

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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

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The Central Bank of the Russian Federation

Banking Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13
1.	Banking sector assets (billion rubles)	20 125,1	28 022,3	29 430,0	33 804,6	41 627,5	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	
	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	
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	
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
1.02.11	-1,8	13,7	0,0	2,1	0,5	13,1	-0,1	15,1	-0,9	29,7	-4,0	13,4
1.03.11	2,0	16,4	-3,6	-1,1	0,4	14,2	0,6	16,4	2,0	29,3	2,3	17,1
1.04.11	0,4	16,1	1,5	0,6	1,3	15,7	2,2	18,6	1,0	28,5	2,4	16,7
1.05.11	0,5	15,6	2,2	2,9	1,7	16,6	2,8	20,7	2,1	27,3	-1,4	14,2
1.06.11	1,7	16,9	1,2	7,6	1,9	16,6	3,1	22,9	0,5	25,7	3,6	16,1
1.07.11	1,4	15,8	-0,4	6,7	1,6	16,0	2,5	24,0	2,3	24,7	2,9	18,3
1.08.11	1,0	16,3	1,0	6,3	1,7	17,5	3,7	26,5	1,0	23,2	-0,9	18,3
1.09.11	2,4	17,7	0,7	5,8	3,4	20,0	3,5	28,5	1,0	22,9	4,1	20,9
1.10.11	5,5	21,2	0,8	6,7	5,0	22,4	3,6	30,8	1,9	23,0	10,1	29,5
1.11.11	0,1	20,5	1,1	7,1	1,2	23,3	2,2	31,4	-0,4	19,8	-2,5	28,2
1.12.11	3,7	22,1	1,5	7,6	3,4	25,6	3,1	33,5	1,7	19,6	4,5	28,9
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
Reference data:												
Increase from the beginning of the current year	18,9		16,6		12,7		39,4		20,0		11,8	
Increase over the same period of the previous year	23,1		10,8		26,0		35,9		20,9		25,8	

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	1.12.12	1.01.13
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	958	956
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	0	1
Credit institutions with their banking licenses being revoked (cancelled)	132	134	136	136	137
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		1.12.12		1.01.13	
	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	58,9	564	59,0
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	505	52,5	506	52,8	506	52,9
North-Western	71	7,0	69	7,1	70	7,3	70	7,3	70	7,3
Southern	47	4,6	45	4,6	46	4,8	46	4,8	46	4,8
North-Caucasian	57	5,6	56	5,7	54	5,6	52	5,4	50	5,2
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	53	5,5
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	958	100,0	956	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		
	1.01.11	1.01.12	1.01.13	1.01.11	1.01.12	1.01.13	1.01.11	1.01.12	1.01.13	1.01.11	1.01.12	1.01.13	1.01.11	1.01.12	1.01.13	1.01.11	1.01.12	1.01.13
Central	585	572	564	119	120	102	484	463	356	69	67	53	18	18	20	17	16	15
of which the City of Moscow and Moscow Region ¹	525	512	506	101	104	90	127	131	127	20	21	21	16	16	18	4	5	5
North-Western	71	69	70	25	12	9	342	306	302	356	378	382	2	2	2	12	11	13
Southern	47	45	46	22	20	17	284	282	232	412	434	368	2	2	2	10	10	10
North-Caucasian	57	56	50	74	81	82	99	96	87		70	66	3	4	4	3	3	4
Volga	118	111	106	102	99	85	526	520	433	239	248	227	6	6	6	18	19	18
Ural	51	45	44	112	98	80	224	227	174	137	159	140	4	4	4	8	8	7
Siberian	56	54	53	28	26	21	338	321	248	402	401	335	2	2	2	12	11	11
Far Eastern	27	26	23	12	8	7	135	128	114	346	376	380	1	1	1	5	5	5
Russian Federation	1012	978	956	494	464	403	2432	2343	1946	161	162	143	38	38	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		1.12.12		1.01.13	
	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	24 279 502	50,9	24 894 916	50,3
From 6 to 20	7 051 684	20,9	8 413 454	20,2	8 934 728	19,5	9 147 308	19,2	9 660 925	19,5
From 21 to 50	3 931 248	11,6	4 564 408	11,0	5 207 436	11,4	5 471 372	11,5	5 745 193	11,6
From 51 to 200	4 616 510	13,7	5 389 002	13,0	5 928 141	12,9	6 149 654	12,9	6 399 522	12,9
From 201 to 500	1 584 615	4,7	1 916 580	4,6	2 036 633	4,4	2 097 102	4,4	2 246 789	4,5
From 501	481 445	1,4	539 359	1,3	516 196	1,1	523 938	1,1	562 302	1,1
Total	33 804 628	100,0	41 627 520	100,0	45 860 969	100,0	47 668 876	100,0	49 509 647	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	1.12.12	1.01.13
Central	54,9	56,3	56,9	57,1	56,4
of which the City of Moscow and Moscow Region	55,3	56,8	57,3	57,6	56,9
North-Western	71,9	68,7	66,1	66,5	66,2
Southern	69,0	68,6	69,7	70,0	68,7
North-Caucasian	45,5	43,4	46,1	48,7	52,8
Volga	43,4	44,8	47,2	47,7	46,5
Ural	60,2	66,5	67,8	68,3	68,8
Siberian	78,7	75,1	73,6	72,9	72,9
Far Eastern	72,6	74,8	82,7	83,2	82,9
Russian Federation	47,7	50,0	50,7	50,9	50,3

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.01.13)

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.01.13						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	12	2					
3	From 21 to 50	30		2	25	3				
4	From 51 to 200	150			3	130	14	1		2
5	From 201 to 500	300				17	258	16	6	3
6	From 501	478					28	431	17	2
Became operating after 1.01.12								8		
Total over the period									23	7
Total as of 1.01.12¹		978								
Total as of 1.01.13¹		956	5	15	30	150	300	456		

	- 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	1.12.12	1.01.13
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	17,8	17,7	17,8
Own funds (capital)	19,1	17,6	19,6	19,4	19,3
Correspondent accounts with non-resident banks	20,3	14,3	22,3	16,5	21,7
Loans and other placements with non-financial organisations	15,1	14,0	14,7	14,4	14,2
Loans and other placements with individuals	25,7	22,0	22,1	22,4	22,6
Loans, deposits and other placements with credit institutions	25,1	30,0	27,1	26,5	27,3
Individual deposits	11,5	11,4	13,4	13,5	13,5
Funds raised from organisations ¹	17,6	17,4	18,4	17,9	18,6
Profit (loss) of the current year	20,7	17,4	20,5	20,2	19,6
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	9,9	9,8
Own funds (capital)	12,1	11,1	11,7	11,6	11,4
Correspondent accounts with non-resident banks	9,2	6,9	13,5	11,2	15,2
Loans and other placements with non-financial organisations	9,2	8,3	7,8	7,7	7,5
Loans and other placements with individuals	14,9	10,7	10,7	10,9	11,1
Loans, deposits and other placements with credit institutions	20,0	24,2	20,6	21,1	20,0
Individual deposits	5,3	5,4	6,0	6,1	6,1
Funds raised from organisations ¹	11,0	10,7	10,5	10,5	11,0
Profit (loss) of the current year	15,1	12,0	13,5	13,6	13,4
Reference data:					
Number of credit institutions	80	77	75	74	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		1.12.12		1.01.13	
	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	2004,0	4,2	1943,6	3,9
Own funds (capital)	105,4	2,2	249,7	4,8	219,2	3,9	223,1	3,7	212,4	3,5
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	675,5	3,5	690,9	3,5	685,9	3,4
of which overdue claims	24,3	3,3	163,4	19,9	235,3	24,7	239,9	24,8	230,2	24,9
Loans and other placements with individuals	70,8	1,7	129,3	2,3	149,8	2,1	158,7	2,1	142,3	1,8
of which overdue claims	8,9	3,2	19,5	6,7	19,0	6,0	19,6	6,0	12,9	4,1
Individual deposits	164,5	1,7	303,2	2,6	294,9	2,3	300,7	2,2	298,7	2,1
Funds raised from organisations	335,2	3,0	799,6	5,7	783,7	5,4	811,5	5,4	778,2	5,0
Reference data:										
Number of credit institutions ¹	14	1,4	8	0,8	6	0,6	6	0,6	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	1.12.12	1.01.13
1.	Money, precious metals and gemstones	912,6	1 225,6	1 206,9	1 228,6	1 554,0
1.1.	of which: money	862,4	1 125,0	1 040,9	1 072,3	1 423,5
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	1 276,0	1 439,2	2 159,9
3.	Correspondent accounts with credit institutions	853,6	1 000,6	1 313,5	1 504,5	1 483,3
3.1.	of which: Correspondent accounts with correspondent credit institutions	164,3	227,4	211,4	243,9	315,8
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	1 102,1	1 260,6	1 167,5
4.	Securities acquired by credit institutions, total	5 829,0	6 211,7	6 751,4	6 925,9	7 034,9
4.1.	of which Debt securities	4 419,9	4 676,2	4 993,1	5 168,5	5 265,1
4.2.	Shares	710,9	914,4	887,6	834,7	791,6
4.3.	Discounted promissory notes	330,0	233,9	310,9	358,4	398,8
4.4.	Shares in associates and subsidiaries	368,2	387,3	559,7	564,4	579,4
5.	Other participation in authorised capital	132,1	291,9	316,5	313,2	333,4
6.	Derivatives with fair value being an asset	-	-	158,4	159,9	163,9
7.	Loans, total	22 166,7	28 737,0	32 271,7	33 393,7	33 993,1
7.1.	of which: Loans, deposits and other placements	22 140,2	28 699,2	32 236,4	33 359,4	33 960,1
	of which overdue claims	1 035,9	1 133,0	1 290,5	1 317,0	1 257,4
7.1.1.	of which: Loans and other placements with non-financial organisations	14 062,9	17 715,3	19 499,1	19 822,7	19 971,4
	of which overdue claims	743,4	822,6	952,3	967,4	924,1
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	7 175,9	7 564,0	7 737,1
	of which overdue claims	282,3	291,1	317,8	329,0	313,0
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	3 800,4	4 153,9	4 230,4
	of which overdue claims	4,6	5,1	5,4	5,6	5,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	1 051,0	1 054,0	1 090,5
8.1	of which real estate, temporarily out of use in operating activities	-	-	119,7	99,9	96,7
9.	Allocation of profit	132,1	173,2	136,2	186,3	210,2
9.1.	of which income tax	122,7	155,4	135,6	184,6	204,4
10.	Other assets, total	1 105,0	1 266,4	1 379,4	1 463,5	1 486,3
	of which:					
10.1.	Float	524,6	589,8	540,4	558,4	647,8
10.2.	Receivables	154,5	181,0	222,5	246,6	210,0
10.3.	Deferred expenses	77,9	94,3	109,0	113,8	121,5
Banking sector assets		33 804,6	41 627,5	45 861,0	47 668,9	49 509,6

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 547,0	5 775,4	5 911,0
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	2 939,7	2 991,7	3 049,7
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 607,2	2 783,7	2 861,3
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	750,1	930,1	1 011,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	2 350,6	2 852,7	2 690,9
3.	Accounts of credit institutions	255,7	336,4	332,5	347,1	462,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	186,9	207,2	289,6
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	133,7	130,3	145,5
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 317,6	4 430,4	4 738,4
5.	Clients' funds ²	21 080,9	26 082,1	27 933,6	28 704,2	30 120,0
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	41,5	43,0	38,5
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	3,7	5,3	1,6
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 366,7	5 458,5	5 706,6
5.4.	Clients' float	220,6	288,1	342,5	345,9	296,4
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 916,4	9 210,1	9 619,5
5.6.	Individual deposits	9 818,0	11 871,4	13 057,6	13 434,2	14 251,0
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	26,2	27,9	37,2
6.	Bonds	537,9	666,7	924,7	1 022,3	1 037,4
7.	Promissory notes and bank acceptances	797,3	859,5	1 097,6	1 141,3	1 149,3
8.	Derivatives with fair value being a liability	-	-	119,0	118,4	135,3
9.	Other liabilities ¹ , total	2 713,0	2 947,5	3 238,5	3 277,1	3 264,7
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 459,2	2 488,2	2 441,3
9.2.	Float	255,1	325,0	311,6	321,9	395,3
9.3.	Payables	44,7	46,4	102,7	89,7	72,3
9.4.	Deferred income	5,5	5,5	5,3	9,7	10,2
9.5.	Interest payable	215,7	251,7	359,8	367,7	345,5
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		33 804,6	41 627,5	45 861,0	47 668,9	49 509,6

