 336	3 135	0	1 556 430	15 923
Khabarovsk Territory	7 417 478	75 713	0	0	5 782 131	189 750
Amur Region	541 799	0	2 906	0	840 184	606
Magadan Region	664 894	0	0	0	696 451	1 110
Sakhalin Region	84 808	0	0	0	113 603	2 803
Jewish Autonomous Region	483 133	0	0	0	10 941	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 1.08.13

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	21 432 688 349	6 483 413	620 631	4 216 367 889	5 832 310 595	11 211 297 320
Belgorod Region	8 713 797	0	0	2 779 270	1 245 389	4 671 745
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 184 756	0	49	1 271 899	252 926	3 625 636
Voronezh Region	176 838	0	0	74 223	80 003	22 589
Ivanovo Region	8 526 107	0	0	1 679 805	609 646	6 129 533
Kaluga Region	16 366 427	0	336	2 791 520	1 280 307	12 279 506
Kostroma Region	72 712 672	0	0	3 798 292	4 154 143	64 716 390
Kursk Region	12 017 587	0	0	2 742 433	266 100	9 001 133
Lipetsk Region	20 842 678	0	0	3 220 382	4 773 836	12 840 058
Moscow Region	58 427 394	6 507	0	10 628 775	7 262 803	40 229 443
Orel Region	3 345 912	0	0	993 177	142 206	2 200 290
Ryazan Region	13 513 104	0	0	3 960 948	501 974	8 853 651
Smolensk Region	26 666 552	0	0	8 640 756	3 421 168	14 484 422
Tambov Region	2 688 059	0	0	907 005	392 328	1 376 676
Tver Region	8 075 030	250	0	2 901 463	530 211	4 623 896
Tula Region	11 813 979	0	0	2 143 185	1 401 889	8 168 249
Yaroslavl Region	7 543 374	0	0	3 140 795	1 047 171	3 111 974
City of Moscow	21 156 074 083	6 476 656	620 246	4 164 693 961	5 804 948 495	11 014 962 129
North-Western Federal District	814 043 079	958 448	1 499	289 047 980	268 726 848	240 779 021
Republic of Karelia	826 574	0	0	589 997	86 094	146 355
Komi Republic	3 839 034	0	0	1 541 472	521 075	1 710 813
Akhangel'sk Region	1 107 889	0	0	378 987	290 087	438 808
Vologda Region	48 928 744	0	0	10 124 979	12 508 629	26 155 718
Kaliningrad Region	15 883 332	0	0	7 658 804	1 702 641	6 470 124
Leningrad Region	8 549 159	6 316	0	1 795 281	682 425	6 004 550
Murmansk Region	4 081 196	0	0	1 813 456	147 091	2 021 862
Novgorod Region	3 608 641	0	120	1 512 562	117 107	1 870 626
Pskov Region	1 808 505	0	0	863 647	65 000	877 039
St Petersburg	725 410 005	952 132	1 379	262 768 795	252 606 699	195 083 126
Southern Federal District	173 350 947	106 951	79 238	40 050 965	17 159 618	115 416 474
Republic of Adygeya	4 702 736	0	0	1 164 434	605 170	2 907 874
Republic of Kalmykia	632 225	0	0	425 640	20 000	185 979
Krasnodar Territory	92 640 649	49 638	64 419	19 087 288	10 897 235	62 189 543
Astrakhan Region	5 541 924	0	0	3 021 060	1 126 514	1 364 773
Volgograd Region	11 990 562	8 065	0	2 666 306	1 629 027	7 655 337
Rostov Region	57 842 851	49 248	14 819	13 686 237	2 881 672	41 112 968
North-Caucasian Federal District	34 716 627	0	431	13 187 540	1 866 554	19 216 908
Republik of Daghestan	11 241 861	0	132	4 517 790	490 231	6 136 364
Republic of Ingushetia	420 358	0	0	238 005	0	161 582
Kabardino-Balkar Republic	3 932 796	0	0	948 546	60 008	2 884 052
Karachai-Cherkess Republic	4 886 758	0	0	3 143 709	622 935	1 065 303
Republic of North Ossetia - Alania	8 716 063	0	299	1 633 000	511 094	6 415 935
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 518 791	0	0	2 706 490	182 286	2 553 672
Volga Federal District	883 779 344	7 220 236	2 898 003	174 461 504	207 605 126	487 812 322
Republic of Bashkortostan	63 142 637	18 031	0	9 392 304	12 782 925	40 832 330
Republic of Marii El	1 804 363	0	0	499 307	144 292	1 116 402

Republic of Mordovia	16 660 901	0	0	3 003 074	1 693 013	11 857 267
Republic of Tatarstan	389 187 569	7 171 671	2 894 835	79 813 680	125 671 573	171 866 758
Udmurt Republic	23 600 938	0	0	3 704 656	1 574 044	18 283 151
Chuvash Republic	7 320 356	0	0	2 043 343	1 254 836	3 956 840
Perm Territory	27 158 835	8 355	0	5 932 026	5 873 514	15 286 455
Kirov Region	24 763 162	1 268	0	4 460 631	2 441 586	17 471 569
Nizhny Novgogrod Region	66 410 496	5 047	1 201	14 677 123	5 783 532	45 694 641
Orenburg Region	30 000 870	15 833	1 457	5 677 414	7 074 326	17 194 538
Penza Region	3 416 545	0	0	932 441	405 084	2 065 994
Samara Region	168 745 368	31	510	34 949 814	39 693 143	93 270 492
Saratov Region	57 228 070	0	0	8 490 561	2 682 073	45 997 307
Ulyanovsk Region	4 339 234	0	0	885 130	531 185	2 918 578
Ural Federal District	708 711 125	398 593	104 982	109 685 657	207 545 346	386 176 493
Kurgan Region	2 015 998	0	797	909 929	197 930	891 101
Sverdlovsk Region	302 419 514	23 054	30	54 086 437	57 890 792	189 214 145
Tyumen Region	319 901 687	369 917	94 560	35 992 809	144 024 915	137 665 815
Chelyabinsk Region	84 373 926	5 622	9 595	18 696 482	5 431 709	58 405 432
Siberian Federal District	315 146 209	71 742	7 985	69 619 687	51 205 734	190 562 036
Republic of Altai	790 268	0	0	217 527	294 083	274 452
Republic of Buryatiya	9 106 044	0	0	2 127 267	2 220 874	4 729 489
Republic of Tuva	202 041	0	0	86 149	26 095	89 786
Republic of Khakassia	4 333 427	214	0	847 640	404 171	3 020 428
Altai Territory	12 084 409	0	673	3 941 158	1 558 277	6 503 654
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 952 597	15 507	6 001	1 762 244	414 824	4 544 112
Irkutsk Region	15 582 080	0	0	3 753 609	1 716 448	10 047 809
Kemerovo Region	20 682 208	0	0	2 964 272	713 748	16 979 475
Novosibirsk Region	215 863 120	56 021	1 311	47 206 569	41 038 835	124 513 537
Omsk Region	20 606 625	0	0	4 406 606	2 576 549	13 522 426
Tomsk Region	8 943 390	0	0	2 306 646	241 830	6 336 868
Far Eastern Federal District	350 859 404	12 840	123 902	51 377 899	43 355 935	255 314 530
Republic of Sakha (Yakutia)	19 795 764	3 992	4 477	4 594 957	2 145 561	12 971 026
Kamchatka Territory	13 854 510	6 251	2 896	3 515 922	2 188 910	8 056 189
Primorskiy Territory	65 409 251	1 158	2 072	17 835 326	4 368 248	42 935 018
Khabarovsk Territory	5 681 083	0	0	457 570	785 758	4 436 277
Amur Region	233 414 819	27	114 457	20 556 710	32 329 708	180 292 911
Magadan Region	0	0	0	0	0	0
Sakhalin Region	12 703 977	1 412	0	4 417 414	1 537 750	6 623 109
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 1.08.13

