

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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The Central Bank of the Russian Federation

Banking Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13
1.	Banking sector assets (billion rubles)	20 125,1	28 022,3	29 430,0	33 804,6	41 627,5	49 509,6
	as % of GDP	60,5	67,9	75,8	73,0	74,6	79,4
2.	Banking sector own funds (capital) (billion rubles)	2 671,5	3 811,1	4 620,6	4 732,3	5 242,1	6 112,9
	as % of GDP	8,0	9,2	11,9	10,2	9,4	9,8
	as % of the banking sector assets	13,3	13,6	15,7	14,0	12,6	12,3
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	12 287,1	16 526,9	16 115,5	18 147,7	23 266,2	27 708,5
	as % of GDP	37,0	40,0	41,5	39,2	41,7	44,4
	as % of the banking sector assets	61,1	59,0	54,8	53,7	55,9	56,0
	of which:						
	loans and other placements with individuals, including overdue claims (billion rubles)	2 971,1	4 017,2	3 573,8	4 084,8	5 550,9	7 737,1
	as % of GDP	8,9	9,7	9,2	8,8	9,9	12,4
	as % of the banking sector assets	14,8	14,3	12,1	12,1	13,3	15,6
	as % of income of the population	13,9	15,9	12,4	12,7	15,8	19,8
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	544,0	791,9	621,5	595,8	711,3	691,7
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	10,4	11,8	10,3	9,0	8,5	7,9
4.	Securities acquired by credit institutions (billion rubles) ¹	2 250,6	2 365,2	4 309,4	5 829,0	6 211,7	7 034,9
	as % of GDP	6,8	5,7	11,1	12,6	11,1	11,3
	as % of the banking sector assets	11,2	8,4	14,6	17,2	14,9	14,2
5.	Individual deposits (billion rubles)	5 159,2	5 907,0	7 485,0	9 818,0	11 871,4	14 251,0
	as % of GDP	15,5	14,3	19,3	21,2	21,3	22,9
	as % of the banking sector liabilities ²	25,6	21,1	25,4	29,0	28,5	28,8
	as % of income of the population	24,2	23,4	26,1	30,6	33,7	36,5
6.	Funds raised from organisations (billion rubles) ³	7 053,1	8 774,6	9 557,2	11 126,9	13 995,7	15 648,2
	as % of GDP	21,2	21,3	24,6	24,0	25,1	25,1
	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	46 321,8	55 798,7	62 356,9
Fixed capital investment of organisations of all forms of ownership (except small businesses)		5 217,2	6 705,5	6 040,8	6 625,0	8 406,6	8 768,4
Income of the population		21 311,5	25 244,0	28 708,4	32 099,7	35 192,6	39 005,3

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals		Individual deposits		Funds raised from organisations	
	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
Reference data:												
Increase from the beginning of the current year	-2,2		0,3		-0,2		0,8		-1,3		-2,2	
Increase over the same period of the previous year	-1,1		0,6		-0,9		0,6		-2,0		-3,7	

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	19,4	20,5	11,8

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1098	1094	1094
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	962	956	955
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	0	1	1
Credit institutions with their banking licenses being revoked (cancelled)	132	134	136	137	138
Credit institutions licensed to conduct operations in foreign currency	677	661	648	648	648
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		1.10.12		1.01.13		1.02.13	
	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	565	58,7	564	59,0	565	59,2
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	505	52,5	506	52,9	507	53,1
North-Western	71	7,0	69	7,1	70	7,3	70	7,3	70	7,3
Southern	47	4,6	45	4,6	46	4,8	46	4,8	46	4,8
North-Caucasian	57	5,6	56	5,7	54	5,6	50	5,2	49	5,1
Volga	118	11,7	111	11,3	105	10,9	106	11,1	106	11,1
Ural	51	5,0	45	4,6	45	4,7	44	4,6	44	4,6
Siberian	56	5,5	54	5,5	53	5,5	53	5,5	52	5,4
Far Eastern	27	2,7	26	2,7	24	2,5	23	2,4	23	2,4
Russian Federation	1012	100,0	978	100,0	962	100,0	956	100,0	955	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	1.02.13	1.01.12	1.01.13	1.02.13	1.01.12	1.01.13	1.02.13	1.01.12	1.01.13	1.02.13	1.01.12	1.01.13	1.02.13	1.01.12	1.01.13	1.02.13
Central	572	564	565	120	102	102	463	356	352	67	53	53	18	20	20	16	15	15
of which the City of Moscow and Moscow Region ¹	512	506	507	104	90	90	131	127	126	21	21	21	16	18	18	5	5	5
North-Western	69	70	70	12	9	9	306	302	297	378	382	376	2	2	2	11	13	13
Southern	45	46	46	20	17	17	282	232	235	434	368	373	2	2	2	10	10	10
North-Caucasian	56	50	49	81	82	81	96	87	85	70	66	65	4	4	4	3	4	4
Volga	111	106	106	99	85	81	520	433	413	248	227	221	6	6	6	19	18	18
Ural	45	44	44	98	80	80	227	174	173	159	140	140	4	4	4	8	7	7
Siberian	54	53	52	26	21	21	321	248	244	401	335	334	2	2	2	11	11	11
Far Eastern	26	23	23	8	7	7	128	114	110	376	380	367	1	1	1	5	5	5
Russian Federation	978	956	955	464	403	398	2343	1946	1909	162	143	141	38	41	41	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		1.10.12		1.01.13		1.02.13	
	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	23 237 835	50,7	24 894 916	50,3	24 581 918	50,8
From 6 to 20	7 051 684	20,9	8 413 454	20,2	8 934 728	19,5	9 660 925	19,5	9 197 581	19,0
From 21 to 50	3 931 248	11,6	4 564 408	11,0	5 207 436	11,4	5 745 193	11,6	5 567 673	11,5
From 51 to 200	4 616 510	13,7	5 389 002	13,0	5 928 141	12,9	6 399 522	12,9	6 380 138	13,2
From 201 to 500	1 584 615	4,7	1 916 580	4,6	2 036 633	4,4	2 246 789	4,5	2 161 376	4,5
From 501	481 445	1,4	539 359	1,3	516 196	1,1	562 302	1,1	540 007	1,1
Total	33 804 628	100,0	41 627 520	100,0	45 860 969	100,0	49 509 647	100,0	48 428 692	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	1.10.12	1.01.13	1.02.13
Central	54,9	56,3	56,9	56,4	57,0
of which the City of Moscow and Moscow Region	55,3	56,8	57,3	56,9	57,4
North-Western	71,9	68,7	66,1	66,2	65,4
Southern	69,0	68,6	69,7	68,7	69,3
North-Caucasian	45,5	43,4	46,1	52,8	47,0
Volga	43,4	44,8	47,2	46,5	46,2
Ural	60,2	66,5	67,8	68,8	68,9
Siberian	78,7	75,1	73,6	72,9	74,1
Far Eastern	72,6	74,8	82,7	82,9	82,9
Russian Federation	47,7	50,0	50,7	50,3	50,8

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.13 - 1.02.13)

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.02.13						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	29					
4	From 51 to 200	150				144	6			
5	From 201 to 500	300				6	284	9	1	
6	From 501	456					10	445		
Became operating after 1.01.13										
Total over the period									1	
Total as of 1.01.13¹		956								
Total as of 1.02.13¹		955	5	15	30	150	300	454		

	- 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	1.10.12	1.01.13	1.02.13
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	17,8	17,8	17,6
Own funds (capital)	19,1	17,6	19,6	19,3	19,2
Correspondent accounts with non-resident banks	20,3	14,3	22,3	21,7	19,8
Loans and other placements with non-financial organisations	15,1	14,0	14,7	14,2	14,2
Loans and other placements with individuals	25,7	22,0	22,1	22,6	22,6
Loans, deposits and other placements with credit institutions	25,1	30,0	27,1	27,3	24,8
Individual deposits	11,5	11,4	13,4	13,5	13,7
Funds raised from organisations ¹	17,6	17,4	18,4	18,6	18,0
Profit (loss) of the current year	20,7	17,4	20,5	19,6	18,1
Reference data:					
Number of credit institutions	111	113	117	117	117
of which 100% foreign-owned credit institutions					
Assets	11,0	10,0	9,8	9,8	9,6
Own funds (capital)	12,1	11,1	11,7	11,4	11,4
Correspondent accounts with non-resident banks	9,2	6,9	13,5	15,2	13,0
Loans and other placements with non-financial organisations	9,2	8,3	7,8	7,5	7,5
Loans and other placements with individuals	14,9	10,7	10,7	11,1	11,2
Loans, deposits and other placements with credit institutions	20,0	24,2	20,6	20,0	18,5
Individual deposits	5,3	5,4	6,0	6,1	6,2
Funds raised from organisations ¹	11,0	10,7	10,5	11,0	10,3
Profit (loss) of the current year	15,1	12,0	13,5	13,4	15,2
Reference data:					
Number of credit institutions	80	77	75	73	73

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.11		1.01.12		1.10.12		1.01.13		1.02.13	
	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	1943,3	4,2	1943,6	3,9	1906,8	3,9
Own funds (capital)	105,4	2,2	249,7	4,8	219,2	3,9	212,4	3,5	211,1	3,4
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	675,5	3,5	685,9	3,4	676,3	3,4
of which overdue claims	24,3	3,3	163,4	19,9	235,3	24,7	230,2	24,9	230,0	24,6
Loans and other placements with individuals	70,8	1,7	129,3	2,3	149,8	2,1	142,3	1,8	143,6	1,8
of which overdue claims	8,9	3,2	19,5	6,7	19,0	6,0	12,9	4,1	13,0	4,0
Individual deposits	164,5	1,7	303,2	2,6	294,9	2,3	298,7	2,1	293,6	2,1
Funds raised from organisations	335,2	3,0	799,6	5,7	783,7	5,4	778,2	5,0	753,2	4,9
Reference data:										
Number of credit institutions ¹	14	1,4	8	0,8	6	0,6	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	1.10.12	1.01.13	1.02.13
1.	Money, precious metals and gemstones	912,6	1 225,6	1 206,9	1 554,0	1 247,3
1.1.	of which: money	862,4	1 125,0	1 040,9	1 423,5	1 128,8
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	1 276,0	2 159,9	1 427,1
3.	Accounts with credit institutions of which:	853,6	1 000,6	1 313,5	1 483,3	1 682,4
3.1.	Correspondent accounts with correspondent credit institutions	164,3	227,4	211,4	315,8	344,9
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	1 102,1	1 167,5	1 315,9
4.	Securities acquired by credit institutions, total of which	5 829,0	6 211,7	6 751,4	7 034,9	7 086,9
4.1.	Debt securities	4 419,9	4 676,2	4 993,1	5 265,1	5 294,8
4.2.	Shares	710,9	914,4	887,6	791,6	779,9
4.3.	Discounted promissory notes	330,0	233,9	310,9	398,8	431,8
4.4.	Shares in associates and subsidiaries	368,2	387,3	559,7	579,4	580,5
5.	Other participation in authorised capital	132,1	291,9	316,5	333,4	333,3
6.	Derivatives with fair value being an asset	-	-	158,4	163,9	160,7
7.	Loans, total of which:	22 166,7	28 737,0	32 271,7	33 993,1	33 831,3
7.1.	Loans, deposits and other placements	22 140,2	28 699,2	32 236,4	33 960,1	33 786,7
	of which overdue claims of which:	1 035,9	1 133,0	1 290,5	1 257,4	1 282,9
7.1.1.	Loans and other placements with non-financial organisations	14 062,9	17 715,3	19 499,1	19 971,4	19 924,9
	of which overdue claims	743,4	822,6	952,3	924,1	934,7
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	7 175,9	7 737,1	7 795,6
	of which overdue claims	282,3	291,1	317,8	313,0	326,5
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	3 800,4	4 230,4	4 155,6
	of which overdue claims	4,6	5,1	5,4	5,2	5,7
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	1 051,0	1 090,5	1 104,1
8.1	of which real estate, temporarily out of use in operating activities	-	-	119,7	96,7	101,7
9.	Allocation of profit	132,1	173,2	136,2	210,2	218,7
9.1.	of which income tax	122,7	155,4	135,6	204,4	213,0
10.	Other assets, total of which:	1 105,0	1 266,4	1 379,4	1 486,3	1 336,9
10.1.	Float	524,6	589,8	540,4	647,8	466,1
10.2.	Receivables	154,5	181,0	222,5	210,0	211,6
10.3.	Deferred expenses	77,9	94,3	109,0	121,5	123,0
Banking sector assets		33 804,6	41 627,5	45 861,0	49 509,6	48 428,7

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 547,0	5 911,0	5 988,4
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	2 939,7	3 049,7	3 068,3
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 607,2	2 861,3	2 920,1
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	750,1	1 011,9	80,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	2 350,6	2 690,9	2 197,8
3.	Accounts of credit institutions	255,7	336,4	332,5	462,8	508,6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	186,9	289,6	303,5
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	133,7	145,5	86,5
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 317,6	4 738,4	4 509,8
5.	Clients' funds ²	21 080,9	26 082,1	27 933,6	30 120,0	29 601,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	41,5	38,5	46,6
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	3,7	1,6	2,9
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 366,7	5 706,6	6 045,2
5.4.	Clients' float	220,6	288,1	342,5	296,4	365,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 916,4	9 619,5	8 871,1
5.6.	Individual deposits	9 818,0	11 871,4	13 057,6	14 251,0	14 069,3
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	26,2	37,2	31,9
6.	Bonds	537,9	666,7	924,7	1 037,4	1 077,0
7.	Promissory notes and bank acceptances	797,3	859,5	1 097,6	1 149,3	1 190,0
8.	Derivatives with fair value being a liability	-	-	119,0	135,3	137,7
9.	Other liabilities ¹ , total	2 713,0	2 947,5	3 238,5	3 264,7	3 217,8
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 459,2	2 441,3	2 486,9
9.2.	Float	255,1	325,0	311,6	395,3	276,3
9.3.	Payables	44,7	46,4	102,7	72,3	86,8
9.4.	Deferred income	5,5	5,5	5,3	10,2	8,9
9.5.	Interest payable	215,7	251,7	359,8	345,5	358,9
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,9
Banking sector liabilities¹		33 804,6	41 627,5	45 861,0	49 509,6	48 428,7

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
1.	Money, precious metals and gemstones	2,7	2,9	2,6	3,1	2,6
1.1.	of which: money	2,6	2,7	2,3	2,9	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	2,8	4,4	2,9
3.	Accounts with credit institutions of which:	2,5	2,4	2,9	3,0	3,5
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,5	0,5	0,6	0,7
3.2.	Correspondent accounts with non-resident banks	2,0	1,9	2,4	2,4	2,7
4.	Securities acquired by credit institutions, total of which	17,2	14,9	14,7	14,2	14,6
4.1.	Debt securities	13,1	11,2	10,9	10,6	10,9
4.2.	Shares	2,1	2,2	1,9	1,6	1,6
4.3.	Discounted promissory notes	1,0	0,6	0,7	0,8	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 of which:	65,6	69,0	70,4	68,7	69,9
7.1.	Loans, deposits and other placements of which overdue claims	65,5	68,9	70,3	68,6	69,8
	of which:	3,1	2,7	2,8	2,5	2,6
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	41,6	42,6	42,5	40,3	41,1
	of which overdue claims	2,2	2,0	2,1	1,9	1,9
7.1.2.	Loans and other placements with individuals of which overdue claims	12,1	13,3	15,6	15,6	16,1
	of which overdue claims	0,8	0,7	0,7	0,6	0,7
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	8,6	9,5	8,3	8,5	8,6
	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	2,3	2,2	2,3
8.1	of which real estate, temporarily out of use in operating activities	-	-	0,3	0,2	0,2
9.	Allocation of profit	0,4	0,4	0,3	0,4	0,5
9.1.	of which income tax	0,4	0,4	0,3	0,4	0,4
10.	Other assets, total of which:	3,3	3,0	3,0	3,0	2,8
10.1.	Float	1,6	1,4	1,2	1,3	1,0
10.2.	Receivables	0,5	0,4	0,5	0,4	0,4
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,3
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities¹		1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
1.	Funds and profit of credit institutions	12,8	11,9	12,1	11,9	12,4
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,4	6,2	6,3
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,7	5,8	6,0
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	1,6	2,0	0,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	5,1	5,4	4,5
3.	Accounts of credit institutions	0,8	0,8	0,7	0,9	1,1
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,4	0,6	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,3	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,1	11,0	9,4	9,6	9,3
5.	Clients' funds ²	62,4	62,7	60,9	60,8	61,1
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	14,3	12,8	11,7	11,5	12,5
5.4.	Clients' float	0,7	0,7	0,7	0,6	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,9	20,1	19,4	19,4	18,3
5.6.	Individual deposits	29,0	28,5	28,5	28,8	29,1
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	2,0	2,1	2,2
7.	Promissory notes and bank acceptances	2,4	2,1	2,4	2,3	2,5
8.	Derivatives with fair value being a liability	-	-	0,3	0,3	0,3
9.	Other liabilities ¹ , total	8,0	7,1	7,1	6,6	6,6
	Of which:					
9.1.	Provisions	6,5	5,6	5,4	4,9	5,1
9.2.	Float	0,8	0,8	0,7	0,8	0,6
9.3.	Payables	0,1	0,1	0,2	0,1	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,6	0,8	0,7	0,7
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
1. Loans, deposits and other placements, total	16099,2	21378,5	24861,0	26757,1	26462,9	6041,0	7320,7	7375,5	7203,0	7323,8	22140,2	28699,2	32236,4	33960,1	33786,7
Of which															
- overdue claims	886,2	994,1	1133,2	1122,8	1150,3	149,7	138,9	157,3	134,6	132,7	1035,9	1133,0	1290,5	1257,4	1282,9
1.1 Loans and other placements with non-financial resident organisations	10085,6	12799,6	14604,4	15097,0	15091,8	2758,2	3088,3	3071,6	2988,9	2956,7	12843,8	15887,9	17676,0	18086,0	18048,5
Of which															
- overdue claims	635,5	721,9	819,9	805,4	817,7	98,6	67,9	68,1	58,0	56,6	734,1	789,8	888,0	863,4	874,3
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	529,4	568,4	560,9	6,3	7,0	6,0	5,3	5,2	321,4	437,9	535,3	573,7	566,1
Of which															
- overdue claims	28,1	27,3	26,0	24,9	25,9	0,5	0,5	0,4	0,4	0,3	28,6	27,9	26,5	25,2	26,2
1.2 Loans and other placements with non-resident legal entities (except banks)	319,1	469,4	498,4	509,6	515,9	900,0	1357,9	1324,7	1375,9	1360,4	1219,1	1827,4	1823,1	1885,4	1876,4
Of which															
- overdue claims	2,8	9,7	22,1	21,9	21,9	6,5	23,0	42,2	38,9	38,5	9,3	32,8	64,3	60,8	60,4
1.3 Loans, deposits and other placements with financial sector	1280,7	1836,6	1830,5	2306,7	2017,0	395,9	495,8	609,1	654,9	627,4	1676,7	2332,4	2439,5	2961,6	2644,5
Of which															
- overdue claims	9,5	17,9	18,2	18,5	19,9	0,6	1,3	1,7	1,6	1,6	10,0	19,2	19,9	20,1	21,5
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	1082,8	1478,1	1220,8	298,1	419,7	480,0	537,6	512,6	1209,7	1646,8	1562,8	2015,6	1733,4
Of which															
- overdue claims	4,4	4,8	4,9	4,8	5,3	0,0	0,1	0,1	0,2	0,2	4,4	4,9	4,9	5,0	5,5
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	747,7	828,6	796,2	97,8	76,1	129,1	117,4	114,8	467,0	685,6	876,7	945,9	911,1
Of which															
- overdue claims	5,1	13,0	13,3	13,6	14,6	0,6	1,2	1,7	1,4	1,4	5,6	14,3	14,9	15,0	15,9
1.4 Loans, deposits and other placements with non-resident banks	190,2	398,4	351,8	451,4	468,4	1521,2	1912,8	1885,7	1763,4	1953,8	1711,4	2311,2	2237,6	2214,8	2422,2
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,4	0,2	0,2	0,1	0,2	0,5	0,2	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	261,7	367,7	339,9	530,2	466,3	0,4	0,0	0,0	0,0	14,8	262,1	367,7	339,9	530,2	481,2
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	3722,7	5223,0	6906,9	7484,4	7548,5	348,8	316,7	254,1	237,6	232,1	4071,4	5539,7	7160,9	7721,9	7780,6
Of which															
- overdue claims	238,2	244,5	272,9	276,9	290,6	43,6	45,9	44,4	35,6	35,4	281,7	290,4	317,3	312,5	326,0
1.7 Loans and other placements with non-resident individuals	2,5	4,3	7,1	8,3	8,5	10,8	6,9	7,8	6,8	6,5	13,4	11,2	14,9	15,1	15,0
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,4	0,5	0,4	0,4	0,4	0,6	0,7	0,5	0,5	0,5
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2113,6	2095,7	2118,8	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2113,6	2095,7	2118,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	56,8	58,7	62,7	6,3	4,7	4,5	4,6	4,3	46,0	46,9	61,4	63,4	67,0
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	251,3	308,2	335,4	17,1	17,8	57,4	88,6	94,4	325,8	231,7	308,7	396,8	429,8
Credit institutions' portfolio of promissory notes of non-residents	2,4	0,0	0,0	0,0	0,0	1,8	2,1	2,2	2,0	2,0	4,2	2,1	2,2	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	1.10.12	1.01.13	1.02.13
1. Loans, deposits and other placements, total	100,0 65,5	100,0 68,9	100,0 70,3	100,0 68,6	100,0 69,8
Of which:					
- overdue claims	4,7 3,1	3,9 2,7	4,0 2,8	3,7 2,5	3,8 2,6
1.1 Loans and other placements with non-financial resident organisations	58,0 38,0	55,4 38,2	54,8 38,5	53,3 36,5	53,4 37,3
Of which:					
- overdue claims	3,3 2,2	2,8 1,9	2,8 1,9	2,5 1,7	2,6 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 3,6	6,4 4,4	5,7 4,0	5,6 3,8	5,6 3,9
Of which:					
- overdue claims	0,0 0,0	0,1 0,1	0,2 0,1	0,2 0,1	0,2 0,1
1.3 Loans, deposits and other placements with financial sector	7,6 5,0	8,1 5,6	7,6 5,3	8,7 6,0	7,8 5,5
Of which:					
- overdue claims	0,0 0,0	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0
of which:					
1.3.1 Resident credit institutions	5,5 3,6	5,7 4,0	4,8 3,4	5,9 4,1	5,1 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	2,7	2,8	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 5,1	8,1 5,6	6,9 4,9	6,5 4,5	7,2 5,0
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2 0,8	1,3 0,9	1,1 0,7	1,6 1,1	1,4 1,0
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans and other placements with resident individuals	18,4 12,0	19,3 13,3	22,2 15,6	22,7 15,6	23,0 16,1
Of which:					
- overdue claims	1,3 0,8	1,0 0,7	1,0 0,7	0,9 0,6	1,0 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 5,6	6,9 4,8	6,6 4,6	6,2 4,2	6,3 4,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2 0,1	0,2 0,1	0,2 0,1	0,2 0,1	0,2 0,1
Credit institutions' portfolio of promissory notes of residents	1,5 1,0	0,8 0,6	1,0 0,7	1,2 0,8	1,3 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 portfolio¹

