

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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Table of Contents	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-56
Market risk	57-62
Liquidity of credit institutions	63-66

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.	Banking sector assets (billion rubles) as % of GDP	20 125,1 60,5	28 022,3 67,9	29 430,0 75,8	33 804,6 74,8	41 627,5 76,3
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,5 14,0	5 242,1 9,6 12,6
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other placements with individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,4	18 147,7 40,2 53,7 4 084,8 9,0 12,1 12,7	23 266,2 42,6 55,9 5 550,9 10,2 13,3 15,8
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	544,0 10,4	791,9 11,8	621,5 10,3	595,8 9,0	711,3 8,5
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,9 17,2	6 211,7 11,4 14,9
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,7 29,0 30,6	11 871,4 21,7 28,5 33,7
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,6 32,9	13 995,7 25,6 33,6
Reference data						
Indicator (billion rubles)		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12
Gross Domestic Product		33 247,5	41 276,8	38 807,2	45 172,7	54 585,6
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

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
Reference data:												
Increase from the beginning of the current year	14,5		15,3		11,9		36,3		13,2		7,4	
Increase over the same period of the previous year	18,0		6,0		24,1		30,6		12,7		22,3	

Table 3**Banking sector indicators; annual growth rates (%)**

	2005	2006	2007	2008	2009	2010	2011
Assets	36,6	44,0	44,1	39,2	5,0	14,9	23,1
Own funds (capital)	31,2	36,3	57,8	42,7	21,2	2,4	10,8
Loans and other placements with non-financial organisations	31,3	39,8	51,5	34,3	0,3	12,1	26,0
Loans and other placements with individuals	96,2	78,3	57,8	35,2	-11,0	14,3	35,9
Individual deposits	39,4	38,0	35,4	14,5	26,7	31,2	20,9
Funds raised from organisations	43,7	52,6	47,2	24,4	8,9	16,4	25,8
Reference Data:							
Gross Domestic Product	26,9	24,6	23,5	24,2	-6,0	16,4	20,8

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1098	1098	1094
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	962	961	958
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	2	0	0	1	0
Credit institutions with their banking licenses being revoked (cancelled)	132	134	136	136	136
Credit institutions licensed to conduct operations in foreign currency	677	661	648	649	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		1.11.12		1.12.12	
	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	58,7	564	58,9
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	505	52,5	505	52,5	506	52,8
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	54	5,6	52	5,4
Volga	118	11,7	111	11,3	105	10,9	105	10,9	106	11,1
Ural	51	5,0	45	4,6	45	4,7	45	4,7	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	24	2,5	23	2,4
Russian Federation	1012	100,0	978	100,0	962	100,0	961	100,0	958	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.11	1.01.12	1.12.12	1.01.11	1.01.12	1.12.12	1.01.11	1.01.12	1.12.12	1.01.11	1.01.12	1.12.12	1.01.11	1.01.12	1.12.12	1.01.11	1.01.12	1.12.12
Central	585	572	564	119	120	107	484	463	379	69	67	56	18	18	19	17	16	15
of which the City of Moscow and Moscow Region ¹	525	512	506	101	104	95	127	131	127	20	21	21	16	16	17	4	5	5
North-Western	71	69	70	25	12	9	342	306	305	356	378	386	2	2	2	12	11	12
Southern	47	45	46	22	20	17	284	282	245	412	434	389	2	2	2	10	10	10
North-Caucasian	57	56	52	74	81	85	99	96	84		70	61	3	4	4	3	3	3
Volga	118	111	106	102	99	87	526	520	454	239	248	235	6	6	6	18	19	18
Ural	51	45	44	112	98	81	224	227	197	137	159	158	4	4	4	8	8	8
Siberian	56	54	53	28	26	23	338	321	290	402	401	382	2	2	2	12	11	12
Far Eastern	27	26	23	12	8	7	135	128	116	346	376	387	1	1	1	5	5	5
Russian Federation	1012	978	958	494	464	416	2432	2343	2070	161	162	151	38	38	40	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		1.11.12		1.12.12	
	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	23 985 588	50,9	24 279 502	50,9
From 6 to 20	7 051 684	20,9	8 413 454	20,2	8 934 728	19,5	9 055 099	19,2	9 147 308	19,2
From 21 to 50	3 931 248	11,6	4 564 408	11,0	5 207 436	11,4	5 356 373	11,4	5 471 372	11,5
From 51 to 200	4 616 510	13,7	5 389 002	13,0	5 928 141	12,9	6 112 664	13,0	6 149 654	12,9
From 201 to 500	1 584 615	4,7	1 916 580	4,6	2 036 633	4,4	2 065 876	4,4	2 097 102	4,4
From 501	481 445	1,4	539 359	1,3	516 196	1,1	520 100	1,1	523 938	1,1
Total	33 804 628	100,0	41 627 520	100,0	45 860 969	100,0	47 095 700	100,0	47 668 876	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	1.11.12	1.12.12
Central	54,9	56,3	56,9	57,2	57,1
of which the City of Moscow and Moscow Region	55,3	56,8	57,3	57,6	57,6
North-Western	71,9	68,7	66,1	65,4	66,5
Southern	69,0	68,6	69,7	70,0	70,0
North-Caucasian	45,5	43,4	46,1	43,6	48,7
Volga	43,4	44,8	47,2	47,4	47,7
Ural	60,2	66,5	67,8	68,3	68,3
Siberian	78,7	75,1	73,6	73,6	72,9
Far Eastern	72,6	74,8	82,7	82,8	83,2
Russian Federation	47,7	50,0	50,7	50,9	50,9

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.12.12)

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.12.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	27	2				
4	From 51 to 200	150			2	131	15			2
5	From 201 to 500	300				17	258	16	6	3
6	From 501	478					27	434	15	2
Became operating after 1.01.12								4		
Total over the period									21	7
Total as of 1.01.12¹		978								
Total as of 1.12.12¹		958	5	15	30	150	300	454		

	- credit institutions that moved up to the higher group by assets
	- credit institutions remaining in the same group
	- credit institutions that moved down to a lower group

¹ Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

Selected indicators of credit institution with foreign participation relative to indicators of operating credit institutions (percent)

	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	17,8	17,7	17,7
Own funds (capital)	19,1	17,6	19,6	19,6	19,4
Correspondent accounts with non-resident banks	20,3	14,3	22,3	18,7	16,5
Loans and other placements with non-financial organisations	15,1	14,0	14,7	14,5	14,4
Loans and other placements with individuals	25,7	22,0	22,1	22,3	22,4
Loans, deposits and other placements with credit institutions	25,1	30,0	27,1	26,5	26,5
Individual deposits	11,5	11,4	13,4	13,5	13,5
Funds raised from organisations ¹	17,6	17,4	18,4	18,0	17,9
Profit (loss) of the current year	20,7	17,4	20,5	20,4	20,2
Reference data:					
Number of credit institutions	111	113	117	117	117
of which 100% foreign-owned credit institutions					
Assets	11,0	10,0	9,8	9,8	9,9
Own funds (capital)	12,1	11,1	11,7	11,6	11,6
Correspondent accounts with non-resident banks	9,2	6,9	13,5	10,8	11,2
Loans and other placements with non-financial organisations	9,2	8,3	7,8	7,8	7,7
Loans and other placements with individuals	14,9	10,7	10,7	10,8	10,9
Loans, deposits and other placements with credit institutions	20,0	24,2	20,6	20,7	21,1
Individual deposits	5,3	5,4	6,0	6,1	6,1
Funds raised from organisations ¹	11,0	10,7	10,5	10,3	10,5
Profit (loss) of the current year	15,1	12,0	13,5	13,6	13,6
Reference data:					
Number of credit institutions	80	77	75	74	74

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.11		1.01.12		1.10.12		1.11.12		1.12.12	
	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	1969,0	4,2	2004,0	4,2
Own funds (capital)	105,4	2,2	249,7	4,8	219,2	3,9	218,9	3,8	223,1	3,7
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	675,5	3,5	688,1	3,5	690,9	3,5
of which overdue claims	24,3	3,3	163,4	19,9	235,3	24,7	238,8	24,7	239,9	24,8
Loans and other placements with individuals	70,8	1,7	129,3	2,3	149,8	2,1	154,8	2,1	158,7	2,1
of which overdue claims	8,9	3,2	19,5	6,7	19,0	6,0	19,3	5,9	19,6	6,0
Individual deposits	164,5	1,7	303,2	2,6	294,9	2,3	298,4	2,3	300,7	2,2
Funds raised from organisations	335,2	3,0	799,6	5,7	783,7	5,4	786,0	5,2	811,5	5,4
Reference data:										
Number of credit institutions ¹	14	1,4	8	0,8	6	0,6	6	0,6	6	0,6

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 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	1.11.12	1.12.12
1.	Money, precious metals and gemstones	912,6	1 225,6	1 206,9	1 236,8	1 228,6
1.1.	of which: money	862,4	1 125,0	1 040,9	1 073,0	1 072,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	1 276,0	1 288,0	1 439,2
3.	Correspondent accounts with credit institutions	853,6	1 000,6	1 313,5	1 499,4	1 504,5
3.1.	of which: Correspondent accounts with correspondent credit institutions	164,3	227,4	211,4	215,0	243,9
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	1 102,1	1 284,4	1 260,6
4.	Securities acquired by credit institutions, total	5 829,0	6 211,7	6 751,4	6 922,5	6 925,9
4.1.	of which Debt securities	4 419,9	4 676,2	4 993,1	5 166,2	5 168,5
4.2.	Shares	710,9	914,4	887,6	851,1	834,7
4.3.	Discounted promissory notes	330,0	233,9	310,9	338,9	358,4
4.4.	Shares in associates and subsidiaries	368,2	387,3	559,7	566,3	564,4
5.	Other participation in authorised capital	132,1	291,9	316,5	313,1	313,2
6.	Derivatives with fair value being an asset	-	-	158,4	157,7	159,9
7.	Loans, total	22 166,7	28 737,0	32 271,7	33 055,1	33 393,7
7.1.	of which: Loans, deposits and other placements	22 140,2	28 699,2	32 236,4	33 019,2	33 359,4
	of which overdue claims	1 035,9	1 133,0	1 290,5	1 312,3	1 317,0
7.1.1.	of which: Loans and other placements with non-financial organisations	14 062,9	17 715,3	19 499,1	19 773,1	19 822,7
	of which overdue claims	743,4	822,6	952,3	965,8	967,4
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	7 175,9	7 387,5	7 564,0
	of which overdue claims	282,3	291,1	317,8	325,7	329,0
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	3 800,4	4 072,1	4 153,9
	of which overdue claims	4,6	5,1	5,4	6,0	5,6
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	1 051,0	1 064,6	1 054,0
8.1	of which real estate, temporarily out of use in operating activities	-	-	119,7	120,6	99,9
9.	Allocation of profit	132,1	173,2	136,2	167,3	186,3
9.1.	of which income tax	122,7	155,4	135,6	166,7	184,6
10.	Other assets, total	1 105,0	1 266,4	1 379,4	1 391,3	1 463,5
	of which:					
10.1.	Float	524,6	589,8	540,4	527,5	558,4
10.2.	Receivables	154,5	181,0	222,5	226,2	246,6
10.3.	Deferred expenses	77,9	94,3	109,0	112,7	113,8
Banking sector assets		33 804,6	41 627,5	45 861,0	47 095,7	47 668,9

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 547,0	5 659,7	5 775,4
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	2 939,7	2 970,3	2 991,7
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 607,2	2 689,4	2 783,7
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	750,1	833,7	930,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	2 350,6	2 524,3	2 852,7
3.	Accounts of credit institutions	255,7	336,4	332,5	326,3	347,1
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	186,9	194,1	207,2
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	133,7	124,0	130,3
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 317,6	4 428,2	4 430,4
5.	Clients' funds ²	21 080,9	26 082,1	27 933,6	28 546,8	28 704,2
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	41,5	45,8	43,0
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	3,7	3,5	5,3
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 366,7	5 465,7	5 458,5
5.4.	Clients' float	220,6	288,1	342,5	321,8	345,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 916,4	9 308,5	9 210,1
5.6.	Individual deposits	9 818,0	11 871,4	13 057,6	13 196,5	13 434,2
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	26,2	27,8	27,9
6.	Bonds	537,9	666,7	924,7	1 061,5	1 022,3
7.	Promissory notes and bank acceptances	797,3	859,5	1 097,6	1 131,5	1 141,3
8.	Derivatives with fair value being a liability	-	-	119,0	116,4	118,4
9.	Other liabilities ¹ , total	2 713,0	2 947,5	3 238,5	3 301,0	3 277,1
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 459,2	2 481,9	2 488,2
9.2.	Float	255,1	325,0	311,6	355,8	321,9
9.3.	Payables	44,7	46,4	102,7	89,3	89,7
9.4.	Deferred income	5,5	5,5	5,3	5,3	9,7
9.5.	Interest payable	215,7	251,7	359,8	368,6	367,7
	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	47 095,7	47 668,9

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».