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	14 606 976 045	2 480 873	183 116	3 147 021 226	5 121 064 150	6 200 305 026
Belgorod Region	106 408 609	10 520	16 285	13 882 527	12 578 882	79 766 418
Bryansk Region	59 162 803	4 045	25 428	6 510 812	5 069 745	47 392 315
Vladimir Region	112 683 889	20 976	9 740	11 395 488	9 611 639	91 344 236
Voronezh Region	294 928 479	168 389	1 082	46 564 896	43 845 862	201 365 783
Ivanovo Region	60 849 107	28 915	3	5 854 891	3 517 406	51 309 368
Kaluga Region	88 275 706	45 978	6 808	13 228 028	5 500 473	69 368 188
Kostroma Region	54 496 465	11 200	0	4 070 532	4 767 610	45 599 077
Kursk Region	59 860 462	7 727	19	7 807 772	3 729 272	47 762 159
Lipetsk Region	84 338 992	17 121	5 192	10 911 617	8 621 813	64 531 571
Moscow Region	770 008 693	762 881	16 032	154 147 860	80 438 108	531 882 560
Orel Region	45 275 467	316	0	5 395 247	1 553 342	38 242 382
Ryazan Region	80 668 436	16 479	0	10 387 259	4 355 256	65 639 023
Smolensk Region	60 223 442	23 448	7 890	7 807 828	4 705 660	47 507 269
Tambov Region	52 790 183	24 675	0	6 581 595	2 176 673	43 602 433
Tver Region	81 071 928	12 208	0	9 839 564	4 299 071	66 817 812
Tula Region	103 642 890	24 179	857	9 948 056	12 613 193	80 852 753
Yaroslavl Region	127 158 016	22 966	0	21 080 671	28 168 144	77 233 238
City of Moscow	12 365 132 478	1 278 850	93 780	2 801 606 583	4 885 512 001	4 550 088 441
North-Western Federal District	2 350 759 956	2 489 639	28 937	498 714 368	438 378 920	1 388 546 328
Republic of Karelia	35 467 362	7 970	302	4 132 731	1 267 123	29 942 361
Komi Republic	82 293 030	12 400	7 055	8 323 113	3 279 539	70 459 653
Akhangel'sk Region	119 103 969	55 228	4 055	19 617 833	17 796 039	81 457 262
Vologda Region	90 439 356	34 299	0	14 370 280	8 635 081	67 168 743
Kaliningrad Region	85 379 140	23 789	0	17 776 604	5 438 371	61 735 735
Leningrad Region	23 231 522	24 373	0	5 169 490	3 098 663	14 836 580
Murmansk Region	72 737 502	5 469	215	9 290 150	4 063 213	59 188 670
Novgorod Region	33 385 378	8 897	977	6 421 638	1 554 964	25 145 074
Pskov Region	30 281 268	5 627	3 463	4 641 450	2 799 082	22 733 085
St Petersburg	1 778 441 429	2 311 587	12 870	408 971 079	390 446 845	955 879 165
Southern Federal District	1 032 450 463	342 511	90 460	187 339 864	72 217 232	770 316 737
Republic of Adygeya	15 869 407	2 259	0	1 772 028	988 195	13 071 695
Republic of Kalmykia	6 456 241	6 049	1 930	834 063	252 669	5 346 332
Krasnodar Territory	466 541 487	83 443	71 485	89 480 790	32 278 088	343 671 211
Astrakhan Region	54 052 290	3 394	0	7 233 794	2 992 101	43 725 394
Volgograd Region	146 980 328	39 572	2 226	22 544 227	7 786 511	116 212 729
Rostov Region	342 550 710	207 794	14 819	65 474 962	27 919 668	248 289 376
North-Caucasian Federal District	295 189 256	502 028	37 376	54 570 743	22 125 237	216 790 219
Republic of Dagestan	44 774 106	137 729	10 761	8 146 679	2 335 170	33 934 541
Republic of Ingushetia	4 840 584	3 695	0	900 658	760 000	3 150 948
Kabardino-Balkar Republic	27 550 524	116	38	5 850 645	1 067 310	20 526 369
Karachai-Cherkess Republic	12 263 646	2 903	0	2 346 264	894 323	8 982 873
Republic of North Ossetia - Alania	27 904 550	0	1 089	2 982 448	1 202 496	23 394 778
Chechen Republic	8 759 896	88 389	35	4 033 950	519 323	4 107 172
Stavropol Territory	169 095 950	269 196	25 453	30 310 099	15 346 615	122 693 538
Volga Federal District	2 741 712 757	8 063 225	2 970 547	474 015 585	454 218 057	1 788 664 460