	1.01.11		1.01.12		1.10.12		1.01.13		1.02.13	
	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	6 440,4	100,0	6 636,1	100,0	6 655,1	100,0
- in rubles	4 567,6	83,1	5 008,9	83,8	5 224,4	81,1	5 451,0	82,1	5 480,2	82,3
- in foreign currency	931,4	16,9	969,0	16,2	1 216,0	18,9	1 185,1	17,9	1 174,9	17,7
Of which:										
Securities at fair value through profit or loss	1 654,8	30,1	1 662,6	27,8	1 784,5	27,7	1 782,6	26,9	1 813,6	27,3
- in rubles	1 428,6	26,0	1 458,8	24,4	1 630,0	25,3	1 640,3	24,7	1 676,3	25,2
- in foreign currency	226,2	4,1	203,8	3,4	154,5	2,4	142,3	2,1	137,3	2,1
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 260,9	50,6	3 464,7	52,2	3 498,3	52,6
- in rubles	2 448,5	44,5	2 465,4	41,2	2 499,5	38,8	2 723,6	41,0	2 763,1	41,5
- in foreign currency	557,0	10,1	609,1	10,2	761,5	11,8	741,1	11,2	735,2	11,0
Securities held-to-maturity	458,3	8,3	840,8	14,1	826,1	12,8	800,9	12,1	754,3	11,3
- in rubles	432,4	7,9	806,3	13,5	791,5	12,3	769,5	11,6	723,3	10,9
- in foreign currency	25,9	0,5	34,5	0,6	34,6	0,5	31,4	0,5	31,0	0,5
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	559,7	8,7	579,4	8,7	580,5	8,7
- in rubles	246,8	4,5	267,8	4,5	295,3	4,6	310,0	4,7	310,0	4,7
- in foreign currency	121,4	2,2	119,5	2,0	264,4	4,1	269,3	4,1	270,5	4,1
Reference data:										
Revaluation of securities	54,1		-63,5		5,1		31,4		37,0	
Provisions for losses on securities available for sale	15,2		20,4		22,7		27,2		32,3	
Provisions for losses on securities held-to-maturity	3,9		1,6		0,8		1,1		1,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		8,8		8,4		8,3	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.10.12		1.01.13		1.02.13	
	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	4 993,1	100,0	5 265,1	100,0	5 294,8	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 132,2	82,8	4 434,5	84,2	4 475,3	84,5
- in foreign currency	758,7	17,2	769,0	16,4	860,9	17,2	830,6	15,8	819,4	15,5
of which: revaluation	17,0	0,4	-48,8	-1,0	11,7	0,2	50,6	1,0	54,3	1,0
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	4 981,4	100,0	5 214,5	100,0	5 240,4	100,0
of which:										
debt securities of the Russian Federation	1 177,5	26,7	1 496,3	31,7	1 054,2	21,2	945,1	18,1	1 175,1	22,4
- in rubles	1 113,4	25,3	1 397,1	29,6	888,7	17,8	750,4	14,4	969,7	18,5
- in foreign currency	64,1	1,5	99,2	2,1	165,5	3,3	194,7	3,7	205,4	3,9
debt securities of the Bank of Russia	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	284,3	6,5	223,7	4,7	129,7	2,6	98,1	1,9	120,1	2,3
- in rubles	284,3	6,5	223,6	4,7	129,7	2,6	98,1	1,9	120,1	2,3
- 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	425,6	8,5	492,9	9,5	560,4	10,7
- in rubles	345,0	7,8	408,5	8,6	418,9	8,4	487,4	9,3	555,0	10,6
- in foreign currency	20,0	0,5	0,0	0,0	6,7	0,1	5,5	0,1	5,4	0,1
other debt securities of residents	901,1	20,5	997,5	21,1	882,8	17,7	863,8	16,6	972,7	18,6
- in rubles	893,4	20,3	997,4	21,1	882,3	17,7	863,4	16,6	972,2	18,6
- in foreign currency	7,7	0,2	0,1	0,0	0,5	0,0	0,4	0,0	0,4	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	40,0	0,8	19,6	0,4	20,2	0,4
- in rubles	6,6	0,2	5,0	0,1	5,0	0,1	0,0	0,0	0,0	0,0
- in foreign currency	53,0	1,2	35,3	0,7	34,9	0,7	19,6	0,4	20,2	0,4
debt securities of non-resident banks	189,3	4,3	169,5	3,6	237,2	4,8	218,4	4,2	216,0	4,1
- in rubles	20,0	0,5	23,0	0,5	55,9	1,1	42,4	0,8	41,1	0,8
- in foreign currency	169,4	3,8	146,5	3,1	181,2	3,6	176,0	3,4	174,8	3,3
other debt securities of non-residents	469,9	10,7	629,7	13,3	602,6	12,1	553,4	10,6	585,7	11,2
- in rubles	138,4	3,1	245,0	5,2	235,8	4,7	221,4	4,2	233,2	4,5
- in foreign currency	331,5	7,5	384,7	8,1	366,8	7,4	331,9	6,4	352,5	6,7
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	1 600,1	32,1	2 014,9	38,6	1 581,8	30,2
- in rubles	243,2	5,5	645,9	13,7	1 495,9	30,0	1 913,4	36,7	1 522,1	29,0
- in foreign currency	112,1	2,5	101,1	2,1	104,2	2,1	101,5	1,9	59,7	1,1
overdue debt securities	12,3	0,3	12,6	0,3	9,2	0,2	8,4	0,2	8,4	0,2
- in rubles	11,4	0,3	10,6	0,2	8,2	0,2	7,5	0,1	7,5	0,1
- in foreign currency	0,9	0,0	2,0	0,0	1,0	0,0	1,0	0,0	1,0	0,0
Reference data:										
Provisions for losses on debt securities	20,6		19,6		15,4		15,5		15,5	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.10.12		1.01.13		1.02.13	
	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	887,6	100,0	791,6	100,0	779,9	100,0
- in rubles	659,7	92,8	833,9	91,2	796,9	89,8	706,4	89,2	694,9	89,1
- in foreign currency	51,3	7,2	80,5	8,8	90,7	10,2	85,2	10,8	85,0	10,9
of which: revaluation	37,0	5,2	-14,7	-1,6	-6,6	-0,7	-19,1	-2,4	-17,3	-2,2
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	894,2	100,0	810,8	100,0	797,2	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	9,8	1,1	8,5	1,0	7,0	0,9
- in rubles	5,7	0,8	10,5	1,1	9,7	1,1	8,4	1,0	7,0	0,9
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,0	0,0	0,1	0,0
other residents	588,0	87,3	786,6	84,7	687,2	76,8	646,1	79,7	646,0	81,0
- in rubles	586,4	87,0	784,2	84,4	685,3	76,6	644,2	79,5	644,1	80,8
- in foreign currency	1,6	0,2	2,4	0,3	1,9	0,2	1,9	0,2	1,9	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	8,0	0,9	8,5	1,0	8,7	1,1
- 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	8,0	0,9	8,5	1,0	8,7	1,1
other non-residents	22,2	3,3	64,5	6,9	77,1	8,6	73,8	9,1	73,6	9,2
- in rubles	8,4	1,2	8,4	0,9	8,4	0,9	8,4	1,0	8,4	1,0
- in foreign currency	13,8	2,0	56,2	6,0	68,8	7,7	65,4	8,1	65,3	8,2
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	112,1	12,5	74,0	9,1	61,8	7,8
- in rubles	22,1	3,3	45,5	4,9	100,2	11,2	64,6	8,0	52,7	6,6
- in foreign currency	7,7	1,1	8,0	0,9	11,9	1,3	9,4	1,2	9,0	1,1
Reference data:										
Provisions for losses on shares	10,6		14,7		17,3		21,3		26,3	

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

(billion rubles)

	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	251,3	308,2	335,4
of which promissory notes, not paid when due	3,4	1,8	1,7	4,4	4,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	59,6	90,6	96,3
of which promissory notes, not paid when due	0,13	0,03	0,01	0,01	0,01
Total	330,0	233,9	310,9	398,8	431,8

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.11		1.01.12		1.10.12		1.01.13		1.02.13	
	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	310,9	100,0	398,8	100,0	431,8	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	276,5	88,9	338,5	84,9	370,3	85,8
- other promissory notes of residents	53,1	16,1	32,5	13,9	32,2	10,4	58,3	14,6	59,5	13,8
- 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	2,2	0,7	2,0	0,5	2,0	0,5
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		7,7		10,2		10,8	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.04.12	1.10.12	1.01.13	1.02.13
Land temporarily out of use in operating activities	69,5	70,1	70,6	49,3	49,2
Land temporarily out of use in operating activities, leased out	0,5	0,6	0,8	0,9	0,7
Land temporarily out of use in operating activities, at current (fair) value	6,3	6,7	7,4	7,9	7,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,4	0,6	0,8	2,7
Real estate (except land) temporarily out of use in operating activities*	3,2	2,9	3,1	4,2	4,0
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,8	13,9	10,3	11,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	10,5	6,9	8,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	11,4	10,9	13,9	14,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,5	1,9	2,4	2,4
Non-current inventories	50,4	53,3	60,4	66,2	66,5
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	12,9	13,6	13,8	28,9

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
1.	Funds raised from organisations, total	11 126,9	13 995,7	14 646,0	15 648,2	15 305,6
	- in rubles	7 786,3	10 330,4	10 161,6	11 054,1	10 604,5
	- in foreign currency	3 340,5	3 665,3	4 484,4	4 594,1	4 701,1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	4 845,1	5 326,7	5 366,7	5 706,6	6 045,2
	- in rubles	4 134,9	4 701,0	4 357,4	4 821,8	4 893,7
	- in foreign currency	710,2	625,7	1 009,4	884,8	1 151,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	160,2	172,8	165,2
	- in rubles	119,6	144,0	157,7	170,0	162,6
	- in foreign currency	1,6	2,0	2,4	2,8	2,6
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	3,7	1,6	2,9
1.3.	Float	218,4	272,7	333,0	283,3	354,5
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 916,4	9 619,5	8 871,1
	- in rubles	3 541,2	5 488,0	5 623,2	6 089,7	5 534,7
	- in foreign currency	2 494,4	2 879,4	3 293,2	3 529,8	3 336,5
	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	1 102,9	761,0	501,0
1.4.2.	Certificates of deposit	15,4	13,4	10,7	4,1	3,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	15,7	21,9	26,2	37,2	31,9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	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	946,8	1 553,4	1 051,9
	- in rubles	826,0	1 191,4	810,0	1 362,2	935,5
	- in foreign currency	129,7	196,1	136,8	191,3	116,4
	with maturity from 31 days to 1 year	2 065,1	3 183,5	3 555,8	3 321,2	3 034,5
	- in rubles	1 597,2	2 728,6	3 060,4	2 838,8	2 624,3
	- in foreign currency	467,8	454,9	495,4	482,3	410,1
	with maturity in excess of 1 year	3 014,8	3 796,4	4 413,8	4 744,9	4 784,8
	- in rubles	1 118,0	1 568,1	1 752,8	1 888,7	1 974,8
	- in foreign currency	1 896,8	2 228,3	2 661,0	2 856,2	2 809,9
	Reference data					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	2 559,3	2 750,8	2 794,9
	- in rubles	299,7	381,2	524,3	507,4	542,9
	- in foreign currency	1 404,9	1 543,1	2 035,0	2 243,5	2 252,0
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	280,3	228,2	276,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	332,8	418,2	376,2
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	1 933,5	2 088,3	2 124,2
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

¹ Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

Table 25

Main features of issued debt obligations of the banking sector (bln. rub.)

	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Issued debt obligations - total	1 364,6	1 551,1	2 179,4	2 419,2	2 515,0
including:					
bonds:	537,9	666,7	924,7	1 037,4	1 077,0
of which					
with maturities less than one year	0,0	1,2	12,2	17,1	17,1
with maturities in excess of one year	537,9	665,5	912,5	1 020,3	1 049,9
deposit certificates ¹	15,4	13,4	10,7	4,1	3,3
of which					
with maturities in excess of one year	3,6	2,3	1,2	2,7	2,0
with maturities in excess of one year	11,4	11,0	9,4	1,3	1,3
savings certificates ²	14,0	11,5	146,4	228,4	244,7
of which					
with maturities in excess of one year	8,2	4,8	50,4	61,8	62,0
with maturities in excess of one year	4,2	5,3	92,6	162,0	177,5
promissory notes and banker's acceptances	797,3	859,5	1 097,6	1 149,3	1 190,0
of which					
with maturities in excess of one year	407,8	483,1	601,4	596,6	631,2
with maturities in excess of one year	375,4	359,7	462,4	528,6	532,7

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

		(billion rubles)				
		1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
1	Individual deposits	9 818,0	11 871,4	13 057,6	14 251,0	14 069,3
	- of which savings certificates	14,0	11,5	146,4	228,4	244,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 296,6	2 723,8	2 351,1
	- in rubles	1 546,4	2 059,3	2 049,4	2 474,9	2 101,8
	- in foreign currency	186,5	222,1	247,1	248,9	249,3
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	2 902,8	3 138,2	3 196,0
	- in rubles	1 353,3	1 981,1	2 460,1	2 684,5	2 746,5
	- in foreign currency	377,0	395,6	442,7	453,8	449,5
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	7 858,3	8 389,0	8 522,2
	- in rubles	5 018,8	5 661,9	6 120,1	6 604,1	6 727,9
	- in foreign currency	1 335,9	1 551,5	1 738,1	1 784,9	1 794,2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	150,5	167,1	164,0

Table 27

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

(billion rubles)

	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Loans, deposits and other funds raised from other credit institutions, total	3 754,9	4 560,2	4 317,6	4 738,4	4 509,8
- in rubles	1 832,1	2 197,7	2 120,9	2 530,1	2 384,4
- in foreign currency	1 922,8	2 362,5	2 196,8	2 208,2	2 125,4
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	2 129,8	2 500,9	2 329,2
- in rubles	1 407,6	1 767,2	1 667,4	2 061,1	1 885,8
- in foreign currency	289,0	356,4	462,4	439,8	443,4
of which					
overdue debt	0,0	0,0	0,1	0,0	0,0
- in rubles	0,0	0,0	0,1	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	2 187,8	2 237,4	2 180,6
- in rubles	424,5	430,5	453,5	469,0	498,6
- in foreign currency	1 633,8	2 006,0	1 734,3	1 768,4	1 682,0
of which					
overdue debt	0,0	0,0	0,3	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,3	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.02.13

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	23 182	49,7	67 534	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%	78	23 456	50,3	31 098 787	64,2
No budgetary funds	875	0	0,0	17 262 372	35,6
Data not available	1	0	0,0	0	0,0
Total	955	46 637	100,0	48 428 692	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		1.10.12		1.01.13		1.02.13	
		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	2 710,5	5,9	2 924,6	5,9	2 965,6	6,1
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 693,3	5,0	1 911,3	4,6	2 546,7	5,6	2 734,7	5,5	2 777,1	5,7
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 498,1	4,4	1 731,7	4,2	2 266,4	4,9	2 506,5	5,1	2 500,4	5,2
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	150,5	0,3	167,1	0,3	164,0	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	76,5	0,2	98,9	0,2	109,9	0,2	121,5	0,2	121,1	0,3
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	13,3	0,0	22,8	0,0	24,5	0,1
2.	Funds in correspondent and other accounts of credit institutions	101,3	0,3	119,9	0,3	145,6	0,3	173,2	0,4	94,7	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 058,3	6,1	2 436,6	5,9	2 187,8	4,8	2 237,4	4,5	2 180,6	4,5
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	5 043,9	11,0	5 335,2	10,8	5 240,8	10,8
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	83,8	0,2	124,9	0,3	284,8	0,6	265,2	0,5	263,6	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	4 075,6	8,9	4 115,3	8,3	4 313,5	8,9
	of which overdue claims	10,0	0,0	33,6	0,1	65,3	0,1	61,4	0,1	61,1	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 711,4	5,1	2 311,2	5,6	2 237,6	4,9	2 214,8	4,5	2 422,2	5,0
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 823,1	4,0	1 885,4	3,8	1 876,4	3,9
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	14,9	0,0	15,1	0,0	15,0	0,0
2.	Correspondent accounts with banks	689,3	2,0	773,1	1,9	1 102,1	2,4	1 167,5	2,4	1 315,9	2,7
3.	Securities acquired by credit institutions, total	773,4	2,3	919,9	2,2	967,2	2,1	875,6	1,8	906,2	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	718,9	2,1	839,4	2,0	879,8	1,9	791,3	1,6	821,9	1,7
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	50,3	0,1	78,4	0,2	85,2	0,2	82,2	0,2	82,3	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,2	0,0	2,0	0,0	2,0	0,0
4.	Shares in associates and subsidiaries	122,7	0,4	122,9	0,3	268,0	0,6	273,0	0,6	274,1	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	6 412,8	14,0	6 431,5	13,0	6 809,8	14,1
	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	1,5	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	1.10.12	1.01.13	1.02.13	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Total	573 379,7	848 216,8	750 073,8	1 011 888,7	80 275,9	1 012	978	959	956	954	132 079,1	173 170,6	136 198,0	210 229,8	15 574,4
Profit-making CIs ¹	595 046,7	853 842,3	760 481,4	1 021 250,1	95 625,7	931	928	884	901	776	131 763,4	172 913,2	135 639,1	209 438,1	14 903,0
Loss-making CIs	-21 667,0	-5 625,5	-10 407,5	-9 361,4	-15 349,8	81	50	75	55	178	315,6	257,4	558,9	791,7	671,4
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	3	0	1	0,0	0,0	0,0	0,0	0,0
Total						1012	978	962	956	955					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.11		1.01.12		1.10.12		1.01.13	
	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	24 785,6	100,0	31 905,4	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	1 485,4	6,0	2 041,8	6,4
1.2. Interest income on loans to individuals	613,4	2,7	778,7	2,8	801,1	3,2	1 136,4	3,6
1.3. Income on securities	754,2	3,3	799,0	2,9	808,4	3,3	1 214,7	3,8
1.4. Income on operations with foreign currency	14 159,3	62,5	17 923,0	65,4	17 030,3	68,7	21 100,8	66,1
1.5. Commissions	513,3	2,3	587,1	2,1	486,7	2,0	689,7	2,2
1.6. Recovery of loss provision	4 118,9	18,2	3 963,9	14,5	2 760,1	11,1	3 942,6	12,4
1.7. Other income	877,2	3,9	1 710,4	6,2	1 413,6	5,7	1 779,5	5,6
Of which:								
1.7.1. Fines, penalties, forfeits	102,4	0,5	68,6	0,3	40,2	0,2	57,6	0,2
2. Expenses of credit institution, total	22 064,4	100,0	26 550,8	100,0	24 035,5	100,0	30 892,5	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	608,4	2,8	629,8	2,4	674,8	2,8	941,3	3,0
2.2. Interest expenses on funds raised from individuals	562,6	2,6	542,8	2,0	483,4	2,0	665,9	2,2
2.3. Expenses on operations with securities	394,3	1,8	495,5	1,9	556,8	2,3	874,9	2,8
2.4. Expenses on operations with foreign currency	14 114,1	64,0	17 829,3	67,2	16 990,7	70,7	21 042,2	68,1
2.5. Commissions	61,3	0,3	88,6	0,3	84,2	0,4	124,3	0,4
2.6. Expenses on loss provision	4 352,5	19,7	4 074,1	15,3	2 927,8	12,2	4 147,9	13,4
2.7. Management expenses (including personnel costs)	719,9	3,3	894,0	3,4	731,2	3,0	1 061,0	3,4
2.8. Other expenses	1 251,2	5,7	1 996,6	7,5	1 586,6	6,6	2 035,0	6,6
Of which:								
2.8.1. Fines, penalties, forfeits	1,6	0,0	1,7	0,0	1,8	0,0	2,7	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 1.02.13

