

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"

№ 122 December 2012

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
Reference data:												
Increase from the beginning of the current year	13,1		10,7		11,6		33,1		11,2		8,0	
Increase over the same period of the previous year	13,8		4,4		20,1		26,7		10,8		17,1	

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	1.07.12	1.10.12	1.11.12
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1102	1098	1098
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	965	962	961
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	2	0	1	0	1
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	651	648	649
Credit institutions holding general licences	283	273	271	270	270

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.11		1.01.12		1.07.12		1.10.12		1.11.12	
	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	564	58,4	565	58,7	564	58,7
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	504	52,2	505	52,5	505	52,5
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	54	5,6
Volga	118	11,7	111	11,3	107	11,1	105	10,9	105	10,9
Ural	51	5,0	45	4,6	45	4,7	45	4,7	45	4,7
Siberian	56	5,5	54	5,5	53	5,5	53	5,5	53	5,5
Far Eastern	27	2,7	26	2,7	26	2,7	24	2,5	24	2,5
Russian Federation	1012	100,0	978	100,0	965	100,0	962	100,0	961	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	1.11.12	1.01.11	1.01.12	1.11.12	1.01.11	1.01.12	1.11.12	1.01.11	1.01.12	1.11.12	1.01.11	1.01.12	1.11.12	1.01.11	1.01.12	1.11.12
Central	585	572	564	119	120	109	484	463	416	69	67	62	18	18	19	17	16	16
of which the City of Moscow and Moscow Region ¹	525	512	505	101	104	97	127	131	128	20	21	21	16	16	17	4	5	5
North-Western	71	69	70	25	12	9	342	306	302	356	378	382	2	2	2	12	11	12
Southern	47	45	46	22	20	17	284	282	265	412	434	421	2	2	2	10	10	10
North-Caucasian	57	56	54	74	81	87	99	96	83		70	59	3	4	4	3	3	3
Volga	118	111	105	102	99	87	526	520	504	239	248	263	6	6	5	18	19	19
Ural	51	45	45	112	98	82	224	227	205	137	159	161	4	4	4	8	8	8
Siberian	56	54	53	28	26	23	338	321	298	402	401	392	2	2	2	12	11	11
Far Eastern	27	26	24	12	8	7	135	128	117	346	376	377	1	1	1	5	5	4
Russian Federation	1012	978	961	494	464	421	2432	2343	2190	161	162	158	38	38	39	83	83	84

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		1.07.12		1.10.12		1.11.12	
	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	22 285 769	50,4	23 237 835	50,7	23 985 588	50,9
From 6 to 20	7 051 684	20,9	8 413 454	20,2	8 766 724	19,8	8 934 728	19,5	9 055 099	19,2
From 21 to 50	3 931 248	11,6	4 564 408	11,0	5 027 489	11,4	5 207 436	11,4	5 356 373	11,4
From 51 to 200	4 616 510	13,7	5 389 002	13,0	5 667 755	12,8	5 928 141	12,9	6 112 664	13,0
From 201 to 500	1 584 615	4,7	1 916 580	4,6	2 009 101	4,5	2 036 633	4,4	2 065 876	4,4
From 501	481 445	1,4	539 359	1,3	508 833	1,1	516 196	1,1	520 100	1,1
Total	33 804 628	100,0	41 627 520	100,0	44 265 672	100,0	45 860 969	100,0	47 095 700	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	1.07.12	1.10.12	1.11.12
Central	54,9	56,3	56,6	56,9	57,2
of which the City of Moscow and Moscow Region	55,3	56,8	57,0	57,3	57,6
North-Western	71,9	68,7	68,0	66,1	65,4
Southern	69,0	68,6	69,5	69,7	70,0
North-Caucasian	45,5	43,4	46,3	46,1	43,6
Volga	43,4	44,8	46,7	47,2	47,4
Ural	60,2	66,5	66,5	67,8	68,3
Siberian	78,7	75,1	73,7	73,6	73,6
Far Eastern	72,6	74,8	76,7	82,7	82,8
Russian Federation	47,7	50,0	50,3	50,7	50,9

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.11.12)

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.11.12						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	26	3				
4	From 51 to 200	150			3	134	11			2
5	From 201 to 500	300				13	262	16	6	3
6	From 501	478					27	438	11	2
Became operating after 1.01.12								4		
Total over the period									17	7
Total as of 1.01.12¹		978								
Total as of 1.11.12¹		961	5	15	30	150	300	458		

	- 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	1.07.12	1.10.12	1.11.12
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	18,3	17,8	17,7
Own funds (capital)	19,1	17,6	19,0	19,6	19,6
Correspondent accounts with non-resident banks	20,3	14,3	14,1	22,3	18,7
Loans and other placements with non-financial organisations	15,1	14,0	15,0	14,7	14,5
Loans and other placements with individuals	25,7	22,0	21,9	22,1	22,3
Loans, deposits and other placements with credit institutions	25,1	30,0	30,9	27,1	26,5
Individual deposits	11,5	11,4	12,9	13,4	13,5
Funds raised from organisations ¹	17,6	17,4	18,8	18,4	18,0
Profit (loss) of the current year	20,7	17,4	18,4	20,5	20,4
Reference data:					
Number of credit institutions	111	113	117	117	117
of which 100% foreign-owned credit institutions					
Assets	11,0	10,0	10,4	9,8	9,8
Own funds (capital)	12,1	11,1	11,4	11,7	11,6
Correspondent accounts with non-resident banks	9,2	6,9	6,8	13,5	10,8
Loans and other placements with non-financial organisations	9,2	8,3	8,2	7,8	7,8
Loans and other placements with individuals	14,9	10,7	10,1	10,7	10,8
Loans, deposits and other placements with credit institutions	20,0	24,2	25,2	20,6	20,7
Individual deposits	5,3	5,4	5,5	6,0	6,1
Funds raised from organisations ¹	11,0	10,7	11,2	10,5	10,3
Profit (loss) of the current year	15,1	12,0	11,1	13,5	13,6
Reference data:					
Number of credit institutions	80	77	76	75	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		1.07.12		1.10.12		1.11.12	
	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	1870,1	4,2	1943,3	4,2	1969,0	4,2
Own funds (capital)	105,4	2,2	249,7	4,8	237,7	4,3	219,2	3,9	218,9	3,8
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	688,5	3,7	675,5	3,5	688,1	3,5
of which overdue claims	24,3	3,3	163,4	19,9	240,5	26,0	235,3	24,7	238,8	24,7
Loans and other placements with individuals	70,8	1,7	129,3	2,3	142,7	2,2	149,8	2,1	154,8	2,1
of which overdue claims	8,9	3,2	19,5	6,7	20,2	6,6	19,0	6,0	19,3	5,9
Individual deposits	164,5	1,7	303,2	2,6	309,6	2,4	294,9	2,3	298,4	2,3
Funds raised from organisations	335,2	3,0	799,6	5,7	803,9	5,8	783,7	5,4	786,0	5,2
Reference data:										
Number of credit institutions ¹	14	1,4	8	0,8	7	0,7	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	1.07.12	1.10.12	1.11.12
1.	Money, precious metals and gemstones	912,6	1 225,6	1 097,0	1 206,9	1 236,8
1.1.	of which: money	862,4	1 125,0	986,4	1 040,9	1 073,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	1 348,9	1 276,0	1 288,0
3.	Correspondent accounts with credit institutions	853,6	1 000,6	1 096,5	1 313,5	1 499,4
3.1.	of which: Correspondent accounts with correspondent credit institutions	164,3	227,4	228,7	211,4	215,0
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	867,8	1 102,1	1 284,4
4.	Securities acquired by credit institutions, total	5 829,0	6 211,7	6 587,9	6 751,4	6 922,5
4.1.	of which Debt securities	4 419,9	4 676,2	4 964,9	4 993,1	5 166,2
4.2.	Shares	710,9	914,4	903,6	887,6	851,1
4.3.	Discounted promissory notes	330,0	233,9	278,0	310,9	338,9
4.4.	Shares in associates and subsidiaries	368,2	387,3	441,4	559,7	566,3
5.	Other participation in authorised capital	132,1	291,9	307,2	316,5	313,1
6.	Derivatives with fair value being an asset	-	-	188,1	158,4	157,7
7.	Loans, total	22 166,7	28 737,0	31 142,7	32 271,7	33 055,1
7.1.	of which: Loans, deposits and other placements	22 140,2	28 699,2	31 109,0	32 236,4	33 019,2
	of which overdue claims	1 035,9	1 133,0	1 248,8	1 290,5	1 312,3
7.1.1.	of which: Loans and other placements with non-financial organisations	14 062,9	17 715,3	18 806,0	19 499,1	19 773,1
	of which overdue claims	743,4	822,6	923,8	952,3	965,8
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	6 572,6	7 175,9	7 387,5
	of which overdue claims	282,3	291,1	304,3	317,8	325,7
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	4 072,3	3 800,4	4 072,1
	of which overdue claims	4,6	5,1	5,4	5,4	6,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	1 013,8	1 051,0	1 064,6
8.1	of which real estate, temporarily out of use in operating activities	-	-	113,9	119,7	120,6
9.	Allocation of profit	132,1	173,2	106,8	136,2	167,3
9.1.	of which income tax	122,7	155,4	106,7	135,6	166,7
10.	Other assets, total	1 105,0	1 266,4	1 376,9	1 379,4	1 391,3
	of which:					
10.1.	Float	524,6	589,8	572,1	540,4	527,5
10.2.	Receivables	154,5	181,0	216,1	222,5	226,2
10.3.	Deferred expenses	77,9	94,3	109,9	109,0	112,7
Banking sector assets		33 804,6	41 627,5	44 265,7	45 861,0	47 095,7

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 259,3	5 547,0	5 659,7
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	2 879,2	2 939,7	2 970,3
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 380,2	2 607,2	2 689,4
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	507,0	750,1	833,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	2 250,7	2 350,6	2 524,3
3.	Accounts of credit institutions	255,7	336,4	354,0	332,5	326,3
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	204,8	186,9	194,1
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	136,9	133,7	124,0
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 221,6	4 317,6	4 428,2
5.	Clients' funds ²	21 080,9	26 082,1	26 953,4	27 933,6	28 546,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	43,6	41,5	45,8
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	4,4	3,7	3,5
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 348,8	5 366,7	5 465,7
5.4.	Clients' float	220,6	288,1	326,8	342,5	321,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 215,4	8 916,4	9 308,5
5.6.	Individual deposits	9 818,0	11 871,4	12 833,4	13 057,6	13 196,5
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	21,0	26,2	27,8
6.	Bonds	537,9	666,7	807,2	924,7	1 061,5
7.	Promissory notes and bank acceptances	797,3	859,5	1 106,3	1 097,6	1 131,5
8.	Derivatives with fair value being a liability	-	-	158,9	119,0	116,4
9.	Other liabilities ¹ , total	2 713,0	2 947,5	3 154,1	3 238,5	3 301,0
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 400,6	2 459,2	2 481,9
9.2.	Float	255,1	325,0	328,6	311,6	355,8
9.3.	Payables	44,7	46,4	97,7	102,7	89,3
9.4.	Deferred income	5,5	5,5	5,2	5,3	5,3
9.5.	Interest payable	215,7	251,7	322,0	359,8	368,6
	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	44 265,7	45 861,0	47 095,7

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
1.	Money, precious metals and gemstones	2,7	2,9	2,5	2,6	2,6
1.1.	of which: money	2,6	2,7	2,2	2,3	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	3,0	2,8	2,7
3.	Correspondent accounts with credit institutions	2,5	2,4	2,5	2,9	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	2,0	2,4	2,7
4.	Securities acquired by credit institutions, total	17,2	14,9	14,9	14,7	14,7
4.1.	of which Debt securities	13,1	11,2	11,2	10,9	11,0
4.2.	Shares	2,1	2,2	2,0	1,9	1,8
4.3.	Discounted promissory notes	1,0	0,6	0,6	0,7	0,7
4.4.	Shares in associates and subsidiaries	1,1	0,9	1,0	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	-	-	0,4	0,3	0,3
7.	Loans, total	65,6	69,0	70,4	70,4	70,2
7.1.	of which: Loans, deposits and other placements	65,5	68,9	70,3	70,3	70,1
	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	42,5	42,0
	of which overdue claims	2,2	2,0	2,1	2,1	2,1
7.1.2.	Loans and other placements with individuals	12,1	13,3	14,8	15,6	15,7
	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	9,2	8,3	8,6
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,6	2,3	2,3	2,3	2,3
8.1	of which real estate, temporarily out of use in operating activities	-	-	0,3	0,3	0,3
9.	Allocation of profit	0,4	0,4	0,2	0,3	0,4
9.1.	of which income tax	0,4	0,4	0,2	0,3	0,4
10.	Other assets, total	3,3	3,0	3,1	3,0	3,0
10.1.	of which: Float	1,6	1,4	1,3	1,2	1,1
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	1.07.12	1.10.12	1.11.12
1.	Funds and profit of credit institutions	12,8	11,9	11,9	12,1	12,0
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,5	6,4	6,3
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,4	5,7	5,7
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	1,1	1,6	1,8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	5,1	5,1	5,4
3.	Accounts of credit institutions	0,8	0,8	0,8	0,7	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,5	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	9,5	9,4	9,4
5.	Clients' funds ²	62,4	62,7	60,9	60,9	60,6
	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	12,1	11,7	11,6
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	18,6	19,4	19,8
5.6.	Individual deposits	29,0	28,5	29,0	28,5	28,0
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,1	0,0	0,1	0,1
6.	Bonds	1,6	1,6	1,8	2,0	2,3
7.	Promissory notes and bank acceptances	2,4	2,1	2,5	2,4	2,4
8.	Derivatives with fair value being a liability	-	-	0,4	0,3	0,2
9.	Other liabilities ¹ , total	8,0	7,1	7,1	7,1	7,0
	Of which:					
9.1.	Provisions	6,5	5,6	5,4	5,4	5,3
9.2.	Float	0,8	0,8	0,7	0,7	0,8
9.3.	Payables	0,1	0,1	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,6	0,7	0,8	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector 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	1.07.12	1.10.12	1.11.12	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
1. Loans, deposits and other placements, total	16099,2	21378,5	23244,9	24861,0	25443,1	6041,0	7320,7	7864,1	7375,5	7576,1	22140,2	28699,2	31109,0	32236,4	33019,2
Of which															
- overdue claims	886,2	994,1	1080,7	1133,2	1153,2	149,7	138,9	168,1	157,3	159,1	1035,9	1133,0	1248,8	1290,5	1312,3
1.1 Loans and other placements with non-financial resident organisations	10085,6	12799,6	13750,8	14604,4	14828,3	2758,2	3088,3	3245,8	3071,6	3144,7	12843,8	15887,9	16996,5	17676,0	17973,0
Of which															
- overdue claims	635,5	721,9	785,9	819,9	832,3	98,6	67,9	73,1	68,1	68,7	734,1	789,8	858,9	888,0	901,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	491,4	529,4	539,8	6,3	7,0	7,2	6,0	5,7	321,4	437,9	498,6	535,3	545,5
Of which															
- overdue claims	28,1	27,3	26,5	26,0	26,7	0,5	0,5	0,5	0,4	0,5	28,6	27,9	27,0	26,5	27,2
1.2 Loans and other placements with non-resident legal entities (except banks)	319,1	469,4	468,5	498,4	491,6	900,0	1357,9	1341,0	1324,7	1308,5	1219,1	1827,4	1809,5	1823,1	1800,1
Of which															
- overdue claims	2,8	9,7	19,9	22,1	21,9	6,5	23,0	44,9	42,2	42,8	9,3	32,8	64,8	64,3	64,7
1.3 Loans, deposits and other placements with financial sector	1280,7	1836,6	1750,1	1830,5	1924,1	395,9	495,8	518,1	609,1	626,8	1676,7	2332,4	2268,2	2439,5	2550,8
Of which															
- overdue claims	9,5	17,9	18,6	18,2	18,4	0,6	1,3	1,8	1,7	1,6	10,0	19,2	20,4	19,9	20,0
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	1052,4	1082,8	1153,1	298,1	419,7	416,7	480,0	497,1	1209,7	1646,8	1469,1	1562,8	1650,1
Of which															
- overdue claims	4,4	4,8	5,1	4,9	4,9	0,0	0,1	0,1	0,1	0,2	4,4	4,9	5,1	4,9	5,1
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	697,7	747,7	771,0	97,8	76,1	101,4	129,1	129,7	467,0	685,6	799,1	876,7	900,7
Of which															
- overdue claims	5,1	13,0	13,6	13,3	13,5	0,6	1,2	1,7	1,7	1,4	5,6	14,3	15,3	14,9	14,8
1.4 Loans, deposits and other placements with non-resident banks	190,2	398,4	385,1	351,8	410,6	1521,2	1912,8	2218,1	1885,7	2011,3	1711,4	2311,2	2603,3	2237,6	2421,9
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,4	0,0	0,2	0,3	0,4	0,4	0,1	0,2	0,3	0,5	0,8
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	261,7	367,7	336,0	339,9	334,4	0,4	0,0	0,0	0,0	0,0	262,1	367,7	336,0	339,9	334,4
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	6274,5	6906,9	7115,8	348,8	316,7	282,4	254,1	256,3	4071,4	5539,7	6556,9	7160,9	7372,1
Of which															
- overdue claims	238,2	244,5	256,2	272,9	280,0	43,6	45,9	47,5	44,4	45,2	281,7	290,4	303,8	317,3	325,2
1.7 Loans and other placements with non-resident individuals	2,5	4,3	6,3	7,1	7,4	10,8	6,9	9,4	7,8	7,9	13,4	11,2	15,7	14,9	15,3
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,4	0,5	0,4	0,4	0,4	0,6	0,7	0,6	0,5	0,5
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2069,4	2113,6	2132,3	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2069,4	2113,6	2132,3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	50,5	56,8	59,1	6,3	4,7	5,0	4,5	4,5	46,0	46,9	55,4	61,4	63,6
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	236,6	251,3	265,3	17,1	17,8	39,2	57,4	71,5	325,8	231,7	275,8	308,7	336,8
Credit institutions' portfolio of promissory notes of non-residents	2,4	0,0	0,0	0,0	0,0	1,8	2,1	2,2	2,2	2,1	4,2	2,1	2,2	2,2	2,1