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	1.12.12	1.01.13
1.	Money, precious metals and gemstones	2,7	2,9	2,6	2,6	3,1
1.1.	of which: money	2,6	2,7	2,3	2,2	2,9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	2,8	3,0	4,4
3.	Correspondent accounts with credit institutions	2,5	2,4	2,9	3,2	3,0
3.1.	of which: Correspondent accounts with correspondent credit institutions	0,5	0,5	0,5	0,5	0,6
3.2.	Correspondent accounts with non-resident banks	2,0	1,9	2,4	2,6	2,4
4.	Securities acquired by credit institutions, total	17,2	14,9	14,7	14,5	14,2
4.1.	of which Debt securities	13,1	11,2	10,9	10,8	10,6
4.2.	Shares	2,1	2,2	1,9	1,8	1,6
4.3.	Discounted promissory notes	1,0	0,6	0,7	0,8	0,8
4.4.	Shares in associates and subsidiaries	1,1	0,9	1,2	1,2	1,2
5.	Other participation in authorised capital	0,4	0,7	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	-	-	0,3	0,3	0,3
7.	Loans, total	65,6	69,0	70,4	70,1	68,7
7.1.	of which: Loans, deposits and other placements	65,5	68,9	70,3	70,0	68,6
	of which overdue claims	3,1	2,7	2,8	2,8	2,5
7.1.1.	of which: Loans and other placements with non-financial organisations	41,6	42,6	42,5	41,6	40,3
	of which overdue claims	2,2	2,0	2,1	2,0	1,9
7.1.2.	Loans and other placements with individuals	12,1	13,3	15,6	15,9	15,6
	of which overdue claims	0,8	0,7	0,7	0,7	0,6
7.1.3.	Loans, deposits and other placements with credit institutions	8,6	9,5	8,3	8,7	8,5
	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	2,2
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	0,4
9.1.	of which income tax	0,4	0,4	0,3	0,4	0,4
10.	Other assets, total	3,3	3,0	3,0	3,1	3,0
10.1.	of which: Float	1,6	1,4	1,2	1,2	1,3
10.2.	Receivables	0,5	0,4	0,5	0,5	0,4
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities¹		1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
1.	Funds and profit of credit institutions	12,8	11,9	12,1	12,1	11,9
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,4	6,3	6,2
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,7	5,8	5,8
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	1,6	2,0	2,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	5,1	6,0	5,4
3.	Accounts of credit institutions	0,8	0,8	0,7	0,7	0,9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,4	0,4	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,3	0,3
4.	Loans, deposits and other funds raised from other credit institutions	11,1	11,0	9,4	9,3	9,6
5.	Clients' funds ²	62,4	62,7	60,9	60,2	60,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	14,3	12,8	11,7	11,5	11,5
5.4.	Clients' float	0,7	0,7	0,7	0,7	0,6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,9	20,1	19,4	19,3	19,4
5.6.	Individual deposits	29,0	28,5	28,5	28,2	28,8
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	2,1
7.	Promissory notes and bank acceptances	2,4	2,1	2,4	2,4	2,3
8.	Derivatives with fair value being a liability	-	-	0,3	0,2	0,3
9.	Other liabilities ¹ , total	8,0	7,1	7,1	6,9	6,6
	Of which:					
9.1.	Provisions	6,5	5,6	5,4	5,2	4,9
9.2.	Float	0,8	0,8	0,7	0,7	0,8
9.3.	Payables	0,1	0,1	0,2	0,2	0,1
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,6	0,8	0,8	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	1.12.12	1.01.13	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
1. Loans, deposits and other placements, total	16099,2	21378,5	24861,0	25809,4	26757,1	6041,0	7320,7	7375,5	7550,0	7203,0	22140,2	28699,2	32236,4	33359,4	33960,1
Of which															
- overdue claims	886,2	994,1	1133,2	1160,9	1122,8	149,7	138,9	157,3	156,1	134,6	1035,9	1133,0	1290,5	1317,0	1257,4
1.1 Loans and other placements with non-financial resident organisations	10085,6	12799,6	14604,4	14940,0	15097,0	2758,2	3088,3	3071,6	3087,4	2988,9	12843,8	15887,9	17676,0	18027,5	18086,0
Of which															
- overdue claims	635,5	721,9	819,9	836,6	805,4	98,6	67,9	68,1	66,3	58,0	734,1	789,8	888,0	902,9	863,4
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	529,4	553,1	568,4	6,3	7,0	6,0	5,4	5,3	321,4	437,9	535,3	558,4	573,7
Of which															
- overdue claims	28,1	27,3	26,0	26,8	24,9	0,5	0,5	0,4	0,4	0,4	28,6	27,9	26,5	27,2	25,2
1.2 Loans and other placements with non-resident legal entities (except banks)	319,1	469,4	498,4	518,3	509,6	900,0	1357,9	1324,7	1276,9	1375,9	1219,1	1827,4	1823,1	1795,2	1885,4
Of which															
- overdue claims	2,8	9,7	22,1	21,9	21,9	6,5	23,0	42,2	42,6	38,9	9,3	32,8	64,3	64,5	60,8
1.3 Loans, deposits and other placements with financial sector	1280,7	1836,6	1830,5	1935,7	2306,7	395,9	495,8	609,1	662,1	654,9	1676,7	2332,4	2439,5	2597,7	2961,6
Of which															
- overdue claims	9,5	17,9	18,2	18,3	18,5	0,6	1,3	1,7	1,7	1,6	10,0	19,2	19,9	20,1	20,1
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	1082,8	1130,4	1478,1	298,1	419,7	480,0	535,2	537,6	1209,7	1646,8	1562,8	1665,6	2015,6
Of which															
- overdue claims	4,4	4,8	4,9	4,9	4,8	0,0	0,1	0,1	0,3	0,2	4,4	4,9	4,9	5,2	5,0
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	747,7	805,2	828,6	97,8	76,1	129,1	126,9	117,4	467,0	685,6	876,7	932,1	945,9
Of which															
- overdue claims	5,1	13,0	13,3	13,4	13,6	0,6	1,2	1,7	1,5	1,4	5,6	14,3	14,9	14,9	15,0
1.4 Loans, deposits and other placements with non-resident banks	190,2	398,4	351,8	411,7	451,4	1521,2	1912,8	1885,7	2076,6	1763,4	1711,4	2311,2	2237,6	2488,3	2214,8
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,4	0,4	0,2	0,1	0,2	0,5	0,4	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	261,7	367,7	339,9	364,5	530,2	0,4	0,0	0,0	6,2	0,0	262,1	367,7	339,9	370,7	530,2
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	7297,1	7484,4	348,8	316,7	254,1	251,3	237,6	4071,4	5539,7	7160,9	7548,4	7721,9
Of which															
- overdue claims	238,2	244,5	272,9	284,0	276,9	43,6	45,9	44,4	44,4	35,6	281,7	290,4	317,3	328,3	312,5
1.7 Loans and other placements with non-resident individuals	2,5	4,3	7,1	7,7	8,3	10,8	6,9	7,8	7,9	6,8	13,4	11,2	14,9	15,6	15,1
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,4	0,5	0,4	0,6	0,4	0,6	0,7	0,5	0,7	0,5
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2113,6	2137,0	2095,7	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2113,6	2137,0	2095,7
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	56,8	59,7	58,7	6,3	4,7	4,5	4,5	4,6	46,0	46,9	61,4	64,1	63,4
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	251,3	268,8	308,2	17,1	17,8	57,4	87,5	88,6	325,8	231,7	308,7	356,3	396,8
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	1.12.12	1.01.13
1. Loans, deposits and other placements, total	100,0 65,5	100,0 68,9	100,0 70,3	100,0 70,0	100,0 68,6
Of which:					
- overdue claims	4,7 3,1	3,9 2,7	4,0 2,8	3,9 2,8	3,7 2,5
1.1 Loans and other placements with non-financial resident organisations	58,0 38,0	55,4 38,2	54,8 38,5	54,0 37,8	53,3 36,5
Of which:					
- overdue claims	3,3 2,2	2,8 1,9	2,8 1,9	2,7 1,9	2,5 1,7
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	5,4 3,8	5,6 3,8
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	7,8 5,4	8,7 6,0
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	5,0 3,5	5,9 4,1
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	2,8
	1,4	1,6	1,9	2,0	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	7,5 5,2	6,5 4,5
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2 0,8	1,3 0,9	1,1 0,7	1,1 0,8	1,6 1,1
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	22,6 15,8	22,7 15,6
Of which:					
- overdue claims	1,3 0,8	1,0 0,7	1,0 0,7	1,0 0,7	0,9 0,6
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	6,4 4,5	6,2 4,2
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	1,1 0,7	1,2 0,8
Credit institutions' portfolio of promissory notes of non-residents	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.11		1.01.12		1.10.12		1.12.12		1.01.13	
	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	6 567,6	100,0	6 636,1	100,0
- in rubles	4 567,6	83,1	5 008,9	83,8	5 224,4	81,1	5 355,7	81,5	5 451,0	82,1
- in foreign currency	931,4	16,9	969,0	16,2	1 216,0	18,9	1 211,8	18,5	1 185,1	17,9
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	1 743,0	26,5	1 782,6	26,9
- in rubles	1 428,6	26,0	1 458,8	24,4	1 630,0	25,3	1 606,4	24,5	1 640,3	24,7
- in foreign currency	226,2	4,1	203,8	3,4	154,5	2,4	136,5	2,1	142,3	2,1
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 260,9	50,6	3 437,5	52,3	3 464,7	52,2
- in rubles	2 448,5	44,5	2 465,4	41,2	2 499,5	38,8	2 660,7	40,5	2 723,6	41,0
- in foreign currency	557,0	10,1	609,1	10,2	761,5	11,8	776,7	11,8	741,1	11,2
Securities held-to-maturity	458,3	8,3	840,8	14,1	826,1	12,8	814,2	12,4	800,9	12,1
- in rubles	432,4	7,9	806,3	13,5	791,5	12,3	782,2	11,9	769,5	11,6
- in foreign currency	25,9	0,5	34,5	0,6	34,6	0,5	31,9	0,5	31,4	0,5
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	559,7	8,7	564,4	8,6	579,4	8,7
- in rubles	246,8	4,5	267,8	4,5	295,3	4,6	298,7	4,5	310,0	4,7
- in foreign currency	121,4	2,2	119,5	2,0	264,4	4,1	265,7	4,0	269,3	4,1
Reference data:										
Revaluation of securities	54,1		-63,5		5,1		10,0		31,4	
Provisions for losses on securities available for sale	15,2		20,4		22,7		23,3		27,2	
Provisions for losses on securities held-to-maturity	3,9		1,6		0,8		0,8		1,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		8,8		8,5		8,4	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.10.12		1.12.12		1.01.13	
	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	5 168,5	100,0	5 265,1	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 132,2	82,8	4 309,4	83,4	4 434,5	84,2
- in foreign currency	758,7	17,2	769,0	16,4	860,9	17,2	859,1	16,6	830,6	15,8
of which: revaluation	17,0	0,4	-48,8	-1,0	11,7	0,2	33,9	0,7	50,6	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	5 134,6	100,0	5 214,5	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	902,0	17,6	945,1	18,1
- in rubles	1 113,4	25,3	1 397,1	29,6	888,7	17,8	697,6	13,6	750,4	14,4
- in foreign currency	64,1	1,5	99,2	2,1	165,5	3,3	204,5	4,0	194,7	3,7
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	135,9	2,6	98,1	1,9
- in rubles	284,3	6,5	223,6	4,7	129,7	2,6	135,9	2,6	98,1	1,9
- 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	470,1	9,2	492,9	9,5
- in rubles	345,0	7,8	408,5	8,6	418,9	8,4	464,4	9,0	487,4	9,3
- in foreign currency	20,0	0,5	0,0	0,0	6,7	0,1	5,8	0,1	5,5	0,1
other debt securities of residents	901,1	20,5	997,5	21,1	882,8	17,7	723,9	14,1	863,8	16,6
- in rubles	893,4	20,3	997,4	21,1	882,3	17,7	723,5	14,1	863,4	16,6
- 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	27,9	0,5	19,6	0,4
- in rubles	6,6	0,2	5,0	0,1	5,0	0,1	5,1	0,1	0,0	0,0
- in foreign currency	53,0	1,2	35,3	0,7	34,9	0,7	22,7	0,4	19,6	0,4
debt securities of non-resident banks	189,3	4,3	169,5	3,6	237,2	4,8	240,9	4,7	218,4	4,2
- in rubles	20,0	0,5	23,0	0,5	55,9	1,1	57,6	1,1	42,4	0,8
- in foreign currency	169,4	3,8	146,5	3,1	181,2	3,6	183,3	3,6	176,0	3,4
other debt securities of non-residents	469,9	10,7	629,7	13,3	602,6	12,1	585,1	11,4	553,4	10,6
- in rubles	138,4	3,1	245,0	5,2	235,8	4,7	212,7	4,1	221,4	4,2
- in foreign currency	331,5	7,5	384,7	8,1	366,8	7,4	372,4	7,3	331,9	6,4
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	1 600,1	32,1	2 040,2	39,7	2 014,9	38,6
- in rubles	243,2	5,5	645,9	13,7	1 495,9	30,0	1 971,2	38,4	1 913,4	36,7
- in foreign currency	112,1	2,5	101,1	2,1	104,2	2,1	69,0	1,3	101,5	1,9
overdue debt securities	12,3	0,3	12,6	0,3	9,2	0,2	8,6	0,2	8,4	0,2
- in rubles	11,4	0,3	10,6	0,2	8,2	0,2	7,6	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		14,8		15,5	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.10.12		1.12.12		1.01.13	
	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	834,7	100,0	791,6	100,0
- in rubles	659,7	92,8	833,9	91,2	796,9	89,8	747,6	89,6	706,4	89,2
- in foreign currency	51,3	7,2	80,5	8,8	90,7	10,2	87,1	10,4	85,2	10,8
of which: revaluation	37,0	5,2	-14,7	-1,6	-6,6	-0,7	-23,9	-2,9	-19,1	-2,4
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	894,2	100,0	858,6	100,0	810,8	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	9,8	1,1	9,2	1,1	8,5	1,0
- in rubles	5,7	0,8	10,5	1,1	9,7	1,1	9,1	1,1	8,4	1,0
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,0	0,0
other residents	588,0	87,3	786,6	84,7	687,2	76,8	680,1	79,2	646,1	79,7
- in rubles	586,4	87,0	784,2	84,4	685,3	76,6	678,1	79,0	644,2	79,5
- 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	7,8	0,9	8,5	1,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	28,1	4,2	13,9	1,5	8,0	0,9	7,8	0,9	8,5	1,0
other non-residents	22,2	3,3	64,5	6,9	77,1	8,6	76,5	8,9	73,8	9,1
- 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	68,1	7,9	65,4	8,1
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	112,1	12,5	85,1	9,9	74,0	9,1
- in rubles	22,1	3,3	45,5	4,9	100,2	11,2	75,9	8,8	64,6	8,0
- in foreign currency	7,7	1,1	8,0	0,9	11,9	1,3	9,1	1,1	9,4	1,2
Reference data:										
Provisions for losses on shares	10,6		14,7		17,3		17,9		21,3	

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

(billion rubles)

	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	251,3	268,8	308,2
of which promissory notes, not paid when due	3,4	1,8	1,7	1,8	4,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	59,6	89,5	90,6
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	358,4	398,8

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.11		1.01.12		1.10.12		1.12.12		1.01.13	
	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	358,4	100,0	398,8	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	323,0	90,1	338,5	84,9
- other promissory notes of residents	53,1	16,1	32,5	13,9	32,2	10,4	33,4	9,3	58,3	14,6
- 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	0,6	2,0	0,5
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		7,7		8,8		10,2	

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	1.12.12	1.01.13
Land temporarily out of use in operating activities	69,5	70,1	70,6	49,4	49,3
Land temporarily out of use in operating activities, leased out	0,5	0,6	0,8	0,8	0,9
Land temporarily out of use in operating activities, at current (fair) value	6,3	6,7	7,4	7,3	7,9
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,4	0,6	0,8	0,8
Real estate (except land) temporarily out of use in operating activities*	3,2	2,9	3,1	4,0	4,2
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,8	13,9	13,2	10,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	10,5	9,0	6,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	11,4	10,9	13,1	13,9
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,5	1,9	2,3	2,4
Non-current inventories	50,4	53,3	60,4	61,7	66,2
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	12,5	12,9	13,6	11,2	13,8

* 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	1.12.12	1.01.13
1.	Funds raised from organisations, total	11 126,9	13 995,7	14 646,0	15 037,9	15 648,2
	- in rubles	7 786,3	10 330,4	10 161,6	10 311,5	11 054,1
	- in foreign currency	3 340,5	3 665,3	4 484,4	4 726,3	4 594,1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	4 845,1	5 326,7	5 366,7	5 458,5	5 706,6
	- in rubles	4 134,9	4 701,0	4 357,4	4 453,6	4 821,8
	- in foreign currency	710,2	625,7	1 009,4	1 004,9	884,8
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	160,2	161,2	172,8
	- in rubles	119,6	144,0	157,7	158,6	170,0
	- in foreign currency	1,6	2,0	2,4	2,6	2,8
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	3,7	5,3	1,6
1.3.	Float	218,4	272,7	333,0	336,0	283,3
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 916,4	9 210,1	9 619,5
	- in rubles	3 541,2	5 488,0	5 623,2	5 680,1	6 089,7
	- in foreign currency	2 494,4	2 879,4	3 293,2	3 530,0	3 529,8
	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	1 113,5	761,0
1.4.2.	Certificates of deposit	15,4	13,4	10,7	11,6	4,1
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	27,9	37,2
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	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	1 216,1	1 553,4
	- in rubles	826,0	1 191,4	810,0	1 043,2	1 362,2
	- in foreign currency	129,7	196,1	136,8	172,9	191,3
	with maturity from 31 days to 1 year	2 065,1	3 183,5	3 555,8	3 316,0	3 321,2
	- in rubles	1 597,2	2 728,6	3 060,4	2 826,2	2 838,8
	- in foreign currency	467,8	454,9	495,4	489,8	482,3
	with maturity in excess of 1 year	3 014,8	3 796,4	4 413,8	4 677,9	4 744,9
	- in rubles	1 118,0	1 568,1	1 752,8	1 810,6	1 888,7
	- in foreign currency	1 896,8	2 228,3	2 661,0	2 867,3	2 856,2
	Reference data					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	2 559,3	2 674,9	2 750,8
	- in rubles	299,7	381,2	524,3	466,2	507,4
	- in foreign currency	1 404,9	1 543,1	2 035,0	2 208,7	2 243,5
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	280,3	219,5	228,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	332,8	366,0	418,2
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	1 933,5	2 076,7	2 088,3
	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	1.12.12	1.01.13
Issued debt obligations - total	1 364,6	1 551,1	2 179,4	2 371,6	2 419,2
including:					
bonds:	537,9	666,7	924,7	1 022,3	1 037,4
of which					
with maturities less than one year	0,0	1,2	12,2	13,5	17,1
with maturities in excess of one year	537,9	665,5	912,5	1 008,8	1 020,3
deposit certificates ¹	15,4	13,4	10,7	11,6	4,1
of which					
with maturities in excess of one year	3,6	2,3	1,2	2,1	2,7
with maturities in excess of one year	11,4	11,0	9,4	9,4	1,3
savings certificates ²	14,0	11,5	146,4	196,5	228,4
of which					
with maturities in excess of one year	8,2	4,8	50,4	58,8	61,8
with maturities in excess of one year	4,2	5,3	92,6	133,3	162,0
promissory notes and banker's acceptances	797,3	859,5	1 097,6	1 141,3	1 149,3
of which					
with maturities in excess of one year	407,8	483,1	601,4	618,1	596,6
with maturities in excess of one year	375,4	359,7	462,4	502,9	528,6

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

		(billion rubles)				
		1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
1	Individual deposits	9 818,0	11 871,4	13 057,6	13 434,2	14 251,0
	- of which savings certificates	14,0	11,5	146,4	196,5	228,4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 296,6	2 312,6	2 723,8
	- in rubles	1 546,4	2 059,3	2 049,4	2 065,2	2 474,9
	- in foreign currency	186,5	222,1	247,1	247,5	248,9
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	2 902,8	3 016,4	3 138,2
	- in rubles	1 353,3	1 981,1	2 460,1	2 569,6	2 684,5
	- in foreign currency	377,0	395,6	442,7	446,9	453,8
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	7 858,3	8 105,2	8 389,0
	- in rubles	5 018,8	5 661,9	6 120,1	6 321,5	6 604,1
	- in foreign currency	1 335,9	1 551,5	1 738,1	1 783,6	1 784,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	150,5	154,3	167,1

Table 27

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

(billion rubles)

	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
Loans, deposits and other funds raised from other credit institutions, total	3 754,9	4 560,2	4 317,6	4 430,4	4 738,4
- in rubles	1 832,1	2 197,7	2 120,9	2 205,1	2 530,1
- in foreign currency	1 922,8	2 362,5	2 196,8	2 225,4	2 208,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	2 129,8	2 229,2	2 500,9
- in rubles	1 407,6	1 767,2	1 667,4	1 735,0	2 061,1
- in foreign currency	289,0	356,4	462,4	494,1	439,8
of which					
overdue debt	0,0	0,0	0,1	0,1	0,0
- in rubles	0,0	0,0	0,1	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,1	0,0
- loans, deposits and other funds raised from non-resident banks	2 058,3	2 436,6	2 187,8	2 201,3	2 237,4
- in rubles	424,5	430,5	453,5	470,1	469,0
- in foreign currency	1 633,8	2 006,0	1 734,3	1 731,2	1 768,4
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 1.01.13

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	22 762	59,1	69 938	0,1
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	1	3 301	8,6	63 654	0,1
Less than 5%	55	12 462	32,4	27 362 070	55,3
No budgetary funds	899	0	0,0	22 013 985	44,5
Data not available	0	0	0,0	0	0,0
Total	956	38 525	100,0	49 509 647	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		1.12.12		1.01.13	
		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	2 833,6	5,9	2 924,6	5,9
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	2 662,1	5,6	2 734,7	5,5
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	2 442,7	5,1	2 506,5	5,1
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	150,5	0,3	154,3	0,3	167,1	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	112,6	0,2	121,5	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	13,3	0,0	17,2	0,0	22,8	0,0
2.	Funds in correspondent and other accounts of credit institutions	101,3	0,3	119,9	0,3	145,6	0,3	139,9	0,3	173,2	0,4
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	2 201,3	4,6	2 237,4	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	5 174,8	10,9	5 335,2	10,8
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	83,8	0,2	124,9	0,3	284,8	0,6	285,5	0,6	265,2	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	4 299,1	9,0	4 115,3	8,3
	of which overdue claims	10,0	0,0	33,6	0,1	65,3	0,1	65,7	0,1	61,4	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	2 488,3	5,2	2 214,8	4,5
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 823,1	4,0	1 795,2	3,8	1 885,4	3,8
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	14,9	0,0	15,6	0,0	15,1	0,0
2.	Correspondent accounts with banks	689,3	2,0	773,1	1,9	1 102,1	2,4	1 260,6	2,6	1 167,5	2,4
3.	Securities acquired by credit institutions, total	773,4	2,3	919,9	2,2	967,2	2,1	940,1	2,0	875,6	1,8
	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	853,8	1,8	791,3	1,6
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	84,3	0,2	82,2	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	269,2	0,6	273,0	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	6 769,1	14,2	6 431,5	13,0
	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.