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	33 149 380 395	10 001 203 683	33 339 377 102	9 811 206 976
Belgorod Region	18 793 964	1 319 745	18 874 608	1 239 101
Bryansk Region	0	0	0	0
Vladimir Region	8 053 400	1 007 014	8 057 843	1 002 571
Voronezh Region	1 862 103	42 250	1 903 255	1 098
Ivanovo Region	13 890 323	751 075	13 935 027	706 371
Kaluga Region	19 441 421	1 265 746	19 408 518	1 298 649
Kostroma Region	119 537 326	12 151 047	121 035 086	10 653 287
Kursk Region	15 217 472	462 713	15 234 310	445 875
Lipetsk Region	27 784 011	1 269 206	27 778 500	1 274 717
Moscow Region	101 393 902	13 282 627	99 479 968	15 196 561
Orel Region	3 032 960	786 711	3 571 949	247 722
Ryazan Region	15 895 844	842 734	16 119 528	619 050
Smolensk Region	38 705 436	3 684 339	36 230 432	6 159 343
Tambov Region	3 022 251	23 912	3 024 472	21 691
Tver Region	10 696 951	607 936	10 725 888	578 999
Tula Region	14 639 746	619 184	14 651 578	607 352
Yaroslavl Region	9 279 144	276 026	9 290 901	264 269
City of Moscow	32 728 134 141	9 962 811 418	32 920 055 239	9 770 890 320
North-Western Federal District	1 109 128 271	268 229 345	1 163 935 611	213 422 005
Republic of Karelia	1 175 822	31 512	1 182 979	24 355
Komi Republic	5 562 538	673 043	5 588 001	647 580
Akhangel'sk Region	1 313 104	27 932	1 318 873	22 163
Vologda Region	70 794 401	8 313 592	70 755 003	8 352 990
Kaliningrad Region	21 482 683	7 314 168	21 585 604	7 211 247
Leningrad Region*	10 247 658	1 034 956	10 356 918	925 696
Murmansk Region	6 659 956	1 437 688	6 979 433	1 118 211
Novgorod Region	4 713 285	108 145	4 741 723	79 707
Pskov Region	2 825 645	37 806	2 830 247	33 204
St Petersburg	984 353 179	249 250 503	1 038 596 830	195 006 852
Southern Federal District	227 091 911	15 725 640	227 950 757	14 866 794
Republic of Adygeya	5 370 349	37 184	5 384 915	22 618
Republic of Kalmykia	1 178 050	120 720	1 175 834	122 936
Krasnodar Territory	115 777 567	4 551 723	116 065 774	4 263 516
Astrakhan Region	7 750 443	379 055	7 781 163	348 335
Volgograd Region	15 902 633	1 117 679	15 950 783	1 069 529
Rostov Region	81 112 869	9 519 279	81 592 288	9 039 860
North-Caucasian Federal District	56 824 682	4 383 120	57 026 247	4 181 555
Republik of Daghestan	22 512 320	300 041	22 573 677	238 684
Republic of Ingushetia	1 103 393	10 946	1 104 183	10 156
Kabardino-Balkar Republic	6 025 018	99 030	6 049 921	74 127
Karachai-Cherkess Republic	7 066 202	3 668 873	7 200 921	3 534 154
Republic of North Ossetia - Alania	11 140 293	173 159	11 110 806	202 646
Chechen Republic	0	0	0	0
Stavropol Territory	8 977 456	131 071	8 986 739	121 788
Volga Federal District	1 323 734 635	110 906 979	1 325 925 452	108 716 162

Republic of Bashkortostan	78 642 650	5 376 402	79 310 836	4 708 216
Republic of Marii El	2 152 013	10 026	2 158 086	3 953
Republic of Mordovia	20 554 565	271 069	20 564 852	260 782
Republic of Tatarstan	596 432 212	66 909 319	597 079 360	66 262 171
Udmurt Republic	33 017 327	1 708 153	32 894 085	1 831 395
Chuvash Republic	10 221 627	247 915	10 220 965	248 577
Perm Territory	33 968 015	2 528 070	33 981 716	2 514 369
Kirov Region	28 929 151	2 398 282	29 456 919	1 870 514
Nizhny Novgogrod Region	85 466 697	4 398 703	85 751 449	4 113 951
Orenburg Region	43 380 289	1 715 825	43 277 028	1 819 086
Penza Region	3 813 740	4 433	3 818 173	0
Samara Region	316 655 216	19 809 979	316 523 798	19 941 397
Saratov Region	65 280 665	5 461 283	65 648 381	5 093 567
Ulyanovsk Region	5 220 468	67 520	5 239 804	48 184
Ural Federal District	908 059 368	152 922 138	926 766 488	134 215 018
Kurgan Region	2 921 250	26 749	2 926 355	21 644
Sverdlovsk Region	404 543 794	38 378 606	412 266 935	30 655 465
Tyumen Region	390 586 885	101 772 653	398 152 858	94 206 680
Chelyabinsk Region	110 007 439	12 744 130	113 420 340	9 331 229
Siberian Federal District	495 977 038	92 220 092	515 424 148	72 772 982
Republic of Altai	1 301 429	49 029	1 310 014	40 444
Republic of Buryatiya	9 081 917	865 844	9 132 124	815 637
Republic of Tuva	508 327	4 048	511 129	1 246
Republic of Khakassia	5 365 310	74 778	5 383 764	56 324
Altai Territory	17 576 747	229 143	17 598 757	207 133
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	12 522 117	323 774	12 586 626	259 265
Irkutsk Region	18 377 984	1 765 190	19 455 556	687 618
Kemerovo Region	28 157 729	3 061 873	29 113 132	2 106 470
Novosibirsk Region	366 885 994	80 754 196	382 825 487	64 814 703
Omsk Region	25 446 562	4 749 949	26 753 399	3 443 112
Tomsk Region	10 752 922	342 268	10 754 160	341 030
Far Eastern Federal District	475 471 826	37 433 202	473 798 357	39 106 671
Republic of Sakha (Yakutia)	23 311 099	945 480	23 235 435	1 021 144
Kamchatka Territory	16 133 737	1 538 971	16 423 814	1 248 894
Primorskiy Territory	89 361 035	7 166 590	89 729 860	6 797 765
Khabarovsk Territory	25 166 419	1 399 908	25 173 657	1 392 670
Amur Region	306 180 690	25 095 717	303 863 956	27 412 451
Magadan Region	0	0	0	0
Sakhalin Region	15 318 846	1 286 536	15 371 635	1 233 747
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 1.02.13

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	25 950 419 136	9 261 686 945	26 199 686 529	9 012 419 552
Belgorod Region	119 018 096	21 671 709	118 189 029	22 500 776
Bryansk Region	59 569 419	3 731 011	59 171 814	4 128 616
Vladimir Region	117 717 669	10 133 760	117 504 973	10 346 456
Voronezh Region	722 109 934	18 983 257	720 220 541	20 872 650
Ivanovo Region	66 913 543	5 141 114	66 929 231	5 125 426
Kaluga Region	93 314 154	7 497 844	93 138 785	7 673 213
Kostroma Region	82 979 532	4 926 648	83 983 554	3 922 626
Kursk Region	62 841 869	3 313 566	62 851 226	3 304 209
Lipetsk Region	100 606 294	4 955 803	100 493 312	5 068 785
Moscow Region	910 677 368	74 913 083	910 276 413	75 314 038
Orel Region	46 700 151	2 876 673	47 217 541	2 359 283
Ryazan Region	91 056 849	3 449 805	88 999 705	5 506 949
Smolensk Region	86 156 244	6 613 750	86 373 331	6 396 663
Tambov Region	51 989 073	2 125 092	51 954 100	2 160 065
Tver Region	83 743 485	8 048 025	83 580 525	8 210 985
Tula Region	128 023 439	24 815 342	128 467 632	24 371 149
Yaroslavl Region	242 601 721	16 170 947	242 179 223	16 593 445
City of Moscow	22 884 400 296	9 042 319 516	23 138 155 594	8 788 564 218
North-Western Federal District	2 856 577 838	522 279 375	2 829 224 152	549 633 061
Republic of Karelia	50 591 045	7 338 304	55 401 438	2 527 911
Komi Republic	91 715 632	5 825 503	91 521 021	6 020 114
Akhangel'sk Region	104 753 438	7 807 823	104 851 553	7 709 708
Vologda Region	123 426 534	19 204 752	120 537 197	22 094 089
Kaliningrad Region	106 542 921	29 656 151	68 444 041	67 755 031
Leningrad Region	20 386 994	7 059 254	24 273 645	3 172 603
Murmansk Region	66 989 784	29 003 855	86 453 367	9 540 272
Novgorod Region	48 793 547	626 612	46 826 642	2 593 517
Pskov Region	54 468 507	414 584	49 898 374	4 984 717
St Petersburg	2 188 909 436	415 342 537	2 181 016 874	423 235 099
Southern Federal District	1 529 618 754	100 222 321	1 520 075 379	109 765 696
Republic of Adygeya	24 761 493	109 329	24 750 350	120 472
Republic of Kalmykia	9 866 630	84 426	9 857 040	94 016
Krasnodar Territory	690 635 556	35 312 488	681 769 728	44 178 316
Astrakhan Region	55 898 985	4 136 860	55 933 087	4 102 758
Volgograd Region	157 266 765	9 618 310	154 175 623	12 709 452
Rostov Region	591 189 325	50 960 908	593 589 551	48 560 682
North-Caucasian Federal District	454 273 322	9 350 705	453 479 133	10 144 894
Republic of Dagestan	59 574 748	458 431	59 478 739	554 440
Republic of Ingushetia	11 310 985	118 090	11 304 276	124 799
Kabardino-Balkar Republic	37 181 743	988 836	36 996 850	1 173 729
Karachai-Cherkess Republic	19 636 574	1 367 809	19 633 640	1 370 743
Republic of North Ossetia - Alania	30 816 629	1 179 524	30 731 700	1 264 453
Chechen Republic	20 981 521	137 078	20 948 656	169 943
Stavropol Territory	274 771 122	5 100 937	274 385 272	5 486 787

Volga Federal District	4 266 602 318	258 132 120	4 290 251 578	234 482 860
Republic of Bashkortostan	330 925 521	37 386 510	342 390 667	25 921 364
Republic of Marii El	60 036 495	891 519	60 027 574	900 440
Republic of Mordovia	89 877 706	514 729	90 538 548	-146 113
Republic of Tatarstan	770 504 651	73 808 375	769 014 134	75 298 892
Udmurt Republic	132 438 051	2 034 561	146 309 574	-11 836 962
Chuvash Republic	84 622 316	539 557	84 517 495	644 378
Perm Territory	346 968 577	4 770 055	354 292 302	-2 553 670
Kirov Region	111 018 884	2 814 740	111 808 345	2 025 279
Nizhny Novgogrod Region	697 450 360	48 718 384	693 995 556	52 173 188
Orenburg Region	136 232 089	8 835 109	136 134 376	8 932 822
Penza Region	76 180 511	4 321 378	76 130 092	4 371 797
Samara Region	1 169 683 760	51 347 564	1 164 523 739	56 507 585
Saratov Region	178 308 886	15 016 076	178 101 402	15 223 560
Ulyanovsk Region	82 354 511	7 133 563	82 467 774	7 020 300
Ural Federal District	2 277 103 237	396 410 604	2 315 201 234	358 312 607
Kurgan Region	41 668 915	138 972	41 612 916	194 971
Sverdlovsk Region	1 081 761 725	216 860 991	1 116 226 053	182 396 663
Tyumen Region	794 322 619	150 820 630	797 227 799	147 915 450
Chelyabinsk Region	359 349 978	28 590 011	360 134 466	27 805 523
Siberian Federal District	2 423 113 630	136 428 221	2 434 347 523	125 194 328
Republic of Altai	7 194 136	65 934	7 207 100	52 970
Republic of Buryatiya	58 723 240	1 609 527	57 504 661	2 828 106
Republic of Tuva	12 391 901	21 996	12 397 604	16 293
Republic of Khakassia	30 635 716	363 827	30 631 749	367 794
Altai Territory	123 754 983	9 513 845	123 834 307	9 434 521
Zabaykal Territory	37 737 102	1 730 960	37 708 722	1 759 340
Krasnoyarsk Territory	434 325 624	19 042 268	435 310 266	18 057 626
Irkutsk Region	307 250 630	5 900 720	308 302 399	4 848 951
Kemerovo Region	200 024 694	19 652 468	201 799 082	17 878 080
Novosibirsk Region	952 037 962	66 820 578	968 238 513	50 620 027
Omsk Region	182 709 922	6 053 552	175 414 614	13 348 860
Tomsk Region	76 327 720	5 652 546	75 998 506	5 981 760
Far Eastern Federal District	1 098 625 058	82 153 500	1 098 943 921	81 834 637
Republic of Sakha (Yakutia)	80 929 101	5 274 416	81 414 491	4 789 026
Kamchatka Territory	43 440 100	2 926 862	43 473 256	2 893 706
Primorskiy Territory	221 918 278	19 297 728	223 426 630	17 789 376
Khabarovsk Territory	456 328 119	33 251 509	455 653 324	33 926 304
Amur Region	130 000 322	6 141 545	128 864 712	7 277 155
Magadan Region	87 101 567	8 942 603	87 106 476	8 937 694
Sakhalin Region	65 814 321	5 868 903	65 908 303	5 774 921
Jewish Autonomous Region	5 892 792	302 645	5 895 440	299 997
Chukotka Autonomous Area	7 200 458	147 289	7 201 289	146 458

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 1.02.13

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	4 763 046 604	1 096 279 024	676 094 678	567 969 532	257 428 171	91 088 044
Belgorod Region	1 894 816	37 362	4 591	0	2 947 856	121 365
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 352 910	18 535	28 855	0	863 428	0
Voronezh Region	1 023 352	119 476	0	0	0	0
Ivanovo Region	1 343 900	69 421	16 552	0	221 279	164 123
Kaluga Region	0	0	512 114	0	0	0
Kostroma Region	47 982 783	0	0	5 880	1 053 050	0
Kursk Region	1 394 415	1 029 483	0	0	804 946	0
Lipetsk Region	2 003 609	333 973	92 633	0	220 920	0
Moscow Region	10 996 050	821 621	1 078 674	0	2 296 685	57 159
Orel Region	0	0	0	0	449 269	0
Ryazan Region	1 237 723	953 010	294 776	0	0	0
Smolensk Region	1 570 484	516 944	833 150	44	1 473 743	0
Tambov Region	0	0	0	62	0	0
Tver Region	559 951	189 320	17 870	0	0	0
Tula Region	418 828	217 610	3 876	0	14 911	0
Yaroslavl Region	12 316	0	180	0	4 701	0
City of Moscow	4 691 255 467	1 091 972 269	673 211 407	567 963 546	247 077 383	90 745 397
North-Western Federal District	197 913 566	15 712 890	19 984 893	3 046 403	23 453 468	1 997 851
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 328 032	548 035	51 351	0	51 457	341 468
Akhangel'sk Region	0	0	2 116	0	0	0
Vologda Region	4 658 618	916 567	51 847	1 000	495 904	0
Kaliningrad Region	4 423 106	126 532	32 068	0	602 511	0
Leningrad Region	814 341	237 476	50 333	20	10 571	0
Murmansk Region	773 838	771 405	0	0	0	0
Novgorod Region	848 584	339 136	192 533	0	455 498	0
Pskov Region	100 881	0	0	0	0	0
St Petersburg	184 966 166	12 773 739	19 604 645	3 045 383	21 837 527	1 656 383
Southern Federal District	13 726 532	4 038 251	7 404 815	25 169	2 961 607	109 030
Republic of Adygeya	20 200	20 156	1 278	0	89 207	0
Republic of Kalmykia	0	0	50 134	0	0	0
Krasnodar Territory	8 104 611	2 667 863	6 739 977	0	2 136 753	87 936
Astrakhan Region	1 633 957	1 048 131	201 020	5 288	329 037	0
Volgograd Region	1 227 975	161 298	2 137	0	195 914	21 094
Rostov Region	2 739 789	140 803	410 269	19 881	210 696	0
North-Caucasian Federal District	844 745	230 364	165 081	0	448 791	0
Republik of Daghestan	0	0	16 011	0	294 965	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 533	0	24 563	0	0	0
Karachai-Cherkess Republic	617 127	0	23 170	0	0	0
Republic of North Ossetia - Alania	0	0	101 337	0	153 826	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	223 085	230 364	0	0	0	0