Table 17

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

	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
1. Loans, deposits and other placements, total	100,0 65,5	100,0 68,9	100,0 70,3	100,0 70,3	100,0 70,1
Of which:					
- overdue claims	4,7 3,1	3,9 2,7	4,0 2,8	4,0 2,8	4,0 2,8
1.1 Loans and other placements with non-financial resident organisations	58,0 38,0	55,4 38,2	54,6 38,4	54,8 38,5	54,4 38,2
Of which:					
- overdue claims	3,3 2,2	2,8 1,9	2,8 1,9	2,8 1,9	2,7 1,9
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,5	1,6	1,7	1,7
	1,0	1,1	1,1	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	5,8 4,1	5,7 4,0	5,5 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	7,3 5,1	7,6 5,3	7,7 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	4,7 3,3	4,8 3,4	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	2,6	2,7	2,7
	1,4	1,6	1,8	1,9	1,9
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	7,7 5,1	8,1 5,6	8,4 5,9	6,9 4,9	7,3 5,1
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2 0,8	1,3 0,9	1,1 0,8	1,1 0,7	1,0 0,7
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans and other placements with resident individuals	18,4 12,0	19,3 13,3	21,1 14,8	22,2 15,6	22,3 15,7
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	0,1 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	6,7 4,7	6,6 4,6	6,5 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	0,9 0,6	1,0 0,7	1,0 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		1.07.12		1.10.12		1.11.12	
	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	6 309,9	100,0	6 440,4	100,0	6 583,6	100,0
- in rubles	4 567,6	83,1	5 008,9	83,8	5 243,4	83,1	5 224,4	81,1	5 388,9	81,9
- in foreign currency	931,4	16,9	969,0	16,2	1 066,5	16,9	1 216,0	18,9	1 194,7	18,1
Of which:										
Securities at fair value through profit or loss	1 654,8	30,1	1 662,6	27,8	1 822,8	28,9	1 784,5	27,7	1 798,0	27,3
- in rubles	1 428,6	26,0	1 458,8	24,4	1 639,0	26,0	1 630,0	25,3	1 662,4	25,3
- in foreign currency	226,2	4,1	203,8	3,4	183,8	2,9	154,5	2,4	135,6	2,1
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 166,8	50,2	3 260,9	50,6	3 391,6	51,5
- in rubles	2 448,5	44,5	2 465,4	41,2	2 479,9	39,3	2 499,5	38,8	2 635,4	40,0
- in foreign currency	557,0	10,1	609,1	10,2	686,9	10,9	761,5	11,8	756,1	11,5
Securities held-to-maturity	458,3	8,3	840,8	14,1	868,1	13,8	826,1	12,8	818,6	12,4
- in rubles	432,4	7,9	806,3	13,5	830,9	13,2	791,5	12,3	784,8	11,9
- in foreign currency	25,9	0,5	34,5	0,6	37,3	0,6	34,6	0,5	33,8	0,5
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	441,4	7,0	559,7	8,7	566,3	8,6
- in rubles	246,8	4,5	267,8	4,5	283,9	4,5	295,3	4,6	298,2	4,5
- in foreign currency	121,4	2,2	119,5	2,0	157,5	2,5	264,4	4,1	268,0	4,1
Reference data:										
Revaluation of securities	54,1		-63,5		-48,0		5,1		0,5	
Provisions for losses on securities available for sale	15,2		20,4		24,0		22,7		22,7	
Provisions for losses on securities held-to-maturity	3,9		1,6		1,2		0,8		0,8	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		9,3		8,8		8,9	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.07.12		1.10.12		1.11.12	
	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	4 964,9	100,0	4 993,1	100,0	5 166,2	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 143,2	83,4	4 132,2	82,8	4 334,3	83,9
- in foreign currency	758,7	17,2	769,0	16,4	821,7	16,6	860,9	17,2	831,9	16,1
of which: revaluation	17,0	0,4	-48,8	-1,0	-32,7	-0,7	11,7	0,2	22,5	0,4
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	4 997,6	100,0	4 981,4	100,0	5 143,7	100,0
of which:										
debt securities of the Russian Federation	1 177,5	26,7	1 496,3	31,7	1 237,4	24,8	1 054,2	21,2	1 059,9	20,6
- in rubles	1 113,4	25,3	1 397,1	29,6	1 091,8	21,8	888,7	17,8	867,5	16,9
- in foreign currency	64,1	1,5	99,2	2,1	145,7	2,9	165,5	3,3	192,4	3,7
debt securities of the Bank of Russia	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	284,3	6,5	223,7	4,7	111,5	2,2	129,7	2,6	131,0	2,5
- in rubles	284,3	6,5	223,6	4,7	111,4	2,2	129,7	2,6	131,0	2,5
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	365,0	8,3	408,5	8,6	410,0	8,2	425,6	8,5	506,9	9,9
- in rubles	345,0	7,8	408,5	8,6	399,4	8,0	418,9	8,4	498,5	9,7
- in foreign currency	20,0	0,5	0,0	0,0	10,6	0,2	6,7	0,1	8,4	0,2
other debt securities of residents	901,1	20,5	997,5	21,1	863,2	17,3	882,8	17,7	935,5	18,2
- in rubles	893,4	20,3	997,4	21,1	860,8	17,2	882,3	17,7	935,1	18,2
- in foreign currency	7,7	0,2	0,1	0,0	2,4	0,0	0,5	0,0	0,4	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	28,9	0,6	40,0	0,8	28,5	0,6
- in rubles	6,6	0,2	5,0	0,1	5,0	0,1	5,0	0,1	5,1	0,1
- in foreign currency	53,0	1,2	35,3	0,7	23,9	0,5	34,9	0,7	23,4	0,5
debt securities of non-resident banks	189,3	4,3	169,5	3,6	149,5	3,0	237,2	4,8	244,1	4,7
- in rubles	20,0	0,5	23,0	0,5	20,6	0,4	55,9	1,1	58,0	1,1
- in foreign currency	169,4	3,8	146,5	3,1	128,9	2,6	181,2	3,6	186,0	3,6
other debt securities of non-residents	469,9	10,7	629,7	13,3	565,2	11,3	602,6	12,1	592,0	11,5
- in rubles	138,4	3,1	245,0	5,2	199,7	4,0	235,8	4,7	243,2	4,7
- in foreign currency	331,5	7,5	384,7	8,1	365,5	7,3	366,8	7,4	348,8	6,8
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	1 621,1	32,4	1 600,1	32,1	1 636,6	31,8
- in rubles	243,2	5,5	645,9	13,7	1 477,5	29,6	1 495,9	30,0	1 565,3	30,4
- in foreign currency	112,1	2,5	101,1	2,1	143,6	2,9	104,2	2,1	71,3	1,4
overdue debt securities	12,3	0,3	12,6	0,3	10,7	0,2	9,2	0,2	9,2	0,2
- in rubles	11,4	0,3	10,6	0,2	9,7	0,2	8,2	0,2	8,1	0,2
- in foreign currency	0,9	0,0	2,0	0,0	1,0	0,0	1,0	0,0	1,1	0,0
Reference data:										
Provisions for losses on debt securities	20,6		19,6		17,5		15,4		15,3	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.07.12		1.10.12		1.11.12	
	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	903,6	100,0	887,6	100,0	851,1	100,0
- in rubles	659,7	92,8	833,9	91,2	816,3	90,3	796,9	89,8	756,4	88,9
- in foreign currency	51,3	7,2	80,5	8,8	87,3	9,7	90,7	10,2	94,7	11,1
of which: revaluation	37,0	5,2	-14,7	-1,6	-15,4	-1,7	-6,6	-0,7	-22,0	-2,6
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	918,9	100,0	894,2	100,0	873,1	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	9,9	1,1	9,8	1,1	9,0	1,0
- in rubles	5,7	0,8	10,5	1,1	9,8	1,1	9,7	1,1	8,9	1,0
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,0	0,0
other residents	588,0	87,3	786,6	84,7	714,7	77,8	687,2	76,8	655,8	75,1
- in rubles	586,4	87,0	784,2	84,4	712,6	77,5	685,3	76,6	653,9	74,9
- in foreign currency	1,6	0,2	2,4	0,3	2,1	0,2	1,9	0,2	2,0	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	11,9	1,3	8,0	0,9	8,5	1,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	28,1	4,2	13,9	1,5	11,9	1,3	8,0	0,9	8,5	1,0
other non-residents	22,2	3,3	64,5	6,9	78,3	8,5	77,1	8,6	80,4	9,2
- in rubles	8,4	1,2	8,4	0,9	8,4	0,9	8,4	0,9	8,4	1,0
- in foreign currency	13,8	2,0	56,2	6,0	69,9	7,6	68,8	7,7	72,0	8,2
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	104,2	11,3	112,1	12,5	119,4	13,7
- in rubles	22,1	3,3	45,5	4,9	100,8	11,0	100,2	11,2	107,3	12,3
- in foreign currency	7,7	1,1	8,0	0,9	3,3	0,4	11,9	1,3	12,2	1,4
Reference data:										
Provisions for losses on shares	10,6		14,7		18,1		17,3		17,3	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	236,6	251,3	265,3
of which promissory notes, not paid when due	3,4	1,8	1,8	1,7	1,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	41,4	59,6	73,6
of which promissory notes, not paid when due	0,13	0,03	0,01	0,01	0,01
Total	330,0	233,9	278,0	310,9	338,9

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.11		1.01.12		1.07.12		1.10.12		1.11.12	
	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	278,0	100,0	310,9	100,0	338,9	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	242,7	87,3	276,5	88,9	299,8	88,5
- other promissory notes of residents	53,1	16,1	32,5	13,9	33,0	11,9	32,2	10,4	37,0	10,9
- 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	0,8	2,2	0,7	2,1	0,6
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		8,0		7,7		8,4	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.04.12	1.07.12	1.10.12	1.11.12
Land temporarily out of use in operating activities	69,5	70,1	70,2	70,6	70,6
Land temporarily out of use in operating activities, leased out	0,5	0,6	0,6	0,8	0,8
Land temporarily out of use in operating activities, at current (fair) value	6,3	6,7	6,4	7,4	7,3
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,4	0,6	0,6	0,8
Real estate (except land) temporarily out of use in operating activities*	3,2	2,9	3,0	3,1	4,0
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,8	11,5	13,9	13,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	7,7	10,5	9,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	11,4	11,0	10,9	12,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,5	2,6	1,9	2,2
Non-current inventories	50,4	53,3	56,0	60,4	61,4
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	13,0	13,6	13,2

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
1.	Funds raised from organisations, total	11 126,9	13 995,7	13 906,1	14 646,0	15 118,1
	- in rubles	7 786,3	10 330,4	9 716,1	10 161,6	10 321,1
	- in foreign currency	3 340,5	3 665,3	4 190,0	4 484,4	4 797,1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	4 845,1	5 326,7	5 348,8	5 366,7	5 465,7
	- in rubles	4 134,9	4 701,0	4 476,4	4 357,4	4 410,8
	- in foreign currency	710,2	625,7	872,5	1 009,4	1 054,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	147,4	160,2	158,0
	- in rubles	119,6	144,0	145,1	157,7	155,6
	- in foreign currency	1,6	2,0	2,3	2,4	2,4
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	4,4	3,7	3,5
1.3.	Float	218,4	272,7	316,4	333,0	312,5
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 215,4	8 916,4	9 308,5
	- in rubles	3 541,2	5 488,0	5 074,7	5 623,2	5 744,0
	- in foreign currency	2 494,4	2 879,4	3 140,7	3 293,2	3 564,5
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	464,3	916,5	601,3	1 102,9	1 202,8
1.4.2.	Certificates of deposit	15,4	13,4	10,7	10,7	11,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	15,7	21,9	21,0	26,2	27,8
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	0,0	0,0	0,0	0,1
	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	969,5	946,8	1 037,3
	- in rubles	826,0	1 191,4	846,1	810,0	857,1
	- in foreign currency	129,7	196,1	123,4	136,8	180,1
	with maturity from 31 days to 1 year	2 065,1	3 183,5	3 129,2	3 555,8	3 600,4
	- in rubles	1 597,2	2 728,6	2 611,0	3 060,4	3 073,8
	- in foreign currency	467,8	454,9	518,2	495,4	526,7
	with maturity in excess of 1 year	3 014,8	3 796,4	4 116,8	4 413,8	4 670,8
	- in rubles	1 118,0	1 568,1	1 617,6	1 752,8	1 813,1
	- in foreign currency	1 896,8	2 228,3	2 499,1	2 661,0	2 857,7
	Reference data					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	2 369,7	2 559,3	2 715,0
	- in rubles	299,7	381,2	476,2	524,3	499,7
	- in foreign currency	1 404,9	1 543,1	1 893,5	2 035,0	2 215,3
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	243,5	280,3	294,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	410,3	332,8	345,2
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	1 705,7	1 933,5	2 060,8
	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	1.07.12	1.10.12	1.11.12
Issued debt obligations - total	1 364,6	1 551,1	2 001,7	2 179,4	2 374,3
including:					
bonds:	537,9	666,7	807,2	924,7	1 061,5
of which					
with maturities less than one year	0,0	1,2	10,4	12,2	11,4
with maturities in excess of one year	537,9	665,5	796,8	912,5	1 050,1
deposit certificates ¹	15,4	13,4	10,7	10,7	11,3
of which					
with maturities in excess of one year	3,6	2,3	1,0	1,2	1,8
with maturities in excess of one year	11,4	11,0	9,5	9,4	9,4
savings certificates ²	14,0	11,5	77,5	146,4	170,0
of which					
with maturities in excess of one year	8,2	4,8	34,1	50,4	54,7
with maturities in excess of one year	4,2	5,3	41,6	92,6	111,3
promissory notes and banker's acceptances	797,3	859,5	1 106,3	1 097,6	1 131,5
of which					
with maturities in excess of one year	407,8	483,1	620,6	601,4	631,4
with maturities in excess of one year	375,4	359,7	460,0	462,4	480,9

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

		(billion rubles)				
		1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
1	Individual deposits	9 818,0	11 871,4	12 833,4	13 057,6	13 196,5
	- of which savings certificates	14,0	11,5	77,5	146,4	170,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 369,2	2 296,6	2 205,5
	- in rubles	1 546,4	2 059,3	2 116,3	2 049,4	1 960,6
	- in foreign currency	186,5	222,1	252,9	247,1	244,9
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	2 821,6	2 902,8	2 995,5
	- in rubles	1 353,3	1 981,1	2 381,0	2 460,1	2 542,4
	- in foreign currency	377,0	395,6	440,6	442,7	453,1
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	7 642,6	7 858,3	7 995,5
	- in rubles	5 018,8	5 661,9	5 941,4	6 120,1	6 200,7
	- in foreign currency	1 335,9	1 551,5	1 701,2	1 738,1	1 794,8
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	150,3	150,5	152,7

Table 27

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

(billion rubles)

	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
Loans, deposits and other funds raised from other credit institutions, total	3 754,9	4 560,2	4 221,6	4 317,6	4 428,2
- in rubles	1 832,1	2 197,7	1 926,1	2 120,9	2 190,8
- in foreign currency	1 922,8	2 362,5	2 295,6	2 196,8	2 237,4
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	1 904,3	2 129,8	2 207,1
- in rubles	1 407,6	1 767,2	1 505,1	1 667,4	1 730,2
- in foreign currency	289,0	356,4	399,3	462,4	476,9
of which					
overdue debt	0,0	0,0	0,0	0,1	0,1
- in rubles	0,0	0,0	0,0	0,1	0,1
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 058,3	2 436,6	2 317,3	2 187,8	2 221,1
- in rubles	424,5	430,5	421,0	453,5	460,6
- in foreign currency	1 633,8	2 006,0	1 896,3	1 734,3	1 760,5
of which					
overdue debt	0,0	0,0	0,0	0,3	0,5
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,3	0,5

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.11.12

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	20 970	45,8	64 086	0,1
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	78	24 850	54,2	30 900 797	65,6
No budgetary funds	879	0	0,0	16 130 816	34,3
Data not available	3	0	0,0	0	0,0
Total	961	45 820	100,0	47 095 700	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		1.07.12		1.10.12		1.11.12	
		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	2 520,5	5,7	2 710,5	5,9	2 868,3	6,1
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 693,3	5,0	1 911,3	4,6	2 359,5	5,3	2 546,7	5,6	2 700,0	5,7
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 498,1	4,4	1 731,7	4,2	2 116,1	4,8	2 266,4	4,9	2 406,0	5,1
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	150,3	0,3	150,5	0,3	152,7	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	76,5	0,2	98,9	0,2	110,0	0,2	109,9	0,2	112,5	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	10,8	0,0	13,3	0,0	15,6	0,0
2.	Funds in correspondent and other accounts of credit institutions	101,3	0,3	119,9	0,3	149,2	0,3	145,6	0,3	132,2	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 058,3	6,1	2 436,6	5,9	2 317,3	5,2	2 187,8	4,8	2 221,1	4,7
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	4 987,1	11,3	5 043,9	11,0	5 221,5	11,1
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	83,8	0,2	124,9	0,3	247,8	0,6	224,0	0,5	224,5	0,5
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 943,9	8,7	4 149,8	10,0	4 428,4	10,0	4 075,6	8,9	4 237,4	9,0
	of which overdue claims	10,0	0,0	33,6	0,1	65,7	0,1	65,3	0,1	66,0	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 711,4	5,1	2 311,2	5,6	2 603,3	5,9	2 237,6	4,9	2 421,9	5,1
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 809,5	4,1	1 823,1	4,0	1 800,1	3,8
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	15,7	0,0	14,9	0,0	15,3	0,0
2.	Correspondent accounts with banks	689,3	2,0	773,1	1,9	867,8	2,0	1 102,1	2,4	1 284,4	2,7
3.	Securities acquired by credit institutions, total	773,4	2,3	919,9	2,2	836,0	1,9	967,2	2,1	955,5	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	743,6	1,7	879,8	1,9	864,6	1,8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	50,3	0,1	78,4	0,2	90,2	0,2	85,2	0,2	88,9	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,2	0,0	2,2	0,0	2,1	0,0
4.	Shares in associates and subsidiaries	122,7	0,4	122,9	0,3	161,3	0,4	268,0	0,6	271,7	0,6
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	4 529,3	13,4	5 965,7	14,3	6 293,5	14,2	6 412,8	14,0	6 749,0	14,3
	Reference data:										
	Overdue interest on claims of credit institutions	0,7	0,0	1,8	0,0	1,7	0,0	1,5	0,0	1,5	0,0