² Data as of 1.10.12 and 1.11.12 is corrected in connection with credit institutions' reporting refinements and inclusion of secondary market operations with debt securities issued by reporting credit institutions

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	1.12.12	1.01.13	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
Total	573 379,7	848 216,8	750 073,8	930 133,3	1 011 888,7	1 012	978	959	954	956	132 079,1	173 170,6	136 198,0	186 336,1	210 229,8
Profit-making CIs ¹	595 046,7	853 842,3	760 481,4	941 277,2	1 021 250,1	931	928	884	868	901	131 763,4	172 913,2	135 639,1	185 433,9	209 438,1
Loss-making CIs	-21 667,0	-5 625,5	-10 407,5	-11 143,9	-9 361,4	81	50	75	86	55	315,6	257,4	558,9	902,3	791,7
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	3	4	0	0,0	0,0	0,0	0,0	0,0
Total						1012	978	962	958	956					

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 1.01.13

	thousand rubles			
	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	34 337 620 822	9 778 551 142	34 349 907 334	9 766 264 630
Belgorod Region	19 117 267	1 269 035	19 130 112	1 256 190
Bryansk Region	0	0	0	0
Vladimir Region	8 268 352	943 970	8 405 673	806 649
Voronezh Region	1 621 679	42 733	1 663 303	1 109
Ivanovo Region	14 191 982	757 164	14 231 383	717 763
Kaluga Region	19 540 830	1 130 966	19 493 330	1 178 466
Kostroma Region	119 320 581	11 710 970	120 108 623	10 922 928
Kursk Region	15 493 825	459 529	15 513 241	440 113
Lipetsk Region	28 097 787	1 063 611	28 095 496	1 065 902
Moscow Region	102 844 589	13 114 584	101 025 127	14 934 046
Orel Region	2 957 082	396 536	3 169 676	183 942
Ryazan Region	16 817 608	800 670	17 044 633	573 645
Smolensk Region	39 551 834	4 374 339	37 486 249	6 439 924
Tambov Region	3 216 906	27 995	3 219 070	25 831
Tver Region	10 767 147	525 272	10 774 403	518 016
Tula Region	15 272 066	595 028	15 295 614	571 480
Yaroslavl Region	9 378 844	314 689	9 376 194	317 339
City of Moscow	33 911 162 443	9 741 024 051	33 925 875 207	9 726 311 287
North-Western Federal District	1 143 551 027	244 540 384	1 174 636 559	213 454 852
Republic of Karelia	1 213 481	13 761	1 218 834	8 408
Komi Republic	5 610 069	672 478	5 639 652	642 895
Akhangel'sk Region	1 255 625	33 227	1 262 909	25 943
Vologda Region	72 898 871	8 368 421	72 832 033	8 435 259
Kaliningrad Region	20 396 714	9 138 031	20 462 141	9 072 604
Leningrad Region*	10 063 437	881 596	10 041 171	903 862
Murmansk Region	6 997 421	1 014 699	7 058 705	953 415
Novgorod Region	4 591 519	103 616	4 612 915	82 220
Pskov Region	2 865 817	31 096	2 869 764	27 149
St Petersburg	1 017 658 073	224 283 459	1 048 638 435	193 303 097
Southern Federal District	231 573 275	15 889 447	232 110 664	15 352 058
Republic of Adygeya	5 232 251	26 449	5 235 817	22 883
Republic of Kalmykia	1 325 711	109 831	1 323 750	111 792
Krasnodar Territory	117 609 204	4 690 163	117 929 243	4 370 124
Astrakhan Region	7 788 613	263 739	7 827 188	225 164
Volgograd Region	17 621 068	1 157 018	17 675 724	1 102 362
Rostov Region	81 996 428	9 642 247	82 118 942	9 519 733
North-Caucasian Federal District	76 988 319	4 385 387	76 964 292	4 409 414
Republik of Daghestan	41 324 012	546 042	41 272 669	597 385
Republic of Ingushetia	1 616 452	8 805	1 616 706	8 551
Kabardino-Balkar Republic	6 210 808	87 289	6 223 667	74 430
Karachai-Cherkess Republic	7 517 226	3 419 586	7 570 423	3 366 389
Republic of North Ossetia - Alania	11 259 950	162 179	11 218 871	203 258
Chechen Republic	0	0	0	0
Stavropol Territory	9 059 871	161 486	9 061 956	159 401
Volga Federal District	1 339 066 516	114 809 569	1 338 892 527	114 983 558

Republic of Bashkortostan	77 144 066	5 335 840	77 670 732	4 809 174
Republic of Marii El	2 436 001	35 655	2 363 239	108 417
Republic of Mordovia	20 686 281	273 541	20 695 342	264 480
Republic of Tatarstan	605 139 018	66 963 032	603 112 751	68 989 299
Udmurt Republic	31 698 119	1 679 645	31 451 937	1 925 827
Chuvash Republic	10 355 699	246 967	10 353 477	249 189
Perm Territory	34 261 159	6 144 611	34 628 272	5 777 498
Kirov Region	28 483 629	2 769 044	29 986 048	1 266 625
Nizhny Novgograd Region	85 322 421	4 226 064	85 602 887	3 945 598
Orenburg Region	43 666 815	1 729 962	43 536 368	1 860 409
Penza Region	3 718 844	0	3 718 844	0
Samara Region	325 348 662	20 143 288	324 801 765	20 690 185
Saratov Region	65 570 055	5 162 516	65 717 903	5 014 668
Ulyanovsk Region	5 235 747	99 404	5 252 962	82 189
Ural Federal District	942 503 112	122 787 506	957 005 904	108 284 714
Kurgan Region	2 743 891	41 116	2 749 988	35 019
Sverdlovsk Region	411 374 926	39 735 458	421 042 079	30 068 305
Tyumen Region	413 797 948	74 080 819	417 529 448	70 349 319
Chelyabinsk Region	114 586 347	8 930 113	115 684 389	7 832 071
Siberian Federal District	548 165 886	88 634 821	560 054 125	76 746 582
Republic of Altai	16 586 364	59 924	16 600 464	45 824
Republic of Buryatiya	9 419 619	865 028	9 491 691	792 956
Republic of Tuva	669 294	4 035	672 646	683
Republic of Khakassia	5 421 361	63 173	5 429 431	55 103
Altai Territory	18 062 625	253 216	18 090 365	225 476
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	13 142 423	272 876	13 166 151	249 148
Irkutsk Region	18 196 434	1 684 238	19 176 224	704 448
Kemerovo Region	28 112 261	1 983 047	28 583 323	1 511 985
Novosibirsk Region	400 231 347	78 490 260	409 631 951	69 089 656
Omsk Region	27 532 367	4 761 080	28 424 281	3 869 166
Tomsk Region	10 791 791	197 944	10 787 598	202 137
Far Eastern Federal District	480 183 743	40 395 756	476 319 796	44 259 703
Republic of Sakha (Yakutia)	24 406 028	772 263	24 273 474	904 817
Kamchatka Territory	16 534 070	1 283 530	16 786 660	1 030 940
Primorskiy Territory	91 723 465	11 299 200	91 289 759	11 732 906
Khabarovsk Territory	25 268 381	1 408 511	25 259 767	1 417 125
Amur Region	307 278 680	24 805 326	303 663 326	28 420 680
Magadan Region	0	0	0	0
Sakhalin Region	14 973 119	826 926	15 046 810	753 235
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 1.01.13

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	26 620 930 619	9 057 010 444	26 696 468 863	8 981 472 200
Belgorod Region	123 802 531	20 823 511	123 803 283	20 822 759
Bryansk Region	59 825 610	4 091 076	59 810 212	4 106 474
Vladimir Region	121 166 312	10 407 599	121 204 413	10 369 498
Voronezh Region	718 700 954	17 865 140	718 329 582	18 236 512
Ivanovo Region	69 111 519	5 219 684	69 130 463	5 200 740
Kaluga Region	96 796 237	7 688 742	96 739 487	7 745 492
Kostroma Region	74 110 409	5 091 519	75 234 744	3 967 184
Kursk Region	70 371 416	4 436 413	70 389 434	4 418 395
Lipetsk Region	95 853 609	4 846 527	95 860 423	4 839 713
Moscow Region	942 802 360	76 428 464	942 622 394	76 608 430
Orel Region	46 561 470	2 541 921	46 788 318	2 315 073
Ryazan Region	97 173 459	3 653 962	95 274 737	5 552 684
Smolensk Region	92 780 551	1 959 933	92 854 466	1 886 018
Tambov Region	54 839 820	2 308 123	54 856 643	2 291 300
Tver Region	91 327 629	8 144 885	91 321 402	8 151 112
Tula Region	128 859 190	25 267 592	128 874 811	25 251 971
Yaroslavl Region	246 429 640	16 336 563	246 387 456	16 378 747
City of Moscow	23 490 417 903	8 839 898 790	23 566 986 595	8 763 330 098
North-Western Federal District	2 937 851 316	492 984 234	2 896 116 203	534 719 347
Republic of Karelia	53 513 800	7 276 400	57 934 436	2 855 764
Komi Republic	90 250 465	5 997 347	90 239 124	6 008 688
Akhangel'sk Region	111 384 370	7 149 356	111 410 394	7 123 332
Vologda Region	120 303 279	20 059 848	117 587 661	22 775 466
Kaliningrad Region	109 998 195	31 392 121	74 933 782	66 456 534
Leningrad Region	20 071 174	6 852 882	23 570 177	3 353 879
Murmansk Region	76 220 192	18 806 877	95 274 253	-247 184
Novgorod Region	51 971 637	666 535	49 994 861	2 643 311
Pskov Region	57 069 673	411 290	52 584 996	4 895 967
St Petersburg	2 247 068 531	394 371 578	2 222 586 519	418 853 590
Southern Federal District	1 538 693 686	97 118 233	1 526 971 401	108 840 518
Republic of Adygeya	25 352 594	94 329	25 356 400	90 523
Republic of Kalmykia	10 153 099	80 698	10 146 218	87 579
Krasnodar Territory	692 854 916	32 545 702	684 499 822	40 900 796
Astrakhan Region	56 136 521	4 398 411	56 202 084	4 332 848
Volgograd Region	163 874 082	9 682 609	161 108 009	12 448 682
Rostov Region	590 322 474	50 316 484	589 658 868	50 980 090
North-Caucasian Federal District	487 105 890	9 654 893	487 259 231	9 501 552
Republic of Dagestan	78 309 509	593 456	78 226 273	676 692
Republic of Ingushetia	12 669 835	63 650	12 652 431	81 054
Kabardino-Balkar Republic	38 530 333	968 087	38 435 522	1 062 898
Karachai-Cherkess Republic	20 277 114	1 775 140	20 403 978	1 648 276
Republic of North Ossetia - Alania	31 996 809	1 249 365	32 004 861	1 241 313
Chechen Republic	22 916 010	48 304	22 912 961	51 353
Stavropol Territory	282 406 280	4 956 891	282 623 205	4 739 966

Volga Federal District	4 371 831 630	251 659 437	4 383 522 988	239 968 079
Republic of Bashkortostan	378 045 299	26 601 602	378 540 854	26 106 047
Republic of Marii El	60 959 878	901 259	60 879 676	981 461
Republic of Mordovia	92 227 690	503 932	92 927 029	-195 407
Republic of Tatarstan	791 248 772	74 195 324	789 979 154	75 464 942
Udmurt Republic	132 342 127	1 848 603	144 957 570	-10 766 840
Chuvash Republic	92 811 280	552 447	92 836 518	527 209
Perm Territory	363 730 258	9 959 460	368 485 191	5 204 527
Kirov Region	112 160 757	3 190 442	113 893 446	1 457 753
Nizhny Novgogrod Region	694 268 492	48 476 687	692 065 728	50 679 451
Orenburg Region	133 302 589	7 792 362	133 161 714	7 933 237
Penza Region	77 946 903	4 588 139	77 937 490	4 597 552
Samara Region	1 178 640 135	51 914 094	1 173 583 394	56 970 835
Saratov Region	181 643 599	15 234 374	181 771 804	15 106 169
Ulyanovsk Region	82 503 851	5 900 712	82 503 420	5 901 143
Ural Federal District	2 292 839 329	368 372 080	2 322 185 684	339 025 725
Kurgan Region	42 487 349	172 718	42 497 837	162 230
Sverdlovsk Region	1 088 021 888	219 897 153	1 116 430 333	191 488 708
Tyumen Region	796 654 783	125 107 207	798 750 410	123 011 580
Chelyabinsk Region	365 675 309	23 195 002	364 507 104	24 363 207
Siberian Federal District	2 461 806 193	140 768 567	2 467 990 611	134 584 149
Republic of Altai	9 462 989	234 575	9 478 690	218 874
Republic of Buryatiya	53 935 597	1 280 300	53 977 833	1 238 064
Republic of Tuva	12 825 078	23 957	12 834 172	14 863
Republic of Khakassia	30 053 292	355 039	30 087 721	320 610
Altai Territory	132 372 119	9 716 062	132 392 015	9 696 166
Zabaykal Territory	42 502 162	1 847 864	42 453 680	1 896 346
Krasnoyarsk Territory	420 883 509	19 601 010	420 989 363	19 495 156
Irkutsk Region	318 297 029	6 611 815	319 288 581	5 620 263
Kemerovo Region	208 246 460	17 329 859	208 651 960	16 924 359
Novosibirsk Region	963 961 780	71 941 127	975 705 168	60 197 739
Omsk Region	184 987 761	5 847 705	177 861 630	12 973 836
Tomsk Region	84 278 417	5 979 254	84 269 798	5 987 873
Far Eastern Federal District	1 112 249 318	82 788 341	1 109 424 344	85 613 315
Republic of Sakha (Yakutia)	83 279 677	4 484 581	83 167 165	4 597 093
Kamchatka Territory	45 726 355	2 917 652	45 810 864	2 833 143
Primorskiy Territory	227 919 880	17 653 797	227 427 631	18 146 046
Khabarovsk Territory	465 066 462	32 702 331	464 577 524	33 191 269
Amur Region	119 773 393	5 015 334	117 880 291	6 908 436
Magadan Region	89 452 338	8 721 992	89 437 564	8 736 766
Sakhalin Region	67 508 206	10 846 452	67 602 148	10 752 510
Jewish Autonomous Region	6 158 053	301 485	6 159 329	300 209
Chukotka Autonomous Area	7 364 954	144 717	7 361 828	147 843

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 1.01.13

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	4 763 890 916	884 636 927	688 128 377	566 864 194	235 169 445	86 920 160
Belgorod Region	1 884 919	37 165	5 043	0	2 855 006	122 494
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 280 545	25 492	32 781	0	951 678	0
Voronezh Region	676 699	106 200	0	0	0	0
Ivanovo Region	1 286 323	68 259	16 546	0	219 518	165 083
Kaluga Region	0	0	510 972	0	0	0
Kostroma Region	46 244 801	0	0	5 880	2 164 697	0
Kursk Region	1 380 622	1 026 225	0	0	602 125	0
Lipetsk Region	1 984 392	332 070	91 797	0	350 012	0
Moscow Region	10 696 032	826 358	1 079 624	0	2 557 311	57 677
Orel Region	0	0	0	0	205 369	0
Ryazan Region	1 236 596	953 600	294 776	0	0	0
Smolensk Region	1 760 064	431 797	816 356	44	973 836	0
Tambov Region	0	0	0	62	0	0
Tver Region	566 976	188 742	17 251	0	0	0
Tula Region	395 561	210 690	3 826	0	14 911	0
Yaroslavl Region	12 189	0	164	0	4 663	0
City of Moscow	4 694 485 197	880 430 329	685 259 241	566 858 208	224 270 319	86 574 906
North-Western Federal District	173 199 771	11 955 059	20 708 027	3 046 403	25 063 730	1 227 768
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 366 083	665 960	53 862	0	51 053	331 041
Akhangel'sk Region	0	0	2 131	0	0	0
Vologda Region	4 468 697	916 504	52 561	1 000	843 626	0
Kaliningrad Region	4 442 332	127 482	32 044	0	583 334	0
Leningrad Region	826 670	236 697	78	20	30 268	0
Murmansk Region	669 529	670 494	0	0	0	0
Novgorod Region	840 346	336 806	208 208	0	452 375	0
Pskov Region	100 593	0	0	0	0	0
St Petersburg	160 485 521	9 001 116	20 359 143	3 045 383	23 103 074	896 727
Southern Federal District	12 939 944	3 848 715	7 347 373	25 169	2 912 695	128 893
Republic of Adygeya	20 416	20 372	1 278	0	128 070	0
Republic of Kalmykia	0	0	50 499	0	0	0
Krasnodar Territory	8 017 876	2 569 719	6 732 988	0	2 034 657	88 641
Astrakhan Region	1 616 716	946 870	150 991	5 288	292 066	0
Volgograd Region	1 178 576	160 666	1 938	0	202 131	40 252
Rostov Region	2 106 360	151 088	409 679	19 881	255 771	0
North-Caucasian Federal District	2 956 283	229 128	211 799	0	440 778	0
Republik of Daghestan	1 977 505	0	65 381	0	246 256	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 502	0	25 138	0	0	0
Karachai-Cherkess Republic	752 200	0	20 027	0	41 011	0
Republic of North Ossetia - Alania	0	0	101 253	0	153 511	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	222 076	229 128	0	0	0	0

Volga Federal District	100 635 951	13 461 708	35 952 402	1 177 551	17 540 387	814 403
Republic of Bashkortostan	5 917 068	734 126	1 360 082	0	1 004 932	0
Republic of Marii El	0	0	0	0	109 029	0
Republic of Mordovia	373 612	95 199	39 744	0	551 464	0
Republic of Tatarstan	46 471 572	6 180 752	14 246 444	762 595	5 308 861	0
Udmurt Republic	2 218 625	0	18 003	0	1 166 273	548 704
Chuvash Republic	263 351	87 802	222 500	0	348 567	0
Perm Territory	781 459	0	5 581 873	0	319 293	0
Kirov Region	3 380 044	0	165 224	0	35 947	0
Nizhny Novgorod Region	9 578 992	3 162 181	4 938 467	115	3 779 950	225 249
Orenburg Region	6 011 344	129 408	382 557	35 246	2 759 569	40 450
Penza Region	362 335	116 877	0	0	4 072	0
Samara Region	23 860 761	2 361 948	8 270 086	379 595	2 029 213	0
Saratov Region	1 416 788	593 415	727 372	0	123 217	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	131 741 043	17 579 008	16 557 290	100	13 090 954	493 930
Kurgan Region	0	0	0	0	15 548	0
Sverdlovsk Region	75 069 230	4 308 450	13 172 637	100	6 310 334	0
Tyumen Region	39 040 977	4 775 950	3 093 986	0	6 127 221	199 668
Chelyabinsk Region	17 630 836	8 494 608	290 667	0	637 851	294 262
Siberian Federal District	35 204 262	3 923 169	20 891 641	8 211 073	11 978 397	745 777
Republic of Altai	780 467	644 096	1	0	150 428	0
Republic of Buryatiya	48 624	0	590 898	0	596 374	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 909	14 805	0	0	0	0
Altai Territory	41 487	37 294	3 158	0	6 224	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	3 025	3 346	2 158	0	0	0
Irkutsk Region	138 155	0	114 034	0	242 340	33 097
Kemerovo Region	2 751 153	1 512 663	63 362	0	2 098 476	0
Novosibirsk Region	27 838 189	1 173 619	19 314 307	8 211 073	6 268 860	452 860
Omsk Region	3 258 281	359 781	800 127	0	2 536 556	259 820
Tomsk Region	329 972	177 565	3 596	0	79 139	0
Far Eastern Federal District	44 522 620	9 442 278	1 837 065	42 095	2 049 583	237 655
Republic of Sakha (Yakutia)	1 560 342	169 260	355 468	0	416 417	0
Kamchatka Territory	320 331	102 047	37 057	42 095	79 603	0
Primorskiy Territory	14 052 209	5 770 077	167 394	0	134 491	0
Khabarovsk Territory	1 032 537	0	434 864	0	0	0
Amur Region	26 706 412	2 881 141	194 134	0	1 375 827	237 655
Magadan Region	0	0	0	0	0	0
Sakhalin Region	850 789	519 753	648 148	0	43 245	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 1.01.13

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	4 817 022 281	891 308 485	697 649 022	573 827 622	246 570 653	87 522 278
Belgorod Region	1 884 919	37 165	5 043	0	2 855 006	122 494
Bryansk Region	0	0	0	0	0	0
Vladimir Region	194 702	25 492	32 781	2 243	148 833	0
Voronezh Region	676 699	106 200	0	0	0	0
Ivanovo Region	1 286 323	68 259	17 037	0	219 518	165 083
Kaluga Region	0	0	510 972	0	0	0
Kostroma Region	17 328 142	0	0	0	246 186	0
Kursk Region	1 380 622	1 026 225	0	0	602 125	0
Lipetsk Region	1 984 392	332 070	91 797	0	350 012	0
Moscow Region	10 696 032	826 358	1 079 911	0	2 556 011	57 677
Orel Region	0	0	0	0	205 369	0
Ryazan Region	1 236 596	953 600	294 776	0	0	0
Smolensk Region	563 279	167 467	98 355	44	14 529	0
Tambov Region	0	0	0	62	0	0
Tver Region	566 976	188 742	17 251	0	0	0
Tula Region	395 561	210 690	3 826	0	334 182	0
Yaroslavl Region	12 189	0	164	0	0	0
City of Moscow	4 778 815 849	887 366 217	695 497 109	573 825 273	239 038 882	87 177 024
North-Western Federal District	167 876 083	9 780 487	30 421 021	4 293 548	24 496 070	1 099 514
Republic of Karelia	0	0	0	0	0	0
Komi Republic	995 226	499 672	50 976	0	51 053	202 787
Akhangel'sk Region	0	0	2 131	0	0	0
Vologda Region	1 841 685	916 504	52 561	1 000	843 626	0
Kaliningrad Region	4 442 332	127 482	32 045	0	583 334	0
Leningrad Region	826 670	236 697	78	20	30 268	0
Murmansk Region	669 529	670 494	0	0	0	0
Novgorod Region	840 346	336 806	208 208	0	452 375	0
Pskov Region	100 593	0	0	0	0	0
St Petersburg	158 159 702	6 992 832	30 075 022	4 292 528	22 535 414	896 727
Southern Federal District	11 490 183	3 370 816	7 164 729	25 169	2 370 899	107 888
Republic of Adygeya	20 416	20 372	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 461 425	2 569 719	6 689 025	0	1 858 866	88 641
Astrakhan Region	798 054	468 971	152 309	5 288	146 768	0
Volgograd Region	1 103 928	160 666	1 938	0	99 494	19 247
Rostov Region	2 106 360	151 088	320 179	19 881	265 771	0
North-Caucasian Federal District	2 204 083	229 128	212 880	0	440 778	0
Republik of Daghestan	1 977 505	0	65 381	0	246 256	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 502	0	25 138	0	0	0
Karachai-Cherkess Republic	0	0	20 027	0	41 011	0
Republic of North Ossetia - Alania	0	0	101 253	0	153 511	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	222 076	229 128	1 081	0	0	0
Volga Federal District	100 006 917	13 461 708	35 879 543	1 178 051	17 809 031	814 403
Republic of Bashkortostan	5 842 093	734 126	1 290 046	0	1 185 146	0