Volga Federal District	105 285 705	14 008 186	38 101 157	1 177 551	18 132 831	851 183
Republic of Bashkortostan	6 420 021	1 205 310	1 415 220	0	1 518 704	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	402 452	95 122	41 792	0	661 003	0
Republic of Tatarstan	48 756 675	7 964 138	16 637 785	762 595	5 243 368	0
Udmurt Republic	2 593 565	0	18 724	0	567 065	547 316
Chuvash Republic	189 779	87 732	232 886	0	300 865	0
Perm Territory	1 091 415	0	5 116 215	0	320 396	0
Kirov Region	4 700 526	0	202 800	0	205 647	0
Nizhny Novgorod Region	9 336 709	2 480 903	5 199 131	115	3 958 617	263 793
Orenburg Region	6 179 787	184 459	350 041	35 246	3 025 245	40 074
Penza Region	322 419	78 684	0	0	33 518	0
Samara Region	23 868 441	1 318 620	8 155 248	379 595	2 190 189	0
Saratov Region	1 423 916	593 218	731 265	0	108 214	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	135 119 901	30 397 930	16 453 464	3 721	15 573 557	370 386
Kurgan Region	0	0	0	0	13 719	0
Sverdlovsk Region	77 076 763	8 411 022	13 071 561	3 721	5 927 800	0
Tyumen Region	40 501 535	13 914 226	3 108 940	0	8 573 785	79 944
Chelyabinsk Region	17 541 603	8 072 682	272 963	0	1 058 253	290 442
Siberian Federal District	34 460 682	3 584 557	19 704 622	8 224 208	13 928 160	1 687 816
Republic of Altai	91 623	0	0	0	130 550	0
Republic of Buryatiya	49 137	0	592 419	0	600 592	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 958	14 719	0	0	0	0
Altai Territory	41 876	36 875	3 221	0	1 004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	709 815	710 124	1 186	0	0	0
Irkutsk Region	160 473	11 503	114 181	0	260 265	30 049
Kemerovo Region	2 708 075	1 216 346	63 161	0	2 114 992	0
Novosibirsk Region	27 157 706	1 028 481	18 124 689	8 224 208	7 655 805	1 311 644
Omsk Region	3 132 150	405 329	801 959	0	3 099 285	346 123
Tomsk Region	394 869	161 180	3 806	0	65 667	0
Far Eastern Federal District	44 359 593	10 844 959	1 946 774	42 095	3 502 658	235 673
Republic of Sakha (Yakutia)	1 549 527	163 169	364 433	0	419 016	0
Kamchatka Territory	320 743	101 784	29 050	42 095	316 115	0
Primorskiy Territory	14 419 134	4 822 951	167 075	0	232 814	0
Khabarovsk Territory	1 039 074	0	421 768	0	0	0
Amur Region	25 588 762	5 390 234	191 949	0	2 491 290	235 673
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 442 353	366 821	772 499	0	43 423	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 1.02.13

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	4 815 137 644	1 102 942 054	684 280 232	574 946 095	271 044 819	92 534 822
Belgorod Region	1 894 816	37 362	5 294	0	2 947 856	121 365
Bryansk Region	0	0	0	0	0	0
Vladimir Region	145 099	18 535	28 855	2 243	100 206	0
Voronezh Region	1 023 352	119 476	0	0	0	0
Ivanovo Region	1 343 900	69 421	17 054	0	221 279	164 123
Kaluga Region	0	0	512 114	0	0	0
Kostroma Region	17 130 764	0	0	0	337 791	0
Kursk Region	1 394 415	1 029 483	0	0	804 946	0
Lipetsk Region	2 003 609	333 973	93 288	0	220 920	0
Moscow Region	10 996 050	821 621	1 078 915	0	2 295 385	57 159
Orel Region	0	0	0	0	449 269	0
Ryazan Region	1 237 723	953 010	294 776	0	0	0
Smolensk Region	560 359	135 415	105 768	44	14 530	0
Tambov Region	0	0	0	62	0	0
Tver Region	559 951	189 320	17 870	0	0	0
Tula Region	418 828	217 610	4 004	0	336 253	0
Yaroslavl Region	12 316	0	180	0	0	0
City of Moscow	4 776 416 462	1 099 016 828	682 122 114	574 943 746	263 316 384	92 192 175
North-Western Federal District	193 693 793	14 604 857	29 704 244	4 293 548	22 892 060	1 883 811
Republic of Karelia	0	0	0	0	0	0
Komi Republic	964 138	426 579	53 449	0	51 457	227 428
Akhangel'sk Region	0	0	2 116	0	0	0
Vologda Region	2 087 667	916 567	51 847	1 000	495 904	0
Kaliningrad Region	4 423 105	126 532	32 068	0	602 511	0
Leningrad Region	814 341	237 476	50 333	20	10 571	0
Murmansk Region	773 838	771 405	0	0	0	0
Novgorod Region	848 584	339 136	192 533	0	455 498	0
Pskov Region	100 881	0	0	0	0	0
St Petersburg	183 681 239	11 787 162	29 321 898	4 292 528	21 276 119	1 656 383
Southern Federal District	12 323 581	3 555 199	7 224 619	25 169	2 229 475	87 936
Republic of Adygeya	20 200	20 156	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 604 961	2 667 863	6 696 142	0	1 843 127	87 936
Astrakhan Region	805 009	565 079	203 440	5 288	145 671	0
Volgograd Region	1 153 622	161 298	2 919	0	19 981	0
Rostov Region	2 739 789	140 803	320 840	19 881	220 696	0
North-Caucasian Federal District	227 618	230 364	166 591	0	448 791	0
Republik of Daghestan	0	0	16 011	0	294 965	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 533	0	24 563	0	0	0
Karachai-Cherkess Republic	0	0	23 170	0	0	0
Republic of North Ossetia - Alania	0	0	101 337	0	153 826	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	223 085	230 364	1 510	0	0	0
Volga Federal District	104 623 808	14 008 186	38 033 616	1 178 051	18 380 717	851 183
Republic of Bashkortostan	6 183 651	1 205 310	1 345 776	0	1 698 918	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	402 452	95 122	41 792	0	113 657	0
Republic of Tatarstan	48 664 535	7 964 138	16 637 785	762 595	5 243 368	0
Udmurt Republic	2 593 565	0	18 947	0	567 065	547 316
Chuvash Republic	189 779	87 732	232 396	0	300 865	0
Perm Territory	1 091 415	0	5 116 829	0	180 590	0
Kirov Region	4 700 526	0	202 800	0	205 647	0
Nizhny Novgograd Region	9 003 322	2 480 903	5 199 181	115	4 638 614	263 793
Orenburg Region	6 179 787	184 459	350 153	35 246	3 025 245	40 074
Penza Region	322 419	78 684	0	0	65 969	0
Samara Region	23 868 441	1 318 620	8 155 484	380 095	2 225 919	0
Saratov Region	1 423 916	593 218	732 423	0	114 860	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	119 763 448	29 877 031	16 586 502	3 721	11 644 826	370 386
Kurgan Region	0	0	0	0	13 719	0
Sverdlovsk Region	61 720 310	7 890 123	13 197 751	3 721	2 189 786	0
Tyumen Region	40 501 535	13 914 226	3 114 816	0	8 357 321	79 944
Chelyabinsk Region	17 541 603	8 072 682	273 935	0	1 084 000	290 442
Siberian Federal District	19 561 618	3 562 265	2 097 213	0	7 570 645	376 172
Republic of Altai	91 623	0	0	0	130 800	0
Republic of Buryatiya	49 137	0	592 419	0	600 592	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 958	14 719	0	0	0	0
Altai Territory	41 876	36 875	3 221	0	1 064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	709 815	710 124	1 186	0	7 734	0
Irkutsk Region	160 473	11 503	114 181	0	260 265	30 049
Kemerovo Region	2 708 075	1 216 346	63 303	0	2 114 992	0
Novosibirsk Region	12 258 642	1 006 189	516 250	0	1 056 323	0
Omsk Region	3 132 150	405 329	802 847	0	3 333 208	346 123
Tomsk Region	394 869	161 180	3 806	0	65 667	0
Far Eastern Federal District	29 411 146	6 316 205	1 762 466	42 095	1 217 908	235 673
Republic of Sakha (Yakutia)	1 656 124	163 169	364 433	0	921 443	0
Kamchatka Territory	314 435	101 784	29 050	42 095	29 931	0
Primorskiy Territory	14 439 217	4 822 951	181 919	0	207 067	0
Khabarovsk Territory	1 018 991	0	406 924	0	16 044	0
Amur Region	10 540 026	861 480	7 641	0	0	235 673
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 442 353	366 821	772 499	0	43 423	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 1.02.13

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	23 392 183 341	13 959 929 435	1 490 121 789	6 494 270 993
Belgorod Region	10 016 633	7 461 382	200 000	1 823 790
Bryansk Region	0	0	0	0
Vladimir Region	3 342 109	2 151 420	198 200	961 489
Voronezh Region	324 834	295 836	86	28 912
Ivanovo Region	9 097 206	4 952 737	255 060	3 649 261
Kaluga Region	14 119 828	2 726 537	6 070 000	4 408 736
Kostroma Region	58 884 391	8 747 266	203 404	48 385 258
Kursk Region	11 408 855	9 681 646	450 000	1 066 566
Lipetsk Region	21 485 041	15 799 132	1 470 000	2 147 190
Moscow Region	70 048 309	37 531 656	936 808	30 273 060
Orel Region	1 885 747	175 108	320 000	1 109 783
Ryazan Region	11 230 359	8 325 708	1 510 000	1 360 136
Smolensk Region	26 287 367	16 739 118	1 295 161	6 371 039
Tambov Region	1 890 209	1 650 253	0	239 630
Tver Region	7 208 223	4 382 782	753 049	2 070 342
Tula Region	11 188 952	9 499 624	165 000	1 230 913
Yaroslavl Region	6 629 402	5 304 902	322 944	864 393
City of Moscow	23 127 135 876	13 824 504 328	1 475 972 077	6 388 280 495
North-Western Federal District	712 965 137	515 688 426	53 741 258	95 659 699
Republic of Karelia	903 656	232 922	340 000	271 184
Komi Republic	3 053 236	1 828 458	675 000	549 641
Akhangel'sk Region	599 625	530 655	590	47 931
Vologda Region	54 545 094	27 260 674	2 031 100	23 247 198
Kaliningrad Region	13 645 041	8 107 559	3 962 175	1 473 659
Leningrad Region	5 072 482	3 139 684	861 030	847 353
Murmansk Region	3 867 648	1 510 845	351 000	1 952 868
Novgorod Region	1 843 869	1 131 577	70 500	572 170
Pskov Region	1 593 512	1 399 227	0	194 285
St Petersburg	627 840 974	470 546 825	45 449 863	66 503 410
Southern Federal District	156 504 030	97 093 785	10 716 089	43 617 584
Republic of Adygeya	3 869 358	2 735 761	215 000	918 597
Republic of Kalmykia	669 014	515 018	30	153 966
Krasnodar Territory	74 275 303	46 118 781	6 559 410	18 419 385
Astrakhan Region	2 292 694	817 309	120 200	786 010
Volgograd Region	12 518 188	8 543 559	2 510 080	958 485
Rostov Region	62 879 473	38 363 357	1 311 369	22 381 141
North-Caucasian Federal District	35 866 335	21 377 990	5 895 043	8 588 164
Republic of Daghestan	12 498 329	6 605 448	675 328	5 217 553
Republic of Ingushetia	447 891	248 766	0	199 125
Kabardino-Balkar Republic	4 450 912	3 180 868	425 000	845 044
Karachai-Cherkess Republic	4 947 908	3 742 602	689 500	515 806
Republic of North Ossetia - Alania	6 949 044	6 068 904	4 885	874 160
Chechen Republic	0	0	0	0

Stavropol Territory	6 572 251	1 531 402	4 100 330	936 476
Volga Federal District	896 771 550	526 616 178	43 533 193	295 244 649
Republic of Bashkortostan	54 698 722	26 001 705	6 965 146	20 529 870
Republic of Marii El	1 687 974	1 350 063	170 400	117 885
Republic of Mordovia	14 370 931	11 266 379	630 000	2 069 443
Republic of Tatarstan	394 215 452	280 459 636	17 980 997	81 003 882
Udmurt Republic	19 866 779	6 455 598	705 324	12 043 682
Chuvash Republic	6 521 438	3 159 734	100 500	3 063 248
Perm Territory	20 685 731	11 265 007	642 000	8 584 704
Kirov Region	19 029 151	14 124 366	50 180	3 944 551
Nizhny Novgogrod Region	52 285 533	37 306 494	1 517 381	7 368 306
Orenburg Region	27 805 731	12 696 160	685 050	13 442 725
Penza Region	2 559 227	1 852 151	0	624 033
Samara Region	244 041 067	100 836 090	10 236 215	128 520 099
Saratov Region	34 893 025	16 868 342	3 850 000	12 795 885
Ulyanovsk Region	4 110 789	2 974 453	0	1 136 336
Ural Federal District	603 885 964	247 046 711	40 670 167	266 222 819
Kurgan Region	1 847 252	1 700 858	700	141 525
Sverdlovsk Region	250 586 395	96 399 352	14 374 112	130 457 090
Tyumen Region	280 046 978	110 430 282	19 631 972	113 762 102
Chelyabinsk Region	71 405 339	38 516 219	6 663 383	21 862 102
Siberian Federal District	307 440 767	154 178 397	33 386 062	105 368 525
Republic of Altai	775 082	574 572	0	195 510
Republic of Buryatiya	6 010 005	1 706 154	0	3 793 209
Republic of Tuva	242 543	120 036	0	122 507
Republic of Khakassia	3 993 725	1 511 931	260 590	2 055 227
Altai Territory	14 433 448	10 481 598	1 790 000	1 997 553
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 161 323	3 362 940	1 641 435	2 985 915
Irkutsk Region	14 370 676	8 726 440	1 201 909	4 201 091
Kemerovo Region	16 279 734	7 878 631	2 622 437	5 778 666
Novosibirsk Region	221 996 480	110 185 111	24 093 991	74 790 320
Omsk Region	14 327 442	5 565 536	1 765 500	6 703 089
Tomsk Region	6 850 309	4 065 448	10 200	2 745 438
Far Eastern Federal District	357 298 145	85 762 221	11 163 051	248 029 178
Republic of Sakha (Yakutia)	12 413 605	7 013 463	2 750	4 956 934
Kamchatka Territory	12 724 021	8 017 706	2 641 550	1 973 969
Primorskiy Territory	56 702 948	39 134 822	92 435	14 824 778
Khabarovsk Territory	19 233 195	9 800 325	4 140 300	5 143 290
Amur Region	247 690 539	17 153 793	2 693 016	219 315 839
Magadan Region	0	0	0	0
Sakhalin Region	8 533 837	4 642 112	1 593 000	1 814 368
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 1.02.13**

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	14 716 552 909	9 135 667 893	1 515 754 753	3 053 544 404
Belgorod Region	49 836 736	40 249 105	200 000	5 286 800
Bryansk Region	47 893 804	36 144 211	0	7 771 583
Vladimir Region	72 344 539	49 308 989	115 000	21 968 904
Voronezh Region	683 536 816	440 396 375	86	214 259 555
Ivanovo Region	38 768 479	26 154 764	255 060	6 420 677
Kaluga Region	73 406 029	45 883 819	6 005 000	14 676 655
Kostroma Region	37 926 162	31 189 821	84 803	5 644 328
Kursk Region	45 545 313	40 397 584	450 000	4 472 676
Lipetsk Region	56 387 105	32 484 985	1 470 000	19 454 492
Moscow Region	537 155 160	272 351 608	936 803	242 725 255
Orel Region	22 908 502	16 267 051	320 000	3 675 782
Ryazan Region	77 747 994	54 394 524	1 510 200	12 594 067
Smolensk Region	73 413 915	56 861 440	305 850	10 062 513
Tambov Region	19 060 528	16 930 941	0	2 129 261
Tver Region	71 198 999	48 710 884	639 999	12 503 406
Tula Region	113 080 860	96 571 173	150 000	12 941 935
Yaroslavl Region	223 767 016	94 814 077	322 944	116 534 843
City of Moscow	12 472 574 952	7 736 556 542	1 502 989 008	2 340 421 672
North-Western Federal District	2 071 672 559	1 285 630 818	54 073 227	599 535 858
Republic of Karelia	43 212 848	14 382 736	340 000	23 744 731
Komi Republic	62 889 633	20 310 029	675 000	38 203 854
Akhangel'sk Region	59 851 077	38 718 850	590	6 002 791
Vologda Region	93 573 151	63 356 803	1 984 100	17 357 343
Kaliningrad Region	86 810 226	59 428 940	3 962 175	19 322 658
Leningrad Region	14 657 846	10 090 294	861 030	2 717 257
Murmansk Region	57 358 054	22 938 232	351 000	30 087 430
Novgorod Region	39 596 453	19 279 004	70 500	15 175 191
Pskov Region	47 210 539	32 665 219	0	9 832 123
St Petersburg	1 566 512 732	1 004 460 711	45 828 832	437 092 480
Southern Federal District	1 265 882 308	778 989 556	10 274 040	419 000 533
Republic of Adygeya	22 229 952	14 184 130	215 000	7 525 143
Republic of Kalmykia	8 504 710	4 905 515	30	3 599 165
Krasnodar Territory	603 185 518	354 265 562	5 912 261	210 105 231
Astrakhan Region	21 041 358	10 968 539	440 000	8 770 121
Volgograd Region	96 622 155	68 362 755	2 480 080	23 928 272
Rostov Region	514 298 615	326 303 055	1 226 669	165 072 601
North-Caucasian Federal District	378 226 079	211 752 387	5 485 543	145 248 659
Republic of Dagestan	42 845 816	22 449 940	675 328	16 720 548
Republic of Ingushetia	8 848 621	5 572 095	0	3 276 526
Kabardino-Balkar Republic	31 157 884	22 603 715	425 000	8 128 410
Karachai-Cherkess Republic	17 039 792	10 893 061	250 000	5 895 937
Republic of North Ossetia - Alania	17 079 843	12 273 494	34 885	4 770 369

Chechen Republic	16 178 187	10 120 458	0	6 057 729
Stavropol Territory	245 075 936	127 839 624	4 100 330	100 399 140
Volga Federal District	3 372 620 766	1 930 719 262	40 696 026	1 213 763 737
Republic of Bashkortostan	278 983 460	138 555 709	4 432 725	124 668 112
Republic of Marii El	56 286 387	40 467 910	170 400	11 681 667
Republic of Mordovia	80 545 951	60 049 952	330 000	13 977 089
Republic of Tatarstan	549 228 336	384 265 222	18 130 951	132 636 399
Udmurt Republic	106 239 699	48 361 548	705 324	53 857 591
Chuvash Republic	73 193 644	43 398 119	50 500	28 551 485
Perm Territory	301 480 133	185 304 515	642 000	114 356 548
Kirov Region	90 519 243	54 483 487	50 180	24 866 180
Nizhny Novgorod Region	601 523 400	372 027 884	1 442 581	161 932 423
Orenburg Region	72 314 332	43 633 193	655 000	26 507 788
Penza Region	31 403 717	23 953 179	150	7 121 739
Samara Region	1 023 051 982	467 290 843	10 236 215	483 987 228
Saratov Region	81 209 212	51 675 289	3 850 000	22 685 854
Ulyanovsk Region	26 641 270	17 252 412	0	6 933 634
Ural Federal District	1 826 446 654	926 820 094	36 518 789	787 201 535
Kurgan Region	36 146 485	17 463 329	700	18 390 117
Sverdlovsk Region	887 598 587	493 691 666	10 472 734	363 473 541
Tyumen Region	604 807 421	244 087 743	19 381 972	297 761 870
Chelyabinsk Region	297 894 161	171 577 356	6 663 383	107 576 007
Siberian Federal District	2 080 431 260	972 314 531	17 185 380	992 923 798
Republic of Altai	5 771 040	1 611 177	0	4 154 863
Republic of Buryatia	48 453 796	23 629 148	0	23 512 597
Republic of Tuva	11 218 974	1 833 805	0	9 214 919
Republic of Khakassia	27 310 472	10 201 032	281 590	14 485 678
Altai Territory	113 438 340	62 726 707	1 790 000	48 702 147
Zabaykal Territory	14 697 465	2 793 038	0	11 904 427
Krasnoyarsk Territory	392 174 029	167 432 216	1 641 435	204 056 315
Irkutsk Region	272 207 452	113 966 621	1 240 909	150 264 879
Kemerovo Region	143 814 616	57 524 880	2 622 483	83 013 949
Novosibirsk Region	826 495 439	425 064 292	7 833 463	348 504 953
Omsk Region	159 083 595	75 220 833	1 765 500	59 817 847
Tomsk Region	65 766 042	30 310 782	10 000	35 291 224
Far Eastern Federal District	743 762 478	358 527 981	9 188 894	345 783 444
Republic of Sakha (Yakutia)	39 757 631	25 247 380	42 753	13 585 586
Kamchatka Territory	21 705 810	15 138 858	2 141 500	4 249 300
Primorskiy Territory	126 882 346	84 786 445	142 435	38 411 013
Khabarovsk Territory	411 029 612	169 546 531	4 050 300	214 789 601
Amur Region	42 574 412	12 147 518	1 218 906	27 376 859
Magadan Region	81 034 873	40 155 435	0	40 784 547
Sakhalin Region	17 790 443	9 472 861	1 593 000	5 632 140
Jewish Autonomous Region	2 363 344	1 633 505	0	729 839
Chukotka Autonomous Area	624 007	399 448	0	224 559

