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"

№ 127 May 2013

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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
Reference data:												
Increase from the beginning of the current year	0,7		3,1		1,1		4,7		3,4		1,3	
Increase over the same period of the previous year	-0,2		2,6		0,0		6,2		1,0		-5,2	

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	1.03.13	1.04.13
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1094	1093	1095
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	956	956	954
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	0	3
Credit institutions with their banking licenses being revoked (cancelled)	132	134	137	137	138
Credit institutions licensed to conduct operations in foreign currency	677	661	648	650	651
Credit institutions holding general licences	283	273	270	270	270

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.11		1.01.12		1.01.13		1.03.13		1.04.13	
	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	566	59,2	565	59,2
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	506	52,9	510	53,3	510	53,5
North-Western	71	7,0	69	7,1	70	7,3	70	7,3	71	7,4
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	49	5,1	48	5,0
Volga	118	11,7	111	11,3	106	11,1	106	11,1	106	11,1
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	52	5,4	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**	**956**	**100,0**	**954**	**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	1.04.13	1.01.12	1.01.13	1.04.13	1.01.12	1.01.13	1.04.13	1.01.12	1.01.13	1.04.13	1.01.12	1.01.13	1.04.13	1.01.12	1.01.13	1.04.13
Central	572	564	565	120	102	84	463	356	343	67	53	53	18	20	20	16	15	15
of which the City of Moscow and Moscow Region[1]	512	506	510	104	90	72	131	127	124	21	21	21	16	18	18	5	5	6
North-Western	69	70	71	12	9	10	306	302	293	378	382	362	2	2	3	11	13	13
Southern	45	46	46	20	17	17	282	232	220	434	368	349	2	2	2	10	10	10
North-Caucasian	56	50	48	81	82	82	96	87	87	70	66	67	4	4	4	3	4	4
Volga	111	106	106	99	85	81	520	433	396	248	227	212	6	6	6	19	18	18
Ural	45	44	44	98	80	80	227	174	174	159	140	140	4	4	4	8	7	8
Siberian	54	53	51	26	21	21	321	248	239	401	335	332	2	2	2	11	11	11
Far Eastern	26	23	23	8	7	7	128	114	109	376	380	363	1	1	1	5	5	5
Russian Federation	**978**	**956**	**954**	**464**	**403**	**382**	**2343**	**1946**	**1861**	**162**	**143**	**139**	**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		1.03.13		1.04.13	
	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	25 056 373	51,0	25 361 327	50,9
From 6 to 20	7 051 684	20,9	8 413 454	20,2	9 660 925	19,5	9 377 121	19,1	9 534 479	19,1
From 21 to 50	3 931 248	11,6	4 564 408	11,0	5 745 193	11,6	5 590 494	11,4	5 716 447	11,5
From 51 to 200	4 616 510	13,7	5 389 002	13,0	6 399 522	12,9	6 433 691	13,1	6 453 620	13,0
From 201 to 500	1 584 615	4,7	1 916 580	4,6	2 246 789	4,5	2 167 927	4,4	2 226 424	4,5
From 501	481 445	1,4	539 359	1,3	562 302	1,1	539 382	1,1	546 847	1,1
Total	**33 804 628**	**100,0**	**41 627 520**	**100,0**	**49 509 647**	**100,0**	**49 164 988**	**100,0**	**49 839 144**	**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	1.03.13	1.04.13
Central	54,9	56,3	56,4	57,1	57,0
of which the City of Moscow and Moscow Region	55,3	56,8	56,9	57,6	57,5
North-Western	71,9	68,7	66,2	65,6	65,4
Southern	69,0	68,6	68,7	68,9	69,9
North-Caucasian	45,5	43,4	52,8	45,3	45,3
Volga	43,4	44,8	46,5	46,3	46,9
Ural	60,2	66,5	68,8	68,5	67,8
Siberian	78,7	75,1	72,9	74,3	74,8
Far Eastern	72,6	74,8	82,9	83,2	83,2
Russian Federation	**47,7**	**50,0**	**50,3**	**51,0**	**50,9**

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.13 - 1.04.13)

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.04.13						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	28	1				
4	From 51 to 200	150			1	141	8			
5	From 201 to 500	300				8	276	14	1	1
6	From 501	456					15	439	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 1.04.13[1]		**954**	**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	1.03.13	1.04.13
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	17,8	17,6	17,6
Own funds (capital)	19,1	17,6	19,3	19,7	19,5
Correspondent accounts with non-resident banks	20,3	14,3	21,7	17,1	24,0
Loans and other placements with non-financial organisations	15,1	14,0	14,2	14,2	14,3
Loans and other placements with individuals	25,7	22,0	22,6	22,7	22,6
Loans, deposits and other placements with credit institutions	25,1	30,0	27,3	25,2	24,0
Individual deposits	11,5	11,4	13,5	13,7	13,6
Funds raised from organisations[1]	17,6	17,4	18,6	18,0	18,1
Profit (loss) of the current year	20,7	17,4	19,6	17,6	15,7
Reference data:					
Number of credit institutions	111	113	117	118	119
of which 100% foreign-owned credit institutions					
Assets	11,0	10,0	9,8	9,5	9,5
Own funds (capital)	12,1	11,1	11,4	11,8	11,7
Correspondent accounts with non-resident banks	9,2	6,9	15,2	10,9	17,0
Loans and other placements with non-financial organisations	9,2	8,3	7,5	7,5	7,5
Loans and other placements with individuals	14,9	10,7	11,1	11,2	11,1
Loans, deposits and other placements with credit institutions	20,0	24,2	20,0	18,7	17,6
Individual deposits	5,3	5,4	6,1	6,2	6,2
Funds raised from organisations[1]	11,0	10,7	11,0	10,1	10,2
Profit (loss) of the current year	15,1	12,0	13,4	15,6	14,0
Reference data:					
Number of credit institutions	80	77	73	73	74

[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		1.03.13		1.04.13	
	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	1883,6	3,8	1957,4	3,9
Own funds (capital)	105,4	2,2	249,7	4,8	212,4	3,5	214,9	3,5	216,0	3,4
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	685,9	3,4	669,8	3,3	703,4	3,5
of which overdue claims	24,3	3,3	163,4	19,9	230,2	24,9	226,2	24,2	224,6	23,9
Loans and other placements with individuals	70,8	1,7	129,3	2,3	142,3	1,8	147,4	1,9	152,2	1,9
of which overdue claims	8,9	3,2	19,5	6,7	12,9	4,1	13,4	4,0	13,6	4,0
Individual deposits	164,5	1,7	303,2	2,6	298,7	2,1	302,1	2,1	309,7	2,1
Funds raised from organisations	335,2	3,0	799,6	5,7	778,2	5,0	763,5	4,9	816,1	5,1
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	1.03.13	1.04.13
1.	Money, precious metals and gemstones	912,6	1 225,6	1 554,0	1 241,4	1 232,7
1.1.	of which: money	862,4	1 125,0	1 423,5	1 125,3	1 116,7
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	2 159,9	1 525,6	1 637,6
3.	Accounts with credit institutions	853,6	1 000,6	1 483,3	1 510,9	1 717,5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	164,3	227,4	315,8	303,5	303,7
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	1 167,5	1 192,7	1 405,7
4.	Securities acquired by credit institutions, total	5 829,0	6 211,7	7 034,9	7 156,1	7 201,6
	of which					
4.1.	Debt securities	4 419,9	4 676,2	5 265,1	5 343,7	5 451,4
4.2.	Shares	710,9	914,4	791,6	770,2	732,1
4.3.	Discounted promissory notes	330,0	233,9	398,8	459,7	432,1
4.4.	Shares in associates and subsidiaries	368,2	387,3	579,4	582,5	585,9
5.	Other participation in authorised capital	132,1	291,9	333,4	333,4	331,7
6.	Derivatives with fair value being an asset	-	-	163,9	146,4	139,0
7.	Loans, total	22 166,7	28 737,0	33 993,1	34 560,9	34 853,8
	of which:					
7.1.	Loans, deposits and other placements	22 140,2	28 699,2	33 960,1	34 515,0	34 802,8
	of which overdue claims	1 035,9	1 133,0	1 257,4	1 288,2	1 304,9
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	14 062,9	17 715,3	19 971,4	20 002,7	20 191,6
	of which overdue claims	743,4	822,6	924,1	935,9	938,9
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	7 737,1	7 924,3	8 097,8
	of which overdue claims	282,3	291,1	313,0	331,8	344,0
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	4 230,4	4 673,5	4 572,9
	of which overdue claims	4,6	5,1	5,2	5,8	7,6
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	1 090,5	1 108,7	1 113,1
8.1	of which real estate, temporarily out of use in operating activities	-	-	96,7	104,8	105,2
9.	Allocation of profit	132,1	173,2	210,2	185,0	83,4
9.1.	of which income tax	122,7	155,4	204,4	184,0	83,4
10.	Other assets, total	1 105,0	1 266,4	1 486,3	1 396,6	1 528,8
	of which:					
10.1.	Float	524,6	589,8	647,8	501,0	596,2
10.2.	Receivables	154,5	181,0	210,0	218,5	245,6
10.3.	Deferred expenses	77,9	94,3	121,5	122,9	123,7
Banking sector assets		33 804,6	41 627,5	49 509,6	49 165,0	49 839,1

Table 13

Structure of liabilities[1], by source of funds

(billion rubles)

	Liabilities[1]	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 911,0	6 002,1	5 942,1
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	3 049,7	3 078,4	3 080,2
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 861,3	2 923,7	2 861,9
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	1 011,9	151,4	239,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	2 690,9	2 194,1	2 227,2
3.	Accounts of credit institutions	255,7	336,4	462,8	492,9	485,6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	289,6	262,9	260,2
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	145,5	116,3	113,7
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 738,4	4 576,9	4 564,0
5.	Clients' funds[2]	21 080,9	26 082,1	30 120,0	30 189,5	30 809,6
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	38,5	52,3	44,5
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	1,6	2,7	3,0
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 706,6	6 005,7	5 981,8
5.4.	Clients' float	220,6	288,1	296,4	393,8	396,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	9 619,5	9 144,0	9 446,3
5.6.	Individual deposits	9 818,0	11 871,4	14 251,0	14 396,2	14 738,9
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	37,2	29,6	35,3
6.	Bonds	537,9	666,7	1 037,4	1 116,1	1 116,6
7.	Promissory notes and bank acceptances	797,3	859,5	1 149,3	1 211,3	1 219,3
8.	Derivatives with fair value being a liability	-	-	135,3	123,5	116,3
9.	Other liabilities[1], total	2 713,0	2 947,5	3 264,7	3 258,8	3 358,4
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 441,3	2 521,4	2 564,9
9.2.	Float	255,1	325,0	395,3	252,1	295,9
9.3.	Payables	44,7	46,4	72,3	91,1	85,8
9.4.	Deferred income	5,5	5,5	10,2	8,8	8,4
9.5.	Interest payable	215,7	251,7	345,5	385,4	403,4
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,9	0,9
Banking sector liabilities[1]		33 804,6	41 627,5	49 509,6	49 165,0	49 839,1

[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».

[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	1.03.13	1.04.13
1.	Money, precious metals and gemstones	2,7	2,9	3,1	2,5	2,5
1.1.	of which: money	2,6	2,7	2,9	2,3	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	4,4	3,1	3,3
3.	Accounts with credit institutions	2,5	2,4	3,0	3,1	3,4
	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	2,4	2,8
4.	Securities acquired by credit institutions, total	17,2	14,9	14,2	14,6	14,4
	of which					
4.1.	Debt securities	13,1	11,2	10,6	10,9	10,9
4.2.	Shares	2,1	2,2	1,6	1,6	1,5
4.3.	Discounted promissory notes	1,0	0,6	0,8	0,9	0,9
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	70,3	69,9
	of which:					
7.1.	Loans, deposits and other placements	65,5	68,9	68,6	70,2	69,8
	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	40,5
	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	16,1	16,2
	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	9,2
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,6	2,3	2,2	2,3	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	0,4	0,2
9.1.	of which income tax	0,4	0,4	0,4	0,4	0,2
10.	Other assets, total	3,3	3,0	3,0	2,8	3,1
	of which:					
10.1.	Float	1,6	1,4	1,3	1,0	1,2
10.2.	Receivables	0,5	0,4	0,4	0,4	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

	Liabilities[1]	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
1.	Funds and profit of credit institutions	12,8	11,9	11,9	12,2	11,9
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,2	6,3	6,2
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,8	5,9	5,7
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	2,0	0,3	0,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	5,4	4,5	4,5
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	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,1	11,0	9,6	9,3	9,2
5.	Clients' funds[2]	62,4	62,7	60,8	61,4	61,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	14,3	12,8	11,5	12,2	12,0
5.4.	Clients' float	0,7	0,7	0,6	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,9	20,1	19,4	18,6	19,0
5.6.	Individual deposits	29,0	28,5	28,8	29,3	29,6
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	2,5	2,4
8.	Derivatives with fair value being a liability	-	-	0,3	0,3	0,2
9.	Other liabilities[1], total	8,0	7,1	6,6	6,6	6,7
	Of which:					
9.1.	Provisions	6,5	5,6	4,9	5,1	5,1
9.2.	Float	0,8	0,8	0,8	0,5	0,6
9.3.	Payables	0,1	0,1	0,1	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,6	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	1.03.13	1.04.13	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
1. Loans, deposits and other placements, total	**16099,2**	**21378,5**	**26757,1**	**26709,6**	**26982,6**	**6041,0**	**7320,7**	**7203,0**	**7805,4**	**7820,2**	**22140,2**	**28699,2**	**33960,1**	**34515,0**	**34802,8**
Of which															
- overdue claims	886,2	994,1	1122,8	1159,4	1170,4	149,7	138,9	134,6	128,8	134,5	1035,9	1133,0	1257,4	1288,2	1304,9
1.1 Loans and other placements with non-financial resident organisations	**10085,6**	**12799,6**	**15097,0**	**15126,4**	**15258,2**	**2758,2**	**3088,3**	**2988,9**	**3005,9**	**3140,1**	**12843,8**	**15887,9**	**18086,0**	**18132,3**	**18398,4**
Of which															
- overdue claims	635,5	721,9	805,4	822,3	822,9	98,6	67,9	58,0	52,6	55,0	734,1	789,8	863,4	874,8	877,9
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	568,4	569,8	584,1	6,3	7,0	5,3	5,5	5,7	321,4	437,9	573,7	575,3	589,8
Of which															
- overdue claims	28,1	27,3	24,9	27,2	27,6	0,5	0,5	0,4	0,4	0,4	28,6	27,9	25,2	27,6	27,9
1.2 Loans and other placements with non-resident legal entities (except banks)	**319,1**	**469,4**	**509,6**	**507,4**	**478,6**	**900,0**	**1357,9**	**1375,9**	**1363,0**	**1314,7**	**1219,1**	**1827,4**	**1885,4**	**1870,4**	**1793,3**
Of which															
- overdue claims	2,8	9,7	21,9	21,9	20,7	6,5	23,0	38,9	39,2	40,2	9,3	32,8	60,8	61,1	60,9
1.3 Loans, deposits and other placements with financial sector	**1280,7**	**1836,6**	**2306,7**	**2099,3**	**2076,9**	**395,9**	**495,8**	**654,9**	**606,8**	**664,0**	**1676,7**	**2332,4**	**2961,6**	**2706,1**	**2740,9**
Of which															
- overdue claims	9,5	17,9	18,5	19,5	19,3	0,6	1,3	1,6	0,6	0,4	10,0	19,2	20,1	20,1	19,7
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	1478,1	1271,1	1248,9	298,1	419,7	537,6	496,5	555,6	1209,7	1646,8	2015,6	1767,6	1804,4
Of which															
- overdue claims	4,4	4,8	4,8	5,3	5,1	0,0	0,1	0,2	0,2	0,2	4,4	4,9	5,0	5,5	5,3
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	828,6	828,3	828,1	97,8	76,1	117,4	110,3	108,4	467,0	685,6	945,9	938,5	936,4
Of which															
- overdue claims	5,1	13,0	13,6	14,2	14,1	0,6	1,2	1,4	0,4	0,2	5,6	14,3	15,0	14,6	14,4
1.4 Loans, deposits and other placements with non-resident banks	**190,2**	**398,4**	**451,4**	**481,2**	**473,7**	**1521,2**	**1912,8**	**1763,4**	**2424,7**	**2294,8**	**1711,4**	**2311,2**	**2214,8**	**2905,9**	**2768,5**
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,3	2,2	0,1	0,2	0,2	0,3	2,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	**261,7**	**367,7**	**530,2**	**464,4**	**452,6**	**0,4**	**0,0**	**0,0**	**0,0**	**0,0**	**262,1**	**367,7**	**530,2**	**464,4**	**452,6**
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**	**7675,8**	**7848,5**	**348,8**	**316,7**	**237,6**	**233,2**	**233,7**	**4071,4**	**5539,7**	**7721,9**	**7909,0**	**8082,2**
Of which															
- overdue claims	238,2	244,5	276,9	295,6	307,3	43,6	45,9	35,6	35,7	36,2	281,7	290,4	312,5	331,3	343,5
1.7 Loans and other placements with non-resident individuals	**2,5**	**4,3**	**8,3**	**8,8**	**9,0**	**10,8**	**6,9**	**6,8**	**6,5**	**6,6**	**13,4**	**11,2**	**15,1**	**15,3**	**15,6**
Of which															
- overdue claims	0,1	0,1	0,1	0,2	0,2	0,4	0,5	0,4	0,4	0,4	0,6	0,7	0,5	0,5	0,6
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2095,7	2145,1	2182,1	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2095,7	2145,1	2182,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	58,7	65,4	68,2	6,3	4,7	4,6	4,4	5,6	46,0	46,9	63,4	69,8	73,8
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	308,2	361,2	341,3	17,1	17,8	88,6	96,5	88,8	325,8	231,7	396,8	457,7	430,1
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	2,0	4,2	2,1	2,0	2,0	2,0