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	1.11.12	1.12.12
1.	Money, precious metals and gemstones	2,7	2,9	2,6	2,6	2,6
1.1.	of which: money	2,6	2,7	2,3	2,3	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	2,8	2,7	3,0
3.	Correspondent accounts with credit institutions	2,5	2,4	2,9	3,2	3,2
3.1.	of which: Correspondent accounts with correspondent credit institutions	0,5	0,5	0,5	0,5	0,5
3.2.	Correspondent accounts with non-resident banks	2,0	1,9	2,4	2,7	2,6
4.	Securities acquired by credit institutions, total	17,2	14,9	14,7	14,7	14,5
4.1.	of which Debt securities	13,1	11,2	10,9	11,0	10,8
4.2.	Shares	2,1	2,2	1,9	1,8	1,8
4.3.	Discounted promissory notes	1,0	0,6	0,7	0,7	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	70,2	70,1
7.1.	of which: Loans, deposits and other placements	65,5	68,9	70,3	70,1	70,0
	of which overdue claims	3,1	2,7	2,8	2,8	2,8
7.1.1.	of which: Loans and other placements with non-financial organisations	41,6	42,6	42,5	42,0	41,6
	of which overdue claims	2,2	2,0	2,1	2,1	2,0
7.1.2.	Loans and other placements with individuals	12,1	13,3	15,6	15,7	15,9
	of which overdue claims	0,8	0,7	0,7	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions	8,6	9,5	8,3	8,6	8,7
	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	2,3	2,2
8.1	of which real estate, temporarily out of use in operating activities	-	-	0,3	0,3	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	3,0	3,1
10.1.	of which: Float	1,6	1,4	1,2	1,1	1,2
10.2.	Receivables	0,5	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities¹		1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
1.	Funds and profit of credit institutions	12,8	11,9	12,1	12,0	12,1
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,4	6,3	6,3
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,7	5,7	5,8
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	1,6	1,8	2,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	5,1	5,4	6,0
3.	Accounts of credit institutions	0,8	0,8	0,7	0,7	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,4	0,4	0,4
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	9,4	9,3
5.	Clients' funds ²	62,4	62,7	60,9	60,6	60,2
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	14,3	12,8	11,7	11,6	11,5
5.4.	Clients' float	0,7	0,7	0,7	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,9	20,1	19,4	19,8	19,3
5.6.	Individual deposits	29,0	28,5	28,5	28,0	28,2
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	2,3	2,1
7.	Promissory notes and bank acceptances	2,4	2,1	2,4	2,4	2,4
8.	Derivatives with fair value being a liability	-	-	0,3	0,2	0,2
9.	Other liabilities ¹ , total	8,0	7,1	7,1	7,0	6,9
	Of which:					
9.1.	Provisions	6,5	5,6	5,4	5,3	5,2
9.2.	Float	0,8	0,8	0,7	0,8	0,7
9.3.	Payables	0,1	0,1	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,6	0,8	0,8	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
1. Loans, deposits and other placements, total	16099,2	21378,5	24861,0	25443,1	25809,4	6041,0	7320,7	7375,5	7576,1	7550,0	22140,2	28699,2	32236,4	33019,2	33359,4
Of which															
- overdue claims	886,2	994,1	1133,2	1153,2	1160,9	149,7	138,9	157,3	159,1	156,1	1035,9	1133,0	1290,5	1312,3	1317,0
1.1 Loans and other placements with non-financial resident organisations	10085,6	12799,6	14604,4	14828,3	14940,0	2758,2	3088,3	3071,6	3144,7	3087,4	12843,8	15887,9	17676,0	17973,0	18027,5
Of which															
- overdue claims	635,5	721,9	819,9	832,3	836,6	98,6	67,9	68,1	68,7	66,3	734,1	789,8	888,0	901,0	902,9
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	529,4	539,8	553,1	6,3	7,0	6,0	5,7	5,4	321,4	437,9	535,3	545,5	558,4
Of which															
- overdue claims	28,1	27,3	26,0	26,7	26,8	0,5	0,5	0,4	0,5	0,4	28,6	27,9	26,5	27,2	27,2
1.2 Loans and other placements with non-resident legal entities (except banks)	319,1	469,4	498,4	491,6	518,3	900,0	1357,9	1324,7	1308,5	1276,9	1219,1	1827,4	1823,1	1800,1	1795,2
Of which															
- overdue claims	2,8	9,7	22,1	21,9	21,9	6,5	23,0	42,2	42,8	42,6	9,3	32,8	64,3	64,7	64,5
1.3 Loans, deposits and other placements with financial sector	1280,7	1836,6	1830,5	1924,1	1935,7	395,9	495,8	609,1	626,8	662,1	1676,7	2332,4	2439,5	2550,8	2597,7
Of which															
- overdue claims	9,5	17,9	18,2	18,4	18,3	0,6	1,3	1,7	1,6	1,7	10,0	19,2	19,9	20,0	20,1
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	1082,8	1153,1	1130,4	298,1	419,7	480,0	497,1	535,2	1209,7	1646,8	1562,8	1650,1	1665,6
Of which															
- overdue claims	4,4	4,8	4,9	4,9	4,9	0,0	0,1	0,1	0,2	0,3	4,4	4,9	4,9	5,1	5,2
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	747,7	771,0	805,2	97,8	76,1	129,1	129,7	126,9	467,0	685,6	876,7	900,7	932,1
Of which															
- overdue claims	5,1	13,0	13,3	13,5	13,4	0,6	1,2	1,7	1,4	1,5	5,6	14,3	14,9	14,8	14,9
1.4 Loans, deposits and other placements with non-resident banks	190,2	398,4	351,8	410,6	411,7	1521,2	1912,8	1885,7	2011,3	2076,6	1711,4	2311,2	2237,6	2421,9	2488,3
Of which															
- overdue claims	0,1	0,0	0,0	0,4	0,0	0,0	0,2	0,4	0,4	0,4	0,1	0,2	0,5	0,8	0,4
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	261,7	367,7	339,9	334,4	364,5	0,4	0,0	0,0	0,0	6,2	262,1	367,7	339,9	334,4	370,7
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	7115,8	7297,1	348,8	316,7	254,1	256,3	251,3	4071,4	5539,7	7160,9	7372,1	7548,4
Of which															
- overdue claims	238,2	244,5	272,9	280,0	284,0	43,6	45,9	44,4	45,2	44,4	281,7	290,4	317,3	325,2	328,3
1.7 Loans and other placements with non-resident individuals	2,5	4,3	7,1	7,4	7,7	10,8	6,9	7,8	7,9	7,9	13,4	11,2	14,9	15,3	15,6
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,4	0,5	0,4	0,4	0,6	0,6	0,7	0,5	0,5	0,7
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2113,6	2132,3	2137,0	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2113,6	2132,3	2137,0
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	56,8	59,1	59,7	6,3	4,7	4,5	4,5	4,5	46,0	46,9	61,4	63,6	64,1
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	251,3	265,3	268,8	17,1	17,8	57,4	71,5	87,5	325,8	231,7	308,7	336,8	356,3
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	2,1	2,0	4,2	2,1	2,2	2,1	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	1.11.12	1.12.12
1. Loans, deposits and other placements, total	100,0 65,5	100,0 68,9	100,0 70,3	100,0 70,1	100,0 70,0
Of which:					
- overdue claims	4,7 3,1	3,9 2,7	4,0 2,8	4,0 2,8	3,9 2,8
1.1 Loans and other placements with non-financial resident organisations	58,0 38,0	55,4 38,2	54,8 38,5	54,4 38,2	54,0 37,8
Of which:					
- overdue claims	3,3 2,2	2,8 1,9	2,8 1,9	2,7 1,9	2,7 1,9
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	5,5 3,8	5,4 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	7,7 5,4	7,8 5,4
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	5,0 3,5
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	2,1	2,4	2,7	2,7	2,8
	1,4	1,6	1,9	1,9	2,0
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	7,7 5,1	8,1 5,6	6,9 4,9	7,3 5,1	7,5 5,2
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
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	1,0 0,7	1,1 0,8
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans and other placements with resident individuals	18,4 12,0	19,3 13,3	22,2 15,6	22,3 15,7	22,6 15,8
Of which:					
- overdue claims	1,3 0,8	1,0 0,7	1,0 0,7	1,0 0,7	1,0 0,7
1.7 Loans and other placements with non-resident individuals	0,1 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Reference data:					
Provision on loans, deposits and other placements	8,6 5,6	6,9 4,8	6,6 4,6	6,5 4,5	6,4 4,5
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	1,0 0,7	1,1 0,7
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		1.11.12		1.12.12	
	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	6 583,6	100,0	6 567,6	100,0
- in rubles	4 567,6	83,1	5 008,9	83,8	5 224,4	81,1	5 388,9	81,9	5 355,7	81,5
- in foreign currency	931,4	16,9	969,0	16,2	1 216,0	18,9	1 194,7	18,1	1 211,8	18,5
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	1 798,0	27,3	1 743,0	26,5
- in rubles	1 428,6	26,0	1 458,8	24,4	1 630,0	25,3	1 662,4	25,3	1 606,4	24,5
- in foreign currency	226,2	4,1	203,8	3,4	154,5	2,4	135,6	2,1	136,5	2,1
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 260,9	50,6	3 391,6	51,5	3 437,5	52,3
- in rubles	2 448,5	44,5	2 465,4	41,2	2 499,5	38,8	2 635,4	40,0	2 660,7	40,5
- in foreign currency	557,0	10,1	609,1	10,2	761,5	11,8	756,1	11,5	776,7	11,8
Securities held-to-maturity	458,3	8,3	840,8	14,1	826,1	12,8	818,6	12,4	814,2	12,4
- in rubles	432,4	7,9	806,3	13,5	791,5	12,3	784,8	11,9	782,2	11,9
- in foreign currency	25,9	0,5	34,5	0,6	34,6	0,5	33,8	0,5	31,9	0,5
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	559,7	8,7	566,3	8,6	564,4	8,6
- in rubles	246,8	4,5	267,8	4,5	295,3	4,6	298,2	4,5	298,7	4,5
- in foreign currency	121,4	2,2	119,5	2,0	264,4	4,1	268,0	4,1	265,7	4,0
Reference data:										
Revaluation of securities	54,1		-63,5		5,1		0,5		10,0	
Provisions for losses on securities available for sale	15,2		20,4		22,7		22,7		23,3	
Provisions for losses on securities held-to-maturity	3,9		1,6		0,8		0,8		0,8	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		8,8		8,9		8,5	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.10.12		1.11.12		1.12.12	
	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	5 166,2	100,0	5 168,5	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 132,2	82,8	4 334,3	83,9	4 309,4	83,4
- in foreign currency	758,7	17,2	769,0	16,4	860,9	17,2	831,9	16,1	859,1	16,6
of which: revaluation	17,0	0,4	-48,8	-1,0	11,7	0,2	22,5	0,4	33,9	0,7
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	4 981,4	100,0	5 143,7	100,0	5 134,6	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	1 059,9	20,6	902,0	17,6
- in rubles	1 113,4	25,3	1 397,1	29,6	888,7	17,8	867,5	16,9	697,6	13,6
- in foreign currency	64,1	1,5	99,2	2,1	165,5	3,3	192,4	3,7	204,5	4,0
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	131,0	2,5	135,9	2,6
- in rubles	284,3	6,5	223,6	4,7	129,7	2,6	131,0	2,5	135,9	2,6
- 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	506,9	9,9	470,1	9,2
- in rubles	345,0	7,8	408,5	8,6	418,9	8,4	498,5	9,7	464,4	9,0
- in foreign currency	20,0	0,5	0,0	0,0	6,7	0,1	8,4	0,2	5,8	0,1
other debt securities of residents	901,1	20,5	997,5	21,1	882,8	17,7	935,5	18,2	723,9	14,1
- in rubles	893,4	20,3	997,4	21,1	882,3	17,7	935,1	18,2	723,5	14,1
- 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	28,5	0,6	27,9	0,5
- in rubles	6,6	0,2	5,0	0,1	5,0	0,1	5,1	0,1	5,1	0,1
- in foreign currency	53,0	1,2	35,3	0,7	34,9	0,7	23,4	0,5	22,7	0,4
debt securities of non-resident banks	189,3	4,3	169,5	3,6	237,2	4,8	244,1	4,7	240,9	4,7
- in rubles	20,0	0,5	23,0	0,5	55,9	1,1	58,0	1,1	57,6	1,1
- in foreign currency	169,4	3,8	146,5	3,1	181,2	3,6	186,0	3,6	183,3	3,6
other debt securities of non-residents	469,9	10,7	629,7	13,3	602,6	12,1	592,0	11,5	585,1	11,4
- in rubles	138,4	3,1	245,0	5,2	235,8	4,7	243,2	4,7	212,7	4,1
- in foreign currency	331,5	7,5	384,7	8,1	366,8	7,4	348,8	6,8	372,4	7,3
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	1 600,1	32,1	1 636,6	31,8	2 040,2	39,7
- in rubles	243,2	5,5	645,9	13,7	1 495,9	30,0	1 565,3	30,4	1 971,2	38,4
- in foreign currency	112,1	2,5	101,1	2,1	104,2	2,1	71,3	1,4	69,0	1,3
overdue debt securities	12,3	0,3	12,6	0,3	9,2	0,2	9,2	0,2	8,6	0,2
- in rubles	11,4	0,3	10,6	0,2	8,2	0,2	8,1	0,2	7,6	0,1
- in foreign currency	0,9	0,0	2,0	0,0	1,0	0,0	1,1	0,0	1,0	0,0
Reference data:										
Provisions for losses on debt securities	20,6		19,6		15,4		15,3		14,8	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.10.12		1.11.12		1.12.12	
	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	851,1	100,0	834,7	100,0
- in rubles	659,7	92,8	833,9	91,2	796,9	89,8	756,4	88,9	747,6	89,6
- in foreign currency	51,3	7,2	80,5	8,8	90,7	10,2	94,7	11,1	87,1	10,4
of which: revaluation	37,0	5,2	-14,7	-1,6	-6,6	-0,7	-22,0	-2,6	-23,9	-2,9
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	894,2	100,0	873,1	100,0	858,6	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	9,8	1,1	9,0	1,0	9,2	1,1
- in rubles	5,7	0,8	10,5	1,1	9,7	1,1	8,9	1,0	9,1	1,1
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,0	0,0	0,1	0,0
other residents	588,0	87,3	786,6	84,7	687,2	76,8	655,8	75,1	680,1	79,2
- in rubles	586,4	87,0	784,2	84,4	685,3	76,6	653,9	74,9	678,1	79,0
- in foreign currency	1,6	0,2	2,4	0,3	1,9	0,2	2,0	0,2	1,9	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	8,0	0,9	8,5	1,0	7,8	0,9
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	28,1	4,2	13,9	1,5	8,0	0,9	8,5	1,0	7,8	0,9
other non-residents	22,2	3,3	64,5	6,9	77,1	8,6	80,4	9,2	76,5	8,9
- 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	72,0	8,2	68,1	7,9
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	112,1	12,5	119,4	13,7	85,1	9,9
- in rubles	22,1	3,3	45,5	4,9	100,2	11,2	107,3	12,3	75,9	8,8
- in foreign currency	7,7	1,1	8,0	0,9	11,9	1,3	12,2	1,4	9,1	1,1
Reference data:										
Provisions for losses on shares	10,6		14,7		17,3		17,3		17,9	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	251,3	265,3	268,8
of which promissory notes, not paid when due	3,4	1,8	1,7	1,7	1,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	59,6	73,6	89,5
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	338,9	358,4

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.11		1.01.12		1.10.12		1.11.12		1.12.12	
	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	338,9	100,0	358,4	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	299,8	88,5	323,0	90,1
- other promissory notes of residents	53,1	16,1	32,5	13,9	32,2	10,4	37,0	10,9	33,4	9,3
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	4,2	1,3	2,1	0,9	2,2	0,7	2,1	0,6	2,0	0,6
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		7,7		8,4		8,8	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.04.12	1.10.12	1.11.12	1.12.12
Land temporarily out of use in operating activities	69,5	70,1	70,6	70,6	49,4
Land temporarily out of use in operating activities, leased out	0,5	0,6	0,8	0,8	0,8
Land temporarily out of use in operating activities, at current (fair) value	6,3	6,7	7,4	7,3	7,3
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	4,0
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,8	13,9	13,1	13,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	10,5	9,1	9,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	11,4	10,9	12,8	13,1
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,5	1,9	2,2	2,3
Non-current inventories	50,4	53,3	60,4	61,4	61,7
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	12,5	12,9	13,6	13,2	11,2

* 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	1.11.12	1.12.12
1.	Funds raised from organisations, total	11 126,9	13 995,7	14 646,0	15 118,1	15 037,9
	- in rubles	7 786,3	10 330,4	10 161,6	10 321,1	10 311,5
	- in foreign currency	3 340,5	3 665,3	4 484,4	4 797,1	4 726,3
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	4 845,1	5 326,7	5 366,7	5 465,7	5 458,5
	- in rubles	4 134,9	4 701,0	4 357,4	4 410,8	4 453,6
	- in foreign currency	710,2	625,7	1 009,4	1 054,9	1 004,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	160,2	158,0	161,2
	- in rubles	119,6	144,0	157,7	155,6	158,6
	- in foreign currency	1,6	2,0	2,4	2,4	2,6
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	3,7	3,5	5,3
1.3.	Float	218,4	272,7	333,0	312,5	336,0
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 916,4	9 308,5	9 210,1
	- in rubles	3 541,2	5 488,0	5 623,2	5 744,0	5 680,1
	- in foreign currency	2 494,4	2 879,4	3 293,2	3 564,5	3 530,0
	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	1 202,8	1 113,5
1.4.2.	Certificates of deposit	15,4	13,4	10,7	11,3	11,6
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	27,8	27,9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	0,0	0,0	0,1	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	1 037,3	1 216,1
	- in rubles	826,0	1 191,4	810,0	857,1	1 043,2
	- in foreign currency	129,7	196,1	136,8	180,1	172,9
	with maturity from 31 days to 1 year	2 065,1	3 183,5	3 555,8	3 600,4	3 316,0
	- in rubles	1 597,2	2 728,6	3 060,4	3 073,8	2 826,2
	- in foreign currency	467,8	454,9	495,4	526,7	489,8
	with maturity in excess of 1 year	3 014,8	3 796,4	4 413,8	4 670,8	4 677,9
	- in rubles	1 118,0	1 568,1	1 752,8	1 813,1	1 810,6
	- in foreign currency	1 896,8	2 228,3	2 661,0	2 857,7	2 867,3
	Reference data					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	2 559,3	2 715,0	2 674,9
	- in rubles	299,7	381,2	524,3	499,7	466,2
	- in foreign currency	1 404,9	1 543,1	2 035,0	2 215,3	2 208,7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	280,3	294,0	219,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	332,8	345,2	366,0
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	1 933,5	2 060,8	2 076,7
	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	1.11.12	1.12.12
Issued debt obligations - total	1 364,6	1 551,1	2 179,4	2 374,3	2 371,6
including:					
bonds:	537,9	666,7	924,7	1 061,5	1 022,3
of which					
with maturities less than one year	0,0	1,2	12,2	11,4	13,5
with maturities in excess of one year	537,9	665,5	912,5	1 050,1	1 008,8
deposit certificates ¹	15,4	13,4	10,7	11,3	11,6
of which					
with maturities in excess of one year	3,6	2,3	1,2	1,8	2,1
with maturities in excess of one year	11,4	11,0	9,4	9,4	9,4
savings certificates ²	14,0	11,5	146,4	170,0	196,5
of which					
with maturities in excess of one year	8,2	4,8	50,4	54,7	58,8
with maturities in excess of one year	4,2	5,3	92,6	111,3	133,3
promissory notes and banker's acceptances	797,3	859,5	1 097,6	1 131,5	1 141,3
of which					
with maturities in excess of one year	407,8	483,1	601,4	631,4	618,1
with maturities in excess of one year	375,4	359,7	462,4	480,9	502,9

¹ Included in corporate deposits.² Included in retail deposits.

Individual deposit structure

		(billion rubles)				
		1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
1	Individual deposits	9 818,0	11 871,4	13 057,6	13 196,5	13 434,2
	- of which savings certificates	14,0	11,5	146,4	170,0	196,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 296,6	2 205,5	2 312,6
	- in rubles	1 546,4	2 059,3	2 049,4	1 960,6	2 065,2
	- in foreign currency	186,5	222,1	247,1	244,9	247,5
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	2 902,8	2 995,5	3 016,4
	- in rubles	1 353,3	1 981,1	2 460,1	2 542,4	2 569,6
	- in foreign currency	377,0	395,6	442,7	453,1	446,9
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	7 858,3	7 995,5	8 105,2
	- in rubles	5 018,8	5 661,9	6 120,1	6 200,7	6 321,5
	- in foreign currency	1 335,9	1 551,5	1 738,1	1 794,8	1 783,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	150,5	152,7	154,3

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	1.11.12	1.12.12
Loans, deposits and other funds raised from other credit institutions, total	3 754,9	4 560,2	4 317,6	4 428,2	4 430,4
- in rubles	1 832,1	2 197,7	2 120,9	2 190,8	2 205,1
- in foreign currency	1 922,8	2 362,5	2 196,8	2 237,4	2 225,4
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	2 129,8	2 207,1	2 229,2
- in rubles	1 407,6	1 767,2	1 667,4	1 730,2	1 735,0
- in foreign currency	289,0	356,4	462,4	476,9	494,1
of which					
overdue debt	0,0	0,0	0,1	0,1	0,1
- in rubles	0,0	0,0	0,1	0,1	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,1
- loans, deposits and other funds raised from non-resident banks	2 058,3	2 436,6	2 187,8	2 221,1	2 201,3
- in rubles	424,5	430,5	453,5	460,6	470,1
- in foreign currency	1 633,8	2 006,0	1 734,3	1 760,5	1 731,2
of which					
overdue debt	0,0	0,0	0,3	0,5	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,3	0,5	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.12.12

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	20 714	48,1	65 586	0,1
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	79	22 312	51,9	31 365 151	65,8
No budgetary funds	874	0	0,0	16 238 140	34,1
Data not available	4	0	0,0	0	0,0
Total	958	43 025	100,0	47 668 876	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		1.11.12		1.12.12	
		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	2 868,3	6,1	2 833,6	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	2 700,0	5,7	2 662,1	5,6
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	2 406,0	5,1	2 442,7	5,1
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	150,5	0,3	152,7	0,3	154,3	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	112,5	0,2	112,6	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	13,3	0,0	15,6	0,0	17,2	0,0
2.	Funds in correspondent and other accounts of credit institutions	101,3	0,3	119,9	0,3	145,6	0,3	132,2	0,3	139,9	0,3
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	2 221,1	4,7	2 201,3	4,6
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	5 221,5	11,1	5 174,8	10,9
	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	286,5	0,6	285,5	0,6
	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	4 237,4	9,0	4 299,1	9,0
	of which overdue claims	10,0	0,0	33,6	0,1	65,3	0,1	66,0	0,1	65,7	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	2 421,9	5,1	2 488,3	5,2
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 823,1	4,0	1 800,1	3,8	1 795,2	3,8
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	14,9	0,0	15,3	0,0	15,6	0,0
2.	Correspondent accounts with banks	689,3	2,0	773,1	1,9	1 102,1	2,4	1 284,4	2,7	1 260,6	2,6
3.	Securities acquired by credit institutions, total	773,4	2,3	919,9	2,2	967,2	2,1	955,5	2,0	940,1	2,0
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	718,9	2,1	839,4	2,0	879,8	1,9	864,6	1,8	853,8	1,8
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	88,9	0,2	84,3	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,2	0,0	2,1	0,0	2,0	0,0
4.	Shares in associates and subsidiaries	122,7	0,4	122,9	0,3	268,0	0,6	271,7	0,6	269,2	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	6 749,0	14,3	6 769,1	14,2
	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	1.11.12	1.12.12	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Total	573 379,7	848 216,8	750 073,8	833 742,3	930 133,3	1 012	978	959	958	954	132 079,1	173 170,6	136 198,0	167 309,0	186 336,1
Profit-making CIs ¹	595 046,7	853 842,3	760 481,4	848 793,4	941 277,2	931	928	884	869	868	131 763,4	172 913,2	135 639,1	166 517,2	185 433,9
Loss-making CIs	-21 667,0	-5 625,5	-10 407,5	-15 051,1	-11 143,9	81	50	75	89	86	315,6	257,4	558,9	791,8	902,3
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	3	3	4	0,0	0,0	0,0	0,0	0,0
Total						1012	978	962	961	958					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.11		1.01.12		1.07.12		1.10.12	
	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	15 742,7	100,0	24 785,6	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	960,2	6,1	1 485,4	6,0
1.2. Interest income on loans to individuals	613,4	2,7	778,7	2,8	502,5	3,2	801,1	3,2
1.3. Income on securities	754,2	3,3	799,0	2,9	499,6	3,2	808,4	3,3
1.4. Income on operations with foreign currency	14 159,3	62,5	17 923,0	65,4	10 622,9	67,5	17 030,3	68,7
1.5. Commissions	513,3	2,3	587,1	2,1	312,6	2,0	486,7	2,0
1.6. Recovery of loss provision	4 118,9	18,2	3 963,9	14,5	1 818,8	11,6	2 760,1	11,1
1.7. Other income	877,2	3,9	1 710,4	6,2	1 026,1	6,5	1 413,6	5,7
Of which:								
1.7.1. Fines, penalties, forfeits	102,4	0,5	68,6	0,3	24,8	0,2	40,2	0,2
2. Expenses of credit institution, total	22 064,4	100,0	26 550,8	100,0	15 235,7	100,0	24 035,5	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	608,4	2,8	629,8	2,4	431,5	2,8	674,8	2,8
2.2. Interest expenses on funds raised from individuals	562,6	2,6	542,8	2,0	313,3	2,1	483,4	2,0
2.3. Expenses on operations with securities	394,3	1,8	495,5	1,9	333,7	2,2	556,8	2,3
2.4. Expenses on operations with foreign currency	14 114,1	64,0	17 829,3	67,2	10 570,8	69,4	16 990,7	70,7
2.5. Commissions	61,3	0,3	88,6	0,3	51,2	0,3	84,2	0,4
2.6. Expenses on loss provision	4 352,5	19,7	4 074,1	15,3	1 910,1	12,5	2 927,8	12,2
2.7. Management expenses (including personnel costs)	719,9	3,3	894,0	3,4	468,9	3,1	731,2	3,0
2.8. Other expenses	1 251,2	5,7	1 996,6	7,5	1 156,2	7,6	1 586,6	6,6
Of which:								
2.8.1. Fines, penalties, forfeits	1,6	0,0	1,7	0,0	1,4	0,0	1,8	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 1.12.12