Republic of Marii El	0	0	0	0	109 029	0
Republic of Mordovia	373 612	95 199	39 744	0	128 624	0
Republic of Tatarstan	46 380 493	6 180 752	14 246 444	762 595	5 308 861	0
Udmurt Republic	2 218 625	0	18 003	0	1 166 273	548 704
Chuvash Republic	263 351	87 802	219 614	0	551 108	0
Perm Territory	781 459	0	5 581 874	0	281 388	0
Kirov Region	3 380 044	0	165 224	0	35 947	0
Nizhny Novgogrod Region	9 116 013	3 162 181	4 938 517	115	4 051 932	225 249
Orenburg Region	6 011 344	129 408	382 569	35 246	2 759 569	40 450
Penza Region	362 335	116 877	0	0	36 305	0
Samara Region	23 860 761	2 361 948	8 270 086	380 095	2 064 986	0
Saratov Region	1 416 787	593 415	727 372	0	129 863	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	115 611 908	16 613 963	16 682 798	100	8 497 193	493 930
Kurgan Region	0	0	0	0	15 548	0
Sverdlovsk Region	58 940 095	3 343 405	13 296 923	100	1 847 598	0
Tyumen Region	39 040 977	4 775 950	3 095 208	0	5 970 449	199 668
Chelyabinsk Region	17 630 836	8 494 608	290 667	0	663 598	294 262
Siberian Federal District	21 004 949	3 163 612	1 973 410	0	6 870 672	292 917
Republic of Altai	91 522	0	1	0	270	0
Republic of Buryatiya	48 624	0	590 898	0	596 374	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 909	14 805	0	0	0	0
Altai Territory	41 487	37 294	3 158	0	6 284	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	3 025	3 346	2 158	0	17 631	0
Irkutsk Region	138 155	0	114 034	0	242 340	33 097
Kemerovo Region	2 751 153	1 512 663	63 362	0	2 098 476	0
Novosibirsk Region	14 327 821	1 058 158	395 267	0	1 055 443	0
Omsk Region	3 258 281	359 781	800 936	0	2 774 715	259 820
Tomsk Region	329 972	177 565	3 596	0	79 139	0
Far Eastern Federal District	29 860 602	7 147 793	1 650 572	42 095	1 190 673	237 655
Republic of Sakha (Yakutia)	1 666 260	169 260	355 468	0	918 837	0
Kamchatka Territory	314 061	102 047	37 057	42 095	29 901	0
Primorskiy Territory	14 072 969	5 770 077	180 432	0	108 744	0
Khabarovsk Territory	1 011 777	0	421 826	0	89 946	0
Amur Region	11 944 746	586 656	7 641	0	0	237 655
Magadan Region	0	0	0	0	0	0
Sakhalin Region	850 789	519 753	648 148	0	43 245	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 1.01.13

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	23 640 964 129	13 951 941 581	1 701 563 694	6 420 696 259
Belgorod Region	9 991 703	7 438 432	150 000	1 826 793
Bryansk Region	0	0	0	0
Vladimir Region	3 348 899	2 152 566	240 200	956 133
Voronezh Region	753 620	296 152	428 086	29 382
Ivanovo Region	9 037 229	4 808 626	290 060	3 689 505
Kaluga Region	14 219 070	2 668 132	6 135 000	4 459 495
Kostroma Region	57 479 313	8 705 152	74 853	47 631 402
Kursk Region	11 719 223	9 723 743	700 000	1 071 460
Lipetsk Region	21 115 514	15 677 330	1 205 000	2 089 771
Moscow Region	70 614 727	36 883 830	2 157 208	30 251 721
Orel Region	1 897 133	178 458	320 000	1 107 050
Ryazan Region	10 323 409	8 110 000	800 000	1 377 447
Smolensk Region	26 403 112	16 571 789	2 145 467	6 162 560
Tambov Region	2 171 588	1 922 460	0	248 792
Tver Region	7 037 111	4 361 070	555 050	2 118 941
Tula Region	11 067 041	9 423 972	110 000	1 229 553
Yaroslavl Region	6 616 197	5 234 961	332 809	886 792
City of Moscow	23 377 169 240	13 817 784 908	1 685 919 961	6 315 559 462
North-Western Federal District	714 784 763	517 016 501	53 096 692	94 072 555
Republic of Karelia	962 587	218 908	410 000	273 779
Komi Republic	3 084 338	1 846 500	660 000	577 657
Akhangel'sk Region	609 954	539 075	590	49 387
Vologda Region	53 188 271	27 711 152	646 100	23 042 262
Kaliningrad Region	11 949 983	7 956 471	2 409 689	1 482 164
Leningrad Region	5 019 004	3 033 969	857 030	902 798
Murmansk Region	3 709 465	1 539 925	170 000	1 945 070
Novgorod Region	1 901 939	1 196 514	65 500	572 111
Pskov Region	1 567 606	1 369 515	0	198 091
St Petersburg	632 791 616	471 604 472	47 877 783	65 029 236
Southern Federal District	155 896 669	96 772 659	10 429 943	43 477 253
Republic of Adygeya	3 535 520	2 579 465	50 000	906 055
Republic of Kalmykia	668 705	512 765	30	155 910
Krasnodar Territory	72 954 378	46 248 815	5 313 264	18 138 831
Astrakhan Region	2 363 058	829 277	200 200	812 404
Volgograd Region	13 683 648	8 312 453	3 850 080	1 011 162
Rostov Region	62 691 360	38 289 884	1 016 369	22 452 891
North-Caucasian Federal District	46 378 042	28 395 869	5 696 004	12 281 031
Republic of Daghestan	22 893 469	13 412 029	632 289	8 849 151
Republic of Ingushetia	410 014	237 945	0	172 069
Kabardino-Balkar Republic	4 517 015	3 141 486	415 000	960 529
Karachai-Cherkess Republic	4 983 314	4 001 247	492 500	489 567
Republic of North Ossetia - Alania	6 986 971	6 061 658	55 885	868 333
Chechen Republic	0	0	0	0

Stavropol Territory	6 587 259	1 541 504	4 100 330	941 382
Volga Federal District	898 494 826	527 453 250	43 963 271	297 164 085
Republic of Bashkortostan	54 560 423	26 037 816	7 044 946	20 305 261
Republic of Marii El	1 647 619	1 356 322	120 400	121 071
Republic of Mordovia	14 481 650	11 262 082	640 400	2 170 389
Republic of Tatarstan	393 694 972	280 835 173	16 746 195	81 119 549
Udmurt Republic	19 975 599	6 013 195	1 535 100	11 687 661
Chuvash Republic	6 640 589	3 149 631	305 500	2 978 060
Perm Territory	20 372 673	11 018 914	651 000	8 503 751
Kirov Region	19 546 682	14 343 308	340 180	3 933 847
Nizhny Novgogrod Region	49 700 589	36 863 878	1 179 150	7 449 037
Orenburg Region	27 931 070	12 799 587	580 050	13 431 109
Penza Region	2 576 827	1 882 877	1 000	617 987
Samara Region	247 928 140	102 363 599	10 589 350	130 621 850
Saratov Region	35 369 656	16 565 336	4 230 000	13 117 708
Ulyanovsk Region	4 068 337	2 961 532	0	1 106 805
Ural Federal District	612 808 938	242 824 544	58 254 769	263 381 931
Kurgan Region	1 750 350	1 599 703	1 200	145 424
Sverdlovsk Region	248 677 950	95 825 760	16 873 819	127 792 840
Tyumen Region	289 300 423	106 607 638	33 504 248	113 545 642
Chelyabinsk Region	73 080 215	38 791 443	7 875 502	21 898 025
Siberian Federal District	333 390 361	154 952 507	46 628 015	116 641 803
Republic of Altai	13 032 047	1 154 782	452 000	10 859 579
Republic of Buryatiya	6 196 308	1 797 886	100 000	3 787 806
Republic of Tuva	259 136	127 324	0	117 593
Republic of Khakassia	4 033 414	1 602 907	170 590	2 088 695
Altai Territory	13 240 231	10 381 022	645 000	2 054 470
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 857 767	3 384 779	2 271 435	3 010 506
Irkutsk Region	13 877 469	8 548 228	806 109	4 267 254
Kemerovo Region	16 196 153	7 962 156	2 477 492	5 756 505
Novosibirsk Region	236 783 974	110 385 944	38 054 689	75 289 117
Omsk Region	13 985 487	5 473 437	1 640 500	6 654 321
Tomsk Region	6 928 375	4 134 042	10 200	2 755 957
Far Eastern Federal District	354 392 113	87 240 049	9 788 208	244 982 333
Republic of Sakha (Yakutia)	12 596 579	7 173 455	2 750	4 974 520
Kamchatka Territory	12 586 696	8 295 919	2 204 850	1 988 323
Primorskiy Territory	58 486 757	39 604 976	1 237 435	14 955 249
Khabarovsk Territory	18 889 735	10 443 082	3 150 300	5 146 803
Amur Region	243 525 041	17 096 487	1 801 873	216 117 667
Magadan Region	0	0	0	0
Sakhalin Region	8 307 305	4 626 130	1 391 000	1 799 771
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 1.01.13**

thousand rubles

	Total	of which		
		Loans and other placements with non- financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	15 025 606 666	9 159 421 846	1 740 647 244	3 014 079 070
Belgorod Region	51 899 726	42 331 859	150 000	5 351 889
Bryansk Region	44 408 291	32 618 217	0	7 879 338
Vladimir Region	72 667 682	49 515 695	130 000	21 998 552
Voronezh Region	676 417 951	434 146 694	428 086	212 643 470
Ivanovo Region	38 995 353	26 253 601	290 060	6 483 873
Kaluga Region	72 964 403	46 010 134	6 070 000	14 830 826
Kostroma Region	37 460 954	30 715 022	74 853	5 637 314
Kursk Region	52 896 222	47 082 243	700 000	4 525 549
Lipetsk Region	55 682 832	32 024 185	1 205 000	19 423 047
Moscow Region	558 349 418	265 757 340	2 157 203	241 010 742
Orel Region	23 107 780	16 428 919	320 000	3 702 405
Ryazan Region	78 892 243	54 591 370	800 200	12 590 121
Smolensk Region	78 648 796	56 851 409	476 210	10 214 250
Tambov Region	23 142 944	19 783 201	0	2 152 407
Tver Region	72 822 674	48 739 166	495 000	12 717 425
Tula Region	111 595 824	94 993 085	110 000	13 062 381
Yaroslavl Region	224 091 139	94 719 704	332 809	116 141 907
City of Moscow	12 751 562 434	7 766 860 002	1 726 907 823	2 303 713 574
North-Western Federal District	2 068 871 936	1 278 769 714	53 908 500	593 666 226
Republic of Karelia	44 499 403	14 890 917	410 000	23 673 586
Komi Republic	63 493 138	20 158 454	660 000	38 070 921
Akhangel'sk Region	61 900 101	38 271 230	590	6 903 967
Vologda Region	92 026 317	63 843 299	646 100	17 179 441
Kaliningrad Region	85 467 518	58 803 984	2 409 689	19 306 330
Leningrad Region	14 640 624	9 996 387	857 030	2 766 205
Murmansk Region	56 428 120	22 264 471	170 000	29 946 559
Novgorod Region	40 876 272	19 248 796	65 500	15 141 529
Pskov Region	47 344 406	32 825 622	0	9 805 587
St Petersburg	1 562 196 037	998 466 554	48 689 591	430 872 101
Southern Federal District	1 245 270 950	762 208 658	10 002 894	414 813 085
Republic of Adygeya	22 214 369	14 098 207	50 000	7 480 966
Republic of Kalmykia	8 579 175	4 959 263	30	3 619 882
Krasnodar Territory	593 287 039	347 092 967	4 928 115	208 127 434
Astrakhan Region	21 359 088	11 124 091	720 000	8 698 392
Volgograd Region	97 321 837	67 964 276	3 438 080	23 891 664
Rostov Region	502 509 442	316 969 854	866 669	162 994 747
North-Caucasian Federal District	389 650 173	219 274 180	5 628 604	148 465 590
Republic of Dagestan	53 378 245	29 501 052	632 289	20 244 904
Republic of Ingushetia	8 849 594	5 582 380	0	3 267 214
Kabardino-Balkar Republic	31 347 315	22 700 225	415 100	8 231 231
Karachai-Cherkess Republic	16 687 245	10 558 155	180 000	5 948 291
Republic of North Ossetia - Alania	17 295 926	12 490 706	85 885	4 718 240

Chechen Republic	16 278 399	10 127 718	0	6 150 681
Stavropol Territory	245 813 449	128 313 944	4 315 330	99 905 029
Volga Federal District	3 377 161 347	1 931 369 859	40 879 104	1 208 941 578
Republic of Bashkortostan	278 710 901	139 274 246	4 460 525	123 439 669
Republic of Marii El	55 775 526	40 111 486	120 400	11 704 974
Republic of Mordovia	82 223 622	60 084 223	420 400	14 081 419
Republic of Tatarstan	552 342 718	388 567 386	16 746 149	131 891 513
Udmurt Republic	104 517 905	48 107 327	1 535 100	53 264 522
Chuvash Republic	78 558 409	46 967 139	95 500	28 396 874
Perm Territory	312 028 404	196 760 761	651 000	113 453 308
Kirov Region	91 736 858	55 112 542	340 180	24 864 281
Nizhny Novgorod Region	585 152 957	355 466 781	1 109 350	160 652 531
Orenburg Region	72 368 313	43 572 376	580 000	26 499 122
Penza Region	36 414 846	25 300 484	1 150	7 173 002
Samara Region	1 020 117 526	464 290 962	10 589 350	483 830 023
Saratov Region	80 837 629	50 774 134	4 230 000	22 714 758
Ulyanovsk Region	26 375 733	16 980 012	0	6 975 582
Ural Federal District	1 830 229 386	917 972 067	55 369 014	782 395 666
Kurgan Region	36 010 368	17 309 753	1 200	18 404 887
Sverdlovsk Region	882 074 613	490 494 497	14 108 064	358 378 417
Tyumen Region	613 421 225	238 926 141	33 384 248	298 290 619
Chelyabinsk Region	298 723 180	171 241 676	7 875 502	107 321 743
Siberian Federal District	2 072 358 680	970 918 236	14 966 041	987 407 963
Republic of Altai	6 150 819	1 595 825	320 000	4 229 994
Republic of Buryatia	42 718 381	22 158 361	100 000	19 269 009
Republic of Tuva	11 231 462	1 796 286	0	9 245 957
Republic of Khakassia	26 420 101	10 412 603	191 590	14 584 471
Altai Territory	116 379 717	66 387 177	645 000	48 794 715
Zabaykal Territory	17 595 780	3 258 351	0	14 335 967
Krasnoyarsk Territory	373 065 334	151 634 927	2 271 435	203 403 619
Irkutsk Region	278 267 288	118 876 147	821 709	151 320 008
Kemerovo Region	156 789 988	69 447 710	2 477 538	82 944 817
Novosibirsk Region	817 208 213	421 368 316	6 488 269	344 232 699
Omsk Region	158 166 870	73 242 290	1 640 500	59 691 811
Tomsk Region	68 364 727	30 740 243	10 000	35 354 896
Far Eastern Federal District	743 926 094	361 584 790	8 019 194	343 971 074
Republic of Sakha (Yakutia)	41 277 702	26 711 310	42 753	13 620 219
Kamchatka Territory	22 010 342	15 420 136	2 204 800	4 201 993
Primorskiy Territory	127 179 188	84 183 584	1 297 435	38 062 310
Khabarovsk Territory	410 685 905	170 661 423	3 080 300	215 084 514
Amur Region	39 308 014	11 974 553	2 906	25 711 312
Magadan Region	82 481 441	40 724 648	0	40 706 177
Sakhalin Region	17 890 980	9 780 645	1 391 000	5 620 518
Jewish Autonomous Region	2 386 474	1 653 241	0	733 233
Chukotka Autonomous Area	706 048	475 250	0	230 798

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.01.13

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	6 874 147 389	4 180 476 662	2 184 598 690	227 903 005
Belgorod Region	884 796	846 360	38 436	0
Bryansk Region	0	0	0	0
Vladimir Region	628 187	571 562	0	56 625
Voronezh Region	455	0	455	0
Ivanovo Region	160 061	93 633	66 428	0
Kaluga Region	1 850	1 821	0	29
Kostroma Region	5 447 967	4 142 782	59 961	502 103
Kursk Region	177 442	158 292	0	559
Lipetsk Region	31 621	0	0	31 621
Moscow Region	6 406 630	2 565 937	569 187	3 271 506
Orel Region	60 745	0	60 745	0
Ryazan Region	41 294	26 106	3 706	11 482
Smolensk Region	962 347	172 252	220 999	557 478
Tambov Region	911	0	911	0
Tver Region	102 301	0	102 301	0
Tula Region	277 794	214 474	0	63 320
Yaroslavl Region	20 000	3 037	5 407	11 556
City of Moscow	6 858 942 988	4 171 680 406	2 183 470 154	223 396 726
North-Western Federal District	124 606 742	79 853 656	30 774 241	9 237 698
Republic of Karelia	0	0	0	0
Komi Republic	64 696	30 574	30 372	3 750
Akhangel'sk Region	1 567	0	1 519	48
Vologda Region	3 626 327	599 202	2 010 403	58 191
Kaliningrad Region	1 648 466	732 582	641 471	274 413
Leningrad Region	407 121	365 881	23 036	4 794
Murmansk Region	364 406	260 725	103 681	0
Novgorod Region	2 792	0	0	2 792
Pskov Region	0	0	0	0
St Petersburg	118 491 367	77 864 692	27 963 759	8 893 710
Southern Federal District	7 428 134	4 138 187	2 466 064	426 668
Republic of Adygeya	987	0	456	531
Republic of Kalmykia	2 873	487	1 519	867
Krasnodar Territory	1 483 402	770 465	483 129	144 154
Astrakhan Region	2 655	0	850	1 805
Volgograd Region	891 778	0	880 312	4 912
Rostov Region	5 046 439	3 367 235	1 099 798	274 399
North-Caucasian Federal District	1 198 466	696 356	74 274	427 836
Republic of Dagestan	197 901	21 260	8 231	168 410
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	821	0	821	0
Karachai-Cherkess Republic	989 644	675 096	59 071	255 477
Republic of North Ossetia - Alania	6 553	0	6 151	402