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	1.03.13	1.04.13
1. Loans, deposits and other placements, total	**100,0**	**100,0**	**100,0**	**100,0**	**100,0**
	65,5	**68,9**	**68,6**	**70,2**	**69,8**
Of which:					
- overdue claims	4,7	3,9	3,7	3,7	3,7
	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**	**52,5**	**52,9**
	38,0	**38,2**	**36,5**	**36,9**	**36,9**
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**	**5,2**
	3,6	**4,4**	**3,8**	**3,8**	**3,6**
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**	**7,8**	**7,9**
	5,0	**5,6**	**6,0**	**5,5**	**5,5**
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	5,1	5,2
	3,6	4,0	4,1	3,6	3,6
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 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**	**8,4**	**8,0**
	5,1	**5,6**	**4,5**	**5,9**	**5,6**
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**	**1,3**	**1,3**
	0,8	**0,9**	**1,1**	**0,9**	**0,9**
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	**18,4**	**19,3**	**22,7**	**22,9**	**23,2**
	12,0	**13,3**	**15,6**	**16,1**	**16,2**
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	6,3
	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	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,5	0,8	1,2	1,3	1,2
	1,0	0,6	0,8	0,9	0,9
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		1.03.13		1.04.13	
	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**	**6 696,4**	**100,0**	**6 769,4**	**100,0**
- in rubles	4 567,6	83,1	5 008,9	83,8	5 451,0	82,1	5 487,2	81,9	5 490,8	81,1
- in foreign currency	931,4	16,9	969,0	16,2	1 185,1	17,9	1 209,3	18,1	1 278,7	18,9
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	1 825,0	27,3	1 855,3	27,4
- in rubles	1 428,6	26,0	1 458,8	24,4	1 640,3	24,7	1 675,3	25,0	1 696,9	25,1
- in foreign currency	226,2	4,1	203,8	3,4	142,3	2,1	149,7	2,2	158,4	2,3
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 464,7	52,2	3 529,0	52,7	3 563,3	52,6
- in rubles	2 448,5	44,5	2 465,4	41,2	2 723,6	41,0	2 775,2	41,4	2 755,7	40,7
- in foreign currency	557,0	10,1	609,1	10,2	741,1	11,2	753,7	11,3	807,7	11,9
Securities held-to-maturity	458,3	8,3	840,8	14,1	800,9	12,1	751,6	11,2	755,9	11,2
- in rubles	432,4	7,9	806,3	13,5	769,5	11,6	718,5	10,7	719,3	10,6
- in foreign currency	25,9	0,5	34,5	0,6	31,4	0,5	33,1	0,5	36,6	0,5
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	579,4	8,7	582,5	8,7	585,9	8,7
- in rubles	246,8	4,5	267,8	4,5	310,0	4,7	310,8	4,6	311,7	4,6
- in foreign currency	121,4	2,2	119,5	2,0	269,3	4,1	271,7	4,1	274,2	4,1
Reference data:										
Revaluation of securities	54,1		-63,5		31,4		31,1		20,5	
Provisions for losses on securities available for sale	15,2		20,4		27,2		32,9		34,2	
Provisions for losses on securities held-to-maturity	3,9		1,6		1,1		1,5		1,3	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		8,4		8,3		8,3	

[1] Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.01.13		1.03.13		1.04.13	
	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	5 343,7	100,0	5 451,4	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 434,5	84,2	4 492,1	84,1	4 526,5	83,0
- in foreign currency	758,7	17,2	769,0	16,4	830,6	15,8	851,6	15,9	924,9	17,0
of which: revaluation	17,0	0,4	-48,8	-1,0	50,6	1,0	49,9	0,9	43,8	0,8
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	5 214,5	100,0	5 293,9	100,0	5 407,6	100,0
of which:										
debt securities of the Russian Federation	1 177,5	26,7	1 496,3	31,7	945,1	18,1	999,8	18,9	991,8	18,3
- in rubles	1 113,4	25,3	1 397,1	29,6	750,4	14,4	768,7	14,5	772,6	14,3
- in foreign currency	64,1	1,5	99,2	2,1	194,7	3,7	231,1	4,4	219,2	4,1
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	156,0	2,9	162,4	3,0
- in rubles	284,3	6,5	223,6	4,7	98,1	1,9	156,0	2,9	162,4	3,0
- 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	553,1	10,4	509,0	9,4
- in rubles	345,0	7,8	408,5	8,6	487,4	9,3	546,4	10,3	504,7	9,3
- in foreign currency	20,0	0,5	0,0	0,0	5,5	0,1	6,7	0,1	4,3	0,1
other debt securities of residents	901,1	20,5	997,5	21,1	863,8	16,6	1 042,7	19,7	1 039,6	19,2
- in rubles	893,4	20,3	997,4	21,1	863,4	16,6	1 042,3	19,7	1 039,2	19,2
- in foreign currency	7,7	0,2	0,1	0,0	0,4	0,0	0,4	0,0	0,4	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	19,6	0,4	21,5	0,4	20,8	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	21,5	0,4	20,8	0,4
debt securities of non-resident banks	189,3	4,3	169,5	3,6	218,4	4,2	226,2	4,3	222,7	4,1
- in rubles	20,0	0,5	23,0	0,5	42,4	0,8	45,5	0,9	43,5	0,8
- in foreign currency	169,4	3,8	146,5	3,1	176,0	3,4	180,7	3,4	179,2	3,3
other debt securities of non-residents	469,9	10,7	629,7	13,3	553,4	10,6	614,1	11,6	667,2	12,3
- in rubles	138,4	3,1	245,0	5,2	221,4	4,2	244,4	4,6	235,0	4,3
- in foreign currency	331,5	7,5	384,7	8,1	331,9	6,4	369,8	7,0	432,1	8,0
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	2 014,9	38,6	1 672,1	31,6	1 785,2	33,0
- in rubles	243,2	5,5	645,9	13,7	1 913,4	36,7	1 631,6	30,8	1 718,0	31,8
- in foreign currency	112,1	2,5	101,1	2,1	101,5	1,9	40,5	0,8	67,1	1,2
overdue debt securities	12,3	0,3	12,6	0,3	8,4	0,2	8,4	0,2	9,0	0,2
- in rubles	11,4	0,3	10,6	0,2	7,5	0,1	7,4	0,1	7,1	0,1
- in foreign currency	0,9	0,0	2,0	0,0	1,0	0,0	1,0	0,0	1,8	0,0
Reference data:										
Provisions for losses on debt securities	20,6		19,6		15,5		15,8		16,7	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.01.13		1.03.13		1.04.13	
	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	770,2	100,0	732,1	100,0
- in rubles	659,7	92,8	833,9	91,2	706,4	89,2	684,3	88,8	652,5	89,1
- in foreign currency	51,3	7,2	80,5	8,8	85,2	10,8	85,9	11,2	79,6	10,9
of which: revaluation	37,0	5,2	-14,7	-1,6	-19,1	-2,4	-18,7	-2,4	-23,4	-3,2
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	810,8	100,0	788,9	100,0	755,5	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	8,5	1,0	7,9	1,0	8,0	1,1
- in rubles	5,7	0,8	10,5	1,1	8,4	1,0	7,8	1,0	7,9	1,0
- 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	636,2	80,6	602,8	79,8
- in rubles	586,4	87,0	784,2	84,4	644,2	79,5	634,4	80,4	600,9	79,5
- in foreign currency	1,6	0,2	2,4	0,3	1,9	0,2	1,8	0,2	1,9	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	8,5	1,0	10,2	1,3	7,8	1,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	28,1	4,2	13,9	1,5	8,5	1,0	10,2	1,3	7,8	1,0
other non-residents	22,2	3,3	64,5	6,9	73,8	9,1	73,6	9,3	74,7	9,9
- in rubles	8,4	1,2	8,4	0,9	8,4	1,0	8,7	1,1	8,7	1,2
- in foreign currency	13,8	2,0	56,2	6,0	65,4	8,1	64,9	8,2	65,9	8,7
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	74,0	9,1	60,9	7,7	62,3	8,2
- in rubles	22,1	3,3	45,5	4,9	64,6	8,0	52,1	6,6	58,3	7,7
- in foreign currency	7,7	1,1	8,0	0,9	9,4	1,2	8,8	1,1	4,0	0,5
Reference data:										
Provisions for losses on shares	10,6		14,7		21,3		27,0		27,8	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	308,2	361,2	341,3
of which promissory notes, not paid when due	3,4	1,8	4,4	4,9	4,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	90,6	98,5	90,8
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**	**459,7**	**432,1**

Table 22

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

	1.01.11		1.01.12		1.01.13		1.03.13		1.04.13	
	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**	**459,7**	**100,0**	**432,1**	**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	393,0	85,5	364,7	84,4
- other promissory notes of residents	53,1	16,1	32,5	13,9	58,3	14,6	64,7	14,1	65,4	15,1
- 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	0,4	2,0	0,5
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		10,2		12,2		12,2	

[1] including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.01.13	1.03.13	1.04.13
Land temporarily out of use in operating activities	69,5	49,3	49,2	49,2
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,7	0,8
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	2,6	2,8
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	4,1	4,1
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	11,1	10,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	12,7	13,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	14,3	14,6
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	2,2	2,2
Non-current inventories	50,4	66,2	67,3	68,9
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	12,5	13,8	29,4	29,3

* 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	1.03.13	1.04.13
1.	Funds raised from organisations, total	11 126,9	13 995,7	15 648,2	15 564,4	15 851,7
	- in rubles	7 786,3	10 330,4	11 054,1	10 690,6	10 842,3
	- in foreign currency	3 340,5	3 665,3	4 594,1	4 873,8	5 009,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	4 845,1	5 326,7	5 706,6	6 005,7	5 981,8
	- in rubles	4 134,9	4 701,0	4 821,8	4 825,2	4 876,6
	- in foreign currency	710,2	625,7	884,8	1 180,5	1 105,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	172,8	159,7	158,7
	- in rubles	119,6	144,0	170,0	157,0	156,1
	- in foreign currency	1,6	2,0	2,8	2,7	2,6
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	1,6	2,7	3,0
1.3.	Float	218,4	272,7	283,3	382,4	385,3
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	9 619,5	9 144,0	9 446,3
	- in rubles	3 541,2	5 488,0	6 089,7	5 663,6	5 766,4
	- in foreign currency	2 494,4	2 879,4	3 529,8	3 480,4	3 679,9
	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	452,6	656,5
1.4.2.	Certificates of deposit	15,4	13,4	4,1	3,0	3,9
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	1,6
1.5.	Clients' funds in factoring and forfeiting operations	15,7	21,9	37,2	29,6	35,3
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	1 033,0	1 162,3
	- in rubles	826,0	1 191,4	1 362,2	928,7	1 069,3
	- in foreign currency	129,7	196,1	191,3	104,3	93,0
	with maturity from 31 days to 1 year	2 065,1	3 183,5	3 321,2	3 123,8	3 150,5
	- in rubles	1 597,2	2 728,6	2 838,8	2 692,5	2 617,9
	- in foreign currency	467,8	454,9	482,3	431,3	532,6
	with maturity in excess of 1 year	3 014,8	3 796,4	4 744,9	4 987,2	5 133,6
	- in rubles	1 118,0	1 568,1	1 888,7	2 042,4	2 079,2
	- in foreign currency	1 896,8	2 228,3	2 856,2	2 944,8	3 054,3
	Reference data					
Funds raised from non-resident organisations, total		1 704,6	1 924,3	2 750,8	2 882,5	2 927,2
- in rubles		299,7	381,2	507,4	545,1	489,6
- in foreign currency		1 404,9	1 543,1	2 243,5	2 337,4	2 437,5
of which:						
Funds of non-resident organisations in settlement and other accounts		195,2	179,7	228,2	256,4	298,6
Deposits raised from non-resident legal entities (excluding certificates of deposit)		269,3	350,1	418,2	410,3	418,8
Other funds raised from non-resident legal entities		1 228,8	1 381,6	2 088,3	2 201,2	2 198,3
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities		0,0	0,0	0,0	0,0	1,6

[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	1.03.13	1.04.13
Issued debt obligations - total	**1 364,6**	**1 551,1**	**2 419,2**	**2 591,4**	**2 614,6**
including:					
bonds:	537,9	666,7	1 037,4	1 116,1	1 116,6
of which					
with maturities less than one year	0,0	1,2	17,1	8,2	7,5
with maturities in excess of one year	537,9	665,5	1 020,3	1 107,9	1 109,0
deposit certificates [1]	15,4	13,4	4,1	3,0	3,9
of which					
with maturities in excess of one year	3,6	2,3	2,7	1,7	2,4
with maturities in excess of one year	11,4	11,0	1,3	1,3	1,2
savings certificates [2]	14,0	11,5	228,4	260,9	274,8
of which					
with maturities in excess of one year	8,2	4,8	61,8	63,4	62,6
with maturities in excess of one year	4,2	5,3	162,0	191,8	204,9
promissory notes and banker's acceptances	797,3	859,5	1 149,3	1 211,3	1 219,3
of which					
with maturities in excess of one year	407,8	483,1	596,6	639,7	624,7
with maturities in excess of one year	375,4	359,7	528,6	547,5	569,7

[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	1.03.13	1.04.13
1	Individual deposits	9 818,0	11 871,4	14 251,0	14 396,2	14 738,9
	- of which savings certificates	14,0	11,5	228,4	260,9	274,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 723,8	2 476,9	2 503,9
	- in rubles	1 546,4	2 059,3	2 474,9	2 227,0	2 252,9
	- in foreign currency	186,5	222,1	248,9	249,9	251,0
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	3 138,2	3 195,6	3 257,2
	- in rubles	1 353,3	1 981,1	2 684,5	2 756,3	2 820,9
	- in foreign currency	377,0	395,6	453,8	439,3	436,3
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	8 389,0	8 723,6	8 977,9
	- in rubles	5 018,8	5 661,9	6 604,1	6 885,2	7 043,3
	- in foreign currency	1 335,9	1 551,5	1 784,9	1 838,5	1 934,6
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	167,1	163,0	169,1

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	1.03.13	1.04.13
Loans, deposits and other funds raised from other credit institutions, total	**3 754,9**	**4 560,2**	**4 738,4**	**4 576,9**	**4 564,0**
- in rubles	1 832,1	2 197,7	2 530,1	2 432,5	2 374,7
- in foreign currency	1 922,8	2 362,5	2 208,2	2 144,3	2 189,3
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	2 500,9	2 375,3	2 416,6
- in rubles	1 407,6	1 767,2	2 061,1	1 933,2	1 883,0
- in foreign currency	289,0	356,4	439,8	442,1	533,6
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 058,3	2 436,6	2 237,4	2 201,6	2 147,5
- in rubles	424,5	430,5	469,0	499,3	491,7
- in foreign currency	1 633,8	2 006,0	1 768,4	1 702,3	1 655,8
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 1.04.13

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	18 050	40,5	67 213	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%	70	26 493	59,5	32 061 269	64,3
No budgetary funds	882	0	0,0	17 710 662	35,5
Data not available	1	0	0,0	0	0,0
Total	**954**	**44 543**	**100,0**	**49 839 144**	**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		1.03.13		1.04.13	
		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**	**3 052,0**	**6,2**	**3 103,1**	**6,2**
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	2 867,9	5,8	2 917,3	5,9
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	2 611,6	5,3	2 618,7	5,3
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	167,1	0,3	163,0	0,3	169,1	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	118,6	0,2	122,9	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	22,8	0,0	21,1	0,0	16,8	0,0
2.	**Funds in correspondent and other accounts of credit institutions**	**101,3**	**0,3**	**119,9**	**0,3**	**173,2**	**0,4**	**124,9**	**0,3**	**125,6**	**0,3**
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**	**2 201,6**	**4,5**	**2 147,5**	**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**	**5 378,5**	**10,9**	**5 376,2**	**10,8**
	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	240,2	0,5	243,7	0,5
	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**	**4 791,6**	**9,7**	**4 577,3**	**9,2**
	of which overdue claims	10,0	0,0	33,6	0,1	61,4	0,1	62,0	0,1	63,7	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	2 905,9	5,9	2 768,5	5,6
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 885,4	3,8	1 870,4	3,8	1 793,3	3,6
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	15,1	0,0	15,3	0,0	15,6	0,0
2.	**Correspondent accounts with banks**	**689,3**	**2,0**	**773,1**	**1,9**	**1 167,5**	**2,4**	**1 192,7**	**2,4**	**1 405,7**	**2,8**
3.	**Securities acquired by credit institutions, total**	**773,4**	**2,3**	**919,9**	**2,2**	**875,6**	**1,8**	**947,6**	**1,9**	**995,0**	**2,0**
	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	861,8	1,8	910,6	1,8
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	83,9	0,2	82,5	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,0	0,0	2,0	0,0	2,0	0,0
4.	**Shares in associates and subsidiaries**	**122,7**	**0,4**	**122,9**	**0,3**	**273,0**	**0,6**	**275,4**	**0,6**	**277,9**	**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**	**7 207,5**	**14,7**	**7 256,0**	**14,6**
	Reference data:										
	Overdue interest on claims of credit institutions	0,7	0,0	1,8	0,0	1,5	0,0	1,5	0,0	2,3	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	1.03.13	1.04.13	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
Total	573 379,7	848 216,8	1 011 888,7	151 401,6	239 442,2	1 012	978	956	954	953	132 079,1	173 170,6	210 229,8	33 840,7	52 588,2
Profit-making CIs[1]	595 046,7	853 842,3	1 021 250,1	171 514,2	247 729,6	931	928	901	780	832	131 763,4	172 913,2	209 438,1	32 781,5	51 480,8
Loss-making CIs	-21 667,0	-5 625,5	-9 361,4	-20 112,6	-8 287,4	81	50	55	174	121	315,6	257,4	791,7	1 059,2	1 107,5
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	2	1	0,0	0,0	0,0	0,0	0,0
Total						**1012**	**978**	**956**	**956**	**954**					

[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 1.04.13

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	33 571 401 679	10 886 728 468	34 046 690 913	10 411 439 234
Belgorod Region	18 060 319	1 379 705	18 134 253	1 305 771
Bryansk Region	0	0	0	0
Vladimir Region	8 107 465	1 122 859	8 126 156	1 104 168
Voronezh Region	1 472 471	35 124	1 507 412	183
Ivanovo Region	13 156 029	759 880	13 191 591	724 318
Kaluga Region	19 344 706	1 304 780	19 284 610	1 364 876
Kostroma Region	125 878 352	12 865 202	128 586 880	10 156 674
Kursk Region	15 221 694	618 888	15 216 568	624 014
Lipetsk Region	27 967 247	2 462 249	27 972 445	2 457 051
Moscow Region	107 494 256	13 783 521	105 298 823	15 978 954
Orel Region	3 747 998	644 508	4 141 852	250 654
Ryazan Region	15 858 251	801 775	16 095 438	564 588
Smolensk Region	39 888 950	4 710 780	37 423 763	7 175 967
Tambov Region	2 999 650	24 857	3 001 989	22 518
Tver Region	10 444 463	629 045	10 478 190	595 318
Tula Region	14 731 961	580 923	14 705 569	607 315
Yaroslavl Region	9 730 316	356 389	9 730 836	355 869
City of Moscow	33 137 297 551	10 844 647 983	33 613 794 538	10 368 150 996
North-Western Federal District	1 177 591 604	249 258 043	1 214 793 740	212 055 907
Republic of Karelia	1 160 150	40 075	1 168 557	31 668
Komi Republic	5 544 899	693 612	5 578 248	660 263
Akhangelsk Region	1 352 913	25 263	1 350 496	27 680
Vologda Region	71 647 871	8 112 267	71 745 126	8 015 012
Kaliningrad Region	21 541 857	7 187 977	21 532 472	7 197 362
Leningrad Region*	10 394 752	1 236 428	10 561 072	1 070 108
Murmansk Region	7 090 579	1 355 934	7 264 364	1 182 149
Novgorod Region	4 704 788	110 928	4 734 345	81 371
Pskov Region	2 650 757	37 077	2 656 154	31 680
St Petersburg	1 051 503 038	230 458 482	1 088 202 906	193 758 614
Southern Federal District	235 877 979	14 942 217	236 649 034	14 171 162
Republic of Adygeya	5 572 374	38 588	5 587 811	23 151
Republic of Kalmykia	1 399 299	107 879	1 397 832	109 346
Krasnodar Territory	118 988 150	4 977 627	119 303 810	4 661 967
Astrakhan Region	8 072 945	488 392	8 120 372	440 965
Volgograd Region	16 335 785	1 094 055	16 382 655	1 047 185
Rostov Region	85 509 426	8 235 676	85 856 554	7 888 548
North-Caucasian Federal District	54 913 201	3 239 210	55 161 026	2 991 385
Republik of Daghestan	21 286 402	275 367	21 332 559	229 210
Republic of Ingushetia	909 658	13 308	919 367	3 599
Kabardino-Balkar Republic	6 118 760	94 141	6 139 551	73 350
Karachai-Cherkess Republic	7 448 846	2 453 445	7 619 554	2 282 737
Republic of North Ossetia - Alania	11 243 415	194 327	11 225 743	211 999
Chechen Republic	0	0	0	0
Stavropol Territory	7 906 120	208 622	7 924 252	190 490
Volga Federal District	1 358 528 718	116 628 005	1 358 088 853	117 067 870