Republic of Bashkortostan	335 972 029	203 415	456	38 985 051	95 093 250	200 763 582
Republic of Marii El	29 884 543	2 326	0	3 883 059	2 146 597	23 780 116
Republic of Mordovia	42 336 217	153 080	1 471	5 522 034	4 032 398	32 498 012
Republic of Tatarstan	546 032 437	7 181 525	2 894 853	101 491 505	148 566 127	284 062 253
Udmurt Republic	90 897 529	5 616	0	16 229 437	7 615 111	66 874 053
Chuvash Republic	65 151 667	13 734	8 230	8 841 535	6 592 893	49 557 246
Perm Territory	237 009 719	123 842	13 309	55 599 813	22 409 680	158 355 519
Kirov Region	77 444 543	24 598	17	11 552 717	6 544 809	58 792 874
Nizhny Novgorod Region	414 670 775	123 884	33 884	105 751 204	59 865 875	248 082 206
Orenburg Region	125 135 640	30 277	15 330	17 728 847	13 938 799	86 962 244
Penza Region	73 748 386	35 256	0	9 559 189	3 090 077	60 876 611
Samara Region	449 427 536	45 245	2 997	65 214 358	67 813 325	314 797 305
Saratov Region	171 885 145	15 270	0	24 396 718	11 450 367	135 706 058
Ulyanovsk Region	82 116 591	105 157	0	9 260 118	5 058 749	67 556 381
Ural Federal District	1 528 432 572	637 303	253 641	246 778 579	307 607 608	965 763 153
Kurgan Region	31 925 027	5 700	2 999	4 719 264	1 738 337	25 383 745
Sverdlovsk Region	614 825 923	139 445	110 119	115 195 613	94 004 231	402 578 272
Tyumen Region	623 842 825	469 100	112 371	77 394 129	190 391 390	353 242 508
Chelyabinsk Region	257 838 797	23 058	28 152	49 469 573	21 473 650	184 558 628
Siberian Federal District	1 400 571 445	458 306	130 516	223 049 650	134 640 028	1 032 758 866
Republic of Altai	6 205 028	11 355	4 497	713 500	558 635	4 905 730
Republic of Buryatiya	47 797 116	57 806	0	8 256 065	5 936 525	33 459 392
Republic of Tuva	5 574 867	6 300	68	950 112	299 695	4 273 446
Republic of Khakassia	22 529 335	25 677	0	3 277 836	1 319 090	17 786 620
Altai Territory	114 675 919	4 307	9 359	14 653 249	13 469 618	86 261 034
Zabaykal Territory	39 463 018	54 067	0	4 347 425	1 579 686	33 372 716
Krasnoyarsk Territory	245 715 543	88 245	43 989	48 056 476	21 135 095	171 997 411
Irkutsk Region	161 419 197	99 368	6 314	22 535 588	20 122 155	118 265 814
Kemerovo Region	179 355 244	18 467	41 752	21 858 116	11 211 346	145 792 274
Novosibirsk Region	384 527 406	81 638	4 637	74 289 347	41 642 909	265 328 996
Omsk Region	122 701 624	5 048	14 148	13 947 291	11 724 750	96 748 151
Tomsk Region	70 607 148	6 028	5 752	10 164 645	5 640 524	54 567 282
Far Eastern Federal District	751 632 561	278 339	142 084	130 943 934	75 715 772	543 034 026
Republic of Sakha (Yakutia)	76 719 311	84 778	7 863	15 346 691	5 795 614	55 229 825
Kamchatka Territory	40 060 648	6 703	2 896	5 547 553	2 340 662	32 037 540
Primorskiy Territory	193 310 779	26 767	5 904	42 705 334	11 880 362	138 377 235
Khabarovsk Territory	249 222 814	72 203	3 404	32 172 784	34 604 397	181 933 803
Amur Region	77 692 183	26 152	5 913	17 507 819	6 327 942	53 725 093
Magadan Region	39 050 094	12 465	115 861	4 852 016	6 066 498	27 964 616
Sakhalin Region	68 488 782	47 095	164	11 841 998	8 316 044	48 041 209
Jewish Autonomous Region	5 790 254	2 176	79	572 002	172 150	5 039 946
Chukotka Autonomous Area	1 297 696	0	0	397 737	212 103	684 759

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.08.13**

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	7 956 111 275	39 213 472	198	1 048 421 265	3 896 608 349	2 625 983 328
Belgorod Region	1 271 098	0	0	21 305	0	1 249 790
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 365 347	0	0	26 784	872	1 337 691
Voronezh Region	1 871	0	0	165	0	1 703
Ivanovo Region	737 199	0	0	20 738	0	716 461
Kaluga Region	1 484 871	0	0	54 493	22 752	1 407 626
Kostroma Region	8 163 721	0	0	296 886	153 650	7 707 280
Kursk Region	575 351	0	0	122 310	0	405 547
Lipetsk Region	1 154 029	0	0	576 497	0	577 532
Moscow Region	13 292 787	0	0	594 721	2 618 324	10 019 867
Orel Region	251 048	0	0	40 195	16 478	194 375
Ryazan Region	640 938	0	0	82 209	1 251	555 715
Smolensk Region	5 252 698	0	0	226 071	427 445	4 599 133
Tambov Region	77 882	0	0	61 994	0	15 874
Tver Region	722 406	0	0	47 205	260 628	414 503
Tula Region	630 230	0	0	45 424	32 890	551 916
Yaroslavl Region	510 173	0	0	34 976	0	474 810
City of Moscow	7 919 979 626	39 213 472	198	1 046 169 292	3 893 074 059	2 595 753 505
North-Western Federal District	243 586 865	7 308	0	32 416 211	110 216 863	96 948 291
Republic of Karelia	24 732	912	0	19 205	0	4 291
Komi Republic	685 303	0	0	3 584	1 970	679 749
Akhangel'sk Region	31 600	0	0	69	10 165	21 366
Vologda Region	11 622 924	0	0	6 887 462	1 024 362	3 710 212
Kaliningrad Region	6 483 547	0	0	2 030 881	1 669 751	2 626 331
Leningrad Region	1 348 057	0	0	88 539	3 322	1 253 914
Murmansk Region	1 054 830	0	0	773 953	0	262 601
Novgorod Region	90 725	0	0	8 004	0	82 714
Pskov Region	47 956	0	0	6 207	0	41 744
St Petersburg	222 197 191	6 396	0	22 598 307	107 507 293	88 265 369
Southern Federal District	11 813 800	0	0	981 889	3 178 510	7 367 519
Republic of Adygeya	30 500	0	0	1 672	0	28 815
Republic of Kalmykia	110 550	0	0	238	46 326	63 986
Krasnodar Territory	3 852 733	0	0	167 765	170 021	3 276 929
Astrakhan Region	405 686	0	0	336 179	0	61 794
Volgograd Region	412 641	0	0	15 722	220 713	172 745
Rostov Region	7 001 690	0	0	460 313	2 741 450	3 763 250
North-Caucasian Federal District	4 477 252	0	0	742 584	86 845	3 624 633
Republik of Daghestan	225 847	0	0	15 859	0	205 521
Republic of Ingushetia	9 314	0	0	5 798	0	3 435
Kabardino-Balkar Republic	72 354	0	0	197	0	72 142
Karachai-Cherkess Republic	3 740 240	0	0	674 247	85 826	2 961 990
Republic of North Ossetia - Alania	273 257	0	0	7 470	0	265 345
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	156 240	0	0	39 013	1 019	116 200
Volga Federal District	103 164 594	6 201	0	7 322 524	45 043 253	49 121 712