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	32 262 129 981	10 223 969 911	32 609 464 966	9 876 634 926
Belgorod Region	19 085 528	1 345 180	19 161 754	1 268 954
Bryansk Region	0	0	0	0
Vladimir Region	8 083 270	888 513	8 334 054	637 729
Voronezh Region	1 498 045	43 027	1 539 679	1 393
Ivanovo Region	13 020 824	732 834	13 063 194	690 464
Kaluga Region	18 150 777	1 138 164	18 122 851	1 166 090
Kostroma Region	113 886 413	12 977 831	115 628 532	11 235 712
Kursk Region	15 184 816	530 642	15 225 780	489 678
Lipetsk Region	26 482 672	1 467 088	26 477 037	1 472 723
Moscow Region	95 171 067	12 052 530	92 623 480	14 600 117
Orel Region	2 058 675	329 153	2 198 028	189 800
Ryazan Region	15 511 407	1 050 871	15 733 178	829 100
Smolensk Region	36 803 876	4 638 317	35 014 328	6 427 865
Tambov Region	2 914 266	23 895	2 916 810	21 351
Tver Region	10 368 007	522 721	10 384 299	506 429
Tula Region	14 128 034	652 193	14 101 018	679 209
Yaroslavl Region	8 895 218	280 168	8 904 941	270 445
City of Moscow	31 860 887 086	10 185 296 784	32 210 036 003	9 836 147 867
North-Western Federal District	1 094 994 294	254 636 976	1 125 004 238	224 627 032
Republic of Karelia	1 139 674	18 510	1 146 931	11 253
Komi Republic	5 844 489	679 663	5 873 548	650 604
Akhangel'sk Region	1 149 316	30 628	1 154 783	25 161
Vologda Region	71 460 621	8 428 277	71 508 233	8 380 665
Kaliningrad Region	22 522 508	5 781 903	22 639 077	5 665 334
Leningrad Region*	9 734 740	854 413	9 740 756	848 397
Murmansk Region	6 250 556	1 288 653	6 692 054	847 155
Novgorod Region	4 661 126	112 757	4 684 292	89 591
Pskov Region	2 783 781	30 735	2 787 938	26 578
St Petersburg	969 447 483	237 411 437	998 776 626	208 082 294
Southern Federal District	216 095 413	14 525 095	217 047 626	13 572 882
Republic of Adygeya	5 020 996	37 625	5 037 059	21 562
Republic of Kalmykia	1 239 284	111 068	1 227 609	122 743
Krasnodar Territory	106 931 844	4 895 161	107 124 146	4 702 859
Astrakhan Region	7 119 581	235 066	7 159 293	195 354
Volgograd Region	17 314 928	1 163 307	17 368 625	1 109 610
Rostov Region	78 468 780	8 082 868	79 130 894	7 420 754
North-Caucasian Federal District	72 582 851	4 955 410	72 769 893	4 768 368
Republik of Daghestan	33 607 797	497 483	33 571 011	534 269
Republic of Ingushetia	1 112 811	9 551	1 113 460	8 902
Kabardino-Balkar Republic	5 809 955	109 517	5 832 798	86 674
Karachai-Cherkess Republic	7 327 223	3 292 985	7 425 919	3 194 289
Republic of North Ossetia - Alania	10 835 588	159 471	10 787 262	207 797
Chechen Republic	0	0	0	0
Stavropol Territory	13 889 477	886 403	14 039 443	736 437
Volga Federal District	1 306 649 904	122 159 356	1 305 279 183	123 530 077

Republic of Bashkortostan	75 679 052	5 137 457	76 042 250	4 774 259
Republic of Marii El	2 136 970	11 600	2 145 565	3 005
Republic of Mordovia	19 575 686	285 386	19 588 124	272 948
Republic of Tatarstan	593 615 445	77 101 627	591 622 071	79 095 001
Udmurt Republic	27 741 857	1 831 710	27 520 520	2 053 047
Chuvash Republic	10 066 288	245 787	10 064 319	247 756
Perm Territory	33 647 701	3 932 178	33 949 006	3 630 873
Kirov Region	27 897 284	1 659 788	28 312 968	1 244 104
Nizhny Novgogrod Region	81 868 301	4 981 769	82 606 572	4 243 498
Orenburg Region	42 238 644	1 608 934	41 927 830	1 919 748
Penza Region	3 672 043	0	3 672 043	0
Samara Region	320 741 610	20 165 524	319 985 321	20 921 813
Saratov Region	62 851 054	5 097 946	62 907 118	5 041 882
Ulyanovsk Region	4 917 969	99 650	4 935 476	82 143
Ural Federal District	878 849 510	125 974 015	905 820 484	99 003 041
Kurgan Region	2 664 438	40 372	2 672 632	32 178
Sverdlovsk Region	395 799 402	40 538 169	407 314 978	29 022 593
Tyumen Region	370 535 426	74 242 922	383 319 615	61 458 733
Chelyabinsk Region	109 850 244	11 152 552	112 513 259	8 489 537
Siberian Federal District	517 874 865	89 004 278	527 608 419	79 270 724
Republic of Altai	15 217 025	96 258	15 244 809	68 474
Republic of Buryatiya	9 440 299	883 863	9 497 287	826 875
Republic of Tuva	370 244	4 930	374 478	696
Republic of Khakassia	5 182 826	68 435	5 197 300	53 961
Altai Territory	17 187 939	274 097	17 207 508	254 528
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	12 740 840	307 039	12 795 068	252 811
Irkutsk Region	17 538 139	1 878 685	18 585 444	831 380
Kemerovo Region	27 476 058	1 762 584	27 877 127	1 361 515
Novosibirsk Region	377 098 415	77 774 005	383 956 183	70 916 237
Omsk Region	25 404 099	5 702 627	26 654 545	4 452 181
Tomsk Region	10 218 981	251 755	10 218 670	252 066
Far Eastern Federal District	446 540 127	37 933 890	438 869 574	45 604 443
Republic of Sakha (Yakutia)	22 007 527	932 367	22 031 130	908 764
Kamchatka Territory	15 578 170	1 120 469	15 674 366	1 024 273
Primorskiy Territory	85 024 518	8 213 860	81 316 926	11 921 452
Khabarovsk Territory	23 122 261	1 379 153	23 103 968	1 397 446
Amur Region	287 671 401	25 181 594	283 583 314	29 269 681
Magadan Region	0	0	0	0
Sakhalin Region	13 136 250	1 106 447	13 159 870	1 082 827
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 1.12.12

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	25 076 227 975	9 470 088 690	25 470 181 893	9 076 134 772
Belgorod Region	114 225 203	21 336 025	114 308 598	21 252 630
Bryansk Region	57 048 723	4 426 652	57 058 647	4 416 728
Vladimir Region	117 120 352	10 668 934	117 149 331	10 639 955
Voronezh Region	682 550 993	10 041 858	682 351 882	10 240 969
Ivanovo Region	65 269 934	5 117 685	65 309 469	5 078 150
Kaluga Region	87 794 458	8 035 770	87 796 430	8 033 798
Kostroma Region	71 819 165	5 036 715	72 168 331	4 687 549
Kursk Region	65 789 038	4 490 812	65 838 266	4 441 584
Lipetsk Region	90 488 976	5 288 964	90 502 825	5 275 115
Moscow Region	874 786 383	75 595 060	872 774 680	77 606 763
Orel Region	43 302 826	2 521 785	43 466 434	2 358 177
Ryazan Region	91 548 438	1 564 151	89 800 279	3 312 310
Smolensk Region	85 010 552	2 039 164	85 152 131	1 897 585
Tambov Region	49 819 955	2 439 152	49 846 252	2 412 855
Tver Region	83 507 737	8 025 916	83 527 007	8 006 646
Tula Region	118 967 136	26 742 076	118 947 675	26 761 537
Yaroslavl Region	249 444 588	18 629 455	249 505 657	18 568 386
City of Moscow	22 127 733 518	9 258 088 516	22 524 677 999	8 861 144 035
North-Western Federal District	2 725 618 822	506 126 755	2 687 707 358	544 038 219
Republic of Karelia	50 383 916	8 921 969	54 655 092	4 650 793
Komi Republic	90 606 215	6 040 239	90 626 355	6 020 099
Akhangel'sk Region	106 612 860	7 884 792	106 625 935	7 871 717
Vologda Region	121 942 832	23 065 764	119 532 658	25 475 938
Kaliningrad Region	109 151 990	27 026 646	75 720 737	60 457 899
Leningrad Region	19 784 305	6 360 127	23 181 173	2 963 259
Murmansk Region	62 696 229	28 303 333	82 113 467	8 886 095
Novgorod Region	48 030 798	656 651	46 028 575	2 658 874
Pskov Region	51 589 732	322 057	47 152 519	4 759 270
St Petersburg	2 064 819 945	397 545 177	2 042 070 847	420 294 275
Southern Federal District	1 453 989 897	92 587 234	1 443 217 632	103 359 499
Republic of Adygeya	24 696 438	144 167	24 712 473	128 132
Republic of Kalmykia	9 593 846	61 899	9 582 630	73 115
Krasnodar Territory	664 772 433	31 968 620	656 412 406	40 328 647
Astrakhan Region	50 920 673	4 887 756	50 963 008	4 845 421
Volgograd Region	155 470 443	10 712 067	152 941 570	13 240 940
Rostov Region	548 536 064	44 812 725	548 605 545	44 743 244
North-Caucasian Federal District	447 541 605	10 239 092	447 171 446	10 609 251
Republic of Dagestan	64 387 434	602 556	64 337 115	652 875
Republic of Ingushetia	11 389 844	83 345	11 388 254	84 935
Kabardino-Balkar Republic	35 628 663	890 555	35 542 230	976 988
Karachai-Cherkess Republic	18 611 153	1 705 554	18 631 938	1 684 769
Republic of North Ossetia - Alania	29 958 586	1 249 408	29 952 818	1 255 176
Chechen Republic	20 467 627	83 463	20 489 410	61 680
Stavropol Territory	267 098 298	5 624 211	266 829 681	5 892 828

Volga Federal District	4 196 928 403	249 553 971	4 214 608 915	231 873 459
Republic of Bashkortostan	369 163 557	30 455 202	369 545 781	30 072 978
Republic of Marii El	56 582 640	760 496	56 583 742	759 394
Republic of Mordovia	90 171 917	511 008	90 862 137	-179 212
Republic of Tatarstan	763 526 370	83 022 546	762 269 822	84 279 094
Udmurt Republic	123 568 863	1 922 652	135 259 192	-9 767 677
Chuvash Republic	88 132 629	555 478	88 185 982	502 125
Perm Territory	351 735 764	9 155 542	364 411 357	-3 520 051
Kirov Region	103 827 399	1 981 553	104 375 218	1 433 734
Nizhny Novgogrod Region	632 188 604	29 672 178	630 384 325	31 476 457
Orenburg Region	137 302 663	7 985 614	137 023 229	8 265 048
Penza Region	72 614 779	4 626 672	72 614 409	4 627 042
Samara Region	1 163 736 999	56 123 394	1 158 657 424	61 202 969
Saratov Region	167 085 459	15 000 409	167 131 093	14 954 775
Ulyanovsk Region	77 290 760	7 781 227	77 305 204	7 766 783
Ural Federal District	2 194 765 577	367 670 414	2 233 527 606	328 908 385
Kurgan Region	41 285 667	155 533	41 298 687	142 513
Sverdlovsk Region	1 061 870 492	211 318 104	1 087 585 090	185 603 506
Tyumen Region	746 034 531	128 315 011	758 464 177	115 885 365
Chelyabinsk Region	345 574 887	27 881 766	346 179 652	27 277 001
Siberian Federal District	2 364 098 947	127 010 198	2 370 848 406	120 260 739
Republic of Altai	8 262 888	231 512	8 267 234	227 166
Republic of Buryatiya	52 865 850	1 418 959	52 922 217	1 362 592
Republic of Tuva	12 121 059	21 823	12 130 968	11 914
Republic of Khakassia	29 366 255	331 752	29 414 306	283 701
Altai Territory	132 528 918	2 984 092	132 550 162	2 962 848
Zabaykal Territory	39 917 397	2 021 854	39 858 779	2 080 472
Krasnoyarsk Territory	394 389 279	16 853 663	394 577 038	16 665 904
Irkutsk Region	306 057 997	6 316 490	307 120 757	5 253 730
Kemerovo Region	198 404 043	18 543 198	198 797 843	18 149 398
Novosibirsk Region	935 050 011	64 971 674	946 198 454	53 823 231
Omsk Region	177 473 359	6 895 077	171 348 182	13 020 254
Tomsk Region	77 661 891	6 420 104	77 662 466	6 419 529
Far Eastern Federal District	1 042 904 212	80 482 521	1 036 265 240	87 121 493
Republic of Sakha (Yakutia)	75 950 527	5 435 277	76 001 020	5 384 784
Kamchatka Territory	41 441 017	3 064 657	41 496 726	3 008 948
Primorskiy Territory	210 673 733	15 250 442	207 016 988	18 907 187
Khabarovsk Territory	449 175 791	33 013 922	448 982 540	33 207 173
Amur Region	106 254 702	4 013 681	103 333 670	6 934 713
Magadan Region	87 606 310	7 781 113	87 563 905	7 823 518
Sakhalin Region	59 890 560	11 468 939	59 953 989	11 405 510
Jewish Autonomous Region	5 736 439	301 601	5 738 610	299 430
Chukotka Autonomous Area	6 175 133	152 889	6 177 792	150 230

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 1.12.12

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	4 660 859 611	839 705 482	733 423 252	551 868 566	205 829 985	85 306 291
Belgorod Region	2 129 189	36 969	3 671	0	2 386 942	124 980
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 232 464	97 066	41 021	0	1 089 325	0
Voronezh Region	2 509	2 721	0	0	199 127	0
Ivanovo Region	1 148 740	68 447	16 506	0	257 556	167 789
Kaluga Region	0	0	9 908	0	0	0
Kostroma Region	42 143 251	0	0	5 880	2 775 265	0
Kursk Region	1 376 100	1 029 549	0	0	406 393	0
Lipetsk Region	1 969 217	334 331	4 631	0	433 556	0
Moscow Region	10 488 445	892 376	1 072 228	0	2 276 830	312 740
Orel Region	0	0	0	0	0	0
Ryazan Region	1 289 845	954 513	294 776	0	0	0
Smolensk Region	1 685 240	364 012	834 773	1 664	852 104	0
Tambov Region	0	0	0	62	0	0
Tver Region	638 838	208 159	20 236	0	0	0
Tula Region	396 137	209 418	3 668	0	14 911	0
Yaroslavl Region	12 268	0	166	0	97 951	0
City of Moscow	4 596 347 368	835 507 921	731 121 668	551 860 960	195 040 025	84 700 782
North-Western Federal District	187 168 107	13 862 267	20 427 711	3 046 403	22 276 621	1 143 835
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 904 390	665 264	51 506	0	50 650	332 420
Akhangel'sk Region	0	0	2 188	0	0	0
Vologda Region	5 033 980	912 789	55 159	1 000	1 146 797	0
Kaliningrad Region	3 901 237	126 773	31 871	0	473 160	0
Leningrad Region	873 252	235 175	78	20	26 004	0
Murmansk Region	578 030	515 947	0	0	0	0
Novgorod Region	840 703	335 657	202 026	0	499 649	0
Pskov Region	85 455	0	0	0	10 081	0
St Petersburg	173 951 060	11 070 662	20 084 883	3 045 383	20 070 280	811 415
Southern Federal District	13 354 090	4 094 619	6 119 826	25 169	2 222 567	126 995
Republic of Adygeya	20 304	20 260	1 278	0	39 361	0
Republic of Kalmykia	0	0	111 288	0	0	0
Krasnodar Territory	8 565 556	2 815 705	5 439 249	0	1 558 280	90 325
Astrakhan Region	1 480 726	946 006	156 007	5 288	218 417	0
Volgograd Region	1 161 433	162 470	2 443	0	102 038	36 670
Rostov Region	2 126 071	150 178	409 561	19 881	304 471	0
North-Caucasian Federal District	2 334 579	227 892	1 996 920	0	558 047	0
Republik of Daghestan	0	0	1 849 669	0	259 151	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 470	0	23 585	0	0	0
Karachai-Cherkess Republic	822 667	0	22 451	0	46 525	0
Republic of North Ossetia - Alania	0	0	101 215	0	154 801	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 507 442	227 892	0	0	97 570	0

Volga Federal District	99 388 519	12 631 710	32 765 747	1 177 551	15 779 985	815 798
Republic of Bashkortostan	7 917 683	2 321 823	1 321 494	0	763 432	0
Republic of Marii El	0	0	0	0	98 630	0
Republic of Mordovia	372 165	95 683	38 306	0	589 182	0
Republic of Tatarstan	47 128 576	4 450 664	10 928 370	762 595	4 801 330	0
Udmurt Republic	2 096 830	0	17 460	0	625 503	550 767
Chuvash Republic	252 680	87 964	206 102	0	410 061	0
Perm Territory	892 463	0	5 848 368	0	321 855	0
Kirov Region	3 777 086	0	206 259	0	30 408	0
Nizhny Novgorod Region	9 442 765	3 023 669	4 921 931	115	3 311 377	229 979
Orenburg Region	5 878 421	126 955	404 932	35 246	2 567 975	35 052
Penza Region	310 494	117 939	0	0	4 069	0
Samara Region	19 972 755	1 812 412	8 146 890	379 595	2 041 650	0
Saratov Region	1 346 601	594 601	725 585	0	214 513	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	131 086 639	19 651 687	17 940 776	100	10 248 480	437 599
Kurgan Region	0	0	0	0	31 444	0
Sverdlovsk Region	75 444 919	5 551 028	14 481 874	100	5 352 500	0
Tyumen Region	38 891 991	7 319 310	3 140 002	0	4 431 954	199 144
Chelyabinsk Region	16 749 729	6 781 349	318 900	0	432 582	238 455
Siberian Federal District	34 837 756	4 136 269	20 201 770	8 210 017	11 060 194	1 713 382
Republic of Altai	1 110 699	974 441	1	0	193 236	0
Republic of Buryatiya	48 142	0	581 125	0	592 168	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 927	14 929	0	0	0	0
Altai Territory	40 735	37 080	5 252	0	1 004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	3 024	3 375	1 970	0	0	0
Irkutsk Region	129 781	0	113 898	0	211 006	33 732
Kemerovo Region	3 108 916	1 511 329	62 119	0	1 985 302	0
Novosibirsk Region	26 827 468	1 076 439	19 432 050	8 210 017	5 795 889	1 416 622
Omsk Region	3 245 769	361 254	127	0	2 230 193	263 028
Tomsk Region	308 295	157 422	5 228	0	51 396	0
Far Eastern Federal District	39 471 116	7 736 517	1 831 377	42 095	842 049	0
Republic of Sakha (Yakutia)	1 488 350	225 613	377 766	0	524 221	0
Kamchatka Territory	331 189	102 338	40 341	42 095	101 672	0
Primorskiy Territory	13 431 415	3 840 252	167 772	0	173 089	0
Khabarovsk Territory	1 076 202	0	441 022	0	0	0
Amur Region	23 001 495	3 543 547	186 176	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	142 465	24 767	618 300	0	43 067	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