Republic of Bashkortostan	77 265 903	4 937 252	77 632 626	4 570 529
Republic of Marii El	2 434 848	16 133	2 308 159	142 822
Republic of Mordovia	19 950 880	257 803	19 942 531	266 152
Republic of Tatarstan	625 025 338	67 359 644	622 993 041	69 391 941
Udmurt Republic	28 766 353	3 046 050	30 057 677	1 754 726
Chuvash Republic	9 906 123	302 869	9 903 420	305 572
Perm Territory	36 060 400	4 386 907	36 368 095	4 079 212
Kirov Region	30 346 517	1 613 277	30 655 869	1 303 925
Nizhny Novgogrod Region	86 701 742	4 287 186	86 875 153	4 113 775
Orenburg Region	44 814 782	1 631 367	44 612 867	1 833 282
Penza Region	3 829 175	35 154	3 828 843	35 486
Samara Region	321 298 215	23 097 633	320 372 248	24 023 600
Saratov Region	66 662 792	5 590 941	67 046 145	5 207 588
Ulyanovsk Region	5 465 650	65 789	5 492 179	39 260
Ural Federal District	933 916 652	117 885 967	956 541 555	95 261 064
Kurgan Region	2 740 278	36 982	2 752 841	24 419
Sverdlovsk Region	414 414 315	37 638 602	422 303 832	29 749 085
Tyumen Region	407 248 670	65 512 832	416 466 128	56 295 374
Chelyabinsk Region	109 513 389	14 697 551	115 018 754	9 192 186
Siberian Federal District	500 314 547	92 548 829	520 667 355	72 196 021
Republic of Altai	1 360 517	22 505	1 361 056	21 966
Republic of Buryatiya	9 647 684	896 133	9 661 998	881 819
Republic of Tuva	456 883	3 470	459 060	1 293
Republic of Khakassia	5 387 159	66 212	5 400 906	52 465
Altai Territory	17 701 128	241 015	17 720 764	221 379
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 477 309	233 881	8 525 150	186 040
Irkutsk Region	18 887 694	667 146	18 973 820	581 020
Kemerovo Region	28 981 430	1 586 870	29 010 555	1 557 745
Novosibirsk Region	371 974 417	85 542 663	391 190 481	66 326 599
Omsk Region	26 959 067	3 058 517	27 871 831	2 145 753
Tomsk Region	10 481 259	230 417	10 491 734	219 942
Far Eastern Federal District	484 907 995	40 461 018	486 885 152	38 483 861
Republic of Sakha (Yakutia)	23 664 461	883 045	23 593 616	953 890
Kamchatka Territory	16 496 393	1 568 769	16 963 994	1 101 168
Primorskiy Territory	86 511 632	7 462 985	86 942 459	7 032 158
Khabarovsk Territory	24 867 964	1 473 918	24 916 968	1 424 914
Amur Region	318 379 691	27 851 862	319 386 248	26 845 305
Magadan Region	0	0	0	0
Sakhalin Region	14 987 854	1 220 439	15 081 867	1 126 426
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 32.2

Assets and liabilities1 with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.04.13

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	26 278 442 763	10 075 045 489	26 741 159 903	9 612 328 349
Belgorod Region	110 181 653	14 509 402	110 112 380	14 578 675
Bryansk Region	62 161 961	2 257 028	60 375 790	4 043 199
Vladimir Region	116 886 313	10 320 111	117 137 679	10 068 745
Voronezh Region	787 389 917	26 043 492	783 578 637	29 854 772
Ivanovo Region	66 444 875	4 791 774	66 339 862	4 896 787
Kaluga Region	98 305 496	7 596 856	97 767 050	8 135 302
Kostroma Region	83 862 710	3 759 552	84 338 536	3 283 726
Kursk Region	63 173 722	3 469 873	63 126 197	3 517 398
Lipetsk Region	95 248 340	6 080 596	95 175 858	6 153 078
Moscow Region	919 277 454	76 507 484	916 566 305	79 218 633
Orel Region	46 177 719	2 775 834	46 515 891	2 437 662
Ryazan Region	92 104 278	3 162 983	89 759 132	5 508 129
Smolensk Region	82 899 101	6 905 097	83 241 153	6 563 045
Tambov Region	51 627 709	2 144 111	51 594 204	2 177 616
Tver Region	87 595 725	7 384 462	87 152 286	7 827 901
Tula Region	112 722 229	15 781 394	114 711 945	13 791 678
Yaroslavl Region	277 263 533	17 848 154	275 767 807	19 343 880
City of Moscow	23 125 120 028	9 863 707 286	23 597 899 191	9 390 928 123
North-Western Federal District	2 962 536 350	505 210 279	2 904 021 338	563 725 291
Republic of Karelia	50 187 380	6 489 589	55 614 577	1 062 392
Komi Republic	91 762 740	5 590 246	91 457 042	5 895 944
Akhangelsk Region	126 626 805	7 827 301	126 949 170	7 504 936
Vologda Region	114 871 396	24 384 403	111 280 730	27 975 069
Kaliningrad Region	106 960 669	29 195 504	64 060 343	72 095 830
Leningrad Region	20 269 976	8 066 015	24 899 410	3 436 581
Murmansk Region	68 705 341	30 661 196	90 559 079	8 807 458
Novgorod Region	47 687 851	785 377	45 678 518	2 794 710
Pskov Region	54 494 698	638 206	49 803 976	5 328 928
St Petersburg	2 280 969 494	391 572 442	2 243 718 493	428 823 443
Southern Federal District	1 574 626 169	97 996 642	1 561 263 121	111 359 690
Republic of Adygeya	25 385 229	110 664	25 307 173	188 720
Republic of Kalmykia	10 024 112	90 572	10 009 956	104 728
Krasnodar Territory	684 909 833	35 685 886	672 446 086	48 149 633
Astrakhan Region	56 716 591	3 958 425	56 743 980	3 931 036
Volgograd Region	165 314 569	7 401 141	160 425 137	12 290 573
Rostov Region	632 275 835	50 749 954	636 330 789	46 695 000
North-Caucasian Federal District	462 401 993	9 466 246	458 533 452	13 334 787
Republik of Daghestan	58 037 543	440 137	56 439 179	2 038 501
Republic of Ingushetia	11 494 833	186 473	11 474 761	206 545
Kabardino-Balkar Republic	38 401 012	915 902	37 835 796	1 481 118
Karachai-Cherkess Republic	20 125 867	1 236 286	20 032 470	1 329 683
Republic of North Ossetia - Alania	29 593 768	1 016 737	29 479 734	1 130 771
Chechen Republic	22 384 576	101 919	22 155 371	331 124
Stavropol Territory	282 364 394	5 568 792	281 116 141	6 817 045

Volga Federal District	4 355 531 297	326 635 643	4 422 688 285	259 478 655
Republic of Bashkortostan	310 125 045	79 501 196	366 258 786	23 367 455
Republic of Marii El	56 169 382	778 303	55 481 605	1 466 080
Republic of Mordovia	90 924 980	343 539	91 588 402	-319 883
Republic of Tatarstan	780 544 533	79 592 618	777 941 203	82 195 948
Udmurt Republic	131 005 407	3 374 256	147 720 118	-13 340 455
Chuvash Republic	80 698 904	4 029 953	80 471 657	4 257 200
Perm Territory	358 205 058	6 766 923	362 901 072	2 070 909
Kirov Region	113 824 466	1 972 710	114 419 896	1 377 280
Nizhny Novgogrod Region	772 204 668	61 667 819	770 253 100	63 619 387
Orenburg Region	136 348 334	9 479 898	137 490 131	8 338 101
Penza Region	74 499 061	4 024 148	74 255 701	4 267 508
Samara Region	1 184 776 417	54 867 583	1 178 648 663	60 995 337
Saratov Region	185 017 206	13 939 459	183 878 919	15 077 746
Ulyanovsk Region	81 187 836	6 297 238	81 379 032	6 106 042
Ural Federal District	2 282 453 519	375 615 991	2 336 908 477	321 161 033
Kurgan Region	39 802 168	151 905	39 636 386	317 687
Sverdlovsk Region	1 136 772 122	230 206 750	1 185 120 991	181 857 881
Tyumen Region	773 267 825	115 482 420	777 196 348	111 553 897
Chelyabinsk Region	332 611 404	29 774 916	334 954 752	27 431 568
Siberian Federal District	2 451 985 232	179 137 102	2 498 778 318	132 344 016
Republic of Altai	7 264 424	34 366	7 267 444	31 346
Republic of Buryatiya	59 907 837	1 623 440	56 927 422	4 603 855
Republic of Tuva	12 545 300	20 024	12 547 687	17 637
Republic of Khakassia	31 630 541	373 288	31 515 787	488 042
Altai Territory	133 392 443	9 412 148	133 579 305	9 225 286
Zabaykal Territory	39 390 659	1 528 835	39 293 231	1 626 263
Krasnoyarsk Territory	468 069 390	22 088 271	470 349 602	19 808 059
Irkutsk Region	313 357 096	8 022 600	313 679 461	7 700 235
Kemerovo Region	163 724 698	55 150 633	202 072 506	16 802 825
Novosibirsk Region	980 218 783	71 138 191	998 243 305	53 113 669
Omsk Region	169 557 185	4 560 774	160 627 128	13 490 831
Tomsk Region	72 926 876	5 184 532	72 675 440	5 435 968
Far Eastern Federal District	1 125 597 835	85 432 288	1 128 196 881	82 833 242
Republic of Sakha (Yakutia)	83 725 282	4 183 916	83 608 311	4 300 887
Kamchatka Territory	45 023 521	3 407 624	45 460 585	2 970 560
Primorskiy Territory	211 888 962	19 081 901	213 188 730	17 782 133
Khabarovsk Territory	489 415 484	34 345 991	489 140 924	34 620 551
Amur Region	130 122 209	6 457 114	129 121 859	7 457 464
Magadan Region	93 126 975	9 353 542	93 291 845	9 188 672
Sakhalin Region	64 849 791	8 295 991	66 926 378	6 219 404
Jewish Autonomous Region	5 967 278	306 651	5 980 358	293 571
Chukotka Autonomous Area	1 478 333	-442	1 477 891	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 33.1

Securities acquired by credit institutions registered in respective regions, as of 1.04.13

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	4 864 256 748	924 949 735	633 920 525	573 404 407	255 392 915	83 204 660
Belgorod Region	1 733 589	36 914	5 221	0	2 749 005	126 150
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 558 333	170 349	68 615	0	694 609	0
Voronezh Region	697 644	106 452	0	0	0	0
Ivanovo Region	1 389 029	67 804	16 410	0	5 061	120 872
Kaluga Region	0	0	515 108	0	0	0
Kostroma Region	49 423 090	0	0	5 880	355 015	0
Kursk Region	1 370 825	1 015 305	0	0	300 953	0
Lipetsk Region	1 995 988	332 006	92 595	0	358 994	0
Moscow Region	13 192 509	51 215	1 499 296	0	2 122 948	59 440
Orel Region	0	0	0	0	313 749	0
Ryazan Region	939 604	592 474	294 776	0	147 666	0
Smolensk Region	1 449 698	619 349	893 908	44	1 612 596	0
Tambov Region	0	0	0	0	0	0
Tver Region	636 389	187 277	20 486	0	0	0
Tula Region	472 944	163 583	13 053	0	14 907	0
Yaroslavl Region	12 268	0	50	0	4 772	0
City of Moscow	4 789 384 838	921 607 007	630 501 007	573 398 483	246 712 640	82 898 198
North-Western Federal District	225 388 865	12 645 795	17 669 893	3 046 403	21 011 316	2 462 678
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 301 046	364 777	47 557	0	52 224	379 986
Akhangelsk Region	0	0	1 974	0	0	0
Vologda Region	5 493 099	902 645	45 599	1 000	658 585	0
Kaliningrad Region	5 113 953	128 222	31 759	0	555 174	0
Leningrad Region	816 464	238 778	213 627	20	45 587	0
Murmansk Region	741 286	741 323	0	0	0	0
Novgorod Region	754 391	248 481	196 018	0	501 510	0
Pskov Region	109 036	0	0	0	0	0
St Petersburg	211 059 590	10 021 569	17 133 359	3 045 383	19 198 236	2 082 692
Southern Federal District	14 383 372	3 593 878	7 289 180	25 169	4 381 765	113 151
Republic of Adygeya	20 190	20 146	1 278	0	59 402	0
Republic of Kalmykia	0	0	48 345	0	0	0
Krasnodar Territory	8 660 258	2 197 318	6 726 594	0	3 588 208	91 620
Astrakhan Region	1 783 985	1 054 162	95 418	5 288	380 617	0
Volgograd Region	1 148 330	161 722	7 217	0	198 064	21 531
Rostov Region	2 770 609	160 530	410 328	19 881	155 474	0
North-Caucasian Federal District	952 038	227 260	162 477	0	728 112	0
Republik of Daghestan	0	0	16 011	0	278 283	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 456	0	23 751	0	0	0
Karachai-Cherkess Republic	727 662	0	20 816	0	0	0
Republic of North Ossetia - Alania	0	0	101 899	0	154 427	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	219 920	227 260	0	0	295 402	0

Volga Federal District	116 543 706	12 291 143	34 879 670	1 177 551	20 067 383	884 154
Republic of Bashkortostan	6 936 175	1 412 394	1 507 930	0	761 762	0
Republic of Marii El	0	0	0	0	29 976	0
Republic of Mordovia	396 792	95 517	38 385	0	600 967	0
Republic of Tatarstan	53 405 847	6 549 266	15 384 388	762 595	7 707 437	0
Udmurt Republic	3 180 519	0	16 784	0	910 255	558 934
Chuvash Republic	192 137	88 131	236 200	0	291 684	0
Perm Territory	1 654 947	0	2 826 490	0	321 653	0
Kirov Region	5 763 293	0	279 375	0	262 916	0
Nizhny Novgogrod Region	8 285 789	2 075 879	5 120 480	115	4 139 542	283 242
Orenburg Region	6 532 732	286 204	510 452	35 246	3 125 111	41 978
Penza Region	239 410	0	0	0	105 235	0
Samara Region	28 509 176	1 133 806	8 178 167	379 595	1 700 050	0
Saratov Region	1 446 889	649 946	711 121	0	110 795	0
Ulyanovsk Region	0	0	69 898	0	0	0
Ural Federal District	147 275 493	28 498 422	16 516 803	3 721	20 327 471	1 006 976
Kurgan Region	0	0	0	0	14 235	0
Sverdlovsk Region	84 865 634	10 049 989	13 289 707	3 721	4 925 792	0
Tyumen Region	44 650 449	12 752 882	2 967 682	0	13 814 872	522 560
Chelyabinsk Region	17 759 410	5 695 551	259 414	0	1 572 572	484 416
Siberian Federal District	42 595 422	4 899 948	19 960 830	8 191 412	13 038 835	2 895 055
Republic of Altai	92 434	0	0	0	192 717	0
Republic of Buryatiya	76 707	0	872 773	0	608 617	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 966	14 757	0	0	0	0
Altai Territory	41 235	36 716	2 787	0	1 004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	3 003	3 335	1 118	0	0	0
Irkutsk Region	168 536	0	113 945	0	238 791	31 206
Kemerovo Region	2 793 233	1 188 345	60 149	0	2 129 926	0
Novosibirsk Region	35 846 582	3 344 334	17 850 964	8 191 412	6 249 588	2 318 125
Omsk Region	3 068 980	160 311	1 057 826	0	3 574 799	545 724
Tomsk Region	489 746	152 150	1 268	0	43 393	0
Far Eastern Federal District	40 008 957	4 665 003	1 742 218	42 095	6 371 420	245 373
Republic of Sakha (Yakutia)	1 509 298	160 191	319 007	0	372 116	0
Kamchatka Territory	313 314	102 080	32 267	42 095	403 469	0
Primorskiy Territory	9 569 781	2 630 677	173 835	0	1 697 223	0
Khabarovsk Territory	1 058 027	0	427 021	0	0	0
Amur Region	26 549 074	1 772 055	155 286	0	3 854 849	245 373
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 009 463	0	634 802	0	43 763	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 1.04.13

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	4 922 548 086	929 729 583	641 800 405	580 348 674	268 038 432	85 697 496
Belgorod Region	1 733 589	36 914	5 489	0	2 749 005	126 150
Bryansk Region	0	0	0	0	0	0
Vladimir Region	214 615	170 349	68 615	2 243	50 407	0
Voronezh Region	697 644	106 452	0	0	0	0
Ivanovo Region	1 389 029	67 804	16 884	0	5 061	120 872
Kaluga Region	0	0	515 108	0	0	0
Kostroma Region	17 254 382	0	0	0	188 105	0
Kursk Region	1 370 825	1 015 305	0	0	300 953	0
Lipetsk Region	1 995 988	332 006	92 842	0	328 920	0
Moscow Region	13 192 509	51 215	1 499 604	0	2 121 648	59 440
Orel Region	0	0	0	0	313 749	0
Ryazan Region	939 604	592 474	294 776	0	147 666	0
Smolensk Region	611 411	168 577	106 558	44	14 530	0
Tambov Region	0	0	0	0	0	0
Tver Region	636 389	187 277	20 486	0	0	0
Tula Region	472 944	163 583	13 120	0	340 186	0
Yaroslavl Region	12 268	0	50	0	0	0
City of Moscow	4 882 026 889	926 837 627	639 166 873	580 346 387	261 478 202	85 391 034
North-Western Federal District	220 259 185	11 592 544	27 385 023	4 293 548	20 144 075	2 309 499
Republic of Karelia	0	0	0	0	0	0
Komi Republic	947 132	289 314	46 651	0	52 224	226 807
Akhangelsk Region	0	0	1 974	0	0	0
Vologda Region	1 996 228	902 645	45 599	1 000	466 325	0
Kaliningrad Region	5 113 952	128 222	31 759	0	555 174	0
Leningrad Region	816 464	238 778	213 627	20	45 587	0
Murmansk Region	741 286	741 323	0	0	0	0
Novgorod Region	754 391	248 481	196 018	0	501 510	0
Pskov Region	109 036	0	0	0	0	0
St Petersburg	209 780 696	9 043 781	26 849 395	4 292 528	18 523 255	2 082 692
Southern Federal District	12 666 161	3 115 233	7 110 362	25 169	3 179 654	91 620
Republic of Adygeya	20 190	20 146	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 956 781	2 197 318	6 683 692	0	2 778 006	91 620
Astrakhan Region	845 334	575 517	97 159	5 288	216 725	0
Volgograd Region	1 073 247	161 722	7 351	0	19 449	0
Rostov Region	2 770 609	160 530	320 882	19 881	165 474	0
North-Caucasian Federal District	224 376	227 260	163 967	0	728 112	0
Republik of Daghestan	0	0	16 011	0	278 283	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 456	0	23 751	0	0	0
Karachai-Cherkess Republic	0	0	20 816	0	0	0
Republic of North Ossetia - Alania	0	0	101 899	0	154 427	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	219 920	227 260	1 490	0	295 402	0
Volga Federal District	115 695 383	12 287 458	34 809 259	1 177 551	20 013 227	884 154
Republic of Bashkortostan	6 689 997	1 408 709	1 437 253	0	761 762	0