Republic of Bashkortostan	3 795 368	0	0	180 450	447 571	3 163 249
Republic of Marii El	14 813	0	0	577	0	3 559
Republic of Mordovia	222 286	0	0	25 991	0	194 300
Republic of Tatarstan	60 196 844	6 200	0	1 932 331	39 106 790	18 167 032
Udmurt Republic	1 074 796	0	0	224 261	0	850 518
Chuvash Republic	339 035	0	0	16 278	0	322 285
Perm Territory	2 781 722	0	0	143 675	71 009	2 567 038
Kirov Region	1 438 205	0	0	24 266	467 788	945 959
Nizhny Novgogrod Region	3 920 511	1	0	555 866	904 793	2 432 442
Orenburg Region	2 133 116	0	0	240 518	554 606	1 337 987
Penza Region	0	0	0	0	0	0
Samara Region	21 444 210	0	0	3 220 965	2 999 957	14 616 788
Saratov Region	5 763 198	0	0	754 345	490 739	4 483 074
Ulyanovsk Region	40 490	0	0	3 001	0	37 481
Ural Federal District	81 022 073	33 468	0	4 964 734	18 932 532	44 076 827
Kurgan Region	3 016	0	0	132	0	2 828
Sverdlovsk Region	27 973 238	0	0	1 406 693	8 669 670	16 837 333
Tyumen Region	45 134 578	33 119	0	1 047 302	9 881 699	22 861 071
Chelyabinsk Region	7 911 241	349	0	2 510 607	381 163	4 375 595
Siberian Federal District	54 672 586	0	8 240	8 355 899	5 442 144	34 688 049
Republic of Altai	19 477	0	0	5 341	245	13 891
Republic of Buryatiya	1 297 026	0	0	581 586	0	222 237
Republic of Tuva	1 419	0	0	0	0	1 419
Republic of Khakassia	44 823	0	0	588	0	42 554
Altai Territory	233 210	0	0	39 373	0	193 835
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	154 207	0	0	5 047	0	148 996
Irkutsk Region	666 300	0	0	232 805	42 084	354 847
Kemerovo Region	352 384	0	0	59 327	0	292 926
Novosibirsk Region	50 824 655	0	8 240	7 225 813	5 398 977	32 580 507
Omsk Region	821 536	0	0	144 286	838	641 136
Tomsk Region	257 549	0	0	61 733	0	195 701
Far Eastern Federal District	36 949 987	0	0	3 031 542	3 686 596	28 441 638
Republic of Sakha (Yakutia)	1 069 169	0	0	26 427	52 995	914 483
Kamchatka Territory	1 184 393	0	0	246 083	98 670	820 559
Primorskiy Territory	8 903 563	0	0	1 515 359	199 232	7 144 312
Khabarovsk Territory	273 599	0	0	42 226	0	229 422
Amur Region	24 463 284	0	0	757 574	3 335 699	18 720 780
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 055 979	0	0	443 873	0	612 082
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 1.08.13

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	7 094 160 214	37 944 728	8 438	914 744 891	3 771 158 350	2 140 294 088
Belgorod Region	15 135 677	0	0	581 657	713 634	11 255 186
Bryansk Region	3 828 444	0	0	154 376	52 331	3 142 436
Vladimir Region	10 576 678	442	0	329 181	674 129	7 072 898
Voronezh Region	42 035 923	0	0	3 084 568	13 150 957	20 237 504
Ivanovo Region	5 115 665	24	0	208 813	42 688	4 329 322
Kaluga Region	8 444 703	723	0	614 621	748 281	5 326 094
Kostroma Region	2 815 853	60	0	152 674	107 912	2 167 776
Kursk Region	3 566 625	0	0	449 784	130 565	2 154 681
Lipetsk Region	4 996 279	0	0	665 737	84 928	3 447 163
Moscow Region	81 384 223	111	0	10 079 023	11 501 795	53 007 172
Orel Region	2 306 475	19	0	175 739	16 807	1 615 072
Ryazan Region	6 005 859	0	0	258 675	1 354 865	3 351 478
Smolensk Region	6 265 438	1 295	0	413 859	256 578	3 283 457
Tambov Region	2 238 017	0	0	112 232	8 827	1 405 126
Tver Region	8 114 171	509	0	315 747	847 728	4 247 323
Tula Region	11 690 644	0	0	912 572	4 712 623	4 506 617
Yaroslavl Region	8 196 640	30	0	761 156	696 296	5 463 348
City of Moscow	6 871 442 900	37 941 515	8 438	895 474 477	3 736 057 406	2 004 281 435
North-Western Federal District	552 152 439	79 874	0	74 376 264	177 528 654	269 209 666
Republic of Karelia	2 938 291	912	0	165 096	11 840	2 361 155
Komi Republic	5 995 025	16	0	170 183	5 790	3 987 118
Akhangel'sk Region	8 207 906	64	0	1 283 880	1 152 318	4 704 579
Vologda Region	19 731 291	4	0	6 460 134	7 101 683	4 080 073
Kaliningrad Region	23 152 313	193	0	3 188 953	2 541 550	14 135 926
Leningrad Region	3 593 669	0	0	475 180	596 968	2 297 557
Murmansk Region	10 034 783	0	0	3 234 558	752 042	4 952 652
Novgorod Region	3 498 193	133	0	971 106	59 214	2 029 885
Pskov Region	2 664 229	0	0	157 657	259 508	1 606 230
St Petersburg	472 336 739	78 552	0	58 269 517	165 047 741	229 054 491
Southern Federal District	94 659 551	1 899	0	11 096 550	7 702 938	65 813 262
Republic of Adygeya	524 754	0	0	20 668	2 084	368 093
Republic of Kalmykia	321 293	0	0	1 114	51 457	214 107
Krasnodar Territory	39 495 910	1 765	0	2 540 133	1 014 422	32 461 258
Astrakhan Region	4 632 404	104	0	954 283	383 392	2 803 577
Volgograd Region	11 802 175	0	0	1 162 265	302 153	8 339 389
Rostov Region	37 883 015	30	0	6 418 087	5 949 430	21 626 838
North-Caucasian Federal District	17 883 044	13 475	0	896 433	219 301	12 939 397
Republik of Daghestan	1 002 754	0	0	62 279	0	812 375
Republic of Ingushetia	245 948	0	0	11 972	0	204 715
Kabardino-Balkar Republic	1 662 002	0	0	17 949	11 183	1 202 881
Karachai-Cherkess Republic	797 168	0	0	12 707	96 811	546 180
Republic of North Ossetia - Alania	1 225 346	13 450	0	23 418	2 311	834 673
Chechen Republic	119 834	0	0	3 013	0	116 664
Stavropol Territory	12 829 992	25	0	765 095	108 996	9 221 909
Volga Federal District	319 726 442	1 142 062	0	44 765 173	61 740 333	170 431 373

