# REVIEW
# OF THE BANKING SECTOR
# OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

**(INTERNET-VERSION)**

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

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**The Central Bank of the Russian Federation**
Banking Supervision Department

## General Information on the Russian Banking Sector

### Banking sector in the economy of Russia

**Table 1**

### Macroeconomic indicators

| | Indicator | 1.01.08 | 1.01.09 | 1.01.10 | 1.01.11 | 1.01.12 | 1.01.13 |
|---|---|---|---|---|---|---|---|
| 1. | Banking sector assets (billion rubles) | 20 125,1 | 28 022,3 | 29 430,0 | 33 804,6 | 41 627,5 | 49509,6 |
| | 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 | 6112,9 |
| | 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 | 27708,5 |
| | 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 | 7737,1 |
| | 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 | 7034,9 |
| | 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 | 14251,0 |
| | 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 | 15648,2 |
| | 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' consistancy 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 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 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 | 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 | 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 | 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 | -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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 2,4 | 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 | 3,2 | 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 | 0,1 | 21,7 | 2,6 | 18,5 |
| **Reference data:** | | | | | | | | | | | | |
| Increase from the beginning of the current year | 4,2 | | 4,5 | | 3,9 | | 10,9 | | 6,9 | | 5,8 | |
| Increase over the same period of the previous year | 3,8 | | 4,2 | | 4,8 | | 14,7 | | 5,4 | | -0,1 | |

**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 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Credit institutions registered by the Bank of Russia and other authorities | 1146 | 1112 | 1094 | 1093 | 1093 |
| Operating credit institutions (credit institutions that have the right to conduct banking operations) | 1012 | 978 | 956 | 955 | 958 |
| 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) | 2 | 0 | 1 | 3 | 1 |
| Credit institutions with their banking licenses being revoked (cancelled) | 132 | 134 | 137 | 135 | 134 |
| Credit institutions licensed to conduct operations in foreign currency | 677 | 661 | 648 | 652 | 655 |
| Credit institutions holding general licences | 283 | 273 | 270 | 270 | 271 |

**Table 5**

## Operating credit institutions (CIs), by federal districts

| Federal district | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 585 | 57,8 | 572 | 58,5 | 564 | 59,0 | 568 | 59,5 | 571 | 59,6 |
| of which the City of Moscow and Moscow Region | 525 | 51,9 | 512 | 52,4 | 506 | 52,9 | 513 | 53,7 | 516 | 53,9 |
| North-Western | 71 | 7,0 | 69 | 7,1 | 70 | 7,3 | 70 | 7,3 | 70 | 7,3 |
| Southern | 47 | 4,6 | 45 | 4,6 | 46 | 4,8 | 46 | 4,8 | 46 | 4,8 |
| North-Caucasian | 57 | 5,6 | 56 | 5,7 | 50 | 5,2 | 48 | 5,0 | 48 | 5,0 |
| Volga | 118 | 11,7 | 111 | 11,3 | 106 | 11,1 | 105 | 11,0 | 105 | 11,0 |
| Ural | 51 | 5,0 | 45 | 4,6 | 44 | 4,6 | 44 | 4,6 | 44 | 4,6 |
| Siberian | 56 | 5,5 | 54 | 5,5 | 53 | 5,5 | 51 | 5,3 | 51 | 5,3 |
| Far Eastern | 27 | 2,7 | 26 | 2,7 | 23 | 2,4 | 23 | 2,4 | 23 | 2,4 |
| **Russian Federation** | **1012** | **100,0** | **978** | **100,0** | **956** | **100,0** | **955** | **100,0** | **958** | **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 | 1.06.13 | 1.01.12 | 1.01.13 | 1.06.13 | 1.01.12 | 1.01.13 | 1.06.13 | 1.01.12 | 1.01.13 | 1.06.13 | 1.01.12 | 1.01.13 | 1.06.13 | 1.01.12 | 1.01.13 | 1.06.13 |
| Central | 572 | 564 | 571 | 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 | 516 | 104 | 90 | 70 | 131 | 127 | 126 | 21 | 21 | 22 | 16 | 18 | 19 | 5 | 5 | 6 |
| North-Western | 69 | 70 | 70 | 12 | 9 | 9 | 306 | 302 | 290 | 378 | 382 | 367 | 2 | 2 | 2 | 11 | 13 | 13 |
| Southern | 45 | 46 | 46 | 20 | 17 | 16 | 282 | 232 | 216 | 434 | 368 | 348 | 2 | 2 | 2 | 10 | 10 | 10 |
| North-Caucasian | 56 | 50 | 48 | 81 | 82 | 81 | 96 | 87 | 85 | 70 | 66 | 66 | 4 | 4 | 4 | 3 | 4 | 4 |
| Volga | 111 | 106 | 105 | 99 | 85 | 80 | 520 | 433 | 390 | 248 | 227 | 211 | 6 | 6 | 6 | 19 | 18 | 18 |
| Ural | 45 | 44 | 44 | 98 | 80 | 78 | 227 | 174 | 172 | 159 | 140 | 141 | 4 | 4 | 4 | 8 | 7 | 8 |
| Siberian | 54 | 53 | 51 | 26 | 21 | 21 | 321 | 248 | 229 | 401 | 335 | 318 | 2 | 2 | 2 | 11 | 11 | 10 |
| Far Eastern | 26 | 23 | 23 | 8 | 7 | 7 | 128 | 114 | 105 | 376 | 380 | 350 | 1 | 1 | 1 | 5 | 5 | 5 |
| **Russian Federation** | **978** | **956** | **958** | **464** | **403** | **374** | **2343** | **1946** | **1830** | **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) | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | million rubles | % of total | million rubles | % of total | million rubles | % of total | million rubles | % of total | million rubles | % of total |
| First 5 | 16 139 126 | 47,7 | 20 804 718 | 50,0 | 24 894 916 | 50,3 | 25 920 390 | 51,1 | 26 462 726 | 51,3 |
| From 6 to 20 | 7 051 684 | 20,9 | 8 413 454 | 20,2 | 9 660 925 | 19,5 | 9 666 127 | 19,1 | 9 669 960 | 18,8 |
| From 21 to 50 | 3 931 248 | 11,6 | 4 564 408 | 11,0 | 5 745 193 | 11,6 | 5 831 331 | 11,5 | 5 987 066 | 11,6 |
| From 51 to 200 | 4 616 510 | 13,7 | 5 389 002 | 13,0 | 6 399 522 | 12,9 | 6 488 894 | 12,8 | 6 636 472 | 12,9 |
| From 201 to 500 | 1 584 615 | 4,7 | 1 916 580 | 4,6 | 2 246 789 | 4,5 | 2 241 593 | 4,4 | 2 277 960 | 4,4 |
| From 501 | 481 445 | 1,4 | 539 359 | 1,3 | 562 302 | 1,1 | 544 604 | 1,1 | 552 359 | 1,1 |
| **Total** | **33 804 628** | **100,0** | **41 627 520** | **100,0** | **49 509 647** | **100,0** | **50 692 938** | **100,0** | **51 586 543** | **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 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Central | 54,9 | 56,3 | 56,4 | 57,3 | 57,5 |
| of which the City of Moscow and Moscow Region | 55,3 | 56,8 | 56,9 | 57,7 | 57,9 |
| North-Western | 71,9 | 68,7 | 66,2 | 66,4 | 66,5 |
| Southern | 69,0 | 68,6 | 68,7 | 70,0 | 70,3 |
| North-Caucasian | 45,5 | 43,4 | 52,8 | 47,2 | 46,6 |
| Volga | 43,4 | 44,8 | 46,5 | 47,7 | 47,5 |
| Ural | 60,2 | 66,5 | 68,8 | 68,6 | 68,6 |
| Siberian | 78,7 | 75,1 | 72,9 | 74,1 | 74,5 |
| Far Eastern | 72,6 | 74,8 | 82,9 | 83,3 | 83,5 |
| **Russian Federation** | **47,7** | **50,0** | **50,3** | **51,1** | **51,3** |

**Table 9**

## Operating credit institutions ranged by assets (distribution and change over the period 1.01.13 - 1.06.13)

| Groups of credit institutions ranged by assets as of 1.01.13 | | Number of credit institutions as of 1.01.13 | Groups as of 1.06.13 | | | | | | 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 | 27 | 1 | | | | |
| **4** | From 51 to 200 | 150 | | | 1 | 139 | 10 | | | |
| **5** | From 201 to 500 | 300 | | | | 10 | 272 | 16 | 1 | 1 |
| **6** | From 501 | 456 | | | | | 17 | 437 | 2 | |
| Became operating after 1.01.13 | | | | | | | 1 | | | |
| **Total over the period** | | | | | | | | | 3 | 1 |
| **Total as of 1.01.13**[1] | | **956** | | | | | | | | |
| **Total as of 1.06.13**[1] | | **958** | **5** | **15** | **30** | **150** | **300** | **453** | | |

- 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)

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Credit institutions with foreign participation over 50% | | | | | |
| Assets | 18,0 | 16,9 | 17,8 | 17,6 | 17,3 |
| Own funds (capital) | 19,1 | 17,6 | 19,3 | 19,5 | 19,3 |
| Correspondent accounts with non-resident banks | 20,3 | 14,3 | 21,7 | 22,7 | 15,4 |
| Loans and other placements with non-financial organisations | 15,1 | 14,0 | 14,2 | 14,2 | 14,2 |
| Loans and other placements with individuals | 25,7 | 22,0 | 22,6 | 22,6 | 22,4 |
| Loans, deposits and other placements with credit institutions | 25,1 | 30,0 | 27,3 | 24,1 | 24,9 |
| Individual deposits | 11,5 | 11,4 | 13,5 | 13,6 | 13,6 |
| Funds raised from organisations[1] | 17,6 | 17,4 | 18,6 | 18,1 | 17,9 |
| Profit (loss) of the current year | 20,7 | 17,4 | 19,6 | 15,1 | 14,3 |
| **Reference data:** | | | | | |
| Number of credit institutions | 111 | 113 | 117 | 119 | 121 |
| of which 100% foreign-owned credit institutions | | | | | |
| Assets | 11,0 | 10,0 | 9,8 | 9,5 | 9,3 |
| Own funds (capital) | 12,1 | 11,1 | 11,4 | 11,6 | 11,3 |
| Correspondent accounts with non-resident banks | 9,2 | 6,9 | 15,2 | 13,4 | 9,0 |
| Loans and other placements with non-financial organisations | 9,2 | 8,3 | 7,5 | 7,5 | 7,3 |
| Loans and other placements with individuals | 14,9 | 10,7 | 11,1 | 11,3 | 11,0 |
| Loans, deposits and other placements with credit institutions | 20,0 | 24,2 | 20,0 | 17,6 | 19,2 |
| Individual deposits | 5,3 | 5,4 | 6,1 | 6,3 | 6,1 |
| Funds raised from organisations[1] | 11,0 | 10,7 | 11,0 | 10,1 | 10,0 |
| Profit (loss) of the current year | 15,1 | 12,0 | 13,4 | 12,6 | 11,7 |
| **Reference data:** | | | | | |
| Number of credit institutions | 80 | 77 | 73 | 74 | 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 measures[1]

| | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 814,9 | 2,4 | 1852,4 | 4,5 | 1943,6 | 3,9 | 2029,7 | 4,0 | 2035,3 | 3,9 |
| Own funds (capital) | 105,4 | 2,2 | 249,7 | 4,8 | 212,4 | 3,5 | 216,2 | 3,4 | 215,5 | 3,4 |
| Loans and other placements with non-financial organisations | 300,0 | 2,1 | 680,0 | 3,8 | 685,9 | 3,4 | 710,4 | 3,4 | 721,0 | 3,5 |
| of which overdue claims | 24,3 | 3,3 | 163,4 | 19,9 | 230,2 | 24,9 | 225,2 | 23,6 | 225,9 | 23,3 |
| Loans and other placements with individuals | 70,8 | 1,7 | 129,3 | 2,3 | 142,3 | 1,8 | 159,6 | 1,9 | 165,6 | 1,9 |
| of which overdue claims | 8,9 | 3,2 | 19,5 | 6,7 | 12,9 | 4,1 | 13,8 | 3,8 | 14,3 | 3,8 |
| Individual deposits | 164,5 | 1,7 | 303,2 | 2,6 | 298,7 | 2,1 | 317,0 | 2,1 | 321,2 | 2,1 |
| Funds raised from organisations | 335,2 | 3,0 | 799,6 | 5,7 | 778,2 | 5,0 | 862,9 | 5,3 | 869,0 | 5,2 |
| **Reference data:** | | | | | | | | | | |
| Number of credit institutions [1] | 14 | 1,4 | 8 | 0,8 | 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 | | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|---|
| 1. | Money, precious metals and gemstones | 912,6 | 1 225,6 | 1 554,0 | 1 351,2 | 1 222,3 |
| 1.1. | of which: money | 862,4 | 1 125,0 | 1 423,5 | 1 259,9 | 1 132,8 |
| 2. | Accounts with the Bank of Russia and authorised agencies of other countries | 1 809,0 | 1 747,4 | 2 159,9 | 1 539,2 | 1 610,1 |
| 3. | Accounts with credit institutions | 853,6 | 1 000,6 | 1 483,3 | 1 462,0 | 1 704,4 |
| | of which: | | | | | |
| 3.1. | Correspondent accounts with correspondent credit institutions | 164,3 | 227,4 | 315,8 | 302,7 | 330,4 |
| 3.2. | Correspondent accounts with non-resident banks | 689,3 | 773,1 | 1 167,5 | 1 156,7 | 1 360,5 |
| 4. | Securities acquired by credit institutions, total | 5 829,0 | 6 211,7 | 7 034,9 | 7 289,8 | 7 312,3 |
| | of which | | | | | |
| 4.1. | Debt securities | 4 419,9 | 4 676,2 | 5 265,1 | 5 575,7 | 5 604,5 |
| 4.2. | Shares | 710,9 | 914,4 | 791,6 | 717,5 | 718,2 |
| 4.3. | Discounted promissory notes | 330,0 | 233,9 | 398,8 | 398,6 | 394,1 |
| 4.4. | Shares in associates and subsidiaries | 368,2 | 387,3 | 579,4 | 598,0 | 595,4 |
| 5. | Other participation in authorised capital | 132,1 | 291,9 | 333,4 | 334,2 | 342,1 |
| 6. | Derivatives with fair value being an asset | - | - | 163,9 | 153,9 | 152,8 |
| 7. | Loans, total | 22 166,7 | 28 737,0 | 33 993,1 | 35 847,3 | 36 492,5 |
| | of which: | | | | | |
| 7.1. | Loans, deposits and other placements | 22 140,2 | 28 699,2 | 33 960,1 | 35 793,8 | 36 437,3 |
| | of which overdue claims | 1 035,9 | 1 133,0 | 1 257,4 | 1 335,8 | 1 366,5 |
| | of which: | | | | | |
| 7.1.1. | Loans and other placements with non-financial organisations | 14 062,9 | 17 715,3 | 19 971,4 | 20 612,5 | 20 748,4 |
| | of which overdue claims | 743,4 | 822,6 | 924,1 | 954,6 | 969,8 |
| 7.1.2. | Loans and other placements with individuals | 4 084,8 | 5 550,9 | 7 737,1 | 8 354,6 | 8 578,8 |
| | of which overdue claims | 282,3 | 291,1 | 313,0 | 358,8 | 375,0 |
| 7.1.3. | Loans, deposits and other placements with credit institutions | 2 921,1 | 3 958,0 | 4 230,4 | 4 834,6 | 5 072,5 |
| | of which overdue claims | 4,6 | 5,1 | 5,2 | 8,0 | 7,5 |
| 8. | Fixed assets (tangible and intangible), other real estate and inventories | 864,6 | 973,8 | 1 090,5 | 1 119,7 | 1 123,6 |
| 8.1 | of which real estate, temporarily out of use in operating activities | - | - | 96,7 | 107,8 | 108,0 |
| 9. | Allocation of profit | 132,1 | 173,2 | 210,2 | 67,2 | 81,3 |
| 9.1. | of which income tax | 122,7 | 155,4 | 204,4 | 67,0 | 79,4 |
| 10. | Other assets, total | 1 105,0 | 1 266,4 | 1 486,3 | 1 528,6 | 1 545,1 |
| | of which: | | | | | |
| 10.1. | Float | 524,6 | 589,8 | 647,8 | 570,3 | 553,1 |
| 10.2. | Receivables | 154,5 | 181,0 | 210,0 | 252,8 | 249,4 |
| 10.3. | Deferred expenses | 77,9 | 94,3 | 121,5 | 128,0 | 125,4 |
| **Banking sector assets** | | 33 804,6 | 41 627,5 | 49 509,6 | 50 692,9 | 51 586,5 |

**Table 13**

## Structure of liabilities[1], by source of funds

(billion rubles)

| | Liabilities[1] | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|---|
| 1. | Funds and profit of credit institutions | 4 339,1 | 4 963,0 | 5 911,0 | 5 989,3 | 6 023,4 |
| | Of which: | | | | | |
| 1.1. | Funds of credit institutions | 2 599,6 | 2 719,9 | 3 049,7 | 3 097,6 | 3 083,8 |
| 1.2. | Profit (losses), including financial result of the previous year | 1 739,5 | 2 243,1 | 2 861,3 | 2 891,8 | 2 939,6 |
| | Of which: | | | | | |
| 1.2.1. | Profit (losses) of the current year | 573,4 | 848,2 | 1 011,9 | 323,6 | 391,2 |
| 2. | Loans, deposits and other funds received by credit institutions from the Bank of Russia | 325,7 | 1 212,1 | 2 690,9 | 2 222,4 | 2 476,2 |
| 3. | Accounts of credit institutions | 255,7 | 336,4 | 462,8 | 486,5 | 514,6 |
| | Of which: | | | | | |
| 3.1. | Correspondent accounts of correspondent credit institutions | 154,4 | 216,6 | 289,6 | 262,1 | 287,9 |
| 3.2. | Correspondent accounts of non-resident credit institutions | 93,9 | 105,5 | 145,5 | 106,7 | 96,3 |
| 4. | Loans, deposits and other funds raised from other credit institutions | 3 754,9 | 4 560,2 | 4 738,4 | 4 586,9 | 4 499,9 |
| 5. | Clients' funds[2] | 21 080,9 | 26 082,1 | 30 120,0 | 31 553,4 | 31 987,3 |
| | Of which: | | | | | |
| 5.1. | Budgetary funds in settlement accounts | 32,7 | 37,8 | 38,5 | 46,7 | 47,0 |
| 5.2. | Government and other extra-budgetary funds in settlement accounts | 12,0 | 7,1 | 1,6 | 4,5 | 3,6 |
| 5.3. | Funds of legal entities in settlement and other accounts | 4 845,1 | 5 326,7 | 5 706,6 | 5 654,7 | 5 958,2 |
| 5.4. | Clients' float | 220,6 | 288,1 | 296,4 | 374,9 | 365,9 |
| 5.5. | Deposits and other funds raised from legal entities (except credit institutions) | 6 035,6 | 8 367,4 | 9 619,5 | 10 078,7 | 10 214,8 |
| 5.6. | Individual deposits | 9 818,0 | 11 871,4 | 14 251,0 | 15 210,1 | 15 227,3 |
| 5.7. | Clients' funds in factoring and forfeiting operations | 15,7 | 21,9 | 37,2 | 33,4 | 30,7 |
| 6. | Bonds | 537,9 | 666,7 | 1 037,4 | 1 147,4 | 1 139,3 |
| 7. | Promissory notes and bank acceptances | 797,3 | 859,5 | 1 149,3 | 1 215,5 | 1 212,6 |
| 8. | Derivatives with fair value being a liability | - | - | 135,3 | 125,5 | 133,6 |
| 9. | Other liabilities[1], total | 2 713,0 | 2 947,5 | 3 264,7 | 3 366,1 | 3 599,6 |
| | Of which: | | | | | |
| 9.1. | Provisions | 2 192,0 | 2 318,8 | 2 441,3 | 2 614,6 | 2 671,2 |
| 9.2. | Float | 255,1 | 325,0 | 395,3 | 268,2 | 288,0 |
| 9.3. | Payables | 44,7 | 46,4 | 72,3 | 67,7 | 200,2 |
| 9.4. | Deferred income | 5,5 | 5,5 | 10,2 | 8,4 | 7,8 |
| 9.5. | Interest payable | 215,7 | 251,7 | 345,5 | 407,1 | 432,3 |
| | Of which: | | | | | |
| 9.6. | Overdue interest | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| **Banking sector liabilities[1]** | | 33 804,6 | 41 627,5 | 49 509,6 | 50 692,9 | 51 586,5 |

[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 | | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|---|
| 1. | Money, precious metals and gemstones | 2,7 | 2,9 | 3,1 | 2,7 | 2,4 |
| 1.1. | of which: money | 2,6 | 2,7 | 2,9 | 2,5 | 2,2 |
| 2. | Accounts with the Bank of Russia and authorised agencies of other countries | 5,4 | 4,2 | 4,4 | 3,0 | 3,1 |
| 3. | Accounts with credit institutions | 2,5 | 2,4 | 3,0 | 2,9 | 3,3 |
| | of which: | | | | | |
| 3.1. | Correspondent accounts with correspondent credit institutions | 0,5 | 0,5 | 0,6 | 0,6 | 0,6 |
| 3.2. | Correspondent accounts with non-resident banks | 2,0 | 1,9 | 2,4 | 2,3 | 2,6 |
| 4. | Securities acquired by credit institutions, total | 17,2 | 14,9 | 14,2 | 14,4 | 14,2 |
| | of which | | | | | |
| 4.1. | Debt securities | 13,1 | 11,2 | 10,6 | 11,0 | 10,9 |
| 4.2. | Shares | 2,1 | 2,2 | 1,6 | 1,4 | 1,4 |
| 4.3. | Discounted promissory notes | 1,0 | 0,6 | 0,8 | 0,8 | 0,8 |
| 4.4. | Shares in associates and subsidiaries | 1,1 | 0,9 | 1,2 | 1,2 | 1,2 |
| 5. | Other participation in authorised capital | 0,4 | 0,7 | 0,7 | 0,7 | 0,7 |
| 6. | Derivatives with fair value being an asset | - | - | 0,3 | 0,3 | 0,3 |
| 7. | Loans, total | 65,6 | 69,0 | 68,7 | 70,7 | 70,7 |
| | of which: | | | | | |
| 7.1. | Loans, deposits and other placements | 65,5 | 68,9 | 68,6 | 70,6 | 70,6 |
| | of which overdue claims | 3,1 | 2,7 | 2,5 | 2,6 | 2,6 |
| | of which: | | | | | |
| 7.1.1. | Loans and other placements with non-financial organisations | 41,6 | 42,6 | 40,3 | 40,7 | 40,2 |
| | of which overdue claims | 2,2 | 2,0 | 1,9 | 1,9 | 1,9 |
| 7.1.2. | Loans and other placements with individuals | 12,1 | 13,3 | 15,6 | 16,5 | 16,6 |
| | of which overdue claims | 0,8 | 0,7 | 0,6 | 0,7 | 0,7 |
| 7.1.3. | Loans, deposits and other placements with credit institutions | 8,6 | 9,5 | 8,5 | 9,5 | 9,8 |
| | 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 | 2,6 | 2,3 | 2,2 | 2,2 | 2,2 |
| 8.1 | of which real estate, temporarily out of use in operating activities | - | - | 0,2 | 0,2 | 0,2 |
| 9. | Allocation of profit | 0,4 | 0,4 | 0,4 | 0,1 | 0,2 |
| 9.1. | of which income tax | 0,4 | 0,4 | 0,4 | 0,1 | 0,2 |
| 10. | Other assets, total | 3,3 | 3,0 | 3,0 | 3,0 | 3,0 |
| | of which: | | | | | |
| 10.1. | Float | 1,6 | 1,4 | 1,3 | 1,1 | 1,1 |
| 10.2. | Receivables | 0,5 | 0,4 | 0,4 | 0,5 | 0,5 |
| 10.3. | Deferred expenses | 0,2 | 0,2 | 0,2 | 0,3 | 0,2 |
| **Banking sector assets** | | 100,0 | 100,0 | 100,0 | 100,0 | 100,0 |

**Table 15**

## Structure of liabilities[1], by source of funds (as percent of total liabilities)

| | Liabilities[1] | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|---|
| 1. | Funds and profit of credit institutions | 12,8 | 11,9 | 11,9 | 11,8 | 11,7 |
| | Of which: | | | | | |
| 1.1. | Funds of credit institutions | 7,7 | 6,5 | 6,2 | 6,1 | 6,0 |
| 1.2. | Profit (losses), including financial result of the previous year | 5,1 | 5,4 | 5,8 | 5,7 | 5,7 |
| | Of which: | | | | | |
| 1.2.1. | Profit (losses) of the current year | 1,7 | 2,0 | 2,0 | 0,6 | 0,8 |
| 2. | Loans, deposits and other funds received by credit institutions from the Bank of Russia | 1,0 | 2,9 | 5,4 | 4,4 | 4,8 |
| 3. | Accounts of credit institutions | 0,8 | 0,8 | 0,9 | 1,0 | 1,0 |
| | Of which: | | | | | |
| 3.1. | Correspondent accounts of correspondent credit institutions | 0,5 | 0,5 | 0,6 | 0,5 | 0,6 |
| 3.2. | Correspondent accounts of non-resident credit institutions | 0,3 | 0,3 | 0,3 | 0,2 | 0,2 |
| 4. | Loans, deposits and other funds raised from other credit institutions | 11,1 | 11,0 | 9,6 | 9,0 | 8,7 |
| 5. | Clients' funds[2] | 62,4 | 62,7 | 60,8 | 62,2 | 62,0 |
| | 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 | 14,3 | 12,8 | 11,5 | 11,2 | 11,5 |
| 5.4. | Clients' float | 0,7 | 0,7 | 0,6 | 0,7 | 0,7 |
| 5.5. | Deposits and other funds raised from legal entities (except credit institutions) | 17,9 | 20,1 | 19,4 | 19,9 | 19,8 |
| 5.6. | Individual deposits | 29,0 | 28,5 | 28,8 | 30,0 | 29,5 |
| 5.7. | Clients' funds in factoring and forfeiting operations | 0,0 | 0,1 | 0,1 | 0,1 | 0,1 |
| 6. | Bonds | 1,6 | 1,6 | 2,1 | 2,3 | 2,2 |
| 7. | Promissory notes and bank acceptances | 2,4 | 2,1 | 2,3 | 2,4 | 2,4 |
| 8. | Derivatives with fair value being a liability | - | - | 0,3 | 0,2 | 0,3 |
| 9. | Other liabilities[1], total | 8,0 | 7,1 | 6,6 | 6,6 | 7,0 |
| | Of which: | | | | | |
| 9.1. | Provisions | 6,5 | 5,6 | 4,9 | 5,2 | 5,2 |
| 9.2. | Float | 0,8 | 0,8 | 0,8 | 0,5 | 0,6 |
| 9.3. | Payables | 0,1 | 0,1 | 0,1 | 0,1 | 0,4 |
| 9.4. | Deferred income | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| 9.5. | Interest payable | 0,6 | 0,6 | 0,7 | 0,8 | 0,8 |
| | Of which: | | | | | |
| 9.6. | Overdue interest | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| **Banking sector liabilities[1]** | | 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 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
| **1. Loans, deposits and other placements, total** | **16099,2** | **21378,5** | **26757,1** | **27362,3** | **27719,0** | **6041,0** | **7320,7** | **7203,0** | **8431,5** | **8718,3** | **22140,2** | **28699,2** | **33960,1** | **35793,8** | **36437,3** |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 886,2 | 994,1 | 1122,8 | 1198,0 | 1222,1 | 149,7 | 138,9 | 134,6 | 137,8 | 144,5 | 1035,9 | 1133,0 | 1257,4 | 1335,8 | 1366,5 |
| **1.1 Loans and other placements with non-financial resident organisations** | **10085,6** | **12799,6** | **15097,0** | **15406,8** | **15488,8** | **2758,2** | **3088,3** | **2988,9** | **3288,4** | **3345,5** | **12843,8** | **15887,9** | **18086,0** | **18695,2** | **18834,3** |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 635,5 | 721,9 | 805,4 | 836,1 | 844,3 | 98,6 | 67,9 | 58,0 | 57,4 | 64,2 | 734,1 | 789,8 | 863,4 | 893,5 | 908,6 |
| of which: | | | | | | | | | | | | | | | |
| 1.1.1. Loans and other placements with individual entrepreneurs | 315,2 | 430,8 | 568,4 | 598,8 | 606,1 | 6,3 | 7,0 | 5,3 | 5,7 | 5,9 | 321,4 | 437,9 | 573,7 | 604,5 | 611,9 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 28,1 | 27,3 | 24,9 | 28,7 | 28,8 | 0,5 | 0,5 | 0,4 | 0,4 | 0,4 | 28,6 | 27,9 | 25,2 | 29,0 | 29,1 |
| **1.2 Loans and other placements with non-resident legal entities (except banks)** | **319,1** | **469,4** | **509,6** | **475,3** | **475,7** | **900,0** | **1357,9** | **1375,9** | **1442,0** | **1438,4** | **1219,1** | **1827,4** | **1885,4** | **1917,3** | **1914,2** |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 2,8 | 9,7 | 21,9 | 20,7 | 20,7 | 6,5 | 23,0 | 38,9 | 40,3 | 40,6 | 9,3 | 32,8 | 60,8 | 61,0 | 61,3 |
| **1.3 Loans, deposits and other placements with financial sector** | **1280,7** | **1836,6** | **2306,7** | **1990,5** | **2032,1** | **395,9** | **495,8** | **654,9** | **673,9** | **655,8** | **1676,7** | **2332,4** | **2961,6** | **2664,4** | **2688,0** |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 9,5 | 17,9 | 18,5 | 19,4 | 19,0 | 0,6 | 1,3 | 1,6 | 0,4 | 0,6 | 10,0 | 19,2 | 20,1 | 19,8 | 19,6 |
| of which: | | | | | | | | | | | | | | | |
| 1.3.1 Resident credit institutions | 911,6 | 1227,1 | 1478,1 | 1143,6 | 1149,2 | 298,1 | 419,7 | 537,6 | 561,1 | 543,4 | 1209,7 | 1646,8 | 2015,6 | 1704,7 | 1692,6 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 4,4 | 4,8 | 4,8 | 5,1 | 5,1 | 0,0 | 0,1 | 0,2 | 0,2 | 0,2 | 4,4 | 4,9 | 5,0 | 5,3 | 5,3 |
| 1.3.2 Resident financial institutions of different forms of ownership | 369,2 | 609,5 | 828,6 | 847,0 | 882,9 | 97,8 | 76,1 | 117,4 | 112,8 | 112,4 | 467,0 | 685,6 | 945,9 | 959,7 | 995,4 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 5,1 | 13,0 | 13,6 | 14,3 | 13,9 | 0,6 | 1,2 | 1,4 | 0,2 | 0,4 | 5,6 | 14,3 | 15,0 | 14,5 | 14,3 |
| **1.4 Loans, deposits and other placements with non-resident banks** | **190,2** | **398,4** | **451,4** | **512,1** | **513,0** | **1521,2** | **1912,8** | **1763,4** | **2617,8** | **2866,8** | **1711,4** | **2311,2** | **2214,8** | **3129,9** | **3379,9** |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 0,1 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,2 | 0,2 | 2,7 | 2,1 | 0,1 | 0,2 | 0,2 | 2,7 | 2,1 |
| **1.5 Loans and other placements with government financial agencies and extra-budgetary funds** | **261,7** | **367,7** | **530,2** | **432,8** | **435,6** | **0,4** | **0,0** | **0,0** | **0,0** | **0,0** | **262,1** | **367,7** | **530,2** | **432,8** | **435,6** |
| 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** | **3722,7** | **5223,0** | **7484,4** | **8102,2** | **8325,1** | **348,8** | **316,7** | **237,6** | **236,5** | **236,9** | **4071,4** | **5539,7** | **7721,9** | **8338,6** | **8562,0** |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 238,2 | 244,5 | 276,9 | 321,7 | 337,8 | 43,6 | 45,9 | 35,6 | 36,5 | 36,5 | 281,7 | 290,4 | 312,5 | 358,2 | 374,3 |
| **1.7 Loans and other placements with non-resident individuals** | **2,5** | **4,3** | **8,3** | **9,2** | **9,5** | **10,8** | **6,9** | **6,8** | **6,8** | **7,3** | **13,4** | **11,2** | **15,1** | **16,0** | **16,8** |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 0,1 | 0,1 | 0,1 | 0,2 | 0,2 | 0,4 | 0,5 | 0,4 | 0,4 | 0,5 | 0,6 | 0,7 | 0,5 | 0,6 | 0,6 |
| **Reference data:** | | | | | | | | | | | | | | | |
| Provisions on loans, deposits and other placements | 1904,2 | 1987,9 | 2095,7 | 2214,5 | 2260,8 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 1904,2 | 1987,9 | 2095,7 | 2214,5 | 2260,8 |
| Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts | 39,7 | 42,2 | 58,7 | 71,5 | 73,9 | 6,3 | 4,7 | 4,6 | 6,0 | 5,4 | 46,0 | 46,9 | 63,4 | 77,5 | 79,3 |
| Credit institutions' portfolio of promissory notes of residents | 308,7 | 213,9 | 308,2 | 304,4 | 300,2 | 17,1 | 17,8 | 88,6 | 92,1 | 91,9 | 325,8 | 231,7 | 396,8 | 396,5 | 392,1 |
| Credit institutions' portfolio of promissory notes of non-residents | 2,4 | 0,0 | 0,0 | 0,0 | 0,0 | 1,8 | 2,1 | 2,0 | 2,0 | 2,1 | 4,2 | 2,1 | 2,0 | 2,0 | 2,1 |