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
Total	573 379,7	848 216,8	507 010,8	750 073,8	833 742,3	1 012	978	965	959	958	132 079,1	173 170,6	106 763,8	136 198,0	167 309,0
Profit-making CIs ¹	595 046,7	853 842,3	512 398,2	760 481,4	848 793,4	931	928	877	884	869	131 763,4	172 913,2	106 155,3	135 639,1	166 517,2
Loss-making CIs	-21 667,0	-5 625,5	-5 387,4	-10 407,5	-15 051,1	81	50	88	75	89	315,6	257,4	608,5	558,9	791,8
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	3	3	0,0	0,0	0,0	0,0	0,0
Total						1012	978	965	962	961					

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 1.11.12

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	31 705 281 096	10 259 245 349	32 025 214 212	9 939 312 233
Belgorod Region	19 034 761	1 340 875	19 094 944	1 280 692
Bryansk Region	0	0	0	0
Vladimir Region	7 621 887	626 369	7 699 105	549 151
Voronezh Region	1 932 239	43 043	1 973 857	1 425
Ivanovo Region	13 209 150	713 307	13 254 713	667 744
Kaluga Region	17 822 277	1 098 233	17 810 791	1 109 719
Kostroma Region	111 742 343	6 007 135	106 697 670	11 051 808
Kursk Region	14 998 867	610 315	15 024 668	584 514
Lipetsk Region	26 558 143	1 240 096	26 549 901	1 248 338
Moscow Region	93 982 128	11 360 054	92 311 595	13 030 587
Orel Region	2 065 827	146 581	2 063 591	148 817
Ryazan Region	15 395 729	1 058 545	15 625 404	828 870
Smolensk Region	35 319 778	3 548 870	33 084 120	5 784 528
Tambov Region	2 865 515	27 015	2 868 152	24 378
Tver Region	10 048 036	554 466	10 076 558	525 944
Tula Region	14 042 913	648 400	13 956 812	734 501
Yaroslavl Region	8 765 981	319 712	8 771 120	314 573
City of Moscow	31 309 875 522	10 229 902 333	31 638 351 211	9 901 426 644
North-Western Federal District	1 098 143 399	244 607 148	1 111 437 904	231 312 643
Republic of Karelia	1 130 771	16 481	1 135 481	11 771
Komi Republic	5 721 802	677 952	5 756 881	642 873
Akhangel'sk Region	1 071 685	28 087	1 078 070	21 702
Vologda Region	72 631 242	15 508 023	73 137 755	15 001 510
Kaliningrad Region	23 705 564	5 164 859	23 712 137	5 158 286
Leningrad Region*	9 487 030	1 006 929	9 643 886	850 073
Murmansk Region	6 047 023	948 382	6 395 346	600 059
Novgorod Region	4 718 199	98 889	4 742 589	74 499
Pskov Region	2 770 435	31 684	2 774 131	27 988
St Petersburg	970 859 648	221 125 862	983 061 628	208 923 882
Southern Federal District	213 122 795	15 271 144	214 229 696	14 164 243
Republic of Adygeya	5 123 360	40 795	5 142 295	21 860
Republic of Kalmykia	1 205 112	111 223	1 184 779	131 556
Krasnodar Territory	103 733 757	5 132 692	104 039 497	4 826 952
Astrakhan Region	7 124 963	213 043	7 152 993	185 013
Volgograd Region	18 666 037	1 239 658	18 738 398	1 167 297
Rostov Region	77 269 566	8 533 733	77 971 734	7 831 565
North-Caucasian Federal District	76 760 117	5 357 532	77 247 434	4 870 215
Republik of Daghestan	38 552 606	743 473	38 697 309	598 770
Republic of Ingushetia	1 012 563	6 999	1 010 598	8 964
Kabardino-Balkar Republic	5 863 465	98 939	5 878 459	83 945
Karachai-Cherkess Republic	6 857 722	3 409 648	6 952 076	3 315 294
Republic of North Ossetia - Alania	10 617 592	184 766	10 572 328	230 030
Chechen Republic	0	0	0	0
Stavropol Territory	13 856 169	913 707	14 136 664	633 212
Volga Federal District	1 294 915 194	108 604 611	1 297 329 962	106 189 843

Republic of Bashkortostan	75 853 143	4 734 656	75 686 804	4 900 995
Republic of Marii El	2 142 250	8 661	2 147 282	3 629
Republic of Mordovia	19 675 609	279 493	19 673 728	281 374
Republic of Tatarstan	589 335 132	64 221 412	591 747 698	61 808 846
Udmurt Republic	24 421 914	2 134 161	24 467 324	2 088 751
Chuvash Republic	10 066 373	251 100	10 068 975	248 498
Perm Territory	32 933 460	3 119 268	33 116 465	2 936 263
Kirov Region	27 264 895	1 690 548	27 572 496	1 382 947
Nizhny Novgogrod Region	80 094 121	4 887 182	80 482 172	4 499 131
Orenburg Region	42 400 205	1 581 246	42 197 954	1 783 497
Penza Region	3 637 126	0	3 637 126	0
Samara Region	319 810 006	20 263 205	318 997 911	21 075 300
Saratov Region	62 432 376	5 325 300	62 667 144	5 090 532
Ulyanovsk Region	4 848 584	108 379	4 866 883	90 080
Ural Federal District	865 770 409	125 012 067	891 788 559	98 993 917
Kurgan Region	2 790 561	44 974	2 803 030	32 505
Sverdlovsk Region	398 364 694	36 704 739	406 859 492	28 209 941
Tyumen Region	357 667 956	75 552 690	371 472 780	61 747 866
Chelyabinsk Region	106 947 198	12 709 664	110 653 257	9 003 605
Siberian Federal District	517 522 945	86 431 213	523 088 930	80 865 228
Republic of Altai	15 204 237	75 570	15 241 440	38 367
Republic of Buryatiya	9 537 456	1 032 626	9 467 525	1 102 557
Republic of Tuva	368 035	5 684	372 998	721
Republic of Khakassia	5 108 913	67 412	5 122 736	53 589
Altai Territory	16 948 839	241 831	16 978 163	212 507
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	12 545 073	282 907	12 602 913	225 067
Irkutsk Region	18 020 596	1 821 316	18 987 514	854 398
Kemerovo Region	27 884 070	1 073 902	28 331 633	626 339
Novosibirsk Region	377 180 753	77 026 633	380 414 134	73 793 252
Omsk Region	24 628 736	4 548 706	25 470 057	3 707 385
Tomsk Region	10 096 237	254 626	10 099 817	251 046
Far Eastern Federal District	439 145 476	40 509 410	434 262 444	45 392 442
Republic of Sakha (Yakutia)	21 497 766	977 284	21 506 923	968 127
Kamchatka Territory	15 020 748	1 345 889	15 337 638	1 028 999
Primorskiy Territory	91 473 797	10 579 302	89 768 910	12 284 189
Khabarovsk Territory	24 381 609	1 620 003	24 410 702	1 590 910
Amur Region	273 354 735	24 835 770	269 799 845	28 390 660
Magadan Region	0	0	0	0
Sakhalin Region	13 416 821	1 151 162	13 438 426	1 129 557
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 1.11.12

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	24 648 793 327	9 497 075 826	25 018 131 274	9 127 737 879
Belgorod Region	113 587 206	20 914 560	113 653 638	20 848 128
Bryansk Region	57 197 688	4 298 870	57 217 301	4 279 257
Vladimir Region	113 890 073	10 015 181	113 939 973	9 965 281
Voronezh Region	669 761 522	10 825 405	669 576 917	11 010 010
Ivanovo Region	63 456 581	4 957 843	63 506 166	4 908 258
Kaluga Region	89 829 031	8 174 551	89 876 867	8 126 715
Kostroma Region	69 124 910	4 468 130	69 474 674	4 118 366
Kursk Region	65 263 641	4 678 400	65 296 752	4 645 289
Lipetsk Region	86 667 161	5 219 599	86 674 958	5 211 802
Moscow Region	854 375 492	74 525 528	853 250 933	75 650 087
Orel Region	42 909 975	2 312 571	42 924 235	2 298 311
Ryazan Region	91 908 644	1 558 719	90 330 293	3 137 070
Smolensk Region	83 217 692	2 661 313	83 267 273	2 611 732
Tambov Region	49 406 552	2 465 750	49 441 968	2 430 334
Tver Region	84 585 749	8 222 701	84 631 255	8 177 195
Tula Region	114 753 269	24 752 205	114 672 724	24 832 750
Yaroslavl Region	243 741 459	17 958 107	243 797 163	17 902 403
City of Moscow	21 755 116 682	9 289 066 393	22 126 598 184	8 917 584 891
North-Western Federal District	2 721 329 701	501 046 774	2 669 469 894	552 906 581
Republic of Karelia	50 155 981	9 191 895	54 123 831	5 224 045
Komi Republic	85 164 405	6 317 338	85 179 626	6 302 117
Akhangel'sk Region	106 346 992	8 184 679	106 373 286	8 158 385
Vologda Region	119 977 009	27 700 995	118 129 309	29 548 695
Kaliningrad Region	109 463 952	24 216 411	76 429 295	57 251 068
Leningrad Region	20 562 830	6 210 124	23 868 388	2 904 566
Murmansk Region	61 138 907	28 812 075	80 576 097	9 374 885
Novgorod Region	47 587 121	649 564	45 587 941	2 648 744
Pskov Region	50 857 551	338 933	46 445 249	4 751 235
St Petersburg	2 070 074 953	389 424 760	2 032 756 872	426 742 841
Southern Federal District	1 413 329 571	89 436 571	1 403 313 692	99 452 450
Republic of Adygeya	24 302 979	167 823	24 322 790	148 012
Republic of Kalmykia	9 298 548	73 021	9 287 563	84 006
Krasnodar Territory	645 954 874	27 829 486	637 779 647	36 004 713
Astrakhan Region	52 723 536	4 425 066	52 752 488	4 396 114
Volgograd Region	154 326 791	11 204 061	152 021 852	13 509 000
Rostov Region	526 722 843	45 737 114	527 149 352	45 310 605
North-Caucasian Federal District	446 925 788	10 759 566	447 259 836	10 425 518
Republic of Dagestan	69 020 714	952 184	69 181 252	791 646
Republic of Ingushetia	11 241 480	103 646	11 246 237	98 889
Kabardino-Balkar Republic	35 601 154	931 422	35 516 678	1 015 898
Karachai-Cherkess Republic	18 043 736	1 616 990	18 076 658	1 584 068
Republic of North Ossetia - Alania	29 394 450	1 292 250	29 371 989	1 314 711
Chechen Republic	20 175 897	89 352	20 204 355	60 894
Stavropol Territory	263 448 357	5 773 722	263 662 667	5 559 412

Volga Federal District	4 130 467 466	236 702 771	4 146 086 016	221 084 221
Republic of Bashkortostan	370 463 358	27 351 951	370 245 558	27 569 751
Republic of Marii El	56 302 803	624 129	56 301 848	625 084
Republic of Mordovia	89 924 844	519 478	90 560 834	-116 512
Republic of Tatarstan	751 698 218	78 269 186	754 819 525	75 147 879
Udmurt Republic	131 623 499	2 280 943	142 610 195	-8 705 753
Chuvash Republic	86 395 577	581 627	86 472 900	504 304
Perm Territory	345 636 547	7 639 047	351 236 357	2 039 237
Kirov Region	101 000 529	2 025 309	101 407 616	1 618 222
Nizhny Novgogrod Region	580 130 312	26 447 313	579 874 236	26 703 389
Orenburg Region	127 980 888	8 035 061	127 815 549	8 200 400
Penza Region	72 543 740	4 816 056	72 548 767	4 811 029
Samara Region	1 171 860 879	56 975 546	1 167 032 430	61 803 995
Saratov Region	168 277 669	15 017 489	168 518 059	14 777 099
Ulyanovsk Region	76 628 603	6 119 636	76 642 142	6 106 097
Ural Federal District	2 133 760 745	358 969 585	2 169 011 366	323 718 964
Kurgan Region	41 003 339	166 252	41 021 297	148 294
Sverdlovsk Region	1 040 783 246	201 061 809	1 061 483 662	180 361 393
Tyumen Region	711 771 631	130 062 187	724 506 498	117 327 320
Chelyabinsk Region	340 202 529	27 679 337	341 999 909	25 881 957
Siberian Federal District	2 316 164 604	124 141 404	2 321 393 262	118 912 746
Republic of Altai	8 061 485	205 589	8 070 494	196 580
Republic of Buryatiya	51 007 460	1 563 424	50 930 164	1 640 720
Republic of Tuva	12 015 376	23 525	12 024 732	14 169
Republic of Khakassia	28 810 088	301 654	28 843 733	268 009
Altai Territory	130 383 138	3 023 446	130 415 779	2 990 805
Zabaykal Territory	39 795 702	2 050 985	39 738 393	2 108 294
Krasnoyarsk Territory	382 868 325	16 054 064	383 038 466	15 883 923
Irkutsk Region	302 627 966	6 144 355	303 749 245	5 023 076
Kemerovo Region	199 096 653	18 659 418	199 532 268	18 223 803
Novosibirsk Region	912 735 442	63 568 986	922 038 471	54 265 957
Omsk Region	172 685 934	5 883 031	166 917 425	11 651 540
Tomsk Region	76 077 035	6 662 927	76 094 092	6 645 870
Far Eastern Federal District	1 026 985 347	85 005 994	1 022 704 285	89 287 056
Republic of Sakha (Yakutia)	72 447 224	5 704 937	72 482 001	5 670 160
Kamchatka Territory	40 993 465	3 283 150	41 080 079	3 196 536
Primorskiy Territory	217 024 043	17 491 627	215 390 220	19 125 450
Khabarovsk Territory	434 017 671	34 771 295	434 002 272	34 786 694
Amur Region	106 926 634	3 669 839	104 143 422	6 453 051
Magadan Region	84 659 695	8 197 066	84 641 230	8 215 531
Sakhalin Region	59 094 165	11 430 957	59 144 163	11 380 959
Jewish Autonomous Region	5 668 292	312 070	5 669 739	310 623
Chukotka Autonomous Area	6 154 158	145 053	6 151 159	148 052

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 1.11.12

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	4 660 276 151	985 224 252	748 131 106	553 765 695	208 141 053	69 442 927
Belgorod Region	2 359 066	37 092	4 544	0	2 093 059	126 599
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 201 002	27 460	32 770	0	518 977	0
Voronezh Region	2 506	2 741	0	0	197 678	0
Ivanovo Region	1 049 687	68 204	17 354	0	255 601	120 840
Kaluga Region	0	0	11 350	0	0	0
Kostroma Region	42 324 840	0	-3	5 880	2 742 888	0
Kursk Region	1 364 221	1 023 696	0	0	403 984	0
Lipetsk Region	1 987 418	334 235	4 596	0	443 473	0
Moscow Region	10 173 308	890 341	1 071 528	0	2 353 572	257 323
Orel Region	0	0	0	0	0	0
Ryazan Region	1 105 208	798 131	294 776	0	0	0
Smolensk Region	1 623 974	360 509	826 162	1 664	514 972	0
Tambov Region	0	0	0	62	0	0
Tver Region	621 202	209 169	19 075	0	0	0
Tula Region	475 626	233 934	3 941	0	14 911	0
Yaroslavl Region	12 193	0	175	0	97 318	0
City of Moscow	4 595 975 900	981 238 740	745 844 838	553 758 089	198 504 620	68 938 165
North-Western Federal District	195 556 291	20 707 745	19 080 870	3 046 403	21 618 725	1 621 689
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 002 638	722 761	54 463	0	50 260	343 987
Akhangel'sk Region	0	0	2 175	0	0	0
Vologda Region	5 745 947	913 202	43 288	1 000	872 324	0
Kaliningrad Region	3 945 407	131 892	32 175	0	413 370	0
Leningrad Region	869 428	232 175	25 078	20	55 315	0
Murmansk Region	579 040	516 796	0	0	0	0
Novgorod Region	837 900	331 933	207 083	0	400 863	0
Pskov Region	84 970	0	0	0	10 025	0
St Petersburg	181 490 961	17 858 986	18 716 608	3 045 383	19 816 568	1 277 702
Southern Federal District	12 295 359	3 611 476	6 119 465	25 169	2 358 483	239 516
Republic of Adygeya	20 195	20 151	1 278	0	68 850	0
Republic of Kalmykia	0	0	69 566	0	0	0
Krasnodar Territory	7 827 903	2 336 086	5 445 687	0	1 678 423	91 382
Astrakhan Region	1 426 344	946 512	168 364	5 288	216 893	0
Volgograd Region	1 172 576	153 081	2 084	0	141 040	148 134
Rostov Region	1 848 341	155 646	432 486	19 881	253 277	0
North-Caucasian Federal District	3 449 925	228 284	427 025	9 000	527 760	0
Republik of Daghestan	1 414 269	0	275 850	0	258 242	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 440	0	29 787	0	0	0
Karachai-Cherkess Republic	723 522	0	25 338	0	46 230	0
Republic of North Ossetia - Alania	0	0	96 050	9 000	154 361	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 307 694	228 284	0	0	68 927	0