Republic of Bashkortostan	23 128 567	816 449	0	2 106 007	2 003 870	14 253 424
Republic of Marii El	1 774 347	0	0	81 676	177 347	948 142
Republic of Mordovia	1 824 724	62	0	201 118	0	980 447
Republic of Tatarstan	75 217 348	6 474	0	3 415 561	38 485 916	27 470 606
Udmurt Republic	4 898 866	435	0	687 005	22 286	2 917 700
Chuvash Republic	4 935 243	0	0	952 908	654 423	2 017 241
Perm Territory	39 499 122	73	0	17 803 514	1 305 477	16 328 641
Kirov Region	3 665 747	76	0	490 335	550 828	1 905 793
Nizhny Novgogrod Region	51 928 045	318 283	0	5 509 385	11 423 089	21 427 289
Orenburg Region	9 350 128	0	0	891 591	2 207 291	5 482 900
Penza Region	3 790 362	197	0	224 372	40 911	2 451 004
Samara Region	79 154 877	0	0	10 910 261	3 561 844	59 143 229
Saratov Region	14 398 769	0	0	761 499	1 194 879	11 069 635
Ulyanovsk Region	6 160 297	13	0	729 941	112 172	4 035 322
Ural Federal District	192 376 687	64 967	0	16 759 561	26 701 043	122 738 188
Kurgan Region	1 187 597	0	0	220 724	23 837	580 375
Sverdlovsk Region	68 539 519	32 082	0	8 557 134	11 410 009	42 324 559
Tyumen Region	97 109 558	32 157	0	4 098 551	12 088 531	65 677 984
Chelyabinsk Region	25 540 013	728	0	3 883 152	3 178 666	14 155 270
Siberian Federal District	115 100 069	12 156	0	15 585 715	15 684 877	64 217 087
Republic of Altai	168 775	0	0	5 552	245	103 637
Republic of Buryatiya	4 262 682	0	0	1 252 013	0	1 403 978
Republic of Tuva	160 689	0	0	65 857	0	37 666
Republic of Khakassia	877 345	64	0	13 253	171 278	570 782
Altai Territory	9 491 588	104	0	544 943	2 339 353	4 068 184
Zabaykal Territory	1 663 885	0	0	25 098	26 246	697 080
Krasnoyarsk Territory	16 538 873	3	0	3 573 991	904 521	9 634 356
Irkutsk Region	10 839 963	94	0	1 005 245	539 596	5 740 224
Kemerovo Region	21 572 162	0	0	1 478 514	6 335 321	10 400 223
Novosibirsk Region	35 483 835	11 623	0	6 480 497	4 262 967	22 053 858
Omsk Region	8 329 751	19	0	770 627	241 025	6 141 338
Tomsk Region	5 710 521	249	0	370 125	864 325	3 365 761
Far Eastern Federal District	83 621 944	1 283	0	22 673 965	9 590 634	40 742 418
Republic of Sakha (Yakutia)	4 607 939	0	0	73 476	50 980	1 370 775
Kamchatka Territory	4 051 214	82	0	530 800	98 670	3 123 618
Primorskiy Territory	19 515 569	1 037	0	3 276 191	549 280	14 131 845
Khabarovsk Territory	37 610 179	0	0	16 581 801	4 595 629	14 458 723
Amur Region	6 585 165	0	0	279 576	2 446 233	2 883 314
Magadan Region	4 201 429	161	0	272 922	657 802	1 094 443
Sakhalin Region	6 753 766	3	0	1 649 780	1 192 040	3 437 895
Jewish Autonomous Region	296 683	0	0	9 419	0	241 805
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 1.08.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 552 358 391	2 090 467 541	2 461 890 850
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	702 448	702 448	0
Ivanovo Region	1 499 029	907 007	592 022
Kaluga Region	210 000	210 000	0
Kostroma Region	6 808 843	5 970 145	838 698
Kursk Region	0	0	0
Lipetsk Region	622 000	622 000	0
Moscow Region	1 275 987	1 275 987	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1 045 476	832 500	212 976
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	440 531	440 531	0
Yaroslavl Region	224 000	224 000	0
City of Moscow	4 539 530 077	2 079 282 923	2 460 247 154
North-Western Federal District	79 073 443	51 260 033	27 813 410
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	80 000	80 000	0
Vologda Region	1 493 835	1 135 930	357 905
Kaliningrad Region	223 946	223 946	0
Leningrad Region	50 000	50 000	0
Murmansk Region	1 756 085	1 756 085	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	75 469 577	48 014 072	27 455 505
Southern Federal District	12 778 779	10 198 547	2 580 232
Republic of Adygeya	207 000	207 000	0
Republic of Kalmykia	129 735	113 290	16 445
Krasnodar Territory	5 178 022	4 382 836	795 186
Astrakhan Region	0	0	0
Volgograd Region	722 953	200 000	522 953
Rostov Region	6 541 069	5 295 421	1 245 648
North-Caucasian Federal District	872 036	872 036	0
Republic of Dagestan	317 036	317 036	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	520 000	520 000	0
Republic of North Ossetia - Alania	35 000	35 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	81 344 033	73 529 227	7 814 806
Republic of Bashkortostan	2 653 872	1 394 833	1 259 039
Republic of Marii El	12 842	12 842	0
Republic of Mordovia	45 875	45 875	0
Republic of Tatarstan	31 904 512	27 063 117	4 841 395
Udmurt Republic	2 003 152	1 456 573	546 579

Chuvash Republic	659 227	632 915	26 312
Perm Territory	341 500	341 500	0
Kirov Region	555 399	555 399	0
Nizhny Novgograd Region	4 575 940	4 395 243	180 697
Orenburg Region	1 153 711	1 137 266	16 445
Penza Region	47 832	9 583	38 249
Samara Region	36 477 792	35 593 081	884 711
Saratov Region	912 379	891 000	21 379
Ulyanovsk Region	0	0	0
Ural Federal District	55 706 567	23 870 294	31 836 273
Kurgan Region	0	0	0
Sverdlovsk Region	13 121 011	9 264 397	3 856 614
Tyumen Region	41 724 796	13 876 697	27 848 099
Chelyabinsk Region	860 760	729 200	131 560
Siberian Federal District	21 929 743	13 256 026	8 673 717
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	929 443	929 443	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	502 000	502 000	0
Kemerovo Region	1 157 500	1 157 500	0
Novosibirsk Region	18 266 067	10 181 083	8 084 984
Omsk Region	1 074 733	486 000	588 733
Tomsk Region	0	0	0
Far Eastern Federal District	10 535 657	9 530 805	1 004 852
Republic of Sakha (Yakutia)	168 870	168 870	0
Kamchatka Territory	777 531	777 531	0
Primorskiy Territory	149 824	101 854	47 970
Khabarovsk Territory	0	0	0
Amur Region	9 399 432	8 442 550	956 882
Magadan Region	0	0	0
Sakhalin Region	40 000	40 000	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 1.08.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 556 130 222	2 090 780 504	2 465 349 718
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	40 426	0	40 426
Voronezh Region	702 534	702 534	0
Ivanovo Region	1 499 029	907 007	592 022
Kaluga Region	210 000	210 000	0
Kostroma Region	5 721 873	5 721 873	0
Kursk Region	0	0	0
Lipetsk Region	622 000	622 000	0
Moscow Region	1 275 987	1 275 987	0
Orel Region	65 810	0	65 810
Ryazan Region	100 000	100 000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	440 531	440 531	0
Yaroslavl Region	2 437	2 437	0
City of Moscow	4 545 449 595	2 080 798 135	2 464 651 460
North-Western Federal District	87 785 851	59 834 706	27 951 145
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	80 000	80 000	0
Vologda Region	1 333 812	975 907	357 905
Kaliningrad Region	223 946	223 946	0
Leningrad Region	50 000	50 000	0
Murmansk Region	1 756 085	1 756 085	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	84 342 008	56 748 768	27 593 240
Southern Federal District	12 588 802	9 947 257	2 641 545
Republic of Adygeya	207 000	207 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 161 022	3 365 836	795 186
Astrakhan Region	800 000	800 000	0
Volgograd Region	742 953	220 000	522 953
Rostov Region	6 677 827	5 354 421	1 323 406
North-Caucasian Federal District	291 036	291 036	0
Republik of Daghestan	256 036	256 036	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	35 000	35 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	81 422 509	72 956 730	8 465 779
Republic of Bashkortostan	2 680 179	1 392 279	1 287 900
Republic of Marii El	12 842	12 842	0
Republic of Mordovia	45 875	45 875	0
Republic of Tatarstan	32 369 354	27 176 117	5 193 237