1.12.12

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	4 710 067 648	845 623 629	744 420 858	558 831 438	214 140 895	86 870 326
Belgorod Region	2 129 189	36 969	3 865	0	2 386 942	124 980
Bryansk Region	0	0	0	0	0	0
Vladimir Region	177 810	25 426	41 021	2 243	51 209	0
Voronezh Region	2 509	2 721	0	0	199 127	0
Ivanovo Region	1 148 740	68 447	17 012	0	257 556	167 789
Kaluga Region	0	0	9 908	0	0	0
Kostroma Region	15 647 702	0	0	0	209 621	0
Kursk Region	1 376 100	1 029 549	0	0	406 393	0
Lipetsk Region	1 969 217	334 331	5 127	0	433 556	0
Moscow Region	10 488 445	892 376	1 072 675	0	2 304 093	312 740
Orel Region	0	0	0	0	0	0
Ryazan Region	1 289 845	954 513	294 776	0	0	0
Smolensk Region	467 541	162 675	93 091	1 664	14 529	0
Tambov Region	0	0	0	62	0	0
Tver Region	638 838	208 159	20 236	0	0	0
Tula Region	396 137	209 418	3 713	0	430 190	0
Yaroslavl Region	12 268	0	166	0	93 325	0
City of Moscow	4 674 323 307	841 699 045	742 859 268	558 827 469	207 354 354	86 264 817
North-Western Federal District	183 812 636	13 696 930	30 142 208	4 293 548	21 984 487	1 013 503
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 501 639	499 927	48 875	0	50 650	202 088
Akhangel'sk Region	0	0	2 188	0	0	0
Vologda Region	1 854 888	912 789	55 159	1 000	1 146 797	0
Kaliningrad Region	3 901 237	126 773	31 871	0	473 160	0
Leningrad Region	873 252	235 175	78	20	26 004	0
Murmansk Region	578 030	515 947	0	0	0	0
Novgorod Region	840 703	335 657	202 026	0	499 649	0
Pskov Region	85 455	0	0	0	10 081	0
St Petersburg	174 177 432	11 070 662	29 802 011	4 292 528	19 778 146	811 415
Southern Federal District	12 172 106	3 619 861	5 876 037	25 169	1 793 411	109 914
Republic of Adygeya	20 304	20 260	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 151 126	2 815 705	5 395 583	0	1 331 883	90 325
Astrakhan Region	789 071	471 248	156 394	5 288	147 057	0
Volgograd Region	1 085 534	162 470	2 693	0	0	19 589
Rostov Region	2 126 071	150 178	320 089	19 881	314 471	0
North-Caucasian Federal District	1 511 912	227 892	1 997 678	0	527 810	0
Republik of Daghestan	0	0	1 849 669	0	259 151	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 470	0	23 585	0	0	0
Karachai-Cherkess Republic	0	0	22 451	0	46 525	0
Republic of North Ossetia - Alania	0	0	101 215	0	153 127	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 507 442	227 892	758	0	69 007	0
Volga Federal District	98 584 112	12 631 710	32 740 552	1 177 551	16 073 491	815 798
Republic of Bashkortostan	7 662 385	2 321 823	1 297 624	0	943 646	0

Republic of Marii El	0	0	0	0	98 630	0
Republic of Mordovia	372 165	95 683	38 306	0	93 694	0
Republic of Tatarstan	47 038 058	4 450 664	10 928 370	762 595	4 801 330	0
Udmurt Republic	2 096 830	0	17 541	0	625 503	550 767
Chuvash Republic	252 680	87 964	203 510	0	612 986	0
Perm Territory	892 463	0	5 848 515	0	283 950	0
Kirov Region	3 777 086	0	206 259	0	30 408	0
Nizhny Novgogrod Region	8 984 174	3 023 669	4 921 981	115	3 680 281	229 979
Orenburg Region	5 878 421	126 955	405 373	35 246	2 567 975	35 052
Penza Region	310 494	117 939	0	0	36 463	0
Samara Region	19 972 755	1 812 412	8 146 951	379 595	2 077 466	0
Saratov Region	1 346 601	594 601	726 072	0	221 159	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	115 414 397	18 691 392	16 712 781	100	6 523 925	437 599
Kurgan Region	0	0	0	0	31 444	0
Sverdlovsk Region	59 772 677	4 590 733	13 249 874	100	1 769 845	0
Tyumen Region	38 891 991	7 319 310	3 143 784	0	4 275 635	199 144
Chelyabinsk Region	16 749 729	6 781 349	319 123	0	447 001	238 455
Siberian Federal District	20 326 461	3 152 978	1 164 426	0	6 354 317	296 760
Republic of Altai	91 958	0	1	0	193 526	0
Republic of Buryatiya	48 142	0	581 125	0	592 168	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 927	14 929	0	0	0	0
Altai Territory	40 735	37 080	5 252	0	1 064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	3 024	3 375	1 970	0	10 837	0
Irkutsk Region	129 781	0	113 898	0	211 006	33 732
Kemerovo Region	3 108 916	1 511 329	62 266	0	1 996 630	0
Novosibirsk Region	13 334 914	1 067 589	393 005	0	828 672	0
Omsk Region	3 245 769	361 254	1 508	0	2 469 018	263 028
Tomsk Region	308 295	157 422	5 401	0	51 396	0
Far Eastern Federal District	26 597 774	4 402 052	1 652 842	42 095	1 419 591	0
Republic of Sakha (Yakutia)	1 593 588	225 613	377 766	0	1 026 634	0
Kamchatka Territory	324 810	102 338	40 341	42 095	51 737	0
Primorskiy Territory	13 451 989	3 840 252	181 464	0	147 342	0
Khabarovsk Territory	1 055 628	0	427 330	0	150 811	0
Amur Region	10 029 294	209 082	7 641	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	142 465	24 767	618 300	0	43 067	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 1.12.12

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	22 747 094 849	13 786 264 273	1 362 344 136	6 250 117 265
Belgorod Region	10 057 763	7 509 387	280 000	1 790 255
Bryansk Region	0	0	0	0
Vladimir Region	3 599 711	2 189 956	323 900	944 111
Voronezh Region	860 306	396 669	434 086	29 551
Ivanovo Region	9 067 453	4 763 125	322 060	3 715 721
Kaluga Region	14 483 409	2 692 582	6 812 000	4 417 549
Kostroma Region	56 071 985	9 249 151	27 762	45 803 308
Kursk Region	11 782 247	10 089 475	450 000	1 031 956
Lipetsk Region	20 224 751	15 058 680	1 160 000	2 097 541
Moscow Region	65 937 850	35 154 196	749 008	28 813 738
Orel Region	1 629 443	174 837	95 000	1 061 046
Ryazan Region	10 307 948	8 362 229	580 000	1 343 680
Smolensk Region	24 989 474	16 315 586	866 210	6 132 660
Tambov Region	2 148 548	1 888 708	0	259 494
Tver Region	7 064 785	4 307 369	655 050	2 102 366
Tula Region	11 047 527	9 438 094	0	1 305 433
Yaroslavl Region	6 462 691	5 065 856	454 750	792 518
City of Moscow	22 491 358 958	13 653 608 373	1 349 134 310	6 148 476 338
North-Western Federal District	704 287 617	515 111 834	49 338 188	90 866 761
Republic of Karelia	770 926	217 525	225 000	267 551
Komi Republic	2 870 018	2 007 051	400 000	462 729
Akhangel'sk Region	547 370	477 931	590	49 374
Vologda Region	52 751 962	27 603 121	1 112 100	22 300 336
Kaliningrad Region	14 970 392	8 035 275	5 389 689	1 443 769
Leningrad Region	4 593 918	3 012 009	578 030	873 485
Murmansk Region	3 657 888	1 529 746	130 000	1 919 912
Novgorod Region	1 872 156	1 153 191	80 500	567 396
Pskov Region	1 672 890	1 446 199	0	226 691
St Petersburg	620 580 097	469 629 786	41 422 279	62 755 518
Southern Federal District	151 539 329	95 702 592	8 216 336	42 503 289
Republic of Adygeya	3 575 330	2 635 819	0	939 511
Republic of Kalmykia	681 198	528 526	30	152 642
Krasnodar Territory	70 233 781	45 228 197	3 774 557	17 699 189
Astrakhan Region	2 023 217	907 912	60 300	786 143
Volgograd Region	13 464 658	8 279 545	3 705 080	982 697
Rostov Region	61 561 145	38 122 593	676 369	21 943 107
North-Caucasian Federal District	43 533 306	26 717 833	4 961 885	11 798 815
Republic of Daghestan	17 608 219	9 367 455	737 170	7 503 594
Republic of Ingushetia	445 558	246 427	0	199 131
Kabardino-Balkar Republic	4 539 793	3 115 947	400 000	1 023 846
Karachai-Cherkess Republic	4 632 719	3 610 706	514 500	507 513
Republic of North Ossetia - Alania	6 857 813	6 032 175	19 885	804 658
Chechen Republic	0	0	0	0

Stavropol Territory	9 449 204	4 345 123	3 290 330	1 760 073
Volga Federal District	898 404 903	528 644 995	40 952 422	299 688 927
Republic of Bashkortostan	53 864 256	25 990 119	5 057 446	21 660 584
Republic of Marii El	1 607 876	1 299 388	120 400	117 822
Republic of Mordovia	14 518 016	11 079 585	749 400	1 983 039
Republic of Tatarstan	391 030 139	282 115 995	15 273 190	79 440 000
Udmurt Republic	19 932 375	8 025 887	140 150	11 010 274
Chuvash Republic	6 467 916	3 146 841	255 500	2 870 071
Perm Territory	20 457 947	10 915 584	567 000	8 496 409
Kirov Region	19 105 984	13 897 299	100 180	4 227 848
Nizhny Novgogrod Region	48 414 256	35 824 182	1 166 150	7 461 743
Orenburg Region	27 729 014	13 441 611	383 050	13 072 420
Penza Region	2 446 834	1 804 384	1 000	582 317
Samara Region	252 596 644	101 127 104	12 316 956	134 919 989
Saratov Region	36 126 780	16 863 900	4 822 000	12 852 661
Ulyanovsk Region	4 106 866	3 113 116	0	993 750
Ural Federal District	598 574 283	253 112 795	43 091 625	258 021 273
Kurgan Region	1 829 443	1 698 906	900	125 599
Sverdlovsk Region	251 253 910	97 397 423	20 561 632	124 444 046
Tyumen Region	272 726 112	114 371 119	15 499 075	111 577 848
Chelyabinsk Region	72 764 818	39 645 347	7 030 018	21 873 780
Siberian Federal District	320 937 889	163 394 963	27 185 912	115 187 222
Republic of Altai	12 120 423	1 177 974	103 000	10 360 240
Republic of Buryatiya	6 160 798	1 965 782	0	3 784 373
Republic of Tuva	255 290	113 656	0	113 183
Republic of Khakassia	4 134 326	1 641 287	240 590	2 077 801
Altai Territory	14 089 295	10 681 722	1 135 000	2 114 611
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 475 491	4 230 154	1 086 435	3 022 855
Irkutsk Region	13 841 444	8 506 862	903 109	4 196 310
Kemerovo Region	16 150 558	8 158 110	2 442 892	5 549 556
Novosibirsk Region	224 359 025	116 696 165	19 400 186	74 946 489
Omsk Region	14 318 583	5 946 160	1 864 500	6 319 515
Tomsk Region	7 032 656	4 277 091	10 200	2 702 289
Far Eastern Federal District	345 027 178	89 400 501	6 040 561	236 606 706
Republic of Sakha (Yakutia)	13 234 526	7 856 176	2 750	4 940 373
Kamchatka Territory	12 259 604	8 748 601	1 425 625	2 030 379
Primorskiy Territory	57 990 437	40 543 606	145 435	14 476 247
Khabarovsk Territory	17 355 769	10 290 366	1 940 300	5 015 153
Amur Region	236 129 845	17 085 443	1 238 451	208 391 213
Magadan Region	0	0	0	0
Sakhalin Region	8 056 997	4 876 309	1 288 000	1 753 341
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 1.12.12**

thousand rubles

	Total	of which		
		Loans and other placements with non- financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	14 335 253 251	9 006 274 609	1 385 620 812	2 923 890 491
Belgorod Region	45 332 381	39 003 286	280 000	5 093 557
Bryansk Region	42 379 058	28 859 218	0	9 048 912
Vladimir Region	78 096 645	50 154 521	140 000	27 179 107
Voronezh Region	644 193 943	420 840 912	434 086	206 171 995
Ivanovo Region	38 670 025	27 037 343	322 060	6 449 404
Kaluga Region	70 608 937	44 915 668	6 750 000	14 726 491
Kostroma Region	39 754 562	31 926 629	14 853	5 467 110
Kursk Region	50 215 144	44 903 017	450 000	4 399 693
Lipetsk Region	52 996 581	31 580 550	1 160 000	19 000 390
Moscow Region	551 272 203	275 516 891	769 003	236 663 235
Orel Region	22 462 445	16 592 843	95 000	3 585 753
Ryazan Region	78 320 611	54 572 878	580 200	12 520 336
Smolensk Region	73 052 126	56 319 640	376 210	10 224 211
Tambov Region	20 900 963	18 361 768	0	2 118 170
Tver Region	72 043 335	49 865 348	600 000	12 664 493
Tula Region	104 870 293	89 092 918	0	13 139 149
Yaroslavl Region	230 969 852	109 038 195	304 750	108 379 653
City of Moscow	12 119 114 147	7 617 692 984	1 373 344 650	2 227 058 832
North-Western Federal District	2 048 768 438	1 300 633 920	50 058 039	578 684 289
Republic of Karelia	43 025 534	16 031 839	225 000	23 863 500
Komi Republic	59 274 777	20 374 356	400 000	36 873 394
Akhangel'sk Region	58 684 578	39 982 956	590	7 151 506
Vologda Region	93 438 480	64 041 208	1 065 100	16 900 235
Kaliningrad Region	87 971 986	59 774 851	5 389 689	19 112 413
Leningrad Region	14 298 825	10 000 575	578 030	2 701 276
Murmansk Region	52 603 251	22 833 947	130 000	29 412 376
Novgorod Region	39 333 014	18 828 786	80 500	14 936 490
Pskov Region	44 781 883	32 545 725	0	9 673 961
St Petersburg	1 555 356 110	1 016 219 677	42 189 130	418 059 138
Southern Federal District	1 206 911 636	753 411 760	8 562 187	402 675 437
Republic of Adygeya	21 937 927	13 897 047	0	7 966 180
Republic of Kalmykia	8 305 228	4 764 881	30	3 540 317
Krasnodar Territory	574 521 550	344 217 825	3 759 408	201 584 018
Astrakhan Region	20 476 888	10 941 936	610 000	8 359 010
Volgograd Region	97 494 651	68 915 023	3 566 080	23 363 781
Rostov Region	484 175 392	310 675 048	626 669	157 862 131
North-Caucasian Federal District	367 759 210	207 837 102	4 787 485	144 346 819
Republic of Dagestan	43 596 419	24 111 118	737 270	18 748 031
Republic of Ingushetia	8 903 856	5 606 729	0	3 297 127
Kabardino-Balkar Republic	30 647 313	22 237 437	400 000	8 008 765
Karachai-Cherkess Republic	15 953 004	9 695 605	350 000	5 906 600
Republic of North Ossetia - Alania	17 165 997	12 588 516	29 885	4 546 501

Chechen Republic	15 781 996	10 093 330	0	5 688 666
Stavropol Territory	235 710 625	123 504 367	3 270 330	98 151 129
Volga Federal District	3 298 214 163	1 922 120 048	39 193 255	1 186 426 486
Republic of Bashkortostan	271 412 783	138 028 942	3 583 025	120 033 426
Republic of Marii El	52 794 345	37 339 361	120 400	11 475 458
Republic of Mordovia	80 925 572	58 535 400	624 400	13 730 909
Republic of Tatarstan	543 650 900	386 276 274	15 273 144	128 350 705
Udmurt Republic	102 835 882	49 452 475	140 150	51 623 961
Chuvash Republic	76 218 770	47 314 617	170 500	27 645 752
Perm Territory	308 340 267	196 121 864	567 000	110 322 622
Kirov Region	84 822 625	54 321 186	100 180	24 837 271
Nizhny Novgorod Region	541 341 341	346 538 771	1 146 350	157 089 092
Orenburg Region	71 893 614	44 538 104	328 000	25 889 894
Penza Region	35 298 477	24 476 322	1 150	6 974 613
Samara Region	1 021 525 599	469 343 323	12 316 956	479 442 464
Saratov Region	81 901 717	52 154 921	4 822 000	22 212 372
Ulyanovsk Region	25 252 271	17 678 488	0	6 797 947
Ural Federal District	1 784 353 414	926 624 890	36 623 314	761 771 963
Kurgan Region	36 028 290	17 531 969	900	18 197 215
Sverdlovsk Region	878 778 529	499 030 007	14 143 321	346 482 463
Tyumen Region	581 787 078	244 283 565	15 449 075	291 598 473
Chelyabinsk Region	287 759 517	165 779 349	7 030 018	105 493 812
Siberian Federal District	2 029 751 321	966 385 496	11 923 606	969 661 667
Republic of Altai	5 812 277	1 547 310	60 000	4 199 967
Republic of Buryatia	43 548 894	23 079 099	0	19 119 142
Republic of Tuva	10 961 670	1 698 985	0	9 139 134
Republic of Khakassia	26 561 715	10 098 531	261 590	14 456 172
Altai Territory	117 389 533	67 286 653	1 135 000	48 438 085
Zabaykal Territory	19 177 681	3 709 349	0	14 212 571
Krasnoyarsk Territory	354 799 794	143 315 325	1 086 435	200 295 169
Irkutsk Region	273 004 791	118 651 961	903 109	148 868 895
Kemerovo Region	152 918 119	67 753 171	2 442 943	81 996 887
Novosibirsk Region	805 402 942	422 109 088	4 160 029	335 232 537
Omsk Region	153 988 674	76 082 067	1 864 500	58 903 077
Tomsk Region	66 185 231	31 053 957	10 000	34 800 031
Far Eastern Federal District	738 782 397	373 882 826	5 262 366	337 752 543
Republic of Sakha (Yakutia)	40 780 769	26 624 399	42 753	13 382 650
Kamchatka Territory	23 050 064	16 931 497	1 425 400	4 286 550
Primorskiy Territory	126 455 210	85 960 347	140 435	37 773 362
Khabarovsk Territory	406 451 415	179 770 807	1 850 300	210 266 679
Amur Region	39 710 275	11 701 003	515 478	25 814 977
Magadan Region	80 985 762	39 919 360	0	39 892 169
Sakhalin Region	18 042 259	10 594 477	1 288 000	5 410 449
Jewish Autonomous Region	2 387 741	1 689 777	0	697 964
Chukotka Autonomous Area	918 902	691 159	0	227 743