Volga Federal District	96 017 310	12 535 182	36 177 810	1 159 951	14 178 822	798 357
Republic of Bashkortostan	7 726 650	2 351 252	1 333 215	0	559 966	0
Republic of Marii El	0	0	0	0	178 307	0
Republic of Mordovia	387 677	101 516	39 158	0	653 616	0
Republic of Tatarstan	44 691 748	4 415 471	15 658 524	762 595	5 151 952	0
Udmurt Republic	2 020 233	0	17 931	0	338 196	525 283
Chuvash Republic	308 699	88 625	205 165	0	367 124	0
Perm Territory	761 026	0	4 806 174	0	320 963	0
Kirov Region	3 846 358	15 895	77 645	0	23 867	0
Nizhny Novgorod Region	8 999 040	3 104 131	4 890 826	115	2 705 215	233 114
Orenburg Region	5 703 276	19 582	367 757	17 646	2 821 515	39 960
Penza Region	286 333	117 208	666	0	4 066	0
Samara Region	20 260 296	2 111 522	8 054 678	379 595	915 973	0
Saratov Region	1 025 974	209 980	726 021	0	133 003	0
Ulyanovsk Region	0	0	50	0	5 059	0
Ural Federal District	122 872 469	23 885 202	18 947 209	100	7 375 748	402 580
Kurgan Region	0	0	0	0	29 516	0
Sverdlovsk Region	69 256 813	8 219 952	15 425 822	100	2 464 044	0
Tyumen Region	37 332 662	8 864 815	3 170 298	0	4 358 712	201 263
Chelyabinsk Region	16 282 994	6 800 435	351 089	0	523 476	201 317
Siberian Federal District	33 342 916	5 367 351	20 408 948	8 233 497	10 152 195	1 080 418
Republic of Altai	1 228 226	1 048 110	1	0	344 331	0
Republic of Buryatiya	47 779	0	650 432	0	588 098	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 687	14 846	0	0	0	0
Altai Territory	39 750	36 873	11 125	0	1 004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 153	4 555	2 046	0	0	0
Irkutsk Region	127 794	0	114 005	0	184 385	34 132
Kemerovo Region	2 968 953	1 506 428	62 434	0	1 978 583	0
Novosibirsk Region	25 462 440	2 240 172	19 563 948	8 233 497	4 685 021	781 885
Omsk Region	3 139 757	360 477	127	0	2 287 000	264 401
Tomsk Region	309 377	155 890	4 830	0	83 773	0
Far Eastern Federal District	42 408 693	8 373 357	1 791 693	42 095	954 722	0
Republic of Sakha (Yakutia)	1 434 571	278 963	393 838	0	553 289	0
Kamchatka Territory	329 297	101 709	40 934	42 095	249 252	0
Primorskiy Territory	19 467 071	3 538 622	168 084	0	109 286	0
Khabarovsk Territory	1 136 258	4 243	470 419	0	0	0
Amur Region	19 904 232	4 425 194	196 723	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	137 264	24 626	521 695	0	42 895	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

1.11.12

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	4 708 443 961	993 229 341	760 161 932	560 752 046	212 219 839	70 382 125
Belgorod Region	2 359 066	37 092	7 507	0	2 093 059	126 599
Bryansk Region	0	0	0	0	0	0
Vladimir Region	107 660	27 460	32 770	2 243	108 614	0
Voronezh Region	2 506	2 741	0	0	197 678	0
Ivanovo Region	1 049 687	68 204	17 875	0	255 601	120 840
Kaluga Region	0	0	11 350	0	8 515	0
Kostroma Region	16 000 625	0	-3	0	158 855	0
Kursk Region	1 364 221	1 023 696	0	0	403 984	0
Lipetsk Region	1 987 418	334 235	5 040	0	443 473	0
Moscow Region	10 173 308	890 341	1 071 646	0	2 352 272	257 323
Orel Region	0	0	0	0	0	0
Ryazan Region	1 105 208	798 131	294 776	0	0	0
Smolensk Region	408 733	177 577	91 533	1 664	14 529	0
Tambov Region	0	0	0	62	0	0
Tver Region	621 202	209 169	19 075	0	0	0
Tula Region	475 626	233 934	3 941	0	369 342	0
Yaroslavl Region	12 193	0	175	0	92 728	0
City of Moscow	4 672 776 508	989 426 761	758 606 247	560 748 077	205 721 189	69 877 363
North-Western Federal District	188 925 647	19 464 588	28 796 266	4 293 548	21 456 747	1 481 591
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 580 632	518 696	51 655	0	50 260	203 889
Akhangel'sk Region	0	0	2 175	0	0	0
Vologda Region	1 854 360	913 202	43 288	1 000	872 324	0
Kaliningrad Region	3 945 407	131 892	32 175	0	413 370	0
Leningrad Region	869 428	232 175	25 078	20	55 315	0
Murmansk Region	579 040	516 796	0	0	0	0
Novgorod Region	837 900	331 933	207 083	0	400 863	0
Pskov Region	84 970	0	0	0	10 025	0
St Petersburg	179 173 910	16 819 894	28 434 812	4 292 528	19 654 590	1 277 702
Southern Federal District	11 171 856	3 137 169	5 877 017	25 169	1 987 055	222 300
Republic of Adygeya	20 195	20 151	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 465 429	2 336 086	5 379 489	0	1 536 784	91 382
Astrakhan Region	741 337	472 205	172 572	5 288	147 067	0
Volgograd Region	1 096 554	153 081	2 374	0	39 927	130 918
Rostov Region	1 848 341	155 646	321 304	19 881	263 277	0
North-Caucasian Federal District	2 726 403	228 284	429 876	9 000	526 086	0
Republik of Daghestan	1 414 269	0	275 850	0	258 242	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 440	0	29 787	0	0	0
Karachai-Cherkess Republic	0	0	25 338	0	46 230	0
Republic of North Ossetia - Alania	0	0	96 050	9 000	152 687	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 307 694	228 284	2 851	0	68 927	0
Volga Federal District	95 632 319	12 535 182	36 156 681	1 159 951	14 774 004	798 357
Republic of Bashkortostan	7 434 282	2 351 252	1 309 348	0	740 180	0

Republic of Marii El	0	0	0	0	178 307	0
Republic of Mordovia	387 677	101 516	39 158	0	69 180	0
Republic of Tatarstan	44 599 124	4 415 471	15 658 581	762 595	5 148 006	0
Udmurt Republic	2 020 233	0	18 004	0	338 196	525 283
Chuvash Republic	308 699	88 625	205 165	0	619 009	0
Perm Territory	761 026	0	4 806 389	0	283 058	0
Kirov Region	3 846 358	15 895	77 645	0	23 867	0
Nizhny Novgogrod Region	8 999 040	3 104 131	4 890 927	115	3 419 883	233 114
Orenburg Region	5 703 276	19 582	369 696	17 646	2 821 515	39 960
Penza Region	286 333	117 208	666	0	36 263	0
Samara Region	20 260 296	2 111 522	8 054 892	379 595	951 832	0
Saratov Region	1 025 975	209 980	726 160	0	139 649	0
Ulyanovsk Region	0	0	50	0	5 059	0
Ural Federal District	109 415 228	21 975 906	16 818 869	100	6 971 093	402 580
Kurgan Region	0	0	0	0	29 516	0
Sverdlovsk Region	55 799 572	6 310 656	13 290 854	100	2 218 601	0
Tyumen Region	37 332 662	8 864 815	3 176 926	0	4 173 753	201 263
Chelyabinsk Region	16 282 994	6 800 435	351 089	0	549 223	201 317
Siberian Federal District	17 872 366	4 132 070	1 240 871	0	6 062 143	298 533
Republic of Altai	143 163	0	1	0	314 623	0
Republic of Buryatiya	47 779	0	650 432	0	588 098	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 687	14 846	0	0	0	0
Altai Territory	39 750	36 873	11 125	0	1 064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 153	4 555	2 046	0	12 062	0
Irkutsk Region	127 794	0	114 005	0	184 385	34 132
Kemerovo Region	2 968 953	1 506 428	63 274	0	1 978 583	0
Novosibirsk Region	11 076 953	2 053 001	394 033	0	593 075	0
Omsk Region	3 139 757	360 477	980	0	2 306 480	264 401
Tomsk Region	309 377	155 890	4 975	0	83 773	0
Far Eastern Federal District	32 020 414	5 230 309	1 602 618	42 095	1 310 540	0
Republic of Sakha (Yakutia)	1 539 152	278 963	393 845	0	1 055 695	0
Kamchatka Territory	322 914	101 709	40 934	42 095	51 514	0
Primorskiy Territory	19 487 481	3 538 622	182 667	0	83 539	0
Khabarovsk Territory	1 115 848	4 243	455 836	0	76 897	0
Amur Region	9 417 755	1 282 146	7 641	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	137 264	24 626	521 695	0	42 895	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 1.11.12

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	22 419 386 273	13 654 556 920	1 382 234 651	6 089 122 083
Belgorod Region	10 334 282	7 691 158	434 352	1 730 690
Bryansk Region	0	0	0	0
Vladimir Region	3 439 500	2 045 371	289 641	955 107
Voronezh Region	642 843	322 243	309 586	11 014
Ivanovo Region	8 914 250	4 703 593	240 060	3 698 426
Kaluga Region	13 834 707	2 523 441	6 805 000	4 379 513
Kostroma Region	54 909 950	9 465 710	14 853	44 193 076
Kursk Region	11 575 722	9 967 234	400 000	1 003 920
Lipetsk Region	20 185 105	14 910 460	1 250 000	2 052 618
Moscow Region	64 922 453	34 067 480	429 008	28 612 900
Orel Region	1 722 427	156 247	230 000	1 053 057
Ryazan Region	9 852 078	8 098 203	440 000	1 290 151
Smolensk Region	23 752 058	15 226 806	836 224	6 009 411
Tambov Region	2 292 992	1 971 870	0	251 122
Tver Region	7 143 559	4 313 639	720 050	2 109 870
Tula Region	10 764 528	9 188 791	0	1 271 101
Yaroslavl Region	6 259 028	4 824 660	514 602	779 250
City of Moscow	22 168 840 791	13 525 080 014	1 369 321 275	5 989 720 857
North-Western Federal District	690 616 567	510 954 910	45 196 482	88 750 250
Republic of Karelia	773 489	224 949	225 000	261 740
Komi Republic	2 623 487	1 886 092	300 000	437 103
Akhangel'sk Region	549 950	478 143	590	51 194
Vologda Region	50 671 454	26 586 084	957 100	21 534 131
Kaliningrad Region	15 291 671	8 136 215	5 654 689	1 399 108
Leningrad Region	4 266 628	3 110 650	157 030	865 407
Murmansk Region	3 557 849	1 533 730	100 000	1 834 710
Novgorod Region	1 833 956	1 141 109	65 500	562 886
Pskov Region	1 647 324	1 452 685	0	194 639
St Petersburg	609 400 759	466 405 253	37 736 573	61 609 332
Southern Federal District	144 313 951	93 014 705	4 577 330	41 459 919
Republic of Adygeya	3 574 611	2 583 171	50 000	941 440
Republic of Kalmykia	656 403	496 869	30	159 504
Krasnodar Territory	67 692 049	44 306 933	2 741 581	17 112 403
Astrakhan Region	2 162 363	955 251	60 300	767 307
Volgograd Region	10 675 104	7 954 510	1 209 000	988 499
Rostov Region	59 553 421	36 717 971	516 419	21 490 766
North-Caucasian Federal District	43 950 387	25 857 385	4 626 471	13 411 747
Republic of Daghestan	18 640 999	8 901 900	600 756	9 138 343
Republic of Ingushetia	437 114	237 479	0	199 635
Kabardino-Balkar Republic	4 600 587	3 121 106	415 000	1 064 481
Karachai-Cherkess Republic	4 177 934	3 356 604	314 500	506 830
Republic of North Ossetia - Alania	6 658 362	5 884 100	65 885	707 282
Chechen Republic	0	0	0	0

Stavropol Territory	9 435 391	4 356 196	3 230 330	1 795 176
Volga Federal District	889 370 306	523 092 379	41 461 334	295 697 791
Republic of Bashkortostan	53 799 640	26 232 888	4 792 846	21 629 144
Republic of Marii El	1 393 681	1 204 082	400	118 733
Republic of Mordovia	14 430 402	11 002 160	685 400	2 045 038
Republic of Tatarstan	384 468 034	277 302 842	16 029 196	77 953 527
Udmurt Republic	19 507 544	7 835 962	178 300	10 714 924
Chuvash Republic	6 388 671	3 154 848	280 500	2 764 155
Perm Territory	19 947 747	10 633 380	528 000	8 356 649
Kirov Region	18 428 995	13 482 872	30 180	4 045 935
Nizhny Novgogrod Region	47 426 034	34 282 444	1 261 068	7 185 763
Orenburg Region	27 607 266	13 448 192	497 050	12 811 544
Penza Region	2 447 987	1 853 968	1 000	515 942
Samara Region	253 044 978	102 294 641	12 280 394	133 960 683
Saratov Region	36 386 798	17 275 234	4 852 000	12 637 091
Ulyanovsk Region	4 092 529	3 088 866	45 000	958 663
Ural Federal District	593 960 956	254 855 401	49 183 837	252 645 750
Kurgan Region	1 804 661	1 668 422	10 900	121 267
Sverdlovsk Region	255 300 220	100 427 229	25 403 204	120 957 736
Tyumen Region	266 353 242	113 079 176	18 976 884	109 831 483
Chelyabinsk Region	70 502 833	39 680 574	4 792 849	21 735 264
Siberian Federal District	328 329 590	171 005 506	28 952 656	113 585 016
Republic of Altai	11 440 102	1 131 509	53 000	9 796 090
Republic of Buryatiya	6 202 928	2 023 389	0	3 748 904
Republic of Tuva	251 060	114 923	0	107 686
Republic of Khakassia	3 870 592	1 477 912	185 590	2 066 235
Altai Territory	13 947 253	10 593 411	1 063 000	2 106 857
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 326 272	4 455 634	931 436	2 904 397
Irkutsk Region	14 229 867	8 763 374	1 052 722	4 223 162
Kemerovo Region	16 105 792	8 218 957	2 417 892	5 468 943
Novosibirsk Region	233 017 446	123 643 896	21 699 316	74 545 422
Omsk Region	14 065 336	6 439 752	1 539 500	5 944 311
Tomsk Region	6 872 942	4 142 749	10 200	2 673 009
Far Eastern Federal District	333 156 786	86 541 063	7 433 275	228 526 158
Republic of Sakha (Yakutia)	12 750 186	7 497 980	2 750	4 803 173
Kamchatka Territory	11 688 173	8 400 276	1 191 750	2 037 685
Primorskiy Territory	57 020 754	39 716 448	118 435	14 275 709
Khabarovsk Territory	18 959 183	9 853 669	4 175 300	4 850 164
Amur Region	224 954 368	16 168 188	930 040	200 841 781
Magadan Region	0	0	0	0
Sakhalin Region	7 784 122	4 904 502	1 015 000	1 717 646
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 1.11.12**

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	14 180 957 633	8 946 629 251	1 414 124 511	2 830 929 260
Belgorod Region	45 336 899	38 994 011	434 352	5 036 954
Bryansk Region	41 621 660	27 590 421	225 000	9 024 825
Vladimir Region	76 895 524	49 310 637	80 000	26 975 196
Voronezh Region	633 348 255	414 891 814	309 586	201 920 878
Ivanovo Region	38 947 407	27 811 990	240 060	6 549 887
Kaluga Region	74 183 847	44 353 953	6 735 000	20 011 167
Kostroma Region	39 218 874	31 469 050	14 853	5 326 345
Kursk Region	49 703 544	44 746 165	400 000	4 351 181
Lipetsk Region	47 316 696	31 492 217	1 250 000	13 303 082
Moscow Region	534 234 895	263 821 110	429 003	231 600 872
Orel Region	21 625 264	16 372 035	230 000	3 542 433
Ryazan Region	78 850 497	55 252 642	440 200	12 405 893
Smolensk Region	71 432 597	55 093 556	331 210	10 522 460
Tambov Region	20 678 843	18 350 936	0	2 074 128
Tver Region	74 740 299	51 843 960	720 000	12 761 505
Tula Region	100 859 335	84 973 480	0	13 020 624
Yaroslavl Region	225 382 143	104 450 417	314 602	107 251 704
City of Moscow	12 006 581 054	7 585 810 857	1 401 970 645	2 145 250 126
North-Western Federal District	2 012 289 947	1 288 970 321	44 608 367	564 076 180
Republic of Karelia	43 109 287	16 478 136	225 000	23 540 274
Komi Republic	58 014 579	20 240 525	300 000	35 969 366
Akhangel'sk Region	61 728 308	43 783 246	590	6 956 841
Vologda Region	92 285 004	63 750 713	910 100	16 271 475
Kaliningrad Region	87 573 369	59 569 826	5 654 689	18 738 275
Leningrad Region	14 032 115	9 994 497	157 030	2 882 761
Murmansk Region	52 261 176	22 962 298	100 000	28 954 968
Novgorod Region	38 572 727	18 419 250	65 500	14 728 586
Pskov Region	44 095 696	31 954 297	0	9 579 202
St Petersburg	1 520 617 686	1 001 817 533	37 195 458	406 454 432
Southern Federal District	1 169 741 595	743 232 037	4 998 181	392 245 512
Republic of Adygeya	21 646 339	13 677 785	50 000	7 843 854
Republic of Kalmykia	8 099 605	4 605 557	30	3 494 018
Krasnodar Territory	554 296 305	341 431 530	2 769 432	196 522 674
Astrakhan Region	24 862 361	11 785 066	650 000	8 041 797
Volgograd Region	95 866 717	70 128 297	1 107 000	22 948 295
Rostov Region	464 970 268	301 603 802	421 719	153 394 874
North-Caucasian Federal District	364 167 777	205 946 684	4 547 071	143 549 141
Republic of Dagestan	44 516 942	23 369 144	765 856	20 381 942
Republic of Ingushetia	8 910 911	5 604 951	0	3 305 960
Kabardino-Balkar Republic	30 447 312	22 227 879	415 000	7 803 321
Karachai-Cherkess Republic	15 163 495	9 200 832	60 000	5 902 663
Republic of North Ossetia - Alania	16 607 357	12 258 888	75 885	4 271 489