Udmurt Republic	2 003 152	1 456 573	546 579
Chuvash Republic	492 915	492 915	0
Perm Territory	341 500	341 500	0
Kirov Region	555 399	555 399	0
Nizhny Novgogrod Region	3 870 888	3 632 300	238 588
Orenburg Region	1 153 711	1 137 266	16 445
Penza Region	47 832	9 583	38 249
Samara Region	36 936 483	35 813 081	1 123 402
Saratov Region	912 379	891 000	21 379
Ulyanovsk Region	0	0	0
Ural Federal District	59 096 072	27 187 857	31 908 215
Kurgan Region	0	0	0
Sverdlovsk Region	13 221 011	9 364 397	3 856 614
Tyumen Region	41 584 109	13 774 260	27 809 849
Chelyabinsk Region	4 290 952	4 049 200	241 752
Siberian Federal District	6 222 031	4 414 769	1 807 262
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	929 443	929 443	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	130 000	130 000	0
Irkutsk Region	502 000	502 000	0
Kemerovo Region	1 157 725	1 157 725	0
Novosibirsk Region	1 933 680	879 601	1 054 079
Omsk Region	1 569 183	816 000	753 183
Tomsk Region	0	0	0
Far Eastern Federal District	7 833 894	7 451 647	382 247
Republic of Sakha (Yakutia)	168 870	168 870	0
Kamchatka Territory	462 531	462 531	0
Primorskiy Territory	149 824	101 854	47 970
Khabarovsk Territory	7 420	0	7 420
Amur Region	7 005 249	6 678 392	326 857
Magadan Region	0	0	0
Sakhalin Region	40 000	40 000	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	1.04.13	1.07.13	1.08.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	14,7	13,7	13,4	13,5	13,4
Ratio of core capital to risk-weighted assets	9,3	8,5	9,0	9,1	8,9
Ratio the value of credit risk on balance sheet assets	58,8	50,7	51,7	52,5	52,3
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	6,6	6,0	6,2	6,3	6,3
Loan loss provisions made as percent of total loans ¹	6,9	6,1	6,2	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	1,3	1,4	1,2
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	203,1	202,1	208,0
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,8	4,6	4,6	4,5	4,5
mining	2,9	3,2	3,2	3,1	3,0
manufacturing	15,2	14,0	13,9	13,5	13,7
production and distribution of energy, gas and water	2,9	2,7	2,6	2,5	2,5
constructing	5,6	5,5	5,6	5,7	5,8
wholesale and retail trade, car and household appliance repair	15,6	14,9	14,7	14,5	14,5
transport and communication	5,4	5,4	4,8	4,4	4,3
other economic activities	22,3	20,5	20,9	21,1	21,0
individuals	25,3	29,2	29,8	30,7	30,7
of which					
mortgage loans	6,7	7,5	7,7	7,9	8,0
<i>Geographical distribution of interbank loans and deposits²</i>					
Russian Federation	41,6	47,1	39,0	35,0	33,7
United Kingdom	20,2	17,5	24,1	22,4	22,6
USA	3,0	3,6	5,8	8,1	7,2
Germany	4,2	1,6	1,8	2,9	3,5
Austria	6,6	5,9	4,2	7,2	8,2
France	2,7	1,6	2,7	3,0	2,5
Italy	2,7	2,7	0,5	0,7	0,6
Cyprus	6,6	8,7	8,9	7,3	6,3
Netherlands	3,2	1,5	1,9	1,2	2,5
Other	9,0	9,8	11,2	12,3	13,0
Liquidity					
Ratio of high liquid assets to total assets	11,8	11,1	11,9	11,7	11,4
Ratio of liquid assets to total assets	23,9	23,2	22,9	22,6	21,9
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	67,2	65,3	64,5
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	87,6	87,2	86,5
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	84,1	83,2	84,6
Ratio of clients' funds to total loans ³	105,3	101,2	101,7	102,8	101,2
Market risk⁴ to total own funds (capital)⁵	49,7	47,3	66,1	47,5	46,0
of which					
Interest rate risk	33,8	36,0	54,6	38,0	36,9
Equity position risk	12,9	6,0	6,0	4,4	4,0
Foreign exchange risk	3,0	5,4	5,4	5,2	5,0
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	2,1	2,3	2,2
Banks' financial result over the reporting period (billion rubles)	848,2	1011,9	239,4	491,4	571,5
as percent of the banking sector assets ⁶	2,4	2,3	0,5	1,0	1,1
as percent of the banking sector own funds (capital) ⁶	17,6	18,2	3,9	7,8	9,0
Return on assets⁷	2,4	2,3	2,1	2,1	2,0
Return on equity⁷	17,6	18,2	17,0	16,6	16,3

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
Reference data: own funds (capital) adequacy ratio as of 1.08.13, %	13,4	12,0		27,5		24,5		16,7		13,3	

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

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

Table 42**Relation of authorised capital and own funds (capital) of credit institutions**

Indicators	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 282,0	1 394,3	1 406,3	1 441,7	1 446,5
Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 299,8	6 567,6	6 625,7
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,5	22,8	22,3	22,0	21,8

Table 43

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

Indicators	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
1. Factors of own funds (capital) increase	115,2	117,4	117,5	117,2	117,1
1.1. Authorised capital	24,5	22,8	22,3	22,0	21,9
1.2. Issue income	21,5	20,3	19,8	20,2	20,1
1.3. Credit institutions' profit and funds	42,9	46,8	47,8	46,7	46,7
1.4. Subordinated loans	22,7	24,2	24,1	24,9	25,1
1.5. Increase in value of property due to revaluation	3,7	3,3	3,4	3,4	3,4
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	17,5	17,2	17,1
2.1. Losses	1,7	1,7	2,0	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	0,7	0,2	0,2
2.6. Credit institutions' portfolio of shares	12,4	14,5	14,1	13,9	13,9
2.7. Other factors	0,7	0,4	0,4	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	1.04.13	1.07.13	1.08.13
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	829,7	975,1	1 000,8	1 078,6	1 076,2
3 rd group of assets	146,7	210,6	344,3	420,8	427,5
4 th group of assets	23 482,4	23 897,1	24 424,3	26 168,5	26 378,0
5 th group of assets	0,6	7,4	7,5	7,6	8,6
The value of credit risk on balance sheet assets	24 459,4	25 090,2	25 776,8	27 675,5	27 890,4

Reference data:

	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
1 st group of assets without adjustment to credit risk coefficients	-	-	5 268,7	6 027,3	5 895,2

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	1.04.13	1.07.13	1.08.13
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 299,8	6 567,6	6 625,7
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	46 945,5	48 658,0	49 605,4
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	25 776,8	27 675,5	27 890,4
	- risk-weighted claims on counterparties related to a bank (code 8957 ¹), billion rubles	1 367,5	1 781,6	1 822,8	2 097,9	2 088,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807), billion rubles	67,7	109,5	142,0	156,1	159,4
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 460,2	3 497,0	3 670,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	303,7	198,0	240,0	283,3	283,2
	- the value of operational risk, billion rubles	1 959,0	3 148,3	3 181,6	3 444,8	3 590,1
	- market risk, billion rubles	2 377,7	2 646,9	4 018,2	3 022,9	2 948,9
	- credit claims of clearing participants (codes 8847 and 8852)	-	-	13,2	15,8	18,5
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	8 599,2	8 880,4	9 119,1
	-corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-308,6	-415,7	-394,8
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³ (the codes 8859, 8860, 8861, 8862, 8864,8865)	-	-	-	-	232,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,4	13,5	13,4