**Table 17**

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

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| **1. Loans, deposits and other placements, total** | **100,0** | **100,0** | **100,0** | **100,0** | **100,0** |
| | **65,5** | **68,9** | **68,6** | **70,6** | **70,6** |
| Of which: | | | | | |
| - overdue claims | 4,7 | 3,9 | 3,7 | 3,7 | 3,8 |
| | 3,1 | 2,7 | 2,5 | 2,6 | 2,6 |
| **1.1 Loans and other placements with non-financial resident organisations** | **58,0** | **55,4** | **53,3** | **52,2** | **51,7** |
| | **38,0** | **38,2** | **36,5** | **36,9** | **36,5** |
| Of which: | | | | | |
| - overdue claims | 3,3 | 2,8 | 2,5 | 2,5 | 2,5 |
| | 2,2 | 1,9 | 1,7 | 1,8 | 1,8 |
| of which: | | | | | |
| 1.1.1. Loans and other placements with individual entrepreneurs | 1,5 | 1,5 | 1,7 | 1,7 | 1,7 |
| | 1,0 | 1,1 | 1,2 | 1,2 | 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)** | **5,5** | **6,4** | **5,6** | **5,4** | **5,3** |
| | **3,6** | **4,4** | **3,8** | **3,8** | **3,7** |
| Of which: | | | | | |
| - overdue claims | 0,0 | 0,1 | 0,2 | 0,2 | 0,2 |
| | 0,0 | 0,1 | 0,1 | 0,1 | 0,1 |
| **1.3 Loans, deposits and other placements with financial sector** | **7,6** | **8,1** | **8,7** | **7,4** | **7,4** |
| | **5,0** | **5,6** | **6,0** | **5,3** | **5,2** |
| Of which: | | | | | |
| - overdue claims | 0,0 | 0,1 | 0,1 | 0,1 | 0,1 |
| | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| of which: | | | | | |
| 1.3.1 Resident credit institutions | 5,5 | 5,7 | 5,9 | 4,8 | 4,6 |
| | 3,6 | 4,0 | 4,1 | 3,4 | 3,3 |
| 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 | 2,1 | 2,4 | 2,8 | 2,7 | 2,7 |
| | 1,4 | 1,6 | 1,9 | 1,9 | 1,9 |
| Of which | | | | | |
| - overdue claims | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| **1.4 Loans, deposits and other placements with non-resident banks** | **7,7** | **8,1** | **6,5** | **8,7** | **9,3** |
| | **5,1** | **5,6** | **4,5** | **6,2** | **6,6** |
| 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** | **1,2** | **1,3** | **1,6** | **1,2** | **1,2** |
| | **0,8** | **0,9** | **1,1** | **0,9** | **0,8** |
| Of which: | | | | | |
| - overdue claims | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| **1.6 Loans and other placements with resident individuals** | **18,4** | **19,3** | **22,7** | **23,3** | **23,5** |
| | **12,0** | **13,3** | **15,6** | **16,4** | **16,6** |
| Of which: | | | | | |
| - overdue claims | 1,3 | 1,0 | 0,9 | 1,0 | 1,0 |
| | 0,8 | 0,7 | 0,6 | 0,7 | 0,7 |
| **1.7 Loans and other placements with non-resident individuals** | **0,1** | **0,0** | **0,0** | **0,0** | **0,0** |
| | **0,0** | **0,0** | **0,0** | **0,0** | **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 | 8,6 | 6,9 | 6,2 | 6,2 | 6,2 |
| | 5,6 | 4,8 | 4,2 | 4,4 | 4,4 |
| Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts | 0,2 | 0,2 | 0,2 | 0,2 | 0,2 |
| | 0,1 | 0,1 | 0,1 | 0,2 | 0,2 |
| Credit institutions' portfolio of promissory notes of residents | 1,5 | 0,8 | 1,2 | 1,1 | 1,1 |
| | 1,0 | 0,6 | 0,8 | 0,8 | 0,8 |
| 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 portfolio[1]

| | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **5 499,0** | **100,0** | **5 977,9** | **100,0** | **6 636,1** | **100,0** | **6 891,2** | **100,0** | **6 918,2** | **100,0** |
| - in rubles | 4 567,6 | 83,1 | 5 008,9 | 83,8 | 5 451,0 | 82,1 | 5 470,6 | 79,4 | 5 466,6 | 79,0 |
| - in foreign currency | 931,4 | 16,9 | 969,0 | 16,2 | 1 185,1 | 17,9 | 1 420,6 | 20,6 | 1 451,6 | 21,0 |
| Of which: | | | | | | | | | | |
| Securities at fair value through profit or loss | 1 654,8 | 30,1 | 1 662,6 | 27,8 | 1 782,6 | 26,9 | 1 903,1 | 27,6 | 1 886,7 | 27,3 |
| - in rubles | 1 428,6 | 26,0 | 1 458,8 | 24,4 | 1 640,3 | 24,7 | 1 670,2 | 24,2 | 1 643,4 | 23,8 |
| - in foreign currency | 226,2 | 4,1 | 203,8 | 3,4 | 142,3 | 2,1 | 232,8 | 3,4 | 243,3 | 3,5 |
| Securities available for sale | 3 005,5 | 54,7 | 3 074,5 | 51,4 | 3 464,7 | 52,2 | 3 617,6 | 52,5 | 3 654,2 | 52,8 |
| - in rubles | 2 448,5 | 44,5 | 2 465,4 | 41,2 | 2 723,6 | 41,0 | 2 759,2 | 40,0 | 2 781,4 | 40,2 |
| - in foreign currency | 557,0 | 10,1 | 609,1 | 10,2 | 741,1 | 11,2 | 858,4 | 12,5 | 872,8 | 12,6 |
| Securities held-to-maturity | 458,3 | 8,3 | 840,8 | 14,1 | 800,9 | 12,1 | 763,5 | 11,1 | 773,0 | 11,2 |
| - in rubles | 432,4 | 7,9 | 806,3 | 13,5 | 769,5 | 11,6 | 724,3 | 10,5 | 724,2 | 10,5 |
| - in foreign currency | 25,9 | 0,5 | 34,5 | 0,6 | 31,4 | 0,5 | 39,3 | 0,6 | 48,8 | 0,7 |
| Shares in associates and subsidiaries | 368,2 | 6,7 | 387,3 | 6,5 | 579,4 | 8,7 | 598,0 | 8,7 | 595,4 | 8,6 |
| - in rubles | 246,8 | 4,5 | 267,8 | 4,5 | 310,0 | 4,7 | 309,8 | 4,5 | 310,6 | 4,5 |
| - in foreign currency | 121,4 | 2,2 | 119,5 | 2,0 | 269,3 | 4,1 | 288,1 | 4,2 | 284,8 | 4,1 |
| Reference data: | | | | | | | | | | |
| Revaluation of securities | 54,1 | | -63,5 | | 31,4 | | 28,9 | | -2,7 | |
| Provisions for losses on securities available for sale | 15,2 | | 20,4 | | 27,2 | | 42,7 | | 44,0 | |
| Provisions for losses on securities held-to-maturity | 3,9 | | 1,6 | | 1,1 | | 1,4 | | 1,5 | |
| Provisions for losses on portfolio of shares in associates and subsidiaries | 3,1 | | 7,9 | | 8,4 | | 5,0 | | 5,2 | |

[1] Excluding promissory notes.

**Table 19**

## The structure of credit institutions' portfolio of debt securities

| | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 4 419,9 | 100,0 | 4 676,2 | 100,0 | 5 265,1 | 100,0 | 5 575,7 | 100,0 | 5 604,5 | 100,0 |
| - in rubles | 3 661,2 | 82,8 | 3 907,2 | 83,6 | 4 434,5 | 84,2 | 4 534,6 | 81,3 | 4 537,9 | 81,0 |
| - in foreign currency | 758,7 | 17,2 | 769,0 | 16,4 | 830,6 | 15,8 | 1 041,1 | 18,7 | 1 066,6 | 19,0 |
| of which: revaluation | 17,0 | 0,4 | -48,8 | -1,0 | 50,6 | 1,0 | 61,6 | 1,1 | 24,3 | 0,4 |
| Debt securities at book value held (without revaluation) | 4 402,9 | 100,0 | 4 725,0 | 100,0 | 5 214,5 | 100,0 | 5 514,1 | 100,0 | 5 580,2 | 100,0 |
| of which: | | | | | | | | | | |
| debt securities of the Russian Federation | 1 177,5 | 26,7 | 1 496,3 | 31,7 | 945,1 | 18,1 | 929,6 | 16,9 | 896,1 | 16,1 |
| - in rubles | 1 113,4 | 25,3 | 1 397,1 | 29,6 | 750,4 | 14,4 | 712,8 | 12,9 | 681,2 | 12,2 |
| - in foreign currency | 64,1 | 1,5 | 99,2 | 2,1 | 194,7 | 3,7 | 216,8 | 3,9 | 214,9 | 3,9 |
| debt securities of the Bank of Russia | 588,5 | 13,4 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - in rubles | 588,5 | 13,4 | 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 | 284,3 | 6,5 | 223,7 | 4,7 | 98,1 | 1,9 | 129,3 | 2,3 | 134,0 | 2,4 |
| - in rubles | 284,3 | 6,5 | 223,6 | 4,7 | 98,1 | 1,9 | 129,3 | 2,3 | 134,0 | 2,4 |
| - in foreign currency | 0,0 | 0,0 | 0,1 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| debt securities of resident credit institutions | 365,0 | 8,3 | 408,5 | 8,6 | 492,9 | 9,5 | 518,0 | 9,4 | 495,4 | 8,9 |
| - in rubles | 345,0 | 7,8 | 408,5 | 8,6 | 487,4 | 9,3 | 513,8 | 9,3 | 488,2 | 8,7 |
| - in foreign currency | 20,0 | 0,5 | 0,0 | 0,0 | 5,5 | 0,1 | 4,2 | 0,1 | 7,2 | 0,1 |
| other debt securities of residents | 901,1 | 20,5 | 997,5 | 21,1 | 863,8 | 16,6 | 910,7 | 16,5 | 803,5 | 14,4 |
| - in rubles | 893,4 | 20,3 | 997,4 | 21,1 | 863,4 | 16,6 | 910,3 | 16,5 | 802,8 | 14,4 |
| - in foreign currency | 7,7 | 0,2 | 0,1 | 0,0 | 0,4 | 0,0 | 0,4 | 0,0 | 0,7 | 0,0 |
| debt securities of other countries | 59,6 | 1,4 | 40,3 | 0,9 | 19,6 | 0,4 | 22,9 | 0,4 | 22,0 | 0,4 |
| - in rubles | 6,6 | 0,2 | 5,0 | 0,1 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - in foreign currency | 53,0 | 1,2 | 35,3 | 0,7 | 19,6 | 0,4 | 22,9 | 0,4 | 22,0 | 0,4 |
| debt securities of non-resident banks | 189,3 | 4,3 | 169,5 | 3,6 | 218,4 | 4,2 | 225,0 | 4,1 | 223,5 | 4,0 |
| - in rubles | 20,0 | 0,5 | 23,0 | 0,5 | 42,4 | 0,8 | 44,6 | 0,8 | 42,8 | 0,8 |
| - in foreign currency | 169,4 | 3,8 | 146,5 | 3,1 | 176,0 | 3,4 | 180,4 | 3,3 | 180,7 | 3,2 |
| other debt securities of non-residents | 469,9 | 10,7 | 629,7 | 13,3 | 553,4 | 10,6 | 768,9 | 13,9 | 774,7 | 13,9 |
| - in rubles | 138,4 | 3,1 | 245,0 | 5,2 | 221,4 | 4,2 | 231,9 | 4,2 | 230,6 | 4,1 |
| - in foreign currency | 331,5 | 7,5 | 384,7 | 8,1 | 331,9 | 6,4 | 537,0 | 9,7 | 544,1 | 9,8 |
| debt securities delivered without derecognition in the balance sheet | 355,3 | 8,1 | 747,0 | 15,8 | 2 014,9 | 38,6 | 2 000,6 | 36,3 | 2 222,1 | 39,8 |
| - in rubles | 243,2 | 5,5 | 645,9 | 13,7 | 1 913,4 | 36,7 | 1 923,2 | 34,9 | 2 127,1 | 38,1 |
| - in foreign currency | 112,1 | 2,5 | 101,1 | 2,1 | 101,5 | 1,9 | 77,4 | 1,4 | 95,0 | 1,7 |
| overdue debt securities | 12,3 | 0,3 | 12,6 | 0,3 | 8,4 | 0,2 | 9,0 | 0,2 | 8,8 | 0,2 |
| - in rubles | 11,4 | 0,3 | 10,6 | 0,2 | 7,5 | 0,1 | 7,1 | 0,1 | 6,9 | 0,1 |
| - in foreign currency | 0,9 | 0,0 | 2,0 | 0,0 | 1,0 | 0,0 | 1,9 | 0,0 | 1,9 | 0,0 |
| **Reference data:** | | | | | | | | | | |
| Provisions for losses on debt securities | 20,6 | | 19,6 | | 15,5 | | 17,0 | | 17,2 | |

**Table 20**

## Structure of credit institutions' portfolio of shares

| | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 710,9 | 100,0 | 914,4 | 100,0 | 791,6 | 100,0 | 717,5 | 100,0 | 718,2 | 100,0 |
| - in rubles | 659,7 | 92,8 | 833,9 | 91,2 | 706,4 | 89,2 | 626,2 | 87,3 | 618,1 | 86,1 |
| - in foreign currency | 51,3 | 7,2 | 80,5 | 8,8 | 85,2 | 10,8 | 91,3 | 12,7 | 100,1 | 13,9 |
| of which: revaluation | 37,0 | 5,2 | -14,7 | -1,6 | -19,1 | -2,4 | -32,7 | -4,6 | -27,0 | -3,8 |
| Shares held at book value (without revaluation) | 673,9 | 100,0 | 929,1 | 100,0 | 810,8 | 100,0 | 750,2 | 100,0 | 745,3 | 100,0 |
| of which shares of: | | | | | | | | | | |
| resident credit institutions | 5,7 | 0,8 | 10,6 | 1,1 | 8,5 | 1,0 | 6,9 | 0,9 | 9,5 | 1,3 |
| - in rubles | 5,7 | 0,8 | 10,5 | 1,1 | 8,4 | 1,0 | 6,9 | 0,9 | 9,5 | 1,3 |
| - in foreign currency | 0,0 | 0,0 | 0,1 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| other residents | 588,0 | 87,3 | 786,6 | 84,7 | 646,1 | 79,7 | 607,4 | 81,0 | 595,0 | 79,8 |
| - in rubles | 586,4 | 87,0 | 784,2 | 84,4 | 644,2 | 79,5 | 602,6 | 80,3 | 590,4 | 79,2 |
| - in foreign currency | 1,6 | 0,2 | 2,4 | 0,3 | 1,9 | 0,2 | 4,7 | 0,6 | 4,6 | 0,6 |
| non-resident credit institutions | 28,1 | 4,2 | 13,9 | 1,5 | 8,5 | 1,0 | 10,5 | 1,4 | 13,9 | 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 | 28,1 | 4,2 | 13,9 | 1,5 | 8,5 | 1,0 | 10,5 | 1,4 | 13,9 | 1,9 |
| other non-residents | 22,2 | 3,3 | 64,5 | 6,9 | 73,8 | 9,1 | 66,4 | 8,9 | 69,2 | 9,3 |
| - in rubles | 8,4 | 1,2 | 8,4 | 0,9 | 8,4 | 1,0 | 8,7 | 1,2 | 8,7 | 1,2 |
| - in foreign currency | 13,8 | 2,0 | 56,2 | 6,0 | 65,4 | 8,1 | 57,7 | 7,7 | 60,5 | 8,1 |
| shares delivered without derecognition in the balance sheet | 29,9 | 4,4 | 53,5 | 5,8 | 74,0 | 9,1 | 59,0 | 7,9 | 57,6 | 7,7 |
| - in rubles | 22,1 | 3,3 | 45,5 | 4,9 | 64,6 | 8,0 | 40,6 | 5,4 | 36,5 | 4,9 |
| - in foreign currency | 7,7 | 1,1 | 8,0 | 0,9 | 9,4 | 1,2 | 18,3 | 2,4 | 21,1 | 2,8 |
| **Reference data:** | | | | | | | | | | |
| Provisions for losses on shares | 10,6 | | 14,7 | | 21,3 | | 36,1 | | 37,1 | |

**Table 21**

## Credit institutions' portfolio of discounted promissory notes

(billion rubles)

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Portfolio of promissory notes discounted by a credit institution, in rubles | 311,1 | 213,9 | 308,2 | 304,4 | 300,2 |
| of which promissory notes, not paid when due | 3,4 | 1,8 | 4,4 | 4,8 | 4,5 |
| Portfolio of promissory notes discounted by a credit institution, in foreign currency | 18,9 | 19,9 | 90,6 | 94,2 | 93,9 |
| of which promissory notes, not paid when due | 0,13 | 0,03 | 0,01 | 0,01 | 0,01 |
| **Total** | **330,0** | **233,9** | **398,8** | **398,6** | **394,1** |

**Table 22**

## The structure of credit institutions' portfolio of discounted promissory notes[1]

| | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **330,0** | **100,0** | **233,9** | **100,0** | **398,8** | **100,0** | **398,6** | **100,0** | **394,1** | **100,0** |
| Of which: | | | | | | | | | | |
| - promissory notes of federal governments | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - promissory notes of regional and local governments | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - promissory notes of resident credit institutions | 272,7 | 82,6 | 199,2 | 85,2 | 338,5 | 84,9 | 351,7 | 88,2 | 347,6 | 88,2 |
| - other promissory notes of residents | 53,1 | 16,1 | 32,5 | 13,9 | 58,3 | 14,6 | 44,8 | 11,2 | 44,5 | 11,3 |
| - promissory notes of authorised agencies of other countries | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - promissory notes of non-resident credit institutions | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - other promissory notes of non-residents | 4,2 | 1,3 | 2,1 | 0,9 | 2,0 | 0,5 | 2,0 | 0,5 | 2,1 | 0,5 |
| **Reference data:** | | | | | | | | | | |
| Provisions for losses on promissory notes | 10,7 | | 8,6 | | 10,2 | | 12,8 | | 12,6 | |

[1] including overdue promissory notes.

**Table 23**

## Real estate temporarily out of use in operating activities

(billion rubles)

| | 1.02.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|
| Land temporarily out of use in operating activities | 69,5 | 49,3 | 49,2 | 50,1 |
| Land temporarily out of use in operating activities, leased out | 0,5 | 0,9 | 0,8 | 0,9 |
| Land temporarily out of use in operating activities, at current (fair) value | 6,3 | 7,9 | 7,8 | 7,9 |
| Land temporarily out of use in operating activities, at current (fair) value, leased out | 0,3 | 0,8 | 2,9 | 2,9 |
| Real estate (except land) temporarily out of use in operating activities* | 3,2 | 4,2 | 4,0 | 4,1 |
| Real estate (except land) temporarily out of use in operating activities, leased out* | 9,1 | 10,3 | 12,7 | 13,2 |
| Real estate (except land) temporarily out of use in operating activities, at current (fair) value | 6,9 | 6,9 | 13,3 | 13,0 |
| Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out | 7,7 | 13,9 | 14,8 | 15,0 |
| Investments in construction of objects of real estate, temporarily out of use in operating activities | 2,5 | 2,4 | 2,3 | 1,0 |
| Non-current inventories | 50,4 | 66,2 | 68,4 | 69,0 |
| 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 | 29,2 | 29,5 |

* At residual value (less amortisation).

**Table 24**

## Funds raised by credit institutions from organisations

(billion rubles)

| | | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|---|
| 1. | Funds raised from organisations, total | 11 126,9 | 13 995,7 | 15 648,2 | 16 134,9 | 16 562,4 |
| | - in rubles | 7 786,3 | 10 330,4 | 11 054,1 | 10 894,0 | 11 300,0 |
| | - in foreign currency | 3 340,5 | 3 665,3 | 4 594,1 | 5 240,9 | 5 262,4 |
| | of which: | | | | | |
| 1.1. | Funds of legal entities in settlement and other accounts[1] | 4 845,1 | 5 326,7 | 5 706,6 | 5 654,7 | 5 958,2 |
| | - in rubles | 4 134,9 | 4 701,0 | 4 821,8 | 4 519,6 | 4 810,9 |
| | - in foreign currency | 710,2 | 625,7 | 884,8 | 1 135,1 | 1 147,2 |
| | Of which: | | | | | |
| 1.1.1 | Funds of individual entrepreneurs | 121,2 | 146,0 | 172,8 | 150,2 | 160,0 |
| | - in rubles | 119,6 | 144,0 | 170,0 | 147,7 | 157,5 |
| | - in foreign currency | 1,6 | 2,0 | 2,8 | 2,5 | 2,6 |
| 1.2. | Government and other extra budgetary funds in settlement accounts | 12,0 | 7,1 | 1,6 | 4,5 | 3,6 |
| 1.3. | Float | 218,4 | 272,7 | 283,3 | 363,6 | 355,1 |
| 1.4. | Deposits and other funds raised from legal entities (except credit institutions) | 6 035,6 | 8 367,4 | 9 619,5 | 10 078,7 | 10 214,8 |
| | - in rubles | 3 541,2 | 5 488,0 | 6 089,7 | 6 192,5 | 6 317,9 |
| | - in foreign currency | 2 494,4 | 2 879,4 | 3 529,8 | 3 886,2 | 3 896,9 |
| | Of which: | | | | | |
| 1.4.1. | Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance | 464,3 | 916,5 | 761,0 | 891,1 | 990,7 |
| 1.4.2. | Certificates of deposit | 15,4 | 13,4 | 4,1 | 4,2 | 5,5 |
| 1.4.3. | Unexecuted liabilities on contracts of deposit and other raised funds | 0,0 | 0,0 | 0,0 | 0,2 | 0,3 |
| 1.5. | Clients' funds in factoring and forfeiting operations | 15,7 | 21,9 | 37,2 | 33,4 | 30,7 |
| 1.6. | Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money | 0,1 | 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 | 955,7 | 1 387,5 | 1 553,4 | 1 037,8 | 1 115,8 |
| | - in rubles | 826,0 | 1 191,4 | 1 362,2 | 891,1 | 1 021,4 |
| | - in foreign currency | 129,7 | 196,1 | 191,3 | 146,8 | 94,4 |
| | with maturity from 31 days to 1 year | 2 065,1 | 3 183,5 | 3 321,2 | 3 750,0 | 3 763,4 |
| | - in rubles | 1 597,2 | 2 728,6 | 2 838,8 | 3 130,9 | 3 120,2 |
| | - in foreign currency | 467,8 | 454,9 | 482,3 | 619,1 | 643,2 |
| | with maturity in excess of 1 year | 3 014,8 | 3 796,4 | 4 744,9 | 5 290,8 | 5 335,7 |
| | - in rubles | 1 118,0 | 1 568,1 | 1 888,7 | 2 170,5 | 2 176,3 |
| | - in foreign currency | 1 896,8 | 2 228,3 | 2 856,2 | 3 120,3 | 3 159,4 |
| | **Reference data** | | | | | |
| Funds raised from non-resident organisations, total | | 1 704,6 | 1 924,3 | 2 750,8 | 3 072,7 | 3 149,5 |
| - in rubles | | 299,7 | 381,2 | 507,4 | 520,2 | 571,0 |
| - in foreign currency | | 1 404,9 | 1 543,1 | 2 243,5 | 2 552,4 | 2 578,5 |
| of which: | | | | | | |
| Funds of non-resident organisations in settlement and other accounts | | 195,2 | 179,7 | 228,2 | 340,0 | 405,2 |
| Deposits raised from non-resident legal entities (excluding certificates of deposit) | | 269,3 | 350,1 | 418,2 | 475,5 | 474,7 |
| Other funds raised from non-resident legal entities | | 1 228,8 | 1 381,6 | 2 088,3 | 2 242,2 | 2 252,3 |
| Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities | | 0,0 | 0,0 | 0,0 | 0,2 | 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.)

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| **Issued debt obligations - total** | **1 364,6** | **1 551,1** | **2 419,2** | **2 654,6** | **2 655,0** |
| including: | | | | | |
| bonds: | 537,9 | 666,7 | 1 037,4 | 1 147,4 | 1 139,3 |
| of which | | | | | |
| with maturities less than one year | 0,0 | 1,2 | 17,1 | 7,5 | 3,7 |
| with maturities in excess of one year | 537,9 | 665,5 | 1 020,3 | 1 139,9 | 1 135,6 |
| deposit certificates [1] | 15,4 | 13,4 | 4,1 | 4,2 | 5,5 |
| of which | | | | | |
| with maturities in excess of one year | 3,6 | 2,3 | 2,7 | 3,0 | 4,1 |
| with maturities in excess of one year | 11,4 | 11,0 | 1,3 | 1,2 | 1,1 |
| savings certificates [2] | 14,0 | 11,5 | 228,4 | 287,5 | 297,5 |
| of which | | | | | |
| with maturities in excess of one year | 8,2 | 4,8 | 61,8 | 62,2 | 59,8 |
| with maturities in excess of one year | 4,2 | 5,3 | 162,0 | 217,6 | 227,5 |
| promissory notes and banker's acceptances | 797,3 | 859,5 | 1 149,3 | 1 215,5 | 1 212,6 |
| of which | | | | | |
| with maturities in excess of one year | 407,8 | 483,1 | 596,6 | 615,4 | 644,8 |
| with maturities in excess of one year | 375,4 | 359,7 | 528,6 | 578,4 | 546,3 |

[1] Included in corporate deposits.

[2] Included in retail deposits.

**Table 26**

## Individual deposit structure

(billion rubles)

| | | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|---|
| 1 | Individual deposits | 9 818,0 | 11 871,4 | 14 251,0 | 15 210,1 | 15 227,3 |
| | - of which savings certificates | 14,0 | 11,5 | 228,4 | 287,5 | 297,5 |
| 1.1. | Individual demand deposits and deposits with maturity up to 30 days | 1 733,0 | 2 281,3 | 2 723,8 | 2 736,4 | 2 616,5 |
| | - in rubles | 1 546,4 | 2 059,3 | 2 474,9 | 2 461,9 | 2 345,5 |
| | - in foreign currency | 186,5 | 222,1 | 248,9 | 274,5 | 271,0 |
| 1.2. | Individual deposits with maturity from 31 days to 1 year | 1 730,3 | 2 376,7 | 3 138,2 | 3 254,8 | 3 244,5 |
| | - in rubles | 1 353,3 | 1 981,1 | 2 684,5 | 2 817,2 | 2 812,5 |
| | - in foreign currency | 377,0 | 395,6 | 453,8 | 437,7 | 432,0 |
| 1.3. | Individual deposits with maturity in excess of 1 year | 6 354,7 | 7 213,4 | 8 389,0 | 9 218,8 | 9 366,3 |
| | - in rubles | 5 018,8 | 5 661,9 | 6 604,1 | 7 247,0 | 7 367,8 |
| | - in foreign currency | 1 335,9 | 1 551,5 | 1 784,9 | 1 971,8 | 1 998,5 |
| | Reference data: | | | | | |
| | Deposits of non-resident individuals (excluding saving certificates) | 103,3 | 134,7 | 167,1 | 174,0 | 177,8 |

**Table 27**

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

(billion rubles)

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| **Loans, deposits and other funds raised from other credit institutions, total** | **3 754,9** | **4 560,2** | **4 738,4** | **4 586,9** | **4 499,9** |
| - in rubles | 1 832,1 | 2 197,7 | 2 530,1 | 2 252,0 | 2 207,7 |
| - in foreign currency | 1 922,8 | 2 362,5 | 2 208,2 | 2 334,9 | 2 292,2 |
| of which: | | | | | |
| - loans, deposits and other funds raised from resident credit institutions | 1 696,6 | 2 123,6 | 2 500,9 | 2 293,9 | 2 262,2 |
| - in rubles | 1 407,6 | 1 767,2 | 2 061,1 | 1 761,1 | 1 740,0 |
| - in foreign currency | 289,0 | 356,4 | 439,8 | 532,8 | 522,2 |
| of which | | | | | |
| overdue debt | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - in rubles | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - in foreign currency | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - loans, deposits and other funds raised from non-resident banks | 2 058,3 | 2 436,6 | 2 237,4 | 2 293,0 | 2 237,7 |
| - in rubles | 424,5 | 430,5 | 469,0 | 490,9 | 467,7 |
| - in foreign currency | 1 633,8 | 2 006,0 | 1 768,4 | 1 802,1 | 1 770,0 |
| of which | | | | | |
| overdue debt | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - in rubles | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| - in foreign currency | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |

**Table 28**

## Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.06.13

| 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 | 18 641 | 39,7 | 68 613 | 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% | 69 | 28 353 | 60,3 | 33 915 779 | 65,8 |
| No budgetary funds | 883 | 0 | 0,0 | 17 602 151 | 34,1 |
| Data not available | 5 | 0 | 0,0 | 0 | 0,0 |
| **Total** | **958** | **46 994** | **100,0** | **51 586 543** | **100,0** |

[1] Without government and other extra-budgetary funds.