Chechen Republic	0	0	0	0
Stavropol Territory	3 547	0	0	3 547
Volga Federal District	51 882 859	38 519 775	9 717 806	2 937 549
Republic of Bashkortostan	1 698 526	1 341 817	147 966	208 743
Republic of Marii El	456	0	456	0
Republic of Mordovia	4 168	0	3 129	1 039
Republic of Tatarstan	33 578 666	26 035 428	6 484 398	367 911
Udmurt Republic	756 233	385 254	254 188	116 791
Chuvash Republic	22 386	0	2 633	19 753
Perm Territory	3 010 688	1 212 385	1 648 147	150 156
Kirov Region	1 753 689	1 747 574	978	5 137
Nizhny Novgogrod Region	1 371 987	1 103 191	56 053	212 743
Orenburg Region	477 718	158 685	169 116	142 986
Penza Region	0	0	0	0
Samara Region	9 004 184	6 447 763	909 639	1 644 959
Saratov Region	165 704	87 678	2 886	67 094
Ulyanovsk Region	38 454	0	38 217	237
Ural Federal District	84 910 462	33 287 342	48 455 664	1 193 668
Kurgan Region	0	0	0	0
Sverdlovsk Region	23 373 875	12 233 860	10 790 977	233 947
Tyumen Region	58 709 326	19 910 375	35 994 305	945 949
Chelyabinsk Region	2 827 261	1 143 107	1 670 382	13 772
Siberian Federal District	44 976 732	22 634 961	18 710 856	1 839 970
Republic of Altai	0	0	0	0
Republic of Buryatiya	31 213	0	31 032	181
Republic of Tuva	404	0	404	0
Republic of Khakassia	0	0	0	0
Altai Territory	23 466	18 532	303	4 631
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 886	0	5 059	1 827
Irkutsk Region	43 558	4 806	38 449	303
Kemerovo Region	36 211	0	25 992	10 219
Novosibirsk Region	42 376 826	20 990 107	18 023 599	1 763 544
Omsk Region	2 450 618	1 616 926	585 070	57 253
Tomsk Region	7 550	4 590	948	2 012
Far Eastern Federal District	13 824 555	5 211 657	6 179 449	406 933
Republic of Sakha (Yakutia)	211 225	108 734	17 411	85 080
Kamchatka Territory	579 995	471 465	3 402	21 720
Primorskiy Territory	2 281 793	1 903 296	96 366	102 981
Khabarovsk Territory	687 885	617 283	70 400	202
Amur Region	9 946 306	2 019 761	5 971 232	191 355
Magadan Region	0	0	0	0
Sakhalin Region	117 351	91 118	20 638	5 595
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 1.01.13

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	6 264 467 892	3 585 872 612	2 201 032 359	211 203 004
Belgorod Region	3 736 760	3 694 178	39 674	2 908
Bryansk Region	1 837 000	1 818 261	0	18 739
Vladimir Region	2 878 865	2 853 012	0	25 853
Voronezh Region	16 263 558	15 553 390	1 974	649 111
Ivanovo Region	1 082 102	1 015 674	66 428	0
Kaluga Region	3 317 065	3 218 307	61	98 697
Kostroma Region	1 405 413	907 754	3 216	2 911
Kursk Region	179 448	158 292	0	2 565
Lipetsk Region	53 932	0	0	53 932
Moscow Region	61 603 870	56 155 806	564 431	4 883 633
Orel Region	235 351	174 606	60 745	0
Ryazan Region	118 219	101 656	3 706	12 857
Smolensk Region	1 168 657	1 046 930	47 024	74 703
Tambov Region	1 392 028	1 391 117	911	0
Tver Region	174 712	54 286	101 845	18 203
Tula Region	24 477 482	24 363 944	0	113 538
Yaroslavl Region	15 313 311	15 128 268	1 063	96 020
City of Moscow	6 129 230 119	3 458 237 131	2 200 141 281	205 149 334
	275 317 043	215 133 623	28 886 700	18 926 617
North-Western Federal District				
Republic of Karelia	6 944 647	6 872 229	0	72 418
Komi Republic	1 045 453	996 284	30 372	18 797
Akhangel'sk Region	1 233 157	1 206 207	1 519	25 431
Vologda Region	2 222 149	892 039	127 296	260 914
Kaliningrad Region	22 635 957	21 217 799	641 471	726 552
Leningrad Region	276 582	245 404	23 036	8 142
Murmansk Region	17 755 041	17 605 871	103 681	45 489
Novgorod Region	293 971	252 613	0	41 358
Pskov Region	68 293	66 437	0	1 856
St Petersburg	222 841 793	165 778 740	27 959 325	17 725 660
Southern Federal District	73 051 956	68 080 478	2 325 839	2 157 450
Republic of Adygeya	36 861	33 313	456	3 092
Republic of Kalmykia	2 006	487	1 519	0
Krasnodar Territory	26 571 871	24 599 150	414 355	1 383 141
Astrakhan Region	371 717	368 061	0	3 656
Volgograd Region	3 753 071	2 892 907	809 711	50 453
Rostov Region	42 316 430	40 186 560	1 099 798	717 108
North-Caucasian Federal District	4 051 721	3 225 420	74 274	750 328
Republik of Daghestan	180 345	0	8 231	172 114
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	559 771	558 950	821	0
Karachai-Cherkess Republic	379 092	317 956	59 071	2 065
Republic of North Ossetia - Alania	46 380	0	6 151	40 229

Chechen Republic	0	0	0	0
Stavropol Territory	2 886 133	2 348 514	0	535 920
Volga Federal District	153 917 060	138 367 028	9 761 945	5 013 897
Republic of Bashkortostan	16 887 246	16 222 435	195 650	374 875
Republic of Marii El	710 593	688 537	456	21 600
Republic of Mordovia	157 559	151 864	2 977	2 718
Republic of Tatarstan	42 376 594	35 276 754	6 484 398	242 697
Udmurt Republic	389 414	11 731	254 188	123 495
Chuvash Republic	132 096	0	1 822	130 274
Perm Territory	6 004 561	3 766 720	1 645 717	592 124
Kirov Region	1 845 762	1 794 161	978	50 623
Nizhny Novgogrod Region	42 082 042	40 971 207	55 749	973 561
Orenburg Region	1 348 156	951 617	169 116	227 423
Penza Region	15 658	10 351	152	5 155
Samara Region	38 779 677	35 582 820	909 639	2 069 630
Saratov Region	327 208	120 158	2 886	196 118
Ulyanovsk Region	2 860 494	2 818 673	38 217	3 604
Ural Federal District	270 977 417	218 765 178	42 791 680	1 443 230
Kurgan Region	924	0	0	924
Sverdlovsk Region	198 740 160	191 303 678	5 169 598	1 058 280
Tyumen Region	56 647 749	13 752 510	35 951 700	184 925
Chelyabinsk Region	15 588 584	13 708 990	1 670 382	199 101
Siberian Federal District	91 865 421	81 951 681	2 719 071	3 050 456
Republic of Altai	165	0	0	165
Republic of Buryatiya	59 103	1 667	31 032	26 404
Republic of Tuva	404	0	404	0
Republic of Khakassia	127 328	125 769	0	1 559
Altai Territory	1 996 296	1 949 766	303	46 227
Zabaykal Territory	8 096	8 096	0	0
Krasnoyarsk Territory	17 072 539	16 529 546	5 089	506 017
Irkutsk Region	3 633 661	3 409 738	37 993	184 754
Kemerovo Region	5 665 793	5 407 088	25 992	231 443
Novosibirsk Region	59 596 949	51 971 811	2 032 240	1 675 312
Omsk Region	3 223 448	2 091 950	585 070	354 134
Tomsk Region	481 639	456 250	948	24 441
Far Eastern Federal District	49 359 995	40 817 468	6 177 019	1 674 778
Republic of Sakha (Yakutia)	225 807	109 859	17 411	98 537
Kamchatka Territory	862 565	831 186	3 402	27 977
Primorskiy Territory	2 848 667	2 281 765	96 366	292 817
Khabarovsk Territory	29 772 720	28 013 483	70 400	1 180 109
Amur Region	6 757 528	772 417	5 968 802	12 026
Magadan Region	8 516 291	8 516 094	0	197
Sakhalin Region	376 401	292 664	20 638	63 099
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	16	0	0	16

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.01.13

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	766 689 329	93 270 856	4 558 067	378 328	229 348 686	34 856 814
Belgorod Region	84 832	0	0	0	15 646	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	94 667	0	0	0	28 064	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	128 213	0	0	0	192 804	0
Kaluga Region	102 808	0	0	0	148 651	0
Kostroma Region	363 597	0	4 703	0	1 727 703	65 009
Kursk Region	172 560	0	0	0	35 244	0
Lipetsk Region	609 189	0	0	0	10 782	0
Moscow Region	723 443	15 672	10 000	151 864	339 306	88 933
Orel Region	0	0	0	0	13 864	0
Ryazan Region	320 769	0	0	0	31 469	6 799
Smolensk Region	447 902	12 841	5 000	0	237 320	78 321
Tambov Region	54 394	0	0	0	23 710	0
Tver Region	25 731	0	0	0	14 008	0
Tula Region	52 855	0	0	0	9 999	3 339
Yaroslavl Region	104 103	0	0	0	21 515	0
City of Moscow	763 404 266	93 242 343	4 538 364	226 464	226 498 601	34 614 413
North-Western Federal District	17 789 500	822 466	51 520	0	2 857 777	477 807
Republic of Karelia	10 295	0	0	0	719	0
Komi Republic	168 624	0	0	0	0	0
Akhangel'sk Region	47 520	0	0	0	2 226	0
Vologda Region	1 425 454	39 978	30 000	0	760 465	1 257
Kaliningrad Region	289 627	0	9 689	0	24 530	11 043
Leningrad Region	560 464	0	0	0	18 606	1 642
Murmansk Region	60 293	16 139	0	0	19 177	0
Novgorod Region	192 227	0	0	0	19 834	0
Pskov Region	26 684	0	0	0	1 892	0
St Petersburg	15 008 312	766 349	11 831	0	2 010 328	463 865
Southern Federal District	3 335 908	5 383	0	0	995 314	42 469
Republic of Adygeya	48 135	0	0	0	37 592	0
Republic of Kalmykia	5 058	0	0	0	9 242	0
Krasnodar Territory	767 427	5 277	0	0	606 615	20 022
Astrakhan Region	53 502	0	0	0	26 448	0
Volgograd Region	299 220	0	0	0	60 748	0
Rostov Region	2 162 566	106	0	0	254 669	22 447
North-Caucasian Federal District	839 471	0	3 000	0	705 474	2 374
Republic of Dagestan	109 673	0	3 000	0	103 409	13
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	134 455	0	0	0	171 718	0
Karachai-Cherkess Republic	8 467	0	0	0	14 742	2 361

Republic of North Ossetia - Alania	337 143	0	0	0	37 023	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	249 733	0	0	0	378 582	0
Volga Federal District	15 236 078	625 694	100 000	0	20 162 732	285 259
Republic of Bashkortostan	1 288 375	0	30 000	0	1 218 202	21 306
Republic of Marii El	0	0	0	0	63	0
Republic of Mordovia	266 924	0	0	0	28 573	0
Republic of Tatarstan	7 987 042	476 878	20 000	0	4 442 493	26 135
Udmurt Republic	61 571	0	0	0	410 147	0
Chuvash Republic	86 277	0	0	0	69 759	0
Perm Territory	93 218	0	11 000	0	115 042	604
Kirov Region	391 231	0	0	0	146 256	706
Nizhny Novgorod Region	564 845	93 468	4 000	0	414 758	27 643
Orenburg Region	624 840	0	35 000	0	201 659	143
Penza Region	111 029	0	0	0	13 530	0
Samara Region	3 199 597	50 464	0	0	11 854 594	208 722
Saratov Region	548 415	4 884	0	0	1 222 673	0
Ulyanovsk Region	12 714	0	0	0	24 983	0
Ural Federal District	12 873 995	682 520	90 000	1 458	8 270 411	31 128
Kurgan Region	51 741	0	0	0	1 316	0
Sverdlovsk Region	4 737 229	92 385	90 000	0	6 835 169	29 740
Tyumen Region	5 903 209	326 224	0	0	1 082 801	972
Chelyabinsk Region	2 181 816	263 911	0	1 458	351 125	416
Siberian Federal District	7 843 363	1 396 711	30 000	404	10 473 915	281 331
Republic of Altai	24 627	0	0	0	300 892	0
Republic of Buryatiya	93 134	0	0	0	57 104	181
Republic of Tuva	10 694	0	0	404	8 201	0
Republic of Khakassia	58 533	0	0	0	22 939	0
Altai Territory	242 262	0	10 000	0	75 059	80
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	128 325	0	0	0	207 764	1 827
Irkutsk Region	141 673	2 699	10 000	0	117 746	303
Kemerovo Region	31 052	0	0	0	259 916	2 763
Novosibirsk Region	6 716 384	1 392 772	0	0	9 092 229	276 135
Omsk Region	190 288	0	0	0	282 917	42
Tomsk Region	206 391	1 240	10 000	0	49 148	0
Far Eastern Federal District	2 684 180	22 526	6 041	2 861	4 238 819	10 371
Republic of Sakha (Yakutia)	212 337	0	0	2 861	87 479	0
Kamchatka Territory	78 544	0	0	0	85 441	0
Primorskiy Territory	1 219 244	1 299	3 135	0	280 986	89
Khabarovsk Territory	276 408	0	0	0	273 951	0
Amur Region	861 285	21 227	2 906	0	3 479 101	10 282
Magadan Region	0	0	0	0	0	0
Sakhalin Region	36 362	0	0	0	31 861	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.01.13

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	456 389 854	85 677 174	4 492 032	378 328	139 241 309	30 137 682
Belgorod Region	3 415 699	0	0	0	29 091	0
Bryansk Region	579 134	0	0	0	93 095	1 411
Vladimir Region	1 906 471	0	0	0	459 724	2 298
Voronezh Region	20 902 723	171 978	0	0	4 518 781	320 721
Ivanovo Region	1 111 670	0	0	0	267 416	0
Kaluga Region	2 541 592	0	0	0	393 028	2 167
Kostroma Region	1 833 495	0	4 703	0	369 090	123
Kursk Region	2 445 336	0	0	0	160 108	1 258
Lipetsk Region	3 243 557	0	0	0	952 283	318
Moscow Region	18 314 719	114 425	10 000	151 864	2 926 638	463 123
Orel Region	841 945	0	0	0	142 598	0
Ryazan Region	3 509 700	59 825	0	0	220 472	7 255
Smolensk Region	3 346 003	12 841	5 000	0	270 301	21 678
Tambov Region	1 077 476	0	0	0	39 605	0
Tver Region	1 087 926	0	0	0	180 906	9 330
Tula Region	2 237 560	0	0	0	241 020	8 105
Yaroslavl Region	9 844 034	3 174	0	0	2 733 823	25 494
City of Moscow	378 150 814	85 314 931	4 472 329	226 464	125 243 330	29 274 401
	86 644 007	3 354 255	51 520	0	14 911 159	2 999 264
North-Western Federal District						
Republic of Karelia	1 030 801	0	0	0	423 870	11 398
Komi Republic	4 598 382	0	0	0	261 872	281
Akhangel'sk Region	1 926 054	31 158	0	0	134 792	4 297
Vologda Region	9 689 128	24 956	30 000	0	675 421	48 945
Kaliningrad Region	7 039 517	227 799	9 689	0	812 673	129 318
Leningrad Region	800 900	786	0	0	113 093	4 028
Murmansk Region	4 730 714	16 139	0	0	362 994	18 378
Novgorod Region	1 585 058	39 269	0	0	397 649	17 109
Pskov Region	2 556 099	0	0	0	121 222	261
St Petersburg	52 687 354	3 014 148	11 831	0	11 607 573	2 765 249
Southern Federal District	57 412 318	4 254 333	24 861	0	14 565 904	379 541
Republic of Adygeya	3 135 448	0	0	0	144 858	411
Republic of Kalmykia	360 979	0	0	0	15 984	0
Krasnodar Territory	37 510 871	102 198	24 861	0	7 182 621	253 876
Astrakhan Region	402 376	0	0	0	254 946	5
Volgograd Region	3 185 246	1 135 023	0	0	1 329 511	7 381
Rostov Region	12 817 398	3 017 112	0	0	5 637 984	117 868
North-Caucasian Federal District	12 143 507	100 588	3 000	0	4 442 302	90 397
Republik of Daghestan	485 780	0	3 000	0	480 149	42
Republic of Ingushetia	1 071 620	0	0	0	158 081	0
Kabardino-Balkar Republic	745 371	100 588	0	0	286 052	0
Karachai-Cherkess Republic	905 227	0	0	0	168 206	2 065

Republic of North Ossetia - Alania	949 005	0	0	0	92 034	715
Chechen Republic	79 355	0	0	0	3 117	0
Stavropol Territory	7 907 149	0	0	0	3 254 663	87 575
Volga Federal District	102 706 959	1 147 546	100 000	0	42 781 089	1 068 933
Republic of Bashkortostan	7 738 179	0	30 000	0	3 827 156	80 455
Republic of Marii El	7 856 346	0	0	0	193 114	5 909
Republic of Mordovia	1 364 380	0	0	0	144 216	7
Republic of Tatarstan	14 481 120	502 408	20 000	0	4 083 415	15 672
Udmurt Republic	3 224 490	0	0	0	1 174 529	32 032
Chuvash Republic	2 035 342	0	0	0	417 250	23 287
Perm Territory	13 595 716	39 323	11 000	0	2 868 852	148 597
Kirov Region	3 365 943	0	0	0	394 786	3 874
Nizhny Novgogrod Region	18 211 960	394 400	4 000	0	5 629 375	198 470
Orenburg Region	1 639 629	0	35 000	0	474 335	20 313
Penza Region	3 071 618	0	0	0	79 236	507
Samara Region	23 081 151	86 940	0	0	21 995 200	525 005
Saratov Region	1 386 322	27 169	0	0	1 270 092	14 210
Ulyanovsk Region	1 654 763	97 306	0	0	229 533	595
Ural Federal District	38 048 873	1 226 618	91 174	1 458	22 056 195	377 858
Kurgan Region	691 663	0	0	0	265 020	2
Sverdlovsk Region	24 645 178	825 341	91 174	0	15 064 697	244 053
Tyumen Region	4 615 787	137 366	0	0	3 395 070	20 128
Chelyabinsk Region	8 096 245	263 911	0	1 458	3 331 408	113 675
Siberian Federal District	61 077 294	722 028	30 000	404	32 259 463	717 664
Republic of Altai	128 237	0	0	0	123 784	46
Republic of Buryatiya	811 381	1 667	0	0	319 715	3 191
Republic of Tuva	89 449	0	0	404	219 396	0
Republic of Khakassia	473 459	0	0	0	216 952	665
Altai Territory	18 727 595	75 487	10 000	0	832 964	5 626
Zabaykal Territory	203 702	0	0	0	361 679	0
Krasnoyarsk Territory	4 014 340	125 240	0	0	5 167 010	84 684
Irkutsk Region	5 010 208	11 881	10 000	0	3 289 633	29 110
Kemerovo Region	2 645 895	0	0	0	3 638 447	44 373
Novosibirsk Region	22 391 975	405 657	0	0	14 894 305	476 584
Omsk Region	5 014 068	69 901	0	0	2 423 194	71 753
Tomsk Region	1 566 985	32 195	10 000	0	772 384	1 632
Far Eastern Federal District	12 869 002	315 078	46 041	2 861	6 854 070	222 450
Republic of Sakha (Yakutia)	494 275	0	40 000	2 861	157 841	677
Kamchatka Territory	655 382	0	0	0	95 472	1 517
Primorskiy Territory	1 782 277	27 007	3 135	0	1 247 857	19 562
Khabarovsk Territory	7 990 802	288 071	0	0	4 323 719	196 823
Amur Region	323 600	0	2 906	0	573 345	622
Magadan Region	1 078 947	0	0	0	357 238	133
Sakhalin Region	77 466	0	0	0	92 591	3 100
Jewish Autonomous Region	466 253	0	0	0	5 371	0
Chukotka Autonomous Area	0	0	0	0	636	16