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

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

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

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

Table 46

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

Own funds (capital) adequacy ratio	1.01.12		1.01.13		1.04.13		1.07.13		1.08.13	
	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	2	0,0	4	0,0	4	0,0
From 10% to 12%	107	34,3	142	19,7	162	27,6	192	33,7	201	32,6
From 12% to 14%	125	16,6	143	53,2	150	60,0	143	42,5	148	47,5
14% and more	744	49,1	663	27,0	633	12,4	607	23,8	587	19,9
Banking sector, total	978	100,0	956	100,0	954	100,0	956	100,0	951	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	1.04.13	1.07.13	1.08.13
Loans	Standard	53,4	58,5	58,4	57,4	57,7
	Substandard	29,4	26,0	26,2	27,7	27,6
	Doubtful	10,4	9,1	8,9	8,4	8,4
	Problem	2,7	2,5	2,5	2,4	2,4
	Loss	4,1	3,8	4,0	4,1	4,0
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	8,4	8,2	8,1
	Estimated LLP adjusted for collateral	7,2	6,5	6,5	6,2	6,1
	LLP made	7,2	6,5	6,4	6,2	6,1
	LLP made as percent of estimated LLP	79,5	77,5	76,8	75,7	75,5
	LLP made as percent of estimated LLP adjusted for collateral	100,0	99,8	99,8	99,9	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	13,4

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

Table 48

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.12		1.01.13		1.04.13		1.07.13		1.08.13	
	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	8 386,3	100,0	9 114,9	100,0	9 344,6	100,0
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	676,4	8,1	723,6	7,9	735,9	7,9
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	7 709,7	91,9	8 390,8	92,1	8 608,5	92,1
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,3	0,0	0,5	0,0	0,2	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	23,6	-	24,0	-	24,0
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	-	5,5	-	5,7	-	5,9
4. Claims grouped into portfolios of homogeneous claims - total of which:	38,6	100,0	59,0	100,0	61,1	100,0	66,1	100,0	65,7	100,0
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	24,3	39,7	26,3	39,8	27,2	41,5
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	36,9	60,3	39,8	60,2	38,4	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	-	30,5	-	29,6	-	31,1

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 1.08.13¹

	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	735 945,5	100,0	20 583,2	100,0	2,8
of which by quality categories					
1.1. Quality Category I	1 388,9	0,2	0,0	0,0	0,0
1.2. Quality Category II	708 416,6	96,3	6 856,5	33,3	1,0
1.3. Quality Category III	7 708,5	1,0	1 199,9	5,8	15,6
1.4. Quality Category IV	6 908,2	0,9	2 685,6	13,0	38,9
1.5. Quality Category V	11 520,0	1,6	9 841,1	47,8	85,4
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	186,4	100,0	1,6	100,0	0,9
of which by quality categories					
2.1. Quality Category I	184,8	99,1	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	1,6	0,9	1,6	100,0	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	736 131,9		20 584,8		2,8
4. Homogeneous claims grouped into portfolios - total	27 221,2	100,0	9 209,2	100,0	33,8
of which by quality categories					
4.1. Quality Category I	10 338,9	38,0	0,0	0,0	0,0
4.2. Quality Category II	7 673,4	28,2	177,9	1,9	2,3
4.3. Quality Category III	128,2	0,5	24,8	0,3	19,4
4.4. Quality Category IV	75,4	0,3	18,7	0,2	24,7
4.5. Quality Category V	9005,3	33,1	8987,8	97,6	99,8
5. Claims for interest payments - total	5 647,7	100,0	1 032,7	100,0	18,3
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 210,0	21,4	951,5	92,1	78,6

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 1.08.13¹

	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	8 608 508,9	100,0	530 793,8	100,0	6,2
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	556 345,4	6,5	15 082,2	2,8	2,7
1.1.2. residential real estate (mortgage) loans, total	1 854 804,3	21,5	35 920,7	6,8	1,9
1.1.3. car loans, total	837 541,2	9,7	41 305,9	7,8	4,9
1.1.4. other consumer loans, total	5 321 913,9	61,8	435 286,6	82,0	8,2
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	689 370,7	8,0	13 948,2	2,6	2,0
1.2.2. a portfolio of loans without overdue payments	7 043 090,5	81,8	86 326,4	16,3	1,2
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	245 330,9	2,9	11 339,4	2,1	4,6
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	133 005,5	1,5	37 078,1	7,0	27,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	117 823,7	1,4	65 309,7	12,3	55,4
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	139 471,2	1,6	111 820,3	21,1	80,2
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	202 512,5	2,4	201 773,4	38,0	99,6
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	7 832 710,4	91,0	92 015,5	17,3	1,2
1.3.2. Quality category III	244 852,7	2,8	24 658,5	4,6	10,1
1.3.3. Quality category IV	112 370,5	1,3	48 988,3	9,2	43,6
1.3.4. Quality category V	418 575,3	4,9	365 131,5	68,8	87,2
2. Claims grouped into portfolios of homogeneous claims - total	38 434,7	9,2	11 182,1	3,1	29,1
of which by quality categories					
2.1. Quality category I	529,3	0,1	0,0	0,0	0,0
2.2. Quality category II	24 959,0	6,0	420,2	0,1	1,7
2.3. Quality category III	1323,0	0,3	211,7	0,1	16,0
2.4. Quality category IV	1228,2	0,3	596,0	0,2	48,5
2.5. Quality category V	10395,1	2,5	9954,3	2,7	95,8
3. Claims for interest payments - total	115 594,6	100,0	31 623,2	100,0	27,4
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	35 472,4	30,7	28 459,0	90,0	80,2

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

Table 51**Loan loss provisions by credit risk categories¹**

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
Substandard	8,3	8,9	8,9	9,3	9,5	2,1	2,2	2,2	2,1	2,1
Doubtful	22,9	21,1	20,1	18,5	18,3	15,9	14,9	14,5	13,7	13,4
Problem	16,3	16,3	16,0	15,1	14,8	44,3	41,8	40,6	38,5	38,2
Loss	52,4	53,6	54,9	56,7	56,9	91,5	90,1	88,9	86,8	87,3

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	1.04.13	1.07.13	1.08.13
Overdue claims on loans, deposits and other placements, billion rubles	1133,0	1257,4	1304,9	1340,2	1377,3
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1009,0	1016,0	1050,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,7	3,6	3,6
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1170,4	1191,4	1227,3
- as percent of total loans, deposits and other placements in rubles	4,7	4,2	4,3	4,2	4,2
Overdue claims in foreign currency					
- billion rubles	138,9	134,6	134,5	148,8	150,0
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,7	1,6	1,6
- dollar equivalent, billion \$	4,3	4,4	4,3	4,5	4,6
Overdue claims on loans and other placements with non-financial institutions	822,6	924,1	938,9	943,5	962,3
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,6	4,5	4,5
Overdue claims on loans and other funds provided to individuals	291,1	313,0	344,0	374,4	394,1
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,2	4,3	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	1.04.13	1.07.13	1.08.13	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
No overdue claims	134	118	107	107	108	1,9	1,7	1,7	1,2	1,6
Less than 5%	638	644	643	637	634	79,8	81,2	81,4	81,6	81,1
From 5 to 10%	110	103	116	116	112	13,4	12,3	12,5	12,9	12,1
From 10 to 15%	35	28	27	35	34	0,8	1,2	1,0	0,8	1,8
From 15 to 20%	10	9	10	7	8	3,4	0,1	0,1	0,1	0,1
From 20 to 60%	7	11	8	8	8	0,4	3,2	3,1	3,1	3,1
From 60 to 90%	2	0	1	3	3	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	41	43	43	0,3	0,3	0,3	0,2	0,3