Table 29

## Funds raised from and placed with non-residents

| № | Indicator | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | billion rubles | Share in liabilities[1] (assets) of the banking sector, % | billion rubles | Share in liabilities[1] (assets) of the banking sector, % | billion rubles | Share in liabilities[1] (assets) of the banking sector, % | billion rubles | Share in liabilities[1] (assets) of the banking sector, % | billion rubles | Share in liabilities[1] (assets) of the banking sector, % |
| | ***Raised funds*** | | | | | | | | | | |
| **1.** | **Clients' funds (except credit institutions)** | **1 808,3** | **5,3** | **2 059,6** | **4,9** | **2 924,6** | **5,9** | **3 253,6** | **6,4** | **3 330,2** | **6,5** |
| 1.1 | Funds in accounts of legal entities (excluding certificates of deposit) | 1 693,3 | 5,0 | 1 911,3 | 4,6 | 2 734,7 | 5,5 | 3 057,8 | 6,0 | 3 132,1 | 6,1 |
| 1.1.1 | of which deposits and other raised funds (excluding certificates of deposit) | 1 498,1 | 4,4 | 1 731,7 | 4,2 | 2 506,5 | 5,1 | 2 717,8 | 5,4 | 2 727,0 | 5,3 |
| 1.2 | Individual deposits (excluding saving certificates) | 103,3 | 0,3 | 134,7 | 0,3 | 167,1 | 0,3 | 174,0 | 0,3 | 177,8 | 0,3 |
| 1.2.1 | of which deposits and other raised funds (excluding saving certificates) | 76,5 | 0,2 | 98,9 | 0,2 | 121,5 | 0,2 | 124,7 | 0,2 | 128,4 | 0,2 |
| 1.3 | Funds in other accounts | 11,7 | 0,0 | 13,5 | 0,0 | 22,8 | 0,0 | 21,9 | 0,0 | 20,4 | 0,0 |
| **2.** | **Funds in correspondent and other accounts of credit institutions** | **101,3** | **0,3** | **119,9** | **0,3** | **173,2** | **0,4** | **125,7** | **0,2** | **115,5** | **0,2** |
| **3.** | **Loans, deposits and other funds raised from credit institutions** | **2 058,3** | **6,1** | **2 436,6** | **5,9** | **2 237,4** | **4,5** | **2 293,0** | **4,5** | **2 237,7** | **4,3** |
| **4.** | **Loans from other countries** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** |
| | ***Raised funds, total*** | **3 967,9** | **11,7** | **4 616,0** | **11,1** | **5 335,2** | **10,8** | **5 672,3** | **11,2** | **5 683,4** | **11,0** |
| | ***Reference data:*** | | | | | | | | | | |
| | Liabilities of authorized banks to non-residents on issued debt securities - total [2] | 83,8 | 0,2 | 124,9 | 0,3 | 237,7 | 0,5 | 241,4 | 0,5 | 222,7 | 0,4 |
| | Overdue interest on liabilities of credit institutions | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| | ***Placed funds*** | | | | | | | | | | |
| **1.** | **Loans, total** | **2 943,9** | **8,7** | **4 149,8** | **10,0** | **4 115,3** | **8,3** | **5 063,1** | **10,0** | **5 310,8** | **10,3** |
| | of which overdue claims | 10,0 | 0,0 | 33,6 | 0,1 | 61,4 | 0,1 | 64,3 | 0,1 | 64,1 | 0,1 |
| | of which: | | | | | | | | | | |
| 1.1. | Loans, deposits and other placements | 1 711,4 | 5,1 | 2 311,2 | 5,6 | 2 214,8 | 4,5 | 3 129,9 | 6,2 | 3 379,9 | 6,6 |
| 1.2 | Loans and other placements with legal entities | 1 219,1 | 3,6 | 1 827,4 | 4,4 | 1 885,4 | 3,8 | 1 917,3 | 3,8 | 1 914,2 | 3,7 |
| 1.3 | Loans and other placements with individuals | 13,3 | 0,0 | 11,2 | 0,0 | 15,1 | 0,0 | 16,0 | 0,0 | 16,8 | 0,0 |
| **2.** | **Correspondent accounts with banks** | **689,3** | **2,0** | **773,1** | **1,9** | **1 167,5** | **2,4** | **1 156,7** | **2,3** | **1 360,5** | **2,6** |
| **3.** | **Securities acquired by credit institutions, total** | **773,4** | **2,3** | **919,9** | **2,2** | **875,6** | **1,8** | **1 095,8** | **2,2** | **1 105,4** | **2,1** |
| | of which: | | | | | | | | | | |
| 3.1 | Debt securities (without revaluation and delivered without derecognition in the balance sheet) | 718,9 | 2,1 | 839,4 | 2,0 | 791,3 | 1,6 | 1 016,8 | 2,0 | 1 020,2 | 2,0 |
| 3.2 | Shares (without revaluation and delivered without derecognition in the balance sheet) | 50,3 | 0,1 | 78,4 | 0,2 | 82,2 | 0,2 | 77,0 | 0,2 | 83,1 | 0,2 |
| 3.3 | Discounted promissory notes | 4,2 | 0,0 | 2,1 | 0,0 | 2,0 | 0,0 | 2,0 | 0,0 | 2,1 | 0,0 |
| **4.** | **Shares in associates and subsidiaries** | **122,7** | **0,4** | **122,9** | **0,3** | **273,0** | **0,6** | **291,9** | **0,6** | **288,7** | **0,6** |
| **5.** | **Loans provided to other countries** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** | **0,0** |
| | ***Placed funds, total*** | **4 529,3** | **13,4** | **5 965,7** | **14,3** | **6 431,5** | **13,0** | **7 607,6** | **15,0** | **8 065,4** | **15,6** |
| | ***Reference data:*** | | | | | | | | | | |
| | Overdue interest on claims of credit institutions | 0,7 | 0,0 | 1,8 | 0,0 | 1,5 | 0,0 | 2,9 | 0,0 | 2,2 | 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 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
| Total | 573 379,7 | 848 216,8 | 1 011 888,7 | 323 593,8 | 391 208,3 | 1 012 | 978 | 956 | 953 | 953 | 132 079,1 | 173 170,6 | 210 229,8 | 63 444,8 | 81 145,9 |
| Profit-making CIs[1] | 595 046,7 | 853 842,3 | 1 021 250,1 | 330 724,8 | 400 396,1 | 931 | 928 | 901 | 797 | 781 | 131 763,4 | 172 913,2 | 209 438,1 | 63 177,1 | 80 232,7 |
| Loss-making CIs | -21 667,0 | -5 625,5 | -9 361,4 | -7 130,9 | -9 187,8 | 81 | 50 | 55 | 156 | 172 | 315,6 | 257,4 | 791,7 | 267,7 | 913,3 |
| CIs that have not provided their reporting | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | 0 | 0 | 0 | 2 | 5 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| **Total** | | | | | | **1012** | **978** | **956** | **955** | **958** | | | | | |

[1] including CIs with zero profit.

**Table 31**

## Structure of operating credit institutions' income and expenses[1]

| | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.04.13 | |
|---|---|---|---|---|---|---|---|---|
| | 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** | **22 645,4** | **100,0** | **27 399,1** | **100,0** | **31 905,4** | **100,0** | **5 340,1** | **100,0** |
| 1.1. Interest income on placements with legal entities (except income on securities) | 1 609,2 | 7,1 | 1 637,0 | 6,0 | 2 041,8 | 6,4 | 558,7 | 10,5 |
| 1.2. Interest income on loans to individuals | 613,4 | 2,7 | 778,7 | 2,8 | 1 136,4 | 3,6 | 350,6 | 6,6 |
| 1.3. Income on securities | 754,2 | 3,3 | 799,0 | 2,9 | 1 214,7 | 3,8 | 289,4 | 5,4 |
| 1.4. Income on operations with foreign currency | 14 159,3 | 62,5 | 17 923,0 | 65,4 | 21 100,8 | 66,1 | 2 625,3 | 49,2 |
| 1.5. Commissions | 513,3 | 2,3 | 587,1 | 2,1 | 689,7 | 2,2 | 172,7 | 3,2 |
| 1.6. Recovery of loss provision | 4 118,9 | 18,2 | 3 963,9 | 14,5 | 3 942,6 | 12,4 | 1 027,3 | 19,2 |
| 1.7. Other income | 877,2 | 3,9 | 1 710,4 | 6,2 | 1 779,5 | 5,6 | 316,1 | 5,9 |
| Of which: | | | | | | | | |
| 1.7.1. Fines, penalties, forfeits | 102,4 | 0,5 | 68,6 | 0,3 | 57,6 | 0,2 | 14,1 | 0,3 |
| **2. Expenses of credit institution, total** | **22 064,4** | **100,0** | **26 550,8** | **100,0** | **30 892,5** | **100,0** | **5 100,7** | **100,0** |
| 2.1. Interest expenses on funds raised from legal entities (except expense on securities) | 608,4 | 2,8 | 629,8 | 2,4 | 941,3 | 3,0 | 265,6 | 5,2 |
| 2.2. Interest expenses on funds raised from individuals | 562,6 | 2,6 | 542,8 | 2,0 | 665,9 | 2,2 | 202,1 | 4,0 |
| 2.3. Expenses on operations with securities | 394,3 | 1,8 | 495,5 | 1,9 | 874,9 | 2,8 | 218,2 | 4,3 |
| 2.4. Expenses on operations with foreign currency | 14 114,1 | 64,0 | 17 829,3 | 67,2 | 21 042,2 | 68,1 | 2 593,2 | 50,8 |
| 2.5. Commissions | 61,3 | 0,3 | 88,6 | 0,3 | 124,3 | 0,4 | 29,6 | 0,6 |
| 2.6. Expenses on loss provision | 4 352,5 | 19,7 | 4 074,1 | 15,3 | 4 147,9 | 13,4 | 1 166,6 | 22,9 |
| 2.7. Management expenses (including personnel costs) | 719,9 | 3,3 | 894,0 | 3,4 | 1 061,0 | 3,4 | 238,7 | 4,7 |
| 2.8. Other expenses | 1 251,2 | 5,7 | 1 996,6 | 7,5 | 2 035,0 | 6,6 | 386,8 | 7,6 |
| Of which: | | | | | | | | |
| 2.8.1. Fines, penalties, forfeits | 1,6 | 0,0 | 1,7 | 0,0 | 2,7 | 0,0 | 0,4 | 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 1.06.13**

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** | 34 301 949 426 | 11 740 695 612 | 35 261 427 181 | 10 781 217 857 |
| Belgorod Region | 18 416 959 | 1 268 403 | 18 398 245 | 1 287 117 |
| Bryansk Region | 0 | 0 | 0 | 0 |
| Vladimir Region | 9 163 587 | 1 327 671 | 9 237 358 | 1 253 900 |
| Voronezh Region | 1 609 425 | 26 765 | 1 634 976 | 1 214 |
| Ivanovo Region | 13 162 903 | 628 459 | 12 495 756 | 1 295 606 |
| Kaluga Region | 19 986 249 | 1 330 868 | 19 925 514 | 1 391 603 |
| Kostroma Region | 131 894 945 | 11 091 876 | 133 363 989 | 9 622 832 |
| Kursk Region | 15 336 332 | 646 374 | 15 351 085 | 631 621 |
| Lipetsk Region | 28 540 363 | 1 029 561 | 28 546 787 | 1 023 137 |
| Moscow Region | 106 764 102 | 15 258 661 | 104 492 219 | 17 530 544 |
| Orel Region | 4 034 107 | 227 592 | 4 032 112 | 229 587 |
| Ryazan Region | 16 441 830 | 744 162 | 16 594 231 | 591 761 |
| Smolensk Region | 41 723 541 | 5 417 893 | 38 863 328 | 8 278 106 |
| Tambov Region | 3 120 947 | 20 722 | 3 123 345 | 18 324 |
| Tver Region | 10 364 160 | 706 017 | 10 387 581 | 682 596 |
| Tula Region | 15 017 737 | 575 076 | 15 011 702 | 581 111 |
| Yaroslavl Region | 10 625 489 | 407 914 | 10 575 375 | 458 028 |
| City of Moscow | 33 855 746 750 | 11 699 987 598 | 34 819 393 578 | 10 736 340 770 |
| **North-Western Federal District** | 1 158 917 513 | 324 099 604 | 1 209 095 532 | 273 921 585 |
| Republic of Karelia | 1 125 675 | 38 559 | 1 130 808 | 33 426 |
| Komi Republic | 4 671 818 | 684 088 | 4 688 966 | 666 940 |
| Akhangelsk Region | 1 709 708 | 21 756 | 1 708 377 | 23 087 |
| Vologda Region | 71 350 956 | 7 230 232 | 71 227 628 | 7 353 560 |
| Kaliningrad Region | 23 655 898 | 5 618 618 | 23 938 748 | 5 335 768 |
| Leningrad Region* | 10 702 469 | 1 163 596 | 10 688 813 | 1 177 252 |
| Murmansk Region | 7 887 566 | 1 144 300 | 7 872 279 | 1 159 587 |
| Novgorod Region | 4 967 523 | 107 465 | 4 988 919 | 86 069 |
| Pskov Region | 2 642 451 | 44 753 | 2 651 228 | 35 976 |
| St Petersburg | 1 030 203 449 | 308 046 237 | 1 080 199 766 | 258 049 920 |
| **Southern Federal District** | 242 807 525 | 15 390 897 | 243 977 113 | 14 221 309 |
| Republic of Adygeya | 5 622 077 | 44 131 | 5 638 603 | 27 605 |
| Republic of Kalmykia | 1 308 455 | 111 053 | 1 310 258 | 109 250 |
| Krasnodar Territory | 123 714 246 | 5 000 391 | 123 960 919 | 4 753 718 |
| Astrakhan Region | 7 885 835 | 568 198 | 7 918 810 | 535 223 |
| Volgograd Region | 16 679 420 | 971 857 | 16 719 378 | 931 899 |
| Rostov Region | 87 597 492 | 8 695 267 | 88 429 145 | 7 863 614 |
| **North-Caucasian Federal District** | 54 328 928 | 3 716 687 | 54 681 612 | 3 364 003 |
| Republik of Daghestan | 20 812 424 | 235 561 | 20 867 793 | 180 192 |
| Republic of Ingushetia | 996 575 | 11 435 | 999 041 | 8 969 |
| Kabardino-Balkar Republic | 6 112 282 | 103 683 | 6 143 225 | 72 740 |
| Karachai-Cherkess Republic | 7 208 261 | 3 019 254 | 7 502 495 | 2 725 020 |
| Republic of North Ossetia - Alania | 11 403 467 | 210 347 | 11 358 773 | 255 041 |
| Chechen Republic | 0 | 0 | 0 | 0 |
| Stavropol Territory | 7 795 919 | 136 407 | 7 810 285 | 122 041 |
| **Volga Federal District** | 1 365 734 145 | 115 138 704 | 1 367 740 141 | 113 132 708 |

| | | | | |
|---|---|---|---|---|
| Republic of Bashkortostan | 77 850 420 | 4 429 389 | 77 289 298 | 4 990 511 |
| Republic of Marii El | 2 344 391 | 69 882 | 2 343 456 | 70 817 |
| Republic of Mordovia | 20 516 487 | 231 175 | 20 510 706 | 236 956 |
| Republic of Tatarstan | 616 651 781 | 66 238 426 | 614 724 985 | 68 165 222 |
| Udmurt Republic | 31 720 951 | 1 376 546 | 31 452 695 | 1 644 802 |
| Chuvash Republic | 9 812 438 | 291 159 | 9 803 438 | 300 159 |
| Perm Territory | 35 645 353 | 2 835 398 | 35 589 341 | 2 891 410 |
| Kirov Region | 29 845 048 | 2 891 779 | 31 481 606 | 1 255 221 |
| Nizhny Novgogrod Region | 89 202 125 | 4 741 050 | 89 737 044 | 4 206 131 |
| Orenburg Region | 45 161 106 | 1 938 936 | 45 124 028 | 1 976 014 |
| Penza Region | 4 003 677 | 35 137 | 4 002 251 | 36 563 |
| Samara Region | 329 816 679 | 24 678 460 | 332 462 134 | 22 033 005 |
| Saratov Region | 67 651 434 | 5 318 773 | 67 686 788 | 5 283 419 |
| Ulyanovsk Region | 5 512 255 | 62 594 | 5 532 371 | 42 478 |
| **Ural Federal District** | 964 958 626 | 147 374 027 | 1 010 381 625 | 101 951 028 |
| Kurgan Region | 3 057 180 | 23 283 | 3 072 615 | 7 848 |
| Sverdlovsk Region | 425 430 053 | 41 220 534 | 435 180 232 | 31 470 355 |
| Tyumen Region | 424 319 167 | 87 265 394 | 451 786 309 | 59 798 252 |
| Chelyabinsk Region | 112 152 226 | 18 864 816 | 120 342 469 | 10 674 573 |
| **Siberian Federal District** | 499 920 537 | 99 528 141 | 528 182 861 | 71 265 817 |
| Republic of Altai | 1 244 144 | 23 786 | 1 248 927 | 19 003 |
| Republic of Buryatiya | 10 460 218 | 1 079 777 | 10 216 591 | 1 323 404 |
| Republic of Tuva | 430 824 | 3 567 | 433 064 | 1 327 |
| Republic of Khakassia | 5 607 400 | 60 824 | 5 623 714 | 44 510 |
| Altai Territory | 18 067 519 | 474 814 | 18 077 105 | 465 228 |
| Zabaykal Territory | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 8 900 255 | 211 324 | 8 953 158 | 158 421 |
| Irkutsk Region | 19 826 984 | 736 897 | 19 997 635 | 566 246 |
| Kemerovo Region | 28 110 798 | 1 761 360 | 28 668 379 | 1 203 779 |
| Novosibirsk Region | 370 808 556 | 91 241 251 | 397 317 939 | 64 731 868 |
| Omsk Region | 25 799 750 | 3 688 172 | 26 975 430 | 2 512 492 |
| Tomsk Region | 10 664 089 | 246 369 | 10 670 919 | 239 539 |
| **Far Eastern Federal District** | 504 134 456 | 47 848 010 | 513 862 680 | 38 119 786 |
| Republic of Sakha (Yakutia) | 25 500 266 | 920 838 | 25 427 312 | 993 792 |
| Kamchatka Territory | 17 603 918 | 1 624 416 | 18 069 164 | 1 159 170 |
| Primorskiy Territory | 86 973 409 | 8 377 318 | 87 281 854 | 8 068 873 |
| Khabarovsk Territory | 24 687 437 | 1 457 757 | 24 696 290 | 1 448 904 |
| Amur Region | 334 022 279 | 34 283 267 | 343 004 420 | 25 301 126 |
| Magadan Region | 0 | 0 | 0 | 0 |
| Sakhalin Region | 15 347 147 | 1 184 414 | 15 383 640 | 1 147 921 |
| 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 liabilities[1] with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.06.13**

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** | 26 740 690 160 | 10 911 605 409 | 27 678 871 950 | 9 973 423 619 |
| Belgorod Region | 110 766 583 | 14 737 042 | 110 458 865 | 15 044 760 |
| Bryansk Region | 64 777 419 | 574 292 | 61 410 969 | 3 940 742 |
| Vladimir Region | 119 453 012 | 10 372 125 | 119 662 528 | 10 162 609 |
| Voronezh Region | 822 743 120 | 30 813 457 | 818 716 544 | 34 840 033 |
| Ivanovo Region | 67 112 521 | 4 473 544 | 66 214 296 | 5 371 769 |
| Kaluga Region | 97 320 676 | 7 214 960 | 96 403 673 | 8 131 963 |
| Kostroma Region | 80 608 195 | 2 949 115 | 80 844 074 | 2 713 236 |
| Kursk Region | 63 666 755 | 3 515 394 | 63 521 245 | 3 660 904 |
| Lipetsk Region | 96 300 714 | 4 177 233 | 95 988 403 | 4 489 544 |
| Moscow Region | 937 448 884 | 80 490 496 | 933 539 170 | 84 400 210 |
| Orel Region | 46 971 036 | 2 127 356 | 46 851 224 | 2 247 168 |
| Ryazan Region | 90 683 189 | 2 583 357 | 87 864 394 | 5 402 152 |
| Smolensk Region | 84 423 320 | 6 985 802 | 84 513 169 | 6 895 953 |
| Tambov Region | 52 959 364 | 2 064 357 | 52 855 182 | 2 168 539 |
| Tver Region | 88 174 338 | 7 072 386 | 87 487 682 | 7 759 042 |
| Tula Region | 113 330 711 | 17 116 894 | 116 977 646 | 13 469 959 |
| Yaroslavl Region | 308 600 348 | 12 151 066 | 306 382 619 | 14 368 795 |
| City of Moscow | 23 495 349 975 | 10 702 186 533 | 24 449 180 267 | 9 748 356 241 |
| **North-Western Federal District** | 3 042 685 219 | 556 549 911 | 2 974 033 457 | 625 201 673 |
| Republic of Karelia | 51 452 259 | 3 482 389 | 57 714 403 | -2 779 755 |
| Komi Republic | 93 277 790 | 5 492 519 | 92 650 033 | 6 120 276 |
| Akhangelsk Region | 121 508 547 | 8 354 239 | 121 976 919 | 7 885 867 |
| Vologda Region | 113 095 851 | 23 049 378 | 109 000 329 | 27 144 900 |
| Kaliningrad Region | 104 539 679 | 27 807 621 | 57 643 118 | 74 704 182 |
| Leningrad Region | 20 395 864 | 8 613 135 | 25 497 486 | 3 511 513 |
| Murmansk Region | 68 762 978 | 33 353 607 | 92 446 762 | 9 669 823 |
| Novgorod Region | 48 656 201 | 5 504 259 | 46 517 778 | 7 642 682 |
| Pskov Region | 56 578 407 | 637 249 | 51 297 746 | 5 917 910 |
| St Petersburg | 2 364 417 643 | 440 255 515 | 2 319 288 883 | 485 384 275 |
| **Southern Federal District** | 1 597 519 706 | 103 248 061 | 1 583 631 409 | 117 136 358 |
| Republic of Adygeya | 26 363 617 | 114 195 | 26 227 575 | 250 237 |
| Republic of Kalmykia | 10 024 971 | 67 441 | 10 001 445 | 90 967 |
| Krasnodar Territory | 697 857 403 | 37 169 217 | 682 139 269 | 52 887 351 |
| Astrakhan Region | 57 721 218 | 4 514 675 | 57 683 473 | 4 552 420 |
| Volgograd Region | 168 999 304 | 4 009 032 | 160 966 702 | 12 041 634 |
| Rostov Region | 636 553 193 | 57 373 501 | 646 612 945 | 47 313 749 |
| **North-Caucasian Federal District** | 469 971 618 | 9 111 406 | 462 181 141 | 16 901 883 |
| Republik of Daghestan | 57 607 922 | -510 326 | 55 687 918 | 1 409 678 |
| Republic of Ingushetia | 11 594 256 | 212 694 | 11 470 881 | 336 069 |
| Kabardino-Balkar Republic | 39 215 510 | 953 172 | 38 331 113 | 1 837 569 |
| Karachai-Cherkess Republic | 19 957 977 | 1 505 571 | 19 795 857 | 1 667 691 |
| Republic of North Ossetia - Alania | 30 601 588 | 935 840 | 30 390 160 | 1 147 268 |
| Chechen Republic | 22 149 884 | 220 153 | 21 591 145 | 778 892 |
| Stavropol Territory | 288 844 481 | 5 794 302 | 284 914 067 | 9 724 716 |

| | | | | |
|---|---|---|---|---|
| **Volga Federal District** | 4 425 995 360 | 360 276 600 | 4 528 178 884 | 258 093 076 |
| Republic of Bashkortostan | 270 644 093 | 118 808 667 | 363 149 649 | 26 303 111 |
| Republic of Marii El | 57 321 129 | 890 843 | 56 473 423 | 1 738 549 |
| Republic of Mordovia | 95 622 732 | 315 013 | 96 304 339 | -366 594 |
| Republic of Tatarstan | 796 119 868 | 71 683 880 | 793 629 922 | 74 173 826 |
| Udmurt Republic | 132 127 121 | 1 696 084 | 148 768 689 | -14 945 484 |
| Chuvash Republic | 83 827 712 | 4 159 267 | 83 435 033 | 4 551 946 |
| Perm Territory | 372 443 832 | 5 332 388 | 381 001 227 | -3 225 007 |
| Kirov Region | 107 680 519 | 3 223 170 | 109 517 739 | 1 385 950 |
| Nizhny Novgogrod Region | 807 905 395 | 60 519 438 | 798 052 558 | 70 372 275 |
| Orenburg Region | 140 486 580 | 11 762 665 | 142 011 247 | 10 237 998 |
| Penza Region | 76 608 291 | 3 654 971 | 76 326 028 | 3 937 234 |
| Samara Region | 1 216 749 591 | 58 741 946 | 1 212 179 077 | 63 312 460 |
| Saratov Region | 185 475 550 | 12 927 545 | 183 831 265 | 14 571 830 |
| Ulyanovsk Region | 82 982 947 | 6 560 723 | 83 498 688 | 6 044 982 |
| **Ural Federal District** | 2 368 576 682 | 424 297 176 | 2 470 236 422 | 322 637 436 |
| Kurgan Region | 41 710 969 | 137 963 | 41 432 282 | 416 650 |
| Sverdlovsk Region | 1 178 223 969 | 260 792 385 | 1 257 352 103 | 181 664 251 |
| Tyumen Region | 809 220 281 | 128 920 969 | 826 395 812 | 111 745 438 |
| Chelyabinsk Region | 339 421 463 | 34 445 859 | 345 056 225 | 28 811 097 |
| **Siberian Federal District** | 2 533 490 975 | 190 493 953 | 2 587 429 534 | 136 555 394 |
| Republic of Altai | 7 383 624 | 171 627 | 7 387 674 | 167 577 |
| Republic of Buryatiya | 58 957 663 | -1 588 868 | 53 729 365 | 3 639 430 |
| Republic of Tuva | 13 238 640 | 22 471 | 13 236 080 | 25 031 |
| Republic of Khakassia | 32 640 701 | 315 098 | 32 411 097 | 544 702 |
| Altai Territory | 135 977 352 | 9 798 039 | 136 218 668 | 9 556 723 |
| Zabaykal Territory | 39 608 933 | 1 362 317 | 39 360 499 | 1 610 751 |
| Krasnoyarsk Territory | 472 149 687 | 26 622 786 | 481 515 580 | 17 256 893 |
| Irkutsk Region | 325 409 178 | 11 197 995 | 325 576 997 | 11 030 176 |
| Kemerovo Region | 167 230 917 | 57 931 818 | 209 859 020 | 15 303 715 |
| Novosibirsk Region | 1 036 038 094 | 74 565 134 | 1 053 266 630 | 57 336 598 |
| Omsk Region | 169 388 370 | 4 819 488 | 159 530 223 | 14 677 635 |
| Tomsk Region | 75 467 816 | 5 276 048 | 75 337 701 | 5 406 163 |
| **Far Eastern Federal District** | 1 160 352 634 | 87 330 522 | 1 169 143 525 | 78 539 631 |
| Republic of Sakha (Yakutia) | 89 636 986 | 3 801 076 | 89 551 566 | 3 886 496 |
| Kamchatka Territory | 45 782 919 | 4 539 895 | 46 371 922 | 3 950 892 |
| Primorskiy Territory | 205 017 263 | 21 086 366 | 207 655 348 | 18 448 281 |
| Khabarovsk Territory | 507 400 634 | 34 171 543 | 512 314 993 | 29 257 184 |
| Amur Region | 142 867 379 | 4 671 397 | 140 358 272 | 7 180 504 |
| Magadan Region | 96 123 523 | 9 690 070 | 96 995 534 | 8 818 059 |
| Sakhalin Region | 66 038 050 | 9 050 091 | 68 372 757 | 6 715 384 |
| Jewish Autonomous Region | 6 285 331 | 321 174 | 6 323 675 | 282 830 |
| Chukotka Autonomous Area | 1 200 549 | -1 090 | 1 199 458 | 1 |