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.01.13

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	19 698 046 021	2 537 112	470 016	3 984 793 773	5 386 603 556	10 185 978 421
Belgorod Region	13 749 586	0	0	3 568 670	1 697 462	8 457 142
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 042 864	0	0	2 060 676	401 052	3 578 780
Voronezh Region	357 064	0	0	348 438	70	8 533
Ivanovo Region	9 447 523	0	0	3 301 747	680 408	5 335 618
Kaluga Region	16 011 990	0	0	3 249 364	1 541 681	11 196 883
Kostroma Region	66 339 513	0	0	4 767 977	4 209 949	57 252 529
Kursk Region	11 618 570	0	0	2 842 850	261 150	8 497 867
Lipetsk Region	21 908 791	0	0	4 038 712	4 328 934	13 532 597
Moscow Region	72 322 123	0	0	12 193 765	22 990 581	36 890 961
Orel Region	2 497 830	0	0	763 271	96 878	1 626 770
Ryazan Region	13 573 074	0	0	4 852 928	511 360	8 068 902
Smolensk Region	25 158 224	0	0	8 823 881	3 600 915	12 683 949
Tambov Region	2 696 161	0	0	1 037 054	387 954	1 262 979
Tver Region	8 136 832	0	0	3 548 109	407 483	4 167 131
Tula Region	11 965 643	0	0	3 082 681	1 416 260	7 424 583
Yaroslavl Region	5 475 065	0	0	2 410 825	805 952	2 257 298
City of Moscow	19 410 745 168	2 537 112	470 016	3 923 902 825	5 343 265 467	10 003 735 899
North-Western Federal District	801 868 166	4 137 918	3 458	331 473 389	256 640 052	203 842 237
Republic of Karelia	884 095	0	0	686 328	71 531	125 139
Komi Republic	3 885 353	0	0	1 672 789	444 282	1 761 068
Akhangel'sk Region	790 395	12	0	413 204	217 643	159 508
Vologda Region	51 280 562	0	0	14 795 048	12 190 984	24 175 962
Kaliningrad Region	13 296 404	0	0	5 695 608	2 073 113	5 450 576
Leningrad Region	7 486 451	7 254	0	1 763 926	661 352	5 033 140
Murmansk Region	4 022 950	0	0	2 194 669	81 941	1 724 777
Novgorod Region	3 330 062	0	224	1 336 259	156 708	1 791 143
Pskov Region	1 936 552	0	160	1 046 007	33 000	854 686
St Petersburg	714 955 342	4 130 652	3 074	301 869 551	240 709 498	162 766 238
Southern Federal District	170 001 174	18 751	33 696	49 479 965	16 196 095	103 398 933
Republic of Adygeya	4 101 488	0	0	1 332 323	420 170	2 340 403
Republic of Kalmykia	692 231	0	0	496 264	30 000	165 780
Krasnodar Territory	90 178 178	18 728	33 696	25 506 785	8 509 440	55 458 996
Astrakhan Region	5 578 878	0	0	3 223 094	861 657	1 438 139
Volgograd Region	12 314 251	23	0	2 815 116	3 233 848	6 263 456
Rostov Region	57 136 148	0	0	16 106 383	3 140 980	37 732 159
North-Caucasian Federal District	53 948 045	726	1 624	20 383 252	1 858 214	31 558 088
Republik of Daghestan	31 030 723	0	0	10 417 765	598 380	19 940 565
Republic of Ingushetia	885 017	0	0	753 554	0	129 603
Kabardino-Balkar Republic	3 943 859	0	0	1 232 263	56 436	2 654 379
Karachai-Cherkess Republic	4 223 525	0	0	2 938 941	681 844	600 497
Republic of North Ossetia - Alania	7 714 908	0	1 624	1 921 294	336 251	5 438 157
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 150 013	726	0	3 119 435	185 303	2 794 887
Volga Federal District	818 382 325	7 214 344	864 404	179 417 607	174 032 145	453 927 288

Republic of Bashkortostan	60 127 248	11 539	0	8 999 932	14 366 030	36 637 716
Republic of Marii El	1 813 856	0	0	599 150	162 325	996 574
Republic of Mordovia	16 806 442	0	0	4 031 183	1 235 396	11 365 031
Republic of Tatarstan	361 581 158	7 193 413	863 352	80 653 417	105 913 938	165 413 365
Udmurt Republic	23 798 191	21	0	7 745 385	1 661 279	14 324 162
Chuvash Republic	7 947 071	0	0	2 948 488	1 359 161	3 590 654
Perm Territory	25 252 347	3 180	0	5 548 593	5 292 446	14 261 342
Kirov Region	23 127 632	688	0	4 998 527	1 989 758	16 089 253
Nizhny Novgogrod Region	61 449 322	1 153	0	13 955 672	5 063 031	42 188 182
Orenburg Region	29 188 805	4 346	0	5 545 428	7 051 265	16 571 756
Penza Region	3 043 216	0	0	760 033	350 500	1 924 380
Samara Region	146 108 757	4	1 052	33 674 724	26 999 586	85 053 139
Saratov Region	54 368 865	0	0	8 904 507	2 263 380	43 125 692
Ulyanovsk Region	3 769 415	0	0	1 052 568	324 050	2 386 042
Ural Federal District	628 426 673	99 898	17 899	124 949 902	153 438 301	347 502 731
Kurgan Region	1 630 992	0	0	598 436	208 940	816 731
Sverdlovsk Region	288 900 509	14 511	0	63 817 882	51 813 936	172 369 564
Tyumen Region	256 018 295	26 722	14 453	40 094 540	95 395 759	119 485 980
Chelyabinsk Region	81 876 877	58 665	3 446	20 439 044	6 019 666	54 830 456
Siberian Federal District	336 288 310	29 787	3 267	75 589 141	63 658 077	193 594 532
Republic of Altai	12 752 662	0	0	430 418	563 023	11 758 428
Republic of Buryatiya	7 583 810	22	0	2 455 911	219 560	4 843 019
Republic of Tuva	465 027	0	0	349 033	20 763	95 123
Republic of Khakassia	4 256 247	0	0	1 039 188	492 006	2 707 508
Altai Territory	11 922 796	0	0	4 015 300	1 553 884	6 322 057
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	10 469 521	9 813	3 267	2 932 489	857 998	6 505 558
Irkutsk Region	14 797 716	0	0	3 982 926	1 802 460	8 961 676
Kemerovo Region	20 603 299	0	0	3 739 612	796 075	16 038 611
Novosibirsk Region	225 526 171	19 952	0	50 122 830	54 909 420	117 448 213
Omsk Region	18 959 729	0	0	3 829 038	2 232 738	12 875 573
Tomsk Region	8 951 332	0	0	2 692 396	210 150	6 038 766
Far Eastern Federal District	337 586 769	3 739	157 287	55 728 738	37 288 049	243 734 677
Republic of Sakha (Yakutia)	19 919 877	3 068	0	6 074 575	1 943 918	11 835 271
Kamchatka Territory	12 531 189	387	0	3 553 253	1 374 696	7 295 351
Primorskiy Territory	66 603 319	0	0	21 544 939	4 564 610	40 316 439
Khabarovsk Territory	19 208 596	0	0	5 477 089	1 903 093	11 818 938
Amur Region	207 170 429	0	157 287	13 317 865	26 280 384	167 320 317
Magadan Region	0	0	0	0	0	0
Sakhalin Region	12 153 359	284	0	5 761 017	1 221 348	5 148 361
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 1.01.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	13 302 647 286	997 861	90 684	3 002 696 334	4 597 675 788	5 587 805 194
Belgorod Region	111 943 688	0	5 432	17 485 506	19 490 499	74 815 632
Bryansk Region	54 597 570	547	3	5 545 095	6 885 139	42 014 782
Vladimir Region	110 078 476	0	2 311	12 494 798	10 406 186	86 916 845
Voronezh Region	254 483 734	126 603	698	36 402 205	31 387 824	186 204 220
Ivanovo Region	58 155 331	150	121	7 314 316	3 515 094	47 176 479
Kaluga Region	86 091 532	18 760	246	15 368 859	7 251 865	63 339 329
Kostroma Region	52 754 027	1 261	0	4 285 756	6 370 439	42 061 645
Kursk Region	58 287 216	0	12	8 681 958	5 012 520	44 455 770
Lipetsk Region	82 389 749	941	0	11 964 035	9 147 911	61 189 577
Moscow Region	788 439 632	284 097	14 364	179 356 464	100 956 842	504 843 345
Orel Region	43 751 707	0	0	5 894 573	2 661 050	35 104 914
Ryazan Region	78 550 040	2	3 108	11 572 825	5 709 912	60 992 020
Smolensk Region	57 987 703	1 857	601	8 646 511	4 938 096	44 240 239
Tambov Region	51 791 115	0	4	7 726 105	3 021 075	40 961 878
Tver Region	80 124 128	0	0	11 539 554	6 732 974	61 744 866
Tula Region	101 499 313	0	221	14 425 734	13 478 461	73 363 906
Yaroslavl Region	112 843 206	3 338	0	19 809 369	20 301 565	72 055 064
City of Moscow	11 118 879 119	560 305	63 563	2 624 182 671	4 340 408 336	4 046 324 683
North-Western Federal District	2 203 418 555	5 118 171	16 288	504 618 947	420 586 215	1 260 284 258
Republic of Karelia	34 386 837	1 510	917	4 937 703	1 650 261	27 723 827
Komi Republic	78 077 394	3 315	643	8 701 141	3 829 489	65 347 890
Akhangel'sk Region	104 745 743	364	0	15 935 122	11 023 945	77 649 794
Vologda Region	85 826 393	9 049	0	13 996 590	9 932 850	61 727 627
Kaliningrad Region	83 613 434	5 701	0	18 658 243	8 624 055	56 120 076
Leningrad Region	19 602 281	24 318	0	4 757 587	1 823 925	12 966 288
Murmansk Region	68 519 146	0	491	9 614 905	4 090 006	54 624 247
Novgorod Region	30 898 307	422	669	6 167 143	1 660 821	22 912 512
Pskov Region	28 437 991	0	1 661	5 264 099	2 347 980	20 777 700
St Petersburg	1 669 311 029	5 073 492	11 907	416 586 414	375 602 883	860 434 297
Southern Federal District	974 600 050	24 586	34 720	178 808 839	82 417 645	710 344 852
Republic of Adygeya	14 485 602	0	0	2 084 364	768 900	11 609 549
Republic of Kalmykia	6 537 868	2 492	0	1 054 472	327 140	5 133 382
Krasnodar Territory	447 500 340	21 024	33 696	91 495 695	36 951 644	317 765 393
Astrakhan Region	51 680 450	0	0	7 855 399	2 737 984	40 827 552
Volgograd Region	143 148 928	23	1 024	22 002 341	10 779 152	110 129 891
Rostov Region	311 246 862	1 047	0	54 316 568	30 852 825	224 879 085
North-Caucasian Federal District	308 319 632	129 566	231 898	72 627 662	21 215 277	213 519 180
Republic of Dagestan	57 247 579	0	3 346	15 792 500	1 206 437	40 104 563
Republic of Ingushetia	6 778 168	0	0	3 243 682	260 500	3 252 432
Kabardino-Balkar Republic	26 417 941	0	38	5 381 825	1 802 271	19 211 539
Karachai-Cherkess Republic	13 506 177	0	0	3 935 418	963 828	8 593 813
Republic of North Ossetia - Alania	27 548 541	0	2 961	3 808 099	1 162 124	22 519 848
Chechen Republic	14 729 888	0	223 671	7 255 219	558 233	6 680 949

Stavropol Territory	162 091 338	129 566	1 882	33 210 919	15 261 884	113 156 036
Volga Federal District	2 577 710 679	7 488 969	891 196	445 418 958	460 898 416	1 653 535 346
Republic of Bashkortostan	329 951 977	29 596	0	40 388 904	105 531 263	183 320 812
Republic of Marii El	29 780 061	0	0	4 896 291	3 303 566	21 481 242
Republic of Mordovia	40 831 914	131 087	115	6 001 288	3 863 452	30 641 541
Republic of Tatarstan	501 758 861	7 193 413	863 352	102 081 436	132 088 064	257 834 391
Udmurt Republic	89 643 953	2 319	0	17 506 013	10 503 586	61 443 970
Chuvash Republic	64 414 465	8 050	0	9 294 031	8 857 807	46 125 040
Perm Territory	232 056 341	18 133	10 168	51 882 755	31 057 837	148 351 429
Kirov Region	73 871 369	6 329	15	11 332 856	6 486 756	55 842 644
Nizhny Novgorod Region	373 067 847	20 268	15 213	74 869 610	70 150 858	226 435 896
Orenburg Region	113 372 993	11 406	1	15 761 457	14 018 035	82 036 366
Penza Region	72 125 797	24 843	0	11 004 273	4 383 150	56 574 893
Samara Region	410 441 261	4	2 332	62 796 617	51 694 623	294 401 824
Saratov Region	167 464 280	4	0	26 449 382	12 069 219	128 367 695
Ulyanovsk Region	78 929 560	43 517	0	11 154 045	6 890 200	60 677 603
Ural Federal District	1 421 623 380	220 096	120 186	249 997 147	283 364 730	883 281 206
Kurgan Region	30 060 049	150	2	3 837 284	2 797 787	23 383 205
Sverdlovsk Region	567 281 313	36 645	100 699	108 077 360	90 417 902	366 693 264
Tyumen Region	582 644 489	55 876	14 553	87 734 419	167 819 302	325 179 069
Chelyabinsk Region	241 637 529	127 425	4 932	50 348 084	22 329 739	168 025 668
Siberian Federal District	1 335 161 436	43 838	6 623	223 392 109	154 637 038	948 661 729
Republic of Altai	6 751 959	0	157	664 699	910 188	5 161 157
Republic of Buryatiya	40 776 612	69	0	5 741 845	5 712 185	29 185 797
Republic of Tuva	5 136 149	0	0	1 014 731	168 907	3 941 634
Republic of Khakassia	20 669 533	80	0	3 628 664	1 507 539	15 497 565
Altai Territory	110 495 395	126	1 463	15 666 950	13 765 483	80 802 795
Zabaykal Territory	38 638 235	15	0	5 054 365	2 713 233	30 779 427
Krasnoyarsk Territory	244 185 928	9 848	4 580	51 942 578	25 219 351	162 983 233
Irkutsk Region	147 777 801	9 664	0	22 771 770	14 720 525	109 854 323
Kemerovo Region	179 130 785	98	415	20 841 973	22 569 301	135 263 928
Novosibirsk Region	353 017 114	20 615	0	68 222 566	48 258 268	234 058 123
Omsk Region	116 728 765	550	8	14 393 230	12 651 566	89 406 409
Tomsk Region	71 853 160	2 773	0	13 448 738	6 440 492	51 727 338
Far Eastern Federal District	713 896 780	19 188	160 058	142 793 715	63 450 762	505 865 784
Republic of Sakha (Yakutia)	76 701 053	9 533	0	18 909 944	6 636 893	50 934 917
Kamchatka Territory	40 474 385	0	0	7 483 949	2 241 145	30 357 119
Primorskiy Territory	191 665 818	962	683	49 148 969	12 441 140	129 717 984
Khabarovsk Territory	234 910 953	342	896	38 491 033	22 344 315	173 758 476
Amur Region	62 914 994	3 259	417	8 496 573	7 539 481	46 704 395
Magadan Region	30 673 990	0	157 898	4 763 169	4 984 164	20 721 968
Sakhalin Region	63 977 166	5 092	164	13 839 240	6 692 444	43 334 806
Jewish Autonomous Region	5 530 356	0	0	707 531	221 750	4 594 712
Chukotka Autonomous Area	7 048 065	0	0	953 307	349 430	5 741 407