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.12.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	7 203 269 432	4 172 367 556	2 488 023 636	241 595 441
Belgorod Region	902 444	865 441	37 003	0
Bryansk Region	0	0	0	0
Vladimir Region	648 158	586 351	0	61 807
Voronezh Region	465	0	465	0
Ivanovo Region	161 854	93 930	67 924	0
Kaluga Region	1 870	1 841	0	29
Kostroma Region	6 187 988	4 298 729	622 804	532 328
Kursk Region	226 592	205 990	0	610
Lipetsk Region	23 710	0	0	23 710
Moscow Region	5 787 349	2 183 064	172 212	3 432 073
Orel Region	62 113	0	62 113	0
Ryazan Region	40 328	24 969	3 789	11 570
Smolensk Region	1 467 233	590 875	223 198	641 281
Tambov Region	932	0	932	0
Tver Region	103 538	0	103 537	1
Tula Region	348 496	220 154	80 747	47 595
Yaroslavl Region	14 038	0	5 529	8 509
City of Moscow	7 187 292 324	4 163 296 212	2 486 643 383	236 835 928
North-Western Federal District	147 750 772	85 067 247	48 227 123	9 796 177
Republic of Karelia	0	0	0	0
Komi Republic	78 416	43 457	31 056	3 903
Akhangel'sk Region	1 643	0	1 553	90
Vologda Region	1 572 095	624 698	100 998	57 657
Kaliningrad Region	1 049 244	769 276	3 726	276 242
Leningrad Region	293 211	270 290	2 987	4 857
Murmansk Region	328 367	275 646	52 721	0
Novgorod Region	3 113	0	0	3 113
Pskov Region	0	0	0	0
St Petersburg	144 424 683	83 083 880	48 034 082	9 450 315
Southern Federal District	7 832 018	4 150 598	2 681 138	412 285
Republic of Adygeya	1 003	0	466	537
Republic of Kalmykia	3 279	839	1 553	887
Krasnodar Territory	1 434 885	822 195	325 438	193 980
Astrakhan Region	2 936	0	1 090	1 846
Volgograd Region	907 270	0	895 254	5 135
Rostov Region	5 482 645	3 327 564	1 457 337	209 900
North-Caucasian Federal District	1 406 317	1 180 273	81 959	144 085
Republic of Dagestan	77 326	31 677	8 417	37 232
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	838	0	838	0
Karachai-Cherkess Republic	921 060	760 679	62 843	97 538
Republic of North Ossetia - Alania	6 745	0	6 289	456

Chechen Republic	0	0	0	0
Stavropol Territory	400 348	387 917	3 572	8 859
Volga Federal District	50 371 388	38 366 484	7 637 816	3 624 169
Republic of Bashkortostan	1 637 636	1 357 294	121 273	159 069
Republic of Marii El	466	0	466	0
Republic of Mordovia	4 261	0	3 198	1 063
Republic of Tatarstan	32 165 835	26 888 618	3 639 556	913 180
Udmurt Republic	766 873	414 014	227 356	125 503
Chuvash Republic	22 822	0	2 692	20 130
Perm Territory	2 462 151	1 253 323	1 057 853	150 975
Kirov Region	530 655	524 509	1 000	5 146
Nizhny Novgogrod Region	1 477 941	1 222 301	26 259	229 381
Orenburg Region	518 783	164 159	203 981	143 115
Penza Region	0	0	0	0
Samara Region	10 535 834	6 415 348	2 309 930	1 808 692
Saratov Region	209 767	126 918	6 057	67 746
Ulyanovsk Region	38 364	0	38 195	169
Ural Federal District	81 192 828	34 667 220	43 328 873	1 212 761
Kurgan Region	0	0	0	0
Sverdlovsk Region	22 535 750	11 699 520	10 512 899	246 941
Tyumen Region	55 170 390	21 783 314	30 527 613	951 879
Chelyabinsk Region	3 486 688	1 184 386	2 288 361	13 941
Siberian Federal District	44 713 548	23 585 484	15 921 877	1 931 759
Republic of Altai	0	0	0	0
Republic of Buryatiya	31 916	0	31 731	185
Republic of Tuva	457	0	457	0
Republic of Khakassia	0	0	0	0
Altai Territory	21 635	16 607	311	4 717
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 168	0	5 174	5 994
Irkutsk Region	43 947	5 054	38 583	310
Kemerovo Region	36 842	0	24 402	12 440
Novosibirsk Region	42 342 125	21 857 236	15 364 557	1 845 904
Omsk Region	2 217 812	1 701 920	455 693	60 199
Tomsk Region	7 646	4 667	969	2 010
Far Eastern Federal District	13 496 741	4 943 374	5 912 589	474 430
Republic of Sakha (Yakutia)	213 923	62 113	17 741	134 069
Kamchatka Territory	575 431	460 358	3 478	22 219
Primorskiy Territory	2 304 364	1 846 580	174 591	101 076
Khabarovsk Territory	584 547	583 898	362	287
Amur Region	9 725 283	1 926 156	5 693 761	210 511
Magadan Region	0	0	0	0
Sakhalin Region	93 193	64 269	22 656	6 268
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 1.12.12

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	6 623 160 341	3 610 602 832	2 499 770 315	223 471 224
Belgorod Region	3 787 987	3 747 162	38 269	2 556
Bryansk Region	2 040 487	2 018 577	0	21 910
Vladimir Region	3 277 808	3 241 453	0	36 355
Voronezh Region	8 602 433	7 838 181	2 018	697 897
Ivanovo Region	1 088 060	1 020 136	67 924	0
Kaluga Region	3 115 446	3 011 825	62	103 559
Kostroma Region	1 499 922	986 712	3 289	2 957
Kursk Region	230 265	205 990	0	4 283
Lipetsk Region	47 311	0	0	47 311
Moscow Region	63 732 570	58 342 096	169 834	5 220 640
Orel Region	249 528	187 415	62 113	0
Ryazan Region	118 783	101 857	3 789	13 137
Smolensk Region	1 204 336	1 078 427	47 618	78 291
Tambov Region	1 391 257	1 390 325	932	0
Tver Region	167 055	44 067	103 071	19 530
Tula Region	25 901 982	25 720 051	80 747	101 184
Yaroslavl Region	17 576 624	17 393 163	1 087	93 840
City of Moscow	6 489 128 487	3 484 275 395	2 499 189 562	217 027 774
	298 364 257	218 575 424	48 222 589	20 639 391
North-Western Federal District				
Republic of Karelia	8 576 233	8 491 708	0	84 525
Komi Republic	1 106 017	1 054 953	31 056	20 008
Akhangel'sk Region	1 417 542	1 387 668	1 553	28 321
Vologda Region	2 048 003	904 511	100 998	271 310
Kaliningrad Region	21 202 151	20 390 019	3 726	757 020
Leningrad Region	178 059	162 073	2 987	12 999
Murmansk Region	18 114 327	18 013 654	52 721	47 952
Novgorod Region	306 219	261 273	0	44 946
Pskov Region	38 589	36 657	0	1 932
St Petersburg	245 377 117	167 872 908	48 029 548	19 370 378
Southern Federal District	68 947 373	63 418 705	2 604 279	2 238 963
Republic of Adygeya	72 871	33 295	466	39 110
Republic of Kalmykia	2 392	839	1 553	0
Krasnodar Territory	25 641 154	23 705 984	320 931	1 425 713
Astrakhan Region	350 248	346 488	0	3 760
Volgograd Region	3 779 839	2 896 319	823 992	59 528
Rostov Region	39 100 869	36 435 780	1 457 337	710 852
North-Caucasian Federal District	4 156 645	3 420 565	79 474	654 869
Republik of Daghestan	57 477	9 938	8 417	39 122
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	559 469	558 631	838	0
Karachai-Cherkess Republic	460 454	395 499	62 843	2 112
Republic of North Ossetia - Alania	48 030	0	6 289	41 741

Chechen Republic	0	0	0	0
Stavropol Territory	3 031 215	2 456 497	1 087	571 894
Volga Federal District	139 923 515	125 984 324	7 732 640	5 405 095
Republic of Bashkortostan	19 248 196	18 565 108	219 722	366 819
Republic of Marii El	614 861	592 157	466	22 238
Republic of Mordovia	161 166	155 282	3 043	2 841
Republic of Tatarstan	39 553 081	35 259 399	3 639 556	260 330
Udmurt Republic	378 957	13 281	227 356	138 320
Chuvash Republic	139 588	0	1 863	137 725
Perm Territory	6 976 924	5 283 410	1 055 368	638 146
Kirov Region	541 950	487 612	1 000	53 338
Nizhny Novgogrod Region	22 707 113	21 556 784	25 948	1 052 075
Orenburg Region	1 370 818	928 051	203 981	238 786
Penza Region	23 553	18 161	155	5 237
Samara Region	43 910 165	39 091 342	2 309 930	2 279 132
Saratov Region	1 571 367	1 350 695	6 057	205 569
Ulyanovsk Region	2 725 776	2 683 042	38 195	4 539
Ural Federal District	264 087 822	216 883 420	37 537 390	1 537 733
Kurgan Region	961	0	0	961
Sverdlovsk Region	190 618 471	183 561 629	4 764 962	1 132 709
Tyumen Region	54 788 046	17 155 172	30 484 067	189 212
Chelyabinsk Region	18 680 344	16 166 619	2 288 361	214 851
Siberian Federal District	83 568 756	73 546 569	2 682 255	3 277 126
Republic of Altai	170	0	0	170
Republic of Buryatiya	60 588	1 666	31 731	27 191
Republic of Tuva	457	0	457	0
Republic of Khakassia	102 195	100 554	0	1 641
Altai Territory	2 018 464	1 968 479	311	49 674
Zabaykal Territory	8 325	8 325	0	0
Krasnoyarsk Territory	13 797 322	13 199 563	5 205	555 341
Irkutsk Region	3 086 165	2 800 142	84 956	199 864
Kemerovo Region	5 798 021	5 524 242	24 402	248 079
Novosibirsk Region	55 139 054	47 268 091	2 078 531	1 770 286
Omsk Region	3 058 130	2 202 089	455 693	399 402
Tomsk Region	499 865	473 418	969	25 478
Far Eastern Federal District	48 182 657	39 739 659	5 863 519	1 804 318
Republic of Sakha (Yakutia)	229 685	63 238	17 741	148 706
Kamchatka Territory	934 308	900 407	3 478	30 423
Primorskiy Territory	2 826 361	2 158 689	174 591	312 400
Khabarovsk Territory	29 766 947	27 945 733	362	1 239 859
Amur Region	6 474 934	810 110	5 644 691	6 646
Magadan Region	7 589 455	7 589 233	0	222
Sakhalin Region	360 951	272 249	22 656	66 046
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 1.12.12

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	796 048 578	104 543 551	4 614 983	713 377	236 637 407	43 800 734
Belgorod Region	93 491	0	0	0	18 520	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	92 330	0	0	0	26 887	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	112 191	0	0	0	159 049	0
Kaluga Region	169 701	0	0	0	146 708	0
Kostroma Region	674 897	79 860	4 703	0	1 602 573	74 062
Kursk Region	177 610	0	0	0	35 528	0
Lipetsk Region	615 555	0	0	0	11 663	0
Moscow Region	654 633	16 025	10 000	155 283	532 308	89 809
Orel Region	0	0	0	0	14 159	0
Ryazan Region	307 212	0	0	0	32 026	6 852
Smolensk Region	435 923	13 130	5 000	0	230 443	143 234
Tambov Region	49 394	0	0	0	23 916	0
Tver Region	23 724	0	0	0	15 339	0
Tula Region	74 927	0	0	0	9 886	3 337
Yaroslavl Region	112 096	0	0	0	28 670	0
City of Moscow	792 454 894	104 434 536	4 595 280	558 094	233 749 732	43 483 440
North-Western Federal District	18 691 574	1 963 332	51 520	0	2 696 578	526 810
Republic of Karelia	4 483	0	0	0	810	0
Komi Republic	277 032	16 022	0	0	6 473	0
Akhangel'sk Region	45 430	0	0	0	2 454	0
Vologda Region	1 227 475	11 630	30 000	0	438 610	1 285
Kaliningrad Region	277 508	0	9 689	0	24 174	11 037
Leningrad Region	500 982	0	0	0	18 462	1 640
Murmansk Region	68 282	16 606	0	0	21 180	0
Novgorod Region	176 008	0	0	0	19 880	0
Pskov Region	25 993	0	0	0	1 944	0
St Petersburg	16 088 381	1 919 074	11 831	0	2 162 591	512 848
Southern Federal District	3 539 739	5 445	0	0	986 925	39 363
Republic of Adygeya	49 937	0	0	0	38 495	0
Republic of Kalmykia	5 264	0	0	0	9 319	0
Krasnodar Territory	825 156	5 337	0	0	574 926	23 592
Astrakhan Region	69 874	0	0	0	28 908	0
Volgograd Region	299 276	0	0	0	45 697	0
Rostov Region	2 290 232	108	0	0	289 580	15 771
North-Caucasian Federal District	1 154 440	7 764	3 000	0	781 756	4 570
Republic of Dagestan	178 877	7 764	3 000	0	161 610	2 164
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	136 744	0	0	0	169 747	0
Karachai-Cherkess Republic	21 125	0	0	0	15 543	2 406

Republic of North Ossetia - Alania	352 770	0	0	0	35 131	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	464 924	0	0	0	399 725	0
Volga Federal District	14 829 459	640 240	100 000	0	19 892 078	261 931
Republic of Bashkortostan	1 375 972	0	30 000	0	1 214 912	21 786
Republic of Marii El	0	0	0	0	87	0
Republic of Mordovia	272 789	0	0	0	23 494	0
Republic of Tatarstan	7 413 197	487 615	20 000	0	4 175 671	27 163
Udmurt Republic	59 936	0	0	0	411 159	0
Chuvash Republic	91 086	0	0	0	66 878	0
Perm Territory	214 285	0	11 000	0	130 337	547
Kirov Region	380 021	269	0	0	169 954	722
Nizhny Novgogrod Region	525 966	95 687	4 000	0	465 667	33 372
Orenburg Region	649 170	188	35 000	0	208 337	128
Penza Region	84 439	0	0	0	12 445	0
Samara Region	3 126 602	51 600	0	0	11 772 994	178 213
Saratov Region	610 536	4 881	0	0	1 216 548	0
Ulyanovsk Region	25 460	0	0	0	23 595	0
Ural Federal District	13 820 716	712 436	94 000	1 458	8 475 561	32 992
Kurgan Region	51 820	0	0	0	1 244	0
Sverdlovsk Region	4 950 949	94 316	90 000	0	7 040 499	30 113
Tyumen Region	6 712 406	351 994	4 000	0	1 065 352	2 453
Chelyabinsk Region	2 105 541	266 126	0	1 458	368 466	426
Siberian Federal District	7 983 261	1 052 779	30 000	457	10 478 423	298 255
Republic of Altai	49 674	0	0	0	320 849	0
Republic of Buryatiya	105 250	0	0	0	57 725	185
Republic of Tuva	10 274	0	0	457	8 160	0
Republic of Khakassia	46 202	0	0	0	23 042	0
Altai Territory	258 116	0	10 000	0	97 913	84
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	129 627	0	0	0	258 539	5 994
Irkutsk Region	160 341	2 760	10 000	0	116 586	310
Kemerovo Region	58 831	0	0	0	263 417	2 653
Novosibirsk Region	6 763 310	1 048 751	0	0	9 003 331	288 985
Omsk Region	190 794	0	0	0	277 470	44
Tomsk Region	210 842	1 268	10 000	0	51 391	0
Far Eastern Federal District	2 404 311	22 994	6 041	2 861	4 122 663	11 032
Republic of Sakha (Yakutia)	183 399	0	0	2 861	91 038	0
Kamchatka Territory	82 328	0	0	0	87 224	0
Primorskiy Territory	808 961	1 328	3 135	0	287 994	721
Khabarovsk Territory	283 181	0	0	0	272 877	0
Amur Region	1 013 047	21 666	2 906	0	3 354 594	10 311
Magadan Region	0	0	0	0	0	0
Sakhalin Region	33 395	0	0	0	28 936	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 1.12.12

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	468 000 265	97 034 801	4 548 948	713 377	142 853 351	38 302 584
Belgorod Region	3 295 987	153 804	0	0	31 485	0
Bryansk Region	796 720	0	0	0	155 423	2 513
Vladimir Region	2 584 013	0	0	0	956 445	3 016
Voronezh Region	23 246 000	71 158	0	0	4 603 953	351 757
Ivanovo Region	1 478 326	0	0	0	233 124	0
Kaluga Region	2 603 782	0	0	0	386 018	2 148
Kostroma Region	1 886 206	0	4 703	0	361 879	125
Kursk Region	2 457 428	0	0	0	165 182	2 896
Lipetsk Region	3 410 497	0	0	0	938 314	732
Moscow Region	18 744 011	396 195	10 000	155 283	3 198 856	502 889
Orel Region	842 345	0	0	0	142 987	0
Ryazan Region	3 363 589	61 172	0	0	234 573	7 491
Smolensk Region	4 149 537	13 130	5 000	0	272 564	22 099
Tambov Region	1 084 848	0	0	0	39 958	0
Tver Region	1 096 194	0	0	0	181 849	9 647
Tula Region	2 452 928	0	0	0	237 430	8 993
Yaroslavl Region	10 360 184	109 844	0	0	2 242 029	25 480
City of Moscow	384 147 670	96 229 498	4 529 245	558 094	128 471 282	37 362 798
	88 791 688	3 992 319	51 520	0	15 432 905	3 581 631
North-Western Federal District						
Republic of Karelia	1 012 142	14 009	0	0	447 292	12 889
Komi Republic	4 774 153	16 023	0	0	273 564	309
Akhangel'sk Region	2 509 939	0	0	0	169 688	5 898
Vologda Region	9 803 058	25 131	30 000	0	774 496	50 289
Kaliningrad Region	7 166 097	304 200	9 689	0	870 836	143 138
Leningrad Region	734 927	804	0	0	113 819	8 762
Murmansk Region	4 591 645	16 606	0	0	372 243	19 377
Novgorod Region	1 614 445	32 569	0	0	408 959	18 567
Pskov Region	2 654 341	0	0	0	121 027	266
St Petersburg	53 930 941	3 582 977	11 831	0	11 880 981	3 322 136
Southern Federal District	60 427 166	4 250 346	24 861	0	14 785 057	401 511
Republic of Adygeya	3 181 374	0	0	0	172 819	429
Republic of Kalmykia	472 761	0	0	0	15 881	0
Krasnodar Territory	39 413 925	104 820	24 861	0	7 300 178	276 544
Astrakhan Region	443 164	0	0	0	333 578	0
Volgograd Region	3 221 795	1 148 765	0	0	1 351 553	9 176
Rostov Region	13 694 147	2 996 761	0	0	5 611 048	115 362
North-Caucasian Federal District	16 039 772	102 444	3 000	0	4 566 004	94 017
Republik of Daghestan	530 812	7 764	3 000	0	500 426	2 187
Republic of Ingushetia	1 712 861	0	0	0	141 153	0
Kabardino-Balkar Republic	1 018 998	94 680	0	0	280 802	0
Karachai-Cherkess Republic	1 532 236	0	0	0	159 669	2 112