Chechen Republic	15 391 414	10 013 084	0	5 378 330
Stavropol Territory	233 130 346	123 271 906	3 230 330	96 505 436
Volga Federal District	3 257 911 202	1 905 661 123	39 694 167	1 164 131 632
Republic of Bashkortostan	267 146 097	137 969 263	3 240 425	117 255 829
Republic of Marii El	52 241 941	37 075 579	400	11 326 271
Republic of Mordovia	80 870 425	58 584 401	665 400	13 596 422
Republic of Tatarstan	536 259 861	381 492 705	16 029 150	125 830 538
Udmurt Republic	112 694 258	53 833 110	178 300	50 629 695
Chuvash Republic	74 749 015	46 445 826	115 500	27 159 935
Perm Territory	302 000 057	192 741 988	528 000	107 426 674
Kirov Region	82 654 147	53 314 117	30 180	24 378 764
Nizhny Novgorod Region	493 510 344	315 345 913	1 261 268	153 097 262
Orenburg Region	71 191 685	44 065 938	457 000	25 369 088
Penza Region	34 653 997	24 000 987	1 150	6 850 027
Samara Region	1 035 854 099	488 825 308	12 290 394	472 655 229
Saratov Region	87 806 818	53 230 205	4 852 000	21 796 395
Ulyanovsk Region	26 278 458	18 735 783	45 000	6 759 503
Ural Federal District	1 751 688 840	918 001 380	36 288 789	745 513 940
Kurgan Region	35 672 210	17 294 515	10 900	18 065 330
Sverdlovsk Region	860 617 439	493 351 501	12 588 156	336 610 638
Tyumen Region	571 856 332	242 295 792	18 896 884	287 049 158
Chelyabinsk Region	283 542 859	165 059 572	4 792 849	103 788 814
Siberian Federal District	1 992 992 642	949 096 352	12 449 856	953 310 749
Republic of Altai	5 608 172	1 413 630	10 000	4 179 542
Republic of Buryatiya	42 118 783	22 817 768	0	18 124 305
Republic of Tuva	10 848 572	1 646 626	0	9 077 895
Republic of Khakassia	26 006 047	10 015 992	186 590	14 394 072
Altai Territory	115 483 762	65 720 598	1 063 000	48 161 014
Zabaykal Territory	19 349 334	3 597 263	0	14 496 284
Krasnoyarsk Territory	345 051 655	138 791 658	931 436	196 377 252
Irkutsk Region	271 670 945	118 517 801	1 052 722	147 266 368
Kemerovo Region	151 535 292	67 268 365	2 417 943	81 073 309
Novosibirsk Region	789 545 320	413 493 620	5 238 665	327 542 113
Omsk Region	150 027 336	74 827 385	1 539 500	58 099 377
Tomsk Region	65 747 424	30 985 646	10 000	34 519 218
Far Eastern Federal District	722 692 430	364 503 000	6 875 094	331 383 414
Republic of Sakha (Yakutia)	41 116 638	27 250 899	42 753	13 053 152
Kamchatka Territory	22 634 402	16 845 312	1 191 700	4 185 888
Primorskiy Territory	124 161 592	84 320 974	98 435	37 130 581
Khabarovsk Territory	395 035 540	171 298 320	4 150 300	206 552 912
Amur Region	39 398 848	12 750 462	376 906	25 156 184
Magadan Region	79 027 624	38 617 606	0	39 179 415
Sakhalin Region	17 913 218	10 901 798	1 015 000	5 238 343
Jewish Autonomous Region	2 365 683	1 705 864	0	659 819
Chukotka Autonomous Area	1 038 885	811 765	0	227 120

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.11.12

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	7 230 624 978	4 260 176 559	2 387 524 597	246 317 984
Belgorod Region	915 812	866 265	49 547	0
Bryansk Region	0	0	0	0
Vladimir Region	448 511	399 630	0	48 881
Voronezh Region	473	0	473	0
Ivanovo Region	174 009	105 061	68 948	0
Kaluga Region	1 896	1 866	0	30
Kostroma Region	3 024 162	2 551 051	61 180	386 049
Kursk Region	230 546	208 932	0	641
Lipetsk Region	24 727	0	0	24 727
Moscow Region	5 923 013	2 151 899	232 844	3 538 270
Orel Region	63 050	0	63 050	0
Ryazan Region	38 919	25 313	1 324	12 282
Smolensk Region	996 236	124 800	207 729	651 649
Tambov Region	946	0	946	0
Tver Region	104 988	0	104 987	1
Tula Region	275 405	223 561	0	51 844
Yaroslavl Region	14 229	0	5 611	8 618
City of Moscow	7 218 388 056	4 253 518 181	2 386 727 958	241 594 992
North-Western Federal District	155 967 118	89 240 710	52 387 295	9 881 522
Republic of Karelia	0	0	0	0
Komi Republic	59 676	39 880	15 763	4 033
Akhangel'sk Region	1 676	0	1 576	100
Vologda Region	4 123 115	586 584	2 683 281	58 637
Kaliningrad Region	1 235 301	951 934	3 783	279 584
Leningrad Region	410 878	385 944	3 033	4 936
Murmansk Region	318 536	278 690	39 846	0
Novgorod Region	3 203	0	0	3 203
Pskov Region	0	0	0	0
St Petersburg	149 814 733	86 997 678	49 640 013	9 531 029
Southern Federal District	7 789 912	4 126 648	2 628 199	409 422
Republic of Adygeya	1 053	0	473	580
Republic of Kalmykia	6 606	4 130	1 576	900
Krasnodar Territory	1 381 606	835 916	222 500	226 302
Astrakhan Region	2 979	0	1 106	1 873
Volgograd Region	829 209	0	816 644	5 398
Rostov Region	5 568 459	3 286 602	1 585 900	174 369
North-Caucasian Federal District	1 390 304	1 118 113	133 229	138 962
Republic of Dagestan	79 372	33 582	8 544	37 246
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	852	0	852	0
Karachai-Cherkess Republic	928 048	772 629	63 384	92 035
Republic of North Ossetia - Alania	6 833	0	6 384	449

Chechen Republic	0	0	0	0
Stavropol Territory	375 199	311 902	54 065	9 232
Volga Federal District	48 738 614	38 665 642	5 491 922	3 827 516
Republic of Bashkortostan	1 670 063	1 379 515	128 084	162 464
Republic of Marii El	473	0	473	0
Republic of Mordovia	4 327	0	3 248	1 079
Republic of Tatarstan	31 818 846	27 610 812	2 501 723	972 937
Udmurt Republic	892 665	420 795	344 592	127 278
Chuvash Republic	44 123	0	2 734	41 389
Perm Territory	1 450 818	1 177 288	120 064	153 466
Kirov Region	549 505	532 423	1 015	16 067
Nizhny Novgogrod Region	1 615 956	1 265 664	99 627	250 665
Orenburg Region	504 774	176 030	175 690	144 965
Penza Region	0	0	0	0
Samara Region	9 937 326	5 964 865	2 069 873	1 900 696
Saratov Region	211 088	138 250	6 149	56 510
Ulyanovsk Region	38 650	0	38 650	0
Ural Federal District	80 427 239	31 412 333	45 785 318	1 205 394
Kurgan Region	0	0	0	0
Sverdlovsk Region	19 672 169	8 758 624	10 582 662	252 731
Tyumen Region	56 697 651	21 437 372	32 370 937	943 300
Chelyabinsk Region	4 057 419	1 216 337	2 831 719	9 363
Siberian Federal District	42 385 255	23 170 028	13 883 614	1 988 534
Republic of Altai	0	0	0	0
Republic of Buryatiya	32 397	0	32 209	188
Republic of Tuva	457	0	457	0
Republic of Khakassia	0	0	0	0
Altai Territory	21 950	16 853	315	4 782
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 332	0	5 252	6 080
Irkutsk Region	57 364	17 882	39 167	315
Kemerovo Region	22 898	1 035	9 008	12 855
Novosibirsk Region	40 082 400	21 402 018	13 438 000	1 899 303
Omsk Region	2 148 686	1 727 489	358 222	62 975
Tomsk Region	7 771	4 751	984	2 036
Far Eastern Federal District	8 743 917	5 295 720	553 631	521 651
Republic of Sakha (Yakutia)	277 381	126 101	15 897	135 383
Kamchatka Territory	629 186	516 184	3 531	22 563
Primorskiy Territory	2 361 000	1 999 228	75 165	102 126
Khabarovsk Territory	630 090	629 100	366	624
Amur Region	4 731 925	1 944 894	430 944	254 561
Magadan Region	0	0	0	0
Sakhalin Region	114 335	80 213	27 728	6 394
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 1.11.12

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	6 669 957 364	3 716 543 021	2 401 694 865	227 035 293
Belgorod Region	3 656 541	3 602 987	50 832	2 722
Bryansk Region	1 803 635	1 780 601	0	23 034
Vladimir Region	3 555 447	3 518 354	0	37 093
Voronezh Region	9 323 468	8 534 354	2 049	719 380
Ivanovo Region	1 116 693	1 047 745	68 948	0
Kaluga Region	3 738 995	3 613 618	63	125 314
Kostroma Region	971 815	965 344	3 338	3 133
Kursk Region	234 286	208 932	0	4 381
Lipetsk Region	33 196	0	0	33 196
Moscow Region	65 936 961	60 301 213	230 429	5 405 319
Orel Region	252 838	189 788	63 050	0
Ryazan Region	118 444	103 324	1 324	13 796
Smolensk Region	1 953 127	1 816 403	46 713	90 011
Tambov Region	1 408 876	1 407 930	946	0
Tver Region	155 709	29 252	104 514	21 550
Tula Region	23 803 479	23 697 060	0	106 419
Yaroslavl Region	16 869 896	16 666 284	1 103	120 196
City of Moscow	6 535 023 958	3 589 059 832	2 401 121 556	220 329 749
	299 177 009	217 069 338	49 797 627	21 417 441
North-Western Federal District				
Republic of Karelia	8 870 922	8 785 378	0	85 544
Komi Republic	1 085 441	1 048 829	15 763	20 849
Akhangel'sk Region	656 431	625 216	1 576	29 639
Vologda Region	2 024 885	871 568	98 215	278 994
Kaliningrad Region	19 181 553	18 345 785	3 783	779 395
Leningrad Region	317 736	301 398	3 033	13 305
Murmansk Region	18 445 036	18 355 673	39 846	49 517
Novgorod Region	322 882	273 495	0	49 387
Pskov Region	37 272	35 286	0	1 986
St Petersburg	248 234 851	168 426 710	49 635 411	20 108 825
Southern Federal District	64 667 444	59 187 655	2 437 270	2 310 299
Republic of Adygeya	78 521	37 088	473	40 960
Republic of Kalmykia	5 706	4 130	1 576	0
Krasnodar Territory	21 128 668	19 322 530	136 442	1 474 821
Astrakhan Region	333 661	329 428	0	4 233
Volgograd Region	3 679 659	2 873 642	744 404	61 613
Rostov Region	39 441 229	36 620 837	1 554 375	728 672
North-Caucasian Federal District	4 229 390	3 414 041	130 707	682 879
Republik of Daghestan	65 816	11 513	8 544	45 759
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	566 556	565 704	852	0
Karachai-Cherkess Republic	492 245	426 717	63 384	2 144
Republic of North Ossetia - Alania	49 407	0	6 384	43 023

Chechen Republic	0	0	0	0
Stavropol Territory	3 055 366	2 410 107	51 543	591 953
Volga Federal District	135 699 654	123 534 979	5 643 503	5 689 052
Republic of Bashkortostan	19 688 251	18 915 845	280 665	388 848
Republic of Marii El	455 267	431 850	473	22 944
Republic of Mordovia	163 674	157 626	3 090	2 958
Republic of Tatarstan	39 319 786	36 141 980	2 501 723	278 259
Udmurt Republic	506 244	14 460	344 592	147 192
Chuvash Republic	146 387	0	1 892	144 495
Perm Territory	5 428 547	4 650 516	120 064	657 967
Kirov Region	551 184	495 297	1 015	54 872
Nizhny Novgogrod Region	19 699 094	18 397 313	99 627	1 122 963
Orenburg Region	1 391 775	970 435	175 532	245 808
Penza Region	23 913	18 435	158	5 320
Samara Region	44 002 500	39 294 782	2 069 873	2 395 812
Saratov Region	1 622 510	1 389 177	6 149	217 005
Ulyanovsk Region	2 700 522	2 657 263	38 650	4 609
Ural Federal District	256 051 282	206 482 187	39 908 953	1 611 050
Kurgan Region	990	0	0	990
Sverdlovsk Region	181 253 291	174 386 059	4 750 500	1 196 139
Tyumen Region	57 412 149	17 776 467	32 326 734	191 906
Chelyabinsk Region	17 384 852	14 319 661	2 831 719	222 015
Siberian Federal District	82 445 909	72 637 741	2 206 911	3 458 854
Republic of Altai	172	0	0	172
Republic of Buryatiya	92 506	32 370	32 209	27 927
Republic of Tuva	457	0	457	0
Republic of Khakassia	85 661	84 010	0	1 651
Altai Territory	2 013 504	1 960 073	315	53 116
Zabaykal Territory	8 499	8 499	0	0
Krasnoyarsk Territory	13 014 042	12 388 852	5 284	585 512
Irkutsk Region	3 149 650	2 900 984	38 694	208 751
Kemerovo Region	5 760 523	5 494 091	9 008	256 106
Novosibirsk Region	54 736 836	47 012 010	1 761 738	1 858 579
Omsk Region	3 054 793	2 255 284	358 222	440 326
Tomsk Region	529 266	501 568	984	26 714
Far Eastern Federal District	45 216 183	41 867 413	553 631	1 946 727
Republic of Sakha (Yakutia)	294 539	128 379	15 897	150 263
Kamchatka Territory	1 022 979	988 208	3 531	31 240
Primorskiy Territory	2 953 688	2 363 778	75 165	331 700
Khabarovsk Territory	31 257 792	29 248 380	366	1 357 475
Amur Region	1 281 732	829 331	430 944	7 661
Magadan Region	8 016 309	8 016 079	0	230
Sakhalin Region	389 127	293 258	27 728	68 141
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	17	0	0	17

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.11.12

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	794 564 618	107 467 938	4 640 632	653 703	231 793 503	44 324 748
Belgorod Region	92 805	0	0	0	15 214	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	90 301	0	0	0	27 583	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	111 792	0	0	0	174 371	0
Kaluga Region	204 415	0	0	0	167 697	0
Kostroma Region	698 343	82 616	4 703	0	1 447 211	92 057
Kursk Region	90 209	0	0	0	36 597	0
Lipetsk Region	634 801	0	0	0	13 701	0
Moscow Region	642 678	16 267	10 000	157 626	650 836	87 187
Orel Region	0	0	0	0	14 159	0
Ryazan Region	284 818	0	0	0	38 004	7 464
Smolensk Region	414 719	13 328	5 000	0	172 970	145 725
Tambov Region	49 394	0	0	0	18 913	0
Tver Region	18 875	0	0	0	15 131	0
Tula Region	75 102	0	0	0	10 297	3 379
Yaroslavl Region	98 567	0	0	0	30 837	0
City of Moscow	791 057 799	107 355 727	4 620 929	496 077	228 959 982	43 988 936
North-Western Federal District	18 846 176	1 978 491	51 520	0	2 673 490	534 897
Republic of Karelia	4 397	0	0	0	801	0
Komi Republic	277 621	16 264	0	0	6 437	0
Akhangel'sk Region	45 488	0	0	0	2 398	0
Vologda Region	1 211 046	11 806	30 000	0	408 142	1 305
Kaliningrad Region	184 838	0	9 689	0	23 594	11 393
Leningrad Region	556 135	58 007	0	0	21 918	1 661
Murmansk Region	68 202	16 977	0	0	21 204	0
Novgorod Region	178 712	0	0	0	20 083	0
Pskov Region	25 891	0	0	0	1 970	0
St Petersburg	16 293 846	1 875 437	11 831	0	2 166 943	520 538
Southern Federal District	3 495 961	6 008	0	0	949 657	45 624
Republic of Adygeya	49 558	0	0	0	38 510	0
Republic of Kalmykia	5 264	0	0	0	9 056	0
Krasnodar Territory	815 665	5 393	0	0	543 475	29 450
Astrakhan Region	69 730	0	0	0	29 376	0
Volgograd Region	299 338	0	0	0	41 970	180
Rostov Region	2 256 406	615	0	0	287 270	15 994
North-Caucasian Federal District	1 112 122	7 881	0	0	766 916	4 779
Republic of Dagestan	132 758	7 881	0	0	150 226	2 380
Republic of Ingushetia	473	0	0	0	0	0
Kabardino-Balkar Republic	135 737	0	0	0	169 128	0
Karachai-Cherkess Republic	21 042	0	0	0	14 302	2 399

Republic of North Ossetia - Alania	362 066	0	0	0	34 415	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	460 046	0	0	0	398 845	0
Volga Federal District	13 840 697	650 960	100 000	0	19 605 977	295 468
Republic of Bashkortostan	1 083 462	0	30 000	0	1 183 087	22 115
Republic of Marii El	0	0	0	0	47	0
Republic of Mordovia	272 053	0	0	0	24 211	0
Republic of Tatarstan	6 782 274	494 973	20 000	0	4 015 993	57 557
Udmurt Republic	48 993	0	0	0	407 873	0
Chuvash Republic	109 354	0	0	0	65 974	0
Perm Territory	209 783	0	11 000	0	136 719	483
Kirov Region	344 710	273	0	0	208 445	733
Nizhny Novgogrod Region	506 777	98 392	4 000	0	431 628	33 528
Orenburg Region	650 762	0	35 000	0	210 131	111
Penza Region	84 386	0	0	0	11 524	0
Samara Region	3 101 666	52 379	0	0	11 693 927	180 941
Saratov Region	633 077	4 943	0	0	1 195 268	0
Ulyanovsk Region	13 400	0	0	0	21 150	0
Ural Federal District	11 796 201	719 096	94 000	1 458	8 842 218	33 912
Kurgan Region	54 310	0	0	0	2 156	0
Sverdlovsk Region	4 607 074	95 588	90 000	0	7 442 126	30 988
Tyumen Region	5 031 525	357 307	4 000	0	1 026 398	2 491
Chelyabinsk Region	2 103 292	266 201	0	1 458	371 538	433
Siberian Federal District	8 216 982	623 675	30 000	457	10 374 748	304 014
Republic of Altai	46 728	0	0	0	312 767	0
Republic of Buryatiya	103 097	0	0	0	57 138	188
Republic of Tuva	9 365	0	0	457	8 145	0
Republic of Khakassia	37 956	0	0	0	19 701	0
Altai Territory	224 866	0	10 000	0	100 385	87
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	112 685	0	0	0	263 738	6 080
Irkutsk Region	153 205	2 802	10 000	0	117 684	315
Kemerovo Region	58 238	0	0	0	260 267	2 555
Novosibirsk Region	7 131 264	619 586	0	0	8 915 051	294 749
Omsk Region	182 653	0	0	0	268 749	40
Tomsk Region	156 925	1 287	10 000	0	51 123	0
Far Eastern Federal District	2 404 093	24 279	380 041	2 861	5 156 050	32 007
Republic of Sakha (Yakutia)	210 976	0	0	2 861	88 572	0
Kamchatka Territory	83 917	0	0	0	84 928	0
Primorskiy Territory	790 146	2 288	3 135	0	281 091	160
Khabarovsk Territory	287 954	0	0	0	274 209	0
Amur Region	999 455	21 991	376 906	0	4 399 837	31 847
Magadan Region	0	0	0	0	0	0
Sakhalin Region	31 645	0	0	0	27 413	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 1.11.12