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.02.13

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	6 978 384 738	4 129 506 351	2 335 487 378	222 394 868
Belgorod Region	867 349	836 775	30 574	0
Bryansk Region	0	0	0	0
Vladimir Region	626 421	573 552	0	52 869
Voronezh Region	450	0	450	0
Ivanovo Region	163 740	94 015	65 674	0
Kaluga Region	1 848	1 818	0	30
Kostroma Region	5 511 195	4 091 409	66 402	502 164
Kursk Region	190 877	172 883	0	539
Lipetsk Region	30 934	0	0	30 934
Moscow Region	6 224 431	2 570 759	480 324	3 173 348
Orel Region	60 055	0	60 055	0
Ryazan Region	36 253	24 772	0	11 481
Smolensk Region	896 104	121 491	211 219	551 908
Tambov Region	901	0	901	0
Tver Region	132 234	0	132 233	1
Tula Region	270 729	208 211	0	62 518
Yaroslavl Region	20 062	3 003	6 137	10 922
City of Moscow	6 963 351 155	4 120 807 663	2 334 433 409	217 998 154
North-Western Federal District	148 093 703	80 212 480	53 927 468	9 216 254
Republic of Karelia	0	0	0	0
Komi Republic	63 686	30 026	30 028	3 632
Akhangel'sk Region	1 623	0	1 501	122
Vologda Region	1 741 542	588 280	97 528	57 944
Kaliningrad Region	1 151 181	722 267	151 340	277 574
Leningrad Region	401 944	322 768	23 146	8 941
Murmansk Region	382 022	259 179	122 843	0
Novgorod Region	2 718	0	0	2 718
Pskov Region	0	0	0	0
St Petersburg	144 348 987	78 289 960	53 501 082	8 865 323
Southern Federal District	7 565 897	4 173 819	2 537 446	473 683
Republic of Adygeya	910	0	450	460
Republic of Kalmykia	2 841	482	1 501	858
Krasnodar Territory	1 338 691	768 829	357 051	139 709
Astrakhan Region	2 625	0	841	1 784
Volgograd Region	915 598	0	904 710	4 583
Rostov Region	5 305 232	3 404 508	1 272 893	326 289
North-Caucasian Federal District	1 044 780	685 107	72 237	287 436
Republic of Dagestan	54 658	21 019	6 636	27 003
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	811	0	811	0
Karachai-Cherkess Republic	979 941	664 088	58 709	257 144
Republic of North Ossetia - Alania	6 494	0	6 081	413

Chechen Republic	0	0	0	0
Stavropol Territory	2 876	0	0	2 876
Volga Federal District	47 367 450	37 098 456	6 615 497	2 947 223
Republic of Bashkortostan	1 711 443	1 346 605	166 364	198 474
Republic of Marii El	450	0	450	0
Republic of Mordovia	3 879	0	2 852	1 027
Republic of Tatarstan	31 185 824	25 673 661	4 457 847	363 359
Udmurt Republic	503 100	233 892	155 219	113 989
Chuvash Republic	22 190	0	2 604	19 586
Perm Territory	1 544 024	1 221 916	127 982	194 126
Kirov Region	1 036 650	1 024 757	967	10 926
Nizhny Novgogrod Region	1 298 885	1 066 261	27 107	205 517
Orenburg Region	446 773	158 993	137 167	144 188
Penza Region	0	0	0	0
Samara Region	9 468 080	6 304 138	1 533 283	1 628 857
Saratov Region	145 294	68 233	2 853	67 118
Ulyanovsk Region	858	0	802	56
Ural Federal District	84 053 617	35 889 005	45 739 602	1 132 435
Kurgan Region	0	0	0	0
Sverdlovsk Region	23 016 180	12 161 416	10 512 723	229 262
Tyumen Region	55 766 326	22 628 792	31 067 976	889 762
Chelyabinsk Region	5 271 111	1 098 797	4 158 903	13 411
Siberian Federal District	47 800 472	24 828 423	19 654 677	1 804 542
Republic of Altai	0	0	0	0
Republic of Buryatiya	15 947	14 698	1 070	179
Republic of Tuva	404	0	404	0
Republic of Khakassia	0	0	0	0
Altai Territory	23 346	18 399	300	4 647
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 248	0	5 408	1 840
Irkutsk Region	45 392	4 617	40 475	300
Kemerovo Region	33 488	0	23 594	9 894
Novosibirsk Region	45 088 873	23 165 442	18 681 269	1 729 332
Omsk Region	2 579 437	1 621 891	901 221	56 325
Tomsk Region	6 337	3 376	936	2 025
Far Eastern Federal District	9 468 614	4 780 692	2 332 801	380 597
Republic of Sakha (Yakutia)	139 362	44 810	17 239	77 313
Kamchatka Territory	577 452	461 577	3 363	21 465
Primorskiy Territory	2 214 571	1 817 570	117 914	98 746
Khabarovsk Territory	560 561	560 001	365	195
Amur Region	5 878 694	1 806 651	2 191 532	177 375
Magadan Region	0	0	0	0
Sakhalin Region	97 974	90 083	2 388	5 503
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 1.02.13

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	6 375 944 674	3 536 158 687	2 354 003 714	206 532 502
Belgorod Region	3 816 671	3 779 364	31 798	5 509
Bryansk Region	2 061 087	2 042 995	0	18 092
Vladimir Region	2 877 808	2 852 589	0	25 219
Voronezh Region	17 243 286	16 571 555	1 951	612 172
Ivanovo Region	1 087 581	1 017 856	65 674	0
Kaluga Region	4 036 760	3 941 245	60	95 455
Kostroma Region	1 536 651	952 988	3 940	2 565
Kursk Region	192 848	172 883	0	2 510
Lipetsk Region	51 292	0	0	51 292
Moscow Region	60 760 414	55 549 331	472 427	4 738 656
Orel Region	235 897	175 842	60 055	0
Ryazan Region	111 726	98 529	0	13 197
Smolensk Region	5 747 377	5 628 005	45 781	73 591
Tambov Region	1 401 866	1 400 965	901	0
Tver Region	286 081	135 998	131 783	17 926
Tula Region	23 939 885	23 827 170	0	112 715
Yaroslavl Region	15 069 776	14 900 194	1 052	92 901
City of Moscow	6 235 487 668	3 403 111 178	2 353 188 292	200 670 702
North-Western Federal District	301 795 311	217 401 603	53 923 084	18 418 408
Republic of Karelia	6 912 529	6 842 347	0	70 182
Komi Republic	1 023 056	975 030	30 028	17 998
Akhangel'sk Region	1 203 207	1 195 853	1 501	5 853
Vologda Region	2 234 024	902 875	97 528	251 690
Kaliningrad Region	22 345 815	21 420 144	151 339	724 876
Leningrad Region	250 612	219 403	23 146	8 063
Murmansk Region	17 494 350	17 327 507	122 843	44 000
Novgorod Region	277 907	238 790	0	39 117
Pskov Region	68 839	67 023	0	1 816
St Petersburg	249 984 972	168 212 631	53 496 699	17 254 813
Southern Federal District	76 341 300	71 323 466	2 396 883	2 151 774
Republic of Adygeya	36 931	33 550	450	2 931
Republic of Kalmykia	1 983	482	1 501	0
Krasnodar Territory	28 888 211	27 094 732	287 870	1 345 837
Astrakhan Region	377 603	374 009	0	3 594
Volgograd Region	3 755 551	2 872 706	834 169	48 676
Rostov Region	43 281 021	40 947 987	1 272 893	750 736
North-Caucasian Federal District	3 831 465	3 183 876	72 237	573 673
Republik of Daghestan	21 747	0	6 636	15 111
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	563 717	562 906	811	0
Karachai-Cherkess Republic	362 747	301 996	58 709	2 042
Republic of North Ossetia - Alania	44 980	0	6 081	38 899

Chechen Republic	0	0	0	0
Stavropol Territory	2 838 274	2 318 974	0	517 621
Volga Federal District	147 577 185	135 264 397	6 688 565	4 861 936
Republic of Bashkortostan	18 021 847	17 323 953	240 534	365 858
Republic of Marii El	713 220	691 683	450	21 087
Republic of Mordovia	155 462	150 139	2 702	2 621
Republic of Tatarstan	39 584 154	34 532 773	4 457 847	222 339
Udmurt Republic	283 874	11 783	155 219	116 872
Chuvash Republic	124 213	0	1 802	122 411
Perm Territory	2 743 240	2 025 287	127 982	589 971
Kirov Region	1 095 449	1 045 750	967	48 732
Nizhny Novgogrod Region	41 732 650	40 682 877	26 807	943 181
Orenburg Region	1 217 280	855 953	137 167	224 160
Penza Region	13 745	10 234	150	3 361
Samara Region	38 803 092	35 050 027	1 533 283	2 007 067
Saratov Region	306 415	105 604	2 853	190 868
Ulyanovsk Region	2 782 544	2 778 334	802	3 408
Ural Federal District	270 030 635	220 685 467	40 144 758	1 395 027
Kurgan Region	911	0	0	911
Sverdlovsk Region	196 870 007	188 993 105	4 957 598	1 017 017
Tyumen Region	53 560 875	16 457 305	31 028 257	182 394
Chelyabinsk Region	19 598 842	15 235 057	4 158 903	194 705
Siberian Federal District	87 481 988	81 292 655	2 676 170	2 925 707
Republic of Altai	163	0	0	163
Republic of Buryatiya	107 453	80 909	1 070	25 474
Republic of Tuva	404	0	404	0
Republic of Khakassia	127 887	126 928	0	959
Altai Territory	2 081 590	2 036 082	300	45 208
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	16 467 780	15 952 010	5 438	478 778
Irkutsk Region	2 912 622	2 696 105	40 024	175 330
Kemerovo Region	5 588 552	5 340 324	23 594	223 379
Novosibirsk Region	56 389 173	52 510 490	1 703 183	1 622 931
Omsk Region	3 325 549	2 093 576	901 221	329 837
Tomsk Region	480 815	456 231	936	23 648
Far Eastern Federal District	44 755 353	40 132 643	2 330 399	1 615 848
Republic of Sakha (Yakutia)	153 255	45 943	17 239	90 073
Kamchatka Territory	700 200	669 817	3 363	27 020
Primorskiy Territory	2 141 916	1 556 955	117 914	288 148
Khabarovsk Territory	29 738 172	28 104 795	365	1 139 683
Amur Region	2 951 654	748 161	2 189 130	10 128
Magadan Region	8 719 631	8 719 464	0	167
Sakhalin Region	350 508	287 508	2 388	60 612
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	17	0	0	17

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.02.13

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	776 466 066	91 430 274	5 030 608	376 325	243 620 009	34 630 060
Belgorod Region	85 316	0	0	0	18 554	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	95 510	0	0	0	26 322	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	139 934	0	0	0	230 995	0
Kaluga Region	104 815	0	0	0	158 515	0
Kostroma Region	346 813	0	4 703	0	1 847 153	64 611
Kursk Region	178 348	0	0	0	34 700	0
Lipetsk Region	615 927	0	0	0	14 019	0
Moscow Region	749 894	15 494	10 000	150 139	368 578	92 770
Orel Region	0	0	0	0	13 864	0
Ryazan Region	357 316	0	0	0	31 953	6 804
Smolensk Region	444 837	12 695	5 000	0	242 973	79 004
Tambov Region	56 494	0	0	0	24 705	0
Tver Region	29 350	0	0	0	14 492	0
Tula Region	52 626	0	0	0	10 254	3 363
Yaroslavl Region	107 187	0	0	0	22 256	0
City of Moscow	773 101 699	91 402 085	5 010 905	226 186	240 560 676	34 383 508
North-Western Federal District	17 984 451	824 260	51 520	0	2 965 275	479 426
Republic of Karelia	10 382	0	0	0	747	0
Komi Republic	169 117	0	0	0	1 124	0
Akhangel'sk Region	52 209	0	0	0	2 295	0
Vologda Region	1 456 786	40 050	30 000	0	788 750	1 243
Kaliningrad Region	293 768	0	9 689	0	27 286	11 121
Leningrad Region	560 588	0	0	0	18 816	1 653
Murmansk Region	60 598	15 847	0	0	20 434	0
Novgorod Region	191 488	0	0	0	18 428	0
Pskov Region	30 516	0	0	0	1 898	0
St Petersburg	15 158 999	768 363	11 831	0	2 085 497	465 409
Southern Federal District	3 426 623	6 133	0	0	1 054 094	43 310
Republic of Adygeya	50 518	0	0	0	36 321	0
Republic of Kalmykia	5 058	0	0	0	7 289	0
Krasnodar Territory	799 338	6 029	0	0	651 152	20 943
Astrakhan Region	52 724	0	0	0	30 272	0
Volgograd Region	300 031	0	0	0	60 986	33
Rostov Region	2 218 954	104	0	0	268 074	22 334
North-Caucasian Federal District	828 820	0	3 000	0	645 711	2 433
Republic of Dagestan	103 507	0	3 000	0	99 034	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	136 088	0	0	0	113 424	0
Karachai-Cherkess Republic	3 903	0	0	0	16 065	2 433

Republic of North Ossetia - Alania	342 508	0	0	0	38 552	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	242 814	0	0	0	378 636	0
Volga Federal District	16 980 337	618 725	100 000	0	18 521 739	292 966
Republic of Bashkortostan	1 210 144	0	30 000	0	1 322 804	21 069
Republic of Marii El	0	0	0	0	886	0
Republic of Mordovia	266 483	0	0	0	29 047	0
Republic of Tatarstan	9 850 570	471 461	20 000	0	4 517 795	27 178
Udmurt Republic	65 044	0	0	0	422 614	0
Chuvash Republic	85 972	0	0	0	75 825	0
Perm Territory	71 487	0	11 000	0	120 370	666
Kirov Region	406 617	0	0	0	186 768	698
Nizhny Novgorod Region	567 326	92 456	4 000	0	424 625	27 536
Orenburg Region	593 282	0	35 000	0	207 308	0
Penza Region	113 229	0	0	0	14 853	0
Samara Region	3 180 914	49 890	0	0	10 102 909	215 819
Saratov Region	554 200	4 918	0	0	1 068 708	0
Ulyanovsk Region	15 069	0	0	0	27 227	0
Ural Federal District	13 441 757	754 986	90 000	1 458	8 580 496	30 884
Kurgan Region	67 249	0	0	0	2 011	0
Sverdlovsk Region	4 983 979	166 550	90 000	0	7 073 665	29 361
Tyumen Region	6 154 644	327 523	0	0	1 145 843	1 112
Chelyabinsk Region	2 235 885	260 913	0	1 458	358 977	411
Siberian Federal District	7 592 752	1 489 010	57 480	404	10 486 945	280 191
Republic of Altai	22 298	0	0	0	47 238	0
Republic of Buryatiya	100 227	0	0	0	60 971	179
Republic of Tuva	10 694	0	0	404	8 300	0
Republic of Khakassia	63 332	0	0	0	24 047	0
Altai Territory	254 492	0	10 000	0	68 348	78
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	129 009	0	0	0	208 064	1 840
Irkutsk Region	148 582	2 669	10 000	0	125 830	300
Kemerovo Region	27 178	0	0	0	258 422	2 882
Novosibirsk Region	6 437 164	1 486 341	27 480	0	9 333 711	274 886
Omsk Region	200 505	0	0	0	301 325	26
Tomsk Region	199 271	0	10 000	0	50 689	0
Far Eastern Federal District	2 877 434	22 347	6 041	2 861	4 872 234	10 975
Republic of Sakha (Yakutia)	208 037	0	0	2 861	94 500	0
Kamchatka Territory	103 217	0	0	0	87 643	0
Primorskiy Territory	1 351 074	1 284	3 135	0	296 829	157
Khabarovsk Territory	285 332	0	0	0	289 060	0
Amur Region	887 594	21 063	2 906	0	4 069 154	10 818
Magadan Region	0	0	0	0	0	0
Sakhalin Region	42 180	0	0	0	35 048	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 1.02.13

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	460 682 499	83 751 378	4 992 103	376 325	148 437 988	30 023 902
Belgorod Region	3 422 481	0	0	0	32 220	0
Bryansk Region	599 695	0	0	0	95 707	1 345
Vladimir Region	1 861 469	0	0	0	477 943	2 298
Voronezh Region	23 152 353	171 923	0	0	4 732 606	310 478
Ivanovo Region	1 281 562	0	0	0	311 928	0
Kaluga Region	2 811 583	0	0	0	408 679	1 833
Kostroma Region	2 040 201	0	4 703	0	381 539	121
Kursk Region	403 935	0	0	0	166 605	1 243
Lipetsk Region	3 478 066	0	0	0	990 581	312
Moscow Region	18 372 746	114 190	10 000	150 139	3 087 336	459 466
Orel Region	839 634	0	0	0	142 426	0
Ryazan Region	3 719 886	57 920	0	0	239 390	7 378
Smolensk Region	3 495 370	12 695	5 000	0	273 537	21 373
Tambov Region	1 068 811	0	0	0	40 768	0
Tver Region	1 113 701	0	0	0	184 705	9 342
Tula Region	2 372 300	0	0	0	237 277	9 798
Yaroslavl Region	10 084 225	3 138	0	0	2 910 273	26 810
City of Moscow	380 564 481	83 391 512	4 972 400	226 186	133 724 468	29 172 105
	86 489 616	3 224 542	51 520	0	15 707 997	2 932 559
North-Western Federal District						
Republic of Karelia	993 312	245 193	0	0	446 992	11 324
Komi Republic	4 724 133	0	0	0	283 003	315
Akhangel'sk Region	1 941 407	34 903	0	0	117 909	3 621
Vologda Region	9 643 250	24 981	30 000	0	670 717	51 120
Kaliningrad Region	6 730 858	229 223	9 689	0	828 810	128 136
Leningrad Region	801 822	778	0	0	115 867	4 013
Murmansk Region	4 800 506	15 847	0	0	377 729	18 365
Novgorod Region	1 562 949	39 547	0	0	413 281	16 608
Pskov Region	2 751 780	0	0	0	130 571	258
St Petersburg	52 539 599	2 634 070	11 831	0	12 323 118	2 698 799
Southern Federal District	61 127 574	4 342 922	24 861	0	15 337 445	373 972
Republic of Adygeya	3 144 837	0	0	0	150 465	407
Republic of Kalmykia	364 169	0	0	0	14 954	0
Krasnodar Territory	39 890 115	141 584	24 861	0	7 611 728	249 731
Astrakhan Region	462 698	0	0	0	263 657	11
Volgograd Region	3 134 204	1 131 565	0	0	1 331 850	7 427
Rostov Region	14 131 551	3 069 773	0	0	5 964 791	116 396
North-Caucasian Federal District	12 467 700	105 108	3 000	0	4 554 014	88 312
Republik of Daghestan	526 904	0	3 000	0	486 290	35
Republic of Ingushetia	1 130 155	0	0	0	183 229	0
Kabardino-Balkar Republic	905 839	105 108	0	0	231 627	0
Karachai-Cherkess Republic	1 044 133	0	0	0	179 723	2 042