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

Indicators	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	12 792,3	13 271,9	13 784,3
Share of large credit risks in the banking sector assets, %	28,8	25,8	25,7	25,2	25,8

Table 55

Structure of large loans¹ grouped by types of collateral

	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
Volume of large loans, billion rubles	6 207,7	6 493,4	6 581,4	6 960,7	7 024,8
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 499,9	1 714,4	1 683,9
Volume of I quality category collateral, billion rubles	324,8	355,8	342,9	418,4	422,2
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	45,6	39,1	49,0
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 483,9	1 710,1	1 566,6
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	449,9	538,2	397,9
collateral of proprietary rights (claims), billion rubles	491,8	511,8	502,2	488,1	501,6

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 г.		2012 г.		1st quarter of 2013		2011 г.		2012 г.		1st quarter of 2013		2011 г.		2012 г.		1st quarter of 2013		1st quarter of 2011	1st quarter of 2012	1st quarter 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	46,6	46,4	197,5	190,0	184,3	148,8	123,5	122,4	31,1	33,5	32,0	30,1	43,6	41,7	3,9	2,9	1,0
Agriculture, hunting and forestry	46,0	44,8	43,7	44,7	47,3	46,6	197,8	182,0	182,1	187,2	177,3	172,0	65,5	67,5	68,9	70,8	66,6	63,4	1,9	1,6	1,1
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	69,7	67,9	67,9	65,7	47,4	47,3	215,6	204,7	196,4	155,3	125,0	124,3	29,2	32,1	30,7	28,3	44,4	42,1	4,2	3,1	1,2
-mining	77,2	77,3	77,3	76,3	29,1	30,1	336,9	282,4	283,3	206,2	71,5	77,8	14,2	11,3	11,3	8,4	42,6	39,3	4,8	4,0	2,2
-manufacturing	46,0	44,4	43,4	39,9	40,1	40,4	147,0	149,3	131,7	126,1	125,5	122,8	43,3	51,7	48,2	46,3	46,1	44,5	2,8	2,1	1,0
-production and distribution of energy, gas and water	79,7	69,6	69,6	60,1	66,4	65,1	186,9	161,5	153,2	72,2	135,1	139,1	29,9	33,7	40,2	40,5	38,6	34,4	3,7	1,3	1,5
Construction	21,4	18,1	16,6	14,5	14,3	13,5	100,5	101,8	102,2	100,7	97,8	98,2	27,5	25,4	23,6	19,8	21,5	22,0	1,1	-0,5	0,1
Wholesale and retail trade, car and household appliance repair	27,4	26,3	22,4	22,2	25,0	25,2	135,1	140,5	140,7	142,3	145,0	142,6	34,7	34,3	48,2	51,5	48,3	48,1	2,1	1,5	0,5
Transport and communication	65,1	62,5	41,5	38,2	38,8	37,0	148,0	163,7	114,3	87,0	88,9	86,8	45,5	47,2	41,1	46,6	43,1	46,1	3,2	2,4	-0,8

* 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		1.04.13		1.07.13		1.08.13	
	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	66,1	100,0	47,5	100,0	46,0	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	54,6	82,7	38,0	79,8	36,9	80,3
- equity position risk (EPR)	12,9	26,0	6,0	12,6	6,0	9,1	4,4	9,3	4,0	8,8
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	5,4	8,2	5,2	10,9	5,0	11,0
Reference data:										
Number of credit institutions ¹	621		613		675		675		667	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,3		92,5		97,8		98,0		98,0	

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	1.04.13	1.07.13	1.08.13
Share of assets in foreign currency in total assets, %	23,3	21,0	23,1	24,2	24,2
of which:					
- 20 largest-asset credit institutions	25,2	22,2	24,6	25,8	25,5
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	22,0	22,7	22,5
of which:					
- 20 largest-asset credit institutions	23,2	22,3	24,0	24,9	24,5
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,8	0,1	1,1	1,6	1,7
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,6	0,9	1,0

Table 59

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

	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13
Balance sheet positions					
Claims, bln rubles	9 688,9	10 410,0	11 521,7	12 776,6	12 925,4
Liabilities, bln rubles	8 955,6	10 343,8	10 963,7	11 957,6	12 005,8
Net balance sheet position, bln rubles	733,4	66,2	558,0	819,0	919,6
Net balance sheet position to own funds (capital), % ¹	14,0	1,1	8,9	12,5	13,9
Off-balance sheet positions ²					
Claims, bln rubles	5 228,6	5 783,2	6 762,3	6 804,0	7 217,9
Liabilities, bln rubles	5 398,4	5 356,7	6 627,1	7 061,5	7 517,2
Net balance sheet position, bln rubles	-169,8	426,5	135,2	-257,5	-299,4
Net balance sheet position to own funds (capital), % ¹	-3,2	7,0	2,1	-3,9	-4,5

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
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

Table 62

Open currency positions of the banking sector by currencies as of 1.08.13

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	378	-83,5	-1,7	223,7	-307,2
long	510	44,3	2,8	104,3	-60,0
EUR					
short	454	-77,8	-1,8	-109,8	32,0
long	421	13,7	0,6	-62,5	76,1
GBP					
short	91	-4,3	-0,1	-17,3	13,0
long	301	8,2	0,3	24,7	-16,5

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	1.04.13	1.07.13	1.08.13 ³
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	25,8	25,4	36,6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	23,2	23,4	28,3
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-4,7	-2,7	-5,7	-6,9	9,8

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	1.04.13	1.07.13	1.08.13*	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13*
Less than 0	608	616	615	619	252	51,5	57,1	57,0	57,2	12,9
From 0 to 20	316	300	288	288	456	47,1	42,3	42,6	42,5	26,1
More than 20	54	40	50	49	242	1,4	0,6	0,4	0,3	61,1
Data not available	0	0	1	0	1	0,0	0,0	0,0	0,0	0,0
Total	978	956	954	956	951	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	1.04.13	1.07.13	1.08.13 ²
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	51,6	52,2	37,5
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	43,1	43,1	39,1
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	12,9	13,4	7,4

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	1.04.13	1.07.13	1.08.13*	1.01.12	1.01.13	1.04.13	1.07.13	1.08.13*
Less than 0	446	403	383	388	457	25,6	21,3	22,6	23,5	34,2
From 0 to 20	208	248	217	205	232	12,3	13,8	43,5	41,4	48,7
More than 20	324	305	353	363	261	62,1	64,9	33,9	35,1	17,0
Data not available	0	0	1	0	1	0,0	0,0	0,0	0,0	0,0
Total	978	956	954	956	951	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).