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

**Table 33.1**

## Securities acquired by credit institutions registered in respective regions, as of 1.06.13

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** | 4 995 260 399 | 826 625 766 | 619 846 473 | 582 358 238 | 228 471 565 | 86 612 468 |
| Belgorod Region | 1 266 210 | 36 987 | 5 107 | 0 | 2 735 217 | 169 195 |
| Bryansk Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Vladimir Region | 2 092 267 | 195 130 | 8 997 | 0 | 587 258 | 0 |
| Voronezh Region | 799 585 | 107 706 | 0 | 0 | 49 607 | 0 |
| Ivanovo Region | 1 499 879 | 82 493 | 16 403 | 0 | 0 | 139 230 |
| Kaluga Region | 803 426 | 807 637 | 514 029 | 0 | 0 | 0 |
| Kostroma Region | 50 727 836 | 26 761 | 0 | 5 880 | 484 698 | 0 |
| Kursk Region | 1 377 302 | 1 023 917 | 0 | 0 | 557 928 | 0 |
| Lipetsk Region | 2 004 593 | 333 835 | 172 227 | 0 | 305 920 | 0 |
| Moscow Region | 11 513 191 | 67 440 | 2 484 686 | 0 | 2 298 400 | 60 692 |
| Orel Region | 82 827 | 0 | 90 000 | 0 | 157 294 | 0 |
| Ryazan Region | 1 136 233 | 793 378 | 294 776 | 0 | 0 | 0 |
| Smolensk Region | 1 599 478 | 378 068 | 1 831 627 | 0 | 1 192 805 | 0 |
| Tambov Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Tver Region | 494 343 | 132 109 | 17 268 | 0 | 0 | 0 |
| Tula Region | 490 290 | 41 359 | 12 591 | 0 | 14 907 | 0 |
| Yaroslavl Region | 12 433 | 0 | 35 | 0 | 159 081 | 0 |
| City of Moscow | 4 919 360 506 | 822 598 946 | 614 398 727 | 582 352 358 | 219 928 450 | 86 243 351 |
| **North-Western Federal District** | 234 175 625 | 12 506 140 | 19 668 747 | 3 547 036 | 15 329 803 | 2 351 310 |
| Republic of Karelia | 0 | 0 | 0 | 0 | 0 | 0 |
| Komi Republic | 1 085 843 | 328 173 | 42 932 | 0 | 53 017 | 361 222 |
| Akhangelsk Region | 0 | 0 | 1 646 | 0 | 0 | 0 |
| Vologda Region | 5 216 008 | 907 459 | 46 000 | 1 000 | 694 191 | 0 |
| Kaliningrad Region | 5 848 004 | 122 424 | 30 708 | 0 | 333 982 | 0 |
| Leningrad Region | 807 374 | 230 846 | 213 182 | 20 | 183 595 | 0 |
| Murmansk Region | 740 772 | 372 847 | 0 | 0 | 0 | 0 |
| Novgorod Region | 820 334 | 333 232 | 176 821 | 0 | 502 355 | 0 |
| Pskov Region | 118 976 | 0 | 0 | 0 | 0 | 0 |
| St Petersburg | 219 538 314 | 10 211 159 | 19 157 458 | 3 546 016 | 13 562 663 | 1 990 088 |
| **Southern Federal District** | 13 360 499 | 4 238 355 | 7 368 664 | 25 169 | 2 767 406 | 116 188 |
| Republic of Adygeya | 20 304 | 20 260 | 1 278 | 0 | 59 071 | 0 |
| Republic of Kalmykia | 0 | 0 | 37 853 | 0 | 0 | 0 |
| Krasnodar Territory | 8 335 028 | 2 787 199 | 6 766 221 | 0 | 2 053 139 | 93 735 |
| Astrakhan Region | 1 897 100 | 1 108 428 | 145 177 | 5 288 | 338 175 | 0 |
| Volgograd Region | 1 196 760 | 162 209 | 6 936 | 0 | 181 854 | 22 453 |
| Rostov Region | 1 911 307 | 160 259 | 411 199 | 19 881 | 135 167 | 0 |
| **North-Caucasian Federal District** | 1 828 444 | 228 104 | 158 266 | 0 | 428 815 | 0 |
| Republik of Daghestan | 0 | 0 | 16 011 | 0 | 273 766 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 4 476 | 0 | 21 291 | 0 | 0 | 0 |
| Karachai-Cherkess Republic | 1 208 133 | 0 | 18 790 | 0 | 0 | 0 |
| Republic of North Ossetia - Alania | 0 | 0 | 102 174 | 0 | 155 049 | 0 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 615 835 | 228 104 | 0 | 0 | 0 | 0 |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Volga Federal District** | 122 915 180 | 18 770 937 | 37 457 595 | 1 177 551 | 18 329 990 | 1 118 696 |
| Republic of Bashkortostan | 5 278 208 | 962 063 | 1 579 633 | 0 | 773 434 | 0 |
| Republic of Marii El | 0 | 0 | 0 | 0 | 49 427 | 0 |
| Republic of Mordovia | 388 908 | 96 025 | 34 981 | 0 | 570 714 | 0 |
| Republic of Tatarstan | 67 521 376 | 14 055 431 | 15 073 099 | 762 595 | 5 761 394 | 0 |
| Udmurt Republic | 3 525 402 | 0 | 10 323 | 0 | 540 497 | 574 058 |
| Chuvash Republic | 190 861 | 87 964 | 217 949 | 0 | 256 178 | 0 |
| Perm Territory | 1 509 398 | 0 | 5 040 146 | 0 | 319 062 | 0 |
| Kirov Region | 4 464 038 | 0 | 474 197 | 0 | 340 373 | 0 |
| Nizhny Novgogrod Region | 8 044 061 | 2 383 262 | 5 446 951 | 115 | 5 224 928 | 504 652 |
| Orenburg Region | 5 996 576 | 173 111 | 513 075 | 35 246 | 3 137 860 | 39 986 |
| Penza Region | 195 877 | 54 040 | 0 | 0 | 46 666 | 0 |
| Samara Region | 24 437 582 | 309 400 | 8 304 081 | 379 595 | 1 195 991 | 0 |
| Saratov Region | 1 362 893 | 649 641 | 693 530 | 0 | 113 466 | 0 |
| Ulyanovsk Region | 0 | 0 | 69 630 | 0 | 0 | 0 |
| **Ural Federal District** | 144 707 525 | 25 534 355 | 14 031 294 | 3 621 | 14 845 167 | 1 111 011 |
| Kurgan Region | 0 | 0 | 0 | 0 | 14 769 | 0 |
| Sverdlovsk Region | 81 557 094 | 6 521 784 | 10 838 942 | 3 621 | 2 760 816 | 0 |
| Tyumen Region | 43 952 235 | 12 651 534 | 3 004 957 | 0 | 10 854 735 | 609 696 |
| Chelyabinsk Region | 19 198 196 | 6 361 037 | 187 395 | 0 | 1 214 847 | 501 315 |
| **Siberian Federal District** | 45 783 899 | 3 542 556 | 18 170 779 | 8 245 036 | 12 625 576 | 2 376 794 |
| Republic of Altai | 30 994 | 0 | 0 | 0 | 267 822 | 0 |
| Republic of Buryatiya | 67 035 | 0 | 844 132 | 0 | 867 836 | 0 |
| Republic of Tuva | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 15 044 | 14 925 | 0 | 0 | 0 | 0 |
| Altai Territory | 41 943 | 37 138 | 2 787 | 0 | 0 | 0 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 53 438 | 3 370 | 1 013 | 0 | 0 | 0 |
| Irkutsk Region | 214 531 | 0 | 113 803 | 0 | 196 152 | 32 001 |
| Kemerovo Region | 2 871 784 | 1 198 530 | 59 346 | 0 | 1 855 518 | 0 |
| Novosibirsk Region | 39 060 848 | 1 974 013 | 16 054 140 | 8 245 036 | 7 237 750 | 1 847 100 |
| Omsk Region | 2 960 591 | 162 159 | 1 093 877 | 0 | 2 161 608 | 497 693 |
| Tomsk Region | 467 691 | 152 421 | 1 681 | 0 | 38 890 | 0 |
| **Far Eastern Federal District** | 46 476 865 | 4 680 353 | 1 543 617 | 42 095 | 7 413 302 | 250 853 |
| Republic of Sakha (Yakutia) | 1 535 887 | 161 373 | 274 854 | 0 | 440 863 | 0 |
| Kamchatka Territory | 296 175 | 102 400 | 28 674 | 42 095 | 548 428 | 0 |
| Primorskiy Territory | 11 672 679 | 3 274 944 | 124 876 | 0 | 465 811 | 0 |
| Khabarovsk Territory | 1 026 627 | 0 | 432 713 | 0 | 0 | 0 |
| Amur Region | 30 870 256 | 1 141 636 | 7 641 | 0 | 5 918 178 | 250 853 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 1 075 241 | 0 | 674 859 | 0 | 40 022 | 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 1.06.13**

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** | 5 051 052 311 | 829 686 555 | 625 671 871 | 589 356 129 | 242 158 745 | 88 608 428 |
| Belgorod Region | 1 266 210 | 36 987 | 5 446 | 0 | 2 735 217 | 169 195 |
| Bryansk Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Vladimir Region | 269 565 | 28 468 | 8 997 | 2 243 | 2 542 | 0 |
| Voronezh Region | 799 585 | 107 706 | 0 | 0 | 49 607 | 0 |
| Ivanovo Region | 1 499 879 | 82 493 | 16 808 | 0 | 0 | 139 230 |
| Kaluga Region | 803 426 | 807 637 | 514 029 | 0 | 0 | 0 |
| Kostroma Region | 18 018 745 | 26 761 | 0 | 0 | 139 266 | 0 |
| Kursk Region | 1 377 302 | 1 023 917 | 0 | 0 | 557 928 | 0 |
| Lipetsk Region | 2 004 593 | 333 835 | 172 984 | 0 | 305 920 | 0 |
| Moscow Region | 11 513 191 | 67 440 | 2 484 875 | 0 | 2 298 400 | 60 692 |
| Orel Region | 82 827 | 0 | 90 000 | 0 | 157 294 | 0 |
| Ryazan Region | 1 136 233 | 793 378 | 294 776 | 0 | 0 | 0 |
| Smolensk Region | 659 857 | 127 103 | 101 765 | 0 | 14 530 | 0 |
| Tambov Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Tver Region | 494 343 | 132 109 | 17 268 | 0 | 0 | 0 |
| Tula Region | 490 290 | 41 359 | 12 591 | 0 | 344 258 | 0 |
| Yaroslavl Region | 12 433 | 0 | 35 | 0 | 0 | 0 |
| City of Moscow | 5 010 623 832 | 826 077 362 | 621 952 297 | 589 353 886 | 235 553 783 | 88 239 311 |
| **North-Western Federal District** | 229 414 306 | 11 476 581 | 29 381 166 | 4 794 181 | 14 815 410 | 2 224 903 |
| Republic of Karelia | 0 | 0 | 0 | 0 | 0 | 0 |
| Komi Republic | 876 652 | 293 156 | 40 899 | 0 | 53 017 | 234 815 |
| Akhangelsk Region | 0 | 0 | 1 646 | 0 | 0 | 0 |
| Vologda Region | 1 955 276 | 907 459 | 46 000 | 1 000 | 402 585 | 0 |
| Kaliningrad Region | 5 848 004 | 122 424 | 30 708 | 0 | 333 982 | 0 |
| Leningrad Region | 807 374 | 230 846 | 213 182 | 20 | 183 595 | 0 |
| Murmansk Region | 740 772 | 372 847 | 0 | 0 | 0 | 0 |
| Novgorod Region | 820 334 | 333 232 | 176 821 | 0 | 502 355 | 0 |
| Pskov Region | 118 976 | 0 | 0 | 0 | 0 | 0 |
| St Petersburg | 218 246 918 | 9 216 617 | 28 871 910 | 4 793 161 | 13 339 876 | 1 990 088 |
| **Southern Federal District** | 11 612 332 | 3 652 631 | 7 200 341 | 25 169 | 2 070 162 | 93 735 |
| Republic of Adygeya | 20 304 | 20 260 | 1 278 | 0 | 0 | 0 |
| Republic of Kalmykia | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnodar Territory | 7 706 999 | 2 787 199 | 6 722 109 | 0 | 1 759 137 | 93 735 |
| Astrakhan Region | 852 445 | 522 704 | 147 918 | 5 288 | 165 858 | 0 |
| Volgograd Region | 1 121 277 | 162 209 | 7 122 | 0 | 0 | 0 |
| Rostov Region | 1 911 307 | 160 259 | 321 914 | 19 881 | 145 167 | 0 |
| **North-Caucasian Federal District** | 620 311 | 228 104 | 159 625 | 0 | 428 815 | 0 |
| Republik of Daghestan | 0 | 0 | 16 029 | 0 | 273 766 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 4 476 | 0 | 21 291 | 0 | 0 | 0 |
| Karachai-Cherkess Republic | 0 | 0 | 18 790 | 0 | 0 | 0 |
| Republic of North Ossetia - Alania | 0 | 0 | 102 174 | 0 | 155 049 | 0 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 615 835 | 228 104 | 1 341 | 0 | 0 | 0 |
| **Volga Federal District** | 124 333 284 | 18 731 003 | 37 479 393 | 1 177 551 | 19 684 563 | 1 118 696 |
| Republic of Bashkortostan | 5 186 775 | 957 069 | 1 431 747 | 0 | 780 080 | 0 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Republic of Marii El | 0 | 0 | 0 | 0 | 49 427 | 0 |
| Republic of Mordovia | 388 909 | 96 025 | 34 981 | 0 | 143 354 | 0 |
| Republic of Tatarstan | 69 729 558 | 14 055 431 | 15 244 601 | 762 595 | 7 050 751 | 0 |
| Udmurt Republic | 3 525 402 | 0 | 10 323 | 0 | 540 497 | 574 058 |
| Chuvash Republic | 190 861 | 87 964 | 214 570 | 0 | 256 178 | 0 |
| Perm Territory | 1 509 398 | 0 | 5 040 199 | 0 | 179 256 | 0 |
| Kirov Region | 4 464 038 | 0 | 474 197 | 0 | 340 373 | 0 |
| Nizhny Novgogrod Region | 7 345 415 | 2 348 322 | 5 447 001 | 115 | 5 775 176 | 504 652 |
| Orenburg Region | 5 996 576 | 173 111 | 513 663 | 35 246 | 3 137 860 | 39 986 |
| Penza Region | 195 877 | 54 040 | 0 | 0 | 79 959 | 0 |
| Samara Region | 24 437 582 | 309 400 | 8 304 402 | 379 595 | 1 231 540 | 0 |
| Saratov Region | 1 362 893 | 649 641 | 694 079 | 0 | 120 112 | 0 |
| Ulyanovsk Region | 0 | 0 | 69 630 | 0 | 0 | 0 |
| **Ural Federal District** | 130 997 341 | 24 282 297 | 14 158 794 | 3 621 | 13 737 331 | 1 111 011 |
| Kurgan Region | 0 | 0 | 0 | 0 | 14 769 | 0 |
| Sverdlovsk Region | 67 846 910 | 5 269 726 | 10 963 506 | 3 621 | 1 879 756 | 0 |
| Tyumen Region | 43 952 235 | 12 651 534 | 3 007 893 | 0 | 10 627 959 | 609 696 |
| Chelyabinsk Region | 19 198 196 | 6 361 037 | 187 395 | 0 | 1 214 847 | 501 315 |
| **Siberian Federal District** | 25 659 263 | 3 389 042 | 2 650 630 | 0 | 5 770 098 | 529 694 |
| Republic of Altai | 30 994 | 0 | 0 | 0 | 268 002 | 0 |
| Republic of Buryatiya | 67 035 | 0 | 844 132 | 0 | 867 836 | 0 |
| Republic of Tuva | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 15 044 | 14 925 | 0 | 0 | 0 | 0 |
| Altai Territory | 41 943 | 37 138 | 2 787 | 0 | 60 | 0 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 53 438 | 3 370 | 1 013 | 0 | 2 220 | 0 |
| Irkutsk Region | 214 531 | 0 | 113 803 | 0 | 196 152 | 32 001 |
| Kemerovo Region | 2 871 784 | 1 198 530 | 59 531 | 0 | 1 855 518 | 0 |
| Novosibirsk Region | 18 936 212 | 1 820 499 | 533 064 | 0 | 134 644 | 0 |
| Omsk Region | 2 960 591 | 162 159 | 1 094 619 | 0 | 2 406 776 | 497 693 |
| Tomsk Region | 467 691 | 152 421 | 1 681 | 0 | 38 890 | 0 |
| **Far Eastern Federal District** | 30 809 746 | 4 680 353 | 1 543 617 | 42 095 | 1 553 146 | 250 853 |
| Republic of Sakha (Yakutia) | 1 637 136 | 161 373 | 274 854 | 0 | 943 316 | 0 |
| Kamchatka Territory | 289 795 | 102 400 | 28 674 | 42 095 | 26 600 | 0 |
| Primorskiy Territory | 11 693 414 | 3 274 944 | 138 514 | 0 | 465 811 | 0 |
| Khabarovsk Territory | 1 005 892 | 0 | 419 075 | 0 | 77 397 | 0 |
| Amur Region | 15 108 268 | 1 141 636 | 7 641 | 0 | 0 | 250 853 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 1 075 241 | 0 | 674 859 | 0 | 40 022 | 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 1.06.13**

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** | 24 501 242 822 | 14 253 551 174 | 1 473 579 723 | 7 186 790 414 |
| Belgorod Region | 10 597 541 | 7 431 022 | 270 000 | 2 054 449 |
| Bryansk Region | 0 | 0 | 0 | 0 |
| Vladimir Region | 4 077 647 | 2 432 543 | 295 202 | 1 279 902 |
| Voronezh Region | 626 200 | 242 474 | 250 086 | 133 640 |
| Ivanovo Region | 9 424 752 | 4 700 902 | 820 060 | 3 671 249 |
| Kaluga Region | 14 420 185 | 3 017 531 | 5 433 000 | 4 837 887 |
| Kostroma Region | 64 881 286 | 9 400 072 | 34 603 | 54 475 072 |
| Kursk Region | 11 562 094 | 9 637 720 | 600 000 | 1 133 222 |
| Lipetsk Region | 22 320 958 | 16 386 119 | 1 615 000 | 2 284 263 |
| Moscow Region | 68 188 081 | 35 077 041 | 1 162 999 | 30 784 387 |
| Orel Region | 3 112 357 | 637 623 | 884 000 | 1 188 346 |
| Ryazan Region | 11 677 774 | 8 556 101 | 1 625 000 | 1 478 377 |
| Smolensk Region | 27 652 310 | 17 195 394 | 1 174 900 | 6 829 886 |
| Tambov Region | 2 345 795 | 1 891 837 | 180 000 | 273 671 |
| Tver Region | 7 282 682 | 4 766 264 | 385 050 | 2 131 368 |
| Tula Region | 11 768 318 | 10 271 681 | 15 010 | 1 320 456 |
| Yaroslavl Region | 7 594 280 | 6 177 478 | 354 406 | 938 530 |
| City of Moscow | 24 223 710 562 | 14 115 729 372 | 1 458 480 407 | 7 071 975 709 |
| **North-Western Federal District** | 732 358 036 | 520 749 161 | 52 192 955 | 109 077 874 |
| Republic of Karelia | 906 096 | 294 394 | 230 000 | 274 652 |
| Komi Republic | 2 496 667 | 1 816 199 | 200 000 | 480 434 |
| Akhangelsk Region | 840 339 | 647 467 | 0 | 141 138 |
| Vologda Region | 55 118 150 | 27 221 427 | 1 108 600 | 24 732 707 |
| Kaliningrad Region | 14 162 303 | 8 631 024 | 3 739 689 | 1 669 126 |
| Leningrad Region | 5 151 021 | 2 482 217 | 1 271 030 | 1 027 677 |
| Murmansk Region | 4 724 158 | 1 892 113 | 460 000 | 2 309 952 |
| Novgorod Region | 1 996 235 | 1 261 144 | 80 500 | 597 790 |
| Pskov Region | 1 729 724 | 1 490 356 | 0 | 239 368 |
| St Petersburg | 645 233 343 | 475 012 820 | 45 103 136 | 77 605 030 |
| **Southern Federal District** | 175 848 120 | 111 917 143 | 9 093 551 | 49 085 053 |
| Republic of Adygeya | 4 305 419 | 3 199 644 | 0 | 1 105 775 |
| Republic of Kalmykia | 714 384 | 544 686 | 30 | 169 668 |
| Krasnodar Territory | 83 890 692 | 53 812 933 | 5 598 391 | 20 914 853 |
| Astrakhan Region | 2 305 538 | 837 414 | 105 200 | 820 448 |
| Volgograd Region | 13 119 737 | 8 983 676 | 2 554 480 | 1 069 686 |
| Rostov Region | 71 512 350 | 44 538 790 | 835 450 | 25 004 623 |
| **North-Caucasian Federal District** | 34 909 936 | 22 377 789 | 3 953 705 | 8 572 404 |
| Republik of Daghestan | 12 143 539 | 7 016 876 | 282 990 | 4 843 673 |
| Republic of Ingushetia | 412 056 | 220 906 | 0 | 191 150 |
| Kabardino-Balkar Republic | 4 764 209 | 3 341 987 | 521 000 | 901 222 |
| Karachai-Cherkess Republic | 4 874 924 | 3 934 697 | 399 500 | 540 727 |
| Republic of North Ossetia - Alania | 7 322 861 | 6 183 135 | 19 885 | 1 117 846 |
| Chechen Republic | 0 | 0 | 0 | 0 |

| | | | | |
|---|---|---|---|---|
| Stavropol Territory | 5 392 347 | 1 680 188 | 2 730 330 | 977 786 |
| **Volga Federal District** | 926 542 704 | 540 089 281 | 39 922 010 | 313 347 498 |
| Republic of Bashkortostan | 56 921 580 | 27 173 519 | 6 477 144 | 21 920 252 |
| Republic of Marii El | 1 672 737 | 1 319 099 | 190 400 | 138 638 |
| Republic of Mordovia | 15 111 879 | 11 712 765 | 885 000 | 2 127 859 |
| Republic of Tatarstan | 388 552 732 | 272 748 783 | 10 364 369 | 87 830 612 |
| Udmurt Republic | 24 442 223 | 6 892 713 | 1 625 126 | 15 299 775 |
| Chuvash Republic | 7 086 036 | 3 330 757 | 405 500 | 3 194 641 |
| Perm Territory | 22 823 570 | 12 178 924 | 691 000 | 9 703 881 |
| Kirov Region | 20 193 345 | 15 026 069 | 90 180 | 4 845 869 |
| Nizhny Novgogrod Region | 55 372 103 | 40 855 461 | 1 086 150 | 8 352 043 |
| Orenburg Region | 29 916 590 | 14 029 355 | 570 180 | 14 448 352 |
| Penza Region | 2 802 346 | 2 051 190 | 0 | 673 116 |
| Samara Region | 259 351 379 | 110 466 061 | 14 066 961 | 129 914 241 |
| Saratov Region | 37 941 295 | 19 126 501 | 3 470 000 | 13 721 414 |
| Ulyanovsk Region | 4 354 889 | 3 178 084 | 0 | 1 176 805 |
| **Ural Federal District** | 662 140 490 | 262 263 741 | 54 332 270 | 291 608 272 |
| Kurgan Region | 2 097 998 | 1 913 507 | 10 300 | 169 851 |
| Sverdlovsk Region | 270 781 150 | 99 210 044 | 21 700 991 | 140 840 111 |
| Tyumen Region | 317 457 822 | 122 048 889 | 28 348 319 | 126 637 291 |
| Chelyabinsk Region | 71 803 520 | 39 091 301 | 4 272 660 | 23 961 019 |
| **Siberian Federal District** | 303 005 019 | 159 178 994 | 21 185 729 | 107 757 659 |
| Republic of Altai | 647 139 | 421 693 | 30 000 | 190 446 |
| Republic of Buryatiya | 6 803 475 | 1 997 854 | 160 000 | 4 384 808 |
| Republic of Tuva | 314 357 | 149 020 | 0 | 165 337 |
| Republic of Khakassia | 4 302 259 | 1 508 118 | 433 590 | 2 152 774 |
| Altai Territory | 14 717 325 | 11 039 193 | 1 275 000 | 2 188 846 |
| Zabaykal Territory | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 5 880 930 | 2 530 408 | 400 245 | 2 917 133 |
| Irkutsk Region | 16 049 723 | 10 438 958 | 933 020 | 4 402 980 |
| Kemerovo Region | 16 176 822 | 7 433 761 | 2 505 492 | 6 237 569 |
| Novosibirsk Region | 216 024 321 | 113 962 812 | 13 824 182 | 74 836 061 |
| Omsk Region | 15 411 587 | 5 897 360 | 1 614 000 | 7 445 416 |
| Tomsk Region | 6 677 081 | 3 799 817 | 10 200 | 2 836 289 |
| **Far Eastern Federal District** | 382 909 310 | 94 410 801 | 7 980 475 | 268 316 462 |
| Republic of Sakha (Yakutia) | 15 591 396 | 9 564 250 | 187 000 | 5 377 064 |
| Kamchatka Territory | 13 830 096 | 9 488 325 | 2 077 350 | 2 174 664 |
| Primorskiy Territory | 56 741 902 | 39 146 084 | 240 435 | 15 610 348 |
| Khabarovsk Territory | 19 083 707 | 11 397 528 | 1 815 300 | 5 722 679 |
| Amur Region | 267 789 168 | 18 991 828 | 1 843 390 | 237 384 985 |
| Magadan Region | 0 | 0 | 0 | 0 |
| Sakhalin Region | 9 873 041 | 5 822 786 | 1 817 000 | 2 046 722 |
| 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 1.06.13

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** | 15 342 499 984 | 9 279 741 255 | 1 491 263 973 | 3 404 395 929 |
| Belgorod Region | 40 311 576 | 33 249 892 | 270 000 | 5 948 114 |
| Bryansk Region | 49 072 902 | 36 998 851 | 0 | 7 933 227 |
| Vladimir Region | 69 044 764 | 46 614 401 | 90 000 | 21 717 040 |
| Voronezh Region | 763 957 157 | 484 506 206 | 250 086 | 239 111 274 |
| Ivanovo Region | 22 060 564 | 14 129 890 | 820 060 | 6 799 833 |
| Kaluga Region | 74 859 886 | 45 841 189 | 5 385 000 | 15 024 930 |
| Kostroma Region | 24 350 560 | 17 862 614 | 34 603 | 6 183 879 |
| Kursk Region | 48 142 904 | 42 428 888 | 600 000 | 4 908 505 |
| Lipetsk Region | 55 675 747 | 31 261 782 | 1 615 000 | 21 160 597 |
| Moscow Region | 603 185 568 | 310 052 167 | 1 162 999 | 268 665 117 |
| Orel Region | 20 119 826 | 14 835 094 | 884 000 | 3 996 789 |
| Ryazan Region | 44 419 979 | 29 553 338 | 1 625 200 | 12 946 322 |
| Smolensk Region | 71 659 560 | 55 754 206 | 520 850 | 9 974 673 |
| Tambov Region | 20 897 174 | 18 316 140 | 180 000 | 2 400 747 |
| Tver Region | 70 443 374 | 48 331 339 | 385 000 | 12 443 400 |
| Tula Region | 99 160 920 | 84 285 458 | 15 010 | 13 320 249 |
| Yaroslavl Region | 286 539 303 | 131 470 686 | 334 406 | 124 870 578 |
| City of Moscow | 12 978 598 220 | 7 834 249 114 | 1 477 091 759 | 2 626 990 655 |
| **North-Western Federal District** | 2 153 662 377 | 1 311 236 860 | 52 996 797 | 662 356 897 |
| Republic of Karelia | 44 356 346 | 13 483 389 | 230 000 | 25 316 464 |
| Komi Republic | 65 954 356 | 21 124 245 | 500 000 | 41 021 645 |
| Akhangelsk Region | 57 059 284 | 37 869 214 | 0 | 6 810 711 |
| Vologda Region | 65 916 475 | 45 459 189 | 1 108 600 | 17 107 826 |
| Kaliningrad Region | 84 849 140 | 57 612 635 | 3 739 689 | 19 621 890 |
| Leningrad Region | 14 792 347 | 9 362 033 | 1 271 030 | 3 011 766 |
| Murmansk Region | 56 671 301 | 22 244 944 | 460 000 | 32 568 669 |
| Novgorod Region | 39 753 750 | 18 759 496 | 80 500 | 15 945 652 |
| Pskov Region | 49 696 370 | 34 181 044 | 0 | 10 748 129 |
| St Petersburg | 1 674 613 008 | 1 051 140 671 | 45 606 978 | 490 204 145 |
| **Southern Federal District** | 1 324 252 811 | 788 449 252 | 9 453 512 | 469 202 439 |
| Republic of Adygeya | 23 965 899 | 15 429 203 | 0 | 8 236 783 |
| Republic of Kalmykia | 8 581 358 | 4 829 931 | 30 | 3 751 397 |
| Krasnodar Territory | 610 949 350 | 346 224 936 | 5 398 252 | 234 233 702 |
| Astrakhan Region | 21 998 360 | 11 092 456 | 795 000 | 9 527 725 |
| Volgograd Region | 102 184 593 | 72 150 834 | 2 519 480 | 25 729 015 |
| Rostov Region | 556 573 251 | 338 721 892 | 740 750 | 187 723 817 |
| **North-Caucasian Federal District** | 393 163 530 | 225 159 477 | 3 634 205 | 156 801 301 |
| Republik of Daghestan | 42 516 668 | 25 260 607 | 282 990 | 16 973 071 |
| Republic of Ingushetia | 8 754 515 | 5 560 274 | 0 | 3 194 241 |
| Kabardino-Balkar Republic | 32 942 578 | 23 053 935 | 521 000 | 9 366 889 |
| Karachai-Cherkess Republic | 17 424 640 | 11 140 976 | 70 000 | 6 212 881 |
| Republic of North Ossetia - Alania | 16 060 263 | 12 006 344 | 29 885 | 4 022 039 |

| | | | | |
|---|---|---|---|---|
| Chechen Republic | 17 264 667 | 10 328 000 | 0 | 6 936 667 |
| Stavropol Territory | 258 200 199 | 137 809 341 | 2 730 330 | 110 095 513 |
| **Volga Federal District** | 3 576 711 543 | 2 012 515 090 | 36 927 893 | 1 325 839 937 |
| Republic of Bashkortostan | 291 346 500 | 134 249 230 | 3 702 723 | 141 301 099 |
| Republic of Marii El | 53 860 251 | 36 674 643 | 190 400 | 12 593 631 |
| Republic of Mordovia | 86 747 603 | 62 136 546 | 680 000 | 14 829 301 |
| Republic of Tatarstan | 547 477 642 | 374 278 322 | 10 619 323 | 145 551 592 |
| Udmurt Republic | 112 033 738 | 45 013 380 | 1 625 126 | 59 506 052 |
| Chuvash Republic | 77 542 611 | 45 599 933 | 255 500 | 30 589 271 |
| Perm Territory | 327 856 798 | 198 311 833 | 691 000 | 127 555 543 |
| Kirov Region | 90 701 615 | 56 483 953 | 90 180 | 26 401 186 |
| Nizhny Novgogrod Region | 698 902 913 | 445 190 966 | 966 350 | 179 201 637 |
| Orenburg Region | 75 356 920 | 44 144 553 | 570 130 | 29 204 301 |
| Penza Region | 31 817 861 | 23 624 436 | 150 | 7 876 265 |
| Samara Region | 1 070 973 718 | 473 988 699 | 14 067 011 | 519 519 987 |
| Saratov Region | 86 946 345 | 55 202 753 | 3 470 000 | 24 226 332 |
| Ulyanovsk Region | 25 147 028 | 17 615 843 | 0 | 7 483 740 |
| **Ural Federal District** | 1 943 723 335 | 956 481 561 | 49 232 090 | 864 064 083 |
| Kurgan Region | 38 111 280 | 17 943 300 | 10 300 | 19 675 008 |
| Sverdlovsk Region | 967 280 952 | 527 795 684 | 16 805 811 | 402 497 715 |
| Tyumen Region | 654 884 526 | 260 950 369 | 28 143 319 | 325 057 689 |
| Chelyabinsk Region | 283 446 577 | 149 792 208 | 4 272 660 | 116 833 671 |
| **Siberian Federal District** | 2 186 898 533 | 1 004 880 854 | 12 532 854 | 1 078 820 210 |
| Republic of Altai | 5 901 584 | 1 563 316 | 30 000 | 4 303 268 |
| Republic of Buryatiya | 38 828 335 | 11 982 250 | 160 000 | 26 194 192 |
| Republic of Tuva | 12 070 980 | 2 096 689 | 0 | 9 856 891 |
| Republic of Khakassia | 29 461 728 | 10 796 668 | 434 590 | 15 217 089 |
| Altai Territory | 119 143 353 | 64 696 506 | 1 275 000 | 52 906 701 |
| Zabaykal Territory | 15 129 285 | 2 598 503 | 0 | 12 530 782 |
| Krasnoyarsk Territory | 430 081 505 | 184 317 392 | 400 245 | 213 924 394 |
| Irkutsk Region | 287 276 998 | 117 927 076 | 933 020 | 161 481 852 |
| Kemerovo Region | 143 890 065 | 51 885 172 | 2 505 533 | 88 899 168 |
| Novosibirsk Region | 893 973 683 | 457 030 772 | 5 170 466 | 394 776 778 |
| Omsk Region | 147 705 963 | 71 685 717 | 1 614 000 | 63 657 878 |
| Tomsk Region | 63 435 054 | 28 300 793 | 10 000 | 35 071 217 |
| **Far Eastern Federal District** | 793 920 117 | 380 102 756 | 6 199 094 | 374 797 345 |
| Republic of Sakha (Yakutia) | 44 262 757 | 27 969 383 | 227 000 | 15 244 574 |
| Kamchatka Territory | 23 223 556 | 16 539 352 | 2 027 300 | 4 488 366 |
| Primorskiy Territory | 111 293 883 | 66 122 367 | 510 435 | 41 881 795 |
| Khabarovsk Territory | 461 021 215 | 204 240 207 | 1 500 303 | 231 049 099 |
| Amur Region | 45 568 871 | 13 242 506 | 117 056 | 30 157 388 |
| Magadan Region | 86 341 082 | 39 379 335 | 0 | 44 388 023 |
| Sakhalin Region | 19 341 181 | 10 831 037 | 1 817 000 | 6 499 097 |
| Jewish Autonomous Region | 2 536 901 | 1 670 892 | 0 | 866 009 |
| Chukotka Autonomous Area | 330 671 | 107 677 | 0 | 222 994 |