Republic of North Ossetia - Alania	921 224	0	0	0	99 546	732
Chechen Republic	81 755	0	0	0	3 104	0
Stavropol Territory	7 857 690	0	0	0	3 370 495	85 503
Volga Federal District	106 514 788	1 137 735	100 000	0	42 334 720	1 075 595
Republic of Bashkortostan	7 512 889	0	30 000	0	4 065 767	89 956
Republic of Marii El	7 841 529	0	0	0	198 328	5 950
Republic of Mordovia	1 385 692	0	0	0	147 997	14
Republic of Tatarstan	16 518 980	497 182	20 000	0	4 229 522	17 003
Udmurt Republic	3 280 322	0	0	0	1 226 833	31 827
Chuvash Republic	1 529 167	0	0	0	421 278	22 335
Perm Territory	13 319 986	38 877	11 000	0	2 975 223	157 780
Kirov Region	3 431 341	0	0	0	444 054	3 832
Nizhny Novgogrod Region	19 324 907	392 678	4 000	0	5 872 573	196 541
Orenburg Region	1 648 033	0	35 000	0	482 353	18 948
Penza Region	3 059 179	0	0	0	84 455	500
Samara Region	24 447 785	85 848	0	0	20 761 288	516 277
Saratov Region	1 388 191	26 950	0	0	1 212 146	14 054
Ulyanovsk Region	1 826 787	96 200	0	0	212 903	578
Ural Federal District	37 984 655	1 291 567	91 124	1 458	23 152 848	367 783
Kurgan Region	726 364	0	0	0	279 766	4
Sverdlovsk Region	24 272 683	889 843	91 124	0	15 801 429	235 528
Tyumen Region	4 744 201	140 811	0	0	3 636 619	19 939
Chelyabinsk Region	8 241 407	260 913	0	1 458	3 435 034	112 312
Siberian Federal District	61 433 446	862 621	30 000	404	33 800 193	689 638
Republic of Altai	132 359	0	0	0	126 053	46
Republic of Buryatiya	821 553	1 725	0	0	486 109	3 056
Republic of Tuva	89 730	0	0	404	237 642	0
Republic of Khakassia	501 858	0	0	0	235 368	665
Altai Territory	18 883 862	74 630	10 000	0	847 861	5 655
Zabaykal Territory	203 554	0	0	0	302 239	0
Krasnoyarsk Territory	5 440 864	208 808	0	0	5 491 402	80 608
Irkutsk Region	5 149 996	78 520	10 000	0	3 397 532	28 143
Kemerovo Region	2 279 591	0	0	0	3 681 803	43 676
Novosibirsk Region	21 844 316	387 169	0	0	15 679 455	468 549
Omsk Region	5 001 527	70 076	0	0	2 521 947	57 452
Tomsk Region	1 084 236	41 693	10 000	0	792 782	1 788
Far Eastern Federal District	12 897 966	395 249	46 041	2 861	7 421 327	218 403
Republic of Sakha (Yakutia)	348 234	0	40 000	2 861	174 085	730
Kamchatka Territory	670 264	0	0	0	102 585	1 477
Primorskiy Territory	1 827 325	29 346	3 135	0	1 326 365	19 238
Khabarovsk Territory	7 966 102	365 903	0	0	4 642 097	193 255
Amur Region	407 465	0	2 906	0	676 036	639
Magadan Region	1 084 148	0	0	0	395 939	139
Sakhalin Region	110 711	0	0	0	97 998	2 908
Jewish Autonomous Region	483 717	0	0	0	5 547	0
Chukotka Autonomous Area	0	0	0	0	675	17

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.02.13

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	19 115 450 047	4 661 874	633 201	4 067 115 975	4 873 540 883	10 010 084 493
Belgorod Region	13 825 667	0	0	3 526 365	1 710 669	8 550 775
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 338 239	0	64	1 729 047	379 655	3 195 926
Voronezh Region	283 281	0	0	275 150	70	8 038
Ivanovo Region	9 084 798	0	0	2 914 191	665 539	5 402 857
Kaluga Region	15 880 650	5	224	3 143 801	1 224 576	11 500 383
Kostroma Region	67 070 919	0	0	4 201 830	4 156 129	58 614 639
Kursk Region	11 397 960	0	0	2 499 630	263 650	8 611 058
Lipetsk Region	21 423 089	0	0	4 131 733	4 195 074	13 089 955
Moscow Region	72 223 139	4 788	0	11 810 299	22 613 166	37 585 015
Orel Region	2 947 752	0	0	723 684	63 204	2 147 676
Ryazan Region	12 617 288	0	0	3 817 929	489 445	8 121 512
Smolensk Region	24 981 658	0	0	8 558 429	3 102 758	13 272 519
Tambov Region	2 485 166	0	0	767 447	388 454	1 322 256
Tver Region	8 049 068	899	0	3 309 843	459 505	4 260 054
Tula Region	11 293 881	0	0	2 294 192	1 388 016	7 511 721
Yaroslavl Region	5 410 634	0	0	2 207 942	816 355	2 293 077
City of Moscow	18 831 136 858	4 656 182	632 913	4 011 204 463	4 831 624 618	9 824 597 032
North-Western Federal District	792 437 838	742 608	3 193	343 673 318	233 059 368	204 869 988
Republic of Karelia	844 625	0	0	629 572	51 531	121 860
Komi Republic	3 824 695	0	0	1 543 182	453 832	1 725 107
Akhangel'sk Region	837 098	12	0	413 417	240 684	182 974
Vologda Region	47 585 016	0	0	12 722 453	11 325 396	23 390 048
Kaliningrad Region	14 433 073	0	0	6 682 871	1 868 014	5 712 320
Leningrad Region	7 698 255	7 779	0	1 777 213	679 399	5 193 517
Murmansk Region	3 876 842	0	0	2 069 938	80 601	1 672 855
Novgorod Region	3 407 745	0	439	1 401 012	156 708	1 783 416
Pskov Region	1 894 089	0	0	1 020 080	30 484	839 141
St Petersburg	708 036 400	734 817	2 754	315 413 580	218 172 719	164 248 750
Southern Federal District	162 935 136	72 352	88 653	40 841 814	16 123 757	104 930 399
Republic of Adygeya	4 206 818	0	0	1 130 815	620 270	2 446 113
Republic of Kalmykia	548 656	0	0	364 872	30 000	152 932
Krasnodar Territory	86 448 476	22 727	55 059	19 625 465	9 951 252	56 160 194
Astrakhan Region	5 487 851	0	0	3 131 871	852 877	1 443 529
Volgograd Region	10 606 188	2 015	0	2 313 649	1 641 239	6 616 905
Rostov Region	55 637 147	47 610	33 594	14 275 142	3 028 119	38 110 726
North-Caucasian Federal District	36 040 739	0	1 638	16 176 360	1 767 590	17 894 541
Republic of Daghestan	14 010 239	0	10	7 074 450	493 157	6 362 465
Republic of Ingushetia	585 762	0	0	445 244	0	129 743
Kabardino-Balkar Republic	3 799 043	0	0	1 025 111	53 892	2 692 116
Karachai-Cherkess Republic	3 738 806	0	0	2 513 193	751 286	471 983
Republic of North Ossetia - Alania	7 834 353	0	1 628	1 887 349	334 251	5 590 707
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 072 536	0	0	3 231 013	135 004	2 647 527
Volga Federal District	820 778 347	6 405 841	1 929 435	178 878 619	171 721 830	458 662 858

Republic of Bashkortostan	61 855 380	9 866	0	11 342 215	12 998 105	37 392 327
Republic of Marii El	1 711 729	0	0	510 526	168 325	1 018 219
Republic of Mordovia	16 770 807	0	0	3 908 030	1 316 517	11 350 317
Republic of Tatarstan	365 215 141	6 372 417	1 926 628	81 254 628	108 744 201	165 360 685
Udmurt Republic	22 760 362	0	0	6 858 386	1 182 087	14 682 975
Chuvash Republic	7 777 941	0	0	2 650 246	1 273 748	3 736 198
Perm Territory	24 985 136	7 515	0	5 557 350	4 818 872	14 555 514
Kirov Region	22 907 141	549	0	4 397 363	2 007 298	16 241 067
Nizhny Novgogrod Region	62 291 063	5 843	761	13 888 070	5 199 459	43 015 498
Orenburg Region	28 895 806	9 637	1 001	5 268 936	7 110 764	16 486 500
Penza Region	3 087 898	0	0	846 190	334 992	1 889 162
Samara Region	144 431 477	14	1 045	33 655 744	23 974 575	86 309 518
Saratov Region	54 310 258	0	0	7 815 675	2 257 862	44 117 533
Ulyanovsk Region	3 778 208	0	0	925 260	335 025	2 507 345
Ural Federal District	626 231 115	152 487	87 917	122 852 880	150 482 098	346 899 309
Kurgan Region	1 797 737	0	192	716 299	217 350	858 232
Sverdlovsk Region	289 805 577	20 811	459	65 690 609	48 510 716	174 346 981
Tyumen Region	253 522 181	73 081	67 330	36 532 251	96 789 080	117 383 324
Chelyabinsk Region	81 105 620	58 595	19 936	19 913 721	4 964 952	54 310 772
Siberian Federal District	310 853 610	47 292	6 050	72 823 900	51 253 209	182 980 349
Republic of Altai	809 683	0	0	190 170	338 613	278 505
Republic of Buryatiya	7 055 527	22	0	2 321 937	209 794	4 460 334
Republic of Tuva	303 140	0	0	207 752	12 411	82 969
Republic of Khakassia	4 178 597	6	0	873 090	488 697	2 754 694
Altai Territory	11 673 607	0	467	3 990 813	1 188 464	6 459 919
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	10 115 072	15 177	5 229	2 762 576	693 759	6 384 242
Irkutsk Region	14 849 314	0	0	4 018 396	1 612 839	9 154 150
Kemerovo Region	21 015 786	0	0	4 116 936	811 043	16 060 943
Novosibirsk Region	213 208 468	32 068	354	48 157 299	43 674 800	118 212 586
Omsk Region	18 736 921	0	0	3 716 815	1 990 139	12 965 434
Tomsk Region	8 907 495	19	0	2 468 116	232 650	6 166 573
Far Eastern Federal District	339 047 234	22 385	165 490	51 344 251	36 705 777	249 904 002
Republic of Sakha (Yakutia)	18 595 187	3 068	2 618	4 958 391	2 026 781	11 523 979
Kamchatka Territory	12 216 308	16 547	1 570	3 123 017	1 735 370	7 054 837
Primorskiy Territory	63 493 721	2 696	888	18 570 929	4 433 455	40 302 534
Khabarovsk Territory	18 938 676	0	0	5 131 568	1 984 051	11 724 520
Amur Region	213 333 300	2	160 414	13 858 922	25 298 772	173 909 702
Magadan Region	0	0	0	0	0	0
Sakhalin Region	12 470 042	72	0	5 701 424	1 227 348	5 388 430
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 1.02.13

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	12 855 253 945	2 024 057	143 993	3 069 769 326	4 145 755 815	5 506 841 777
Belgorod Region	104 673 918	1 763	9 121	17 361 882	14 599 986	72 547 622
Bryansk Region	54 643 337	6 912	13 297	7 241 568	5 598 655	41 598 219
Vladimir Region	107 480 721	11 120	7 580	12 229 350	9 463 610	85 487 070
Voronezh Region	247 471 851	199 428	832	34 255 406	30 390 588	182 292 312
Ivanovo Region	56 672 994	18 979	121	6 444 309	3 223 880	46 840 575
Kaluga Region	82 583 249	34 918	3 924	14 240 130	5 196 841	63 012 095
Kostroma Region	52 569 476	9 740	0	4 055 083	6 572 893	41 907 312
Kursk Region	54 476 118	5 506	8	7 594 859	3 049 497	43 717 525
Lipetsk Region	85 131 109	5 240	3 217	11 551 413	13 231 295	60 184 845
Moscow Region	761 894 936	462 294	13 050	179 494 961	81 821 332	497 458 228
Orel Region	43 409 108	186	0	5 602 626	2 357 730	35 331 525
Ryazan Region	75 983 464	21 766	0	11 500 704	4 703 550	59 483 447
Smolensk Region	54 339 272	16 123	6 578	7 296 206	3 722 604	43 201 682
Tambov Region	47 897 422	2 390	184	5 940 532	2 161 014	39 715 625
Tver Region	75 308 811	3 389	0	10 494 404	4 143 756	60 580 864
Tula Region	100 062 258	5 698	2 639	12 959 676	13 505 429	73 360 306
Yaroslavl Region	113 734 957	6 942	0	18 964 119	23 076 048	71 249 933
City of Moscow	10 736 920 944	1 211 663	83 442	2 702 542 098	3 918 937 107	3 988 872 592
North-Western Federal District	2 196 083 344	1 735 608	27 727	509 954 161	423 245 284	1 241 892 222
Republic of Karelia	34 282 047	1 112	575	4 827 139	1 255 521	28 041 528
Komi Republic	81 901 073	12 074	7 867	9 547 206	7 721 108	64 420 197
Akhangel'sk Region	98 038 446	13 083	4 070	15 802 486	7 969 564	74 082 803
Vologda Region	90 901 194	12 574	0	14 853 115	14 454 225	61 277 281
Kaliningrad Region	83 673 500	4 089	0	19 049 745	7 642 967	56 633 321
Leningrad Region	20 258 570	24 096	0	4 407 757	2 537 434	13 164 384
Murmansk Region	73 638 806	2 097	738	14 202 864	3 922 290	55 326 084
Novgorod Region	31 058 937	6 823	1 319	6 398 034	1 352 135	23 111 866
Pskov Region	28 259 347	2 403	2 158	5 380 610	1 926 574	20 847 034
St Petersburg	1 654 071 424	1 657 257	11 000	415 485 205	374 463 466	844 987 724
Southern Federal District	950 847 832	137 676	100 879	180 371 082	69 953 118	697 867 334
Republic of Adygeya	14 180 348	598	0	1 707 412	945 800	11 504 723
Republic of Kalmykia	6 130 418	4 625	1 237	961 265	325 955	4 827 799
Krasnodar Territory	433 919 081	34 058	64 225	89 316 898	31 957 496	311 181 413
Astrakhan Region	51 331 821	1 906	0	9 260 527	2 617 254	39 327 116
Volgograd Region	136 221 647	24 586	1 823	20 015 151	7 822 317	108 046 407
Rostov Region	309 064 517	71 903	33 594	59 109 829	26 284 296	222 979 876
North-Caucasian Federal District	275 517 199	587 982	164 002	58 876 233	21 167 410	193 961 616
Republic of Dagestan	40 950 247	246 105	14 235	10 500 559	2 487 875	27 544 799
Republic of Ingushetia	4 611 140	11 575	0	1 594 100	248 000	2 720 437
Kabardino-Balkar Republic	24 642 720	92	38	5 198 819	794 119	18 593 289
Karachai-Cherkess Republic	12 134 510	5 983	0	3 015 724	946 860	8 150 381
Republic of North Ossetia - Alania	26 310 535	0	2 560	3 601 280	1 019 537	21 631 997
Chechen Republic	9 832 577	141 305	119 179	4 793 205	650 470	4 116 987

Stavropol Territory	157 035 470	182 922	27 990	30 172 546	15 020 549	111 203 726
Volga Federal District	2 499 948 500	6 901 930	1 983 925	458 747 053	387 072 240	1 633 662 583
Republic of Bashkortostan	304 473 640	30 057	459	45 913 286	77 516 914	180 425 400
Republic of Marii El	27 640 272	3 434	0	4 162 939	2 124 998	21 313 135
Republic of Mordovia	40 001 638	141 596	369	5 826 151	3 791 656	30 033 004
Republic of Tatarstan	500 186 291	6 382 742	1 926 683	103 084 916	129 865 361	257 020 457
Udmurt Republic	84 901 173	2 897	0	16 146 955	8 289 273	60 339 455
Chuvash Republic	59 928 996	10 387	7 308	8 261 947	6 500 492	44 979 975
Perm Territory	223 121 250	78 019	11 493	55 315 803	22 151 046	145 141 128
Kirov Region	70 771 068	9 087	8	9 958 951	5 649 412	54 733 273
Nizhny Novgorod Region	353 747 003	95 779	20 230	83 051 196	44 922 931	224 563 114
Orenburg Region	114 055 302	23 073	15 234	16 277 845	12 888 160	80 174 969
Penza Region	69 096 681	29 580	0	9 539 746	3 513 481	55 879 107
Samara Region	412 853 555	31 956	2 141	64 927 067	53 363 232	293 223 261
Saratov Region	161 660 340	8 569	0	25 046 355	10 511 358	125 747 780
Ulyanovsk Region	77 511 291	54 754	0	11 233 896	5 983 926	60 088 525
Ural Federal District	1 445 733 342	368 610	219 418	264 695 702	300 815 834	870 055 098
Kurgan Region	29 455 111	8 743	1 879	4 030 503	2 424 589	22 935 151
Sverdlovsk Region	566 267 944	92 062	98 391	116 410 442	81 655 509	364 253 904
Tyumen Region	606 942 794	119 919	77 769	87 315 328	199 489 130	316 382 795
Chelyabinsk Region	243 067 493	147 886	41 379	56 939 429	17 246 606	166 483 248
Siberian Federal District	1 292 019 094	213 976	98 020	220 634 294	126 265 436	936 863 368
Republic of Altai	5 922 195	1 463	1 311	636 050	855 791	4 420 760
Republic of Buryatiya	42 356 724	3 378	0	7 022 037	4 087 177	31 112 097
Republic of Tuva	4 776 424	15 458	494	889 413	121 645	3 737 413
Republic of Khakassia	20 260 052	3 190	0	3 531 923	1 169 753	15 430 867
Altai Territory	107 876 248	2 454	7 156	15 510 336	12 128 496	80 081 236
Zabaykal Territory	35 218 874	30 126	0	4 390 767	1 729 053	28 981 425
Krasnoyarsk Territory	233 161 183	45 616	32 606	48 594 886	19 688 442	160 575 436
Irkutsk Region	144 196 825	18 357	2 566	23 364 232	14 358 585	106 066 008
Kemerovo Region	179 247 493	7 925	36 625	25 229 719	18 993 978	134 537 844
Novosibirsk Region	334 059 928	64 437	2 689	63 719 894	36 476 203	231 913 358
Omsk Region	116 332 214	15 303	12 370	15 050 513	11 323 517	89 677 891
Tomsk Region	68 610 934	6 269	2 203	12 694 524	5 332 796	50 329 033
Far Eastern Federal District	680 461 208	134 998	177 608	127 924 515	55 526 779	494 759 697
Republic of Sakha (Yakutia)	72 203 269	34 114	6 569	16 698 986	5 329 428	49 876 265
Kamchatka Territory	37 925 626	16 512	1 570	6 607 712	2 082 067	28 837 941
Primorskiy Territory	184 000 184	9 655	3 061	45 964 728	12 125 493	125 534 348
Khabarovsk Territory	220 826 054	26 696	1 732	30 781 377	21 486 484	168 050 032
Amur Region	63 193 865	17 415	2 954	8 519 380	5 164 702	49 306 562
Magadan Region	28 262 114	6 700	161 509	4 459 202	3 364 526	20 240 588
Sakhalin Region	62 025 034	23 414	164	13 518 065	5 431 199	42 821 730
Jewish Autonomous Region	5 218 643	292	49	529 069	201 050	4 483 902
Chukotka Autonomous Area	6 806 419	200	0	845 996	341 830	5 608 329