Republic of Marii El	0	0	0	0	29 976	0
Republic of Mordovia	396 792	95 517	38 385	0	123 697	0
Republic of Tatarstan	53 314 285	6 549 266	15 384 388	762 595	7 707 437	0
Udmurt Republic	3 180 519	0	18 076	0	910 255	558 934
Chuvash Republic	192 137	88 131	234 209	0	291 684	0
Perm Territory	1 654 947	0	2 826 544	0	181 847	0
Kirov Region	5 763 293	0	279 375	0	262 916	0
Nizhny Novgogrod Region	7 775 206	2 075 879	5 120 530	115	4 867 907	283 242
Orenburg Region	6 532 732	286 204	511 164	35 246	3 123 892	41 978
Penza Region	239 410	0	0	0	138 100	0
Samara Region	28 509 176	1 133 806	8 178 276	379 595	1 496 313	0
Saratov Region	1 446 889	649 946	711 161	0	117 441	0
Ulyanovsk Region	0	0	69 898	0	0	0
Ural Federal District	130 576 811	27 256 346	16 645 578	3 721	17 981 830	1 006 976
Kurgan Region	0	0	0	0	14 235	0
Sverdlovsk Region	68 166 952	8 807 913	13 414 203	3 721	2 770 790	0
Tyumen Region	44 650 449	12 752 882	2 971 961	0	13 598 486	522 560
Chelyabinsk Region	17 759 410	5 695 551	259 414	0	1 598 319	484 416
Siberian Federal District	21 103 412	3 556 372	2 632 404	0	8 617 492	576 930
Republic of Altai	92 434	0	0	0	192 927	0
Republic of Buryatiya	76 707	0	872 773	0	608 617	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 966	14 757	0	0	0	0
Altai Territory	41 235	36 716	2 787	0	1 064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	3 003	3 335	1 118	0	10 043	0
Irkutsk Region	168 536	0	114 615	0	238 791	31 206
Kemerovo Region	2 793 233	1 188 345	60 247	0	2 129 926	0
Novosibirsk Region	14 354 572	2 000 758	520 643	0	1 650 113	0
Omsk Region	3 068 980	160 311	1 058 818	0	3 742 618	545 724
Tomsk Region	489 746	152 150	1 403	0	43 393	0
Far Eastern Federal District	28 316 108	4 006 389	1 594 600	42 095	2 616 394	245 373
Republic of Sakha (Yakutia)	1 617 188	160 191	319 034	0	874 555	0
Kamchatka Territory	306 970	102 080	32 267	42 095	26 600	0
Primorskiy Territory	9 590 209	2 630 677	188 697	0	1 671 476	0
Khabarovsk Territory	1 037 599	0	412 159	0	0	0
Amur Region	14 754 679	1 113 441	7 641	0	0	245 373
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 009 463	0	634 802	0	43 763	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 1.04.13

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	23 821 585 236	14 039 964 568	1 523 234 781	6 757 065 625
Belgorod Region	10 280 996	7 574 665	150 000	1 905 786
Bryansk Region	0	0	0	0
Vladimir Region	3 611 910	2 203 217	265 566	1 048 127
Voronezh Region	523 585	243 111	150 086	130 388
Ivanovo Region	9 066 538	4 557 663	625 060	3 651 749
Kaluga Region	15 201 398	3 052 880	6 800 000	4 668 407
Kostroma Region	60 961 395	8 537 279	54 703	51 123 401
Kursk Region	12 013 600	10 211 008	500 000	1 097 463
Lipetsk Region	21 480 209	16 114 533	1 085 000	2 156 399
Moscow Region	67 048 212	35 063 131	1 179 822	29 560 238
Orel Region	2 016 513	133 311	430 000	1 187 834
Ryazan Region	11 080 819	8 439 551	1 195 007	1 388 071
Smolensk Region	27 401 420	17 319 795	1 214 265	6 591 475
Tambov Region	2 141 037	1 768 059	105 000	257 672
Tver Region	7 129 606	4 476 424	592 050	2 061 132
Tula Region	11 482 946	9 915 777	60 000	1 339 169
Yaroslavl Region	6 614 066	5 525 495	54 489	892 509
City of Moscow	23 553 530 986	13 904 828 669	1 508 773 733	6 648 005 805
North-Western Federal District	744 450 363	520 708 960	69 148 237	103 522 429
Republic of Karelia	959 471	233 771	345 000	272 100
Komi Republic	3 046 089	1 842 348	712 000	491 679
Akhangelsk Region	639 257	563 926	0	53 637
Vologda Region	53 223 154	27 234 976	229 100	23 957 270
Kaliningrad Region	13 106 587	8 181 074	3 244 689	1 565 150
Leningrad Region	5 166 187	3 053 344	812 030	908 972
Murmansk Region	4 103 996	1 777 992	160 004	2 114 619
Novgorod Region	1 924 713	1 184 645	85 500	583 585
Pskov Region	1 646 594	1 441 738	0	204 856
St Petersburg	660 634 315	475 195 146	63 559 914	73 370 561
Southern Federal District	165 874 552	106 872 181	7 573 075	46 077 063
Republic of Adygeya	4 029 021	2 980 162	0	1 048 859
Republic of Kalmykia	710 572	549 617	30	160 925
Krasnodar Territory	77 559 735	50 364 206	4 255 315	19 602 526
Astrakhan Region	2 332 376	867 462	100 200	803 071
Volgograd Region	12 961 584	9 070 138	2 396 080	991 057
Rostov Region	68 281 264	43 040 596	821 450	23 470 625
North-Caucasian Federal District	35 447 785	22 284 942	4 581 205	8 576 500
Republik of Daghestan	12 302 095	7 089 528	236 490	4 976 077
Republic of Ingushetia	464 598	221 719	0	242 879
Kabardino-Balkar Republic	4 558 795	3 299 249	400 000	859 546
Karachai-Cherkess Republic	5 177 200	3 994 493	669 500	513 207
Republic of North Ossetia - Alania	7 284 529	6 209 464	59 885	1 014 085
Chechen Republic	0	0	0	0

Stavropol Territory	5 660 568	1 470 489	3 215 330	970 706
Volga Federal District	918 103 766	544 591 212	37 595 975	304 026 743
Republic of Bashkortostan	54 946 613	26 374 883	5 853 525	21 543 585
Republic of Marii El	1 706 113	1 346 445	190 400	125 142
Republic of Mordovia	14 585 199	11 457 775	730 000	1 979 380
Republic of Tatarstan	401 857 604	286 233 543	14 907 463	84 712 086
Udmurt Republic	21 772 358	6 714 792	1 160 100	13 235 417
Chuvash Republic	6 791 459	3 239 505	200 500	3 162 665
Perm Territory	21 647 025	11 396 773	847 000	9 198 656
Kirov Region	19 460 741	14 252 803	30 733	4 390 808
Nizhny Novgogrod Region	54 374 980	39 329 987	1 663 722	7 939 157
Orenburg Region	28 720 885	13 373 404	610 094	13 858 911
Penza Region	2 759 113	2 018 519	0	653 353
Samara Region	248 201 888	107 477 343	7 532 438	128 687 701
Saratov Region	36 870 190	18 206 764	3 810 000	13 358 960
Ulyanovsk Region	4 409 598	3 168 676	60 000	1 180 922
Ural Federal District	620 025 235	254 644 474	39 159 886	274 902 487
Kurgan Region	1 928 270	1 760 077	300	163 866
Sverdlovsk Region	254 698 367	95 835 721	16 296 727	133 137 190
Tyumen Region	292 764 178	118 266 341	18 399 585	118 928 571
Chelyabinsk Region	70 634 420	38 782 335	4 463 274	22 672 860
Siberian Federal District	305 346 290	157 310 466	29 606 965	103 909 746
Republic of Altai	800 723	608 801	0	186 922
Republic of Buryatiya	6 023 422	1 842 690	0	4 169 732
Republic of Tuva	248 635	105 518	0	143 117
Republic of Khakassia	4 081 757	1 558 495	220 590	2 089 086
Altai Territory	14 513 709	10 755 646	1 530 000	2 068 484
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	5 929 597	2 472 955	680 695	2 717 803
Irkutsk Region	15 123 084	9 717 594	853 457	4 268 929
Kemerovo Region	16 362 295	7 760 414	2 420 492	6 181 389
Novosibirsk Region	220 299 774	112 933 792	21 841 031	72 150 342
Omsk Region	15 028 766	5 453 149	2 050 500	7 134 740
Tomsk Region	6 934 528	4 101 412	10 200	2 799 202
Far Eastern Federal District	371 765 224	90 508 465	11 607 960	259 406 079
Republic of Sakha (Yakutia)	13 619 234	8 036 093	2 000	5 138 181
Kamchatka Territory	13 007 841	8 735 976	2 144 868	2 045 106
Primorskiy Territory	57 233 945	39 660 063	165 435	15 438 673
Khabarovsk Territory	18 763 815	10 590 810	2 610 300	5 413 965
Amur Region	259 864 757	18 289 178	5 007 357	229 449 036
Magadan Region	0	0	0	0
Sakhalin Region	9 275 632	5 196 345	1 678 000	1 921 118
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 1.04.13

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	14 991 819 563	9 168 437 225	1 553 898 490	3 189 250 268
Belgorod Region	37 802 576	31 492 338	150 000	5 508 193
Bryansk Region	52 309 142	39 950 000	0	7 776 095
Vladimir Region	71 288 853	47 961 852	65 000	22 514 903
Voronezh Region	736 248 222	471 478 579	150 086	224 305 996
Ivanovo Region	21 480 125	13 960 789	625 060	6 624 277
Kaluga Region	75 670 748	46 586 230	6 750 000	14 780 407
Kostroma Region	23 927 963	17 707 100	54 703	5 876 547
Kursk Region	47 005 758	41 643 724	500 000	4 642 533
Lipetsk Region	53 957 427	30 992 987	1 085 000	20 146 844
Moscow Region	540 077 390	273 367 564	1 179 822	250 198 787
Orel Region	18 375 076	13 828 239	430 000	3 849 886
Ryazan Region	77 644 227	54 641 700	1 195 207	12 714 331
Smolensk Region	70 595 133	53 909 692	335 850	9 915 936
Tambov Region	19 971 300	17 612 166	105 000	2 243 828
Tver Region	70 052 056	47 971 506	435 000	12 338 770
Tula Region	98 584 236	83 597 519	60 000	13 167 223
Yaroslavl Region	257 852 510	118 151 330	54 489	119 006 060
City of Moscow	12 718 976 821	7 763 583 910	1 540 723 273	2 453 639 652
North-Western Federal District	2 117 686 412	1 289 919 038	69 338 057	625 713 377
Republic of Karelia	43 070 680	13 405 433	345 000	24 198 355
Komi Republic	62 379 933	19 142 093	712 000	38 860 962
Akhangelsk Region	57 829 436	38 137 137	0	6 350 176
Vologda Region	84 953 299	57 633 854	182 100	16 501 402
Kaliningrad Region	87 083 415	60 098 404	3 244 689	19 806 284
Leningrad Region	14 891 615	10 151 908	812 030	2 790 849
Murmansk Region	56 300 603	22 075 852	160 004	30 777 287
Novgorod Region	38 897 008	18 479 572	85 500	15 225 654
Pskov Region	47 465 739	32 680 069	0	10 072 473
St Petersburg	1 624 814 684	1 018 114 716	63 796 734	461 129 935
Southern Federal District	1 302 500 232	797 023 147	8 008 036	440 917 695
Republic of Adygeya	22 955 305	14 796 814	0	7 858 041
Republic of Kalmykia	8 573 610	4 906 422	30	3 667 158
Krasnodar Territory	599 377 026	350 210 906	4 165 176	220 212 824
Astrakhan Region	21 251 237	10 794 499	720 000	8 883 809
Volgograd Region	97 612 538	69 498 378	2 366 080	24 155 944
Rostov Region	552 730 516	346 816 128	756 750	176 139 919
North-Caucasian Federal District	384 723 571	221 589 160	4 071 705	149 698 845
Republik of Daghestan	41 677 897	24 536 265	236 490	16 905 142
Republic of Ingushetia	8 794 602	5 508 903	0	3 285 699
Kabardino-Balkar Republic	32 223 042	23 232 701	400 000	8 589 585
Karachai-Cherkess Republic	17 557 789	11 340 830	150 000	6 066 168
Republic of North Ossetia - Alania	15 996 306	12 171 425	69 885	3 753 901

Chechen Republic	16 518 655	10 187 589	0	6 331 066
Stavropol Territory	251 955 280	134 611 447	3 215 330	104 767 284
Volga Federal District	3 458 540 210	1 974 510 701	34 811 858	1 256 264 880
Republic of Bashkortostan	274 358 353	129 266 255	3 424 104	130 101 329
Republic of Marii El	52 490 748	36 072 709	190 400	12 006 783
Republic of Mordovia	82 708 664	61 734 368	580 000	14 198 951
Republic of Tatarstan	543 975 768	375 591 999	14 907 417	138 224 252
Udmurt Republic	110 413 319	47 197 767	1 160 100	56 500 796
Chuvash Republic	74 899 287	44 210 027	90 500	29 401 954
Perm Territory	311 775 101	190 052 425	847 000	119 659 282
Kirov Region	92 310 261	55 701 958	30 733	25 627 638
Nizhny Novgogrod Region	667 359 121	429 953 968	1 568 922	168 367 085
Orenburg Region	72 223 272	42 634 586	610 044	27 645 665
Penza Region	31 101 454	23 323 605	150	7 422 542
Samara Region	1 037 151 592	468 768 352	7 532 488	496 863 016
Saratov Region	83 624 540	53 126 493	3 810 000	23 080 554
Ulyanovsk Region	24 148 730	16 876 189	60 000	7 165 033
Ural Federal District	1 855 346 569	933 725 332	32 774 438	814 592 859
Kurgan Region	36 142 096	17 075 584	300	18 778 914
Sverdlovsk Region	923 144 618	515 027 458	10 031 279	377 233 604
Tyumen Region	618 774 849	251 592 528	18 279 585	308 063 784
Chelyabinsk Region	277 285 006	150 029 762	4 463 274	110 516 557
Siberian Federal District	2 121 018 958	996 235 293	13 137 674	1 024 432 476
Republic of Altai	5 870 405	1 704 396	0	4 161 009
Republic of Buryatiya	50 921 724	24 588 598	0	25 301 281
Republic of Tuva	11 470 291	1 915 240	0	9 406 951
Republic of Khakassia	28 467 727	10 714 070	241 590	14 661 925
Altai Territory	114 572 039	62 938 298	1 530 000	49 888 687
Zabaykal Territory	14 825 313	2 739 983	0	12 085 330
Krasnoyarsk Territory	421 632 844	184 639 608	680 695	209 356 945
Irkutsk Region	278 121 397	117 069 793	853 457	153 845 541
Kemerovo Region	140 912 377	53 154 568	2 420 533	84 714 289
Novosibirsk Region	847 086 681	438 893 509	5 350 899	366 479 588
Omsk Region	146 132 794	70 679 075	2 050 500	60 777 048
Tomsk Region	61 005 366	27 198 155	10 000	33 753 882
Far Eastern Federal District	762 125 693	365 489 632	6 397 828	357 404 770
Republic of Sakha (Yakutia)	40 115 550	24 944 808	42 000	14 332 990
Kamchatka Territory	22 266 488	15 793 525	1 894 700	4 413 177
Primorskiy Territory	108 742 730	65 665 233	285 435	39 982 333
Khabarovsk Territory	443 400 365	195 058 343	2 430 303	221 174 197
Amur Region	42 680 792	12 843 163	67 390	28 525 019
Magadan Region	83 647 468	39 026 427	0	42 028 972
Sakhalin Region	18 379 377	10 253 662	1 678 000	5 959 630
Jewish Autonomous Region	2 454 876	1 678 392	0	776 484
Chukotka Autonomous Area	438 047	226 079	0	211 968

Table 35.1

Distribution of loans, deposits and other placements in forreign currency by credit institutions, registered in respective regions, as of 1.04.13

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	7 491 739 868	4 261 381 000	2 740 641 200	224 873 425
Belgorod Region	907 000	867 753	39 247	0
Bryansk Region	0	0	0	0
Vladimir Region	977 416	749 112	0	228 304
Voronezh Region	464	0	464	0
Ivanovo Region	156 939	108 697	36 899	0
Kaluga Region	1 862	1 832	0	30
Kostroma Region	5 501 293	4 297 925	64 334	457 344
Kursk Region	264 304	246 301	0	528
Lipetsk Region	28 801	0	0	28 801
Moscow Region	6 337 268	2 860 388	381 974	3 094 906
Orel Region	62 748	0	62 748	0
Ryazan Region	52 881	41 554	0	11 327
Smolensk Region	978 083	175 904	212 259	578 031
Tambov Region	933	0	933	0
Tver Region	133 464	0	133 464	0
Tula Region	303 927	205 755	52 842	45 330
Yaroslavl Region	35 555	4 302	6 352	24 901
City of Moscow	7 475 996 930	4 251 821 477	2 739 649 684	220 403 923
North-Western Federal District	139 221 691	86 771 823	38 771 084	9 311 445
Republic of Karelia	0	0	0	0
Komi Republic	61 541	26 840	31 084	3 617
Akhangelsk Region	1 617	0	1 554	63
Vologda Region	1 908 687	685 900	123 793	53 973
Kaliningrad Region	1 167 155	730 683	157 475	278 997
Leningrad Region	390 748	282 594	53 316	15 043
Murmansk Region	282 664	150 715	131 949	0
Novgorod Region	2 799	0	0	2 799
Pskov Region	0	0	0	0
St Petersburg	135 406 480	84 895 091	38 271 913	8 956 953
Southern Federal District	7 536 701	4 418 594	2 363 735	399 853
Republic of Adygeya	894	0	466	428
Republic of Kalmykia	2 442	0	1 554	888
Krasnodar Territory	1 339 546	632 072	544 023	101 214
Astrakhan Region	2 717	0	870	1 847
Volgograd Region	829 221	0	818 753	4 318
Rostov Region	5 361 881	3 786 522	998 069	291 158
North-Caucasian Federal District	961 042	665 307	76 695	219 040
Republik of Daghestan	48 742	21 758	7 645	19 339
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	900	0	900	0
Karachai-Cherkess Republic	901 838	643 549	61 856	196 433
Republic of North Ossetia - Alania	6 748	0	6 294	454