**Table 35.1**

**Distribution of loans, deposits and other placements in forreign currency by credit institutions, registered in respective regions, as of 1.06.13**

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** | 8 316 621 349 | 4 578 121 184 | 3 240 621 175 | 227 903 319 |
| Belgorod Region | 742 203 | 715 823 | 26 380 | 0 |
| Bryansk Region | 0 | 0 | 0 | 0 |
| Vladimir Region | 1 165 903 | 938 882 | 0 | 227 021 |
| Voronezh Region | 473 | 0 | 473 | 0 |
| Ivanovo Region | 178 305 | 121 562 | 37 502 | 0 |
| Kaluga Region | 1 905 | 1 874 | 0 | 31 |
| Kostroma Region | 5 902 396 | 4 784 655 | 39 937 | 499 138 |
| Kursk Region | 364 512 | 347 418 | 0 | 507 |
| Lipetsk Region | 27 796 | 0 | 0 | 27 796 |
| Moscow Region | 6 113 048 | 2 834 354 | 108 384 | 3 170 310 |
| Orel Region | 65 394 | 0 | 65 394 | 0 |
| Ryazan Region | 65 148 | 54 567 | 0 | 10 581 |
| Smolensk Region | 933 781 | 121 193 | 226 731 | 573 774 |
| Tambov Region | 948 | 0 | 948 | 0 |
| Tver Region | 136 462 | 0 | 136 462 | 0 |
| Tula Region | 352 405 | 243 445 | 63 179 | 45 781 |
| Yaroslavl Region | 144 479 | 92 532 | 5 825 | 46 122 |
| City of Moscow | 8 300 426 191 | 4 567 864 879 | 3 239 909 960 | 223 302 258 |
| **North-Western Federal District** | 185 377 121 | 100 427 117 | 70 847 803 | 10 001 005 |
| Republic of Karelia | 0 | 0 | 0 | 0 |
| Komi Republic | 65 282 | 27 012 | 34 748 | 3 522 |
| Akhangelsk Region | 1 589 | 0 | 1 580 | 9 |
| Vologda Region | 3 884 424 | 695 087 | 2 049 076 | 51 816 |
| Kaliningrad Region | 1 171 321 | 874 035 | 2 092 | 295 194 |
| Leningrad Region | 496 916 | 396 852 | 48 598 | 17 164 |
| Murmansk Region | 260 759 | 149 202 | 111 557 | 0 |
| Novgorod Region | 2 853 | 0 | 0 | 2 853 |
| Pskov Region | 3 667 | 0 | 3 667 | 0 |
| St Petersburg | 179 490 310 | 98 284 929 | 68 596 485 | 9 630 447 |
| **Southern Federal District** | 7 884 373 | 4 975 730 | 2 190 012 | 379 380 |
| Republic of Adygeya | 324 | 0 | 0 | 324 |
| Republic of Kalmykia | 2 481 | 0 | 1 579 | 902 |
| Krasnodar Territory | 1 479 007 | 635 048 | 698 737 | 83 908 |
| Astrakhan Region | 2 762 | 0 | 885 | 1 877 |
| Volgograd Region | 710 933 | 0 | 692 488 | 4 861 |
| Rostov Region | 5 688 866 | 4 340 682 | 796 323 | 287 508 |
| **North-Caucasian Federal District** | 1 077 921 | 720 251 | 71 157 | 286 513 |
| Republik of Daghestan | 49 472 | 22 112 | 7 772 | 19 588 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 916 | 0 | 916 | 0 |
| Karachai-Cherkess Republic | 1 015 487 | 698 139 | 53 703 | 263 645 |
| Republic of North Ossetia - Alania | 9 164 | 0 | 8 766 | 398 |

| | | | | |
|---|---|---|---|---|
| Chechen Republic | 0 | 0 | 0 | 0 |
| Stavropol Territory | 2 882 | 0 | 0 | 2 882 |
| **Volga Federal District** | 53 841 727 | 39 580 101 | 11 081 261 | 2 531 965 |
| Republic of Bashkortostan | 1 729 502 | 1 299 117 | 226 816 | 203 569 |
| Republic of Marii El | 474 | 0 | 474 | 0 |
| Republic of Mordovia | 4 082 | 0 | 3 002 | 1 080 |
| Republic of Tatarstan | 33 539 558 | 27 054 838 | 5 607 464 | 393 219 |
| Udmurt Republic | 400 548 | 239 021 | 10 108 | 151 419 |
| Chuvash Republic | 58 699 | 0 | 3 487 | 20 479 |
| Perm Territory | 1 559 336 | 1 260 309 | 129 408 | 169 619 |
| Kirov Region | 1 134 003 | 1 093 895 | 29 448 | 10 660 |
| Nizhny Novgogrod Region | 1 673 213 | 1 132 524 | 233 850 | 182 177 |
| Orenburg Region | 270 951 | 0 | 124 895 | 146 056 |
| Penza Region | 0 | 0 | 0 | 0 |
| Samara Region | 13 324 183 | 7 433 687 | 4 708 609 | 1 179 991 |
| Saratov Region | 146 217 | 66 710 | 3 002 | 73 433 |
| Ulyanovsk Region | 961 | 0 | 698 | 263 |
| **Ural Federal District** | 84 808 353 | 36 835 577 | 45 405 939 | 1 340 997 |
| Kurgan Region | 0 | 0 | 0 | 0 |
| Sverdlovsk Region | 21 663 380 | 14 263 853 | 7 150 914 | 216 840 |
| Tyumen Region | 56 128 835 | 21 568 124 | 32 279 242 | 1 087 402 |
| Chelyabinsk Region | 7 016 138 | 1 003 600 | 5 975 783 | 36 755 |
| **Siberian Federal District** | 51 921 547 | 17 563 546 | 30 875 594 | 1 434 613 |
| Republic of Altai | 0 | 0 | 0 | 0 |
| Republic of Buryatiya | 378 780 | 228 673 | 134 075 | 189 |
| Republic of Tuva | 404 | 0 | 404 | 0 |
| Republic of Khakassia | 0 | 0 | 0 | 0 |
| Altai Territory | 35 856 | 30 818 | 316 | 4 722 |
| Zabaykal Territory | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 4 738 | 0 | 2 878 | 1 860 |
| Irkutsk Region | 42 544 | 4 387 | 37 841 | 316 |
| Kemerovo Region | 34 606 | 0 | 24 822 | 9 784 |
| Novosibirsk Region | 50 367 124 | 16 474 783 | 30 672 120 | 1 353 390 |
| Omsk Region | 1 053 343 | 821 880 | 1 991 | 64 352 |
| Tomsk Region | 4 152 | 3 005 | 1 147 | 0 |
| **Far Eastern Federal District** | 16 804 576 | 5 678 315 | 9 156 659 | 341 518 |
| Republic of Sakha (Yakutia) | 382 304 | 294 263 | 18 223 | 69 818 |
| Kamchatka Territory | 317 409 | 305 431 | 3 538 | 8 440 |
| Primorskiy Territory | 2 653 439 | 2 191 238 | 334 202 | 123 690 |
| Khabarovsk Territory | 663 967 | 663 316 | 369 | 282 |
| Amur Region | 12 684 222 | 2 129 299 | 8 797 317 | 133 831 |
| Magadan Region | 0 | 0 | 0 | 0 |
| Sakhalin Region | 103 235 | 94 768 | 3 010 | 5 457 |
| 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 1.06.13**

thousand rubles

| | Total | of which | | |
|---|---|---|---|---|
| | | Loans and other placements with non-financial organisations | Loans, deposits and other placements with credit institutions | Loans and other placements with individuals |
| 1 | 2 | 3 | 4 | 5 |
| **Central Federal District** | 7 594 778 847 | 3 851 787 164 | 3 271 657 290 | 212 142 119 |
| Belgorod Region | 4 472 738 | 4 439 132 | 27 668 | 5 938 |
| Bryansk Region | 2 087 888 | 2 070 077 | 0 | 17 811 |
| Vladimir Region | 2 544 076 | 2 519 036 | 0 | 25 040 |
| Voronezh Region | 29 192 301 | 27 192 788 | 2 052 | 582 901 |
| Ivanovo Region | 658 128 | 601 385 | 37 502 | 0 |
| Kaluga Region | 3 898 826 | 3 755 672 | 0 | 143 154 |
| Kostroma Region | 688 323 | 193 321 | 4 261 | 2 063 |
| Kursk Region | 365 944 | 347 418 | 0 | 1 939 |
| Lipetsk Region | 48 387 | 0 | 0 | 48 387 |
| Moscow Region | 66 480 871 | 61 739 760 | 100 076 | 4 641 035 |
| Orel Region | 215 175 | 149 781 | 65 394 | 0 |
| Ryazan Region | 103 006 | 90 914 | 0 | 12 092 |
| Smolensk Region | 6 129 715 | 6 012 420 | 47 334 | 69 961 |
| Tambov Region | 1 417 530 | 1 416 582 | 948 | 0 |
| Tver Region | 451 608 | 298 307 | 135 988 | 16 919 |
| Tula Region | 16 446 782 | 16 290 313 | 63 179 | 93 290 |
| Yaroslavl Region | 10 931 484 | 10 734 601 | 1 106 | 71 717 |
| City of Moscow | 7 448 646 065 | 3 713 935 657 | 3 271 171 782 | 206 409 872 |
| **North-Western Federal District** | 338 233 395 | 241 169 170 | 68 947 834 | 18 820 341 |
| Republic of Karelia | 2 946 325 | 2 877 465 | 0 | 68 860 |
| Komi Republic | 586 820 | 536 697 | 34 748 | 15 375 |
| Akhangelsk Region | 1 241 475 | 1 236 722 | 1 580 | 3 173 |
| Vologda Region | 2 127 374 | 830 226 | 153 718 | 62 419 |
| Kaliningrad Region | 22 338 916 | 21 664 259 | 2 092 | 621 046 |
| Leningrad Region | 378 028 | 319 185 | 48 598 | 10 245 |
| Murmansk Region | 18 142 741 | 17 989 065 | 111 557 | 42 119 |
| Novgorod Region | 4 972 402 | 4 938 831 | 0 | 33 571 |
| Pskov Region | 45 908 | 40 425 | 3 667 | 1 816 |
| St Petersburg | 285 453 406 | 190 736 295 | 68 591 874 | 17 961 717 |
| **Southern Federal District** | 85 347 289 | 80 972 106 | 1 859 781 | 2 081 500 |
| Republic of Adygeya | 29 800 | 27 139 | 0 | 2 661 |
| Republic of Kalmykia | 1 579 | 0 | 1 579 | 0 |
| Krasnodar Territory | 30 499 248 | 28 579 782 | 441 945 | 1 312 138 |
| Astrakhan Region | 365 460 | 361 787 | 0 | 3 673 |
| Volgograd Region | 3 675 129 | 3 005 976 | 619 934 | 49 219 |
| Rostov Region | 50 776 073 | 48 997 422 | 796 323 | 713 809 |
| **North-Caucasian Federal District** | 4 848 960 | 4 179 106 | 71 157 | 596 930 |
| Republik of Daghestan | 21 133 | 0 | 7 772 | 13 361 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 570 097 | 569 181 | 916 | 0 |
| Karachai-Cherkess Republic | 314 714 | 197 984 | 53 703 | 63 027 |
| Republic of North Ossetia - Alania | 9 164 | 0 | 8 766 | 398 |

| | | | | |
|---|---|---|---|---|
| Chechen Republic | 0 | 0 | 0 | 0 |
| Stavropol Territory | 3 933 852 | 3 411 941 | 0 | 520 144 |
| **Volga Federal District** | 170 271 180 | 152 000 389 | 11 145 441 | 4 775 045 |
| Republic of Bashkortostan | 25 269 892 | 24 526 690 | 285 888 | 364 281 |
| Republic of Marii El | 687 997 | 666 758 | 474 | 20 765 |
| Republic of Mordovia | 5 482 | 0 | 2 844 | 2 638 |
| Republic of Tatarstan | 40 131 589 | 33 993 436 | 5 614 480 | 302 809 |
| Udmurt Republic | 126 689 | 11 982 | 10 108 | 104 599 |
| Chuvash Republic | 164 097 | 47 384 | 1 895 | 114 818 |
| Perm Territory | 2 917 270 | 2 227 590 | 129 408 | 560 272 |
| Kirov Region | 1 135 097 | 1 104 375 | 29 448 | 1 274 |
| Nizhny Novgogrod Region | 53 572 965 | 52 211 560 | 233 534 | 916 843 |
| Orenburg Region | 1 124 702 | 778 730 | 124 895 | 221 077 |
| Penza Region | 11 863 | 8 197 | 158 | 3 508 |
| Samara Region | 44 373 580 | 35 870 372 | 4 708 609 | 1 972 291 |
| Saratov Region | 662 066 | 468 524 | 3 002 | 187 468 |
| Ulyanovsk Region | 87 891 | 84 791 | 698 | 2 402 |
| **Ural Federal District** | 312 955 334 | 262 175 344 | 41 573 420 | 1 370 946 |
| Kurgan Region | 844 | 0 | 0 | 844 |
| Sverdlovsk Region | 236 760 296 | 230 489 050 | 3 360 198 | 973 512 |
| Tyumen Region | 55 423 467 | 17 121 008 | 32 237 439 | 175 199 |
| Chelyabinsk Region | 20 770 727 | 14 565 286 | 5 975 783 | 221 391 |
| **Siberian Federal District** | 142 105 338 | 136 896 706 | 2 017 012 | 2 773 350 |
| Republic of Altai | 53 | 0 | 0 | 53 |
| Republic of Buryatiya | 552 141 | 402 030 | 134 075 | 193 |
| Republic of Tuva | 404 | 0 | 404 | 0 |
| Republic of Khakassia | 88 169 | 87 246 | 0 | 923 |
| Altai Territory | 2 035 189 | 1 995 570 | 316 | 39 303 |
| Zabaykal Territory | 39 255 | 39 255 | 0 | 0 |
| Krasnoyarsk Territory | 23 742 794 | 23 466 662 | 2 910 | 242 263 |
| Irkutsk Region | 9 275 031 | 9 074 099 | 37 367 | 162 342 |
| Kemerovo Region | 41 039 924 | 40 808 548 | 24 822 | 205 627 |
| Novosibirsk Region | 63 271 694 | 59 459 481 | 1 813 980 | 1 794 998 |
| Omsk Region | 1 744 937 | 1 259 099 | 1 991 | 317 764 |
| Tomsk Region | 315 747 | 304 716 | 1 147 | 9 884 |
| **Far Eastern Federal District** | 53 389 843 | 42 566 356 | 8 901 418 | 1 484 021 |
| Republic of Sakha (Yakutia) | 347 547 | 273 730 | 18 223 | 55 594 |
| Kamchatka Territory | 356 791 | 342 908 | 3 538 | 10 345 |
| Primorskiy Territory | 2 692 988 | 2 063 593 | 334 202 | 292 518 |
| Khabarovsk Territory | 30 569 528 | 29 082 212 | 369 | 1 055 684 |
| Amur Region | 9 530 173 | 973 643 | 8 542 076 | 10 344 |
| Magadan Region | 9 102 595 | 9 101 424 | 0 | 1 171 |
| Sakhalin Region | 790 221 | 728 846 | 3 010 | 58 365 |
| 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 1.06.13**

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** | 798 380 572 | 100 195 273 | 4 811 294 | 2 352 061 | 291 488 464 | 35 661 151 |
| Belgorod Region | 129 524 | 0 | 0 | 0 | 15 434 | 0 |
| Bryansk Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Vladimir Region | 123 536 | 0 | 0 | 0 | 22 462 | 0 |
| Voronezh Region | 382 | 0 | 0 | 0 | 0 | 0 |
| Ivanovo Region | 189 281 | 0 | 0 | 0 | 312 399 | 0 |
| Kaluga Region | 160 687 | 0 | 0 | 0 | 180 503 | 0 |
| Kostroma Region | 335 638 | 1 940 | 4 703 | 0 | 2 282 740 | 69 967 |
| Kursk Region | 172 404 | 0 | 0 | 0 | 32 498 | 0 |
| Lipetsk Region | 855 975 | 0 | 0 | 0 | 15 418 | 0 |
| Moscow Region | 1 445 217 | 16 300 | 10 000 | 0 | 376 927 | 109 700 |
| Orel Region | 150 | 0 | 0 | 0 | 13 864 | 0 |
| Ryazan Region | 379 104 | 0 | 0 | 0 | 32 175 | 6 010 |
| Smolensk Region | 426 406 | 13 355 | 5 000 | 0 | 367 943 | 34 246 |
| Tambov Region | 55 273 | 0 | 0 | 0 | 24 355 | 0 |
| Tver Region | 61 296 | 0 | 0 | 0 | 13 409 | 0 |
| Tula Region | 61 366 | 0 | 0 | 0 | 10 743 | 3 400 |
| Yaroslavl Region | 164 357 | 0 | 0 | 0 | 21 353 | 0 |
| City of Moscow | 793 819 976 | 100 163 678 | 4 791 591 | 2 352 061 | 287 766 241 | 35 437 828 |
| **North-Western Federal District** | 19 048 836 | 538 951 | 51 520 | 0 | 3 712 980 | 539 058 |
| Republic of Karelia | 4 783 | 0 | 0 | 0 | 749 | 0 |
| Komi Republic | 64 299 | 0 | 0 | 0 | 462 | 0 |
| Akhangelsk Region | 52 380 | 0 | 0 | 0 | 2 234 | 0 |
| Vologda Region | 1 681 564 | 40 956 | 30 000 | 0 | 1 146 506 | 1 309 |
| Kaliningrad Region | 233 507 | 4 835 | 9 689 | 0 | 38 444 | 22 001 |
| Leningrad Region | 576 436 | 0 | 0 | 0 | 22 247 | 2 089 |
| Murmansk Region | 55 725 | 2 294 | 0 | 0 | 16 812 | 0 |
| Novgorod Region | 186 619 | 0 | 0 | 0 | 14 841 | 0 |
| Pskov Region | 33 421 | 0 | 0 | 0 | 2 017 | 0 |
| St Petersburg | 16 160 102 | 490 866 | 11 831 | 0 | 2 468 668 | 513 659 |
| **Southern Federal District** | 3 756 885 | 1 361 | 0 | 0 | 1 224 343 | 36 016 |
| Republic of Adygeya | 48 451 | 0 | 0 | 0 | 37 545 | 0 |
| Republic of Kalmykia | 216 | 0 | 0 | 0 | 7 441 | 0 |
| Krasnodar Territory | 938 411 | 1 251 | 0 | 0 | 821 576 | 12 323 |
| Astrakhan Region | 39 011 | 0 | 0 | 0 | 32 766 | 0 |
| Volgograd Region | 288 976 | 0 | 0 | 0 | 60 038 | 352 |
| Rostov Region | 2 441 820 | 110 | 0 | 0 | 264 977 | 23 341 |
| **North-Caucasian Federal District** | 1 019 158 | 0 | 3 000 | 0 | 721 935 | 811 |
| Republik of Daghestan | 172 020 | 0 | 3 000 | 0 | 123 905 | 0 |
| Republic of Ingushetia | 200 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 225 231 | 0 | 0 | 0 | 131 925 | 0 |
| Karachai-Cherkess Republic | 12 287 | 0 | 0 | 0 | 46 256 | 811 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Republic of North Ossetia - Alania | 402 151 | 0 | 0 | 0 | 44 552 | 0 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 207 269 | 0 | 0 | 0 | 375 297 | 0 |
| **Volga Federal District** | 17 562 206 | 650 534 | 89 000 | 0 | 19 539 136 | 356 651 |
| Republic of Bashkortostan | 1 408 897 | 0 | 30 000 | 0 | 1 441 053 | 22 191 |
| Republic of Marii El | 1 894 | 0 | 0 | 0 | 1 398 | 0 |
| Republic of Mordovia | 298 928 | 0 | 0 | 0 | 33 724 | 0 |
| Republic of Tatarstan | 9 778 412 | 497 296 | 20 000 | 0 | 4 662 702 | 42 846 |
| Udmurt Republic | 74 376 | 0 | 0 | 0 | 533 587 | 0 |
| Chuvash Republic | 75 583 | 0 | 0 | 0 | 73 285 | 0 |
| Perm Territory | 112 793 | 0 | 0 | 0 | 151 833 | 998 |
| Kirov Region | 481 259 | 0 | 0 | 0 | 197 704 | 0 |
| Nizhny Novgogrod Region | 655 713 | 95 780 | 4 000 | 0 | 446 500 | 20 035 |
| Orenburg Region | 686 294 | 0 | 35 000 | 0 | 221 356 | 399 |
| Penza Region | 124 059 | 0 | 0 | 0 | 20 582 | 0 |
| Samara Region | 3 269 687 | 52 485 | 0 | 0 | 10 606 673 | 270 182 |
| Saratov Region | 573 735 | 4 973 | 0 | 0 | 1 106 768 | 0 |
| Ulyanovsk Region | 20 576 | 0 | 0 | 0 | 41 971 | 0 |
| **Ural Federal District** | 14 555 998 | 781 421 | 90 000 | 1 458 | 6 960 227 | 74 540 |
| Kurgan Region | 65 931 | 0 | 0 | 0 | 3 290 | 0 |
| Sverdlovsk Region | 5 442 591 | 175 817 | 90 000 | 0 | 5 213 276 | 32 223 |
| Tyumen Region | 6 857 332 | 342 810 | 0 | 0 | 1 387 186 | 41 941 |
| Chelyabinsk Region | 2 190 144 | 262 794 | 0 | 1 458 | 356 475 | 376 |
| **Siberian Federal District** | 7 455 791 | 2 616 850 | 57 480 | 404 | 7 987 353 | 269 398 |
| Republic of Altai | 27 740 | 0 | 0 | 0 | 46 035 | 0 |
| Republic of Buryatiya | 128 297 | 0 | 0 | 0 | 67 311 | 189 |
| Republic of Tuva | 663 | 0 | 0 | 404 | 7 695 | 0 |
| Republic of Khakassia | 82 088 | 0 | 0 | 0 | 26 869 | 0 |
| Altai Territory | 273 627 | 0 | 10 000 | 0 | 64 976 | 76 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 124 020 | 0 | 0 | 0 | 174 575 | 1 860 |
| Irkutsk Region | 166 281 | 2 807 | 10 000 | 0 | 101 333 | 316 |
| Kemerovo Region | 24 900 | 0 | 0 | 0 | 286 478 | 3 460 |
| Novosibirsk Region | 6 025 134 | 2 612 846 | 27 480 | 0 | 6 922 145 | 263 454 |
| Omsk Region | 384 617 | 1 197 | 0 | 0 | 243 919 | 43 |
| Tomsk Region | 218 424 | 0 | 10 000 | 0 | 46 017 | 0 |
| **Far Eastern Federal District** | 3 252 212 | 23 295 | 6 041 | 2 861 | 6 396 603 | 5 880 |
| Republic of Sakha (Yakutia) | 270 611 | 0 | 0 | 2 861 | 112 916 | 0 |
| Kamchatka Territory | 121 114 | 0 | 0 | 0 | 91 746 | 0 |
| Primorskiy Territory | 1 531 950 | 1 351 | 3 135 | 0 | 338 941 | 627 |
| Khabarovsk Territory | 309 391 | 0 | 0 | 0 | 302 739 | 0 |
| Amur Region | 965 631 | 21 944 | 2 906 | 0 | 5 525 642 | 5 253 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 53 515 | 0 | 0 | 0 | 24 619 | 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 1.06.13**

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** | 473 239 969 | 88 243 744 | 4 772 789 | 2 352 061 | 179 352 162 | 31 245 781 |
| Belgorod Region | 968 132 | 0 | 0 | 0 | 31 048 | 0 |
| Bryansk Region | 1 174 416 | 137 | 0 | 0 | 93 403 | 1 139 |
| Vladimir Region | 1 465 084 | 0 | 0 | 0 | 367 269 | 2 337 |
| Voronezh Region | 26 457 761 | 176 328 | 0 | 0 | 6 246 578 | 313 992 |
| Ivanovo Region | 675 419 | 0 | 0 | 0 | 400 994 | 0 |
| Kaluga Region | 3 164 682 | 0 | 0 | 0 | 426 831 | 1 631 |
| Kostroma Region | 1 331 252 | 0 | 4 703 | 0 | 407 064 | 128 |
| Kursk Region | 422 559 | 0 | 0 | 0 | 161 194 | 718 |
| Lipetsk Region | 3 780 963 | 0 | 0 | 0 | 1 095 017 | 318 |
| Moscow Region | 20 236 827 | 146 924 | 10 000 | 0 | 3 660 088 | 442 319 |
| Orel Region | 806 941 | 0 | 0 | 0 | 142 489 | 0 |
| Ryazan Region | 1 623 661 | 25 286 | 0 | 0 | 279 237 | 6 637 |
| Smolensk Region | 6 450 143 | 13 355 | 5 000 | 0 | 267 256 | 21 225 |
| Tambov Region | 1 158 442 | 0 | 0 | 0 | 42 245 | 0 |
| Tver Region | 1 883 503 | 0 | 0 | 0 | 194 144 | 9 081 |
| Tula Region | 2 890 695 | 0 | 0 | 0 | 220 985 | 9 054 |
| Yaroslavl Region | 14 110 000 | 3 301 | 0 | 0 | 3 250 603 | 13 294 |
| City of Moscow | 384 639 489 | 87 878 413 | 4 753 086 | 2 352 061 | 162 065 717 | 30 423 908 |
| **North-Western Federal District** | 91 175 176 | 5 374 469 | 51 520 | 0 | 18 859 970 | 2 869 817 |
| Republic of Karelia | 1 246 271 | 1 105 626 | 0 | 0 | 495 890 | 11 680 |
| Komi Republic | 4 795 350 | 0 | 0 | 0 | 338 605 | 191 |
| Akhangelsk Region | 2 824 590 | 100 420 | 0 | 0 | 143 517 | 1 757 |
| Vologda Region | 5 249 951 | 8 807 | 30 000 | 0 | 542 069 | 7 833 |
| Kaliningrad Region | 6 451 318 | 215 942 | 9 689 | 0 | 700 538 | 91 600 |
| Leningrad Region | 925 257 | 0 | 0 | 0 | 134 754 | 4 572 |
| Murmansk Region | 5 336 672 | 2 294 | 0 | 0 | 437 173 | 16 153 |
| Novgorod Region | 2 131 574 | 46 791 | 0 | 0 | 410 919 | 12 939 |
| Pskov Region | 3 411 903 | 0 | 0 | 0 | 155 242 | 271 |
| St Petersburg | 58 802 290 | 3 894 589 | 11 831 | 0 | 15 501 263 | 2 722 821 |
| **Southern Federal District** | 67 528 436 | 6 924 756 | 24 861 | 0 | 18 294 768 | 376 653 |
| Republic of Adygeya | 3 033 579 | 0 | 0 | 0 | 163 949 | 425 |
| Republic of Kalmykia | 418 305 | 0 | 0 | 0 | 21 662 | 0 |
| Krasnodar Territory | 42 476 236 | 71 848 | 24 861 | 0 | 8 893 075 | 236 946 |
| Astrakhan Region | 550 846 | 0 | 0 | 0 | 222 062 | 2 |
| Volgograd Region | 3 375 586 | 1 249 195 | 0 | 0 | 1 234 898 | 7 322 |
| Rostov Region | 17 673 884 | 5 603 713 | 0 | 0 | 7 759 122 | 131 958 |
| **North-Caucasian Federal District** | 13 340 372 | 7 701 | 3 000 | 0 | 5 261 160 | 92 904 |
| Republik of Daghestan | 841 303 | 0 | 3 000 | 0 | 617 703 | 57 |
| Republic of Ingushetia | 1 023 530 | 0 | 0 | 0 | 282 711 | 0 |
| Kabardino-Balkar Republic | 848 309 | 7 701 | 0 | 0 | 288 477 | 0 |
| Karachai-Cherkess Republic | 1 216 132 | 0 | 0 | 0 | 260 135 | 0 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Republic of North Ossetia - Alania | 892 156 | 0 | 0 | 0 | 70 400 | 0 |
| Chechen Republic | 84 811 | 0 | 0 | 0 | 5 852 | 0 |
| Stavropol Territory | 8 434 131 | 0 | 0 | 0 | 3 735 882 | 92 847 |
| **Volga Federal District** | 103 717 828 | 1 560 113 | 89 000 | 0 | 47 484 184 | 1 054 959 |
| Republic of Bashkortostan | 6 787 680 | 0 | 30 000 | 0 | 4 532 052 | 79 611 |
| Republic of Marii El | 887 076 | 0 | 0 | 0 | 215 229 | 6 129 |
| Republic of Mordovia | 1 409 985 | 0 | 0 | 0 | 172 731 | 0 |
| Republic of Tatarstan | 13 398 284 | 496 763 | 20 000 | 0 | 4 898 453 | 31 512 |
| Udmurt Republic | 2 987 849 | 0 | 0 | 0 | 1 345 807 | 26 607 |
| Chuvash Republic | 1 630 665 | 0 | 0 | 0 | 431 972 | 26 738 |
| Perm Territory | 10 632 293 | 40 899 | 0 | 0 | 3 459 924 | 145 827 |
| Kirov Region | 3 995 436 | 0 | 0 | 0 | 399 602 | 528 |
| Nizhny Novgogrod Region | 29 595 519 | 903 134 | 4 000 | 0 | 6 577 383 | 183 747 |
| Orenburg Region | 1 673 203 | 0 | 35 000 | 0 | 517 875 | 18 425 |
| Penza Region | 1 082 649 | 0 | 0 | 0 | 102 778 | 526 |
| Samara Region | 26 659 382 | 91 054 | 0 | 0 | 23 356 195 | 522 178 |
| Saratov Region | 1 116 701 | 28 150 | 0 | 0 | 1 220 114 | 12 523 |
| Ulyanovsk Region | 1 861 106 | 113 | 0 | 0 | 254 069 | 608 |
| **Ural Federal District** | 38 141 798 | 1 331 092 | 91 124 | 1 458 | 23 627 276 | 381 941 |
| Kurgan Region | 750 702 | 0 | 0 | 0 | 298 855 | 4 |
| Sverdlovsk Region | 22 875 316 | 921 861 | 91 124 | 0 | 15 624 349 | 242 291 |
| Tyumen Region | 6 018 387 | 146 437 | 0 | 0 | 4 045 669 | 21 141 |
| Chelyabinsk Region | 8 497 393 | 262 794 | 0 | 1 458 | 3 658 403 | 118 505 |
| **Siberian Federal District** | 64 056 136 | 1 004 281 | 30 000 | 404 | 36 383 203 | 701 526 |
| Republic of Altai | 135 390 | 0 | 0 | 0 | 126 881 | 48 |
| Republic of Buryatiya | 871 953 | 1 600 | 0 | 0 | 555 881 | 193 |
| Republic of Tuva | 65 859 | 0 | 0 | 404 | 302 901 | 0 |
| Republic of Khakassia | 655 493 | 21 727 | 0 | 0 | 287 982 | 668 |
| Altai Territory | 19 466 395 | 78 512 | 10 000 | 0 | 882 221 | 6 280 |
| Zabaykal Territory | 160 140 | 0 | 0 | 0 | 355 239 | 0 |
| Krasnoyarsk Territory | 6 338 163 | 496 454 | 0 | 0 | 5 610 097 | 36 963 |
| Irkutsk Region | 5 060 128 | 24 714 | 10 000 | 0 | 3 631 181 | 23 693 |
| Kemerovo Region | 2 017 615 | 0 | 0 | 0 | 3 153 008 | 43 470 |
| Novosibirsk Region | 23 714 189 | 267 406 | 0 | 0 | 18 344 200 | 526 291 |
| Omsk Region | 4 783 172 | 71 633 | 0 | 0 | 2 614 674 | 63 281 |
| Tomsk Region | 787 639 | 42 235 | 10 000 | 0 | 518 938 | 639 |
| **Far Eastern Federal District** | 13 832 421 | 303 653 | 46 041 | 2 861 | 8 907 124 | 219 962 |
| Republic of Sakha (Yakutia) | 350 151 | 0 | 40 000 | 2 861 | 205 096 | 799 |
| Kamchatka Territory | 988 452 | 0 | 0 | 0 | 102 118 | 825 |
| Primorskiy Territory | 1 792 026 | 30 984 | 3 135 | 0 | 1 451 297 | 20 433 |
| Khabarovsk Territory | 8 760 919 | 272 669 | 0 | 0 | 5 613 994 | 193 817 |
| Amur Region | 546 765 | 0 | 2 906 | 0 | 809 725 | 588 |
| Magadan Region | 798 395 | 0 | 0 | 0 | 613 277 | 775 |
| Sakhalin Region | 84 078 | 0 | 0 | 0 | 104 383 | 2 725 |
| Jewish Autonomous Region | 511 635 | 0 | 0 | 0 | 7 234 | 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 1.06.13**