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.02.13**

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	6 922 349 770	34 490 187	176	1 063 265 939	3 214 170 530	2 255 729 047
Belgorod Region	1 232 203	0	0	26 744	0	1 205 455
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 002 429	0	0	5 796	810	995 818
Voronezh Region	1 098	0	0	169	0	926
Ivanovo Region	697 855	0	0	11 665	6 210	679 900
Kaluga Region	1 288 438	0	0	99 165	9 128	1 180 145
Kostroma Region	8 573 337	0	0	409 843	1 154 106	6 997 367
Kursk Region	445 254	0	0	90 309	0	338 197
Lipetsk Region	1 263 989	0	0	720 901	0	543 087
Moscow Region	13 512 127	0	0	344 312	3 982 336	9 118 509
Orel Region	245 777	0	0	103 881	15 043	126 853
Ryazan Region	615 064	0	0	81 312	1 142	519 981
Smolensk Region	4 110 954	0	0	501 328	384 945	3 224 579
Tambov Region	21 644	0	0	1 483	0	20 150
Tver Region	575 888	0	0	35 227	231 764	308 834
Tula Region	606 312	0	0	87 622	0	518 668
Yaroslavl Region	257 014	0	0	32 696	0	223 194
City of Moscow	6 887 900 387	34 490 187	176	1 060 713 486	3 208 385 046	2 229 727 384
North-Western Federal District	177 613 900	5 942	0	29 264 542	60 633 770	83 472 829
Republic of Karelia	24 257	0	0	21 764	0	2 239
Komi Republic	636 525	0	0	5 397	0	631 128
Akhangel'sk Region	22 083	0	0	56	9 272	12 755
Vologda Region	7 840 393	0	0	2 001 248	2 382 188	3 455 918
Kaliningrad Region	7 053 511	0	0	2 898 324	1 653 217	2 478 960
Leningrad Region	920 569	0	0	89 112	0	830 796
Murmansk Region	1 073 659	0	0	751 415	0	284 978
Novgorod Region	79 313	0	0	15 125	0	64 182
Pskov Region	33 108	0	0	12 341	0	20 762
St Petersburg	159 930 482	5 942	0	23 469 760	56 589 093	75 691 111
Southern Federal District	11 649 698	0	0	2 499 895	2 271 529	6 609 290
Republic of Adygeya	22 277	0	0	4 021	0	18 244
Republic of Kalmykia	122 364	0	0	18	42 295	80 051
Krasnodar Territory	3 442 096	0	0	169 676	59 404	3 003 319
Astrakhan Region	348 196	0	0	293 643	0	44 286
Volgograd Region	493 983	0	0	18 196	325 330	150 455
Rostov Region	7 220 782	0	0	2 014 341	1 844 500	3 312 935
North-Caucasian Federal District	4 100 454	0	0	173 062	961	3 895 240
Republic of Dagestan	225 228	0	0	72 260	0	142 810
Republic of Ingushetia	9 974	0	0	759	0	9 159
Kabardino-Balkar Republic	73 554	0	0	153	0	73 386
Karachai-Cherkess Republic	3 473 109	0	0	82 689	30	3 369 603
Republic of North Ossetia - Alania	196 965	0	0	7 252	0	189 544
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	121 624	0	0	9 949	931	110 738
Volga Federal District	94 086 400	5 754	0	6 795 225	39 624 874	46 292 248
Republic of Bashkortostan	3 311 559	0	0	156 284	87 463	3 066 903
Republic of Marii El	3 931	0	0	1 014	0	2 917
Republic of Mordovia	240 295	0	0	11 911	0	225 956
Republic of Tatarstan	56 469 691	5 754	0	2 537 629	35 379 312	17 870 891
Udmurt Republic	1 297 246	0	0	36 217	405 134	855 809
Chuvash Republic	247 138	0	0	7 079	0	240 011
Perm Territory	2 489 111	0	0	260 224	28 076	2 200 811
Kirov Region	1 857 584	0	0	651 327	364 402	841 444
Nizhny Novgogrod Region	3 484 506	0	0	483 592	780 341	2 183 022
Orenburg Region	1 813 928	0	0	39 932	511 450	1 262 506
Penza Region	0	0	0	0	0	0
Samara Region	17 807 765	0	0	1 808 363	1 828 782	13 560 217
Saratov Region	5 015 844	0	0	789 288	239 914	3 946 331
Ulyanovsk Region	47 802	0	0	12 365	0	35 430
Ural Federal District	93 650 469	30 631	0	37 900 582	8 790 394	34 015 367
Kurgan Region	21 587	0	0	123	0	21 423
Sverdlovsk Region	24 569 551	0	0	2 713 130	3 657 276	16 328 532
Tyumen Region	60 420 637	30 300	0	31 866 099	4 811 229	13 443 994
Chelyabinsk Region	8 638 694	331	0	3 321 230	321 889	4 221 418
Siberian Federal District	57 286 880	0	3 834	8 831 455	7 435 702	34 169 548
Republic of Altai	40 385	0	0	26 660	0	13 725
Republic of Buryatiya	807 698	0	0	4 237	0	160 385
Republic of Tuva	1 242	0	0	0	0	1 242
Republic of Khakassia	55 806	0	0	2 175	0	51 523
Altai Territory	206 192	0	0	33 809	0	172 381
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	255 742	0	0	30 046	0	225 550
Irkutsk Region	681 916	0	0	174 790	38 421	352 913
Kemerovo Region	2 101 536	0	0	1 829 914	0	271 622
Novosibirsk Region	51 792 066	0	3 834	6 264 972	7 380 407	32 057 862
Omsk Region	1 006 875	0	0	307 813	16 874	682 060
Tomsk Region	337 422	0	0	157 039	0	180 285
Far Eastern Federal District	37 240 013	0	0	2 718 002	3 531 238	28 850 686
Republic of Sakha (Yakutia)	954 353	0	0	45 457	65 461	771 597
Kamchatka Territory	1 242 156	0	0	354 611	84 078	788 106
Primorskiy Territory	6 645 302	0	0	944 103	286 277	5 361 091
Khabarovsk Territory	1 378 037	0	0	129 693	51 258	1 160 975
Amur Region	25 792 989	0	0	525 181	3 043 713	20 261 164
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 227 176	0	0	718 957	451	507 753
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 1.02.13

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	6 141 754 016	33 588 789	4 009	955 086 031	3 109 747 582	1 816 448 902
Belgorod Region	22 166 227	0	0	967 158	7 839 038	9 722 972
Bryansk Region	4 114 392	0	0	170 965	68 474	3 295 365
Vladimir Region	10 171 891	404	0	572 169	833 082	5 996 322
Voronezh Region	31 939 083	0	0	2 318 811	6 101 144	19 075 521
Ivanovo Region	5 035 770	22	0	215 762	206 194	3 975 884
Kaluga Region	7 639 625	661	0	531 127	489 119	4 697 499
Kostroma Region	3 642 087	55	0	111 782	1 088 062	1 998 125
Kursk Region	3 295 751	0	0	141 495	133 022	2 047 585
Lipetsk Region	5 052 459	0	0	911 005	314 130	3 029 039
Moscow Region	73 231 794	101	0	9 963 960	8 444 816	47 832 285
Orel Region	2 268 581	17	0	225 805	17 377	1 451 834
Ryazan Region	5 465 116	0	0	337 658	631 444	3 298 302
Smolensk Region	9 251 517	1 197	0	3 942 509	115 502	3 084 940
Tambov Region	2 157 686	0	0	37 606	7 813	1 254 978
Tver Region	8 079 798	5 590	0	391 137	735 098	3 891 731
Tula Region	12 040 215	0	0	2 127 805	3 802 835	4 115 374
Yaroslavl Region	8 091 252	29	0	854 247	613 220	5 179 168
City of Moscow	5 928 110 772	33 580 713	4 009	931 265 030	3 078 307 212	1 692 501 978
North-Western Federal District	453 095 347	69 568	0	67 034 337	109 671 317	244 093 144
Republic of Karelia	3 032 610	0	0	153 221	7 567	2 461 476
Komi Republic	5 994 062	0	0	196 303	8 329	3 828 891
Akhangel'sk Region	7 682 012	146	0	1 108 456	928 953	4 436 802
Vologda Region	21 563 755	4	0	8 138 506	7 177 258	3 993 545
Kaliningrad Region	18 582 990	170	0	2 595 527	2 558 863	12 889 981
Leningrad Region	3 139 116	0	0	433 913	798 390	1 753 238
Murmansk Region	9 477 633	0	0	2 690 672	356 914	4 931 358
Novgorod Region	3 198 760	121	0	682 551	82 534	2 166 085
Pskov Region	2 275 372	0	0	147 315	335 338	1 434 491
St Petersburg	378 149 037	69 127	0	50 887 873	97 417 171	206 197 277
Southern Federal District	90 021 509	1 927	0	10 754 919	7 500 681	60 484 209
Republic of Adygeya	556 843	0	0	23 295	0	379 431
Republic of Kalmykia	350 133	0	0	1 414	42 295	241 158
Krasnodar Territory	42 774 506	1 142	0	4 042 279	4 149 749	30 549 815
Astrakhan Region	4 080 354	97	0	810 879	34 735	2 636 176
Volgograd Region	12 094 046	0	0	1 240 722	735 394	7 845 691
Rostov Region	30 165 627	688	0	4 636 330	2 538 508	18 831 938
North-Caucasian Federal District	19 664 925	16 402	0	1 598 679	322 919	14 059 215
Republik of Daghestan	1 207 434	0	0	105 542	0	733 255
Republic of Ingushetia	193 320	0	0	1 884	0	163 246
Kabardino-Balkar Republic	1 680 574	0	0	57 080	10 209	1 212 183
Karachai-Cherkess Republic	2 774 194	0	0	58 576	10 059	2 623 181
Republic of North Ossetia - Alania	1 243 206	0	0	36 943	0	887 338
Chechen Republic	135 719	0	0	1 947	0	128 937

Stavropol Territory	12 430 478	16 402	0	1 336 707	302 651	8 311 075
Volga Federal District	275 174 010	782 300	0	32 383 304	53 403 183	145 073 913
Republic of Bashkortostan	24 126 618	757 718	0	3 423 095	2 870 463	12 969 766
Republic of Marii El	1 948 898	0	0	140 546	282 551	867 193
Republic of Mordovia	1 963 891	716	0	160 991	38 617	997 824
Republic of Tatarstan	69 351 126	6 005	0	3 682 244	35 293 551	24 587 131
Udmurt Republic	4 452 979	16 613	0	522 696	19 623	2 768 134
Chuvash Republic	4 002 476	0	0	229 290	664 559	1 791 619
Perm Territory	29 549 037	40	0	7 817 775	1 806 953	15 307 451
Kirov Region	5 905 760	71	0	940 696	2 486 157	1 920 142
Nizhny Novgogrod Region	43 540 472	945	0	6 265 364	3 921 893	19 771 469
Orenburg Region	8 883 223	9	0	1 268 413	1 616 475	5 065 435
Penza Region	4 362 702	183	0	710 138	21 298	2 253 208
Samara Region	55 866 535	0	0	3 784 965	2 937 022	43 348 230
Saratov Region	14 258 866	0	0	1 243 662	1 326 821	9 952 843
Ulyanovsk Region	6 961 427	0	0	2 193 429	117 200	3 473 468
Ural Federal District	212 118 533	59 952	0	48 540 316	24 094 363	110 737 613
Kurgan Region	1 241 964	0	0	131 485	43 715	641 993
Sverdlovsk Region	68 451 780	30 404	0	8 523 822	14 869 328	37 652 805
Tyumen Region	114 097 445	29 213	0	32 719 742	5 717 730	59 505 406
Chelyabinsk Region	28 327 344	335	0	7 165 267	3 463 590	12 937 409
Siberian Federal District	109 862 504	12 039	0	15 057 177	11 288 161	60 918 656
Republic of Altai	200 910	0	0	28 205	0	101 611
Republic of Buryatiya	3 690 813	0	0	114 334	104 157	1 580 054
Republic of Tuva	161 974	0	0	60 102	0	40 462
Republic of Khakassia	901 816	56	0	7 650	165 712	525 927
Altai Territory	9 382 328	95	0	376 298	2 020 661	3 952 629
Zabaykal Territory	1 758 279	0	0	116 448	18 485	628 154
Krasnoyarsk Territory	15 306 246	2	0	2 293 006	872 357	9 688 746
Irkutsk Region	11 501 725	84	0	1 514 114	466 370	5 387 972
Kemerovo Region	17 823 094	0	0	3 752 860	239 715	9 667 062
Novosibirsk Region	34 524 963	11 557	0	5 349 241	6 176 656	19 973 414
Omsk Region	8 768 206	18	0	1 096 003	201 732	6 115 421
Tomsk Region	5 842 150	227	0	348 916	1 022 316	3 257 204
Far Eastern Federal District	62 929 579	1 536	0	7 836 956	4 880 859	36 740 931
Republic of Sakha (Yakutia)	4 707 102	0	0	228 353	66 073	1 738 279
Kamchatka Territory	2 877 903	351	0	431 385	84 078	1 954 031
Primorskiy Territory	17 616 601	966	0	3 193 615	645 597	11 534 981
Khabarovsk Territory	19 024 393	0	0	1 783 590	544 921	14 358 212
Amur Region	6 547 155	0	0	251 614	2 262 593	2 874 201
Magadan Region	5 960 391	198	0	222 070	840 776	947 493
Sakhalin Region	5 750 640	21	0	1 721 712	428 668	3 030 798
Jewish Autonomous Region	299 006	0	0	4 121	8 153	226 241
Chukotka Autonomous Area	146 388	0	0	496	0	76 695

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.02.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 220 783 515	2 180 750 393	2 040 033 122
Belgorod Region	80 000	80 000	0
Bryansk Region	0	0	0
Vladimir Region	1 085 036	1 085 036	0
Voronezh Region	783 785	783 785	0
Ivanovo Region	1 697 019	1 697 019	0
Kaluga Region	115 000	115 000	0
Kostroma Region	6 489 731	5 702 936	786 795
Kursk Region	0	0	0
Lipetsk Region	794 000	794 000	0
Moscow Region	1 121 030	1 121 030	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1 023 450	821 086	202 364
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	335 000	335 000	0
Yaroslavl Region	122 000	122 000	0
City of Moscow	4 207 137 464	2 168 093 501	2 039 043 963
North-Western Federal District	73 031 258	45 819 313	27 211 945
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	33 000	33 000	0
Vologda Region	2 168 067	1 792 221	375 846
Kaliningrad Region	176 714	174 000	2 714
Leningrad Region	50 000	50 000	0
Murmansk Region	885 000	885 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	69 718 477	42 885 092	26 833 385
Southern Federal District	10 541 489	8 155 666	2 385 823
Republic of Adygeya	0	0	0
Republic of Kalmykia	75 000	75 000	0
Krasnodar Territory	5 086 050	4 584 822	501 228
Astrakhan Region	80 000	80 000	0
Volgograd Region	836 022	270 000	566 022
Rostov Region	4 464 417	3 145 844	1 318 573
North-Caucasian Federal District	701 716	701 716	0
Republic of Dagestan	351 716	351 716	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	60 000	60 000	0
Republic of North Ossetia - Alania	135 000	135 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	87 363 343	79 109 905	8 253 438
Republic of Bashkortostan	4 784 266	3 643 430	1 140 836
Republic of Marii El	29 000	29 000	0
Republic of Mordovia	49 240	49 240	0

Republic of Tatarstan	26 289 120	20 843 979	5 445 141
Udmurt Republic	3 745 922	3 242 364	503 558
Chuvash Republic	257 537	257 537	0
Perm Territory	92 000	92 000	0
Kirov Region	282 963	282 963	0
Nizhny Novgorod Region	4 097 266	3 897 536	199 730
Orenburg Region	1 285 493	1 285 493	0
Penza Region	5 000	5 000	0
Samara Region	45 981 015	45 039 363	941 652
Saratov Region	422 521	400 000	22 521
Ulyanovsk Region	42 000	42 000	0
Ural Federal District	73 106 555	35 248 007	37 858 548
Kurgan Region	0	0	0
Sverdlovsk Region	10 073 314	5 691 418	4 381 896
Tyumen Region	61 268 207	27 957 259	33 310 948
Chelyabinsk Region	1 765 034	1 599 330	165 704
Siberian Federal District	31 245 880	22 760 511	8 485 369
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	435 000	435 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	661 500	661 500	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	345 750	345 750	0
Kemerovo Region	1 027 000	1 027 000	0
Novosibirsk Region	27 431 971	19 661 261	7 770 710
Omsk Region	1 224 659	510 000	714 659
Tomsk Region	0	0	0
Far Eastern Federal District	13 006 136	11 843 483	1 162 653
Republic of Sakha (Yakutia)	19 000	19 000	0
Kamchatka Territory	322 757	322 757	0
Primorskiy Territory	3 289 259	3 248 746	40 513
Khabarovsk Territory	3 603	0	3 603
Amur Region	9 351 517	8 232 980	1 118 537
Magadan Region	0	0	0
Sakhalin Region	20 000	20 000	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 1.02.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 223 819 971	2 182 281 397	2 041 538 574
Belgorod Region	80 000	80 000	0
Bryansk Region	0	0	0
Vladimir Region	97 859	0	97 859
Voronezh Region	783 871	783 871	0
Ivanovo Region	1 697 019	1 697 019	0
Kaluga Region	115 000	115 000	0
Kostroma Region	5 618 343	5 612 936	5 407
Kursk Region	0	0	0
Lipetsk Region	794 000	794 000	0
Moscow Region	1 121 030	1 121 030	0
Orel Region	76 423	0	76 423
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	335 000	335 000	0
Yaroslavl Region	57 426	57 426	0
City of Moscow	4 213 044 000	2 171 685 115	2 041 358 885
North-Western Federal District	82 317 517	54 901 435	27 416 082
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	33 000	33 000	0
Vologda Region	1 152 117	776 271	375 846
Kaliningrad Region	176 714	174 000	2 714
Leningrad Region	50 000	50 000	0
Murmansk Region	885 000	885 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	80 020 686	52 983 164	27 037 522
Southern Federal District	11 399 692	8 999 666	2 400 026
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	5 046 050	4 544 822	501 228
Astrakhan Region	370 648	360 000	10 648
Volgograd Region	856 022	290 000	566 022
Rostov Region	5 126 972	3 804 844	1 322 128
North-Caucasian Federal District	695 716	695 716	0
Republik of Daghestan	345 716	345 716	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	60 000	60 000	0
Republic of North Ossetia - Alania	135 000	135 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	88 206 962	79 671 412	8 535 550
Republic of Bashkortostan	4 854 466	3 685 689	1 168 777
Republic of Marii El	29 000	29 000	0

Republic of Mordovia	49 240	49 240	0
Republic of Tatarstan	27 167 679	21 750 479	5 417 200
Udmurt Republic	3 745 922	3 242 364	503 558
Chuvash Republic	107 537	107 537	0
Perm Territory	92 000	92 000	0
Kirov Region	282 963	282 963	0
Nizhny Novgogrod Region	3 926 625	3 680 284	246 341
Orenburg Region	1 285 493	1 285 493	0
Penza Region	5 000	5 000	0
Samara Region	46 196 516	45 019 363	1 177 153
Saratov Region	422 521	400 000	22 521
Ulyanovsk Region	42 000	42 000	0
Ural Federal District	78 614 250	40 555 581	38 058 669
Kurgan Region	0	0	0
Sverdlovsk Region	11 653 314	7 271 418	4 381 896
Tyumen Region	61 155 469	27 844 833	33 310 636
Chelyabinsk Region	5 805 467	5 439 330	366 137
Siberian Federal District	8 261 392	6 284 322	1 977 070
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	435 000	435 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	661 500	661 500	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	460 000	460 000	0
Irkutsk Region	345 750	345 750	0
Kemerovo Region	1 027 230	1 027 230	0
Novosibirsk Region	3 891 196	2 724 842	1 166 354
Omsk Region	1 224 659	510 000	714 659
Tomsk Region	96 057	0	96 057
Far Eastern Federal District	11 459 493	10 849 666	609 827
Republic of Sakha (Yakutia)	19 003	19 003	0
Kamchatka Territory	322 757	322 757	0
Primorskiy Territory	3 289 259	3 248 746	40 513
Khabarovsk Territory	3 603	0	3 603
Amur Region	7 804 871	7 239 160	565 711
Magadan Region	0	0	0
Sakhalin Region	20 000	20 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	13,1	13,7	13,6
Ratio of core capital to risk-weighted assets	11,4	9,3	8,6	8,5	8,4
Ratio the value of credit risk on balance sheet assets	59,6	58,8	51,4	50,7	52,7
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	8,2	6,6	6,5	6,0	6,2
Loan loss provisions made as percent of total loans ¹	8,5	6,9	6,5	6,1	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	1,7	1,5	1,5
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	230,9	209,0	204,2
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	3,1
manufacturing	16,0	15,2	14,4	14,0	14,1
production and distribution of energy, gas and water	2,6	2,9	2,8	2,7	2,7
constructing	5,9	5,6	5,7	5,5	5,5
wholesale and retail trade, car and household appliance repair	17,1	15,6	15,1	14,9	14,9
transport and communication	3,8	5,4	5,2	5,4	5,3
other economic activities	22,2	22,3	20,8	20,5	20,5
individuals	23,7	25,3	28,1	29,2	29,4
of which					
mortgage loans	6,6	6,7	7,1	7,5	7,6
Geographical distribution of interbank loans and deposits²					
Russian Federation	41,1	41,6	40,6	47,1	41,3
United Kingdom	21,4	20,2	16,7	17,5	20,3
USA	2,5	3,0	3,2	3,6	4,1
Germany	6,0	4,2	2,5	1,6	2,2
Austria	3,7	6,6	7,2	5,9	6,4
France	4,0	2,7	2,5	1,6	2,2
Italy	0,1	2,7	3,3	2,7	0,7
Cyprus	5,0	6,6	9,7	8,7	9,0
Netherlands	2,6	3,2	2,3	1,5	2,1
Other	13,6	9,0	12,0	9,8	11,7
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	10,7	11,1	11,9
Ratio of liquid assets to total assets	26,8	23,9	21,5	23,2	22,7
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	61,1	58,0	64,3
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	83,3	82,9	86,4
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	84,5	85,5	83,2
Ratio of clients' funds to total loans ³	109,5	105,3	98,1	101,2	99,8
Market risk⁴ to total own funds (capital)⁵	48,6	49,7	53,3	47,3	48,5
of which					
Interest rate risk	36,7	33,8	36,5	36,0	37,0
Equity position risk	8,6	12,9	10,6	6,0	5,7
Foreign exchange risk	3,2	3,0	6,1	5,4	5,7
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	3,8	2,2	2,2
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶	573,4	848,2	750,1	1011,9	80,3
as percent of the banking sector own funds (capital) ⁶	1,9	2,4	1,7	2,3	0,2
Return on assets⁷	12,5	17,6	13,8	18,2	1,3
Return on equity⁷	1,9	2,4	2,3	2,3	2,2
	12,5	17,6	18,3	18,2	17,6

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

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.02.12	5 276,1	243,4	8	1,9	49	65,3	298	152,8	300	4 812,7	320
1.03.12	5 266,6	240,9	8	2,1	50	64,2	291	154,1	302	4 805,3	322
1.04.12	5 377,9	238,8	8	2,2	51	64,7	291	149,5	294	4 922,7	330
1.05.12	5 395,9	236,9	7	2,1	50	64,4	289	151,3	293	4 941,0	329
1.06.12	5 464,6	245,0	7	2,3	52	63,9	286	150,5	290	5 002,9	331
1.07.12	5 468,3	237,7	7	2,3	51	62,8	282	148,9	289	5 016,6	336
1.08.12	5 572,9	235,9	7	2,2 ²	52 ²	62,3	278	149,9	289	5 122,6	337
1.09.12	5 685,9	225,9	7	2,3	51	61,4	273	146,3	284	5 250,0	345
1.10.12	5 645,6	219,2	6	2,3	52	61,8	272	145,4	282	5 216,8	346
1.11.12	5 805,4	218,9	6	-0,5 ²	50 ²	62,1	271	142,3	276	5 382,7	352
1.12.12	6 042,5	223,1	6	2,4	49	60,8	264	144,3	279	5 612,0	354
1.01.13	6 112,9	212,4	5	2,4	53	57,1	247	148,7	293	5 692,3	357
1.02.13	6 133,6	211,1	5	2,2	47	57,4	247	149,8	293	5 713,0	357
Reference data: own funds (capital) adequacy ratio as of 1.02.13, %	13,6	13,5 ³		32,1		24,7		17,7		13,4	

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

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

³ CIs with positive own funds (capital).