Republic of North Ossetia - Alania	1 038 922	0	0	0	115 642	718
Chechen Republic	74 556	0	0	0	3 536	0
Stavropol Territory	10 131 387	0	0	0	3 364 776	89 000
Volga Federal District	107 344 942	1 219 248	100 000	0	43 744 305	1 178 347
Republic of Bashkortostan	8 351 814	8 154	30 000	0	3 953 969	86 181
Republic of Marii El	8 005 350	0	0	0	180 350	5 939
Republic of Mordovia	1 364 232	0	0	0	146 897	0
Republic of Tatarstan	14 123 400	513 119	20 000	0	4 014 254	16 607
Udmurt Republic	3 283 855	0	0	0	1 273 645	38 846
Chuvash Republic	2 245 910	0	0	0	487 271	21 501
Perm Territory	14 176 369	40 209	11 000	0	3 029 919	166 881
Kirov Region	3 518 227	0	0	0	488 097	3 981
Nizhny Novgogrod Region	17 131 872	441 774	4 000	0	5 798 845	238 117
Orenburg Region	1 817 242	0	35 000	0	560 499	21 812
Penza Region	3 078 019	0	0	0	94 438	518
Samara Region	27 401 426	88 829	0	0	22 059 488	560 893
Saratov Region	1 546 204	27 668	0	0	1 424 989	16 160
Ulyanovsk Region	1 301 022	99 495	0	0	231 644	911
Ural Federal District	39 457 500	1 277 350	95 174	1 458	22 565 457	415 879
Kurgan Region	705 353	0	0	0	274 871	1
Sverdlovsk Region	25 353 788	840 878	91 174	0	15 302 480	271 581
Tyumen Region	5 310 750	158 782	4 000	0	3 488 004	21 118
Chelyabinsk Region	8 087 609	277 690	0	1 458	3 500 102	123 179
Siberian Federal District	64 911 271	694 319	30 000	457	33 165 412	766 014
Republic of Altai	124 778	0	0	0	126 654	47
Republic of Buryatiya	1 693 168	1 666	0	0	353 911	3 366
Republic of Tuva	99 537	0	0	457	225 946	0
Republic of Khakassia	462 322	0	0	0	224 492	656
Altai Territory	18 174 816	77 187	10 000	0	888 971	5 746
Zabaykal Territory	248 808	0	0	0	358 113	0
Krasnoyarsk Territory	4 757 412	78 651	0	0	5 356 117	88 052
Irkutsk Region	5 536 147	10 130	10 000	0	3 579 231	24 240
Kemerovo Region	2 809 679	0	0	0	3 952 258	46 059
Novosibirsk Region	23 966 731	423 500	0	0	14 821 389	509 499
Omsk Region	5 213 307	70 265	0	0	2 492 929	86 278
Tomsk Region	1 824 566	32 920	10 000	0	785 401	2 071
Far Eastern Federal District	13 586 846	324 040	46 041	2 861	6 984 228	236 912
Republic of Sakha (Yakutia)	606 570	0	40 000	2 861	208 708	720
Kamchatka Territory	681 288	0	0	0	99 037	1 591
Primorskiy Territory	1 434 844	34 013	3 135	0	1 217 914	19 679
Khabarovsk Territory	8 881 118	290 027	0	0	4 399 799	210 815
Amur Region	324 586	0	2 906	0	584 913	628
Magadan Region	1 154 118	0	0	0	370 112	125
Sakhalin Region	82 411	0	0	0	98 005	3 338
Jewish Autonomous Region	421 911	0	0	0	5 036	0
Chukotka Autonomous Area	0	0	0	0	704	16

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.12.12

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	18 358 285 391	5 212 921	1 113 276	3 678 535 309	5 050 495 575	9 466 018 852
Belgorod Region	13 780 481	0	0	3 904 065	1 599 897	8 242 519
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 053 332	0	116	2 313 708	395 141	3 294 502
Voronezh Region	559 208	0	0	551 245	70	7 870
Ivanovo Region	8 278 135	0	0	2 364 937	574 206	5 121 258
Kaluga Region	14 820 006	144	0	2 668 719	1 262 413	10 872 023
Kostroma Region	65 479 651	0	0	3 587 217	6 161 116	55 579 592
Kursk Region	11 330 748	0	0	2 810 857	220 650	8 285 967
Lipetsk Region	20 572 248	0	0	3 849 243	3 946 903	12 756 904
Moscow Region	65 365 809	11 961	0	10 799 724	21 355 275	33 051 673
Orel Region	1 537 192	0	0	404 218	95 884	1 019 518
Ryazan Region	12 308 272	0	0	3 800 235	528 598	7 829 144
Smolensk Region	23 201 707	0	0	7 939 737	2 833 314	12 306 833
Tambov Region	2 305 429	0	0	755 073	370 046	1 169 340
Tver Region	7 842 563	619	0	3 260 940	425 927	4 144 963
Tula Region	10 660 657	0	0	1 796 711	1 522 971	7 170 720
Yaroslavl Region	5 246 777	0	0	1 880 204	801 312	2 443 124
City of Moscow	18 088 943 176	5 200 197	1 113 160	3 625 848 476	5 008 401 852	9 292 722 902
North-Western Federal District	735 381 730	1 393 001	3 898	310 367 852	222 520 583	190 394 568
Republic of Karelia	818 196	0	0	600 458	71 531	139 361
Komi Republic	3 676 453	0	0	1 517 139	422 915	1 669 734
Akhangel'sk Region	686 372	0	0	376 845	188 422	107 861
Vologda Region	50 183 586	0	0	14 264 465	13 982 741	21 834 927
Kaliningrad Region	15 421 239	0	0	8 443 239	1 783 912	5 117 298
Leningrad Region	7 236 387	6 841	0	1 633 791	642 391	4 893 222
Murmansk Region	3 635 634	0	0	1 893 457	87 491	1 588 136
Novgorod Region	3 431 579	0	217	1 458 911	149 704	1 763 321
Pskov Region	1 859 267	0	292	976 712	38 000	840 427
St Petersburg	648 433 017	1 386 160	3 389	279 202 835	205 153 476	152 440 281
Southern Federal District	154 833 599	102 151	114 245	40 047 983	14 615 125	99 371 863
Republic of Adygeya	3 923 177	0	0	1 317 216	403 580	2 185 648
Republic of Kalmykia	525 878	0	0	316 597	56 250	152 151
Krasnodar Territory	80 700 586	52 824	112 498	17 830 796	8 553 173	53 791 348
Astrakhan Region	4 945 908	0	0	2 600 414	863 183	1 428 706
Volgograd Region	11 759 743	3 394	0	3 870 422	2 069 901	5 778 797
Rostov Region	52 978 307	45 933	1 747	14 112 538	2 669 038	36 035 213
North-Caucasian Federal District	47 641 120	1 398	3 243	16 560 075	4 081 398	25 913 391
Republic of Daghestan	22 518 184	0	678	7 150 780	2 209 298	12 318 717
Republic of Ingushetia	632 539	0	0	475 802	0	147 538
Kabardino-Balkar Republic	3 572 633	0	0	860 224	96 066	2 589 075
Karachai-Cherkess Republic	4 305 925	0	0	2 664 321	926 176	710 445
Republic of North Ossetia - Alania	7 387 733	0	2 565	1 874 485	368 281	5 043 764
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	9 224 106	1 398	0	3 534 463	481 577	5 103 852
Volga Federal District	786 386 419	8 625 325	3 204 863	164 314 669	173 784 051	433 317 144

Republic of Bashkortostan	58 060 247	18 035	0	8 247 714	14 203 275	35 449 302
Republic of Marii El	1 717 294	0	0	552 723	162 652	989 878
Republic of Mordovia	15 920 648	0	0	3 552 313	1 327 904	10 871 648
Republic of Tatarstan	355 079 011	8 571 619	3 200 396	72 907 882	112 131 096	156 630 518
Udmurt Republic	18 416 515	0	0	4 019 286	1 238 579	13 124 175
Chuvash Republic	7 416 639	0	0	2 601 161	1 308 207	3 433 014
Perm Territory	24 859 735	6 175	0	6 143 123	5 413 210	13 235 759
Kirov Region	21 560 981	747	0	4 169 491	1 677 969	15 391 835
Nizhny Novgogrod Region	58 533 816	14 254	0	12 459 313	5 034 039	40 889 275
Orenburg Region	28 273 185	14 472	823	5 470 712	7 112 628	15 659 206
Penza Region	3 006 071	0	0	728 586	326 803	1 927 750
Samara Region	138 399 242	23	3 644	34 732 456	21 343 601	81 873 070
Saratov Region	51 653 491	0	0	7 939 496	2 133 808	41 519 768
Ulyanovsk Region	3 489 544	0	0	790 413	370 280	2 321 946
Ural Federal District	583 151 330	513 666	95 154	126 544 187	125 893 104	324 475 207
Kurgan Region	1 585 193	0	866	552 961	230 821	795 701
Sverdlovsk Region	280 441 718	17 665	240	68 164 572	47 245 701	163 601 160
Tyumen Region	222 662 944	437 077	65 683	38 650 720	73 722 446	107 090 671
Chelyabinsk Region	78 461 475	58 924	28 365	19 175 934	4 694 136	52 987 675
Siberian Federal District	316 003 112	56 952	13 489	69 085 745	57 650 387	185 547 516
Republic of Altai	12 107 975	0	0	391 776	554 418	11 161 399
Republic of Buryatiya	6 949 706	22	0	2 321 284	209 290	4 397 612
Republic of Tuva	166 914	0	0	82 234	0	84 662
Republic of Khakassia	4 017 014	60	0	934 569	465 114	2 577 669
Altai Territory	10 996 450	100	1 946	3 683 829	1 148 253	6 085 835
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	10 100 177	14 895	10 809	2 915 392	854 134	6 032 270
Irkutsk Region	14 195 365	0	0	3 725 762	1 486 246	8 926 771
Kemerovo Region	20 051 512	0	0	3 632 249	767 886	15 626 114
Novosibirsk Region	211 193 656	41 419	734	45 301 420	50 290 858	112 629 363
Omsk Region	17 859 499	0	0	3 868 237	1 662 357	12 149 443
Tomsk Region	8 364 844	456	0	2 228 993	211 831	5 876 378
Far Eastern Federal District	311 678 585	30 313	230 079	48 145 503	31 013 435	231 198 700
Republic of Sakha (Yakutia)	17 752 525	23 197	6 080	5 351 848	1 844 845	10 448 883
Kamchatka Territory	11 734 961	6 831	2 994	3 065 379	1 419 324	6 949 994
Primorskiy Territory	58 169 405	189	5 569	17 767 717	3 715 709	36 425 205
Khabarovsk Territory	17 123 678	0	0	4 647 481	1 390 828	10 952 686
Amur Region	196 668 971	28	215 436	13 251 106	21 661 975	161 423 573
Magadan Region	0	0	0	0	0	0
Sakhalin Region	10 229 045	68	0	4 061 972	980 754	4 998 359
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 1.12.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	12 436 589 794	1 893 120	200 869	2 746 174 701	4 380 801 538	5 178 980 825
Belgorod Region	102 852 567	2 208	23 925	17 465 502	15 228 318	69 995 180
Bryansk Region	51 858 829	5 091	30 512	7 164 623	3 572 160	40 979 177
Vladimir Region	104 737 804	8 535	11 923	14 119 671	7 604 355	82 719 031
Voronezh Region	235 694 688	176 264	770	34 212 019	25 899 393	175 036 126
Ivanovo Region	54 026 016	21 430	1 594	6 123 181	3 026 320	44 715 548
Kaluga Region	77 596 373	40 259	9 605	11 955 553	5 331 157	60 124 945
Kostroma Region	51 483 392	9 404	0	4 551 249	6 705 023	40 180 306
Kursk Region	53 764 853	4 079	12	8 645 816	3 331 681	41 689 921
Lipetsk Region	77 412 154	5 078	11 568	11 381 238	8 536 672	57 369 842
Moscow Region	714 178 643	504 920	19 629	157 222 131	78 636 013	475 050 357
Orel Region	40 603 968	496	0	5 417 712	2 152 743	32 902 233
Ryazan Region	71 211 274	13 854	7 697	9 995 799	4 274 310	56 672 077
Smolensk Region	53 581 976	8 404	7 205	7 843 110	3 921 880	41 680 951
Tambov Region	46 764 533	1 556	326	6 768 189	2 112 325	37 785 919
Tver Region	72 872 659	1 995	0	11 047 719	3 791 113	57 956 862
Tula Region	93 804 591	2 230	655	11 588 700	12 230 998	69 667 817
Yaroslavl Region	106 309 459	13 199	0	19 344 000	18 485 730	67 976 653
City of Moscow	10 427 836 015	1 074 118	75 448	2 401 328 489	4 175 961 347	3 726 477 880
North-Western Federal District	1 996 806 164	2 854 398	43 975	451 023 607	337 402 741	1 181 388 410
Republic of Karelia	34 081 531	1 209	1 094	5 198 841	1 509 006	27 177 418
Komi Republic	78 139 567	12 558	11 696	9 273 041	7 233 547	61 373 950
Akhangel'sk Region	99 878 434	10 372	6 426	16 545 938	11 276 672	71 849 015
Vologda Region	83 726 933	18 309	1 424	16 415 191	8 870 835	58 150 923
Kaliningrad Region	79 804 912	14 718	0	19 242 715	6 874 707	53 456 407
Leningrad Region	18 940 616	25 797	0	4 328 013	1 884 299	12 509 777
Murmansk Region	67 649 208	1 402	220	10 022 666	4 885 519	52 553 574
Novgorod Region	30 165 329	3 340	3 507	6 231 589	1 693 606	22 066 011
Pskov Region	27 029 103	1 074	5 042	4 860 369	2 049 580	19 967 786
St Petersburg	1 477 390 531	2 765 619	14 566	358 905 244	291 124 970	802 283 549
Southern Federal District	915 305 483	209 094	154 188	173 570 165	69 278 434	669 866 063
Republic of Adygeya	13 908 221	4 026	0	1 885 809	747 325	11 240 159
Republic of Kalmykia	5 678 383	5 963	4 083	794 785	274 174	4 585 044
Krasnodar Territory	421 595 063	87 022	122 559	88 366 970	31 254 319	300 761 579
Astrakhan Region	46 497 488	2 167	0	6 804 833	1 982 300	37 593 903
Volgograd Region	135 152 127	20 726	1 349	22 666 743	8 757 594	103 358 461
Rostov Region	292 474 201	89 190	26 197	53 051 025	26 262 722	212 326 917
North-Caucasian Federal District	259 208 364	657 750	411 625	50 992 432	16 954 509	188 606 591
Republic of Dagestan	43 905 208	319 983	6 471	9 270 623	2 478 130	30 931 477
Republic of Ingushetia	3 949 045	46 110	0	1 145 597	260 800	2 473 985
Kabardino-Balkar Republic	22 503 022	780	38	3 659 355	1 149 950	17 635 741
Karachai-Cherkess Republic	11 510 673	4 478	0	2 790 709	1 080 574	7 615 841
Republic of North Ossetia - Alania	25 066 475	0	3 503	3 669 737	949 154	20 284 836
Chechen Republic	9 324 270	93 058	375 474	4 957 789	397 633	3 473 863

Stavropol Territory	142 949 671	193 341	26 139	25 498 622	10 638 268	106 190 848
Volga Federal District	2 457 588 064	9 170 062	3 298 091	446 750 132	426 484 555	1 561 714 697
Republic of Bashkortostan	322 043 568	54 768	575	39 289 595	110 094 982	171 840 780
Republic of Marii El	26 859 641	2 097	0	3 777 238	2 771 025	20 239 323
Republic of Mordovia	37 634 408	134 689	113	5 459 882	3 294 985	28 558 842
Republic of Tatarstan	492 054 839	8 581 968	3 202 463	101 047 240	132 907 199	244 321 083
Udmurt Republic	78 603 007	5 466	0	13 967 504	7 787 939	56 557 906
Chuvash Republic	59 386 041	24 725	10 219	9 057 293	6 893 642	43 254 818
Perm Territory	220 589 741	62 290	41 036	58 202 173	24 357 013	137 553 946
Kirov Region	69 719 395	23 904	9	10 444 265	6 088 389	52 645 736
Nizhny Novgorod Region	336 146 225	100 768	21 442	71 496 760	48 240 220	215 090 029
Orenburg Region	118 626 363	28 469	15 577	25 828 962	12 872 640	76 973 856
Penza Region	67 068 716	25 388	0	9 917 762	3 673 505	53 301 818
Samara Region	402 171 772	62 137	6 657	64 396 341	51 823 074	284 722 184
Saratov Region	152 959 204	10 213	0	24 371 271	8 789 463	119 524 820
Ulyanovsk Region	73 725 144	53 180	0	9 493 846	6 890 479	57 129 556
Ural Federal District	1 340 794 691	769 672	232 072	245 819 318	261 975 166	824 937 537
Kurgan Region	26 999 452	13 172	5 988	3 581 079	1 318 286	22 030 140
Sverdlovsk Region	545 358 222	122 268	84 653	107 728 017	88 465 223	345 755 972
Tyumen Region	544 861 472	487 018	83 123	88 854 440	156 384 223	297 293 281
Chelyabinsk Region	223 575 545	147 214	58 308	45 655 782	15 807 434	159 858 144
Siberian Federal District	1 235 851 037	231 518	155 727	211 467 182	131 407 645	885 449 484
Republic of Altai	5 549 101	1 620	4 522	668 353	795 897	4 071 697
Republic of Buryatiya	35 210 918	4 920	0	5 952 747	3 048 932	26 130 172
Republic of Tuva	4 676 488	14 206	722	927 973	122 650	3 599 860
Republic of Khakassia	19 072 828	6 832	0	3 101 160	1 309 766	14 576 427
Altai Territory	101 395 638	3 087	15 613	14 624 349	10 860 064	75 463 220
Zabaykal Territory	36 142 330	43 232	15 723	5 167 433	2 713 069	28 076 059
Krasnoyarsk Territory	230 324 225	35 366	54 204	44 060 013	33 212 110	150 297 990
Irkutsk Region	139 599 245	37 511	12 994	23 311 042	13 754 655	102 083 593
Kemerovo Region	170 056 026	7 798	26 306	22 167 603	17 669 233	129 724 565
Novosibirsk Region	318 332 704	63 320	7 692	66 334 292	32 041 216	217 588 542
Omsk Region	109 931 869	5 677	13 011	13 473 728	10 394 743	85 635 930
Tomsk Region	65 559 665	7 949	4 940	11 678 489	5 485 310	48 201 429
Far Eastern Federal District	647 854 062	150 110	281 702	126 196 275	53 989 002	465 251 239
Republic of Sakha (Yakutia)	69 414 893	63 840	30 995	18 089 716	5 303 238	45 655 397
Kamchatka Territory	36 638 725	6 753	2 994	6 349 027	2 456 441	27 432 674
Primorskiy Territory	173 985 664	15 803	9 916	46 490 526	9 356 864	117 660 189
Khabarovsk Territory	214 195 896	12 592	12 934	29 331 579	22 007 358	162 399 774
Amur Region	57 286 220	15 820	8 119	9 304 246	4 441 856	43 422 590
Magadan Region	28 723 519	8 947	216 549	4 218 594	5 166 504	19 075 311
Sakhalin Region	56 320 302	25 509	164	11 040 763	4 767 511	40 199 493
Jewish Autonomous Region	5 114 052	390	31	698 759	154 500	4 253 941
Chukotka Autonomous Area	6 174 791	456	0	673 065	334 730	5 151 870