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** | 20 641 636 882 | 4 786 506 | 692 684 | 4 087 785 704 | 5 525 146 542 | 10 866 787 463 |
| Belgorod Region | 13 301 058 | 0 | 0 | 3 073 972 | 1 337 436 | 8 868 662 |
| Bryansk Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Vladimir Region | 6 218 997 | 0 | 204 | 2 186 888 | 542 366 | 3 464 750 |
| Voronezh Region | 109 188 | 0 | 0 | 106 433 | 3 | 2 729 |
| Ivanovo Region | 8 411 488 | 0 | 0 | 1 989 301 | 492 744 | 5 843 582 |
| Kaluga Region | 16 040 008 | 0 | 373 | 2 481 448 | 1 312 257 | 12 230 693 |
| Kostroma Region | 71 284 668 | 0 | 0 | 3 880 929 | 6 279 817 | 61 035 174 |
| Kursk Region | 11 352 033 | 0 | 0 | 2 228 035 | 280 600 | 8 832 439 |
| Lipetsk Region | 21 759 228 | 0 | 0 | 3 540 092 | 4 747 006 | 13 464 435 |
| Moscow Region | 74 093 888 | 983 | 0 | 10 146 085 | 24 235 617 | 39 480 042 |
| Orel Region | 3 349 392 | 0 | 0 | 990 224 | 125 318 | 2 180 833 |
| Ryazan Region | 13 004 234 | 0 | 0 | 3 774 812 | 561 782 | 8 476 625 |
| Smolensk Region | 25 500 748 | 0 | 0 | 7 797 333 | 3 407 750 | 14 230 421 |
| Tambov Region | 2 535 168 | 0 | 0 | 696 187 | 416 966 | 1 407 880 |
| Tver Region | 7 881 952 | 20 | 0 | 2 924 483 | 528 449 | 4 410 011 |
| Tula Region | 11 335 131 | 0 | 0 | 1 998 403 | 1 405 824 | 7 838 420 |
| Yaroslavl Region | 6 506 234 | 0 | 0 | 2 843 915 | 915 068 | 2 600 660 |
| City of Moscow | 20 348 953 467 | 4 785 503 | 692 107 | 4 037 127 164 | 5 478 557 539 | 10 672 420 107 |
| **North-Western Federal District** | 791 372 445 | 933 649 | 2 430 | 274 412 416 | 274 576 783 | 232 498 734 |
| Republic of Karelia | 783 502 | 0 | 0 | 583 952 | 75 161 | 122 246 |
| Komi Republic | 3 625 773 | 0 | 0 | 1 333 381 | 496 665 | 1 708 921 |
| Akhangelsk Region | 968 811 | 0 | 0 | 450 178 | 216 605 | 301 973 |
| Vologda Region | 46 928 627 | 0 | 0 | 10 614 410 | 11 632 960 | 24 598 563 |
| Kaliningrad Region | 16 500 300 | 0 | 0 | 7 417 052 | 2 684 161 | 6 358 959 |
| Leningrad Region | 7 984 056 | 5 116 | 0 | 1 625 703 | 648 286 | 5 666 109 |
| Murmansk Region | 4 096 800 | 0 | 0 | 1 863 078 | 136 591 | 2 001 319 |
| Novgorod Region | 3 669 708 | 0 | 278 | 1 543 199 | 182 307 | 1 804 511 |
| Pskov Region | 1 698 047 | 0 | 0 | 740 100 | 67 000 | 887 547 |
| St Petersburg | 705 116 821 | 928 533 | 2 152 | 248 241 363 | 258 437 047 | 189 048 586 |
| **Southern Federal District** | 169 281 441 | 65 172 | 88 510 | 41 180 156 | 16 914 244 | 110 390 888 |
| Republic of Adygeya | 4 226 837 | 0 | 0 | 933 687 | 611 370 | 2 667 791 |
| Republic of Kalmykia | 659 367 | 0 | 0 | 445 940 | 20 000 | 192 382 |
| Krasnodar Territory | 91 397 131 | 25 541 | 72 966 | 20 482 912 | 11 088 699 | 59 298 338 |
| Astrakhan Region | 5 688 965 | 0 | 0 | 3 424 129 | 829 895 | 1 400 796 |
| Volgograd Region | 11 176 857 | 1 555 | 0 | 2 538 617 | 1 442 064 | 7 163 970 |
| Rostov Region | 56 132 284 | 38 076 | 15 544 | 13 354 871 | 2 922 216 | 39 667 611 |
| **North-Caucasian Federal District** | 33 094 485 | 0 | 828 | 12 207 287 | 1 818 574 | 18 793 286 |
| Republik of Daghestan | 12 258 428 | 0 | 291 | 5 270 627 | 544 158 | 6 380 879 |
| Republic of Ingushetia | 507 585 | 0 | 0 | 340 017 | 0 | 165 709 |
| Kabardino-Balkar Republic | 3 733 742 | 0 | 0 | 805 028 | 64 008 | 2 826 081 |
| Karachai-Cherkess Republic | 3 336 480 | 0 | 0 | 2 070 074 | 573 720 | 684 168 |
| Republic of North Ossetia - Alania | 8 189 487 | 0 | 537 | 1 391 584 | 499 251 | 6 196 605 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 5 068 763 | 0 | 0 | 2 329 957 | 137 437 | 2 539 844 |
| **Volga Federal District** | 854 269 075 | 8 246 551 | 2 547 577 | 161 373 147 | 206 765 687 | 472 622 705 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Republic of Bashkortostan | 59 964 910 | 17 081 | 0 | 8 510 891 | 12 807 631 | 38 509 457 |
| Republic of Marii El | 1 771 638 | 0 | 0 | 481 510 | 171 192 | 1 078 287 |
| Republic of Mordovia | 16 513 856 | 0 | 0 | 3 227 883 | 1 475 241 | 11 696 936 |
| Republic of Tatarstan | 380 735 404 | 8 198 013 | 2 545 290 | 70 921 286 | 132 191 787 | 165 808 520 |
| Udmurt Republic | 22 292 179 | 0 | 0 | 3 897 023 | 1 538 353 | 16 824 509 |
| Chuvash Republic | 7 255 851 | 0 | 0 | 2 011 241 | 1 411 613 | 3 773 689 |
| Perm Territory | 26 678 354 | 9 423 | 0 | 5 921 525 | 5 528 541 | 15 160 787 |
| Kirov Region | 23 503 928 | 394 | 0 | 4 022 594 | 2 216 024 | 17 019 070 |
| Nizhny Novgogrod Region | 64 854 437 | 6 302 | 1 125 | 14 111 128 | 5 879 528 | 44 666 071 |
| Orenburg Region | 29 696 530 | 15 325 | 488 | 5 523 840 | 6 964 859 | 17 178 815 |
| Penza Region | 3 156 925 | 0 | 0 | 831 614 | 335 046 | 1 980 239 |
| Samara Region | 158 447 580 | 13 | 674 | 33 862 227 | 33 199 236 | 90 690 615 |
| Saratov Region | 55 315 737 | 0 | 0 | 7 196 598 | 2 564 861 | 45 497 988 |
| Ulyanovsk Region | 4 081 746 | 0 | 0 | 853 787 | 481 775 | 2 737 722 |
| **Ural Federal District** | 680 647 711 | 348 553 | 80 378 | 107 840 731 | 194 985 518 | 372 511 425 |
| Kurgan Region | 1 866 490 | 0 | 718 | 746 237 | 215 299 | 882 340 |
| Sverdlovsk Region | 296 710 746 | 14 382 | 274 | 53 024 508 | 57 652 260 | 184 629 347 |
| Tyumen Region | 296 282 021 | 274 046 | 67 397 | 34 658 240 | 129 461 018 | 129 778 873 |
| Chelyabinsk Region | 85 788 454 | 60 125 | 11 989 | 19 411 746 | 7 656 941 | 57 220 865 |
| **Siberian Federal District** | 314 035 876 | 68 030 | 11 119 | 66 566 715 | 54 664 450 | 189 177 610 |
| Republic of Altai | 769 472 | 0 | 0 | 207 173 | 291 583 | 270 013 |
| Republic of Buryatiya | 8 700 839 | 0 | 0 | 1 842 071 | 2 299 654 | 4 533 806 |
| Republic of Tuva | 223 232 | 0 | 0 | 108 717 | 31 500 | 82 999 |
| Republic of Khakassia | 4 410 630 | 648 | 0 | 962 906 | 463 614 | 2 940 599 |
| Altai Territory | 11 894 349 | 0 | 543 | 3 492 854 | 1 535 195 | 6 827 905 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 7 001 735 | 13 453 | 9 723 | 1 824 101 | 412 479 | 4 540 289 |
| Irkutsk Region | 14 808 759 | 0 | 0 | 3 261 238 | 1 849 848 | 9 644 590 |
| Kemerovo Region | 20 965 429 | 0 | 0 | 3 588 407 | 658 277 | 16 681 489 |
| Novosibirsk Region | 218 156 250 | 53 929 | 853 | 45 827 838 | 44 798 886 | 124 458 164 |
| Omsk Region | 18 319 498 | 0 | 0 | 3 273 631 | 2 063 364 | 12 914 182 |
| Tomsk Region | 8 785 683 | 0 | 0 | 2 177 779 | 260 050 | 6 283 574 |
| **Far Eastern Federal District** | 366 492 201 | 32 948 | 175 401 | 59 558 707 | 42 997 891 | 262 974 597 |
| Republic of Sakha (Yakutia) | 20 526 863 | 13 913 | 4 065 | 5 590 301 | 2 185 706 | 12 650 929 |
| Kamchatka Territory | 13 433 871 | 9 752 | 3 246 | 3 341 238 | 1 999 190 | 8 017 963 |
| Primorskiy Territory | 65 468 363 | 703 | 2 316 | 18 139 471 | 4 559 391 | 42 566 432 |
| Khabarovsk Territory | 18 396 073 | 0 | 0 | 4 284 844 | 1 459 664 | 12 493 500 |
| Amur Region | 236 363 352 | 0 | 165 774 | 23 991 314 | 31 444 842 | 180 657 554 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 12 303 679 | 8 580 | 0 | 4 211 539 | 1 349 098 | 6 588 219 |
| 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 1.06.13**

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** | 13 947 579 857 | 1 868 897 | 180 865 | 3 078 192 832 | 4 729 539 037 | 6 009 003 962 |
| Belgorod Region | 103 919 167 | 1 555 | 18 862 | 13 288 801 | 13 646 774 | 76 843 403 |
| Bryansk Region | 56 924 112 | 8 515 | 14 897 | 5 850 738 | 5 057 498 | 45 720 893 |
| Vladimir Region | 111 355 062 | 9 248 | 10 478 | 11 168 957 | 10 120 493 | 89 791 725 |
| Voronezh Region | 287 663 071 | 162 117 | 1 381 | 39 077 150 | 52 969 843 | 195 110 446 |
| Ivanovo Region | 59 866 118 | 13 913 | 3 | 5 979 441 | 3 363 047 | 50 386 446 |
| Kaluga Region | 85 886 518 | 37 363 | 7 821 | 11 908 888 | 6 211 243 | 67 556 232 |
| Kostroma Region | 53 532 105 | 9 514 | 0 | 3 467 398 | 5 877 921 | 44 123 073 |
| Kursk Region | 57 095 698 | 4 982 | 5 | 6 324 906 | 3 595 905 | 46 459 443 |
| Lipetsk Region | 82 182 928 | 10 182 | 6 390 | 9 548 473 | 8 998 163 | 63 505 680 |
| Moscow Region | 769 642 053 | 360 099 | 16 211 | 154 536 599 | 95 589 142 | 516 536 604 |
| Orel Region | 44 013 862 | 549 | 0 | 4 653 673 | 1 498 571 | 37 656 221 |
| Ryazan Region | 78 912 954 | 5 787 | 0 | 10 220 402 | 4 618 200 | 63 717 907 |
| Smolensk Region | 58 160 298 | 15 157 | 6 469 | 7 045 862 | 4 410 065 | 46 536 493 |
| Tambov Region | 50 620 531 | 3 742 | 0 | 5 874 440 | 2 036 640 | 42 587 361 |
| Tver Region | 78 876 578 | 3 328 | 0 | 9 504 374 | 4 536 569 | 64 705 755 |
| Tula Region | 103 187 721 | 1 884 | 1 571 | 10 668 797 | 13 592 424 | 78 712 282 |
| Yaroslavl Region | 124 594 557 | 10 995 | 0 | 18 855 702 | 28 962 205 | 76 210 695 |
| City of Moscow | 11 741 146 524 | 1 209 967 | 96 777 | 2 750 218 231 | 4 464 454 334 | 4 402 843 303 |
| **North-Western Federal District** | 2 303 603 238 | 2 171 660 | 34 834 | 462 014 341 | 477 812 107 | 1 344 355 084 |
| Republic of Karelia | 35 333 709 | 2 197 | 647 | 4 083 307 | 1 501 211 | 29 602 425 |
| Komi Republic | 82 185 375 | 16 467 | 10 976 | 9 126 898 | 2 638 176 | 70 147 897 |
| Akhangelsk Region | 115 718 748 | 11 656 | 6 377 | 16 987 991 | 18 582 392 | 79 964 658 |
| Vologda Region | 87 114 074 | 11 622 | 0 | 12 517 472 | 9 566 677 | 64 807 728 |
| Kaliningrad Region | 82 991 759 | 7 110 | 0 | 16 851 229 | 6 105 795 | 59 836 234 |
| Leningrad Region | 21 534 535 | 22 479 | 0 | 4 603 082 | 2 450 017 | 14 330 580 |
| Murmansk Region | 77 099 900 | 1 623 | 635 | 13 534 849 | 4 751 943 | 58 588 844 |
| Novgorod Region | 32 487 325 | 2 207 | 1 083 | 5 903 115 | 1 840 495 | 24 463 467 |
| Pskov Region | 28 978 952 | 1 706 | 2 995 | 4 389 424 | 2 099 539 | 22 308 192 |
| St Petersburg | 1 740 158 861 | 2 094 593 | 12 121 | 374 016 974 | 428 275 862 | 920 305 059 |
| **Southern Federal District** | 1 000 718 569 | 127 229 | 102 378 | 182 577 777 | 75 201 736 | 740 653 294 |
| Republic of Adygeya | 15 175 801 | 591 | 0 | 1 543 011 | 1 082 192 | 12 525 819 |
| Republic of Kalmykia | 6 271 149 | 3 300 | 2 284 | 778 830 | 285 473 | 5 184 972 |
| Krasnodar Territory | 453 759 783 | 33 907 | 82 060 | 89 470 955 | 36 072 633 | 327 138 488 |
| Astrakhan Region | 53 214 758 | 2 856 | 0 | 7 798 142 | 2 990 581 | 42 327 855 |
| Volgograd Region | 142 761 368 | 25 399 | 2 490 | 21 495 628 | 7 300 340 | 113 549 224 |
| Rostov Region | 329 535 710 | 61 176 | 15 544 | 61 491 211 | 27 470 517 | 239 926 936 |
| **North-Caucasian Federal District** | 280 080 820 | 622 152 | 61 365 | 46 440 379 | 21 915 955 | 210 324 367 |
| Republik of Daghestan | 44 300 112 | 276 549 | 16 953 | 8 921 296 | 2 452 503 | 32 509 279 |
| Republic of Ingushetia | 4 386 486 | 920 | 0 | 1 032 357 | 226 000 | 3 121 639 |
| Kabardino-Balkar Republic | 24 568 053 | 212 | 38 | 3 703 738 | 1 009 902 | 19 772 314 |
| Karachai-Cherkess Republic | 11 822 323 | 4 911 | 0 | 2 273 036 | 906 518 | 8 614 467 |
| Republic of North Ossetia - Alania | 26 613 210 | 0 | 640 | 2 664 936 | 951 952 | 22 847 760 |
| Chechen Republic | 8 565 127 | 140 733 | 35 | 3 702 689 | 616 246 | 4 083 659 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Stavropol Territory | 159 825 509 | 198 827 | 43 699 | 24 142 327 | 15 752 834 | 119 375 249 |
| **Volga Federal District** | 2 669 246 809 | 8 735 327 | 2 619 833 | 437 381 403 | 468 695 933 | 1 740 340 025 |
| Republic of Bashkortostan | 317 494 236 | 40 549 | 434 | 37 154 295 | 85 137 038 | 194 572 193 |
| Republic of Marii El | 28 859 826 | 2 087 | 0 | 2 971 497 | 2 698 676 | 23 123 266 |
| Republic of Mordovia | 42 072 669 | 152 023 | 2 406 | 5 300 409 | 4 602 897 | 31 887 062 |
| Republic of Tatarstan | 534 873 177 | 8 205 908 | 2 545 330 | 89 076 914 | 159 008 974 | 274 864 179 |
| Udmurt Republic | 89 041 134 | 2 173 | 0 | 16 012 162 | 7 983 112 | 64 866 111 |
| Chuvash Republic | 63 660 758 | 13 288 | 6 512 | 8 452 410 | 6 980 385 | 48 021 915 |
| Perm Territory | 230 605 778 | 68 948 | 16 479 | 50 969 210 | 25 147 672 | 153 861 308 |
| Kirov Region | 74 547 358 | 16 429 | 16 | 10 498 258 | 6 606 291 | 57 082 719 |
| Nizhny Novgogrod Region | 405 628 207 | 74 479 | 30 247 | 94 861 971 | 70 631 298 | 238 908 775 |
| Orenburg Region | 122 422 092 | 26 472 | 12 121 | 16 619 266 | 15 103 387 | 85 992 455 |
| Penza Region | 72 313 125 | 31 391 | 0 | 9 301 356 | 3 034 355 | 59 761 472 |
| Samara Region | 439 740 678 | 35 091 | 6 288 | 62 286 523 | 65 593 976 | 309 982 143 |
| Saratov Region | 168 038 112 | 14 427 | 0 | 23 834 683 | 11 124 456 | 132 793 196 |
| Ulyanovsk Region | 79 949 659 | 52 062 | 0 | 10 042 449 | 5 043 416 | 64 623 231 |
| **Ural Federal District** | 1 513 660 665 | 561 924 | 263 809 | 245 150 665 | 320 448 144 | 939 780 075 |
| Kurgan Region | 30 357 516 | 14 678 | 4 644 | 3 994 204 | 1 495 883 | 24 784 006 |
| Sverdlovsk Region | 605 903 816 | 102 926 | 137 488 | 114 794 785 | 97 450 804 | 390 472 532 |
| Tyumen Region | 621 989 702 | 336 074 | 93 476 | 76 716 892 | 197 092 289 | 345 162 915 |
| Chelyabinsk Region | 255 409 631 | 108 246 | 28 201 | 49 644 784 | 24 409 168 | 179 360 622 |
| **Siberian Federal District** | 1 379 114 351 | 213 278 | 141 488 | 210 850 990 | 151 156 481 | 1 007 901 606 |
| Republic of Altai | 6 327 764 | 13 423 | 5 306 | 706 632 | 725 060 | 4 868 575 |
| Republic of Buryatiya | 46 905 708 | 6 807 | 0 | 7 615 888 | 6 378 673 | 32 820 154 |
| Republic of Tuva | 5 192 253 | 15 554 | 279 | 638 600 | 197 165 | 4 322 725 |
| Republic of Khakassia | 21 496 003 | 5 316 | 0 | 3 344 587 | 956 142 | 17 102 896 |
| Altai Territory | 111 388 630 | 2 457 | 15 789 | 13 472 142 | 12 787 208 | 84 910 982 |
| Zabaykal Territory | 37 438 837 | 22 470 | 0 | 4 045 735 | 1 450 036 | 31 802 176 |
| Krasnoyarsk Territory | 252 745 479 | 34 173 | 57 235 | 45 289 592 | 33 632 518 | 169 355 216 |
| Irkutsk Region | 148 945 884 | 25 054 | 5 654 | 19 898 130 | 14 691 184 | 113 984 383 |
| Kemerovo Region | 186 369 816 | 8 833 | 30 491 | 21 895 386 | 21 499 948 | 142 463 980 |
| Novosibirsk Region | 372 743 169 | 71 779 | 4 868 | 70 479 819 | 42 380 068 | 257 188 749 |
| Omsk Region | 120 553 857 | 1 880 | 15 801 | 13 023 459 | 11 763 313 | 95 477 603 |
| Tomsk Region | 69 006 951 | 5 532 | 6 065 | 10 441 020 | 4 695 166 | 53 604 167 |
| **Far Eastern Federal District** | 755 286 018 | 180 942 | 194 356 | 147 913 604 | 71 666 499 | 533 691 108 |
| Republic of Sakha (Yakutia) | 82 484 208 | 71 718 | 6 311 | 19 756 256 | 7 170 342 | 55 199 029 |
| Kamchatka Territory | 40 400 329 | 9 556 | 3 246 | 6 391 068 | 2 409 574 | 31 412 911 |
| Primorskiy Territory | 178 951 812 | 11 762 | 6 685 | 33 995 290 | 9 517 980 | 135 066 377 |
| Khabarovsk Territory | 266 300 629 | 26 325 | 3 150 | 51 495 301 | 35 819 904 | 178 567 973 |
| Amur Region | 78 672 382 | 19 930 | 7 370 | 18 986 400 | 6 807 227 | 52 747 316 |
| Magadan Region | 37 279 518 | 9 809 | 167 349 | 4 880 770 | 4 480 570 | 27 690 821 |
| Sakhalin Region | 64 353 887 | 31 762 | 164 | 11 537 295 | 5 092 220 | 47 411 673 |
| Jewish Autonomous Region | 5 663 188 | 80 | 81 | 601 988 | 156 250 | 4 897 709 |
| Chukotka Autonomous Area | 1 180 065 | 0 | 0 | 269 236 | 212 432 | 697 299 |

**Table 38.1**

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.06.13**

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 instittutions) | Individual deposits |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| **Central Federal District** | 7 622 071 352 | 32 468 644 | 211 | 1 083 935 032 | 3 720 329 437 | 2 449 267 993 |
| Belgorod Region | 1 275 715 | 0 | 0 | 25 608 | 0 | 1 250 102 |
| Bryansk Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Vladimir Region | 1 253 266 | 0 | 0 | 27 072 | 0 | 1 226 194 |
| Voronezh Region | 1 214 | 0 | 0 | 1 183 | 0 | 28 |
| Ivanovo Region | 700 016 | 0 | 0 | 15 666 | 0 | 684 350 |
| Kaluga Region | 1 380 597 | 0 | 0 | 12 488 | 31 329 | 1 336 780 |
| Kostroma Region | 7 708 299 | 0 | 0 | 377 189 | 128 666 | 7 176 198 |
| Kursk Region | 618 706 | 0 | 0 | 122 036 | 0 | 352 450 |
| Lipetsk Region | 1 013 198 | 0 | 0 | 469 545 | 0 | 543 652 |
| Moscow Region | 13 958 825 | 0 | 0 | 248 548 | 4 204 186 | 9 446 296 |
| Orel Region | 225 656 | 0 | 0 | 72 106 | 15 826 | 137 565 |
| Ryazan Region | 586 112 | 0 | 0 | 74 592 | 1 201 | 509 003 |
| Smolensk Region | 4 654 033 | 0 | 0 | 195 179 | 408 584 | 4 049 255 |
| Tambov Region | 18 255 | 0 | 0 | 1 559 | 0 | 16 669 |
| Tver Region | 679 089 | 0 | 0 | 82 330 | 238 266 | 358 427 |
| Tula Region | 580 031 | 0 | 0 | 36 450 | 15 795 | 527 735 |
| Yaroslavl Region | 449 961 | 0 | 0 | 15 186 | 0 | 434 719 |
| City of Moscow | 7 586 968 379 | 32 468 644 | 211 | 1 082 158 295 | 3 715 285 584 | 2 421 218 570 |
| **North-Western Federal District** | 236 710 767 | 6 008 | 0 | 29 147 775 | 108 890 826 | 94 511 384 |
| Republic of Karelia | 33 123 | 0 | 0 | 29 801 | 0 | 3 015 |
| Komi Republic | 658 220 | 0 | 0 | 1 747 | 9 953 | 646 378 |
| Akhangelsk Region | 23 003 | 0 | 0 | 70 | 7 783 | 15 150 |
| Vologda Region | 6 879 646 | 0 | 0 | 2 186 024 | 963 809 | 3 653 022 |
| Kaliningrad Region | 5 147 404 | 0 | 0 | 1 131 326 | 1 613 311 | 2 283 685 |
| Leningrad Region | 1 167 100 | 0 | 0 | 64 150 | 3 191 | 1 098 178 |
| Murmansk Region | 1 047 961 | 0 | 0 | 695 771 | 0 | 269 564 |
| Novgorod Region | 85 217 | 0 | 0 | 14 680 | 0 | 70 531 |
| Pskov Region | 35 885 | 0 | 0 | 6 570 | 0 | 29 301 |
| St Petersburg | 221 633 208 | 6 008 | 0 | 25 017 636 | 106 292 779 | 86 442 560 |
| **Southern Federal District** | 11 278 048 | 0 | 0 | 1 313 584 | 2 663 017 | 7 036 227 |
| Republic of Adygeya | 27 450 | 0 | 0 | 7 525 | 0 | 19 913 |
| Republic of Kalmykia | 108 188 | 0 | 0 | 19 | 44 494 | 63 675 |
| Krasnodar Territory | 3 657 470 | 0 | 0 | 119 869 | 201 722 | 3 139 869 |
| Astrakhan Region | 534 011 | 0 | 0 | 472 330 | 0 | 53 110 |
| Volgograd Region | 411 542 | 0 | 0 | 19 002 | 203 406 | 164 877 |
| Rostov Region | 6 539 387 | 0 | 0 | 694 839 | 2 213 395 | 3 594 783 |
| **North-Caucasian Federal District** | 2 690 664 | 0 | 0 | 49 887 | 1 011 | 2 616 166 |
| Republik of Daghestan | 172 354 | 0 | 0 | 9 338 | 0 | 158 034 |
| Republic of Ingushetia | 8 939 | 0 | 0 | 5 569 | 0 | 3 299 |
| Kabardino-Balkar Republic | 71 713 | 0 | 0 | 33 | 0 | 71 666 |
| Karachai-Cherkess Republic | 2 064 295 | 0 | 0 | 21 074 | 32 | 2 024 681 |
| Republic of North Ossetia - Alania | 251 170 | 0 | 0 | 5 346 | 0 | 245 806 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Stavropol Territory | 122 193 | 0 | 0 | 8 527 | 979 | 112 680 |
| **Volga Federal District** | 99 376 361 | 5 833 | 0 | 9 411 112 | 41 433 342 | 47 165 727 |
| Republic of Bashkortostan | 3 641 699 | 0 | 0 | 320 705 | 261 172 | 3 057 591 |
| Republic of Marii El | 16 246 | 0 | 0 | 1 516 | 0 | 2 943 |
| Republic of Mordovia | 215 059 | 0 | 0 | 23 964 | 0 | 188 987 |
| Republic of Tatarstan | 58 989 293 | 5 833 | 0 | 3 327 766 | 37 348 439 | 17 615 027 |
| Udmurt Republic | 1 112 926 | 0 | 0 | 312 509 | 0 | 800 377 |
| Chuvash Republic | 271 734 | 0 | 0 | 14 241 | 4 665 | 252 755 |
| Perm Territory | 2 860 722 | 0 | 0 | 248 874 | 166 631 | 2 445 217 |
| Kirov Region | 1 252 912 | 0 | 0 | 57 441 | 413 761 | 781 557 |
| Nizhny Novgogrod Region | 3 560 598 | 0 | 0 | 378 349 | 840 652 | 2 315 389 |
| Orenburg Region | 1 954 079 | 0 | 0 | 67 620 | 528 164 | 1 358 291 |
| Penza Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Samara Region | 20 239 917 | 0 | 0 | 3 926 859 | 1 651 015 | 14 072 326 |
| Saratov Region | 5 219 217 | 0 | 0 | 728 230 | 218 843 | 4 236 353 |
| Ulyanovsk Region | 41 959 | 0 | 0 | 3 038 | 0 | 38 914 |
| **Ural Federal District** | 74 452 735 | 31 930 | 0 | 11 156 588 | 13 467 246 | 39 530 235 |
| Kurgan Region | 7 287 | 0 | 0 | 124 | 0 | 7 163 |
| Sverdlovsk Region | 26 231 472 | 0 | 0 | 1 087 579 | 7 454 755 | 16 393 046 |
| Tyumen Region | 38 496 353 | 31 580 | 0 | 5 371 112 | 5 729 163 | 18 987 130 |
| Chelyabinsk Region | 9 717 623 | 350 | 0 | 4 697 773 | 283 328 | 4 142 896 |
| **Siberian Federal District** | 54 021 813 | 0 | 3 579 | 9 224 514 | 6 537 445 | 33 296 161 |
| Republic of Altai | 18 990 | 0 | 0 | 4 949 | 235 | 13 806 |
| Republic of Buryatiya | 1 316 856 | 0 | 0 | 552 050 | 0 | 187 846 |
| Republic of Tuva | 1 311 | 0 | 0 | 0 | 0 | 1 311 |
| Republic of Khakassia | 43 951 | 0 | 0 | 2 202 | 0 | 39 946 |
| Altai Territory | 464 220 | 0 | 0 | 281 754 | 0 | 182 464 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 144 899 | 0 | 0 | 5 633 | 0 | 139 266 |
| Irkutsk Region | 561 786 | 0 | 0 | 156 491 | 40 420 | 338 938 |
| Kemerovo Region | 1 192 529 | 0 | 0 | 900 221 | 0 | 292 223 |
| Novosibirsk Region | 49 213 691 | 0 | 3 579 | 7 119 843 | 6 496 114 | 31 239 003 |
| Omsk Region | 827 112 | 0 | 0 | 158 644 | 676 | 667 720 |
| Tomsk Region | 236 468 | 0 | 0 | 42 727 | 0 | 193 638 |
| **Far Eastern Federal District** | 35 913 678 | 0 | 0 | 2 993 053 | 3 627 535 | 28 087 342 |
| Republic of Sakha (Yakutia) | 990 594 | 0 | 0 | 24 297 | 72 498 | 830 369 |
| Kamchatka Territory | 1 150 463 | 0 | 0 | 284 735 | 94 768 | 756 387 |
| Primorskiy Territory | 7 513 502 | 0 | 0 | 1 496 452 | 206 285 | 5 780 608 |
| Khabarovsk Territory | 1 425 114 | 0 | 0 | 117 906 | 49 251 | 1 226 663 |
| Amur Region | 23 692 376 | 0 | 0 | 513 194 | 3 204 733 | 18 911 180 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 1 141 629 | 0 | 0 | 556 469 | 0 | 582 135 |
| 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 1.06.13**