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

Indicators	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 320,6	1 394,3	1 395,5
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 645,6	6 112,9	6 133,6
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	23,4	22,8	22,8

Table 43

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

Indicators	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
1. Factors of own funds (capital) increase	112,4	115,2	118,2	117,4	118,1
1.1. Authorised capital	25,4	24,5	23,4	22,8	22,8
1.2. Issue income	21,7	21,5	21,8	20,3	20,2
1.3. Credit institutions' profit and funds	37,1	42,9	47,6	46,8	47,9
1.4. Subordinated loans	24,3	22,7	21,7	24,2	23,9
1.5. Increase in value of property due to revaluation	3,9	3,7	3,7	3,3	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	18,2	17,4	18,1
2.1. Losses	1,1	1,7	2,2	1,7	2,1
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,5	0,2	0,1	0,5	0,9
2.6. Credit institutions' portfolio of shares	10,0	12,4	15,1	14,5	14,5
2.7. Other factors	0,6	0,7	0,5	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	1.10.12	1.01.13	1.02.13
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	612,1	829,7	886,1	975,1	909,4
3 rd group of assets	86,2	146,7	126,3	210,6	336,0
4 th group of assets	19 450,0	23 482,4	22 577,7	23 897,1	24 271,8
5 th group of assets	13,3	0,6	4,6	7,4	7,7
The value of credit risk on balance sheet assets	20 161,7	24 459,4	23 594,7	25 090,2	25 525,0

Reference data:

	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
1 st group of assets without adjustment to credit risk coefficients	-	-	-	-	4 679,5

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	1.10.12	1.01.13	1.02.13
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 645,6	6 112,9	6 133,6
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	43 247,5	44 640,7	45 238,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	23 594,7	25 090,2	25 525,0
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 638,1	1 781,6	1 789,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	99,8	109,5	134,6
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 466,3	3 448,0	3 395,6
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	109,3	303,7	195,7	198,0	203,8
	- the value of operational risk, billion rubles	1 007,5	1 959,0	3 129,1	3 148,3	3 185,8
	- market risk, billion rubles	2 081,9	2 377,7	2 760,0	2 646,9	2 724,2
	- credit claims of clearing participants (codes 8847 ¹ and 8852 ¹)	-	-	-	-	8,2
	- higher-risk transactions, billion rubles	-	2 248,3	8 635,4	8 501,0	8 583,4
	-corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-	-	-311,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	13,1	13,7	13,6

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		1.10.12		1.01.13		1.02.13	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ¹	4	0,1	1	0,0	1	0,0	1	0,0	1	0,0
From 10% to 12%	53	6,4	107	34,3	158	29,2	142	19,7	136	21,9
From 12% to 14%	86	20,4	125	16,6	127	58,0	143	53,2	150	64,5
14% and more	868	73,1	744	49,1	671	12,7	663	27,0	662	13,6
Banking sector, total	1012	100,0	978	100,0	962	100,0	956	100,0	955	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	1.10.12	1.01.13	1.02.13
Loans	Standard	45,5	53,4	55,9	58,5	57,9
	Substandard	34,7	29,4	27,9	26,0	26,6
	Doubtful	11,4	10,4	9,3	9,1	9,0
	Problem	2,9	2,7	2,7	2,5	2,5
	Loss	5,4	4,1	4,1	3,8	4,0
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	8,8	8,3	8,4
	Estimated LLP adjusted for collateral	8,8	7,2	7,0	6,5	6,5
	LLP made	8,8	7,2	6,9	6,5	6,5
	LLP made as percent of estimated LLP	79,8	79,5	78,8	77,5	77,3
	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	14,7	13,8	14,0

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

Table 48

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.11		1.01.12		1.10.12		1.01.13		1.02.13	
	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	7 391,2	100,0	7 993,4	100,0	8 052,3	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	332,6	8,2	474,2	8,5	601,8	8,1	644,2	8,1	635,7	7,9
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	6 789,2	91,9	7 349,0	91,9	7 416,6	92,1
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,2	0,0	0,1	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	22,5	-	23,1	-	23,4
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	-	5,1	-	5,0	-	5,2
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	60,6	100,0	59,0	100,0	57,9	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	14,3	64,5	19,4	50,4	25,8	42,5	25,5	43,3	23,3	40,3
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	34,9	57,5	33,5	56,7	34,5	59,7
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	43,0	-	28,0	-	28,7	-	27,6	-	29,5

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

Table 49

Homogeneous loans and claims on legal entities and provisions made as of 1.02.13¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	635 666,2	100,0	12 989,2	100,0	2,0
of which by quality categories					
1.1. Quality Category I	1 280,2	0,2	0,0	0,0	0,0
1.2. Quality Category II	619 883,8	97,5	5 834,8	44,9	0,9
1.3. Quality Category III	4 501,5	0,7	641,0	4,9	14,2
1.4. Quality Category IV	3 763,5	0,6	1 426,6	11,0	37,9
1.5. Quality Category V	6 142,3	1,0	5 081,4	39,1	82,7
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	57,5	100,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	57,5	100,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	635 723,6		12 989,2		2,0
4. Homogeneous claims grouped into portfolios - total	23 344,3	100,0	7 770,8	100,0	33,3
of which by quality categories					
4.1. Quality Category I	8 585,9	36,8	0,0	0,0	0,0
4.2. Quality Category II	6 338,4	27,2	100,2	1,3	1,6
4.3. Quality Category III	669,6	2,9	38,6	0,5	5,8
4.4. Quality Category IV	126,7	0,5	30,6	0,4	24,2
4.5. Quality Category V	7623,7	32,7	7601,4	97,8	99,7
5. Claims for interest payments - total	4 204,5	100,0	603,5	100,0	14,4
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	657,3	15,6	538,5	89,2	81,9

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 1.02.13¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	7 416 610,9	100,0	409 442,5	100,0	5,5
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	454 216,2	6,1	14 122,5	3,4	3,1
1.1.2. residential real estate (mortgage) loans, total	1 650 297,0	22,3	35 023,9	8,6	2,1
1.1.3. car loans, total	748 614,1	10,1	36 212,8	8,8	4,8
1.1.4. other consumer loans, total	4 528 248,7	61,1	322 003,7	78,6	7,1
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	3 054 885,6	41,2	40 815,4	10,0	1,3
1.2.2. a portfolio of loans without overdue payments	3 716 170,0	50,1	42 835,5	10,5	1,2
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	158 891,8	2,1	6 315,1	1,5	4,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	98 807,7	1,3	27 332,9	6,7	27,7
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	78 326,7	1,1	44 348,5	10,8	56,6
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	158 765,1	2,1	132 468,8	32,4	83,4
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	115 529,2	1,6	113 246,7	27,7	98,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	6 875 764,1	92,7	78 267,3	19,1	1,1
1.3.2. Quality category III	134 778,7	1,8	15 702,8	3,8	11,7
1.3.3. Quality category IV	81 965,1	1,1	35 054,8	8,6	42,8
1.3.4. Quality category V	324 102,8	4,4	280 417,5	68,5	86,5
2. Claims grouped into portfolios of homogeneous claims - total	34 542,1	10,7	9 310,3	3,3	27,0
of which by quality categories					
2.1. Quality category I	555,9	0,2	0,0	0,0	0,0
2.2. Quality category II	23 524,1	7,3	232,6	0,1	1,0
2.3. Quality category III	768,8	0,2	139,1	0,1	18,1
2.4. Quality category IV	645,2	0,2	310,3	0,1	48,1
2.5. Quality category V	9048,1	2,8	8628,3	3,1	95,4
3. Claims for interest payments - total	93 055,6	100,0	23 620,8	100,0	25,4
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	27 389,8	29,4	21 575,5	91,3	78,8

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

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

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Substandard	8,9	8,3	8,8	8,9	9,2	2,3	2,1	2,2	2,2	2,3
Doubtful	19,9	22,9	20,7	21,1	20,1	15,3	15,9	15,5	14,9	14,7
Problem	15,0	16,3	16,8	16,3	16,2	45,0	44,3	43,2	41,8	41,6
Loss	56,2	52,4	53,7	53,6	54,4	90,8	91,5	90,3	90,1	89,5

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	1.10.12	1.01.13	1.02.13
Overdue claims on loans, deposits and other placements, billion rubles	1035,9	1133,0	1290,5	1257,4	1282,9
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	970,4	960,6	992,2
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	4,0	3,7	3,8
Overdue claims in rubles					
- billion rubles	886,2	994,1	1133,2	1122,8	1150,3
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,6	4,2	4,3
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	157,3	134,6	132,7
- as percent of total loans, deposits and other placements in foreign currency	2,5	1,9	2,1	1,9	1,8
- dollar equivalent, billion \$	4,9	4,3	5,1	4,4	4,4
Overdue claims on loans and other placements with non-financial institutions	743,4	822,6	952,3	924,1	934,7
Share of overdue claims in total volume of loans and other placements with non-financial institutions	5,3	4,6	4,9	4,6	4,7
Overdue claims on loans and other funds provided to individuals	282,3	291,1	317,8	313,0	326,5
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	4,4	4,0	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	1.10.12	1.01.13	1.02.13	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
No overdue claims	142	134	115	118	113	1,9	1,9	1,7	1,7	1,6
Less than 5%	565	638	633	644	637	70,4	79,8	80,4	81,2	80,9
From 5 to 10%	187	110	116	103	120	23,2	13,4	13,4	12,3	12,9
From 10 to 15%	42	35	27	28	22	3,7	0,8	0,7	1,2	1,0
From 15 to 20%	20	10	13	9	11	0,3	3,4	0,3	0,1	0,1
From 20 to 60%	13	7	7	11	7	0,4	0,4	3,3	3,2	3,2
From 60 to 90%	4	2	2	0	2	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	2	0	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	44	43	42	0,1	0,3	0,2	0,3	0,3

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

Indicators	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	13 034,5	12 773,9	12 523,7
Share of large credit risks in the banking sector assets, %	25,8	28,8	28,4	25,8	25,9

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

	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Volume of large loans, billion rubles	5 323,9	6 207,7	6 405,0	6 493,4	6 453,0
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 466,3	1 507,9	1 542,7
Volume of I quality category collateral, billion rubles	500,0	324,8	360,0	355,8	350,2
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	50,6	48,0	48,6
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 290,0	1 363,7	1 384,2
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	274,2	317,7	358,9
collateral of proprietary rights (claims), billion rubles	430,3	491,8	504,9	511,8	494,9

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

Table 56

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2010		2011		9 months of 2012		2010		2011		9 months of 2012		2010		2011		9 months of 2012		9 months of 2010	9 months of 2011	9 months of 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	66,0	63,7	160,2	189,8	197,5	190,0	198,0	173,6	37,8	34,9	31,1	33,5	30,5	34,2	6,8	8,1	6,1
Agriculture, hunting and forestry	42,3	43,5	46,0	44,8	42,7	42,9	178,3	177,9	197,8	182,0	177,9	180,6	62,3	64,5	65,5	67,5	65,0	63,3	4,0	5,2	6,0
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,4	67,5	69,7	67,9	67,9	66,6	174,8	209,7	215,6	204,7	210,7	188,5	37,4	32,8	29,2	32,1	28,9	31,7	7,1	8,3	6,3
-mining	77,0	77,2	77,2	77,3	77,2	76,6	294,7	340,1	336,9	282,4	315,8	270,3	22,3	15,7	14,2	11,3	8,2	13,1	6,1	9,4	7,3
-manufacturing	44,4	45,3	46,0	44,4	42,5	41,5	128,0	152,2	147,0	149,3	131,1	132,6	52,0	48,1	43,3	51,7	48,2	47,0	8,1	7,0	6,3
-production and distribution of energy, gas and water	66,5	67,7	79,7	69,6	70,0	68,4	85,0	87,6	186,9	161,5	159,6	147,8	37,2	38,8	29,9	33,7	37,7	41,9	3,4	2,6	0,9
Construction	20,7	20,5	21,4	18,1	18,5	15,3	95,9	103,7	100,5	101,8	103,9	100,8	18,1	22,1	27,5	25,4	23,5	22,7	3,1	3,4	0,8
Wholesale and retail trade, car and household appliance repair	36,6	46,0	27,4	26,3	23,2	22,2	116,9	166,8	135,1	140,5	135,2	136,5	39,4	49,1	34,7	34,3	41,8	43,7	3,8	9,5	3,3
Transport and communication	61,6	63,1	65,1	62,5	59,9	37,2	127,7	128,4	148,0	163,7	168,0	73,7	44,9	48,3	45,5	47,2	38,1	56,5	12,4	10,2	7,8

* Indicators are calculated on the basis of enterprises' limited selection from members of enterprises' monitoring conducted by the Bank of Russia

¹ Net gross assets in total assets (total of the balance)² Without overdue receivables

Comment: (bp)-as of the beginning of the period; (ep)-as of the end of the period; (n/d)-no data.

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.11		1.01.12		1.10.12		1.01.13		1.02.13	
	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	53,3	100,0	47,3	100,0	48,5	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	36,5	68,5	36,0	76,0	37,0	76,4
- equity position risk (EPR)	8,6	17,8	12,9	26,0	10,6	20,0	6,0	12,6	5,7	11,8
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	6,1	11,5	5,4	11,4	5,7	11,8
Reference data:										
Number of credit institutions ¹	641		621		619		613		622	
Share of credit institutions' assets ¹ in total banking sector assets, %	90,9		92,3		92,5		92,5		92,5	

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

Comment: on the basis of reporting of credit institutions by 0409135 form (before 1.01.11 - by 0409153 form).

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	1.10.12	1.01.13	1.02.13
Share of assets in foreign currency in total assets, %	24,1	23,3	22,9	21,0	22,1
of which:					
- 20 largest-asset credit institutions	25,6	25,2	24,5	22,2	23,2
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	22,0	20,9	21,5
of which:					
- 20 largest-asset credit institutions	24,1	23,2	23,3	22,3	23,0
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	0,9	0,1	0,6
of which:					
- 20 largest-asset credit institutions	1,6	1,9	1,2	-0,1	0,2

Table 59

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

	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	10 503,2	10 410,0	10 683,0
Liabilities, bln rubles	7 690,0	8 955,6	10 087,2	10 343,8	10 398,5
Net balance sheet position, bln rubles	453,6	733,4	416,0	66,2	284,5
Net balance sheet position to own funds (capital), % ¹	9,6	14,0	7,4	1,1	4,6
Off-balance sheet positions ²					
Claims, bln rubles	3 485,7	5 228,6	6 722,7	5 783,2	5 990,2
Liabilities, bln rubles	3 396,1	5 398,4	6 698,5	5 356,7	5 636,1
Net balance sheet position, bln rubles	89,6	-169,8	24,2	426,5	354,1
Net balance sheet position to own funds (capital), % ¹	1,9	-3,2	0,4	7,0	5,8

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

	2010				2011				2012 г.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	5	4	6	6	6	4	5	5	6	5	2	3
Of which:												
- 20 largest-asset credit institutions	1	0	0	0	0	0	1	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	2,2	0,7	0,8	0,2	0,2	0,1	3,4	0,03	0,0	0,2	0,1	0,3
- On 20 largest-asset credit institutions	2,7	0,0	0,0	0,0	0,0	0,0	4,4	0,0	0,0	0,0	0,0	0,0

Comment. Calculated on the basis of credit institutions' reporting by form 0409634.

Table 61

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFPX)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.02.12	294	243,9	-275,4	24,6	-56,1	-31,5	1 443,6	-2,2
1.03.12	340	52,8	-81,7	16,4	-45,2	-28,9	1 150,8	-2,5
1.04.12	332	40,5	-67,0	15,0	-41,5	-26,5	1 223,9	-2,2
1.05.12	366	18,6	-49,7	55,4	-86,5	-31,2	1 901,9	-1,6
1.06.12	400	113,8	-155,4	56,9	-98,4	-41,6	2 273,2	-1,8
1.07.12	326	15,0	-41,5	7,3	-33,8	-26,5	1 338,8	-2,0
1.08.12	343	7,3	-30,7	9,0	-32,3	-23,3	1 218,4	-1,9
1.09.12	313	28,9	-52,8	9,9	-33,8	-23,9	1 383,0	-1,7
1.10.12	336	12,0	-35,2	8,4	-31,6	-23,1	1 351,8	-1,7
1.11.12	315	40,7	-64,0	27,3	-50,7	-23,4	1 506,8	-1,6
1.12.12	281	21,5	-37,1	9,2	-24,8	-15,6	1 178,3	-1,3
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.02.13	318	37,2	-61,1	23,4	-47,2	-23,8	1 875,9	-1,3
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

Table 62

Open currency positions of the banking sector by currencies as of 1.02.13

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	334	-69,6	-1,7	-398,8	329,3
long	556	52,6	2,6	190,1	-137,5
EUR					
short	411	-75,9	-1,8	-121,2	45,3
long	469	11,8	0,7	18,3	-6,5
GBP					
short	77	-2,6	-0,1	-13,7	11,1
long	303	16,0	0,7	17,2	-1,3

Liquidity of Credit Institutions

Table 63

Relation of long-term assets and long-term liabilities¹ of the banking sector

	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	27,3	28,5	27,8
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	22,7	23,0	23,5
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-7,8	-4,7	-3,7	-2,7	-4,4

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

² 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	1.10.12	1.01.13	1.02.13	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Less than 0	594	608	610	616	612	61,5	51,5	56,5	57,1	57,0
From 0 to 20	365	316	303	300	300	36,7	47,1	43,2	42,3	42,7
More than 20	53	54	46	40	42	1,8	1,4	0,4	0,6	0,3
Data not available	0	0	3	0	1	0,0	0,0	0,0	0,0	0,0
Total	1012	978	962	956	955	100,0	100,0	100,0	100,0	100,0

Table 65

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

	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	50,0	48,0	48,8
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	44,1	43,6	42,5
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	17,2	18,9	16,7

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.

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	1.10.12	1.01.13	1.02.13	1.01.11	1.01.12	1.10.12	1.01.13	1.02.13
Less than 0	455	446	381	403	415	21,7	25,6	24,2	21,3	27,1
From 0 to 20	250	208	200	248	227	20,4	12,3	11,6	13,8	11,4
More than 20	307	324	378	305	312	57,9	62,1	64,2	64,9	61,6
Data not available	0	0	3	0	1	0,0	0,0	0,0	0,0	0,0
Total	1012	978	962	956	955	100,0	100,0	100,0	100,0	100,0