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	465 529 992	99 466 277	4 574 597	653 703	138 799 603	38 613 154
Belgorod Region	3 279 509	156 129	0	0	28 221	0
Bryansk Region	844 236	0	0	0	154 144	2 595
Vladimir Region	2 523 848	0	0	0	943 514	2 969
Voronezh Region	24 546 513	190 474	0	0	4 554 127	357 708
Ivanovo Region	1 394 840	0	0	0	237 652	0
Kaluga Region	2 574 473	0	0	0	633 510	2 861
Kostroma Region	1 768 215	0	4 703	0	358 150	127
Kursk Region	3 206 032	0	0	0	168 862	2 939
Lipetsk Region	3 138 492	0	0	0	693 016	741
Moscow Region	18 182 150	117 274	10 000	157 626	3 087 649	518 573
Orel Region	984 288	0	0	0	146 783	0
Ryazan Region	3 335 524	62 096	0	0	248 794	8 070
Smolensk Region	3 807 800	13 328	5 000	0	325 060	28 351
Tambov Region	1 087 820	0	0	0	34 738	0
Tver Region	1 211 142	0	0	0	190 554	9 816
Tula Region	2 386 776	0	0	0	241 922	8 011
Yaroslavl Region	9 577 405	119 285	0	0	2 378 953	48 102
City of Moscow	381 680 929	98 807 691	4 554 894	496 077	124 373 954	37 622 291
	86 945 001	4 034 314	51 520	0	15 360 332	3 695 497
North-Western Federal District						
Republic of Karelia	964 246	14 186	0	0	426 918	13 221
Komi Republic	4 925 950	16 264	0	0	265 894	298
Akhangel'sk Region	3 005 089	0	0	0	164 364	6 008
Vologda Region	9 974 853	25 470	30 000	0	770 071	49 048
Kaliningrad Region	7 094 976	307 162	9 689	0	864 823	146 243
Leningrad Region	798 292	58 823	0	0	166 508	8 893
Murmansk Region	4 530 759	16 977	0	0	354 936	19 667
Novgorod Region	1 797 495	32 981	0	0	399 862	19 514
Pskov Region	2 212 992	0	0	0	116 205	270
St Petersburg	51 640 349	3 562 451	11 831	0	11 830 751	3 432 335
Southern Federal District	61 208 239	4 224 287	24 861	0	14 692 178	415 198
Republic of Adygeya	3 153 856	0	0	0	168 035	455
Republic of Kalmykia	467 254	0	0	0	15 300	0
Krasnodar Territory	40 398 001	110 921	24 861	0	7 188 775	282 440
Astrakhan Region	525 486	0	0	0	334 417	0
Volgograd Region	3 099 496	1 125 187	0	0	1 511 994	9 525
Rostov Region	13 564 146	2 988 179	0	0	5 473 657	122 778
North-Caucasian Federal District	15 647 496	97 836	0	0	4 439 710	95 054
Republik of Daghestan	468 092	7 881	0	0	477 836	2 397
Republic of Ingushetia	1 663 549	0	0	0	123 357	0
Kabardino-Balkar Republic	1 030 970	89 955	0	0	276 936	0
Karachai-Cherkess Republic	1 513 734	0	0	0	143 879	2 144

Republic of North Ossetia - Alania	1 028 233	0	0	0	113 330	810
Chechen Republic	75 397	0	0	0	3 857	0
Stavropol Territory	9 867 521	0	0	0	3 300 515	89 703
Volga Federal District	107 949 237	1 332 913	100 000	0	43 659 901	1 225 008
Republic of Bashkortostan	8 389 815	4 263	30 000	0	3 866 369	94 330
Republic of Marii El	7 866 958	0	0	0	173 247	6 138
Republic of Mordovia	1 135 552	0	0	0	141 466	0
Republic of Tatarstan	14 818 077	520 800	20 000	0	3 878 067	16 790
Udmurt Republic	6 912 475	0	0	0	1 289 966	37 776
Chuvash Republic	2 264 702	0	0	0	487 368	20 490
Perm Territory	14 107 381	40 816	11 000	0	3 051 121	169 975
Kirov Region	3 441 998	0	0	0	523 072	4 064
Nizhny Novgogrod Region	13 401 809	547 692	4 000	0	6 059 627	260 943
Orenburg Region	1 816 085	0	35 000	0	602 912	22 848
Penza Region	3 062 691	0	0	0	91 754	526
Samara Region	27 475 294	90 272	0	0	21 869 847	574 066
Saratov Region	2 178 676	28 074	0	0	1 396 756	15 879
Ulyanovsk Region	1 077 724	100 996	0	0	228 329	1 183
Ural Federal District	38 943 096	1 294 922	95 174	1 458	22 681 927	446 919
Kurgan Region	644 697	0	0	0	262 797	0
Sverdlovsk Region	25 213 501	855 812	91 174	0	15 358 637	291 548
Tyumen Region	5 102 719	161 179	4 000	0	3 550 377	30 391
Chelyabinsk Region	7 982 179	277 931	0	1 458	3 510 116	124 980
Siberian Federal District	64 703 536	657 767	30 000	457	33 455 156	806 485
Republic of Altai	115 469	0	0	0	127 681	48
Republic of Buryatiya	1 761 460	1 688	0	0	339 354	3 503
Republic of Tuva	96 548	0	0	457	225 946	0
Republic of Khakassia	418 362	0	0	0	222 409	556
Altai Territory	16 450 217	78 352	10 000	0	899 955	5 800
Zabaykal Territory	262 148	0	0	0	357 866	0
Krasnoyarsk Territory	4 990 817	7 105	0	0	5 644 201	100 144
Irkutsk Region	5 309 690	8 349	10 000	0	3 517 169	21 509
Kemerovo Region	3 005 906	0	0	0	3 971 610	46 883
Novosibirsk Region	25 546 668	457 645	0	0	14 882 854	536 962
Omsk Region	4 962 729	71 211	0	0	2 475 997	88 958
Tomsk Region	1 783 522	33 417	10 000	0	790 114	2 122
Far Eastern Federal District	14 136 994	319 514	420 041	2 861	7 218 995	293 625
Republic of Sakha (Yakutia)	637 482	0	40 000	2 861	203 117	216
Kamchatka Territory	779 411	0	0	0	93 929	1 537
Primorskiy Territory	1 464 610	32 533	3 135	0	1 177 024	19 672
Khabarovsk Territory	9 313 604	286 981	0	0	4 666 261	267 195
Amur Region	320 787	0	376 906	0	628 538	1 367
Magadan Region	1 130 948	0	0	0	349 474	109
Sakhalin Region	81 169	0	0	0	94 877	3 512
Jewish Autonomous Region	408 983	0	0	0	4 757	0
Chukotka Autonomous Area	0	0	0	0	1 018	17

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.11.12

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	18 109 823 549	5 762 585	1 197 292	3 624 209 799	5 090 612 146	9 242 495 737
Belgorod Region	13 709 857	0	0	3 969 293	1 602 727	8 109 251
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 352 247	0	155	2 392 035	302 655	2 615 311
Voronezh Region	905 418	0	0	896 366	70	8 959
Ivanovo Region	8 442 746	0	0	2 650 907	615 116	4 965 563
Kaluga Region	14 475 407	2 785	0	2 619 984	1 249 283	10 575 136
Kostroma Region	63 459 937	0	0	4 249 068	4 812 432	54 232 325
Kursk Region	11 189 457	0	0	2 797 825	234 150	8 143 093
Lipetsk Region	20 759 902	0	0	4 130 226	4 091 936	12 532 179
Moscow Region	65 359 107	3 967	0	11 504 370	21 290 685	32 313 613
Orel Region	1 408 817	0	0	410 282	149 980	829 712
Ryazan Region	12 256 272	0	0	3 791 400	528 039	7 752 190
Smolensk Region	21 672 171	0	0	7 233 433	2 494 036	11 901 487
Tambov Region	2 174 868	0	0	612 442	435 756	1 107 904
Tver Region	7 521 846	315	0	2 945 900	433 873	4 116 116
Tula Region	10 812 126	0	0	1 917 073	1 630 207	7 075 923
Yaroslavl Region	5 142 310	0	0	1 667 587	727 975	2 373 760
City of Moscow	17 845 181 061	5 755 518	1 197 137	3 570 421 608	5 050 013 226	9 073 843 215
North-Western Federal District	739 314 420	1 645 371	3 772	302 134 861	238 341 585	186 527 866
Republic of Karelia	808 013	0	0	586 152	71 531	144 655
Komi Republic	3 566 436	0	0	1 421 575	414 604	1 670 642
Akhangel'sk Region	610 613	0	0	331 222	188 244	86 087
Vologda Region	52 676 819	1 742	0	19 154 912	12 056 452	21 364 656
Kaliningrad Region	16 332 708	0	0	8 101 274	3 522 293	4 686 993
Leningrad Region	7 160 579	9 388	0	1 715 435	630 535	4 754 650
Murmansk Region	3 507 928	0	0	1 808 922	75 791	1 554 458
Novgorod Region	3 492 501	0	217	1 487 373	157 704	1 742 465
Pskov Region	1 850 371	0	436	953 982	37 500	853 880
St Petersburg	649 308 452	1 634 241	3 119	266 574 014	221 186 931	149 669 380
Southern Federal District	152 953 166	97 687	95 208	41 372 704	14 518 707	96 270 192
Republic of Adygeya	4 042 223	0	0	1 461 602	438 260	2 132 125
Republic of Kalmykia	481 276	0	0	258 624	56 250	164 464
Krasnodar Territory	77 764 551	49 991	93 806	16 188 705	8 581 353	52 488 268
Astrakhan Region	4 962 870	0	0	2 617 956	858 376	1 437 769
Volgograd Region	13 236 115	7 489	0	6 815 995	1 521 487	4 833 185
Rostov Region	52 466 131	40 207	1 402	14 029 822	3 062 981	35 214 381
North-Caucasian Federal District	51 416 902	2 046	3 310	16 665 618	4 251 059	30 062 339
Republic of Daghestan	26 842 349	0	240	7 784 340	2 240 604	16 625 321
Republic of Ingushetia	539 555	0	0	401 978	0	136 512
Kabardino-Balkar Republic	3 649 735	0	0	936 722	86 537	2 568 012
Karachai-Cherkess Republic	4 060 034	0	0	2 374 757	996 165	678 577
Republic of North Ossetia - Alania	7 190 122	0	3 070	1 719 761	418 281	4 989 281
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	9 135 107	2 046	0	3 448 060	509 472	5 064 636
Volga Federal District	787 269 201	7 885 114	1 892 790	172 983 654	176 202 724	425 143 058

Republic of Bashkortostan	58 643 481	18 022	0	9 433 455	14 106 640	34 908 175
Republic of Marii El	1 725 973	0	0	556 936	161 652	976 433
Republic of Mordovia	15 705 755	0	0	3 392 940	1 461 164	10 679 808
Republic of Tatarstan	362 025 234	7 825 519	1 887 150	82 046 760	115 045 700	153 619 111
Udmurt Republic	16 586 731	119	0	2 930 065	1 052 166	12 563 532
Chuvash Republic	7 573 350	0	0	2 520 127	1 638 161	3 344 565
Perm Territory	23 658 121	3 313	0	6 052 540	4 688 452	12 873 382
Kirov Region	20 934 409	1 389	0	4 127 987	1 578 225	14 948 547
Nizhny Novgogrod Region	57 431 286	15 302	0	12 649 385	4 780 214	39 832 030
Orenburg Region	27 798 517	21 312	1 674	5 620 861	6 741 449	15 389 767
Penza Region	2 998 417	0	0	772 249	312 883	1 906 009
Samara Region	137 258 048	138	3 966	33 709 720	22 038 441	81 034 523
Saratov Region	51 429 612	0	0	8 400 504	2 189 797	40 753 020
Ulyanovsk Region	3 500 267	0	0	770 125	407 780	2 314 156
Ural Federal District	587 979 407	391 857	90 456	131 874 862	130 973 892	318 573 147
Kurgan Region	1 693 425	0	617	741 872	167 771	773 073
Sverdlovsk Region	284 328 609	17 790	202	75 968 867	47 665 629	159 478 391
Tyumen Region	223 987 452	315 859	64 989	35 692 368	78 528 846	106 169 842
Chelyabinsk Region	77 969 921	58 208	24 648	19 471 755	4 611 646	52 151 841
Siberian Federal District	315 304 382	49 484	18 309	70 719 637	59 191 629	181 593 432
Republic of Altai	12 233 864	0	0	671 248	474 724	11 087 450
Republic of Buryatiya	6 917 901	22	0	2 361 247	172 140	4 273 353
Republic of Tuva	164 507	0	0	75 954	0	88 523
Republic of Khakassia	4 016 903	340	0	1 053 423	361 436	2 539 315
Altai Territory	10 873 697	0	8 118	3 625 566	1 179 267	5 990 329
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	9 931 447	12 317	9 630	2 838 672	897 672	5 849 191
Irkutsk Region	14 612 061	0	0	3 975 625	1 845 635	8 730 812
Kemerovo Region	20 715 157	0	0	4 207 398	739 767	15 733 850
Novosibirsk Region	210 546 559	36 805	561	45 974 347	51 692 087	109 920 348
Omsk Region	17 020 331	0	0	3 662 367	1 651 932	11 622 044
Tomsk Region	8 271 955	0	0	2 273 790	176 969	5 758 217
Far Eastern Federal District	305 668 935	28 362	235 771	50 865 784	29 922 049	223 044 422
Republic of Sakha (Yakutia)	17 318 918	19 252	4 774	5 109 851	1 981 132	10 131 632
Kamchatka Territory	11 544 699	8 696	2 257	3 231 719	1 444 524	6 589 703
Primorskiy Territory	59 351 000	231	2 632	19 262 654	4 421 350	35 453 300
Khabarovsk Territory	18 490 580	0	0	6 039 570	1 589 467	10 710 714
Amur Region	188 453 928	36	226 108	13 238 038	19 545 870	155 368 292
Magadan Region	0	0	0	0	0	0
Sakhalin Region	10 509 810	147	0	3 983 952	939 706	4 790 781
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 1.11.12

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	12 291 765 553	2 423 503	197 239	2 683 516 941	4 425 068 189	5 060 046 508
Belgorod Region	101 863 627	2 959	15 267	18 102 787	15 226 526	68 353 260
Bryansk Region	50 805 463	5 209	43 770	7 027 879	3 385 270	40 134 332
Vladimir Region	101 771 846	9 627	11 515	13 404 794	7 622 072	80 444 402
Voronezh Region	233 445 519	168 108	1 175	34 473 851	26 594 421	171 855 323
Ivanovo Region	52 150 582	14 253	1 646	6 160 594	2 239 937	43 605 461
Kaluga Region	78 335 840	53 029	9 076	14 219 571	5 587 528	58 336 987
Kostroma Region	50 336 385	11 339	0	4 759 839	6 256 171	39 257 104
Kursk Region	53 961 461	3 688	12	8 788 932	4 468 458	40 596 745
Lipetsk Region	74 820 254	5 962	9 412	11 250 375	7 801 224	55 644 515
Moscow Region	697 027 797	916 839	24 035	151 517 732	76 677 794	464 922 324
Orel Region	40 080 295	430	0	5 982 478	2 014 401	31 925 775
Ryazan Region	70 489 279	13 585	7 999	10 773 686	4 533 662	54 863 061
Smolensk Region	53 589 899	8 773	6 616	8 381 066	4 019 287	41 043 130
Tambov Region	46 166 263	2 717	267	7 003 890	2 154 836	36 892 820
Tver Region	73 581 865	6 230	0	12 167 738	4 907 900	56 372 661
Tula Region	91 780 273	5 396	904	11 403 790	12 220 341	67 840 056
Yaroslavl Region	105 208 849	20 786	0	19 046 072	18 361 934	66 969 833
City of Moscow	10 316 350 056	1 174 573	65 545	2 339 051 867	4 220 996 427	3 640 988 719
North-Western Federal District	2 000 251 606	3 096 915	43 463	446 681 394	377 580 725	1 151 534 238
Republic of Karelia	33 512 968	1 264	811	5 181 650	1 406 797	26 728 918
Komi Republic	72 860 851	15 965	11 260	9 185 228	3 116 686	60 295 708
Akhangel'sk Region	98 996 190	13 847	6 204	15 331 941	12 150 276	71 272 880
Vologda Region	81 735 754	20 535	1 176	15 949 500	8 570 853	56 865 142
Kaliningrad Region	80 358 286	13 760	0	20 019 384	7 736 051	52 398 749
Leningrad Region	19 322 837	27 159	0	4 926 593	1 808 868	12 318 283
Murmansk Region	66 142 284	3 443	604	9 890 278	4 306 659	51 739 136
Novgorod Region	29 938 510	4 486	5 471	6 478 621	1 489 384	21 724 787
Pskov Region	26 344 701	2 751	3 663	4 685 390	1 842 640	19 676 751
St Petersburg	1 491 039 225	2 993 705	14 274	355 032 809	335 152 511	778 513 884
Southern Federal District	914 863 113	209 872	134 424	183 833 127	73 026 008	655 219 736
Republic of Adygeya	13 551 220	2 189	0	1 816 762	826 771	10 883 061
Republic of Kalmykia	5 631 091	8 475	3 674	799 211	249 877	4 549 645
Krasnodar Territory	425 027 780	78 492	102 615	92 899 872	34 476 543	296 269 357
Astrakhan Region	47 587 072	3 881	0	6 920 117	4 007 079	36 536 671
Volgograd Region	134 500 828	24 879	286	26 518 075	7 464 418	100 092 732
Rostov Region	288 565 122	91 956	27 849	54 879 090	26 001 320	206 888 270
North-Caucasian Federal District	257 833 651	538 419	530 949	52 190 901	16 338 397	187 348 142
Republic of Dagestan	46 960 721	238 602	8 124	9 976 109	2 496 936	34 004 978
Republic of Ingushetia	4 015 534	5 116	0	1 327 334	278 490	2 394 878
Kabardino-Balkar Republic	22 509 497	112	38	4 000 971	1 054 577	17 356 664
Karachai-Cherkess Republic	10 937 671	7 246	0	2 458 598	936 682	7 511 869
Republic of North Ossetia - Alania	24 381 384	0	3 482	3 148 813	1 260 391	19 864 519
Chechen Republic	8 465 151	92 569	492 109	4 299 625	478 901	2 983 801