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.01.13**

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	6 822 380 681	24 441 388	176	828 003 664	3 393 748 363	2 251 652 882
Belgorod Region	1 253 467	0	0	26 251	0	1 227 211
Bryansk Region	0	0	0	0	0	0
Vladimir Region	804 843	0	0	6 079	805	797 944
Voronezh Region	1 109	0	0	170	0	936
Ivanovo Region	710 791	0	0	30 170	6 166	674 150
Kaluga Region	1 168 577	0	0	34 260	9 233	1 119 712
Kostroma Region	8 804 722	0	0	481 942	1 183 999	7 126 693
Kursk Region	439 442	0	0	96 397	0	343 040
Lipetsk Region	1 050 636	0	0	524 001	0	526 625
Moscow Region	14 290 264	0	0	1 222 110	4 200 377	8 800 505
Orel Region	182 354	0	0	64 277	15 217	102 860
Ryazan Region	566 450	0	0	41 986	1 156	511 395
Smolensk Region	3 965 464	0	0	438 600	381 664	3 145 162
Tambov Region	25 146	0	0	4 833	0	20 302
Tver Region	513 721	0	0	43 821	158 230	311 606
Tula Region	570 079	0	0	42 824	0	527 255
Yaroslavl Region	310 679	0	0	93 927	0	216 698
City of Moscow	6 787 722 937	24 441 388	176	824 852 016	3 387 791 516	2 226 200 788
North-Western Federal District	179 404 992	5 900	0	27 131 945	68 248 383	83 113 699
Republic of Karelia	8 375	0	0	6 476	0	1 892
Komi Republic	630 253	0	0	9 982	0	620 271
Akhangel'sk Region	25 881	0	0	59	15 405	10 417
Vologda Region	7 955 724	0	0	2 031 809	2 507 803	3 415 051
Kaliningrad Region	8 914 162	0	0	4 717 519	1 758 825	2 421 122
Leningrad Region	883 522	0	0	89 834	0	793 685
Murmansk Region	902 528	0	0	630 464	0	258 786
Novgorod Region	81 376	0	0	17 549	0	63 821
Pskov Region	27 062	0	0	6 263	0	20 794
St Petersburg	159 976 109	5 900	0	19 621 990	63 966 350	75 507 860
Southern Federal District	12 601 770	0	0	3 422 729	2 210 872	6 721 675
Republic of Adygeya	22 840	0	0	4 304	0	18 524
Republic of Kalmykia	110 980	0	0	18	42 780	68 182
Krasnodar Territory	3 599 374	0	0	238 316	59 824	3 083 552
Astrakhan Region	224 120	0	0	169 284	0	44 523
Volgograd Region	521 644	0	0	55 310	325 015	141 317
Rostov Region	8 122 812	0	0	2 955 497	1 783 253	3 365 577
North-Caucasian Federal District	4 318 073	0	0	199 778	972	4 090 434
Republic of Dagestan	581 582	0	0	69 380	0	506 666
Republic of Ingushetia	8 412	0	0	313	0	8 039
Kabardino-Balkar Republic	72 909	0	0	156	0	72 741
Karachai-Cherkess Republic	3 304 109	0	0	75 157	30	3 207 993
Republic of North Ossetia - Alania	191 924	0	0	7 774	0	183 804
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	159 137	0	0	46 998	942	111 191
Volga Federal District	98 379 404	5 720	0	10 531 070	41 329 520	45 053 534
Republic of Bashkortostan	3 403 044	0	0	159 711	215 434	3 026 027
Republic of Marii El	15 349	0	0	46	0	2 803
Republic of Mordovia	242 765	0	0	10 573	0	229 769
Republic of Tatarstan	58 554 811	5 720	0	4 989 936	35 585 479	17 252 048
Udmurt Republic	1 295 032	0	0	32 640	402 286	860 075
Chuvash Republic	246 401	0	0	5 699	0	240 654
Perm Territory	5 104 559	0	0	1 501 651	1 547 034	2 055 874
Kirov Region	1 250 949	0	0	67 724	337 511	844 828
Nizhny Novgorod Region	3 384 203	0	0	422 122	759 165	2 158 369
Orenburg Region	1 854 207	0	0	37 698	516 990	1 299 494
Penza Region	0	0	0	0	0	0
Samara Region	18 035 889	0	0	2 483 922	1 755 155	13 161 779
Saratov Region	4 950 398	0	0	813 736	210 466	3 885 636
Ulyanovsk Region	41 797	0	0	5 612	0	36 178
Ural Federal District	61 079 022	29 647	0	7 008 270	7 572 345	33 404 992
Kurgan Region	34 036	0	0	121	0	33 205
Sverdlovsk Region	23 574 008	0	0	1 329 661	3 591 558	16 387 450
Tyumen Region	30 577 038	29 313	0	4 063 567	3 677 116	12 742 771
Chelyabinsk Region	6 893 940	334	0	1 614 921	303 671	4 241 566
Siberian Federal District	54 606 640	0	1 498	6 268 407	7 541 589	34 386 562
Republic of Altai	45 706	0	0	31 780	0	13 887
Republic of Buryatiya	785 012	0	0	2 730	0	157 445
Republic of Tuva	682	0	0	0	0	682
Republic of Khakassia	54 620	0	0	1 137	0	51 315
Altai Territory	222 440	0	0	51 325	0	170 786
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	245 038	0	0	25 540	0	219 096
Irkutsk Region	696 861	0	0	144 466	35 977	351 369
Kemerovo Region	1 502 431	0	0	1 227 356	0	275 048
Novosibirsk Region	49 569 921	0	1 498	4 179 240	7 478 639	32 295 043
Omsk Region	1 285 908	0	0	584 416	26 973	674 447
Tomsk Region	198 021	0	0	20 417	0	177 444
Far Eastern Federal District	42 687 797	0	0	2 212 567	9 136 947	29 085 335
Republic of Sakha (Yakutia)	893 938	0	0	47 020	66 212	708 450
Kamchatka Territory	1 023 434	0	0	200 778	85 044	721 662
Primorskiy Territory	11 613 901	0	0	962 249	5 301 068	5 323 724
Khabarovsk Territory	1 397 195	0	0	129 200	52 456	1 177 127
Amur Region	27 013 513	0	0	640 956	3 631 711	20 641 591
Magadan Region	0	0	0	0	0	0
Sakhalin Region	745 816	0	0	232 364	456	512 781
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 1.01.13

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	6 056 323 680	23 530 350	1 674	746 353 471	3 278 648 861	1 812 830 125
Belgorod Region	20 522 846	0	0	650 825	7 607 947	8 683 360
Bryansk Region	4 092 885	0	0	123 371	69 228	3 284 351
Vladimir Region	10 186 000	408	0	527 908	830 684	6 068 217
Voronezh Region	29 959 626	0	0	1 109 840	5 434 523	19 609 519
Ivanovo Region	5 101 652	22	0	318 858	172 888	3 964 519
Kaluga Region	7 714 276	668	0	556 302	554 122	4 645 324
Kostroma Region	3 706 619	56	0	80 736	1 124 619	2 053 916
Kursk Region	4 400 352	0	0	159 977	1 219 093	2 052 177
Lipetsk Region	4 816 601	0	0	751 319	225 971	3 040 681
Moscow Region	75 235 125	103	0	7 799 161	12 491 694	47 599 463
Orel Region	2 224 836	17	0	152 817	138 227	1 362 969
Ryazan Region	5 507 732	0	0	423 370	627 282	3 244 660
Smolensk Region	5 583 866	1 192	0	398 744	160 943	3 033 345
Tambov Region	2 287 703	0	0	115 195	27 070	1 250 289
Tver Region	8 069 111	5 654	0	382 534	743 702	3 871 274
Tula Region	12 650 358	0	0	1 806 569	4 484 516	4 114 180
Yaroslavl Region	8 247 762	29	0	855 680	824 559	5 128 278
City of Moscow	5 846 016 330	23 522 201	1 674	730 140 265	3 241 911 793	1 689 823 603
North-Western Federal District	452 051 210	67 436	0	56 209 052	122 924 815	244 761 727
Republic of Karelia	2 973 373	3	0	114 975	7 654	2 440 313
Komi Republic	5 976 347	0	0	112 969	75 205	3 829 441
Akhangel'sk Region	7 085 774	148	0	388 334	1 410 610	4 314 753
Vologda Region	22 301 200	3	0	4 108 640	11 765 131	3 945 040
Kaliningrad Region	20 083 625	1 205	0	4 082 253	2 701 397	12 784 693
Leningrad Region	3 304 516	0	0	444 877	991 483	1 716 314
Murmansk Region	8 413 492	0	0	2 019 495	386 907	4 920 974
Novgorod Region	3 675 140	122	0	1 131 470	94 200	2 181 901
Pskov Region	2 303 700	0	0	151 215	335 409	1 432 542
St Petersburg	375 934 043	65 955	0	43 654 824	105 156 819	207 195 756
Southern Federal District	92 360 070	2 120	0	12 073 597	8 706 471	60 324 257
Republic of Adygeya	556 768	0	0	19 844	4 431	377 449
Republic of Kalmykia	342 426	0	0	1 431	42 780	234 341
Krasnodar Territory	43 833 914	1 326	0	4 399 414	4 743 227	30 672 634
Astrakhan Region	4 296 800	98	0	806 947	266 907	2 631 440
Volgograd Region	11 826 019	0	0	844 810	880 412	7 795 596
Rostov Region	31 504 143	696	0	6 001 151	2 768 714	18 612 797
North-Caucasian Federal District	20 039 296	16 461	0	1 610 704	447 004	14 311 067
Republik of Daghestan	1 574 549	0	0	112 707	0	1 100 828
Republic of Ingushetia	196 669	0	0	1 974	0	166 752
Kabardino-Balkar Republic	1 673 747	0	0	60 439	10 327	1 202 113
Karachai-Cherkess Republic	2 768 196	0	0	52 844	10 175	2 644 760
Republic of North Ossetia - Alania	1 217 281	0	0	38 299	0	857 205
Chechen Republic	113 550	0	0	3 736	0	109 805

Stavropol Territory	12 495 304	16 461	0	1 340 705	426 502	8 229 604
Volga Federal District	267 832 206	791 789	0	26 996 621	52 919 142	143 575 286
Republic of Bashkortostan	24 338 428	767 324	0	3 219 482	3 259 331	12 959 428
Republic of Marii El	1 954 047	0	0	68 871	335 092	875 410
Republic of Mordovia	1 955 890	723	0	153 548	38 440	999 288
Republic of Tatarstan	71 409 127	5 973	0	6 198 851	35 591 430	23 868 693
Udmurt Republic	4 596 858	16 512	0	533 186	59 283	2 773 196
Chuvash Republic	4 548 100	0	0	331 733	1 140 132	1 766 588
Perm Territory	24 367 400	308	0	2 645 987	2 463 642	14 670 670
Kirov Region	3 383 727	70	0	449 157	422 483	1 929 270
Nizhny Novgogrod Region	43 008 822	687	0	5 886 692	3 976 640	19 587 756
Orenburg Region	7 898 811	10	0	1 277 976	571 621	5 124 563
Penza Region	4 579 158	182	0	845 945	25 350	2 299 740
Samara Region	55 818 634	0	0	3 499 368	3 301 372	43 198 094
Saratov Region	14 172 779	0	0	824 927	1 617 458	10 023 557
Ulyanovsk Region	5 800 425	0	0	1 060 898	116 868	3 499 033
Ural Federal District	178 755 979	60 491	0	15 051 766	25 273 804	109 344 934
Kurgan Region	1 246 522	0	0	105 329	73 288	639 885
Sverdlovsk Region	67 658 619	30 218	0	6 107 241	15 795 458	37 929 691
Tyumen Region	83 234 369	29 525	0	3 371 489	5 906 012	57 848 809
Chelyabinsk Region	26 616 469	748	0	5 467 707	3 499 046	12 926 549
Siberian Federal District	108 726 024	12 019	0	11 904 554	12 668 031	61 099 503
Republic of Altai	218 617	0	0	41 078	0	107 334
Republic of Buryatiya	3 783 044	0	0	73 666	384 462	1 394 759
Republic of Tuva	188 631	0	0	60 792	0	36 258
Republic of Khakassia	954 333	56	0	57 309	167 616	528 715
Altai Territory	9 636 879	96	0	295 573	2 192 953	4 086 806
Zabaykal Territory	1 893 999	0	0	100 179	15 546	761 592
Krasnoyarsk Territory	14 850 750	2	0	1 964 485	647 763	9 722 091
Irkutsk Region	11 375 426	85	0	1 041 207	517 958	5 527 491
Kemerovo Region	16 867 313	0	0	1 951 039	962 409	9 785 116
Novosibirsk Region	34 111 887	11 531	0	4 836 782	6 454 980	19 770 859
Omsk Region	8 992 653	19	0	1 240 544	292 870	6 101 904
Tomsk Region	5 852 492	230	0	241 900	1 031 474	3 276 578
Far Eastern Federal District	71 475 519	1 986	0	6 993 166	12 706 352	36 846 302
Republic of Sakha (Yakutia)	4 570 514	1	0	164 250	67 535	1 683 569
Kamchatka Territory	2 815 675	0	0	408 315	85 044	1 907 854
Primorskiy Territory	18 007 172	1 763	0	2 970 313	1 141 255	11 478 353
Khabarovsk Territory	21 835 379	0	0	1 581 317	1 829 440	15 228 108
Amur Region	6 224 877	0	0	387 482	2 308 020	2 290 024
Magadan Region	6 865 259	200	0	69 023	1 541 881	954 074
Sakhalin Region	10 710 454	22	0	1 408 407	5 724 931	3 002 172
Jewish Autonomous Region	299 277	0	0	3 556	8 246	226 371
Chukotka Autonomous Area	146 912	0	0	503	0	75 777

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.01.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 425 415 779	2 310 996 523	2 114 419 256
Belgorod Region	80 000	80 000	0
Bryansk Region	0	0	0
Vladimir Region	752 593	752 593	0
Voronezh Region	478 074	478 074	0
Ivanovo Region	1 669 704	1 669 704	0
Kaluga Region	135 000	135 000	0
Kostroma Region	7 285 216	6 495 113	790 103
Kursk Region	0	0	0
Lipetsk Region	726 050	726 050	0
Moscow Region	1 318 987	1 318 987	0
Orel Region	43 000	43 000	0
Ryazan Region	0	0	0
Smolensk Region	837 095	634 500	202 595
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	320 000	320 000	0
Yaroslavl Region	126 000	126 000	0
City of Moscow	4 411 644 060	2 298 217 502	2 113 426 558
North-Western Federal District	68 394 763	44 013 482	24 381 281
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	1 037 662	693 627	344 035
Kaliningrad Region	223 405	218 578	4 827
Leningrad Region	130 000	130 000	0
Murmansk Region	800 000	800 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	66 163 696	42 131 277	24 032 419
Southern Federal District	9 462 143	7 036 269	2 425 874
Republic of Adygeya	0	0	0
Republic of Kalmykia	75 000	75 000	0
Krasnodar Territory	4 078 891	3 557 425	521 466
Astrakhan Region	40 000	40 000	0
Volgograd Region	839 007	268 000	571 007
Rostov Region	4 429 245	3 095 844	1 333 401
North-Caucasian Federal District	962 423	962 423	0
Republic of Dagestan	591 423	591 423	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	30 000	30 000	0
Republic of North Ossetia - Alania	186 000	186 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	93 649 459	84 614 579	9 034 880
Republic of Bashkortostan	5 088 868	3 941 001	1 147 867
Republic of Marii El	69 000	69 000	0
Republic of Mordovia	56 105	56 105	0

Republic of Tatarstan	32 118 705	26 461 067	5 657 638
Udmurt Republic	1 858 357	1 353 890	504 467
Chuvash Republic	242 956	242 956	0
Perm Territory	215 000	215 000	0
Kirov Region	265 916	265 916	0
Nizhny Novgorod Region	4 299 038	4 132 069	166 969
Orenburg Region	1 437 373	1 437 373	0
Penza Region	5 000	5 000	0
Samara Region	47 525 861	45 990 702	1 535 159
Saratov Region	392 780	370 000	22 780
Ulyanovsk Region	74 500	74 500	0
Ural Federal District	83 827 555	39 636 083	44 191 472
Kurgan Region	0	0	0
Sverdlovsk Region	11 891 908	7 180 552	4 711 356
Tyumen Region	71 479 956	32 168 043	39 311 913
Chelyabinsk Region	455 691	287 488	168 203
Siberian Federal District	40 509 665	27 907 423	12 602 242
Republic of Altai	750 000	750 000	0
Republic of Buryatiya	40 000	40 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	923 000	923 000	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	93 750	93 750	0
Kemerovo Region	884 000	884 000	0
Novosibirsk Region	34 684 555	22 926 673	11 757 882
Omsk Region	3 114 360	2 270 000	844 360
Tomsk Region	0	0	0
Far Eastern Federal District	16 139 925	14 959 942	1 179 983
Republic of Sakha (Yakutia)	19 000	19 000	0
Kamchatka Territory	358 275	358 275	0
Primorskiy Territory	3 660 719	3 630 346	30 373
Khabarovsk Territory	3 645	0	3 645
Amur Region	12 068 286	10 922 321	1 145 965
Magadan Region	0	0	0
Sakhalin Region	30 000	30 000	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 1.01.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 436 708 045	2 316 975 716	2 119 732 329
Belgorod Region	80 000	80 000	0
Bryansk Region	0	0	0
Vladimir Region	105 735	0	105 735
Voronezh Region	478 160	478 160	0
Ivanovo Region	1 669 704	1 669 704	0
Kaluga Region	135 000	135 000	0
Kostroma Region	6 370 113	6 370 113	0
Kursk Region	0	0	0
Lipetsk Region	726 050	726 050	0
Moscow Region	1 318 987	1 318 987	0
Orel Region	118 886	43 000	75 886
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	320 000	320 000	0
Yaroslavl Region	4 291	4 291	0
City of Moscow	4 425 381 119	2 305 830 411	2 119 550 708
	79 507 339	54 906 467	24 600 872
North-Western Federal District			
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	1 031 812	687 777	344 035
Kaliningrad Region	223 406	218 578	4 828
Leningrad Region	130 000	130 000	0
Murmansk Region	800 000	800 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	77 282 121	53 030 112	24 252 009
Southern Federal District	9 887 886	7 437 269	2 450 617
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 775 891	3 254 425	521 466
Astrakhan Region	641 147	620 000	21 147
Volgograd Region	879 007	308 000	571 007
Rostov Region	4 591 841	3 254 844	1 336 997
North-Caucasian Federal District	1 231 423	1 231 423	0
Republik of Daghestan	575 423	575 423	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	186 000	186 000	0
Chechen Republic	0	0	0
Stavropol Territory	460 000	460 000	0
Volga Federal District	93 754 917	84 424 142	9 330 775
Republic of Bashkortostan	5 553 025	4 383 260	1 169 765
Republic of Marii El	69 000	69 000	0

Republic of Mordovia	56 105	56 105	0
Republic of Tatarstan	32 112 419	26 467 567	5 644 852
Udmurt Republic	1 858 357	1 353 890	504 467
Chuvash Republic	127 956	127 956	0
Perm Territory	215 000	215 000	0
Kirov Region	265 916	265 916	0
Nizhny Novgograd Region	3 861 125	3 647 873	213 252
Orenburg Region	1 437 373	1 437 373	0
Penza Region	5 000	5 000	0
Samara Region	47 726 361	45 950 702	1 775 659
Saratov Region	392 780	370 000	22 780
Ulyanovsk Region	74 500	74 500	0
Ural Federal District	90 726 375	46 352 673	44 373 702
Kurgan Region	0	0	0
Sverdlovsk Region	13 702 789	8 991 433	4 711 356
Tyumen Region	71 375 350	32 063 752	39 311 598
Chelyabinsk Region	5 648 236	5 297 488	350 748
Siberian Federal District	7 285 432	5 008 256	2 277 176
Republic of Altai	25 000	25 000	0
Republic of Buryatiya	40 000	40 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	923 000	923 000	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	430 000	430 000	0
Irkutsk Region	93 750	93 750	0
Kemerovo Region	884 230	884 230	0
Novosibirsk Region	1 659 711	322 276	1 337 435
Omsk Region	3 114 360	2 270 000	844 360
Tomsk Region	95 381	0	95 381
Far Eastern Federal District	14 352 234	13 760 978	591 256
Republic of Sakha (Yakutia)	19 003	19 003	0
Kamchatka Territory	358 275	358 275	0
Primorskiy Territory	3 660 719	3 630 346	30 373
Khabarovsk Territory	3 645	0	3 645
Amur Region	10 280 592	9 723 354	557 238
Magadan Region	0	0	0
Sakhalin Region	30 000	30 000	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	1.12.12	1.01.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	13,1	13,6	13,7
Ratio of core capital to risk-weighted assets	11,4	9,3	8,6	8,5	8,5
Ratio the value of credit risk on balance sheet assets	59,6	58,8	51,4	51,2	50,7
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	8,2	6,6	6,5	6,4	6,0
Loan loss provisions made as percent of total loans ¹	8,5	6,9	6,5	6,4	6,1
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	1,6	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	212,3	209,0
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	5,1	4,8	4,6	4,5	4,6
mining	3,6	2,9	3,2	3,0	3,2
manufacturing	16,0	15,2	14,4	14,1	14,0
production and distribution of energy, gas and water	2,6	2,9	2,8	2,8	2,7
constructing	5,9	5,6	5,7	5,8	5,5
wholesale and retail trade, car and household appliance repair	17,1	15,6	15,1	15,1	14,9
transport and communication	3,8	5,4	5,2	5,1	5,4
other economic activities	22,2	22,3	20,8	20,8	20,5
individuals	23,7	25,3	28,1	28,8	29,2
of which					
mortgage loans	6,6	6,7	7,1	7,3	7,5
Geographical distribution of interbank loans and deposits²					
Russian Federation	41,1	41,6	40,6	39,7	47,1
United Kingdom	21,4	20,2	16,7	21,3	17,5
USA	2,5	3,0	3,2	3,0	3,6
Germany	6,0	4,2	2,5	2,6	1,6
Austria	3,7	6,6	7,2	5,5	5,9
France	4,0	2,7	2,5	2,0	1,6
Italy	0,1	2,7	3,3	3,0	2,7
Cyprus	5,0	6,6	9,7	8,9	8,7
Netherlands	2,6	3,2	2,3	2,5	1,5
Other	13,6	9,0	12,0	11,5	9,8
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	10,7	11,1	11,1
Ratio of liquid assets to total assets	26,8	23,9	21,5	21,8	23,2
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	61,1	62,9	58,0
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	83,3	78,1	82,9
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	83,9	85,5
Ratio of clients' funds to total loans ³	109,5	105,3	98,1	98,2	101,2
Market risk⁴ to total own funds (capital)⁵	48,6	49,7	53,3	49,8	47,3
of which					
Interest rate risk	36,7	33,8	36,5	35,5	36,0
Equity position risk	8,6	12,9	10,6	8,7	6,0
Foreign exchange risk	3,2	3,0	6,1	5,6	5,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	3,8	3,6	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	930,1	1011,9
as percent of the banking sector own funds (capital) ⁶	1,9	2,4	1,7	2,1	2,3
Return on assets⁷	12,5	17,6	13,8	16,9	18,2
Return on equity⁷	1,9	2,4	2,3	2,3	2,3
	12,5	17,6	18,3	18,6	18,2