Chechen Republic	0	0	0	0
Stavropol Territory	2 814	0	0	2 814
Volga Federal District	54 369 773	41 676 232	9 383 778	2 538 962
Republic of Bashkortostan	1 741 550	1 340 054	200 677	200 819
Republic of Marii El	466	0	466	0
Republic of Mordovia	4 015	0	2 952	1 063
Republic of Tatarstan	36 124 348	30 818 101	4 232 208	407 304
Udmurt Republic	694 299	233 040	308 464	152 795
Chuvash Republic	59 803	0	3 432	20 113
Perm Territory	1 510 105	1 223 009	125 736	161 360
Kirov Region	466 725	454 708	1 001	11 016
Nizhny Novgogrod Region	1 579 841	1 098 029	229 618	191 227
Orenburg Region	403 455	119 407	141 988	142 060
Penza Region	0	0	0	0
Samara Region	11 661 207	6 342 889	4 132 989	1 183 463
Saratov Region	122 482	46 995	2 951	67 561
Ulyanovsk Region	1 477	0	1 296	181
Ural Federal District	71 349 987	34 336 937	34 591 095	1 189 543
Kurgan Region	0	0	0	0
Sverdlovsk Region	22 441 017	13 449 215	8 733 622	224 854
Tyumen Region	43 603 130	19 871 527	21 609 453	923 064
Chelyabinsk Region	5 305 840	1 016 195	4 248 020	41 625
Siberian Federal District	39 683 985	20 249 501	16 498 022	1 404 928
Republic of Altai	0	0	0	0
Republic of Buryatiya	111 792	48 332	63 274	186
Republic of Tuva	404	0	404	0
Republic of Khakassia	0	0	0	0
Altai Territory	42 361	37 442	310	4 609
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 785	0	4 977	1 808
Irkutsk Region	41 946	4 487	37 148	311
Kemerovo Region	34 267	0	24 425	9 842
Novosibirsk Region	38 757 281	19 538 397	16 364 495	1 322 855
Omsk Region	684 556	617 281	1 958	65 317
Tomsk Region	4 593	3 562	1 031	0
Far Eastern Federal District	15 350 948	5 260 070	8 065 191	334 239
Republic of Sakha (Yakutia)	190 882	114 440	17 976	58 466
Kamchatka Territory	420 928	409 110	3 481	8 337
Primorskiy Territory	2 286 416	2 037 799	142 275	102 097
Khabarovsk Territory	621 128	620 630	358	140
Amur Region	11 657 736	1 984 841	7 825 613	160 079
Magadan Region	0	0	0	0
Sakhalin Region	173 858	93 250	75 488	5 120
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 1.04.13

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	6 807 878 722	3 593 936 536	2 753 185 501	208 393 105
Belgorod Region	4 280 871	4 235 690	40 514	4 667
Bryansk Region	2 078 908	2 060 890	0	18 018
Vladimir Region	3 408 727	3 383 234	0	25 493
Voronezh Region	24 405 505	23 731 453	2 018	612 221
Ivanovo Region	623 143	574 901	36 899	0
Kaluga Region	4 363 834	4 268 206	0	95 628
Kostroma Region	867 434	280 569	4 201	2 175
Kursk Region	265 742	246 301	0	1 966
Lipetsk Region	49 263	0	0	49 263
Moscow Region	64 379 268	59 419 344	373 799	4 586 125
Orel Region	208 277	145 529	62 748	0
Ryazan Region	137 154	124 333	0	12 821
Smolensk Region	5 941 562	5 821 657	46 322	73 583
Tambov Region	1 377 309	1 376 376	933	0
Tver Region	295 289	144 742	132 999	17 161
Tula Region	14 997 482	14 849 944	52 842	94 696
Yaroslavl Region	16 671 425	16 477 011	1 088	78 645
City of Moscow	6 663 527 529	3 456 796 356	2 752 431 138	202 720 643
North-Western Federal District	289 429 019	219 887 558	38 766 547	18 422 981
Republic of Karelia	5 975 614	5 905 736	0	69 878
Komi Republic	120 947	72 042	31 084	17 821
Akhangelsk Region	1 221 822	1 214 595	1 554	5 673
Vologda Region	2 231 131	1 005 887	123 793	65 144
Kaliningrad Region	22 176 261	21 224 525	157 475	743 324
Leningrad Region	223 578	162 109	53 316	8 153
Murmansk Region	18 094 431	17 922 447	131 949	40 035
Novgorod Region	249 592	214 156	0	35 436
Pskov Region	39 430	37 605	0	1 825
St Petersburg	239 096 213	172 128 456	38 267 376	17 435 692
Southern Federal District	77 420 621	72 835 926	2 037 033	2 088 205
Republic of Adygeya	32 985	29 665	466	2 854
Republic of Kalmykia	1 554	0	1 554	0
Krasnodar Territory	29 076 824	27 302 376	288 850	1 316 426
Astrakhan Region	369 648	365 993	0	3 655
Volgograd Region	3 590 043	2 793 165	748 094	48 784
Rostov Region	44 349 567	42 344 727	998 069	716 486
North-Caucasian Federal District	4 508 819	3 869 943	76 695	560 443
Republik of Daghestan	21 168	0	7 645	13 523
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	553 926	553 026	900	0
Karachai-Cherkess Republic	310 425	246 968	61 856	1 601
Republic of North Ossetia - Alania	6 748	0	6 294	454

Chechen Republic	0	0	0	0
Stavropol Territory	3 616 552	3 069 949	0	544 865
Volga Federal District	164 823 370	149 739 531	9 454 014	4 812 692
Republic of Bashkortostan	22 978 651	22 266 688	272 791	345 027
Republic of Marii El	628 001	606 493	466	21 042
Republic of Mordovia	5 456	0	2 796	2 660
Republic of Tatarstan	39 047 888	34 186 741	4 232 208	266 915
Udmurt Republic	441 610	11 664	308 464	121 482
Chuvash Republic	167 392	46 625	1 865	118 902
Perm Territory	2 843 088	2 147 642	125 736	569 710
Kirov Region	512 385	466 217	1 001	45 167
Nizhny Novgogrod Region	55 129 030	53 840 525	229 307	914 942
Orenburg Region	1 274 754	911 154	141 988	221 612
Penza Region	11 688	8 066	156	3 466
Samara Region	40 895 331	34 561 203	4 132 989	1 989 406
Saratov Region	484 805	287 728	2 951	189 151
Ulyanovsk Region	403 291	398 785	1 296	3 210
Ural Federal District	274 161 517	234 176 488	30 819 953	1 415 262
Kurgan Region	857	0	0	857
Sverdlovsk Region	210 333 811	202 582 334	5 003 614	1 002 305
Tyumen Region	45 000 267	17 252 538	21 568 319	184 378
Chelyabinsk Region	18 826 582	14 341 616	4 248 020	227 722
Siberian Federal District	131 420 677	126 052 027	1 965 689	2 830 979
Republic of Altai	53	0	0	53
Republic of Buryatiya	239 320	150 829	63 274	25 217
Republic of Tuva	404	0	404	0
Republic of Khakassia	137 284	134 562	0	2 722
Altai Territory	2 147 752	2 105 490	310	41 952
Zabaykal Territory	38 854	38 854	0	0
Krasnoyarsk Territory	19 436 159	18 941 357	5 008	455 694
Irkutsk Region	6 256 544	6 046 726	36 682	171 932
Kemerovo Region	39 681 505	39 440 837	24 425	215 331
Novosibirsk Region	61 742 729	57 795 440	1 832 597	1 579 873
Omsk Region	1 427 926	1 096 083	1 958	328 938
Tomsk Region	312 147	301 849	1 031	9 267
Far Eastern Federal District	52 026 935	41 937 201	8 062 704	1 550 371
Republic of Sakha (Yakutia)	203 498	114 440	17 976	71 082
Kamchatka Territory	620 818	603 411	3 481	13 926
Primorskiy Territory	2 172 529	1 741 659	142 275	285 907
Khabarovsk Territory	30 753 550	29 173 790	358	1 109 644
Amur Region	8 833 448	995 814	7 823 126	10 295
Magadan Region	9 014 350	9 014 266	0	84
Sakhalin Region	428 742	293 821	75 488	59 433
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 1.04.13

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	777 659 044	91 100 235	4 814 711	2 412 973	263 324 382	35 484 934
Belgorod Region	101 903	0	0	0	15 244	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	127 146	0	0	0	22 612	0
Voronezh Region	382	0	0	0	5	0
Ivanovo Region	168 965	0	0	0	293 227	0
Kaluga Region	177 246	0	0	0	181 910	0
Kostroma Region	321 935	1 909	4 703	0	2 055 043	65 920
Kursk Region	191 358	0	0	0	33 876	0
Lipetsk Region	688 775	0	0	0	16 219	0
Moscow Region	815 341	16 039	10 000	155 417	336 928	100 033
Orel Region	0	0	0	0	13 864	0
Ryazan Region	357 414	0	0	0	30 294	6 809
Smolensk Region	474 902	13 141	5 000	0	296 924	81 668
Tambov Region	54 394	0	0	0	24 370	0
Tver Region	38 093	0	0	0	11 120	0
Tula Region	56 473	0	0	0	10 818	3 304
Yaroslavl Region	120 200	0	0	0	23 087	0
City of Moscow	773 964 517	91 069 146	4 795 008	2 257 556	259 958 841	35 227 200
North-Western Federal District	18 689 694	803 650	51 520	0	3 294 582	476 820
Republic of Karelia	10 281	0	0	0	726	0
Komi Republic	123 099	0	0	0	2 150	0
Akhangelsk Region	49 960	0	0	0	2 129	0
Vologda Region	1 825 780	39 916	30 000	0	883 805	1 283
Kaliningrad Region	176 766	343	9 689	0	27 402	10 925
Leningrad Region	601 537	0	0	0	19 453	2 030
Murmansk Region	67 151	2 229	0	0	16 762	0
Novgorod Region	189 801	0	0	0	18 118	0
Pskov Region	27 312	0	0	0	1 848	0
St Petersburg	15 618 007	761 162	11 831	0	2 322 189	462 582
Southern Federal District	3 633 699	1 292	0	0	1 143 480	35 618
Republic of Adygeya	45 882	0	0	0	32 333	0
Republic of Kalmykia	5 058	0	0	0	7 633	0
Krasnodar Territory	802 439	1 184	0	0	747 854	13 024
Astrakhan Region	47 743	0	0	0	30 908	0
Volgograd Region	289 408	0	0	0	61 666	0
Rostov Region	2 443 169	108	0	0	263 086	22 594
North-Caucasian Federal District	1 119 060	0	21 000	0	701 870	2 249
Republik of Daghestan	245 101	0	21 000	0	111 530	0
Republic of Ingushetia	200	0	0	0	0	0
Kabardino-Balkar Republic	225 669	0	0	0	125 077	0
Karachai-Cherkess Republic	62 032	0	0	0	46 787	2 193

Republic of North Ossetia - Alania	339 335	0	0	0	40 681	56
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	246 723	0	0	0	377 795	0
Volga Federal District	18 299 626	639 221	100 000	0	18 978 058	316 231
Republic of Bashkortostan	1 428 684	0	30 000	0	1 377 556	21 813
Republic of Marii El	0	0	0	0	997	0
Republic of Mordovia	268 803	0	0	0	32 224	0
Republic of Tatarstan	10 612 520	488 037	20 000	0	4 464 162	42 146
Udmurt Republic	70 063	0	0	0	468 240	0
Chuvash Republic	92 716	0	0	0	66 785	0
Perm Territory	87 978	0	11 000	0	137 221	835
Kirov Region	457 987	0	0	0	167 922	722
Nizhny Novgogrod Region	587 404	94 707	4 000	0	433 009	21 668
Orenburg Region	621 715	0	35 000	0	205 859	177
Penza Region	122 321	0	0	0	19 910	0
Samara Region	3 361 808	51 645	0	0	10 442 794	228 870
Saratov Region	568 603	4 832	0	0	1 129 673	0
Ulyanovsk Region	19 024	0	0	0	31 706	0
Ural Federal District	13 937 058	769 858	90 000	1 458	6 214 532	31 843
Kurgan Region	69 594	0	0	0	2 995	0
Sverdlovsk Region	5 202 913	172 552	90 000	0	4 609 345	30 312
Tyumen Region	6 512 269	339 004	0	0	1 245 259	1 134
Chelyabinsk Region	2 152 282	258 302	0	1 458	356 933	397
Siberian Federal District	7 224 423	1 933 862	57 480	404	7 547 110	226 158
Republic of Altai	26 269	0	0	0	46 897	0
Republic of Buryatiya	128 439	0	0	0	63 415	186
Republic of Tuva	694	0	0	404	8 442	0
Republic of Khakassia	80 399	0	0	0	25 720	0
Altai Territory	277 948	0	10 000	0	65 634	78
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	124 650	0	0	0	189 255	1 808
Irkutsk Region	147 582	2 754	10 000	0	126 501	311
Kemerovo Region	26 110	0	0	0	255 544	3 252
Novosibirsk Region	5 961 832	1 931 108	27 480	0	6 433 756	220 494
Omsk Region	216 692	0	0	0	284 729	29
Tomsk Region	233 808	0	10 000	0	47 217	0
Far Eastern Federal District	3 061 308	22 901	6 041	2 861	6 253 431	12 119
Republic of Sakha (Yakutia)	210 868	0	0	2 861	104 114	0
Kamchatka Territory	117 125	0	0	0	89 601	0
Primorskiy Territory	1 509 449	1 329	3 135	0	316 447	167
Khabarovsk Territory	293 921	0	0	0	305 875	2
Amur Region	885 701	21 572	2 906	0	5 418 533	11 950
Magadan Region	0	0	0	0	0	0
Sakhalin Region	44 244	0	0	0	18 861	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 1.04.13

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	463 835 540	82 051 177	4 776 206	2 412 973	161 549 543	30 858 646
Belgorod Region	374 087	0	0	0	29 973	0
Bryansk Region	943 284	0	0	0	87 578	1 410
Vladimir Region	1 458 038	0	0	0	507 250	2 345
Voronezh Region	26 592 420	172 692	0	0	5 309 096	319 296
Ivanovo Region	592 710	0	0	0	373 669	0
Kaluga Region	2 965 795	0	0	0	419 909	2 257
Kostroma Region	1 279 351	0	4 703	0	396 274	126
Kursk Region	459 748	0	0	0	160 733	710
Lipetsk Region	3 489 821	0	0	0	1 041 439	312
Moscow Region	18 618 779	99 468	10 000	155 417	3 238 926	462 072
Orel Region	804 710	0	0	0	141 467	0
Ryazan Region	3 420 979	59 956	0	0	268 822	7 279
Smolensk Region	5 960 307	13 141	5 000	0	266 517	21 473
Tambov Region	1 150 263	0	0	0	41 036	0
Tver Region	1 256 275	0	0	0	181 481	8 817
Tula Region	2 707 779	0	0	0	235 617	9 741
Yaroslavl Region	11 508 906	3 248	0	0	3 022 045	16 806
City of Moscow	380 252 288	81 702 672	4 756 503	2 257 556	145 827 711	30 006 002
North-Western Federal District	88 438 037	4 320 928	51 520	0	17 098 176	2 948 842
Republic of Karelia	976 687	661 004	0	0	448 616	11 576
Komi Republic	4 723 620	2 157	0	0	282 803	685
Akhangelsk Region	1 981 245	35 852	0	0	129 248	3 896
Vologda Region	6 118 905	8 450	30 000	0	456 722	8 404
Kaliningrad Region	6 438 567	231 505	9 689	0	818 231	130 903
Leningrad Region	899 481	0	0	0	121 300	4 473
Murmansk Region	5 288 010	2 229	0	0	380 341	15 550
Novgorod Region	1 839 846	45 463	0	0	389 108	13 382
Pskov Region	2 901 815	0	0	0	138 984	267
St Petersburg	57 269 861	3 334 268	11 831	0	13 932 823	2 759 706
Southern Federal District	62 522 965	4 082 937	24 861	0	16 484 918	368 206
Republic of Adygeya	3 134 427	0	0	0	149 484	418
Republic of Kalmykia	384 570	0	0	0	16 920	0
Krasnodar Territory	39 564 990	63 866	24 861	0	8 040 891	235 986
Astrakhan Region	465 759	0	0	0	215 815	0
Volgograd Region	3 038 693	1 182 972	0	0	1 203 748	7 208
Rostov Region	15 934 526	2 836 099	0	0	6 858 060	124 594
North-Caucasian Federal District	12 586 062	0	21 000	0	4 902 749	97 057
Republik of Daghestan	709 617	0	21 000	0	574 311	48
Republic of Ingushetia	1 062 395	0	0	0	230 574	0
Kabardino-Balkar Republic	688 519	0	0	0	261 388	0
Karachai-Cherkess Republic	1 201 188	0	0	0	222 514	1 601

Republic of North Ossetia - Alania	850 957	0	0	0	64 451	56
Chechen Republic	83 103	0	0	0	5 105	0
Stavropol Territory	7 990 283	0	0	0	3 544 406	95 352
Volga Federal District	102 735 868	1 511 481	100 000	0	44 047 472	1 055 659
Republic of Bashkortostan	6 648 194	0	30 000	0	3 970 966	68 519
Republic of Marii El	819 396	0	0	0	192 336	6 027
Republic of Mordovia	1 382 424	0	0	0	154 354	0
Republic of Tatarstan	14 397 360	487 512	20 000	0	4 422 290	30 620
Udmurt Republic	2 977 414	0	0	0	1 267 291	33 000
Chuvash Republic	1 637 586	0	0	0	412 738	27 713
Perm Territory	11 299 662	40 244	11 000	0	3 130 191	155 858
Kirov Region	4 257 537	0	0	0	418 244	4 037
Nizhny Novgogrod Region	30 309 194	867 025	4 000	0	6 142 927	192 506
Orenburg Region	1 338 447	0	35 000	0	490 530	19 157
Penza Region	1 098 286	0	0	0	96 132	518
Samara Region	23 760 137	88 950	0	0	21 908 517	503 451
Saratov Region	1 078 639	27 638	0	0	1 197 723	13 655
Ulyanovsk Region	1 731 592	112	0	0	243 233	598
Ural Federal District	37 255 324	1 321 024	91 124	1 458	21 417 949	381 430
Kurgan Region	701 266	0	0	0	274 136	3
Sverdlovsk Region	22 356 161	916 946	91 124	0	13 936 719	243 244
Tyumen Region	5 997 359	145 776	0	0	3 703 976	21 077
Chelyabinsk Region	8 200 538	258 302	0	1 458	3 503 118	117 106
Siberian Federal District	63 470 398	1 065 082	30 000	404	33 947 639	695 924
Republic of Altai	141 129	0	0	0	123 734	48
Republic of Buryatiya	880 359	1 554	0	0	512 497	2 932
Republic of Tuva	78 787	0	0	404	272 216	0
Republic of Khakassia	565 337	67 575	0	0	251 406	653
Altai Territory	19 031 135	77 046	10 000	0	824 722	6 078
Zabaykal Territory	198 426	0	0	0	325 510	0
Krasnoyarsk Territory	5 883 756	338 693	0	0	5 823 419	86 370
Irkutsk Region	4 815 161	19 276	10 000	0	3 360 865	26 765
Kemerovo Region	2 175 894	0	0	0	3 047 435	43 164
Novosibirsk Region	24 343 297	449 749	0	0	16 426 955	471 343
Omsk Region	4 695 248	69 723	0	0	2 519 910	58 153
Tomsk Region	661 869	41 466	10 000	0	458 970	418
Far Eastern Federal District	12 878 117	420 539	46 041	2 861	8 120 243	218 267
Republic of Sakha (Yakutia)	292 429	0	40 000	2 861	182 997	756
Kamchatka Territory	637 440	0	0	0	108 718	1 416
Primorskiy Territory	1 798 962	26 764	3 135	0	1 444 851	19 859
Khabarovsk Territory	8 108 525	393 775	0	0	5 087 845	192 612
Amur Region	401 103	0	2 906	0	720 889	685
Magadan Region	1 051 965	0	0	0	476 115	49
Sakhalin Region	74 363	0	0	0	92 431	2 890
Jewish Autonomous Region	513 330	0	0	0	6 397	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 1.04.13