Stavropol Territory	140 563 693	194 774	27 196	26 979 451	9 832 420	103 231 433
Volga Federal District	2 439 029 375	8 472 648	1 989 006	459 489 936	431 815 446	1 528 235 468
Republic of Bashkortostan	324 277 881	50 812	633	44 406 634	111 000 375	167 998 164
Republic of Marii El	26 568 079	2 479	0	3 762 963	2 973 895	19 752 392
Republic of Mordovia	36 901 616	135 187	2	5 258 802	3 382 305	27 932 877
Republic of Tatarstan	502 556 916	7 836 699	1 889 602	111 439 743	139 284 371	240 149 370
Udmurt Republic	85 446 155	10 829	0	21 287 254	8 978 642	54 807 677
Chuvash Republic	58 487 575	16 105	12 653	10 658 281	5 106 123	42 566 356
Perm Territory	211 298 595	70 603	36 229	50 609 794	25 469 133	134 779 117
Kirov Region	68 835 747	29 780	14	10 586 080	6 412 823	51 323 528
Nizhny Novgorod Region	315 250 303	132 355	20 107	68 613 195	35 275 846	210 002 210
Orenburg Region	107 960 177	36 784	24 050	20 066 179	10 945 591	75 253 905
Penza Region	66 846 847	28 218	0	11 040 585	3 563 732	52 074 896
Samara Region	409 512 080	47 873	5 716	65 631 649	63 794 219	278 801 100
Saratov Region	152 402 167	25 223	0	26 230 935	8 845 410	116 989 060
Ulyanovsk Region	72 685 237	49 701	0	9 897 842	6 782 981	55 804 816
Ural Federal District	1 305 398 167	677 623	188 332	242 349 495	246 830 003	806 898 033
Kurgan Region	26 860 940	6 314	4 811	4 565 433	1 078 289	21 121 768
Sverdlovsk Region	530 085 669	124 332	56 189	105 367 027	84 097 048	336 741 289
Tyumen Region	526 313 800	398 455	81 533	85 858 038	144 418 097	293 099 001
Chelyabinsk Region	222 137 758	148 522	45 799	46 558 997	17 236 569	155 935 975
Siberian Federal District	1 203 926 503	259 020	167 635	215 758 003	118 911 913	862 194 193
Republic of Altai	5 479 403	3 729	3 785	980 666	603 888	3 876 630
Republic of Buryatiya	33 902 432	5 226	0	6 068 915	2 520 035	25 134 376
Republic of Tuva	4 504 304	26 235	3 939	668 714	318 550	3 474 538
Republic of Khakassia	18 745 202	10 586	0	3 143 774	1 254 606	14 200 980
Altai Territory	101 505 195	2 816	28 183	15 521 685	12 000 604	73 523 245
Zabaykal Territory	35 879 243	45 146	15 214	5 530 430	2 642 489	27 516 356
Krasnoyarsk Territory	210 223 474	46 407	51 263	42 724 301	19 400 028	146 023 153
Irkutsk Region	137 869 414	35 239	11 416	24 589 581	13 357 041	99 481 201
Kemerovo Region	171 630 660	6 609	29 775	23 983 174	19 364 868	127 595 014
Novosibirsk Region	311 281 675	61 671	5 566	66 464 231	31 772 222	210 827 560
Omsk Region	108 606 374	8 139	13 499	14 266 165	10 482 545	83 502 922
Tomsk Region	64 299 127	7 217	4 995	11 816 367	5 195 037	47 038 218
Far Eastern Federal District	636 265 268	184 506	285 862	126 169 792	54 577 260	452 533 856
Republic of Sakha (Yakutia)	65 716 261	62 441	28 267	15 699 561	5 211 412	44 450 253
Kamchatka Territory	36 164 458	10 056	2 257	6 714 281	2 480 506	26 600 266
Primorskiy Territory	173 944 847	18 302	6 524	48 777 727	10 172 468	114 537 043
Khabarovsk Territory	211 246 898	34 318	14 757	28 533 797	24 170 543	158 110 431
Amur Region	55 329 845	25 439	5 813	8 854 538	3 957 207	42 390 436
Magadan Region	27 770 398	9 194	228 043	5 248 334	4 075 821	18 157 589
Sakhalin Region	54 968 345	23 687	164	10 888 536	4 022 973	39 122 193
Jewish Autonomous Region	5 010 155	303	37	708 139	163 600	4 134 332
Chukotka Autonomous Area	6 114 061	766	0	744 879	322 730	5 031 313

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.11.12**

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	7 041 850 935	29 920 359	206	992 432 401	3 434 792 210	2 256 742 831
Belgorod Region	1 275 200	0	0	27 036	0	1 248 160
Bryansk Region	0	0	0	0	0	0
Vladimir Region	547 339	0	0	9 918	1 221	536 194
Voronezh Region	1 425	0	0	409	0	1 013
Ivanovo Region	661 590	0	0	20 352	6 241	634 996
Kaluga Region	1 101 383	0	0	33 642	9 583	1 058 115
Kostroma Region	9 208 068	0	0	379 765	1 219 444	7 601 165
Kursk Region	583 823	0	0	174 356	0	348 351
Lipetsk Region	1 238 573	0	0	658 847	0	579 725
Moscow Region	12 413 298	0	0	220 298	3 566 515	8 553 960
Orel Region	147 577	0	0	61 779	15 794	70 004
Ryazan Region	823 023	0	0	83 006	1 199	723 910
Smolensk Region	3 585 705	0	0	252 555	449 261	2 883 847
Tambov Region	22 903	0	0	1 553	0	20 066
Tver Region	521 364	0	0	37 347	162 412	321 539
Tula Region	732 728	0	0	181 420	0	551 308
Yaroslavl Region	307 501	0	0	39 763	63 050	203 426
City of Moscow	7 008 679 435	29 920 359	206	990 250 355	3 429 297 490	2 231 407 052
North-Western Federal District	189 439 255	3	0	36 323 571	69 721 011	82 029 822
Republic of Karelia	11 763	0	0	10 024	0	1 731
Komi Republic	635 730	0	0	3 683	7 200	624 847
Akhangel'sk Region	21 677	0	0	262	13 951	5 507
Vologda Region	14 814 495	0	0	7 421 709	3 912 881	3 478 760
Kaliningrad Region	4 980 105	0	0	1 032 776	1 738 813	2 179 320
Leningrad Region	839 593	0	0	99 318	13 928	723 668
Murmansk Region	556 630	0	0	254 825	0	270 763
Novgorod Region	73 729	0	0	8 569	2 837	62 317
Pskov Region	27 962	0	0	6 617	0	21 340
St Petersburg	167 477 571	3	0	27 485 788	64 031 401	74 661 569
Southern Federal District	11 709 875	0	0	1 779 950	1 995 800	7 615 504
Republic of Adygeya	21 519	0	0	5 792	0	15 715
Republic of Kalmykia	113 406	0	0	287	44 404	68 715
Krasnodar Territory	3 898 662	0	0	245 092	15 826	3 394 353
Astrakhan Region	184 435	0	0	126 358	0	46 963
Volgograd Region	1 137 918	0	0	59 232	324 817	753 859
Rostov Region	6 353 935	0	0	1 343 189	1 610 753	3 335 899
North-Caucasian Federal District	4 776 436	0	0	263 300	977	4 478 643
Republic of Dagestan	586 835	0	0	72 988	0	504 033
Republic of Ingushetia	8 876	0	0	482	0	8 326
Kabardino-Balkar Republic	82 661	0	0	740	0	81 908
Karachai-Cherkess Republic	3 249 731	0	0	161 045	0	3 066 249
Republic of North Ossetia - Alania	222 692	0	0	6 679	0	215 579
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	625 641	0	0	21 366	977	602 548
Volga Federal District	89 233 325	5 799	0	7 767 837	34 496 410	45 206 973
Republic of Bashkortostan	3 401 019	0	0	198 261	158 310	3 042 446
Republic of Marii El	3 606	0	0	486	0	3 120
Republic of Mordovia	259 728	0	0	14 747	0	242 131
Republic of Tatarstan	50 403 080	5 799	0	2 260 835	30 162 432	17 078 162
Udmurt Republic	1 523 109	0	0	69 175	438 673	1 015 261
Chuvash Republic	245 563	0	0	4 299	0	241 218
Perm Territory	2 825 281	0	0	448 221	76 764	2 300 296
Kirov Region	1 364 744	0	0	44 722	355 919	963 561
Nizhny Novgorod Region	3 680 201	0	0	427 674	1 025 040	2 189 753
Orenburg Region	1 774 749	0	0	50 405	524 410	1 199 930
Penza Region	0	0	0	0	0	0
Samara Region	18 669 125	0	0	3 413 057	1 458 651	13 023 678
Saratov Region	5 033 857	0	0	827 845	296 211	3 866 278
Ulyanovsk Region	49 263	0	0	8 110	0	41 139
Ural Federal District	60 659 599	31 251	0	7 578 179	6 326 518	33 149 418
Kurgan Region	31 982	0	0	1	0	31 508
Sverdlovsk Region	22 471 760	0	0	1 343 989	2 183 848	16 720 125
Tyumen Region	30 171 732	30 905	0	3 810 283	3 844 278	11 929 180
Chelyabinsk Region	7 984 125	346	0	2 423 906	298 392	4 468 605
Siberian Federal District	56 172 052	0	6 862	5 992 031	8 659 247	34 079 873
Republic of Altai	37 898	0	0	21 495	0	16 363
Republic of Buryatiya	1 094 410	0	0	20 247	0	166 002
Republic of Tuva	718	0	0	0	0	718
Republic of Khakassia	53 159	0	0	1 202	0	50 098
Altai Territory	210 984	0	0	30 921	0	179 700
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	220 886	0	0	5 333	0	215 553
Irkutsk Region	847 852	0	0	147 169	38 574	354 765
Kemerovo Region	618 905	0	0	332 709	0	286 105
Novosibirsk Region	51 700 085	0	6 862	4 979 994	8 534 883	31 963 223
Omsk Region	1 143 267	0	0	393 685	85 790	662 837
Tomsk Region	243 888	0	0	59 276	0	184 509
Far Eastern Federal District	43 183 030	0	0	2 741 190	8 519 957	29 481 547
Republic of Sakha (Yakutia)	942 224	0	0	48 629	68 725	745 586
Kamchatka Territory	1 021 390	0	0	137 321	88 270	778 704
Primorskiy Territory	11 789 204	0	0	1 033 198	5 497 654	5 167 363
Khabarovsk Territory	1 522 135	0	0	174 449	51 295	1 288 617
Amur Region	26 834 105	0	0	724 782	2 811 100	21 053 045
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 073 972	0	0	622 811	2 913	448 232
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 1.11.12

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	6 254 777 719	28 943 134	7 068	899 545 032	3 314 547 732	1 811 930 002
Belgorod Region	20 477 287	0	0	1 237 216	6 902 731	8 767 883
Bryansk Region	4 265 204	0	0	139 517	98 453	3 337 019
Vladimir Region	9 718 192	439	0	749 889	651 464	5 420 777
Voronezh Region	33 574 461	0	0	1 437 896	5 357 380	21 162 288
Ivanovo Region	4 863 023	23	0	215 052	58 338	3 895 542
Kaluga Region	8 092 343	693	0	800 036	540 161	4 700 220
Kostroma Region	4 059 189	57	0	206 161	1 281 758	2 074 496
Kursk Region	4 630 395	0	0	389 125	785 455	2 356 875
Lipetsk Region	5 192 011	0	0	771 650	369 930	3 093 071
Moscow Region	74 329 472	106	0	9 391 741	8 947 755	48 711 206
Orel Region	2 207 581	18	0	258 775	17 839	1 327 865
Ryazan Region	6 265 277	0	0	415 618	1 087 501	3 346 830
Smolensk Region	5 923 595	1 213	0	527 040	188 537	3 195 263
Tambov Region	2 425 673	0	0	71 005	28 098	1 265 811
Tver Region	8 089 153	5 868	0	781 073	341 315	3 860 178
Tula Region	10 264 758	0	0	3 062 842	703 072	4 128 926
Yaroslavl Region	7 910 179	37	0	612 221	625 373	5 163 363
City of Moscow	6 042 489 926	28 934 680	7 068	878 478 175	3 286 562 572	1 686 122 389
North-Western Federal District	461 179 055	69 822	0	58 967 284	128 188 103	246 262 768
Republic of Karelia	3 252 475	3	0	277 592	20 589	2 518 332
Komi Republic	6 275 640	0	0	375 777	10 805	3 838 656
Akhangel'sk Region	8 128 318	153	0	827 269	1 732 575	4 516 720
Vologda Region	29 377 090	114	0	3 677 559	19 185 927	4 039 274
Kaliningrad Region	17 813 253	5 621	0	2 162 103	2 511 359	12 553 532
Leningrad Region	2 866 114	0	0	288 033	757 359	1 664 369
Murmansk Region	9 295 915	0	0	1 766 290	1 347 523	5 009 714
Novgorod Region	3 903 596	127	0	1 316 626	85 326	2 213 749
Pskov Region	2 321 166	0	0	161 071	280 980	1 466 623
St Petersburg	377 945 488	63 804	0	48 114 964	102 255 660	208 441 799
Southern Federal District	96 842 640	2 128	0	14 758 983	7 808 600	62 122 328
Republic of Adygeya	644 934	0	0	30 534	4 482	420 813
Republic of Kalmykia	345 810	0	0	1 756	44 404	242 530
Krasnodar Territory	43 274 411	1 304	0	3 960 033	3 548 831	31 436 333
Astrakhan Region	4 365 052	101	0	622 095	446 294	2 634 281
Volgograd Region	13 429 036	0	0	1 440 958	832 012	8 715 720
Rostov Region	34 783 397	723	0	8 703 607	2 932 577	18 672 651
North-Caucasian Federal District	19 239 989	16 913	0	1 046 756	475 323	14 389 696
Republik of Daghestan	1 262 220	0	0	108 373	0	1 052 436
Republic of Ingushetia	187 164	0	0	2 908	0	153 214
Kabardino-Balkar Republic	1 689 385	0	0	31 903	10 719	1 223 671
Karachai-Cherkess Republic	2 778 152	0	0	46 377	10 561	2 662 190
Republic of North Ossetia - Alania	1 290 715	0	0	65 386	0	888 941
Chechen Republic	124 320	0	0	2 720	0	121 590

Stavropol Territory	11 908 033	16 913	0	789 089	454 043	8 287 654
Volga Federal District	273 726 705	848 091	0	34 089 820	54 562 918	145 223 153
Republic of Bashkortostan	25 618 252	823 019	0	1 363 125	5 734 470	13 194 892
Republic of Marii El	1 712 251	0	0	111 306	310 956	800 402
Republic of Mordovia	1 984 029	750	0	131 304	10 539	1 047 418
Republic of Tatarstan	63 680 334	6 060	0	3 343 934	30 031 814	24 010 396
Udmurt Republic	4 759 363	16 721	0	341 320	164 881	2 840 945
Chuvash Republic	4 741 599	0	0	360 973	1 217 372	1 772 826
Perm Territory	34 681 717	317	0	13 939 701	1 837 440	14 439 156
Kirov Region	3 424 897	107	0	371 087	449 073	1 990 062
Nizhny Novgogrod Region	38 368 456	713	0	5 789 290	5 256 682	20 152 220
Orenburg Region	8 164 269	219	0	922 797	584 178	5 666 911
Penza Region	4 795 782	185	0	847 279	144 295	2 423 187
Samara Region	62 008 940	0	0	4 904 075	7 405 928	43 314 567
Saratov Region	13 790 495	0	0	818 604	1 190 108	9 910 591
Ulyanovsk Region	5 996 321	0	0	845 025	225 182	3 659 580
Ural Federal District	181 807 277	62 007	0	17 757 915	22 898 120	110 334 532
Kurgan Region	1 339 517	0	0	146 791	76 067	669 781
Sverdlovsk Region	69 201 009	30 621	0	9 141 791	14 201 079	37 812 036
Tyumen Region	85 662 056	30 594	0	5 173 021	4 710 258	58 754 724
Chelyabinsk Region	25 604 695	792	0	3 296 312	3 910 716	13 097 991
Siberian Federal District	111 595 246	11 577	0	11 907 845	13 759 077	61 317 837
Republic of Altai	196 812	0	0	18 621	0	102 907
Republic of Buryatiya	4 546 836	0	0	791 452	72 916	1 264 381
Republic of Tuva	258 135	0	0	157 666	0	41 038
Republic of Khakassia	934 597	58	0	1 875	173 976	552 266
Altai Territory	9 928 970	99	0	394 075	2 195 415	4 107 402
Zabaykal Territory	2 100 720	0	0	253 585	3 680	740 358
Krasnoyarsk Territory	14 861 615	13	0	2 023 086	265 778	9 913 080
Irkutsk Region	12 090 344	108	0	1 380 771	495 704	5 586 616
Kemerovo Region	18 132 543	0	0	1 319 708	2 744 656	9 975 514
Novosibirsk Region	33 350 503	11 037	0	4 128 678	6 408 964	19 629 454
Omsk Region	8 699 563	19	0	886 695	326 598	6 069 624
Tomsk Region	6 494 608	243	0	551 633	1 071 390	3 335 197
Far Eastern Federal District	72 446 308	3 740	0	8 601 864	9 211 431	37 142 284
Republic of Sakha (Yakutia)	5 627 547	2	0	292 351	69 447	1 767 857
Kamchatka Territory	3 174 696	0	0	501 362	332 953	1 932 992
Primorskiy Territory	18 528 839	1 830	0	3 574 157	653 465	11 439 777
Khabarovsk Territory	21 574 526	0	0	1 343 931	1 157 822	15 703 790
Amur Region	5 624 846	0	0	386 760	1 412 879	2 066 176
Magadan Region	6 152 508	154	0	310 086	17 256	980 091
Sakhalin Region	11 305 676	1 754	0	2 181 739	5 566 616	2 950 442
Jewish Autonomous Region	309 980	0	0	10 958	993	230 669
Chukotka Autonomous Area	147 690	0	0	520	0	70 490