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.12.12**

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	6 947 005 522	27 047 385	203	944 481 520	3 396 145 807	2 243 915 752
Belgorod Region	1 260 994	0	0	29 720	0	1 231 269
Bryansk Region	0	0	0	0	0	0
Vladimir Region	635 315	0	0	25 120	804	609 384
Voronezh Region	1 355	0	0	394	0	958
Ivanovo Region	683 719	0	0	43 640	6 163	633 821
Kaluga Region	1 157 058	0	0	38 106	9 441	1 109 490
Kostroma Region	8 957 657	0	0	531 225	1 200 101	7 214 021
Kursk Region	489 064	0	0	143 363	0	345 563
Lipetsk Region	1 462 619	0	0	900 982	0	561 619
Moscow Region	13 991 112	0	0	1 393 371	4 206 884	8 318 957
Orel Region	188 492	0	0	91 591	15 559	81 342
Ryazan Region	822 808	0	0	99 443	1 182	711 644
Smolensk Region	3 837 663	0	0	294 266	442 884	3 100 481
Tambov Region	20 803	0	0	1 533	0	19 256
Tver Region	502 445	0	0	31 584	160 166	310 630
Tula Region	677 869	0	0	139 001	0	538 868
Yaroslavl Region	267 560	0	0	32 217	0	235 249
City of Moscow	6 912 048 989	27 047 385	203	940 685 964	3 390 102 623	2 218 893 200
North-Western Federal District	183 292 122	5 897	0	33 703 921	66 257 116	82 000 381
Republic of Karelia	11 240	0	0	8 909	0	1 827
Komi Republic	641 281	0	0	2 485	7 108	631 688
Akhangel'sk Region	25 122	0	0	1 825	13 744	7 524
Vologda Region	8 171 301	0	0	2 349 629	2 438 663	3 381 763
Kaliningrad Region	5 499 081	0	0	1 510 652	1 662 316	2 284 135
Leningrad Region	840 598	0	0	97 438	0	738 885
Murmansk Region	798 116	0	0	504 056	0	265 499
Novgorod Region	88 825	0	0	21 370	2 795	64 654
Pskov Region	26 550	0	0	5 444	0	21 101
St Petersburg	167 190 008	5 897	0	29 202 113	62 132 490	74 603 305
Southern Federal District	10 621 671	0	0	1 449 436	2 012 548	6 858 508
Republic of Adygeya	21 232	0	0	4 169	0	17 051
Republic of Kalmykia	122 016	0	0	298	43 744	77 974
Krasnodar Territory	3 810 694	0	0	311 503	15 624	3 245 217
Astrakhan Region	194 204	0	0	137 321	0	45 869
Volgograd Region	517 100	0	0	46 256	322 149	148 693
Rostov Region	5 956 425	0	0	949 889	1 631 031	3 323 704
North-Caucasian Federal District	4 681 174	0	0	158 992	994	4 484 085
Republic of Dagestan	522 785	0	0	59 064	0	455 402
Republic of Ingushetia	8 770	0	0	475	0	8 223
Kabardino-Balkar Republic	84 690	0	0	12 225	0	72 452
Karachai-Cherkess Republic	3 140 901	0	0	45 537	31	3 073 080
Republic of North Ossetia - Alania	200 146	0	0	8 116	0	191 854
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	723 882	0	0	33 575	963	683 074
Volga Federal District	104 986 161	5 725	0	7 731 380	41 748 064	44 767 617
Republic of Bashkortostan	3 325 835	0	0	123 230	167 269	3 030 719
Republic of Marii El	2 982	0	0	48	0	2 934
Republic of Mordovia	251 308	0	0	12 071	0	237 054
Republic of Tatarstan	66 026 147	5 725	0	2 659 046	36 534 552	16 900 748
Udmurt Republic	1 490 265	0	0	69 250	433 114	987 901
Chuvash Republic	245 309	0	0	3 170	0	242 093
Perm Territory	3 520 282	0	0	373 088	960 733	2 186 451
Kirov Region	1 229 699	0	0	37 136	366 582	825 271
Nizhny Novgorod Region	3 608 269	0	0	379 668	996 562	2 191 553
Orenburg Region	1 879 188	0	0	29 702	524 599	1 324 882
Penza Region	0	0	0	0	0	0
Samara Region	18 381 786	0	0	3 201 287	1 524 172	12 940 246
Saratov Region	4 983 313	0	0	837 590	240 481	3 862 089
Ulyanovsk Region	41 778	0	0	6 094	0	35 676
Ural Federal District	60 861 016	30 619	0	8 422 681	6 272 397	33 058 214
Kurgan Region	31 668	0	0	1	0	31 667
Sverdlovsk Region	22 873 497	0	0	1 808 488	2 225 020	16 611 458
Tyumen Region	30 314 469	30 278	0	4 463 866	3 751 188	12 029 446
Chelyabinsk Region	7 641 382	341	0	2 150 326	296 189	4 385 643
Siberian Federal District	55 733 566	0	560 219	6 502 064	8 267 071	33 463 306
Republic of Altai	68 414	0	0	51 435	0	16 939
Republic of Buryatiya	817 979	0	0	13 986	0	158 935
Republic of Tuva	692	0	0	0	0	692
Republic of Khakassia	53 505	0	0	556	0	51 329
Altai Territory	252 188	0	0	70 839	0	181 001
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	244 096	0	0	30 652	0	213 444
Irkutsk Region	825 426	0	0	131 965	38 000	351 762
Kemerovo Region	1 353 791	0	0	1 068 835	0	284 956
Novosibirsk Region	50 706 542	0	560 219	4 662 950	8 128 473	31 365 941
Omsk Region	1 164 273	0	0	405 416	100 598	657 178
Tomsk Region	246 660	0	0	65 430	0	181 129
Far Eastern Federal District	43 682 433	0	0	2 484 496	9 293 871	29 452 203
Republic of Sakha (Yakutia)	903 830	0	0	51 807	67 703	705 920
Kamchatka Territory	960 832	0	0	117 494	86 958	739 755
Primorskiy Territory	11 719 108	0	0	1 012 631	5 422 994	5 199 100
Khabarovsk Territory	1 353 711	0	0	116 293	51 570	1 162 674
Amur Region	27 680 729	0	0	615 504	3 664 180	21 151 778
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 064 223	0	0	570 767	466	492 976
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 1.12.12

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	6 170 477 333	26 084 630	560 422	837 099 943	3 293 795 049	1 803 577 337
Belgorod Region	20 972 090	0	0	1 402 103	7 221 794	8 756 621
Bryansk Region	4 401 076	0	0	155 107	118 993	3 441 936
Vladimir Region	10 402 381	433	0	549 574	814 599	6 186 527
Voronezh Region	31 132 530	0	0	1 323 794	5 380 751	19 900 946
Ivanovo Region	4 981 340	23	0	322 196	59 673	3 908 495
Kaluga Region	7 995 295	684	0	805 647	495 015	4 692 468
Kostroma Region	4 079 270	57	0	235 590	1 288 074	2 065 922
Kursk Region	4 425 313	0	0	502 185	828 126	2 052 069
Lipetsk Region	5 253 981	0	0	917 852	330 293	3 059 247
Moscow Region	76 652 232	105	0	11 822 782	9 548 667	48 062 567
Orel Region	2 268 354	18	0	333 448	17 578	1 322 709
Ryazan Region	5 713 228	0	0	409 658	610 583	3 310 654
Smolensk Region	5 643 376	1 197	0	439 196	117 830	3 050 515
Tambov Region	2 409 089	0	0	85 762	27 679	1 255 039
Tver Region	7 930 909	5 781	0	315 170	715 113	3 855 328
Tula Region	11 996 528	0	0	3 211 355	2 364 150	4 098 232
Yaroslavl Region	8 859 842	36	0	1 613 862	548 445	5 138 214
City of Moscow	5 955 360 499	26 076 296	560 422	812 654 662	3 263 307 686	1 679 419 848
North-Western Federal District	451 361 162	73 846	0	62 776 129	117 010 151	243 954 048
Republic of Karelia	3 293 370	3	0	331 019	10 933	2 513 444
Komi Republic	5 990 865	0	0	124 636	15 633	3 819 190
Akhangel'sk Region	7 826 307	151	0	725 944	1 629 223	4 417 021
Vologda Region	25 279 936	4	0	7 508 141	11 479 154	3 949 480
Kaliningrad Region	18 481 271	5 543	0	2 664 814	2 566 334	12 658 537
Leningrad Region	2 925 933	0	0	375 446	719 832	1 674 628
Murmansk Region	8 813 343	0	0	2 300 239	419 176	4 938 107
Novgorod Region	3 646 943	125	0	1 076 986	76 164	2 202 670
Pskov Region	2 296 120	0	0	169 039	277 180	1 439 906
St Petersburg	372 807 074	68 020	0	47 499 865	99 816 522	206 341 065
Southern Federal District	95 857 016	2 096	0	16 191 488	6 659 307	60 900 151
Republic of Adygeya	636 926	0	0	18 268	4 426	426 747
Republic of Kalmykia	338 905	0	0	1 464	43 744	236 468
Krasnodar Territory	44 846 013	1 285	0	6 256 267	3 218 035	31 008 736
Astrakhan Region	4 809 040	99	0	1 147 413	362 018	2 681 970
Volgograd Region	12 602 701	0	0	1 459 816	475 425	8 129 217
Rostov Region	32 623 431	712	0	7 308 260	2 555 659	18 417 013
North-Caucasian Federal District	19 237 747	16 678	0	1 073 957	478 267	14 188 581
Republik of Daghestan	1 182 972	0	0	93 431	0	989 556
Republic of Ingushetia	191 766	0	0	1 785	0	159 047
Kabardino-Balkar Republic	1 675 407	0	0	47 378	10 559	1 198 479
Karachai-Cherkess Republic	2 766 332	0	0	46 071	10 404	2 651 481
Republic of North Ossetia - Alania	1 230 891	0	0	44 467	0	856 241
Chechen Republic	128 590	0	0	1 712	0	126 868

Stavropol Territory	12 061 789	16 678	0	839 113	457 304	8 206 909
Volga Federal District	279 726 525	835 351	0	32 635 945	54 909 172	144 226 661
Republic of Bashkortostan	28 268 681	810 791	0	6 050 518	4 039 145	12 996 590
Republic of Marii El	1 964 976	0	0	103 174	294 110	866 655
Republic of Mordovia	1 939 509	739	0	121 656	10 393	1 035 430
Republic of Tatarstan	78 920 470	5 982	0	3 617 628	36 533 131	23 689 191
Udmurt Republic	4 740 910	16 510	0	482 809	95 643	2 803 463
Chuvash Republic	4 733 927	0	0	468 950	1 096 057	1 766 688
Perm Territory	26 592 311	312	0	5 884 055	1 715 704	14 438 943
Kirov Region	3 452 283	105	0	480 679	445 681	1 913 973
Nizhny Novgogrod Region	37 506 852	702	0	6 103 871	4 568 758	19 913 108
Orenburg Region	8 196 937	28	0	1 078 694	590 640	5 540 681
Penza Region	4 617 002	182	0	908 281	26 047	2 363 310
Samara Region	57 087 875	0	0	5 511 349	2 293 840	43 308 347
Saratov Region	14 039 493	0	0	908 599	1 232 802	10 043 860
Ulyanovsk Region	7 665 299	0	0	915 682	1 967 221	3 546 422
Ural Federal District	182 642 597	61 162	0	21 042 624	22 547 673	109 025 126
Kurgan Region	1 347 933	0	0	170 087	74 936	652 374
Sverdlovsk Region	71 115 649	30 235	0	11 430 306	14 040 927	37 587 796
Tyumen Region	84 698 296	30 163	0	5 771 844	4 617 115	58 038 951
Chelyabinsk Region	25 480 719	764	0	3 670 387	3 814 695	12 746 005
Siberian Federal District	111 461 804	12 129	0	14 963 697	11 504 477	60 872 488
Republic of Altai	226 919	0	0	50 767	0	103 975
Republic of Buryatiya	3 802 216	0	0	171 370	187 729	1 357 147
Republic of Tuva	253 371	0	0	155 322	0	36 079
Republic of Khakassia	918 963	58	0	3 565	171 390	538 218
Altai Territory	10 101 928	98	0	551 811	2 242 455	4 040 426
Zabaykal Territory	2 077 804	0	0	241 773	19 046	734 532
Krasnoyarsk Territory	14 607 573	12	0	2 207 918	174 648	9 739 950
Irkutsk Region	12 392 221	107	0	1 738 730	540 756	5 437 482
Kemerovo Region	18 094 923	0	0	3 832 709	316 292	9 882 802
Novosibirsk Region	34 070 682	11 595	0	4 730 738	6 438 992	19 693 197
Omsk Region	8 631 183	19	0	899 393	356 937	5 966 086
Tomsk Region	6 284 021	240	0	379 601	1 056 232	3 342 594
Far Eastern Federal District	73 684 235	3 736	0	9 125 064	11 079 885	36 955 786
Republic of Sakha (Yakutia)	5 363 460	1	0	152 216	68 416	1 723 976
Kamchatka Territory	2 990 365	0	0	411 912	299 034	1 885 556
Primorskiy Territory	18 721 002	1 803	0	4 178 878	489 789	11 431 446
Khabarovsk Territory	21 904 976	0	0	1 293 888	1 837 201	15 468 749
Amur Region	6 083 418	0	0	207 233	2 323 595	2 183 060
Magadan Region	6 816 515	206	0	709 297	482 970	960 791
Sakhalin Region	11 355 846	1 726	0	2 169 447	5 570 448	3 006 424
Jewish Autonomous Region	298 573	0	0	1 679	8 432	221 787
Chukotka Autonomous Area	150 080	0	0	514	0	73 997

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.12.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 130 867 979	2 001 343 914	2 129 524 065
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	742 300	742 300	0
Voronezh Region	0	0	0
Ivanovo Region	1 707 602	1 707 602	0
Kaluga Region	98 100	98 100	0
Kostroma Region	6 454 814	5 082 895	1 371 919
Kursk Region	0	0	0
Lipetsk Region	726 050	726 050	0
Moscow Region	1 743 409	1 743 409	0
Orel Region	43 000	43 000	0
Ryazan Region	0	0	0
Smolensk Region	1 032 547	827 981	204 566
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	501 000	501 000	0
Yaroslavl Region	111 000	111 000	0
City of Moscow	4 117 708 157	1 989 760 577	2 127 947 580
North-Western Federal District	71 404 095	39 794 882	31 609 213
Republic of Karelia	0	0	0
Komi Republic	360 000	360 000	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	677 312	595 811	81 501
Kaliningrad Region	278 693	273 868	4 825
Leningrad Region	135 000	135 000	0
Murmansk Region	804 866	802 999	1 867
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	69 108 224	37 587 204	31 521 020
Southern Federal District	9 546 823	6 985 325	2 561 498
Republic of Adygeya	0	0	0
Republic of Kalmykia	95 000	95 000	0
Krasnodar Territory	3 700 495	3 138 113	562 382
Astrakhan Region	80 000	80 000	0
Volgograd Region	1 154 862	571 000	583 862
Rostov Region	4 516 466	3 101 212	1 415 254
North-Caucasian Federal District	1 185 625	1 185 625	0
Republic of Dagestan	900 625	900 625	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	130 000	130 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	93 194 937	84 034 040	9 160 897
Republic of Bashkortostan	5 323 360	4 145 011	1 178 349
Republic of Marii El	29 000	29 000	0
Republic of Mordovia	56 105	56 105	0

Republic of Tatarstan	29 279 499	23 441 231	5 838 268
Udmurt Republic	2 980 803	2 471 014	509 789
Chuvash Republic	450 375	450 375	0
Perm Territory	290 000	290 000	0
Kirov Region	227 623	227 623	0
Nizhny Novgorod Region	4 242 438	4 082 663	159 775
Orenburg Region	1 076 472	1 045 416	31 056
Penza Region	5 000	5 000	0
Samara Region	48 737 970	47 317 602	1 420 368
Saratov Region	423 292	400 000	23 292
Ulyanovsk Region	73 000	73 000	0
Ural Federal District	81 751 467	46 330 962	35 420 505
Kurgan Region	0	0	0
Sverdlovsk Region	10 260 721	5 522 016	4 738 705
Tyumen Region	70 652 190	40 136 547	30 515 643
Chelyabinsk Region	838 556	672 399	166 157
Siberian Federal District	33 018 272	17 350 866	15 667 406
Republic of Altai	75 000	75 000	0
Republic of Buryatiya	575 000	575 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	35 000	35 000	0
Altai Territory	1 004 767	1 004 767	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 021	0	4 021
Irkutsk Region	220 750	220 750	0
Kemerovo Region	673 000	673 000	0
Novosibirsk Region	27 390 417	12 759 349	14 631 068
Omsk Region	3 040 317	2 008 000	1 032 317
Tomsk Region	0	0	0
Far Eastern Federal District	9 469 233	8 048 697	1 420 536
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	364 715	364 715	0
Primorskiy Territory	761 080	641 838	119 242
Khabarovsk Territory	31 557	0	31 557
Amur Region	8 229 881	6 960 144	1 269 737
Magadan Region	0	0	0
Sakhalin Region	82 000	82 000	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 1.12.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 132 181 632	1 994 640 981	2 137 540 651
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	105 675	0	105 675
Voronezh Region	86	86	0
Ivanovo Region	1 707 602	1 707 602	0
Kaluga Region	98 100	98 100	0
Kostroma Region	4 790 585	4 226 232	564 353
Kursk Region	0	0	0
Lipetsk Region	726 050	726 050	0
Moscow Region	1 743 409	1 743 409	0
Orel Region	118 843	43 000	75 843
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	501 000	501 000	0
Yaroslavl Region	24 440	24 440	0
City of Moscow	4 122 365 842	1 985 571 062	2 136 794 780
North-Western Federal District	80 364 485	48 528 949	31 835 536
Republic of Karelia	0	0	0
Komi Republic	360 000	360 000	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	722 562	641 061	81 501
Kaliningrad Region	278 693	273 868	4 825
Leningrad Region	135 000	135 000	0
Murmansk Region	804 866	802 999	1 867
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	78 023 364	46 276 021	31 747 343
Southern Federal District	9 405 635	6 819 325	2 586 310
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 184 495	2 622 113	562 382
Astrakhan Region	601 135	580 000	21 135
Volgograd Region	1 099 862	516 000	583 862
Rostov Region	4 520 143	3 101 212	1 418 931
North-Caucasian Federal District	1 270 086	1 270 086	0
Republik of Daghestan	865 086	865 086	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	130 000	130 000	0
Chechen Republic	0	0	0
Stavropol Territory	265 000	265 000	0
Volga Federal District	95 912 847	86 460 913	9 451 934
Republic of Bashkortostan	5 522 354	4 337 270	1 185 084
Republic of Marii El	29 000	29 000	0