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	19 843 796 097	4 434 902	608 704	4 095 231 640	5 076 819 310	10 490 228 850
Belgorod Region	13 048 542	0	0	2 637 089	1 532 377	8 851 166
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 734 367	0	50	1 845 310	654 849	3 179 831
Voronezh Region	134 736	0	0	132 883	3	1 827
Ivanovo Region	8 569 906	0	0	2 292 586	572 510	5 631 560
Kaluga Region	15 692 256	0	66	2 421 547	1 180 987	12 054 500
Kostroma Region	68 436 207	0	0	4 126 061	4 169 821	60 056 851
Kursk Region	11 281 315	0	0	2 330 648	246 600	8 673 601
Lipetsk Region	21 923 052	0	0	4 208 767	4 352 726	13 346 746
Moscow Region	72 432 880	2 300	0	11 224 132	22 696 103	38 343 784
Orel Region	3 527 354	0	0	1 074 055	64 638	2 332 788
Ryazan Region	12 559 744	0	0	3 526 885	491 606	8 304 312
Smolensk Region	25 705 150	0	0	8 485 949	3 223 101	13 948 286
Tambov Region	2 405 205	0	0	598 346	401 334	1 394 022
Tver Region	7 998 432	95	0	3 024 143	572 363	4 380 391
Tula Region	11 272 692	0	0	1 962 575	1 498 098	7 673 101
Yaroslavl Region	5 986 689	0	0	2 615 199	854 513	2 401 383
City of Moscow	19 557 087 570	4 432 507	608 588	4 042 725 465	5 034 307 681	10 299 654 701
North-Western Federal District	814 443 272	1 126 820	1 764	327 376 929	250 892 019	222 406 048
Republic of Karelia	825 737	0	0	667 658	33 631	122 099
Komi Republic	3 883 421	0	0	1 432 230	572 015	1 739 435
Akhangelsk Region	853 624	0	0	379 378	234 349	239 864
Vologda Region	47 626 690	0	0	11 884 720	11 127 605	24 490 478
Kaliningrad Region	14 191 170	0	0	7 243 998	1 161 327	5 745 355
Leningrad Region	7 778 247	5 354	0	1 565 091	709 270	5 425 537
Murmansk Region	4 003 241	0	0	1 957 865	96 591	1 805 753
Novgorod Region	3 417 220	0	230	1 445 914	162 808	1 757 454
Pskov Region	1 716 715	0	0	797 547	55 000	859 130
St Petersburg	730 147 207	1 121 466	1 534	300 002 528	236 739 423	180 220 943
Southern Federal District	166 152 037	82 472	76 859	40 293 177	16 362 400	108 416 105
Republic of Adygeya	4 384 030	0	0	1 176 247	610 870	2 583 981
Republic of Kalmykia	737 273	0	0	550 304	20 000	165 380
Krasnodar Territory	88 131 337	29 463	61 308	18 903 550	10 145 727	58 352 475
Astrakhan Region	5 813 959	0	0	3 464 228	839 225	1 414 794
Volgograd Region	11 009 263	5 973	0	2 347 206	1 670 262	6 942 896
Rostov Region	56 076 175	47 036	15 551	13 851 642	3 076 316	38 956 579
North-Caucasian Federal District	34 493 585	0	6 437	13 333 627	1 726 976	19 091 243
Republik of Daghestan	12 854 094	0	594	5 757 828	554 000	6 442 674
Republic of Ingushetia	420 160	0	0	200 183	0	218 094
Kabardino-Balkar Republic	3 869 608	0	0	998 502	55 639	2 761 057
Karachai-Cherkess Republic	4 106 630	0	0	2 443 013	644 001	1 016 901
Republic of North Ossetia - Alania	8 080 860	0	5 843	1 593 318	339 251	6 069 818
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 162 233	0	0	2 340 783	134 085	2 582 699
Volga Federal District	835 315 548	6 768 636	1 990 929	166 871 297	181 313 991	473 080 575

Republic of Bashkortostan	60 159 901	9 915	0	9 138 000	12 574 862	38 277 040
Republic of Marii El	1 787 034	0	0	504 346	181 725	1 050 424
Republic of Mordovia	16 174 678	0	0	2 926 352	1 389 152	11 666 905
Republic of Tatarstan	376 708 442	6 741 072	1 988 516	77 390 075	115 898 893	171 353 856
Udmurt Republic	21 320 930	0	0	4 066 562	1 385 839	15 806 537
Chuvash Republic	7 132 549	0	0	2 137 903	1 139 537	3 731 417
Perm Territory	26 844 274	5 347	0	5 612 886	6 140 872	15 022 244
Kirov Region	23 143 380	325	0	3 928 592	2 050 734	16 773 422
Nizhny Novgogrod Region	63 057 266	2 703	433	13 490 823	5 497 918	43 884 633
Orenburg Region	29 689 496	9 261	1 269	5 437 504	7 304 530	16 911 736
Penza Region	3 028 165	0	0	734 361	344 229	1 933 677
Samara Region	147 163 142	13	711	33 169 671	24 661 252	88 722 636
Saratov Region	55 066 396	0	0	7 356 782	2 346 922	45 289 136
Ulyanovsk Region	4 039 895	0	0	977 440	397 526	2 656 912
Ural Federal District	632 324 823	230 912	77 765	111 262 436	155 363 996	359 136 261
Kurgan Region	1 647 099	0	524	569 108	220 964	850 333
Sverdlovsk Region	287 694 180	11 399	253	57 421 154	47 900 108	180 883 398
Tyumen Region	262 583 629	159 970	62 293	35 718 474	102 366 558	121 418 409
Chelyabinsk Region	80 399 915	59 543	14 695	17 553 700	4 876 366	55 984 121
Siberian Federal District	306 842 628	52 888	9 503	72 371 447	44 578 050	185 492 480
Republic of Altai	841 373	0	0	251 995	304 333	281 051
Republic of Buryatiya	7 211 624	0	0	2 389 949	312 894	4 457 806
Republic of Tuva	250 131	0	0	162 971	0	87 150
Republic of Khakassia	4 178 858	0	0	768 400	484 118	2 854 586
Altai Territory	11 621 471	0	702	3 598 219	1 266 525	6 694 826
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 560 532	13 957	7 934	1 615 853	432 434	4 286 961
Irkutsk Region	14 314 011	0	0	3 147 605	1 711 677	9 360 299
Kemerovo Region	21 081 970	0	0	3 879 251	766 376	16 394 136
Novosibirsk Region	213 437 010	38 931	867	51 111 725	36 899 925	121 767 314
Omsk Region	18 739 802	0	0	3 332 592	2 148 118	13 114 124
Tomsk Region	8 605 846	0	0	2 112 887	251 650	6 194 227
Far Eastern Federal District	350 094 762	32 788	169 059	49 904 713	39 391 498	259 245 824
Republic of Sakha (Yakutia)	18 837 555	6 929	3 596	4 555 608	2 054 196	12 113 339
Kamchatka Territory	12 724 716	10 276	2 574	3 306 499	1 691 878	7 455 045
Primorskiy Territory	66 328 264	5 025	2 273	20 307 880	4 379 600	41 256 116
Khabarovsk Territory	18 680 204	0	0	4 864 451	1 566 423	12 145 024
Amur Region	221 295 574	52	160 616	11 855 156	28 612 605	180 330 755
Magadan Region	0	0	0	0	0	0
Sakhalin Region	12 228 449	10 506	0	5 015 119	1 086 796	5 945 545
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 1.04.13

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	13 339 764 509	1 615 059	167 592	3 081 660 572	4 312 481 567	5 800 574 616
Belgorod Region	103 814 558	1 624	12 630	14 761 653	13 570 551	75 293 749
Bryansk Region	56 043 916	3 354	15 407	6 050 881	5 417 242	44 353 365
Vladimir Region	109 490 358	4 357	8 243	11 275 079	9 311 989	88 511 165
Voronezh Region	274 466 006	161 832	758	38 622 908	45 862 004	189 461 576
Ivanovo Region	59 407 654	10 656	121	6 658 827	3 388 420	49 214 677
Kaluga Region	87 788 227	34 692	4 299	12 701 793	8 851 674	65 995 867
Kostroma Region	54 170 061	8 635	0	4 033 469	6 446 868	43 635 399
Kursk Region	56 659 693	2 216	5	6 971 234	3 836 341	45 504 007
Lipetsk Region	81 820 660	2 962	5 688	11 005 006	8 253 516	62 424 490
Moscow Region	763 175 774	351 208	13 943	156 604 703	98 271 669	504 799 127
Orel Region	43 800 604	580	0	5 128 436	1 717 643	36 775 881
Ryazan Region	78 191 486	8 669	0	10 347 536	4 839 208	62 667 032
Smolensk Region	56 659 688	13 346	6 465	7 082 785	4 088 403	45 337 598
Tambov Region	49 456 268	2 079	0	5 803 190	1 897 564	41 638 445
Tver Region	79 767 542	1 975	0	11 558 403	4 731 311	63 131 613
Tula Region	101 399 601	4 469	918	10 002 016	13 871 093	77 237 316
Yaroslavl Region	118 136 085	8 105	0	19 909 556	22 670 633	74 967 753
City of Moscow	11 165 516 328	994 300	99 115	2 743 143 097	4 055 455 438	4 229 625 556
North-Western Federal District	2 262 499 065	2 333 747	24 724	503 048 129	435 434 028	1 298 467 568
Republic of Karelia	34 875 979	1 247	780	4 211 723	1 468 760	29 000 062
Komi Republic	81 660 389	10 848	7 200	9 448 654	5 001 352	66 956 575
Akhangelsk Region	120 997 279	7 507	4 662	19 054 841	24 094 237	77 585 975
Vologda Region	88 866 264	11 605	0	15 108 930	9 353 341	63 767 434
Kaliningrad Region	82 775 486	2 487	0	18 462 698	5 514 826	58 627 481
Leningrad Region	21 074 530	22 201	0	4 350 072	2 525 022	13 891 256
Murmansk Region	76 992 330	2 484	920	13 662 785	5 479 093	57 522 261
Novgorod Region	32 860 205	4 446	801	6 238 691	2 679 016	23 743 555
Pskov Region	28 232 067	1 343	2 158	4 505 169	1 940 374	21 651 430
St Petersburg	1 694 164 536	2 269 579	8 203	408 004 566	377 378 007	885 721 539
Southern Federal District	969 138 741	161 095	88 419	172 445 603	70 087 231	723 363 210
Republic of Adygeya	14 783 671	4 377	0	1 635 218	971 420	12 142 865
Republic of Kalmykia	6 260 069	6 191	1 037	858 477	310 345	5 060 115
Krasnodar Territory	428 791 747	43 859	69 828	75 489 860	31 142 423	320 602 321
Astrakhan Region	52 726 931	4 593	0	8 772 394	2 992 051	40 813 031
Volgograd Region	143 265 963	20 724	2 003	24 390 016	7 166 569	111 384 824
Rostov Region	323 310 360	81 351	15 551	61 299 638	27 504 423	233 360 054
North-Caucasian Federal District	275 478 611	599 946	50 509	48 927 370	20 461 035	204 396 589
Republik of Daghestan	43 425 109	218 647	16 929	9 408 901	2 503 671	31 075 389
Republic of Ingushetia	4 521 019	7 231	0	1 049 222	217 200	3 208 825
Kabardino-Balkar Republic	24 918 722	309	38	4 062 493	1 249 738	19 506 127
Karachai-Cherkess Republic	11 894 685	4 481	0	2 489 875	914 143	8 472 670
Republic of North Ossetia - Alania	25 866 986	0	6 530	2 790 107	812 405	22 144 978
Chechen Republic	8 590 889	179 938	45	3 727 632	824 290	3 839 488

Stavropol Territory	156 261 201	189 340	26 967	25 399 140	13 939 588	116 149 112
Volga Federal District	2 611 904 986	7 231 055	2 052 169	447 263 370	444 901 323	1 695 791 884
Republic of Bashkortostan	325 589 981	32 866	48	43 226 800	94 191 123	187 373 878
Republic of Marii El	29 252 159	1 610	0	3 791 161	3 027 312	22 320 246
Republic of Mordovia	42 133 934	141 940	2 494	6 288 226	4 192 763	31 284 311
Republic of Tatarstan	512 826 584	6 745 745	1 988 668	95 025 607	139 014 932	266 540 177
Udmurt Republic	87 782 068	1 502	0	16 046 989	7 852 776	63 705 514
Chuvash Republic	61 264 186	9 074	9 015	7 682 747	6 551 592	46 773 385
Perm Territory	222 865 115	57 438	12 192	45 831 094	25 535 832	150 757 861
Kirov Region	73 718 496	9 607	11	10 640 673	6 067 782	56 413 217
Nizhny Novgogrod Region	393 267 782	80 993	21 021	92 630 063	66 713 259	232 427 964
Orenburg Region	118 560 546	22 086	16 529	15 886 292	14 175 339	84 218 686
Penza Region	70 716 330	28 121	0	9 053 037	3 157 762	58 266 608
Samara Region	427 757 339	39 742	2 191	65 563 175	57 328 248	302 972 876
Saratov Region	168 465 891	9 634	0	26 136 999	11 764 429	130 077 017
Ulyanovsk Region	77 704 575	50 697	0	9 460 507	5 328 174	62 660 144
Ural Federal District	1 460 340 323	436 040	260 830	252 893 216	290 811 237	905 817 958
Kurgan Region	29 612 067	3 863	1 859	3 810 643	1 832 834	23 899 036
Sverdlovsk Region	605 739 122	78 635	162 622	124 607 986	97 335 849	379 638 622
Tyumen Region	576 642 103	202 012	73 490	75 378 311	168 777 915	328 482 246
Chelyabinsk Region	248 347 031	151 530	22 859	49 096 276	22 864 639	173 798 054
Siberian Federal District	1 345 991 477	198 347	96 127	221 636 126	139 223 516	975 263 812
Republic of Altai	6 035 719	1 010	3 269	675 433	683 250	4 660 017
Republic of Buryatiya	48 994 151	7 443	0	11 670 067	4 598 610	32 591 181
Republic of Tuva	5 254 215	15 591	462	825 578	300 030	4 095 378
Republic of Khakassia	20 858 720	4 217	0	3 285 498	1 147 493	16 310 297
Altai Territory	109 901 089	2 512	12 782	14 791 220	12 132 897	82 747 067
Zabaykal Territory	37 031 582	15 582	0	4 721 619	1 508 699	30 663 806
Krasnoyarsk Territory	252 800 646	51 723	35 268	55 470 366	26 200 849	166 458 814
Irkutsk Region	147 922 032	22 035	4 565	20 967 916	16 125 374	110 329 890
Kemerovo Region	180 960 890	9 082	18 019	22 910 653	18 330 287	139 196 439
Novosibirsk Region	350 871 859	60 426	5 139	62 661 198	41 585 514	243 783 807
Omsk Region	118 174 651	3 551	13 947	13 211 937	11 654 880	92 915 023
Tomsk Region	67 185 923	5 175	2 676	10 444 641	4 955 633	51 512 093
Far Eastern Federal District	717 905 279	154 117	200 651	148 876 025	51 907 088	514 006 012
Republic of Sakha (Yakutia)	77 116 294	47 591	18 984	19 114 693	5 919 070	51 684 590
Kamchatka Territory	39 528 941	10 182	2 574	6 527 235	2 570 283	30 049 048
Primorskiy Territory	183 990 825	17 517	6 467	43 464 275	9 393 438	130 719 394
Khabarovsk Territory	248 485 181	30 844	3 459	54 731 223	20 114 889	172 800 908
Amur Region	64 489 450	11 632	7 741	7 390 361	5 266 895	51 422 835
Magadan Region	34 293 983	9 492	161 229	4 751 335	2 849 234	26 466 895
Sakhalin Region	63 190 230	26 549	164	11 942 516	5 290 449	45 521 154
Jewish Autonomous Region	5 354 650	310	33	493 674	175 600	4 673 653
Chukotka Autonomous Area	1 455 725	0	0	460 713	327 230	667 535