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 instittutions) | Individual deposits |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| **Central Federal District** | 6 835 623 503 | 31 219 769 | 3 790 | 997 821 557 | 3 590 125 971 | 1 994 704 969 |
| Belgorod Region | 15 012 434 | 0 | 0 | 575 679 | 770 364 | 10 704 898 |
| Bryansk Region | 3 924 307 | 0 | 0 | 160 040 | 70 185 | 3 200 711 |
| Vladimir Region | 10 086 434 | 425 | 0 | 312 651 | 789 553 | 6 492 103 |
| Voronezh Region | 38 770 345 | 0 | 0 | 2 196 044 | 13 398 050 | 19 117 039 |
| Ivanovo Region | 4 709 811 | 23 | 0 | 151 630 | 50 412 | 3 959 544 |
| Kaluga Region | 8 089 973 | 695 | 0 | 514 577 | 730 800 | 5 000 778 |
| Kostroma Region | 2 663 039 | 58 | 0 | 162 460 | 130 937 | 1 987 931 |
| Kursk Region | 3 639 077 | 0 | 0 | 454 474 | 131 920 | 2 083 429 |
| Lipetsk Region | 4 473 499 | 0 | 0 | 626 163 | 83 560 | 3 001 654 |
| Moscow Region | 80 166 740 | 107 | 0 | 11 515 631 | 11 988 001 | 49 695 838 |
| Orel Region | 2 168 417 | 18 | 0 | 175 936 | 16 142 | 1 480 528 |
| Ryazan Region | 5 368 642 | 0 | 0 | 295 691 | 767 760 | 3 281 797 |
| Smolensk Region | 5 888 102 | 1 219 | 0 | 473 249 | 193 218 | 3 099 115 |
| Tambov Region | 2 165 955 | 0 | 0 | 42 013 | 8 316 | 1 348 825 |
| Tver Region | 7 607 049 | 5 880 | 0 | 689 669 | 274 193 | 3 984 021 |
| Tula Region | 10 947 538 | 0 | 0 | 873 784 | 4 233 698 | 4 260 252 |
| Yaroslavl Region | 8 190 361 | 29 | 0 | 741 634 | 657 783 | 5 542 447 |
| City of Moscow | 6 621 751 780 | 31 211 315 | 3 790 | 977 860 232 | 3 555 831 079 | 1 866 464 059 |
| **North-Western Federal District** | 525 689 123 | 75 390 | 0 | 60 718 707 | 182 935 881 | 251 784 622 |
| Republic of Karelia | 2 928 834 | 0 | 0 | 191 928 | 11 120 | 2 318 873 |
| Komi Republic | 6 093 621 | 15 | 0 | 451 976 | 13 574 | 3 811 424 |
| Akhangelsk Region | 7 823 404 | 1 | 0 | 994 070 | 1 258 997 | 4 492 147 |
| Vologda Region | 26 635 604 | 4 | 0 | 2 227 158 | 18 437 057 | 3 903 685 |
| Kaliningrad Region | 20 517 480 | 185 | 0 | 2 525 670 | 2 424 495 | 13 170 394 |
| Leningrad Region | 3 465 327 | 0 | 0 | 285 507 | 920 801 | 2 049 196 |
| Murmansk Region | 9 544 169 | 0 | 0 | 3 261 407 | 577 596 | 4 854 362 |
| Novgorod Region | 5 163 806 | 127 | 0 | 2 775 817 | 18 954 | 1 940 816 |
| Pskov Region | 2 578 453 | 0 | 0 | 138 431 | 286 578 | 1 521 336 |
| St Petersburg | 440 938 425 | 75 058 | 0 | 47 866 743 | 158 986 709 | 213 722 389 |
| **Southern Federal District** | 92 029 798 | 2 516 | 0 | 10 807 436 | 8 724 244 | 62 510 952 |
| Republic of Adygeya | 536 930 | 0 | 0 | 24 373 | 2 001 | 376 853 |
| Republic of Kalmykia | 303 633 | 0 | 0 | 1 106 | 44 494 | 203 048 |
| Krasnodar Territory | 40 962 347 | 1 692 | 0 | 5 081 902 | 1 564 827 | 30 811 594 |
| Astrakhan Region | 4 518 913 | 100 | 0 | 743 631 | 612 148 | 2 661 119 |
| Volgograd Region | 11 452 558 | 0 | 0 | 981 543 | 491 308 | 7 936 361 |
| Rostov Region | 34 255 417 | 724 | 0 | 3 974 881 | 6 009 466 | 20 521 977 |
| **North-Caucasian Federal District** | 17 119 357 | 18 453 | 0 | 744 131 | 118 299 | 12 267 601 |
| Republik of Daghestan | 1 401 353 | 0 | 0 | 24 705 | 0 | 740 214 |
| Republic of Ingushetia | 183 359 | 0 | 0 | 8 260 | 0 | 151 738 |
| Kabardino-Balkar Republic | 1 595 386 | 0 | 0 | 30 920 | 0 | 1 239 637 |
| Karachai-Cherkess Republic | 695 730 | 0 | 0 | 7 945 | 10 582 | 544 501 |
| Republic of North Ossetia - Alania | 1 137 330 | 12 745 | 0 | 17 521 | 0 | 768 513 |
| Chechen Republic | 122 046 | 0 | 0 | 2 330 | 0 | 119 704 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Stavropol Territory | 11 984 153 | 5 708 | 0 | 652 450 | 107 717 | 8 703 294 |
| **Volga Federal District** | 299 867 742 | 1 121 913 | 0 | 27 865 686 | 69 141 166 | 160 961 980 |
| Republic of Bashkortostan | 24 751 245 | 797 139 | 0 | 4 130 255 | 2 544 799 | 13 431 332 |
| Republic of Marii El | 1 738 165 | 0 | 0 | 104 426 | 124 330 | 914 236 |
| Republic of Mordovia | 1 835 999 | 59 | 0 | 206 534 | 0 | 938 354 |
| Republic of Tatarstan | 73 067 600 | 6 094 | 0 | 4 182 718 | 37 029 666 | 26 256 280 |
| Udmurt Republic | 4 524 913 | 16 799 | 0 | 783 154 | 19 934 | 2 734 731 |
| Chuvash Republic | 4 518 615 | 0 | 0 | 631 322 | 755 966 | 1 872 055 |
| Perm Territory | 30 080 738 | 77 | 0 | 1 668 257 | 8 877 872 | 15 552 406 |
| Kirov Region | 5 663 997 | 71 | 0 | 526 008 | 2 702 240 | 1 799 772 |
| Nizhny Novgogrod Region | 44 485 703 | 301 095 | 0 | 6 707 157 | 3 898 366 | 20 459 878 |
| Orenburg Region | 9 984 923 | 0 | 0 | 584 169 | 3 276 167 | 5 339 087 |
| Penza Region | 3 892 441 | 186 | 0 | 433 506 | 22 229 | 2 345 522 |
| Samara Region | 75 547 237 | 0 | 0 | 6 033 237 | 8 466 988 | 55 595 342 |
| Saratov Region | 13 783 924 | 0 | 0 | 723 853 | 1 332 343 | 10 268 152 |
| Ulyanovsk Region | 5 992 242 | 393 | 0 | 1 151 090 | 90 266 | 3 454 833 |
| **Ural Federal District** | 182 457 477 | 61 723 | 0 | 20 970 308 | 21 841 123 | 115 443 746 |
| Kurgan Region | 1 106 730 | 0 | 0 | 114 201 | 35 527 | 564 468 |
| Sverdlovsk Region | 63 856 763 | 30 176 | 0 | 7 188 098 | 10 124 110 | 40 109 016 |
| Tyumen Region | 90 371 604 | 30 833 | 0 | 7 641 069 | 8 310 418 | 61 297 988 |
| Chelyabinsk Region | 27 122 380 | 714 | 0 | 6 026 940 | 3 371 068 | 13 472 274 |
| **Siberian Federal District** | 105 573 585 | 11 486 | 0 | 15 883 449 | 9 168 970 | 61 349 539 |
| Republic of Altai | 167 471 | 0 | 0 | 6 888 | 235 | 99 650 |
| Republic of Buryatiya | 3 617 037 | 0 | 0 | 599 216 | 0 | 1 367 477 |
| Republic of Tuva | 97 736 | 0 | 0 | 50 | 0 | 39 631 |
| Republic of Khakassia | 838 051 | 62 | 0 | 180 928 | 0 | 533 549 |
| Altai Territory | 9 490 990 | 99 | 0 | 566 044 | 2 353 056 | 4 000 378 |
| Zabaykal Territory | 1 608 606 | 0 | 0 | 64 158 | 27 897 | 673 697 |
| Krasnoyarsk Territory | 14 886 876 | 2 | 0 | 2 988 747 | 526 663 | 9 295 923 |
| Irkutsk Region | 10 202 373 | 91 | 0 | 810 182 | 520 305 | 5 270 541 |
| Kemerovo Region | 15 219 705 | 0 | 0 | 2 320 467 | 197 011 | 9 454 274 |
| Novosibirsk Region | 35 881 952 | 10 975 | 0 | 7 479 757 | 4 478 188 | 21 242 142 |
| Omsk Region | 8 195 493 | 18 | 0 | 666 344 | 132 121 | 6 239 838 |
| Tomsk Region | 5 367 295 | 239 | 0 | 200 668 | 933 494 | 3 132 439 |
| **Far Eastern Federal District** | 60 688 985 | 1 166 | 0 | 9 475 497 | 4 393 923 | 38 544 817 |
| Republic of Sakha (Yakutia) | 3 866 768 | 0 | 0 | 77 897 | 74 077 | 1 630 980 |
| Kamchatka Territory | 3 931 277 | 0 | 0 | 578 807 | 94 768 | 2 925 350 |
| Primorskiy Territory | 17 868 563 | 996 | 0 | 3 510 980 | 399 165 | 12 448 554 |
| Khabarovsk Territory | 18 817 953 | 0 | 0 | 2 985 413 | 385 577 | 13 992 391 |
| Amur Region | 6 287 262 | 0 | 0 | 277 857 | 2 349 486 | 2 875 881 |
| Magadan Region | 2 944 801 | 155 | 0 | 336 151 | 0 | 1 034 350 |
| Sakhalin Region | 6 689 975 | 15 | 0 | 1 700 587 | 1 090 850 | 3 410 494 |
| Jewish Autonomous Region | 282 386 | 0 | 0 | 7 805 | 0 | 226 817 |
| 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 1.06.13**

thousand rubles

| | Total | in rubles | in foreign currency |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
| **Central Federal District** | 4 223 824 116 | 2 005 804 246 | 2 218 019 870 |
| Belgorod Region | 130 000 | 130 000 | 0 |
| Bryansk Region | 0 | 0 | 0 |
| Vladimir Region | 131 000 | 131 000 | 0 |
| Voronezh Region | 655 407 | 655 407 | 0 |
| Ivanovo Region | 1 570 982 | 1 002 375 | 568 607 |
| Kaluga Region | 233 000 | 233 000 | 0 |
| Kostroma Region | 6 417 544 | 5 627 811 | 789 733 |
| Kursk Region | 12 290 | 0 | 12 290 |
| Lipetsk Region | 623 150 | 623 150 | 0 |
| Moscow Region | 1 750 331 | 1 750 331 | 0 |
| Orel Region | 0 | 0 | 0 |
| Ryazan Region | 0 | 0 | 0 |
| Smolensk Region | 1 134 771 | 926 500 | 208 271 |
| Tambov Region | 0 | 0 | 0 |
| Tver Region | 0 | 0 | 0 |
| Tula Region | 568 624 | 568 624 | 0 |
| Yaroslavl Region | 278 000 | 278 000 | 0 |
| City of Moscow | 4 210 319 017 | 1 993 878 048 | 2 216 440 969 |
| **North-Western Federal District** | 71 918 533 | 44 713 289 | 27 205 244 |
| Republic of Karelia | 0 | 0 | 0 |
| Komi Republic | 0 | 0 | 0 |
| Akhangelsk Region | 73 000 | 73 000 | 0 |
| Vologda Region | 1 324 979 | 947 886 | 377 093 |
| Kaliningrad Region | 188 771 | 188 771 | 0 |
| Leningrad Region | 50 195 | 50 195 | 0 |
| Murmansk Region | 680 000 | 680 000 | 0 |
| Novgorod Region | 0 | 0 | 0 |
| Pskov Region | 0 | 0 | 0 |
| St Petersburg | 69 601 588 | 42 773 437 | 26 828 151 |
| **Southern Federal District** | 12 903 523 | 10 370 722 | 2 532 801 |
| Republic of Adygeya | 150 000 | 150 000 | 0 |
| Republic of Kalmykia | 105 000 | 105 000 | 0 |
| Krasnodar Territory | 5 770 212 | 5 012 746 | 757 466 |
| Astrakhan Region | 10 000 | 10 000 | 0 |
| Volgograd Region | 886 746 | 375 000 | 511 746 |
| Rostov Region | 5 981 565 | 4 717 976 | 1 263 589 |
| **North-Caucasian Federal District** | 1 241 986 | 1 241 986 | 0 |
| Republik of Daghestan | 381 986 | 381 986 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 30 000 | 30 000 | 0 |
| Karachai-Cherkess Republic | 700 000 | 700 000 | 0 |
| Republic of North Ossetia - Alania | 130 000 | 130 000 | 0 |
| Chechen Republic | 0 | 0 | 0 |
| Stavropol Territory | 0 | 0 | 0 |
| **Volga Federal District** | 77 743 291 | 69 853 081 | 7 890 210 |
| Republic of Bashkortostan | 3 911 867 | 2 712 904 | 1 198 963 |
| Republic of Marii El | 27 070 | 27 070 | 0 |
| Republic of Mordovia | 247 695 | 247 695 | 0 |

| | | | |
|---|---|---|---|
| Republic of Tatarstan | 23 050 461 | 17 963 605 | 5 086 856 |
| Udmurt Republic | 2 094 165 | 1 575 178 | 518 987 |
| Chuvash Republic | 303 781 | 276 930 | 26 851 |
| Perm Territory | 174 000 | 174 000 | 0 |
| Kirov Region | 943 619 | 943 619 | 0 |
| Nizhny Novgogrod Region | 4 151 142 | 3 989 298 | 161 844 |
| Orenburg Region | 1 889 708 | 1 873 914 | 15 794 |
| Penza Region | 46 277 | 10 000 | 36 277 |
| Samara Region | 40 136 814 | 39 315 868 | 820 946 |
| Saratov Region | 766 692 | 743 000 | 23 692 |
| Ulyanovsk Region | 0 | 0 | 0 |
| **Ural Federal District** | 62 264 011 | 37 647 593 | 24 616 418 |
| Kurgan Region | 10 000 | 10 000 | 0 |
| Sverdlovsk Region | 16 243 283 | 12 531 757 | 3 711 526 |
| Tyumen Region | 45 371 125 | 24 634 035 | 20 737 090 |
| Chelyabinsk Region | 639 603 | 471 801 | 167 802 |
| **Siberian Federal District** | 37 864 448 | 27 611 806 | 10 252 642 |
| Republic of Altai | 120 000 | 120 000 | 0 |
| Republic of Buryatiya | 0 | 0 | 0 |
| Republic of Tuva | 0 | 0 | 0 |
| Republic of Khakassia | 0 | 0 | 0 |
| Altai Territory | 913 473 | 913 473 | 0 |
| Zabaykal Territory | 0 | 0 | 0 |
| Krasnoyarsk Territory | 12 636 | 0 | 12 636 |
| Irkutsk Region | 522 800 | 522 800 | 0 |
| Kemerovo Region | 771 000 | 771 000 | 0 |
| Novosibirsk Region | 34 140 477 | 24 623 866 | 9 516 611 |
| Omsk Region | 1 384 062 | 660 667 | 723 395 |
| Tomsk Region | 0 | 0 | 0 |
| **Far Eastern Federal District** | 12 161 212 | 10 485 347 | 1 675 865 |
| Republic of Sakha (Yakutia) | 19 000 | 19 000 | 0 |
| Kamchatka Territory | 682 898 | 682 898 | 0 |
| Primorskiy Territory | 1 663 101 | 1 247 903 | 415 198 |
| Khabarovsk Territory | 7 127 | 0 | 7 127 |
| Amur Region | 9 724 086 | 8 470 546 | 1 253 540 |
| Magadan Region | 0 | 0 | 0 |
| Sakhalin Region | 65 000 | 65 000 | 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 1.06.13**

thousand rubles

| | Total | in rubles | in foreign currency |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
| **Central Federal District** | 4 245 184 598 | 2 020 692 552 | 2 224 492 046 |
| Belgorod Region | 130 000 | 130 000 | 0 |
| Bryansk Region | 0 | 0 | 0 |
| Vladimir Region | 122 975 | 85 000 | 37 975 |
| Voronezh Region | 655 493 | 655 493 | 0 |
| Ivanovo Region | 1 570 982 | 1 002 375 | 568 607 |
| Kaluga Region | 233 000 | 233 000 | 0 |
| Kostroma Region | 5 607 811 | 5 607 811 | 0 |
| Kursk Region | 12 290 | 0 | 12 290 |
| Lipetsk Region | 623 150 | 623 150 | 0 |
| Moscow Region | 1 750 331 | 1 750 331 | 0 |
| Orel Region | 61 820 | 0 | 61 820 |
| Ryazan Region | 100 000 | 100 000 | 0 |
| Smolensk Region | 0 | 0 | 0 |
| Tambov Region | 0 | 0 | 0 |
| Tver Region | 0 | 0 | 0 |
| Tula Region | 568 624 | 568 624 | 0 |
| Yaroslavl Region | 44 406 | 44 406 | 0 |
| City of Moscow | 4 233 703 716 | 2 009 892 362 | 2 223 811 354 |
| **North-Western Federal District** | 79 111 834 | 51 764 753 | 27 347 081 |
| Republic of Karelia | 0 | 0 | 0 |
| Komi Republic | 0 | 0 | 0 |
| Akhangelsk Region | 73 000 | 73 000 | 0 |
| Vologda Region | 1 368 479 | 991 386 | 377 093 |
| Kaliningrad Region | 188 771 | 188 771 | 0 |
| Leningrad Region | 50 195 | 50 195 | 0 |
| Murmansk Region | 680 000 | 680 000 | 0 |
| Novgorod Region | 0 | 0 | 0 |
| Pskov Region | 0 | 0 | 0 |
| St Petersburg | 76 751 389 | 49 781 401 | 26 969 988 |
| **Southern Federal District** | 12 663 290 | 10 119 722 | 2 543 568 |
| Republic of Adygeya | 150 000 | 150 000 | 0 |
| Republic of Kalmykia | 0 | 0 | 0 |
| Krasnodar Territory | 4 810 212 | 4 052 746 | 757 466 |
| Astrakhan Region | 810 767 | 800 000 | 10 767 |
| Volgograd Region | 866 746 | 355 000 | 511 746 |
| Rostov Region | 6 025 565 | 4 761 976 | 1 263 589 |
| **North-Caucasian Federal District** | 466 986 | 466 986 | 0 |
| Republik of Daghestan | 306 986 | 306 986 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 30 000 | 30 000 | 0 |
| Karachai-Cherkess Republic | 0 | 0 | 0 |
| Republic of North Ossetia - Alania | 130 000 | 130 000 | 0 |
| Chechen Republic | 0 | 0 | 0 |
| Stavropol Territory | 0 | 0 | 0 |
| **Volga Federal District** | 78 190 597 | 70 058 287 | 8 132 310 |
| Republic of Bashkortostan | 3 881 461 | 2 655 200 | 1 226 261 |
| Republic of Marii El | 27 070 | 27 070 | 0 |

| | | | |
|---|---|---|---|
| Republic of Mordovia | 67 695 | 67 695 | 0 |
| Republic of Tatarstan | 23 785 163 | 18 725 605 | 5 059 558 |
| Udmurt Republic | 2 094 165 | 1 575 178 | 518 987 |
| Chuvash Republic | 166 930 | 166 930 | 0 |
| Perm Territory | 174 000 | 174 000 | 0 |
| Kirov Region | 943 619 | 943 619 | 0 |
| Nizhny Novgogrod Region | 3 746 433 | 3 530 208 | 216 225 |
| Orenburg Region | 1 889 708 | 1 873 914 | 15 794 |
| Penza Region | 46 277 | 10 000 | 36 277 |
| Samara Region | 40 601 384 | 39 565 868 | 1 035 516 |
| Saratov Region | 766 692 | 743 000 | 23 692 |
| Ulyanovsk Region | 0 | 0 | 0 |
| **Ural Federal District** | 65 561 596 | 40 838 187 | 24 723 409 |
| Kurgan Region | 10 000 | 10 000 | 0 |
| Sverdlovsk Region | 16 973 283 | 13 261 757 | 3 711 526 |
| Tyumen Region | 45 291 719 | 24 554 629 | 20 737 090 |
| Chelyabinsk Region | 3 286 594 | 3 011 801 | 274 793 |
| **Siberian Federal District** | 6 942 337 | 5 061 266 | 1 881 071 |
| Republic of Altai | 120 000 | 120 000 | 0 |
| Republic of Buryatiya | 0 | 0 | 0 |
| Republic of Tuva | 0 | 0 | 0 |
| Republic of Khakassia | 0 | 0 | 0 |
| Altai Territory | 913 473 | 913 473 | 0 |
| Zabaykal Territory | 0 | 0 | 0 |
| Krasnoyarsk Territory | 212 636 | 200 000 | 12 636 |
| Irkutsk Region | 522 800 | 522 800 | 0 |
| Kemerovo Region | 771 225 | 771 225 | 0 |
| Novosibirsk Region | 3 018 141 | 1 873 101 | 1 145 040 |
| Omsk Region | 1 384 062 | 660 667 | 723 395 |
| Tomsk Region | 0 | 0 | 0 |
| **Far Eastern Federal District** | 9 650 169 | 8 592 317 | 1 057 852 |
| Republic of Sakha (Yakutia) | 19 003 | 19 003 | 0 |
| Kamchatka Territory | 282 898 | 282 898 | 0 |
| Primorskiy Territory | 1 663 101 | 1 247 903 | 415 198 |
| Khabarovsk Territory | 7 127 | 0 | 7 127 |
| Amur Region | 7 613 040 | 6 977 513 | 635 527 |
| Magadan Region | 0 | 0 | 0 |
| Sakhalin Region | 65 000 | 65 000 | 0 |
| Jewish Autonomous Region | 0 | 0 | 0 |
| Chukotka Autonomous Area | 0 | 0 | 0 |

# Macroprudential Indicators of the Banking Sector

**Table 40**

## Some indicators of the banking sector financial soundness (percent)

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| **Own funds (capital) adequacy** | | | | | |
| Ratio of own funds (capital) to risk-weighted assets | 18,1 | 14,7 | 13,7 | 13,4 | 13,5 |
| Ratio of core capital to risk-weighted assets | 11,4 | 9,3 | 8,5 | 9,3 | 9,3 |
| Ratio the value of credit risk on balance sheet assets | 59,6 | 58,8 | 50,7 | 53,1 | 52,4 |
| **Credit risk** | | | | | |
| Share of problem (IV quality category) and bad (V quality category) loans in total loans[1)] | 8,2 | 6,6 | 6,0 | 6,3 | 6,4 |
| Loan loss provisions made as percent of total loans[1] | 8,5 | 6,9 | 6,1 | 6,2 | 6,2 |
| Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1) | 1,8 | 1,4 | 1,5 | 1,4 | 1,4 |
| Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1) | 0,6 | 0,7 | 0,7 | 0,7 | 0,7 |
| Ratio of total large credit risks to own funds (capital) (N7) | 184,6 | 228,4 | 209,0 | 204,9 | 203,9 |
| *Distribution of loans provided by credit institutions* | | | | | |
| agriculture, hunting and forestry | 5,1 | 4,8 | 4,6 | 4,6 | 4,6 |
| mining | 3,6 | 2,9 | 3,2 | 3,1 | 3,1 |
| manufacturing | 16,0 | 15,2 | 14,0 | 13,7 | 13,6 |
| production and distribution of energy, gas and water | 2,6 | 2,9 | 2,7 | 2,5 | 2,5 |
| constructing | 5,9 | 5,6 | 5,5 | 5,7 | 5,7 |
| wholesale and retail trade, car and household appliance repair | 17,1 | 15,6 | 14,9 | 14,6 | 14,5 |
| transport and communication | 3,8 | 5,4 | 5,4 | 4,7 | 4,6 |
| other economic activities | 22,2 | 22,3 | 20,5 | 21,0 | 20,9 |
| individuals | 23,7 | 25,3 | 29,2 | 30,1 | 30,5 |
| of which | | | | | |
| mortgage loans | 6,6 | 6,7 | 7,5 | 7,8 | 7,9 |
| *Geographical distribution of interbank loans and deposits* [2] | | | | | |
| Russian Federation | 41,1 | 41,6 | 47,1 | 35,0 | 33,1 |
| United Kingdom | 21,4 | 20,2 | 17,5 | 24,0 | 23,3 |
| USA | 2,5 | 3,0 | 3,6 | 5,3 | 6,5 |
| Germany | 6,0 | 4,2 | 1,6 | 2,4 | 3,3 |
| Austria | 3,7 | 6,6 | 5,9 | 6,6 | 8,6 |
| France | 4,0 | 2,7 | 1,6 | 3,7 | 2,6 |
| Italy | 0,1 | 2,7 | 2,7 | 0,7 | 0,6 |
| Cyprus | 5,0 | 6,6 | 8,7 | 8,4 | 7,9 |
| Netherlands | 2,6 | 3,2 | 1,5 | 2,0 | 2,4 |
| Other | 13,6 | 9,0 | 9,8 | 12,0 | 11,8 |
| **Liquidity** | | | | | |
| Ratio of high liquid assets to total assets | 13,5 | 11,8 | 11,1 | 10,7 | 11,4 |
| Ratio of liquid assets to total assets | 26,8 | 23,9 | 23,2 | 21,8 | 22,7 |
| Ratio of high liquid assets to demand liabilities (N2) | 64,8 | 60,1 | 58,0 | 63,0 | 66,8 |
| Ratio of liquid assets to short-term liabilities (N3) | 94,3 | 81,6 | 82,9 | 86,9 | 88,7 |
| 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) | 77,6 | 82,0 | 85,5 | 84,2 | 84,1 |
| Ratio of clients' funds to total loans [3] | 109,5 | 105,3 | 101,2 | 101,7 | 101,8 |
| **Market risk [4] to total own funds (capital) [5]** | 48,6 | 49,7 | 47,3 | 49,6 | 48,0 |
| of which | | | | | |
| Interest rate risk | 36,7 | 33,8 | 36,0 | 39,1 | 38,6 |
| Equity position risk | 8,6 | 12,9 | 6,0 | 5,1 | 4,3 |
| Foreign exchange risk | 3,2 | 3,0 | 5,4 | 5,3 | 5,1 |
| Ratio of investments in shares of other legal entities to own funds (capital) (N12) | 2,2 | 4,2 | 2,2 | 2,2 | 2,3 |
| **Banks' financial result over the reporting period (billion rubles)** | 573,4 | 848,2 | 1011,9 | 323,6 | 391,2 |
| as percent of the banking sector assets [6] | 1,9 | 2,4 | 2,3 | 0,7 | 0,8 |
| as percent of the banking sector own funds (capital) [6] | 12,5 | 17,6 | 18,2 | 5,2 | 6,3 |
| **Return on assets [7]** | 1,9 | 2,4 | 2,3 | 2,1 | 2,1 |
| **Return on equity [7]** | 12,5 | 17,6 | 18,2 | 17,0 | 16,6 |

[1] Calculated by form 0409115 paragraphs 1, 2, 3.