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
1.02.11	4 732,4	105,6	14	24,3	231	44,2	189	144,3	279	4 414,0	298
1.03.11	4 562,3	111,5	14	22,8 ²	222 ²	45,7	197	146,6	282	4 235,7	295
1.04.11	4 629,3	57,4	12	23,1	219	45,1	194	146,4	281	4 357,2	300
1.05.11	4 732,0	56,6	11	22,3 ²	212 ²	45,2	196	146,7	282	4 461,2	302
1.06.11	4 788,2	56,0	11	22,5	211	45,0	195	144,7	280	4 520,1	306
1.07.11	4 770,8	140,1	11	21,6	203	45,3	196	146,4	284	4 417,5	306
1.08.11	4 816,4	142,1	9	21,2	198	44,3	193	145,5	284	4 463,2	310
1.09.11	4 850,3	142,6	8	18,5	178	46,0	203	147,0	289	4 496,4	314
1.10.11	4 888,4	142,4	8	16,8	165	48,4	214	150,6	292	4 530,2	311
1.11.11	4 941,0	145,4	8	15,1	151	49,9	221	151,9	294	4 578,7	313
1.12.11	5 017,4	146,2	8	10,4	114	55,7	250	150,7	294	4 654,4	316
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
Reference data: own funds (capital) adequacy ratio as of 1.01.13, %	13,7	13,5 ³		36,1		26,0		17,8		13,6	

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 effect.

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

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	1.12.12	1.01.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 320,6	1 339,4	1 394,3
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 645,6	6 042,5	6 112,9
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	23,4	22,2	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	1.12.12	1.01.13
1. Factors of own funds (capital) increase	112,4	115,2	118,2	117,0	117,4
1.1. Authorised capital	25,4	24,5	23,4	22,2	22,8
1.2. Issue income	21,7	21,5	21,8	20,5	20,3
1.3. Credit institutions' profit and funds	37,1	42,9	47,6	46,7	46,8
1.4. Subordinated loans	24,3	22,7	21,7	24,2	24,2
1.5. Increase in value of property due to revaluation	3,9	3,7	3,7	3,4	3,3
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	12,4	15,2	18,2	17,0	17,4
2.1. Losses	1,1	1,7	2,2	1,9	1,7
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,5	0,2	0,1	0,3	0,5
2.6. Credit institutions' portfolio of shares	10,0	12,4	15,1	14,1	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	1.12.12	1.01.13
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	960,4	975,1
3 rd group of assets	86,2	146,7	126,3	163,2	210,6
4 th group of assets	19 450,0	23 482,4	22 577,7	23 282,6	23 897,1
5 th group of assets	13,3	0,6	4,6	6,9	7,4
The value of credit risk on balance sheet assets	20 161,7	24 459,4	23 594,7	24 413,0	25 090,2

¹ Assets recognized in balance sheet are taken into account

The value of credit risk on balance sheet assets are calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by Bank of Russia Instruction No.110-I dated January 16, 2004.

Table 45

Own funds (capital) adequacy ratio of the banking sector

		1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 645,6	6 042,5	6 112,9
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	43 247,5	44 474,7	44 640,7
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	23 594,7	24 413,0	25 090,2
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 638,1	1 740,2	1 781,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	99,8	106,1	109,5
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 466,3	3 581,0	3 448,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	109,3	303,7	195,7	202,7	198,0
	- the value of operational risk, billion rubles	1 007,5	1 959,0	3 129,1	3 134,5	3 148,3
	- market risk, billion rubles	2 081,9	2 377,7	2 760,0	2 756,8	2 646,9
	- higher-risk transactions, billion rubles	-	2 248,3	8 635,4	8 816,7	8 501,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	13,1	13,6	13,7

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.110-I dated January 16, 2004.

¹The amount of provisions to forward and futures transactions is built up according to requirements of Chapter 4 of the Bank of Russia Regulation No. 283-P dated March 20, 2006 "On the Loss Provisioning Procedure for Credit Institutions" (code 8992).

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		1.12.12		1.01.13	
	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	162	19,4	142	19,7
From 12% to 14%	86	20,4	125	16,6	127	58,0	140	66,1	143	53,2
14% and more	868	73,1	744	49,1	671	12,7	649	14,6	663	27,0
Banking sector, total	1012	100,0	978	100,0	962	100,0	958	100,0	956	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	1.12.12	1.01.13
Loans	Standard	45,5	53,4	55,9	57,0	58,5
	Substandard	34,7	29,4	27,9	27,2	26,0
	Doubtful	11,4	10,4	9,3	9,0	9,1
	Problem	2,9	2,7	2,7	2,7	2,5
	Loss	5,4	4,1	4,1	4,1	3,8
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	8,8	8,6	8,3
	Estimated LLP adjusted for collateral	8,8	7,2	7,0	6,8	6,5
	LLP made	8,8	7,2	6,9	6,8	6,5
	LLP made as percent of estimated LLP	79,8	79,5	78,8	78,3	77,5
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,8	99,9	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	14,5	13,8

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		1.12.12		1.01.13	
	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	7 797,0	100,0	7 993,4	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	626,7	8,0	644,2	8,1
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	6 789,2	91,9	7 170,0	92,0	7 349,0	91,9
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,2	0,0	0,2	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	22,5	-	23,0	-	23,1
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	-	5,1	-	5,0
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	60,6	100,0	63,9	100,0	59,0	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	27,8	43,5	25,5	43,3
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	34,9	57,5	36,2	56,5	33,5	56,7
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	-	28,0	-	27,6

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 1.01.13¹

	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	644 189,9	100,0	12 244,2	100,0	1,9
of which by quality categories					
1.1. Quality Category I	1 990,2	0,3	0,0	0,0	0,0
1.2. Quality Category II	629 650,0	97,7	5 922,4	48,4	0,9
1.3. Quality Category III	3 546,0	0,6	511,3	4,2	14,4
1.4. Quality Category IV	3 562,4	0,6	1 310,9	10,7	36,8
1.5. Quality Category V	5 405,7	0,8	4 498,8	36,7	83,2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	137,7	100,0	1,9	100,0	1,4
of which by quality categories					
2.1. Quality Category I	127,2	92,4	0,0	0,0	0,0
2.2. Quality Category II	8,7	6,3	0,1	4,5	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	1,8	1,3	1,8	95,5	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	644 327,6		12 246,0		1,9
4. Homogeneous claims grouped into portfolios - total	25 525,8	100,0	7 545,0	100,0	29,6
of which by quality categories					
4.1. Quality Category I	9 404,8	36,8	0,0	0,0	0,0
4.2. Quality Category II	8 496,6	33,3	143,3	1,9	1,7
4.3. Quality Category III	130,5	0,5	22,6	0,3	17,3
4.4. Quality Category IV	129,6	0,5	30,6	0,4	23,6
4.5. Quality Category V	7364,2	28,9	7348,4	97,4	99,8
5. Claims for interest payments - total	4 455,2	100,0	572,7	100,0	12,9
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	617,4	13,9	513,2	89,6	83,1

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 1.01.13¹

	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	7 349 034,8	100,0	385 847,4	100,0	5,3
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	456 462,0	6,2	14 075,2	3,6	3,1
1.1.2. residential real estate (mortgage) loans, total	1 637 883,6	22,3	34 213,7	8,9	2,1
1.1.3. car loans, total	748 799,7	10,2	35 288,2	9,1	4,7
1.1.4. other consumer loans, total	4 472 010,8	60,9	300 545,8	77,9	6,7
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	3 225 937,8	43,9	41 979,4	10,9	1,3
1.2.2. a portfolio of loans without overdue payments	3 563 777,0	48,5	39 383,7	10,2	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	104 320,1	1,4	4 434,6	1,1	4,3
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	86 703,5	1,2	24 028,8	6,2	27,7
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	71 135,3	1,0	39 972,6	10,4	56,2
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	263 282,2	3,6	234 323,8	60,7	89,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	6 868 368,0	93,5	75 965,5	19,7	1,1
1.3.2. Quality category III	98 946,4	1,3	13 083,8	3,4	13,2
1.3.3. Quality category IV	74 640,9	1,0	32 077,0	8,3	43,0
1.3.4. Quality category V	307 079,5	4,2	264 721,1	68,6	86,2
2. Claims grouped into portfolios of homogeneous claims - total	33 482,4	100,0	8 719,1	100,0	26,0
of which by quality categories					
2.1. Quality category I	253,1	0,8	0,0	0,0	0,0
2.2. Quality category II	23 625,9	70,6	229,0	2,6	1,0
2.3. Quality category III	503,0	1,5	91,1	1,0	18,1
2.4. Quality category IV	522,1	1,6	254,1	2,9	48,7
2.5. Quality category V	8578,4	25,6	8144,9	93,4	94,9
3. Claims for interest payments - total	93 391,7	100,0	22 891,2	100,0	24,5
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	26 589,2	28,5	21 034,1	91,9	79,1

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

Table 51

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
Substandard	8,9	8,3	8,8	8,8	8,9	2,3	2,1	2,2	2,2	2,2
Doubtful	19,9	22,9	20,7	20,3	21,1	15,3	15,9	15,5	15,2	14,9
Problem	15,0	16,3	16,8	16,8	16,3	45,0	44,3	43,2	42,8	41,8
Loss	56,2	52,4	53,7	53,9	53,6	90,8	91,5	90,3	89,7	90,1

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	1.12.12	1.01.13
Overdue claims on loans, deposits and other placements, billion rubles	1035,9	1133,0	1290,5	1317,0	1257,4
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	970,4	1002,0	960,6
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	4,0	3,9	3,7
Overdue claims in rubles					
- billion rubles	886,2	994,1	1133,2	1160,9	1122,8
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,6	4,5	4,2
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	157,3	156,1	134,6
- as percent of total loans, deposits and other placements in foreign currency	2,5	1,9	2,1	2,1	1,9
- dollar equivalent, billion \$	4,9	4,3	5,1	5,0	4,4
Overdue claims on loans and other placements with non-financial institutions	743,4	822,6	952,3	967,4	924,1
Share of overdue claims in total volume of loans and other placements with non-financial institutions	5,3	4,6	4,9	4,9	4,6
Overdue claims on loans and other funds provided to individuals	282,3	291,1	317,8	329,0	313,0
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	4,4	4,4	4,0

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	1.12.12	1.01.13	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
No overdue claims	142	134	115	106	118	1,9	1,9	1,7	1,7	1,7
Less than 5%	565	638	633	638	644	70,4	79,8	80,4	80,4	81,2
From 5 to 10%	187	110	116	120	103	23,2	13,4	13,4	13,0	12,3
From 10 to 15%	42	35	27	27	28	3,7	0,8	0,7	1,0	1,2
From 15 to 20%	20	10	13	12	9	0,3	3,4	0,3	0,3	0,1
From 20 to 60%	13	7	7	9	11	0,4	0,4	3,3	3,2	3,2
From 60 to 90%	4	2	2	1	0	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	41	43	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	1.12.12	1.01.13
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	13 034,5	12 826,9	12 773,9
Share of large credit risks in the banking sector assets, %	25,8	28,8	28,4	26,9	25,8

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

	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
Volume of large loans, billion rubles	5 323,9	6 207,7	6 405,0	6 406,1	6 493,4
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 466,3	1 501,2	1 507,9
Volume of I quality category collateral, billion rubles	500,0	324,8	360,0	352,9	355,8
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	50,6	45,6	48,0
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 290,0	1 321,1	1 363,7
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	274,2	263,7	317,7
collateral of proprietary rights (claims), billion rubles	430,3	491,8	504,9	504,7	511,8

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

Table 56

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	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		1.12.12		1.01.13	
	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	49,8	100,0	47,3	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	36,5	68,5	35,5	71,4	36,0	76,0
- equity position risk (EPR)	8,6	17,8	12,9	26,0	10,6	20,0	8,7	17,4	6,0	12,6
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	6,1	11,5	5,6	11,2	5,4	11,4
Reference data:										
Number of credit institutions ¹	641		621		619		619		613	
Share of credit institutions' assets ¹ in total banking sector assets, %	90,9		92,3		92,5		92,3		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	1.12.12	1.01.13
Share of assets in foreign currency in total assets, %	24,1	23,3	22,9	22,8	21,0
of which:					
- 20 largest-asset credit institutions	25,6	25,2	24,5	24,3	22,2
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	22,0	22,0	20,9
of which:					
- 20 largest-asset credit institutions	24,1	23,2	23,3	23,4	22,3
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	0,9	0,9	0,1
of which:					
- 20 largest-asset credit institutions	1,6	1,9	1,2	0,9	-0,1

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	1.12.12	1.01.13
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	10 503,2	10 873,2	10 410,0
Liabilities, bln rubles	7 690,0	8 955,6	10 087,2	10 467,0	10 343,8
Net balance sheet position, bln rubles	453,6	733,4	416,0	406,1	66,2
Net balance sheet position to own funds (capital), % ¹	9,6	14,0	7,4	6,7	1,1
Off-balance sheet positions ²					
Claims, bln rubles	3 485,7	5 228,6	6 722,7	6 078,9	5 783,2
Liabilities, bln rubles	3 396,1	5 398,4	6 698,5	6 053,4	5 356,7
Net balance sheet position, bln rubles	89,6	-169,8	24,2	25,5	426,5
Net balance sheet position to own funds (capital), % ¹	1,9	-3,2	0,4	0,4	7,0

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
1.02.11	409	-40,9	-5,7	37,5	-84,1	-46,6	2 189,6	-2,1
1.03.11	368	14,3	-46,0	15,8	-47,5	-31,6	1 551,9	-2,0
1.04.11	352	-110,9	65,8	28,3	-73,3	-45,0	1 717,8	-2,6
1.05.11	362	12,8	-34,5	16,6	-38,3	-21,7	1 301,2	-1,7
1.06.11	404	83,3	-119,1	17,5	-53,4	-35,9	1 569,5	-2,3
1.07.11	378	4,0	-31,1	48,8	-76,0	-27,1	1 835,9	-1,5
1.08.11	372	34,9	-61,8	13,3	-40,2	-26,9	1 323,0	-2,0
1.09.11	353	12,0	-28,7	4,6	-21,4	-16,8	966,5	-1,7
1.10.11	346	76,6	-111,7	22,2	-57,4	-35,2	1 343,5	-2,6
1.11.11	354	42,3	-75,0	24,8	-57,5	-32,7	1 497,1	-2,2
1.12.11	287	89,2	-125,1	21,9	-57,7	-35,9	1 257,8	-2,9
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
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
1.02.11	518	33,8	23,5	72,6	-15,3	57,3	2 545,3	2,3
1.03.11	560	-70,9	135,7	100,8	-36,0	64,8	3 178,9	2,0
1.04.11	571	29,7	30,1	87,2	-27,5	59,8	2 866,3	2,1
1.05.11	560	-25,4	130,5	123,3	-18,2	105,1	3 350,3	3,1
1.06.11	518	45,2	11,7	93,1	-36,2	56,9	3 170,9	1,8
1.07.11	540	114,9	-54,8	80,3	-20,2	60,1	2 947,3	2,0
1.08.11	541	106,4	-6,4	127,9	-27,9	100,0	3 441,6	2,9
1.09.11	559	264,5	-195,1	127,7	-58,3	69,4	3 853,6	1,8
1.10.11	565	267,9	-214,5	121,0	-67,6	53,4	3 511,1	1,5
1.11.11	555	80,4	-17,3	119,8	-56,8	63,1	3 408,3	1,9
1.12.11	618	143,9	-58,6	145,1	-59,9	85,3	3 691,9	2,3
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

Table 62

Open currency positions of the banking sector by currencies as of 1.01.13

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	393	-81,2	-2,0	-294,7	213,5
long	494	40,3	2,0	181,5	-141,2
EUR					
short	407	-56,8	-1,1	-122,4	65,7
long	473	12,9	1,2	-14,6	27,5
GBP					
short	75	-2,9	-0,1	-16,1	13,2
long	309	15,1	0,6	16,3	-1,2

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	1.12.12	1.01.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	27,3	29,1	28,5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	22,7	24,1	23,0
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-7,8	-4,7	-3,7	-3,6	-2,7

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

² Calculated as ratio of excess of long-term (in excess of 1 year) liquid assets over liabilities with maturity in excess of 1 year to short-term liabilities (less than 1 year).

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

Table 64

Distribution of credit institutions classified by use of short-term liabilities (less than 1 year) to fund long-term assets (in excess of 1 year)

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
Less than 0	594	608	610	606	616	61,5	51,5	56,5	56,8	57,1
From 0 to 20	365	316	303	298	300	36,7	47,1	43,2	42,7	42,3
More than 20	53	54	46	50	40	1,8	1,4	0,4	0,5	0,6
Data not available	0	0	3	4	0	0,0	0,0	0,0	0,0	0,0
Total	1012	978	962	958	956	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	1.12.12	1.01.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	50,0	48,8	48,0
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	44,1	45,0	43,6
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	20,6	18,9

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

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

Table 66

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13	1.01.11	1.01.12	1.10.12	1.12.12	1.01.13
Less than 0	455	446	381	356	403	21,7	25,6	24,2	17,4	21,3
From 0 to 20	250	208	200	213	248	20,4	12,3	11,6	17,0	13,8
More than 20	307	324	378	385	305	57,9	62,1	64,2	65,6	64,9
Data not available	0	0	3	4	0	0,0	0,0	0,0	0,0	0,0
Total	1012	978	962	958	956	100,0	100,0	100,0	100,0	100,0