Table 38.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.04.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	7 374 606 058	31 770 356	126	1 051 054 781	3 552 065 030	2 379 727 184
Belgorod Region	1 303 728	0	0	25 296	0	1 278 427
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 101 760	0	0	6 483	398	1 094 848
Voronezh Region	183	0	0	154	0	26
Ivanovo Region	714 740	0	0	18 987	6 101	689 651
Kaluga Region	1 347 383	0	0	61 984	10 444	1 274 955
Kostroma Region	8 311 386	0	0	557 398	655 474	7 086 539
Kursk Region	623 389	0	0	179 911	0	344 972
Lipetsk Region	2 436 049	0	0	1 901 004	0	535 044
Moscow Region	14 112 619	0	0	559 542	4 323 628	9 152 944
Orel Region	248 227	0	0	133 926	15 573	98 728
Ryazan Region	560 160	0	0	47 047	1 182	509 472
Smolensk Region	4 357 820	0	0	410 531	396 876	3 550 316
Tambov Region	21 264	0	0	1 535	0	19 718
Tver Region	592 069	0	0	31 001	232 752	328 252
Tula Region	606 009	0	0	96 841	0	509 168
Yaroslavl Region	350 575	0	0	42 527	0	307 993
City of Moscow	7 337 918 697	31 770 356	126	1 046 980 614	3 546 422 602	2 352 946 131
North-Western Federal District	176 058 748	5 845	0	26 153 759	58 859 172	86 868 045
Republic of Karelia	31 659	0	0	27 403	0	3 165
Komi Republic	653 041	0	0	4 572	3 711	644 758
Akhangelsk Region	27 557	0	0	2 395	9 631	15 531
Vologda Region	7 535 061	0	0	3 011 715	934 961	3 587 290
Kaliningrad Region	7 028 207	0	0	2 587 032	1 656 272	2 603 752
Leningrad Region	1 057 451	0	0	85 934	3 139	963 611
Murmansk Region	1 163 316	0	0	847 590	0	254 174
Novgorod Region	80 774	0	0	10 573	0	70 195
Pskov Region	31 594	0	0	10 112	0	21 477
St Petersburg	158 450 088	5 845	0	19 566 433	56 251 458	78 704 092
Southern Federal District	10 864 253	0	0	1 221 284	2 232 229	7 043 339
Republic of Adygeya	22 773	0	0	4 098	0	18 663
Republic of Kalmykia	108 282	0	0	1 688	43 781	62 813
Krasnodar Territory	3 696 229	0	0	169 717	121 876	3 183 651
Astrakhan Region	440 455	0	0	380 245	0	50 503
Volgograd Region	434 045	0	0	30 783	219 499	160 962
Rostov Region	6 162 469	0	0	634 753	1 847 073	3 566 747
North-Caucasian Federal District	2 598 666	0	0	185 214	995	2 385 421
Republik of Daghestan	225 848	0	0	67 446	0	152 598
Republic of Ingushetia	3 509	0	0	210	0	3 237
Kabardino-Balkar Republic	72 641	0	0	165	0	72 462
Karachai-Cherkess Republic	1 900 784	0	0	38 337	31	1 841 756
Republic of North Ossetia - Alania	206 444	0	0	5 861	0	200 093
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	189 440	0	0	73 195	964	115 275
Volga Federal District	100 148 627	5 672	0	7 648 487	44 228 627	46 801 389
Republic of Bashkortostan	3 245 578	0	0	135 301	91 227	3 011 057
Republic of Marii El	18 581	0	0	2 359	0	2 876
Republic of Mordovia	244 538	0	0	36 877	0	205 295
Republic of Tatarstan	58 372 052	5 672	0	2 863 476	36 659 478	18 164 938
Udmurt Republic	1 209 805	0	0	15 491	398 023	796 291
Chuvash Republic	271 588	0	0	22 676	0	248 814
Perm Territory	3 140 869	0	0	236 355	586 911	2 317 603
Kirov Region	1 299 873	0	0	41 481	407 507	850 562
Nizhny Novgogrod Region	3 461 811	0	0	477 437	756 605	2 204 995
Orenburg Region	1 827 392	0	0	37 945	518 027	1 271 289
Penza Region	0	0	0	0	0	0
Samara Region	21 870 346	0	0	2 996 435	4 595 704	13 580 771
Saratov Region	5 147 354	0	0	779 447	215 145	4 111 272
Ulyanovsk Region	38 840	0	0	3 207	0	35 626
Ural Federal District	69 217 957	31 880	0	7 844 804	12 674 882	36 345 526
Kurgan Region	23 948	0	0	119	0	23 526
Sverdlovsk Region	25 020 196	0	0	1 010 690	5 306 527	16 516 869
Tyumen Region	35 619 361	31 538	0	3 518 802	7 091 784	15 505 409
Chelyabinsk Region	8 554 452	342	0	3 315 193	276 571	4 299 722
Siberian Federal District	56 034 333	0	56 847	8 687 605	6 235 496	34 109 070
Republic of Altai	21 940	0	0	5 973	0	15 967
Republic of Buryatiya	876 986	0	0	9 100	0	188 806
Republic of Tuva	1 286	0	0	0	0	1 286
Republic of Khakassia	51 815	0	0	1 720	0	48 072
Altai Territory	207 649	0	0	29 715	0	177 884
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	183 687	0	0	7 955	0	174 370
Irkutsk Region	572 596	0	0	88 401	39 677	362 778
Kemerovo Region	1 547 340	0	0	1 259 253	0	287 872
Novosibirsk Region	51 573 580	0	56 847	7 173 946	6 195 162	31 969 898
Omsk Region	780 028	0	0	81 240	657	697 669
Tomsk Region	217 426	0	0	30 302	0	184 468
Far Eastern Federal District	36 657 553	0	0	2 397 055	3 586 925	28 568 143
Republic of Sakha (Yakutia)	950 037	0	0	33 498	67 762	776 214
Kamchatka Territory	1 093 556	0	0	229 765	87 033	761 098
Primorskiy Territory	6 815 866	0	0	984 426	243 150	5 496 809
Khabarovsk Territory	1 407 520	0	0	140 404	42 051	1 190 542
Amur Region	25 283 720	0	0	464 666	3 146 929	19 782 403
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 106 854	0	0	544 296	0	561 077
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 1.04.13

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	6 588 540 024	30 536 942	56 973	969 688 119	3 428 162 247	1 925 277 837
Belgorod Region	14 543 105	0	0	382 862	865 945	10 168 153
Bryansk Region	4 032 366	0	0	129 343	70 788	3 260 231
Vladimir Region	9 975 044	418	0	371 171	788 656	6 120 609
Voronezh Region	40 163 357	0	0	2 811 076	13 873 121	19 230 761
Ivanovo Region	4 800 368	23	0	122 696	58 072	3 997 650
Kaluga Region	8 098 313	684	0	668 054	749 666	4 867 620
Kostroma Region	3 228 916	57	0	140 710	664 387	1 986 457
Kursk Region	3 507 165	0	0	220 818	144 596	2 083 556
Lipetsk Region	6 126 502	0	0	2 176 861	82 523	3 050 344
Moscow Region	76 728 556	105	0	9 509 591	12 899 613	47 218 144
Orel Region	2 362 574	18	0	352 010	15 884	1 461 031
Ryazan Region	5 478 733	0	0	251 847	749 854	3 360 604
Smolensk Region	7 181 249	1 188	0	1 952 597	119 168	3 057 091
Tambov Region	2 175 247	0	0	68 984	8 183	1 333 850
Tver Region	7 695 983	5 786	0	186 648	761 194	3 969 263
Tula Region	10 717 610	0	0	1 128 753	3 718 700	4 183 587
Yaroslavl Region	8 117 164	132	0	715 403	672 209	5 321 535
City of Moscow	6 373 607 772	30 528 531	56 973	948 498 695	3 391 919 688	1 800 607 351
North-Western Federal District	468 832 896	70 329	0	58 870 819	129 070 358	247 523 286
Republic of Karelia	3 054 384	0	0	173 575	10 941	2 439 484
Komi Republic	5 873 494	15	0	137 488	7 247	3 785 729
Akhangelsk Region	7 475 135	0	0	626 021	1 206 388	4 457 291
Vologda Region	27 459 276	4	0	11 107 106	10 416 227	3 971 614
Kaliningrad Region	21 442 178	177	0	3 076 115	2 504 596	13 341 063
Leningrad Region	3 392 557	0	0	374 289	907 466	1 903 704
Murmansk Region	8 774 276	0	0	2 539 757	200 354	4 902 091
Novgorod Region	3 110 747	125	0	752 267	0	1 909 024
Pskov Region	2 605 859	0	0	152 709	337 804	1 455 726
St Petersburg	385 644 990	70 008	0	39 931 492	113 479 335	209 357 560
Southern Federal District	88 509 840	2 470	0	8 240 247	7 264 507	61 797 274
Republic of Adygeya	542 818	0	0	17 692	0	375 079
Republic of Kalmykia	317 760	0	0	2 726	43 781	207 783
Krasnodar Territory	39 585 861	1 662	0	3 646 804	1 147 388	30 787 147
Astrakhan Region	3 909 641	98	0	695 061	15 029	2 622 991
Volgograd Region	11 633 388	0	0	968 762	578 942	7 857 129
Rostov Region	32 520 372	710	0	2 909 202	5 479 367	19 947 145
North-Caucasian Federal District	17 730 228	29 089	0	918 580	87 674	12 095 194
Republik of Daghestan	2 100 527	0	0	82 306	0	745 067
Republic of Ingushetia	178 693	0	0	3 997	0	146 726
Kabardino-Balkar Republic	1 693 394	0	0	38 775	10 568	1 246 111
Karachai-Cherkess Republic	672 290	0	0	33 243	10 413	546 731
Republic of North Ossetia - Alania	1 123 070	12 465	0	23 960	0	739 003
Chechen Republic	128 185	0	0	2 583	0	125 572

Stavropol Territory	11 834 069	16 624	0	733 716	66 693	8 545 984
Volga Federal District	284 127 055	1 101 418	0	23 051 675	60 169 019	157 293 320
Republic of Bashkortostan	21 904 283	784 325	0	1 224 427	2 634 215	13 172 138
Republic of Marii El	1 829 266	0	0	66 430	221 187	886 624
Republic of Mordovia	1 854 221	739	0	204 317	10 314	931 900
Republic of Tatarstan	71 145 515	5 928	0	3 885 067	36 360 278	25 297 087
Udmurt Republic	4 369 544	16 329	0	521 264	21 827	2 752 009
Chuvash Republic	4 228 235	0	0	314 810	726 955	1 819 410
Perm Territory	25 395 411	75	0	2 928 540	2 828 494	15 406 735
Kirov Region	4 488 450	70	0	544 447	1 506 137	1 870 550
Nizhny Novgogrod Region	44 229 150	293 740	0	5 304 754	5 359 133	20 253 594
Orenburg Region	8 294 044	0	0	546 649	1 661 773	5 187 076
Penza Region	4 223 304	181	0	540 843	25 689	2 340 596
Samara Region	71 928 989	0	0	5 066 728	7 371 757	53 728 639
Saratov Region	14 187 843	0	0	738 589	1 351 824	10 240 174
Ulyanovsk Region	6 048 800	31	0	1 164 810	89 436	3 406 788
Ural Federal District	180 549 138	60 227	0	11 913 981	26 527 291	114 235 260
Kurgan Region	1 222 120	0	0	116 111	34 957	650 129
Sverdlovsk Region	62 328 053	29 237	0	5 233 629	9 538 676	39 643 178
Tyumen Region	90 866 719	30 290	0	1 711 689	13 490 452	60 695 802
Chelyabinsk Region	26 132 246	700	0	4 852 552	3 463 206	13 246 151
Siberian Federal District	114 640 078	12 015	0	16 387 608	14 895 974	62 029 189
Republic of Altai	178 654	0	0	6 637	0	103 138
Republic of Buryatiya	3 649 218	0	0	95 408	117 088	1 541 315
Republic of Tuva	397 920	0	0	295 339	0	40 224
Republic of Khakassia	853 322	61	0	178 279	0	539 465
Altai Territory	9 152 244	98	0	396 290	1 986 367	3 983 005
Zabaykal Territory	1 625 296	0	0	64 988	19 137	614 990
Krasnoyarsk Territory	19 054 022	2	0	3 263 751	3 813 787	9 734 991
Irkutsk Region	10 504 114	89	0	588 337	487 305	5 404 965
Kemerovo Region	16 688 261	0	0	2 494 676	329 057	10 039 043
Novosibirsk Region	38 877 264	11 512	0	8 353 891	6 923 845	20 710 946
Omsk Region	8 261 402	18	0	511 251	177 012	6 303 535
Tomsk Region	5 398 361	235	0	138 761	1 042 376	3 013 572
Far Eastern Federal District	61 826 957	1 262	0	8 361 360	4 355 480	37 392 793
Republic of Sakha (Yakutia)	4 283 298	0	0	130 396	69 316	1 734 457
Kamchatka Territory	2 951 556	80	0	457 186	87 033	2 007 451
Primorskiy Territory	17 526 918	977	0	3 500 247	320 373	11 984 104
Khabarovsk Territory	18 955 077	0	0	1 982 975	635 295	14 116 993
Amur Region	6 644 327	0	0	400 022	2 313 785	2 966 291
Magadan Region	5 348 705	204	0	331 860	466 251	1 101 821
Sakhalin Region	5 824 112	1	0	1 556 760	452 968	3 259 548
Jewish Autonomous Region	292 964	0	0	1 914	10 459	222 128
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 1.04.13

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 286 796 450	2 170 682 550	2 116 113 900
Belgorod Region	80 000	80 000	0
Bryansk Region	0	0	0
Vladimir Region	845 191	845 191	0
Voronezh Region	497 504	497 504	0
Ivanovo Region	1 615 206	1 615 206	0
Kaluga Region	170 000	170 000	0
Kostroma Region	6 260 155	5 452 043	808 112
Kursk Region	0	0	0
Lipetsk Region	624 000	624 000	0
Moscow Region	2 391 823	2 391 823	0
Orel Region	224	224	0
Ryazan Region	0	0	0
Smolensk Region	998 497	794 975	203 522
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	374 900	374 900	0
Yaroslavl Region	150 000	150 000	0
City of Moscow	4 272 788 950	2 157 686 684	2 115 102 266
North-Western Federal District	64 977 732	37 932 115	27 045 617
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	48 000	48 000	0
Vologda Region	2 117 701	1 726 421	391 280
Kaliningrad Region	200 245	195 469	4 776
Leningrad Region	70 464	70 464	0
Murmansk Region	895 000	895 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	61 646 322	34 996 761	26 649 561
Southern Federal District	11 730 641	9 123 874	2 606 767
Republic of Adygeya	0	0	0
Republic of Kalmykia	112 000	112 000	0
Krasnodar Territory	6 001 455	5 363 275	638 180
Astrakhan Region	0	0	0
Volgograd Region	874 572	270 000	604 572
Rostov Region	4 742 614	3 378 599	1 364 015
North-Caucasian Federal District	700 879	700 879	0
Republik of Daghestan	305 879	305 879	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	200 000	200 000	0
Republic of North Ossetia - Alania	170 000	170 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	86 210 366	76 858 836	9 351 530
Republic of Bashkortostan	4 382 825	3 205 011	1 177 814
Republic of Marii El	29 000	29 000	0
Republic of Mordovia	49 240	49 240	0

Republic of Tatarstan	27 634 948	21 252 256	6 382 692
Udmurt Republic	1 926 955	1 419 573	507 382
Chuvash Republic	518 059	485 421	32 638
Perm Territory	0	0	0
Kirov Region	786 327	786 327	0
Nizhny Novgogrod Region	4 091 364	3 900 570	190 794
Orenburg Region	1 645 226	1 645 226	0
Penza Region	45 443	10 000	35 443
Samara Region	44 467 732	43 466 212	1 001 520
Saratov Region	613 247	590 000	23 247
Ulyanovsk Region	20 000	20 000	0
Ural Federal District	58 888 812	35 413 423	23 475 389
Kurgan Region	0	0	0
Sverdlovsk Region	9 337 317	6 135 623	3 201 694
Tyumen Region	48 682 373	28 575 492	20 106 881
Chelyabinsk Region	869 122	702 308	166 814
Siberian Federal District	42 354 081	32 861 045	9 493 036
Republic of Altai	125 000	125 000	0
Republic of Buryatiya	604 000	604 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	882 500	882 500	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	375 000	375 000	0
Kemerovo Region	713 000	713 000	0
Novosibirsk Region	37 829 523	29 075 836	8 753 687
Omsk Region	1 805 058	1 065 709	739 349
Tomsk Region	0	0	0
Far Eastern Federal District	12 390 154	11 155 886	1 234 268
Republic of Sakha (Yakutia)	19 000	19 000	0
Kamchatka Territory	301 438	301 438	0
Primorskiy Territory	1 913 953	1 851 786	62 167
Khabarovsk Territory	3 730	0	3 730
Amur Region	10 112 033	8 943 662	1 168 371
Magadan Region	0	0	0
Sakhalin Region	40 000	40 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 39.2

Loans, deposits and other funds raised from other credit institutions (by head-offices and branches of credit institutions located in respective regions), as of 1.04.13

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 308 491 979	2 187 156 438	2 121 335 541
Belgorod Region	80 000	80 000	0
Bryansk Region	0	0	0
Vladimir Region	36 897	0	36 897
Voronezh Region	497 590	497 590	0
Ivanovo Region	1 615 206	1 615 206	0
Kaluga Region	170 000	170 000	0
Kostroma Region	5 060 491	5 060 491	0
Kursk Region	0	0	0
Lipetsk Region	624 000	624 000	0
Moscow Region	2 391 823	2 391 823	0
Orel Region	60 289	224	60 065
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	374 900	374 900	0
Yaroslavl Region	54 477	54 477	0
City of Moscow	4 297 526 306	2 176 287 727	2 121 238 579
North-Western Federal District	74 576 730	47 357 416	27 219 314
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	48 000	48 000	0
Vologda Region	1 268 997	877 717	391 280
Kaliningrad Region	200 245	195 469	4 776
Leningrad Region	70 464	70 464	0
Murmansk Region	895 000	895 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	72 094 024	45 270 766	26 823 258
Southern Federal District	11 943 782	9 322 874	2 620 908
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	5 698 455	5 060 275	638 180
Astrakhan Region	580 461	570 000	10 461
Volgograd Region	874 572	270 000	604 572
Rostov Region	4 790 294	3 422 599	1 367 695
North-Caucasian Federal District	481 879	481 879	0
Republik of Daghestan	286 879	286 879	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	170 000	170 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	87 041 213	77 492 819	9 548 394
Republic of Bashkortostan	4 400 755	3 206 698	1 194 057
Republic of Marii El	29 000	29 000	0