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

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

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

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

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

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

# Capital Adequacy

**Table 41**

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

| Date | Own funds (capital) of CIs, billion rubles | of which | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | CIs going through insolvency prevention measures[1] | | CIs with capital less than 180 million rubles | | CIs with capital from 180 to 300 million rubles | | CIs with capital from 300 to 900 million rubles | | CIs with capital more than 900 million rubles | |
| | | Capital, billion rubles | Number of CIs | Capital, billion rubles | Number of CIs | Capital, billion rubles | Number of CIs | Capital, billion rubles | Number of CIs | Capital, billion rubles | Number of CIs |
| 1.01.09 | 3 811,1 | 62,6 | 20 | 26,4 | 339 | 45,9 | 200 | 133,7 | 268 | 3 542,4 | 279 |
| 1.01.10 | 4 620,6 | 70,3 | 18 | 27,4 | 280 | 44,5 | 193 | 136,7 | 275 | 4 341,7 | 292 |
| 1.01.11 | 4 732,3 | 105,4 | 14 | 24,3 | 232 | 45,0 | 192 | 144,9 | 279 | 4 412,6 | 295 |
| 1.01.12 | 5 242,1 | 249,7 | 8 | 2,2 | 52 | 66,4 | 302 | 152,6 | 297 | 4 771,1 | 319 |
| 1.02.12 | 5 276,1 | 243,4 | 8 | 1,9 | 49 | 65,3 | 298 | 152,8 | 300 | 4 812,7 | 320 |
| 1.03.12 | 5 266,6 | 240,9 | 8 | 2,1 | 50 | 64,2 | 291 | 154,1 | 302 | 4 805,3 | 322 |
| 1.04.12 | 5 377,9 | 238,8 | 8 | 2,2 | 51 | 64,7 | 291 | 149,5 | 294 | 4 922,7 | 330 |
| 1.05.12 | 5 395,9 | 236,9 | 7 | 2,1 | 50 | 64,4 | 289 | 151,3 | 293 | 4 941,0 | 329 |
| 1.06.12 | 5 464,6 | 245,0 | 7 | 2,3 | 52 | 63,9 | 286 | 150,5 | 290 | 5 002,9 | 331 |
| 1.07.12 | 5 468,3 | 237,7 | 7 | 2,3 | 51 | 62,8 | 282 | 148,9 | 289 | 5 016,6 | 336 |
| 1.08.12 | 5 572,9 | 235,9 | 7 | 2,2[2] | 52[2] | 62,3 | 278 | 149,9 | 289 | 5 122,6 | 337 |
| 1.09.12 | 5 685,9 | 225,9 | 7 | 2,3 | 51 | 61,4 | 273 | 146,3 | 284 | 5 250,0 | 345 |
| 1.10.12 | 5 645,6 | 219,2 | 6 | 2,3 | 52 | 61,8 | 272 | 145,4 | 282 | 5 216,8 | 346 |
| 1.11.12 | 5 805,4 | 218,9 | 6 | -0,5[2] | 50[2] | 62,1 | 271 | 142,3 | 276 | 5 382,7 | 352 |
| 1.12.12 | 6 042,5 | 223,1 | 6 | 2,4 | 49 | 60,8 | 264 | 144,3 | 279 | 5 612,0 | 354 |
| 1.01.13 | 6 112,9 | 212,4 | 5 | 2,4 | 53 | 57,1 | 247 | 148,7 | 293 | 5 692,3 | 357 |
| 1.02.13 | 6 133,6 | 211,1 | 5 | 2,2 | 47 | 57,4 | 247 | 149,8 | 293 | 5 713,0 | 357 |
| 1.03.13 | 6 187,7 | 214,9 | 5 | 2,1 | 45 | 57,4 | 247 | 148,6 | 290 | 5 764,6 | 361 |
| 1.04.13 | 6 299,8 | 216,0 | 5 | 2,1 | 47 | 55,8 | 240 | 145,3 | 288 | 5 880,7 | 369 |
| 1.05.13 | 6 339,4 | 216,2 | 5 | 2,3 | 46 | 54,4 | 234 | 148,4 | 294 | 5 918,2 | 368 |
| 1.06.13 | 6 385,3 | 215,5 | 5 | 2,7 | 48 | 53,6 | 230 | 149,3 | 294 | 5 964,3 | 370 |
| Reference data: own funds (capital) adequacy ratio as of 1.06.13, % | 13,5 | 12,2 | | 31,5 | | 24,0 | | 16,9 | | 13,4 | |

[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.

[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 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Authorised capital of credit institutions, included in own funds' calculation, billion rubles | 1 201,0 | 1 282,0 | 1 394,3 | 1 409,9 | 1 413,7 |
| Banking sector own funds (capital), billion rubles | 4 732,3 | 5 242,1 | 6 112,9 | 6 339,4 | 6 385,3 |
| Ratio of authorised capital to own funds (capital) of credit institutions, percent | 25,4 | 24,5 | 22,8 | 22,2 | 22,1 |

**Table 43**

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

| Indicators | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| **1. Factors of own funds (capital) increase** | **112,4** | **115,2** | **117,4** | **117,6** | **117,8** |
| 1.1. Authorised capital | 25,4 | 24,5 | 22,8 | 22,3 | 22,2 |
| 1.2. Issue income | 21,7 | 21,5 | 20,3 | 19,7 | 19,6 |
| 1.3. Credit institutions' profit and funds | 37,1 | 42,9 | 46,8 | 48,1 | 48,5 |
| 1.4. Subordinated loans | 24,3 | 22,7 | 24,2 | 23,9 | 24,0 |
| 1.5. Increase in value of property due to revaluation | 3,9 | 3,7 | 3,3 | 3,6 | 3,5 |
| 1.6.Other factors of increase | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| **2. Factors of own funds (capital) decrease** | **12,4** | **15,2** | **17,4** | **17,6** | **17,8** |
| 2.1. Losses | 1,1 | 1,7 | 1,7 | 1,8 | 1,9 |
| 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 supplemantary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003 | 0,5 | 0,2 | 0,5 | 0,8 | 1,1 |
| 2.6.Credit institutions' portfolio of shares | 10,0 | 12,4 | 14,5 | 14,3 | 14,2 |
| 2.7. Other factors | 0,6 | 0,7 | 0,4 | 0,4 | 0,4 |
| **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] | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| 1st group of assets | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| 2nd group of assets | 612,1 | 829,7 | 975,1 | 996,2 | 1 092,7 |
| 3rd group of assets | 86,2 | 146,7 | 210,6 | 448,0 | 379,5 |
| 4th group of assets | 19 450,0 | 23 482,4 | 23 897,1 | 25 472,6 | 25 570,3 |
| 5th group of assets | 13,3 | 0,6 | 7,4 | 7,4 | 8,5 |
| The value of credit risk on balance sheet assets | 20 161,7 | 24 459,4 | 25 090,2 | 26 924,1 | 27 050,9 |

Reference data:

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| 1st group of assets without adjustment to credit risk coefficients | - | - | - | 5 667,7 | 5 759,9 |

[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

| | | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|---|
| 1 | Banking sector own funds (capital), billion rubles | 4 732,3 | 5 242,1 | 6 112,9 | 6 339,4 | 6 385,3 |
| 2 | Risk-weighted assets, billion rubles | 26 164,3 | 35 760,6 | 44 640,7 | 47 348,3 | 47 393,1 |
| | Of which: | | | | | |
| | - the value of credit risk on balance sheet assets, billion rubles | 20 161,7 | 24 460,3 | 25 090,2 | 26 924,1 | 27 050,9 |
| | - risk-weighted claims on counterparties related to a bank (8957), billion rubles | 1 000,3 | 1 367,5 | 1 781,6 | 2 021,5 | 2 044,6 |
| | - the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles | 50,0 | 67,7 | 109,5 | 149,0 | 152,1 |
| | - the value of credit risk on contingent credit liabilities, billion rubles | 1 753,5 | 2 976,4 | 3 448,0 | 3 423,8 | 3 424,0 |
| | - the value of credit risk on forward and futures transactions net of provisions, billion rubles[1] | 109,3 | 303,7 | 198,0 | 238,2 | 244,3 |
| | - the value of operational risk, billion rubles | 1 007,5 | 1 959,0 | 3 148,3 | 3 191,7 | 3 207,7 |
| | - market risk, billion rubles | 2 081,9 | 2 377,7 | 2 646,9 | 3 040,3 | 2 954,2 |
| | - credit claims of clearing participants (codes 8847[1] and 8852[1]) | - | - | - | 13,8 | 14,7 |
| | - higher-risk transactions, billion rubles | - | 2 248,3 | 8 501,0 | 8 765,4 | 8 705,7 |
| | -corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions | - | - | - | -419,5 | -405,4 |
| 3 | Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), % | 18,1 | 14,7 | 13,7 | 13,4 | 13,5 |

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".

**Table 46**

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

| Own funds (capital) adequacy ratio | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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] | 4 | 0,1 | 1 | 0,0 | 1 | 0,0 | 1 | 0,0 | 1 | 0,0 |
| From 10% to 12% | 53 | 6,4 | 107 | 34,3 | 142 | 19,7 | 172 | 22,8 | 178 | 23,6 |
| From 12% to 14% | 86 | 20,4 | 125 | 16,6 | 143 | 53,2 | 161 | 65,5 | 157 | 60,8 |
| 14% and more | 868 | 73,1 | 744 | 49,1 | 663 | 27,0 | 613 | 11,6 | 611 | 15,5 |
| Banking sector, total | 1012 | 100,0 | 978 | 100,0 | 956 | 100,0 | 955 | 100,0 | 958 | 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]

| | | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|---|
| Loans | Standard | 45,5 | 53,4 | 58,5 | 59,1 | 58,4 |
| | Substandard | 34,7 | 29,4 | 26,0 | 25,7 | 26,5 |
| | Doubtful | 11,4 | 10,4 | 9,1 | 8,6 | 8,5 |
| | Problem | 2,9 | 2,7 | 2,5 | 2,5 | 2,4 |
| | Loss | 5,4 | 4,1 | 3,8 | 4,0 | 4,2 |
| Loan loss provision (LLP) | Estimated LLP | 11,0 | 9,1 | 8,3 | 8,3 | 8,3 |
| | Estimated LLP adjusted for collateral | 8,8 | 7,2 | 6,5 | 6,3 | 6,3 |
| | LLP made | 8,8 | 7,2 | 6,5 | 6,3 | 6,3 |
| | LLP made as percent of estimated LLP | 79,8 | 79,5 | 77,5 | 76,3 | 75,5 |
| | LLP made as percent of estimated LLP adjusted for collateral | 100,2 | 100,0 | 99,8 | 99,8 | 99,8 |
| **Справочно:** | | | | | | |
| Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P | | 15,9 | 14,7 | 13,8 | 13,3 | 13,5 |

[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]

| | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | bln. rubles | in % | bln. rubles | in % | bln. rubles | in % | bln. rubles | in % | bln. rubles | in % |
| 1. Loans grouped into portfolios of homogeneous loans - total | 4 064,7 | 100,0 | 5 589,2 | 100,0 | 7 993,4 | 100,0 | 8 650,3 | 100,0 | 8 882,8 | 100,0 |
| of which: | | | | | | | | | | |
| 1.1. Loans to legal entities (except credit institutions) | 332,6 | 8,2 | 474,2 | 8,5 | 644,2 | 8,1 | 693,4 | 8,0 | 703,6 | 7,9 |
| 1.2. Loans to individuals | 3 732,2 | 91,8 | 5 115,1 | 91,5 | 7 349,0 | 91,9 | 7 956,6 | 92,0 | 8 179,0 | 92,1 |
| 1.3. Loans to credit institutions | 0,0 | 0,0 | 0,0 | 0,0 | 0,1 | 0,0 | 0,2 | 0,0 | 0,1 | 0,0 |
| 2. Loans grouped into portfolios of homogeneous loans as a share of total loans | - | 17,9 | - | 19,2 | - | 23,1 | - | 23,7 | - | 23,9 |
| 3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans | - | 7,3 | - | 5,7 | - | 5,0 | - | 5,6 | - | 5,8 |
| 4. Claims grouped into portfolios of homogeneous claims - total | 22,2 | 100,0 | 38,6 | 100,0 | 59,0 | 100,0 | 63,6 | 100,0 | 65,3 | 100,0 |
| of which: | | | | | | | | | | |
| 4.1. Portfolios of homogeneous claims on legal entities | 14,3 | 64,5 | 19,4 | 50,4 | 25,5 | 43,3 | 26,0 | 40,8 | 26,4 | 40,5 |
| 4.2. Portfolios of homogeneous claims on individuals | 7,9 | 35,5 | 19,1 | 49,6 | 33,5 | 56,7 | 37,6 | 59,2 | 38,9 | 59,5 |
| 5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims | - | 43,0 | - | 28,0 | - | 27,6 | - | 30,8 | - | 31,8 |

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

## Homogeneous loans and claims on legal entities and provisions made as of 1.06.13[1]

| | 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 | 703 641,2 | 100,0 | 18 032,4 | 100,0 | 2,6 |
| of which by quality categories | | | | | |
| 1.1. Quality Category I | 1 324,3 | 0,2 | 0,0 | 0,0 | 0,0 |
| 1.2. Quality Category II | 679 759,6 | 96,6 | 6 565,6 | 36,4 | 1,0 |
| 1.3. Quality Category III | 6 586,6 | 0,9 | 1 015,9 | 5,6 | 15,4 |
| 1.4. Quality Category IV | 6 368,7 | 0,9 | 2 390,9 | 13,3 | 37,5 |
| 1.5. Quality Category V | 9 543,6 | 1,4 | 8 059,5 | 44,7 | 84,4 |
| 2. Loans to credit institutions grouped into portfolios of homogeneous loans - total | 114,8 | 100,0 | 0,6 | 100,0 | 0,5 |
| of which by quality categories | | | | | |
| 2.1. Quality Category I | 60,7 | 52,8 | 0,0 | 0,0 | 0,0 |
| 2.2. Quality Category II | 54,1 | 47,1 | 0,5 | 92,2 | 1,0 |
| 2.3. Quality Category III | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| 2.4. Quality Category IV | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| 2.5. Quality Category V | 0,0 | 0,0 | 0,0 | 7,8 | 100,0 |
| 3. Loans to legal entities grouped into portfolios of homogeneous loans - total | 703 756,0 | | 18 033,0 | | 2,6 |
| 4. Homogeneous claims grouped into portfolios - total | 26 446,8 | 100,0 | 8 793,1 | 100,0 | 33,2 |
| of which by quality categories | | | | | |
| 4.1. Quality Category I | 10 748,1 | 40,6 | 0,0 | 0,0 | 0,0 |
| 4.2. Quality Category II | 6 865,7 | 26,0 | 128,3 | 1,5 | 1,9 |
| 4.3. Quality Category III | 134,4 | 0,5 | 25,9 | 0,3 | 19,3 |
| 4.4. Quality Category IV | 62,8 | 0,2 | 15,3 | 0,2 | 24,4 |
| 4.5. Quality Category V | 8635,8 | 32,7 | 8623,6 | 98,1 | 99,9 |
| 5. Claims for interest payments - total | 5 001,8 | 100,0 | 836,6 | 100,0 | 16,7 |
| of which | | | | | |
| 5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20% | 971,8 | 19,4 | 764,1 | 91,3 | 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 1.06.13[1]

| | 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 | 8 179 001,3 | 100,0 | 494 613,8 | 100,0 | 6,0 |
| 1.1. by type of loans: | | | | | |
| 1.1.1. loans for residential real estate purchase (except mortgage), total | 517 360,2 | 6,3 | 14 760,3 | 3,0 | 2,9 |
| 1.1.2. residental real estate (mortgage) loans, total | 1 772 265,1 | 21,7 | 35 602,2 | 7,2 | 2,0 |
| 1.1.3. car loans, total | 803 089,3 | 9,8 | 39 670,9 | 8,0 | 4,9 |
| 1.1.4. other consumer loans, total | 5 049 219,1 | 61,7 | 401 716,9 | 81,2 | 8,0 |
| 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] | 663 364,2 | 8,1 | 13 001,5 | 2,6 | 2,0 |
| 1.2.2. a portfolio of loans without overdue payments | 6 692 100,5 | 81,8 | 78 619,4 | 15,9 | 1,2 |
| 1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days | 231 824,8 | 2,8 | 10 053,2 | 2,0 | 4,3 |
| 1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days | 128 005,6 | 1,6 | 35 123,4 | 7,1 | 27,4 |
| 1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days | 107 352,6 | 1,3 | 59 948,7 | 12,1 | 55,8 |
| 1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days | 121 852,6 | 1,5 | 98 033,4 | 19,8 | 80,5 |
| 1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days | 197 433,4 | 2,4 | 196 970,7 | 39,8 | 99,8 |
| 1.3. classified into the following loan quality categories: | | | | | |
| 1.3.1. Quality category II | 7 455 407,1 | 91,2 | 84 159,9 | 17,0 | 1,1 |
| 1.3.2. Quality category III | 229 723,7 | 2,8 | 22 809,2 | 4,6 | 9,9 |
| 1.3.3. Quality category IV | 105 542,4 | 1,3 | 45 568,5 | 9,2 | 43,2 |
| 1.3.4. Quality category V | 388 328,1 | 4,7 | 342 076,1 | 69,2 | 88,1 |
| 2. Claims grouped into portfolios of homogeneous claims - total | 38 864,2 | 10,0 | 11 946,1 | 3,5 | 30,7 |
| of which by quality categories | | | | | |
| 2.1. Quality category I | 540,1 | 0,1 | 0,0 | 0,0 | 0,0 |
| 2.2. Quality category II | 24 818,9 | 6,4 | 412,8 | 0,1 | 1,7 |
| 2.3. Quality category III | 1173,6 | 0,3 | 194,7 | 0,1 | 16,6 |
| 2.4. Quality category IV | 1095,0 | 0,3 | 533,9 | 0,2 | 48,8 |
| 2.5. Quality category V | 11236,6 | 2,9 | 10804,7 | 3,2 | 96,2 |
| 3. Claims for interest payments - total of which | 106 890,2 | 100,0 | 28 751,4 | 100,0 | 26,9 |
| 3.1. Claims for interest payments on homogeneous claims and loans with provision over 20% | 32 173,0 | 30,1 | 25 827,6 | 89,8 | 80,3 |

[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 categories[1]

| 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 % | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
| Substandard | 8,9 | 8,3 | 8,9 | 8,7 | 9,0 | 2,3 | 2,1 | 2,2 | 2,2 | 2,1 |
| Doubtful | 19,9 | 22,9 | 21,1 | 19,4 | 19,1 | 15,3 | 15,9 | 14,9 | 14,2 | 14,1 |
| Problem | 15,0 | 16,3 | 16,3 | 15,4 | 14,4 | 45,0 | 44,3 | 41,8 | 39,5 | 37,4 |
| Loss | 56,2 | 52,4 | 53,6 | 56,4 | 57,5 | 90,8 | 91,5 | 90,1 | 88,5 | 86,4 |

[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 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| **Overdue claims on loans, deposits and other placements, billion rubles** | **1035,9** | **1133,0** | **1257,4** | **1335,8** | **1366,5** |
| Of which | | | | | |
| - among 20 largest-asset credit institutions, billion rubles | 730,0 | 845,7 | 960,6 | 1009,0 | 1050,0 |
| Share of overdue claims in loans, deposits and other placements of the banking sector, percent | 4,7 | 3,9 | 3,7 | 3,7 | 3,8 |
| Overdue claims in rubles | | | | | |
| - billion rubles | 886,2 | 994,1 | 1122,8 | 1198,0 | 1222,1 |
| - as percent of total loans, deposits and other placements in rubles | 5,5 | 4,7 | 4,2 | 4,4 | 4,4 |
| Overdue claims in foreign currency | | | | | |
| - billion rubles | 149,7 | 138,9 | 134,6 | 137,8 | 144,5 |
| - as percent of total loans, deposits and other placements in foreign currency | 2,5 | 1,9 | 1,9 | 1,6 | 1,7 |
| - dollar equivalent, billion $ | 4,9 | 4,3 | 4,4 | 4,4 | 4,6 |
| Overdue claims on loans and other placements with non-financial institutions | 743,4 | 822,6 | 924,1 | 954,6 | 969,8 |
| Share of overdue claims in total volume of loans and other placements with non-financial institutions | 5,3 | 4,6 | 4,6 | 4,6 | 4,7 |
| Overdue claims on loans and other funds provided to individuals | 282,3 | 291,1 | 313,0 | 358,8 | 375,0 |
| Share of overdue claims in total volume of loans and other placements with individuals | 6,9 | 5,2 | 4,0 | 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, % | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
| No overdue claims | 142 | 134 | 118 | 116 | 107 | 1,9 | 1,9 | 1,7 | 1,2 | 1,5 |
| Less than 5% | 565 | 638 | 644 | 625 | 641 | 70,4 | 79,8 | 81,2 | 81,4 | 81,5 |
| From 5 to 10% | 187 | 110 | 103 | 119 | 110 | 23,2 | 13,4 | 12,3 | 12,0 | 11,6 |
| From 10 to 15% | 42 | 35 | 28 | 33 | 32 | 3,7 | 0,8 | 1,2 | 1,7 | 1,8 |
| From 15 to 20% | 20 | 10 | 9 | 13 | 12 | 0,3 | 3,4 | 0,1 | 0,1 | 0,1 |
| From 20 to 60% | 13 | 7 | 11 | 8 | 9 | 0,4 | 0,4 | 3,2 | 3,2 | 3,1 |
| From 60 to 90% | 4 | 2 | 0 | 1 | 2 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| 90% and more | 0 | 0 | 0 | 0 | 0 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| No loans, deposits and other placements | 39 | 42 | 43 | 38 | 40 | 0,1 | 0,3 | 0,3 | 0,3 | 0,3 |

**Table 54**

## Credit risks of the banking sector

| Indicators | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Large credit risks of the banking sector total, bln rubles | 8 736,3 | 11 971,6 | 12 773,9 | 12 986,5 | 13 016,8 |
| Share of large credit risks in the banking sector assets, % | 25,8 | 28,8 | 25,8 | 25,6 | 25,2 |

**Table 55**

## Structure of large loans[1] grouped by types of collateral

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Volume of large loans, billion rubles | 5 323,9 | 6 207,7 | 6 493,4 | 6 806,4 | 6 836,9 |
| of which: | | | | | |
| Volume of secured loans , billion rubles | 1 586,4 | 1 442,8 | 1 507,9 | 1 507,7 | 1 597,1 |
| Volume of I quality category collateral, billion rubles | 500,0 | 324,8 | 355,8 | 391,5 | 393,2 |
| of which: | | | | | |
| collateral of quoted securities issued by legal entities, billion rubles | 98,6 | 14,9 | 48,0 | 41,6 | 38,6 |
| Volume of II quality category collateral, billion rubles | 1 429,2 | 1 285,6 | 1 363,7 | 1 420,7 | 1 564,4 |
| of which: | | | | | |
| collateral of securities, issued by legal entities, billion rubles | 589,9 | 290,0 | 317,7 | 402,3 | 385,8 |
| collateral of proprietory rights (claims), billion rubles | 430,3 | 491,8 | 511,8 | 484,1 | 508,3 |

[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 | 1.01.11 | | 1.01.12 | | 1.01.13 | | 1.05.13 | | 1.06.13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 48,6 | 100,0 | 49,7 | 100,0 | 47,3 | 100,0 | 49,6 | 100,0 | 48,0 | 100,0 |
| Of which | | | | | | | | | | |
| - interest rate risk (IRR) | 36,7 | 75,6 | 33,8 | 68,0 | 36,0 | 76,0 | 39,1 | 78,9 | 38,6 | 80,4 |
| - equity position risk (EPR) | 8,6 | 17,8 | 12,9 | 26,0 | 6,0 | 12,6 | 5,1 | 10,3 | 4,3 | 8,9 |
| - foreign exchange risk (FER) | 3,2 | 6,6 | 3,0 | 6,0 | 5,4 | 11,4 | 5,3 | 10,7 | 5,1 | 10,7 |
| Reference data: | | | | | | | | | | |
| Number of credit institutions[1] | 641 | | 621 | | 613 | | 676 | | 666 | |
| Share of credit institutions' assets [1] in total banking sector assets, % | 90,9 | | 92,3 | | 92,5 | | 97,9 | | 97,7 | |

[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

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Share of assets in foreign currency in total assets, % | 24,1 | 23,3 | 21,0 | 23,6 | 24,2 |
| of which: | | | | | |
| - 20 largest-asset credit institutions | 25,6 | 25,2 | 22,2 | 25,2 | 25,7 |
| Share of liabilities in foreign currency in total liabilities, % | 22,7 | 21,5 | 20,9 | 22,5 | 22,1 |
| of which: | | | | | |
| - 20 largest-asset credit institutions | 24,1 | 23,2 | 22,3 | 24,5 | 24,2 |
| Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p. | 1,3 | 1,8 | 0,1 | 1,1 | 2,1 |
| of which: | | | | | |
| - 20 largest-asset credit institutions | 1,6 | 1,9 | -0,1 | 0,6 | 1,5 |

**Table 59**

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

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| **Balance sheet positions** | | | | | |
| Claims, bln rubles | 8 143,6 | 9 688,9 | 10 410,0 | 11 964,2 | 12 493,8 |
| Liabilities, bln rubles | 7 690,0 | 8 955,6 | 10 343,8 | 11 394,0 | 11 397,2 |
| Net balance sheet position, bln rubles | 453,6 | 733,4 | 66,2 | 570,2 | 1 096,6 |
| Net balance sheet position to own funds (capital), % [1] | 9,6 | 14,0 | 1,1 | 9,0 | 17,2 |
| **Off-balance sheet positions** [2] | | | | | |
| Claims, bln rubles | 3 485,7 | 5 228,6 | 5 783,2 | 7 251,2 | 7 028,0 |
| Liabilities, bln rubles | 3 396,1 | 5 398,4 | 5 356,7 | 7 123,1 | 7 466,4 |
| Net balance sheet position, bln rubles | 89,6 | -169,8 | 426,5 | 128,1 | -438,4 |
| Net balance sheet position to own funds (capital), % [1] | 1,9 | -3,2 | 7,0 | 2,0 | -6,9 |

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

[2] Forward & future transactions (Section D of the chart of accounts)

**Table 60**

## Compliance with open foreign exchange position (OFXP) requirements

| | 2011 г. | | | | 2012 г. | | | | 2013 г. |
|---|---|---|---|---|---|---|---|---|---|
| | I | II | III | IV | I | II | III | IV | I |
| Number of credit institutions that exceeded the OFXP limits | 6 | 4 | 5 | 5 | 6 | 5 | 2 | 3 | 3 |
| Of which: | | | | | | | | | |
| - 20 largest-asset credit institutions | 0 | 0 | 1 | 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 |
| - On 20 largest-asset credit institutions | 0,0 | 0,0 | 4,4 | 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 (OFXP) | | | | |
| | | | | 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 |
| **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 |

**Table 62**

## Open currency positions of the banking sector by currencies as of 1.06.13

| 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 | 364 | -61,0 | -1,6 | 79,9 | -140,9 |
| long | 531 | 43,5 | 1,7 | 350,6 | -307,1 |
| **EUR** | | | | | |
| short | 426 | -72,9 | -1,7 | -84,7 | 11,7 |
| long | 457 | 16,6 | 0,8 | -58,1 | 74,7 |
| **GBP** | | | | | |
| short | 88 | -3,1 | -0,1 | -14,1 | 11,0 |
| long | 301 | 9,6 | 0,4 | 19,0 | -9,4 |

# Liquidity of Credit Institutions

**Table 63**

## Relation of long-term assets and long-term liabilities[1] of the banking sector

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Liquid assets with maturity in excess of 1 year, as percent of total liquid assets | 27,3 | 28,5 | 28,5 | 25,5 | 25,1 |
| Liabilities with maturity in excess of 1 year, as percent of total liabilities | 24,5 | 24,1 | 23,0 | 23,1 | 23,0 |
| A measure of using short-term liabilities to fund long-term liquid assets, percent[2] | -7,8 | -4,7 | -2,7 | -5,8 | -6,2 |

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

[2] 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).

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

**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, % | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
| Less than 0 | 594 | 608 | 616 | 619 | 621 | 61,5 | 51,5 | 57,1 | 57,0 | 56,9 |
| From 0 to 20 | 365 | 316 | 300 | 286 | 284 | 36,7 | 47,1 | 42,3 | 42,7 | 42,8 |
| More than 20 | 53 | 54 | 40 | 48 | 48 | 1,8 | 1,4 | 0,6 | 0,3 | 0,3 |
| Data not available | 0 | 0 | 0 | 2 | 5 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| Total | 1012 | 978 | 956 | 955 | 958 | 100,0 | 100,0 | 100,0 | 100,0 | 100,0 |

**Table 65**

## The relation of short-term assets and short-term liabilities[1] of the banking sector

| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
|---|---|---|---|---|---|
| Liquid assets with maturity up to 30 days, as percent of liquid assets | 48,5 | 48,0 | 48,0 | 51,6 | 53,6 |
| Liabilities with maturity up to 30 days, as percent of total liabilities | 42,0 | 43,0 | 43,6 | 43,2 | 44,2 |
| 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), % | 21,1 | 19,9 | 18,9 | 12,6 | 11,8 |

[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.

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, % | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 | 1.01.11 | 1.01.12 | 1.01.13 | 1.05.13 | 1.06.13 |
| Less than 0 | 455 | 446 | 403 | 385 | 376 | 21,7 | 25,6 | 21,3 | 23,8 | 23,2 |
| From 0 to 20 | 250 | 208 | 248 | 191 | 207 | 20,4 | 12,3 | 13,8 | 41,7 | 43,5 |
| More than 20 | 307 | 324 | 305 | 377 | 370 | 57,9 | 62,1 | 64,9 | 34,6 | 33,3 |
| Data not available | 0 | 0 | 0 | 2 | 5 | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| Total | 1012 | 978 | 956 | 955 | 958 | 100,0 | 100,0 | 100,0 | 100,0 | 100,0 |