Republic of Mordovia	126 105	126 105	0
Republic of Tatarstan	32 054 264	26 222 731	5 831 533
Udmurt Republic	2 980 803	2 471 014	509 789
Chuvash Republic	385 375	385 375	0
Perm Territory	290 000	290 000	0
Kirov Region	227 623	227 623	0
Nizhny Novgograd Region	3 756 808	3 550 777	206 031
Orenburg Region	1 076 472	1 045 416	31 056
Penza Region	5 000	5 000	0
Samara Region	48 962 751	47 297 602	1 665 149
Saratov Region	423 292	400 000	23 292
Ulyanovsk Region	73 000	73 000	0
Ural Federal District	89 630 927	54 026 522	35 604 405
Kurgan Region	0	0	0
Sverdlovsk Region	14 290 721	9 552 016	4 738 705
Tyumen Region	70 647 428	40 132 107	30 515 321
Chelyabinsk Region	4 692 778	4 342 399	350 379
Siberian Federal District	8 470 584	5 919 493	2 551 091
Republic of Altai	65 000	65 000	0
Republic of Buryatiya	575 000	575 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	35 000	35 000	0
Altai Territory	1 004 767	1 004 767	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	223 975	200 000	23 975
Irkutsk Region	220 750	220 750	0
Kemerovo Region	673 235	673 235	0
Novosibirsk Region	2 537 213	1 137 741	1 399 472
Omsk Region	3 040 317	2 008 000	1 032 317
Tomsk Region	95 327	0	95 327
Far Eastern Federal District	8 112 978	7 295 242	817 736
Republic of Sakha (Yakutia)	3	3	0
Kamchatka Territory	364 715	364 715	0
Primorskiy Territory	761 080	641 838	119 242
Khabarovsk Territory	31 557	0	31 557
Amur Region	6 873 623	6 206 686	666 937
Magadan Region	0	0	0
Sakhalin Region	82 000	82 000	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	1.11.12	1.12.12
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	13,1	13,2	13,6
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	51,1	51,2
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	6,4
Loan loss provisions made as percent of total loans ¹	8,5	6,9	6,5	6,4	6,4
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	1,6
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	229,0	212,3
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	5,1	4,8	4,6	4,5	4,5
mining	3,6	2,9	3,2	3,3	3,0
manufacturing	16,0	15,2	14,4	14,3	14,1
production and distribution of energy, gas and water	2,6	2,9	2,8	2,8	2,8
constructing	5,9	5,6	5,7	5,8	5,8
wholesale and retail trade, car and household appliance repair	17,1	15,6	15,1	15,1	15,1
transport and communication	3,8	5,4	5,2	5,1	5,1
other economic activities	22,2	22,3	20,8	20,8	20,8
individuals	23,7	25,3	28,1	28,4	28,8
of which					
mortgage loans	6,6	6,7	7,1	7,2	7,3
Geographical distribution of interbank loans and deposits²					
Russian Federation	41,1	41,6	40,6	40,1	39,7
United Kingdom	21,4	20,2	16,7	20,0	21,3
USA	2,5	3,0	3,2	3,2	3,0
Germany	6,0	4,2	2,5	2,0	2,6
Austria	3,7	6,6	7,2	6,0	5,5
France	4,0	2,7	2,5	2,0	2,0
Italy	0,1	2,7	3,3	2,9	3,0
Cyprus	5,0	6,6	9,7	8,7	8,9
Netherlands	2,6	3,2	2,3	2,5	2,5
Other	13,6	9,0	12,0	12,7	11,5
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	10,7	11,0	11,1
Ratio of liquid assets to total assets	26,8	23,9	21,5	21,7	21,8
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	61,1	61,7	62,9
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	83,3	83,0	78,1
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	83,5	83,9
Ratio of clients' funds to total loans ³	109,5	105,3	98,1	98,5	98,2
Market risk⁴ to total own funds (capital)⁵	48,6	49,7	53,3	54,5	49,8
of which					
Interest rate risk	36,7	33,8	36,5	38,6	35,5
Equity position risk	8,6	12,9	10,6	10,2	8,7
Foreign exchange risk	3,2	3,0	6,1	5,7	5,6
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	3,8	3,8	3,6
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶	573,4	848,2	750,1	833,7	930,1
as percent of the banking sector own funds (capital) ⁶	1,9	2,4	1,7	1,9	2,1
Return on assets⁷	12,5	17,6	13,8	15,2	16,9
Return on equity⁷	1,9	2,4	2,3	2,3	2,3
	12,5	17,6	18,3	18,6	18,6

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

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.02.11	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
Reference data: own funds (capital) adequacy ratio as of 1.12.12, %	13,6	13,7 ³		34,2		24,8		17,6		13,4	

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into 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	1.11.12	1.12.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 320,6	1 335,4	1 339,4
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 645,6	5 805,4	6 042,5
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	23,4	23,0	22,2

Table 43

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

Indicators	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
1. Factors of own funds (capital) increase	112,4	115,2	118,2	117,6	117,0
1.1. Authorised capital	25,4	24,5	23,4	23,0	22,2
1.2. Issue income	21,7	21,5	21,8	21,3	20,5
1.3. Credit institutions' profit and funds	37,1	42,9	47,6	47,3	46,7
1.4. Subordinated loans	24,3	22,7	21,7	22,3	24,2
1.5. Increase in value of property due to revaluation	3,9	3,7	3,7	3,6	3,4
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	12,4	15,2	18,2	17,6	17,0
2.1. Losses	1,1	1,7	2,2	2,1	1,9
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of 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	0,1	0,3
2.6. Credit institutions' portfolio of shares	10,0	12,4	15,1	14,7	14,1
2.7. Other factors	0,6	0,7	0,5	0,5	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	1.11.12	1.12.12
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	949,0	960,4
3 rd group of assets	86,2	146,7	126,3	136,0	163,2
4 th group of assets	19 450,0	23 482,4	22 577,7	22 979,9	23 282,6
5 th group of assets	13,3	0,6	4,6	6,8	6,9
The value of credit risk on balance sheet assets	20 161,7	24 459,4	23 594,7	24 071,7	24 413,0

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	1.11.12	1.12.12
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 645,6	5 805,4	6 042,5
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	43 247,5	44 088,5	44 474,7
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	23 594,7	24 071,7	24 413,0
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 638,1	1 681,4	1 740,2
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	99,8	102,6	106,1
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 466,3	3 526,7	3 581,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	109,3	303,7	195,7	194,8	202,7
	- the value of operational risk, billion rubles	1 007,5	1 959,0	3 129,1	3 130,6	3 134,5
	- market risk, billion rubles	2 081,9	2 377,7	2 760,0	2 898,2	2 756,8
	- higher-risk transactions, billion rubles	-	2 248,3	8 635,4	8 763,6	8 816,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	13,1	13,2	13,6

Banking sectors' own funds (capital) adequacy ratio is calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by the Bank of Russia Instruction No.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		1.11.12		1.12.12	
	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	3	0,0	1	0,0
From 10% to 12%	53	6,4	107	34,3	158	29,2	163	26,4	162	19,4
From 12% to 14%	86	20,4	125	16,6	127	58,0	129	61,4	140	66,1
14% and more	868	73,1	744	49,1	671	12,7	660	12,1	649	14,6
Banking sector, total	1012	100,0	978	100,0	962	100,0	961	100,0	958	100,0

¹ CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

Credit risk

Table 47

Structure of loans of the banking sector (share of loans by quality categories and loan loss provisions as percent of total loans)¹

		1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Loans	Standard	45,5	53,4	55,9	56,6	57,0
	Substandard	34,7	29,4	27,9	27,5	27,2
	Doubtful	11,4	10,4	9,3	9,1	9,0
	Problem	2,9	2,7	2,7	2,6	2,7
	Loss	5,4	4,1	4,1	4,1	4,1
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	8,8	8,7	8,6
	Estimated LLP adjusted for collateral	8,8	7,2	7,0	6,8	6,8
	LLP made	8,8	7,2	6,9	6,8	6,8
	LLP made as percent of estimated LLP	79,8	79,5	78,8	78,4	78,3
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,8	99,8	99,9
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		15,9	14,7	14,7	14,6	14,5

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

Table 48

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.11		1.01.12		1.10.12		1.11.12		1.12.12	
	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	7 605,6	100,0	7 797,0	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	610,3	8,0	626,7	8,0
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	6 789,2	91,9	6 995,1	92,0	7 170,0	92,0
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,2	0,0	0,2	0,0	0,2	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	22,5	-	22,6	-	23,0
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	-	5,1
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	60,6	100,0	61,7	100,0	63,9	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	14,3	64,5	19,4	50,4	25,8	42,5	26,8	43,5	27,8	43,5
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	34,9	57,5	34,8	56,5	36,2	56,5
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	-	28,7	-	28,0

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 1.12.12¹

	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	626 704,1	100,0	12 115,3	100,0	1,9
of which by quality categories					
1.1. Quality Category I	1 838,9	0,3	0,0	0,0	0,0
1.2. Quality Category II	612 172,2	97,7	5 755,4	47,5	0,9
1.3. Quality Category III	3 476,3	0,6	472,0	3,9	13,6
1.4. Quality Category IV	3 200,7	0,5	1 094,5	9,0	34,2
1.5. Quality Category V	6 013,2	1,0	4 787,7	39,5	79,6
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	230,6	100,0	2,2	100,0	1,0
of which by quality categories					
2.1. Quality Category I	212,6	92,2	0,0	0,0	0,0
2.2. Quality Category II	15,9	6,9	0,2	7,0	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	2,1	0,9	2,1	93,0	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	626 934,7		12 117,5		1,9
4. Homogeneous claims grouped into portfolios - total	27 782,8	100,0	7 391,9	100,0	26,6
of which by quality categories					
4.1. Quality Category I	8 636,7	31,1	0,0	0,0	0,0
4.2. Quality Category II	11 720,7	42,2	198,1	2,7	1,7
4.3. Quality Category III	159,9	0,6	27,4	0,4	17,1
4.4. Quality Category IV	104,1	0,4	24,5	0,3	23,5
4.5. Quality Category V	7 161,3	25,8	7 141,8	96,6	99,7
5. Claims for interest payments - total	3 814,5	100,0	538,7	100,0	14,1
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	595,9	15,6	488,7	90,7	82,0

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 1.12.12¹

	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	7 170 015,6	100,0	382 896,1	100,0	5,3
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	436 757,8	6,1	13 930,3	3,6	3,2
1.1.2. residential real estate (mortgage) loans, total	1 604 325,2	22,4	34 499,8	9,0	2,2
1.1.3. car loans, total	736 120,4	10,3	36 203,7	9,5	4,9
1.1.4. other consumer loans, total	4 358 907,9	60,8	296 731,3	77,5	6,8
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	3 160 356,8	44,1	40 796,0	10,7	1,3
1.2.2. a portfolio of loans without overdue payments	3 409 702,8	47,6	36 930,1	9,6	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	135 220,9	1,9	5 351,1	1,4	4,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	86 246,2	1,2	23 660,9	6,2	27,4
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	69 321,2	1,0	38 873,2	10,2	56,1
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	275 263,5	3,8	235 753,7	61,6	85,6
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	6 676 141,4	93,1	73 440,7	19,2	1,1
1.3.2. Quality category III	98 571,4	1,4	12 247,7	3,2	12,4
1.3.3. Quality category IV	73 199,8	1,0	29 917,9	7,8	40,9
1.3.4. Quality category V	322 102,9	4,5	267 289,7	69,8	83,0
2. Claims grouped into portfolios of homogeneous claims - total	36 152,1	100,0	10 530,6	100,0	29,1
of which by quality categories					
2.1. Quality category I	695,8	1,9	0,0	0,0	0,0
2.2. Quality category II	23 567,1	65,2	232,0	2,2	1,0
2.3. Quality category III	488,4	1,4	87,7	0,8	18,0
2.4. Quality category IV	491,3	1,4	227,3	2,2	46,3
2.5. Quality category V	10909,5	30,2	9983,6	94,8	91,5
3. Claims for interest payments - total	87 426,0	100,0	22 726,3	100,0	26,0
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	27 760,7	31,8	21 065,0	92,7	75,9

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	1.11.12	1.12.12	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Substandard	8,9	8,3	8,8	8,7	8,8	2,3	2,1	2,2	2,2	2,2
Doubtful	19,9	22,9	20,7	20,5	20,3	15,3	15,9	15,5	15,3	15,2
Problem	15,0	16,3	16,8	16,7	16,8	45,0	44,3	43,2	43,3	42,8
Loss	56,2	52,4	53,7	54,0	53,9	90,8	91,5	90,3	89,7	89,7

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	1.11.12	1.12.12
Overdue claims on loans, deposits and other placements, billion rubles	1035,9	1133,0	1290,5	1312,3	1317,0
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	970,4	981,4	1002,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	4,0	4,0	3,9
Overdue claims in rubles					
- billion rubles	886,2	994,1	1133,2	1153,2	1160,9
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,6	4,5	4,5
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	157,3	159,1	156,1
- as percent of total loans, deposits and other placements in foreign currency	2,5	1,9	2,1	2,1	2,1
- dollar equivalent, billion \$	4,9	4,3	5,1	5,0	5,0
Overdue claims on loans and other placements with non-financial institutions	743,4	822,6	952,3	965,8	967,4
Share of overdue claims in total volume of loans and other placements with non-financial institutions	5,3	4,6	4,9	4,9	4,9
Overdue claims on loans and other funds provided to individuals	282,3	291,1	317,8	325,7	329,0
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	4,4	4,4	4,4

Table 53

Distribution of credit institutions by share of overdue claims in credit portfolio

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
No overdue claims	142	134	115	113	106	1,9	1,9	1,7	1,4	1,7
Less than 5%	565	638	633	640	638	70,4	79,8	80,4	80,5	80,4
From 5 to 10%	187	110	116	115	120	23,2	13,4	13,4	13,5	13,0
From 10 to 15%	42	35	27	29	27	3,7	0,8	0,7	0,9	1,0
From 15 to 20%	20	10	13	9	12	0,3	3,4	0,3	0,3	0,3
From 20 to 60%	13	7	7	6	9	0,4	0,4	3,3	3,2	3,2
From 60 to 90%	4	2	2	2	1	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	2	1	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	44	43	41	0,1	0,3	0,2	0,2	0,3

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

Indicators	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	13 034,5	13 296,9	12 826,9
Share of large credit risks in the banking sector assets, %	25,8	28,8	28,4	28,2	26,9

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

	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Volume of large loans, billion rubles	5 323,9	6 207,7	6 405,0	6 473,7	6 406,1
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 466,3	1 526,9	1 501,2
Volume of I quality category collateral, billion rubles	500,0	324,8	360,0	368,1	352,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	50,6	49,4	45,6
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 290,0	1 323,2	1 321,1
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	274,2	271,7	263,7
collateral of proprietary rights (claims), billion rubles	430,3	491,8	504,9	502,0	504,7

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		1.11.12		1.12.12	
	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	54,5	100,0	49,8	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	36,5	68,5	38,6	70,7	35,5	71,4
- equity position risk (EPR)	8,6	17,8	12,9	26,0	10,6	20,0	10,2	18,8	8,7	17,4
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	6,1	11,5	5,7	10,5	5,6	11,2
Reference data:										
Number of credit institutions ¹	641		621		619		612		619	
Share of credit institutions' assets ¹ in total banking sector assets, %	90,9		92,3		92,5		92,3		92,3	

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	1.11.12	1.12.12
Share of assets in foreign currency in total assets, %	24,1	23,3	22,9	23,1	22,8
of which:					
- 20 largest-asset credit institutions	25,6	25,2	24,5	24,7	24,3
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	22,0	22,3	22,0
of which:					
- 20 largest-asset credit institutions	24,1	23,2	23,3	23,7	23,4
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	0,9	0,8	0,9
of which:					
- 20 largest-asset credit institutions	1,6	1,9	1,2	1,0	0,9

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	1.11.12	1.12.12
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	10 503,2	10 885,0	10 873,2
Liabilities, bln rubles	7 690,0	8 955,6	10 087,2	10 521,1	10 467,0
Net balance sheet position, bln rubles	453,6	733,4	416,0	363,9	406,1
Net balance sheet position to own funds (capital), % ¹	9,6	14,0	7,4	6,3	6,7
Off-balance sheet positions ²					
Claims, bln rubles	3 485,7	5 228,6	6 722,7	6 044,5	6 078,9
Liabilities, bln rubles	3 396,1	5 398,4	6 698,5	6 031,9	6 053,4
Net balance sheet position, bln rubles	89,6	-169,8	24,2	12,6	25,5
Net balance sheet position to own funds (capital), % ¹	1,9	-3,2	0,4	0,2	0,4

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
Number of credit institutions that exceeded the OFXP limits	5	4	6	6	6	4	5	5	6	5	2
Of which:											
- 20 largest-asset credit institutions	1	0	0	0	0	0	1	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	0,04	0,17	0,06
- 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

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
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

Table 62

Open currency positions of the banking sector by currencies as of 1.12.12

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	317	-47,8	-1,5	-136,7	88,9
long	571	50,6	1,8	-107,7	158,3
EUR					
short	363	-68,7	-1,6	-63,3	-5,4
long	519	13,9	0,9	-31,9	45,8
GBP					
short	79	-3,8	-0,1	-16,9	13,0
long	302	15,6	0,7	16,5	-0,9

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	1.11.12	1.12.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	27,3	28,4	29,1
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	22,7	24,1	24,1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-7,8	-4,7	-3,7	-4,5	-3,6

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». 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	1.11.12	1.12.12	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Less than 0	594	608	610	609	606	61,5	51,5	56,5	55,9	56,8
From 0 to 20	365	316	303	304	298	36,7	47,1	43,2	43,6	42,7
More than 20	53	54	46	45	50	1,8	1,4	0,4	0,5	0,5
Data not available	0	0	3	3	4	0,0	0,0	0,0	0,0	0,0
Total	1012	978	962	961	958	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	1.11.12	1.12.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	50,0	48,5	48,8
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	44,1	42,6	45,0
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	17,3	20,6

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». 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	1.11.12	1.12.12	1.01.11	1.01.12	1.10.12	1.11.12	1.12.12
Less than 0	455	446	381	374	356	21,7	25,6	24,2	20,1	17,4
From 0 to 20	250	208	200	206	213	20,4	12,3	11,6	16,5	17,0
More than 20	307	324	378	378	385	57,9	62,1	64,2	63,4	65,6
Data not available	0	0	3	3	4	0,0	0,0	0,0	0,0	0,0
Total	1012	978	962	961	958	100,0	100,0	100,0	100,0	100,0