Republic of Mordovia	49 240	49 240	0
Republic of Tatarstan	28 423 205	22 056 756	6 366 449
Udmurt Republic	1 926 955	1 419 573	507 382
Chuvash Republic	355 421	355 421	0
Perm Territory	0	0	0
Kirov Region	786 327	786 327	0
Nizhny Novgogrod Region	3 801 998	3 558 366	243 632
Orenburg Region	1 645 226	1 645 226	0
Penza Region	45 443	10 000	35 443
Samara Region	44 944 396	43 766 212	1 178 184
Saratov Region	613 247	590 000	23 247
Ulyanovsk Region	20 000	20 000	0
Ural Federal District	60 779 953	37 156 470	23 623 483
Kurgan Region	0	0	0
Sverdlovsk Region	8 714 841	5 513 147	3 201 694
Tyumen Region	48 567 573	28 461 015	20 106 558
Chelyabinsk Region	3 497 539	3 182 308	315 231
Siberian Federal District	7 721 140	5 815 084	1 906 056
Republic of Altai	125 000	125 000	0
Republic of Buryatiya	604 000	604 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	882 500	882 500	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	250 000	250 000	0
Irkutsk Region	375 000	375 000	0
Kemerovo Region	713 225	713 225	0
Novosibirsk Region	2 946 357	1 779 650	1 166 707
Omsk Region	1 805 058	1 065 709	739 349
Tomsk Region	0	0	0
Far Eastern Federal District	10 478 652	9 795 828	682 824
Republic of Sakha (Yakutia)	19 003	19 003	0
Kamchatka Territory	301 438	301 438	0
Primorskiy Territory	1 913 953	1 851 786	62 167
Khabarovsk Territory	133 730	130 000	3 730
Amur Region	8 070 528	7 453 601	616 927
Magadan Region	0	0	0
Sakhalin Region	40 000	40 000	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	1.03.13	1.04.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	13,7	13,4	13,4
Ratio of core capital to risk-weighted assets	11,4	9,3	8,5	8,3	9,0
Ratio the value of credit risk on balance sheet assets	59,6	58,8	50,7	51,4	51,7
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans[1)]	8,2	6,6	6,0	6,1	6,2
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	1,3
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	204,3	203,1
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	3,2	3,2
manufacturing	16,0	15,2	14,0	13,9	13,9
production and distribution of energy, gas and water	2,6	2,9	2,7	2,7	2,6
constructing	5,9	5,6	5,5	5,6	5,6
wholesale and retail trade, car and household appliance repair	17,1	15,6	14,9	14,9	14,7
transport and communication	3,8	5,4	5,4	5,3	4,8
other economic activities	22,2	22,3	20,5	20,3	20,9
individuals	23,7	25,3	29,2	29,7	29,8
of which					
mortgage loans	6,6	6,7	7,5	7,7	7,7
Geographical distribution of interbank loans and deposits [2]					
Russian Federation	41,1	41,6	47,1	37,4	39,0
United Kingdom	21,4	20,2	17,5	23,1	24,1
USA	2,5	3,0	3,6	5,1	5,8
Germany	6,0	4,2	1,6	3,0	1,8
Austria	3,7	6,6	5,9	6,3	4,2
France	4,0	2,7	1,6	2,5	2,7
Italy	0,1	2,7	2,7	0,9	0,5
Cyprus	5,0	6,6	8,7	8,4	8,9
Netherlands	2,6	3,2	1,5	1,8	1,9
Other	13,6	9,0	9,8	11,4	11,2
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	11,1	11,8	11,9
Ratio of liquid assets to total assets	26,8	23,9	23,2	23,1	22,9
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	58,0	62,7	67,2
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	82,9	87,8	87,6
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	77,6	82,0	85,5	83,1	84,1
Ratio of clients' funds to total loans [3]	109,5	105,3	101,2	101,0	101,7
Market risk [4] to total own funds (capital) [5]	48,6	49,7	47,3	68,9	66,1
of which					
Interest rate risk	36,7	33,8	36,0	56,5	54,6
Equity position risk	8,6	12,9	6,0	7,0	6,0
Foreign exchange risk	3,2	3,0	5,4	5,4	5,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	2,2	2,2	2,1
Banks' financial result over the reporting period (billion rubles)	573,4	848,2	1011,9	151,4	239,4
as percent of the banking sector assets [6]	1,9	2,4	2,3	0,3	0,5
as percent of the banking sector own funds (capital) [6]	12,5	17,6	18,2	2,5	3,9
Return on assets [7]	1,9	2,4	2,3	2,2	2,1
Return on equity [7]	12,5	17,6	18,2	17,2	17,0

[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
Reference data: own funds (capital) adequacy ratio as of 1.04.13, %	13,4	12,3		38,7		24,6		17,2		13,3	

[1]Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into 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	1.03.13	1.04.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 394,3	1 396,8	1 406,3
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	6 112,9	6 187,7	6 299,8
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	22,8	22,6	22,3

Table 43

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

Indicators	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
1. Factors of own funds (capital) increase	**112,4**	**115,2**	**117,4**	**118,5**	**117,5**
1.1. Authorised capital	25,4	24,5	22,8	22,6	22,3
1.2. Issue income	21,7	21,5	20,3	20,1	19,8
1.3. Credit institutions' profit and funds	37,1	42,9	46,8	48,3	47,8
1.4. Subordinated loans	24,3	22,7	24,2	24,2	24,1
1.5. Increase in value of property due to revaluation	3,9	3,7	3,3	3,4	3,4
1.6.Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	**12,4**	**15,2**	**17,4**	**18,5**	**17,5**
2.1. Losses	1,1	1,7	1,7	2,1	2,0
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	1,4	0,7
2.6.Credit institutions' portfolio of shares	10,0	12,4	14,5	14,3	14,1
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	1.03.13	1.04.13
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	612,1	829,7	975,1	982,9	1 000,8
3rd group of assets	86,2	146,7	210,6	318,5	344,3
4th group of assets	19 450,0	23 482,4	23 897,1	23 981,2	24 424,3
5th group of assets	13,3	0,6	7,4	7,1	7,5
The value of credit risk on balance sheet assets	20 161,7	24 459,4	25 090,2	25 289,7	25 776,8

Reference data:

	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
1st group of assets without adjustment to credit risk coefficients	-	-	-	5 053,8	5 268,7

[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	1.03.13	1.04.13
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	6 112,9	6 187,7	6 299,8
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	44 640,7	46 325,9	46 945,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	25 090,2	25 289,7	25 776,8
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 781,6	1 801,2	1 822,8
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	109,5	137,9	142,0
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 448,0	3 381,0	3 460,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[1]	109,3	303,7	198,0	222,8	240,0
	- the value of operational risk, billion rubles	1 007,5	1 959,0	3 148,3	3 171,7	3 181,6
	- market risk, billion rubles	2 081,9	2 377,7	2 646,9	4 112,5	4 018,2
	- credit claims of clearing participants (codes 8847[1] and 8852[1])	-	-	-	21,5	13,2
	- higher-risk transactions, billion rubles	-	2 248,3	8 501,0	8 496,3	8 599,2
	-corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-	-308,6	-308,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	13,7	13,4	13,4

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

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

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		1.03.13		1.04.13	
	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	2	0,0
From 10% to 12%	53	6,4	107	34,3	142	19,7	171	22,8	162	27,6
From 12% to 14%	86	20,4	125	16,6	143	53,2	138	64,6	150	60,0
14% and more	868	73,1	744	49,1	663	27,0	638	12,5	633	12,4
Banking sector, total	1012	100,0	978	100,0	956	100,0	956	100,0	954	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	1.03.13	1.04.13
Loans	Standard	45,5	53,4	58,5	58,5	58,4
	Substandard	34,7	29,4	26,0	26,2	26,2
	Doubtful	11,4	10,4	9,1	8,9	8,9
	Problem	2,9	2,7	2,5	2,4	2,5
	Loss	5,4	4,1	3,8	4,0	4,0
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	8,3	8,4	8,4
	Estimated LLP adjusted for collateral	8,8	7,2	6,5	6,4	6,5
	LLP made	8,8	7,2	6,5	6,4	6,4
	LLP made as percent of estimated LLP	79,8	79,5	77,5	76,7	76,8
	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	13,5	13,4

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

Table 48

Structure of loans and claims grouped into homogeneous portfolios [1]

	1.01.11		1.01.12		1.01.13		1.03.13		1.04.13	
	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	8 187,3	100,0	8 386,3	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	648,8	7,9	676,4	8,1
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	7 349,0	91,9	7 538,3	92,1	7 709,7	91,9
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,1	0,0	0,2	0,0	0,3	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	23,1	-	23,2	-	23,6
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	-	5,3	-	5,5
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	59,0	100,0	58,1	100,0	61,1	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	23,5	40,5	24,3	39,7
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	33,5	56,7	34,5	59,5	36,9	60,3
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	-	30,3	-	30,5

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

Homogeneous loans and claims on legal entities and provisions made as of 1.04.13[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	676 361,8	100,0	15 443,2	100,0	2,3
of which by quality categories					
1.1. Quality Category I	1 358,2	0,2	0,0	0,0	0,0
1.2. Quality Category II	655 779,3	97,0	6 311,3	40,9	1,0
1.3. Quality Category III	5 537,9	0,8	852,8	5,5	15,4
1.4. Quality Category IV	5 785,0	0,9	2 056,3	13,3	35,5
1.5. Quality Category V	7 367,2	1,1	6 216,1	40,3	84,4
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	307,2	100,0	0,2	100,0	0,1
of which by quality categories					
2.1. Quality Category I	306,3	99,7	0,0	0,0	0,0
2.2. Quality Category II	0,8	0,3	0,0	8,4	1,9
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	0,2	0,1	0,2	91,6	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	676 669,0		15 443,4		2,3
4. Homogeneous claims grouped into portfolios - total	24 258,8	100,0	8 153,6	100,0	33,6
of which by quality categories					
4.1. Quality Category I	9 236,9	38,1	0,0	0,0	0,0
4.2. Quality Category II	6 373,3	26,3	116,3	1,4	1,8
4.3. Quality Category III	582,8	2,4	38,4	0,5	6,6
4.4. Quality Category IV	71,2	0,3	18,4	0,2	25,8
4.5. Quality Category V	7994,7	33,0	7980,6	97,9	99,8
5. Claims for interest payments - total	5 100,7	100,0	874,8	100,0	17,2
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	776,5	15,2	603,4	69,0	77,7

[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 1.04.13[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	7 709 677,2	100,0	443 092,5	100,0	5,7
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	482 878,8	6,3	13 987,3	3,2	2,9
1.1.2. residental real estate (mortgage) loans, total	1 697 290,4	22,0	34 776,7	7,8	2,0
1.1.3. car loans, total	771 817,7	10,0	39 179,9	8,8	5,1
1.1.4. other consumer loans, total	4 721 750,4	61,2	352 660,6	79,6	7,5
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]	615 637,9	8,0	11 332,3	2,6	1,8
1.2.2. a portfolio of loans without overdue payments	6 363 258,6	82,5	71 676,6	16,2	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	197 621,6	2,6	8 349,1	1,9	4,2
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	120 369,1	1,6	32 364,7	7,3	26,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	87 064,6	1,1	48 775,0	11,0	56,0
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	141 352,1	1,8	120 097,0	27,1	85,0
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	148 433,5	1,9	148 010,0	33,4	99,7
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	7 062 135,2	91,6	75 731,6	17,1	1,1
1.3.2. Quality category III	209 997,6	2,7	21 289,1	4,8	10,1
1.3.3. Quality category IV	89 285,7	1,2	38 092,2	8,6	42,7
1.3.4. Quality category V	348 258,8	4,5	307 979,5	69,5	88,4
2. Claims grouped into portfolios of homogeneous claims - total	36 890,3	10,6	10 491,6	3,4	28,4
of which by quality categories					
2.1. Quality category I	1 051,6	0,3	0,0	0,0	0,0
2.2. Quality category II	24 055,7	6,9	385,8	0,1	1,6
2.3. Quality category III	1006,7	0,3	175,6	0,1	17,4
2.4. Quality category IV	889,3	0,3	430,9	0,1	48,5
2.5. Quality category V	9887,1	2,8	9499,3	3,1	96,1
3. Claims for interest payments - total of which	102 629,3	100,0	26 427,4	100,0	25,8
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	29 497,8	28,7	23 963,5	90,7	81,2

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

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

Table 51

Loan loss provisions by credit risk 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	1.03.13	1.04.13	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
Substandard	8,9	8,3	8,9	9,2	8,9	2,3	2,1	2,2	2,3	2,2
Doubtful	19,9	22,9	21,1	20,1	20,1	15,3	15,9	14,9	14,5	14,5
Problem	15,0	16,3	16,3	15,6	16,0	45,0	44,3	41,8	41,2	40,6
Loss	56,2	52,4	53,6	54,9	54,9	90,8	91,5	90,1	88,4	88,9

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

Table 52

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

Indicator	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
Overdue claims on loans, deposits and other placements, billion rubles	**1035,9**	**1133,0**	**1257,4**	**1288,2**	**1304,9**
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	960,6	999,9	1009,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	3,7	3,7	3,7
Overdue claims in rubles					
- billion rubles	886,2	994,1	1122,8	1159,4	1170,4
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,2	4,3	4,3
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	134,6	128,8	134,5
- as percent of total loans, deposits and other placements in foreign currency	2,5	1,9	1,9	1,7	1,7
- dollar equivalent, billion $	4,9	4,3	4,4	4,2	4,3
Overdue claims on loans and other placements with non-financial institutions	743,4	822,6	924,1	935,9	938,9
Share of overdue claims in total volume of loans and other placements with non-financial institutions	5,3	4,6	4,6	4,7	4,6
Overdue claims on loans and other funds provided to individuals	282,3	291,1	313,0	331,8	344,0
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	4,0	4,2	4,2

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	1.03.13	1.04.13	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
No overdue claims	142	134	118	113	107	1,9	1,9	1,7	1,6	1,7
Less than 5%	565	638	644	635	643	70,4	79,8	81,2	80,9	81,4
From 5 to 10%	187	110	103	119	116	23,2	13,4	12,3	12,9	12,5
From 10 to 15%	42	35	28	29	27	3,7	0,8	1,2	1,0	1,0
From 15 to 20%	20	10	9	9	10	0,3	3,4	0,1	0,1	0,1
From 20 to 60%	13	7	11	7	8	0,4	0,4	3,2	3,2	3,1
From 60 to 90%	4	2	0	2	1	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	40	41	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	1.03.13	1.04.13
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	12 773,9	12 644,3	12 792,3
Share of large credit risks in the banking sector assets, %	25,8	28,8	25,8	25,7	25,7

Table 55

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

	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
Volume of large loans, billion rubles	5 323,9	6 207,7	6 493,4	6 542,4	6 581,4
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 507,9	1 572,5	1 499,9
Volume of I quality category collateral, billion rubles	500,0	324,8	355,8	335,2	342,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	48,0	47,8	45,6
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 363,7	1 506,3	1 483,9
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	317,7	483,6	449,9
collateral of proprietory rights (claims), billion rubles	430,3	491,8	511,8	495,8	502,2

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

Table 56

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

(%)

	Self-financing ratio [1]						Current liquidity ratio [2]						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2010		2011		2012		2010		2011		2012		2010		2011		2012		2010	2011	2012
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	**64,5**	**64,7**	**67,4**	**65,5**	**65,8**	**63,5**	**160,2**	**189,8**	**197,5**	**190,0**	**184,3**	**148,8**	**37,8**	**34,9**	**31,1**	**33,5**	**32,0**	**30,1**	**7,6**	**10,3**	**7,0**
Agriculture, hunting and forestry	42,3	43,5	46,0	44,8	43,7	44,7	178,3	177,9	197,8	182,0	182,1	187,2	62,3	64,5	65,5	67,5	68,9	70,8	4,9	6,4	7,7
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,4	67,5	69,7	67,9	67,9	65,7	174,8	209,7	215,6	204,7	196,4	155,3	37,4	32,8	29,2	32,1	30,7	28,3	7,5	10,7	7,3
-mining	77,0	77,2	77,2	77,3	77,3	76,3	294,7	340,1	336,9	282,4	283,3	206,2	22,3	15,7	14,2	11,3	11,3	8,4	7,1	13,7	8,3
-manufacturing	44,4	45,3	46,0	44,4	43,4	39,9	128,0	152,2	147,0	149,3	131,7	126,1	52,0	48,1	43,3	51,7	48,2	46,3	9,1	8,1	6,7
-production and distribution of energy, gas and water	66,5	67,7	79,7	69,6	69,6	60,1	85,0	87,6	186,9	161,5	153,2	72,2	37,2	38,8	29,9	33,7	40,2	40,5	5,0	3,4	1,9
Construction	20,7	20,5	21,4	18,1	16,6	14,5	95,9	103,7	100,5	101,8	102,2	100,7	18,1	22,1	27,5	25,4	23,6	19,8	4,9	0,8	1,0
Wholesale and retail trade, car and household appliance repair	36,6	46,0	27,4	26,3	22,4	22,2	116,9	166,8	135,1	140,5	140,7	142,3	39,4	49,1	34,7	34,3	48,2	51,5	7,0	9,4	4,1
Transport and communication	61,6	63,1	65,1	62,5	41,5	38,2	127,7	128,4	148,0	163,7	114,3	87,0	44,9	48,3	45,5	47,2	41,1	46,6	16,0	13,1	5,3

* 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		1.03.13		1.04.13	
	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	68,9	100,0	66,1	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	36,0	76,0	56,5	82,0	54,6	82,7
- equity position risk (EPR)	8,6	17,8	12,9	26,0	6,0	12,6	7,0	10,1	6,0	9,1
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	5,4	11,4	5,4	7,8	5,4	8,2
Reference data:										
Number of credit institutions[1]	641		621		613		667		675	
Share of credit institutions' assets [1] in total banking sector assets, %	90,9		92,3		92,5		97,6		97,8	

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

Comment: on the basis of reporting of credit institutions by 0409135 form.
Prior to 1.02.2013 – according to Bank of Russia Regulation No. 313-P dated November 14, 2007 “On the Procedure for Calculating Market Risk by Credit Institutions”. Starting from 1.03.2013 – according to Bank of Russia Regulation No. 387-P dated September 28, 2012 “On the Procedure for Calculating Market Risk by Credit Institutions”.

Table 58

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

	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
Share of assets in foreign currency in total assets, %	24,1	23,3	21,0	22,7	23,1
of which:					
- 20 largest-asset credit institutions	25,6	25,2	22,2	24,0	24,6
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	20,9	21,6	22,0
of which:					
- 20 largest-asset credit institutions	24,1	23,2	22,3	23,3	24,0
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	0,1	1,0	1,1
of which:					
- 20 largest-asset credit institutions	1,6	1,9	-0,1	0,7	0,6

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	1.03.13	1.04.13
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	10 410,0	11 139,1	11 521,7
Liabilities, bln rubles	7 690,0	8 955,6	10 343,8	10 624,8	10 963,7
Net balance sheet position, bln rubles	453,6	733,4	66,2	514,3	558,0
Net balance sheet position to own funds (capital), % [1]	9,6	14,0	1,1	8,3	8,9
Off-balance sheet positions [2]					
Claims, bln rubles	3 485,7	5 228,6	5 783,2	6 176,5	6 762,3
Liabilities, bln rubles	3 396,1	5 398,4	5 356,7	6 048,2	6 627,1
Net balance sheet position, bln rubles	89,6	-169,8	426,5	128,3	135,2
Net balance sheet position to own funds (capital), % [1]	1,9	-3,2	7,0	2,1	2,1

[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
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

Table 62

Open currency positions of the banking sector by currencies as of 1.04.13

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	350	-79,5	-1,8	-176,8	97,3
long	542	41,5	2,2	208,7	-167,3
EUR					
short	377	-62,8	-1,4	-54,6	-8,2
long	503	23,6	1,4	-44,6	68,3
GBP					
short	85	-2,9	-0,1	-17,1	14,2
long	300	15,7	0,6	12,0	3,7

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	1.03.13	1.04.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	28,5	26,3	25,8
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	23,0	23,7	23,2
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	-7,8	-4,7	-2,7	-6,1	-5,7

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». 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	1.03.13	1.04.13	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
Less than 0	594	608	616	618	615	61,5	51,5	57,1	57,3	57,0
From 0 to 20	365	316	300	289	288	36,7	47,1	42,3	42,1	42,6
More than 20	53	54	40	47	50	1,8	1,4	0,6	0,5	0,4
Data not available	0	0	0	2	1	0,0	0,0	0,0	0,0	0,0
Total	1012	978	956	956	954	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	1.03.13	1.04.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	48,0	51,8	51,6
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	43,6	42,9	43,1
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	21,1	19,9	18,9	12,5	12,9

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

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	1.03.13	1.04.13	1.01.11	1.01.12	1.01.13	1.03.13	1.04.13
Less than 0	455	446	403	407	383	21,7	25,6	21,3	22,3	22,6
From 0 to 20	250	208	248	218	217	20,4	12,3	13,8	45,5	43,5
More than 20	307	324	305	329	353	57,9	62,1	64,9	32,2	33,9
Data not available	0	0	0	2	1	0,0	0,0	0,0	0,0	0,0
Total	1012	978	956	956	954	100,0	100,0	100,0	100,0	100,0