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.11.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 138 540 791	1 998 836 790	2 139 704 001
Belgorod Region	44 351	44 351	0
Bryansk Region	0	0	0
Vladimir Region	1 002 851	1 002 851	0
Voronezh Region	0	0	0
Ivanovo Region	1 709 579	1 709 579	0
Kaluga Region	101 300	101 300	0
Kostroma Region	4 286 769	3 467 050	819 719
Kursk Region	0	0	0
Lipetsk Region	726 050	726 050	0
Moscow Region	1 593 871	1 593 871	0
Orel Region	43 000	43 000	0
Ryazan Region	0	0	0
Smolensk Region	895 948	690 143	205 805
Tambov Region	0	0	0
Tver Region	35 000	35 000	0
Tula Region	220 000	220 000	0
Yaroslavl Region	186 000	186 000	0
City of Moscow	4 127 696 072	1 989 017 595	2 138 678 477
North-Western Federal District	65 806 014	34 316 433	31 489 581
Republic of Karelia	0	0	0
Komi Republic	360 000	360 000	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	615 402	554 330	61 072
Kaliningrad Region	280 080	275 194	4 886
Leningrad Region	105 000	105 000	0
Murmansk Region	662 725	658 002	4 723
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	63 742 807	32 323 907	31 418 900
Southern Federal District	8 865 851	6 807 711	2 058 140
Republic of Adygeya	0	0	0
Republic of Kalmykia	30 763	15 000	15 763
Krasnodar Territory	4 106 018	3 516 499	589 519
Astrakhan Region	80 000	80 000	0
Volgograd Region	559 286	543 000	16 286
Rostov Region	4 089 784	2 653 212	1 436 572
North-Caucasian Federal District	1 370 552	1 370 552	0
Republic of Dagestan	1 039 552	1 039 552	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	176 000	176 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	95 667 870	86 159 136	9 508 734
Republic of Bashkortostan	4 811 628	3 615 800	1 195 828
Republic of Marii El	29 000	29 000	0
Republic of Mordovia	309 105	309 105	0

Republic of Tatarstan	28 269 233	21 955 020	6 314 213
Udmurt Republic	1 966 553	1 449 705	516 848
Chuvash Republic	335 794	335 794	0
Perm Territory	192 000	192 000	0
Kirov Region	136 048	136 048	0
Nizhny Novgorod Region	3 560 734	3 332 354	228 380
Orenburg Region	1 962 061	1 962 061	0
Penza Region	0	0	0
Samara Region	53 634 470	52 404 649	1 229 821
Saratov Region	423 644	400 000	23 644
Ulyanovsk Region	37 600	37 600	0
Ural Federal District	72 708 188	37 035 287	35 672 901
Kurgan Region	10 000	10 000	0
Sverdlovsk Region	9 704 941	5 224 050	4 480 891
Tyumen Region	62 216 047	31 190 397	31 025 650
Chelyabinsk Region	777 200	610 840	166 360
Siberian Federal District	31 021 490	13 614 760	17 406 730
Republic of Altai	35 000	35 000	0
Republic of Buryatiya	594 000	594 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	974 431	974 431	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	233 750	233 750	0
Kemerovo Region	873 000	873 000	0
Novosibirsk Region	25 645 950	8 989 520	16 656 430
Omsk Region	2 665 359	1 915 059	750 300
Tomsk Region	0	0	0
Far Eastern Federal District	14 210 819	12 621 100	1 589 719
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	382 605	382 605	0
Primorskiy Territory	5 410 411	5 047 171	363 240
Khabarovsk Territory	58 398	0	58 398
Amur Region	8 271 905	7 103 824	1 168 081
Magadan Region	0	0	0
Sakhalin Region	87 500	87 500	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 1.11.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 140 583 778	1 990 588 096	2 149 995 682
Belgorod Region	44 351	44 351	0
Bryansk Region	0	0	0
Vladimir Region	107 013	0	107 013
Voronezh Region	86	86	0
Ivanovo Region	1 709 579	1 709 579	0
Kaluga Region	101 300	101 300	0
Kostroma Region	2 691 918	2 691 918	0
Kursk Region	0	0	0
Lipetsk Region	726 050	726 050	0
Moscow Region	1 593 871	1 593 871	0
Orel Region	119 803	43 000	76 803
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	35 000	35 000	0
Tula Region	220 000	220 000	0
Yaroslavl Region	22 292	22 292	0
City of Moscow	4 133 212 515	1 983 400 649	2 149 811 866
North-Western Federal District	73 739 519	42 040 694	31 698 825
Republic of Karelia	0	0	0
Komi Republic	360 000	360 000	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	660 902	599 830	61 072
Kaliningrad Region	280 080	275 194	4 886
Leningrad Region	105 000	105 000	0
Murmansk Region	662 725	658 002	4 723
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	71 630 812	40 002 668	31 628 144
Southern Federal District	9 138 223	7 070 711	2 067 512
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 614 018	3 024 499	589 519
Astrakhan Region	641 402	620 000	21 402
Volgograd Region	589 286	573 000	16 286
Rostov Region	4 293 517	2 853 212	1 440 305
North-Caucasian Federal District	1 360 552	1 360 552	0
Republik of Daghestan	1 029 552	1 029 552	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	176 000	176 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	98 632 455	88 900 895	9 731 560
Republic of Bashkortostan	4 914 271	3 709 059	1 205 212
Republic of Marii El	29 000	29 000	0

Republic of Mordovia	329 105	329 105	0
Republic of Tatarstan	30 943 349	24 638 520	6 304 829
Udmurt Republic	1 966 553	1 449 705	516 848
Chuvash Republic	290 794	290 794	0
Perm Territory	192 000	192 000	0
Kirov Region	136 048	136 048	0
Nizhny Novgogrod Region	3 610 734	3 382 354	228 380
Orenburg Region	1 962 061	1 962 061	0
Penza Region	0	0	0
Samara Region	53 797 296	52 344 649	1 452 647
Saratov Region	423 644	400 000	23 644
Ulyanovsk Region	37 600	37 600	0
Ural Federal District	79 241 144	43 402 995	35 838 149
Kurgan Region	10 000	10 000	0
Sverdlovsk Region	13 824 941	9 344 050	4 480 891
Tyumen Region	62 133 428	31 108 105	31 025 323
Chelyabinsk Region	3 272 775	2 940 840	331 935
Siberian Federal District	7 825 349	5 560 343	2 265 006
Republic of Altai	35 000	35 000	0
Republic of Buryatiya	594 000	594 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	974 431	974 431	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	195 255	175 000	20 255
Irkutsk Region	233 750	233 750	0
Kemerovo Region	873 235	873 235	0
Novosibirsk Region	2 141 696	759 868	1 381 828
Omsk Region	2 665 359	1 915 059	750 300
Tomsk Region	112 623	0	112 623
Far Eastern Federal District	12 730 977	11 724 683	1 006 294
Republic of Sakha (Yakutia)	3	3	0
Kamchatka Territory	382 605	382 605	0
Primorskiy Territory	5 410 411	5 047 171	363 240
Khabarovsk Territory	66 967	0	66 967
Amur Region	6 783 491	6 207 404	576 087
Magadan Region	0	0	0
Sakhalin Region	87 500	87 500	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	1.07.12	1.10.12	1.11.12
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	13,8	13,1	13,2
Ratio of core capital to risk-weighted assets	11,4	9,3	9,5	8,6	8,5
Ratio the value of credit risk on balance sheet assets	59,6	58,8	58,7	51,4	51,1
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	8,2	6,6	6,6	6,5	6,4
Loan loss provisions made as percent of total loans ¹	8,5	6,9	6,6	6,5	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	1,8	1,7	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	229,5	230,9	229,0
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	5,1	4,8	4,7	4,6	4,5
mining	3,6	2,9	3,1	3,2	3,3
manufacturing	16,0	15,2	14,5	14,4	14,3
production and distribution of energy, gas and water	2,6	2,9	2,8	2,8	2,8
constructing	5,9	5,6	5,6	5,7	5,8
wholesale and retail trade, car and household appliance repair	17,1	15,6	15,4	15,1	15,1
transport and communication	3,8	5,4	5,3	5,2	5,1
other economic activities	22,2	22,3	21,3	20,8	20,8
individuals	23,7	25,3	27,2	28,1	28,4
of which					
mortgage loans	6,6	6,7	7,0	7,1	7,2
Geographical distribution of interbank loans and deposits²					
Russian Federation	41,1	41,6	36,0	40,6	40,1
United Kingdom	21,4	20,2	20,0	16,7	20,0
USA	2,5	3,0	3,1	3,2	3,2
Germany	6,0	4,2	4,5	2,5	2,0
Austria	3,7	6,6	9,4	7,2	6,0
France	4,0	2,7	2,7	2,5	2,0
Italy	0,1	2,7	3,0	3,3	2,9
Cyprus	5,0	6,6	7,5	9,7	8,7
Netherlands	2,6	3,2	2,8	2,3	2,5
Other	13,6	9,0	11,0	12,0	12,7
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	11,4	10,7	11,0
Ratio of liquid assets to total assets	26,8	23,9	21,5	21,5	21,7
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	61,2	61,1	61,7
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	80,9	83,3	83,0
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	84,2	84,5	83,5
Ratio of clients' funds to total loans ³	109,5	105,3	99,6	98,1	98,5
Market risk⁴ to total own funds (capital)⁵	48,6	49,7	53,1	53,3	54,5
of which					
Interest rate risk	36,7	33,8	35,5	36,5	38,6
Equity position risk	8,6	12,9	13,6	10,6	10,2
Foreign exchange risk	3,2	3,0	4,0	6,1	5,7
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	3,9	3,8	3,8
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶	573,4	848,2	507,0	750,1	833,7
as percent of the banking sector own funds (capital) ⁶	1,9	2,4	1,2	1,7	1,9
	12,5	17,6	9,5	13,8	15,2
Return on assets⁷	1,9	2,4	2,3	2,3	2,3
Return on equity⁷	12,5	17,6	17,7	18,3	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
Reference data: own funds (capital) adequacy ratio as of 1.11.12, %	13,2	13,3 ³		32,4		25,4		17,6		13,0	

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	1.07.12	1.10.12	1.11.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 304,5	1 320,6	1 335,4
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 468,3	5 645,6	5 805,4
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	23,9	23,4	23,0

Table 43

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

Indicators	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
1. Factors of own funds (capital) increase	112,4	115,2	115,8	118,2	117,6
1.1. Authorised capital	25,4	24,5	23,9	23,4	23,0
1.2. Issue income	21,7	21,5	22,4	21,8	21,3
1.3. Credit institutions' profit and funds	37,1	42,9	45,1	47,6	47,3
1.4. Subordinated loans	24,3	22,7	20,7	21,7	22,3
1.5. Increase in value of property due to revaluation	3,9	3,7	3,8	3,7	3,6
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	15,8	18,2	17,6
2.1. Losses	1,1	1,7	1,9	2,2	2,1
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,5	0,2	0,1	0,1	0,1
2.6. Credit institutions' portfolio of shares	10,0	12,4	13,1	15,1	14,7
2.7. Other factors	0,6	0,7	0,5	0,5	0,5
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	1.07.12	1.10.12	1.11.12
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	612,1	829,7	873,6	886,1	949,0
3 rd group of assets	86,2	146,7	127,1	126,3	136,0
4 th group of assets	19 450,0	23 482,4	24 964,4	22 577,7	22 979,9
5 th group of assets	13,3	0,6	8,7	4,6	6,8
The value of credit risk on balance sheet assets	20 161,7	24 459,4	25 973,8	23 594,7	24 071,7

¹ Assets recognized in balance sheet are taken into account

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

Table 45

Own funds (capital) adequacy ratio of the banking sector

		1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 468,3	5 645,6	5 805,4
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	39 657,9	43 247,5	44 088,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	25 973,8	23 594,7	24 071,7
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 614,4	1 638,1	1 681,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	89,4	99,8	102,6
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 292,8	3 466,3	3 526,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	109,3	303,7	236,9	195,7	194,8
	- the value of operational risk, billion rubles	1 007,5	1 959,0	2 170,5	3 129,1	3 130,6
	- market risk, billion rubles	2 081,9	2 377,7	2 652,1	2 760,0	2 898,2
	- higher-risk transactions, billion rubles	-	2 248,3	3 836,2	8 635,4	8 763,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	13,8	13,1	13,2

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		1.07.12		1.10.12		1.11.12	
	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	1	0,0	3	0,0
From 10% to 12%	53	6,4	107	34,3	127	37,9	158	29,2	163	26,4
From 12% to 14%	86	20,4	125	16,6	136	42,2	127	58,0	129	61,4
14% and more	868	73,1	744	49,1	700	19,9	671	12,7	660	12,1
Banking sector, total	1012	100,0	978	100,0	965	100,0	962	100,0	961	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	1.07.12	1.10.12	1.11.12
Loans	Standard	45,5	53,4	55,3	55,9	56,6
	Substandard	34,7	29,4	27,9	27,9	27,5
	Doubtful	11,4	10,4	9,8	9,3	9,1
	Problem	2,9	2,7	2,8	2,7	2,6
	Loss	5,4	4,1	4,1	4,1	4,1
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	8,9	8,8	8,7
	Estimated LLP adjusted for collateral	8,8	7,2	7,0	7,0	6,8
	LLP made	8,8	7,2	7,0	6,9	6,8
	LLP made as percent of estimated LLP	79,8	79,5	78,6	78,8	78,4
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,9	99,8	99,8
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		15,9	14,7	14,4	14,7	14,6

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		1.07.12		1.10.12		1.11.12	
	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	6 738,7	100,0	7 391,2	100,0	7 605,6	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	332,6	8,2	474,2	8,5	554,2	8,2	601,8	8,1	610,3	8,0
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	6 184,4	91,8	6 789,2	91,9	6 995,1	92,0
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,1	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	-	21,3	-	22,5	-	22,6
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	7,3	-	5,7	-	5,2	-	5,1	-	5,1
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	53,0	100,0	60,6	100,0	61,7	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	14,3	64,5	19,4	50,4	25,9	48,8	25,8	42,5	26,8	43,5
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	27,1	51,2	34,9	57,5	34,8	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	-	23,6	-	28,7	-	28,7

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 1.11.12¹

	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	610 319,0	100,0	11 704,6	100,0	1,9
of which by quality categories					
1.1. Quality Category I	2 055,5	0,3	0,0	0,0	0,0
1.2. Quality Category II	596 434,6	97,7	5 615,6	48,0	0,9
1.3. Quality Category III	2 973,9	0,5	391,4	3,3	13,2
1.4. Quality Category IV	2 957,2	0,5	988,9	8,4	33,4
1.5. Quality Category V	5 896,4	1,0	4 706,8	40,2	79,8
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	175,4	100,0	2,0	100,0	1,2
of which by quality categories					
2.1. Quality Category I	159,6	91,0	0,0	0,0	0,0
2.2. Quality Category II	14,0	8,0	0,1	6,8	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	1,9	1,1	1,9	93,2	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	610 494,4		11 706,7		1,9
4. Homogeneous claims grouped into portfolios - total	26 841,7	100,0	7 670,6	100,0	28,6
of which by quality categories					
4.1. Quality Category I	7 949,4	29,6	0,0	0,0	0,0
4.2. Quality Category II	11 059,0	41,2	188,0	2,5	1,7
4.3. Quality Category III	197,8	0,7	31,0	0,4	15,7
4.4. Quality Category IV	216,1	0,8	50,0	0,7	23,1
4.5. Quality Category V	7419,3	27,6	7401,5	96,5	99,8
5. Claims for interest payments - total	3 893,0	100,0	530,4	100,0	13,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	581,7	14,9	480,8	90,7	82,7

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

Table 50

Homogeneous loans and claims on individuals and provisions made as of 1.11.12¹

	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	6 995 056,0	100,0	376 327,1	100,0	5,4
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	418 562,7	6,0	13 724,1	3,6	3,3
1.1.2. residential real estate (mortgage) loans, total	1 573 900,8	22,5	34 892,2	9,3	2,2
1.1.3. car loans, total	723 433,0	10,3	36 326,2	9,7	5,0
1.1.4. other consumer loans, total	4 245 805,6	60,7	289 922,2	77,0	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	3 099 355,6	44,3	39 887,8	10,6	1,3
1.2.2. a portfolio of loans without overdue payments	3 311 096,0	47,3	36 090,2	9,6	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	131 036,8	1,9	5 193,1	1,4	4,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	81 085,6	1,2	22 239,5	5,9	27,4
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	66 196,0	0,9	36 918,9	9,8	55,8
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	272 931,9	3,9	234 535,3	62,3	85,9
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	6 517 333,0	93,2	71 666,3	19,0	1,1
1.3.2. Quality category III	94 587,5	1,4	12 396,5	3,3	13,1
1.3.3. Quality category IV	69 679,0	1,0	29 736,9	7,9	42,7
1.3.4. Quality category V	313 456,5	4,5	262 527,3	69,8	83,8
2. Claims grouped into portfolios of homogeneous claims - total	34 810,4	100,0	10 043,8	100,0	28,9
of which by quality categories					
2.1. Quality category I	618,4	1,8	0,0	0,0	0,0
2.2. Quality category II	22 839,7	65,6	223,8	2,2	1,0
2.3. Quality category III	457,9	1,3	84,4	0,8	18,4
2.4. Quality category IV	522,5	1,5	252,4	2,5	48,3
2.5. Quality category V	10371,9	29,8	9483,1	94,4	91,4
3. Claims for interest payments - total	88 726,6	100,0	23 256,2	100,0	26,2
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	27 769,8	31,3	21 382,3	91,9	77,0

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	1.07.12	1.10.12	1.11.12	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
Substandard	8,9	8,3	8,5	8,8	8,7	2,3	2,1	2,2	2,2	2,2
Doubtful	19,9	22,9	21,8	20,7	20,5	15,3	15,9	15,6	15,5	15,3
Problem	15,0	16,3	16,5	16,8	16,7	45,0	44,3	41,0	43,2	43,3
Loss	56,2	52,4	53,1	53,7	54,0	90,8	91,5	91,5	90,3	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	1.07.12	1.10.12	1.11.12
Overdue claims on loans, deposits and other placements, billion rubles	1035,9	1133,0	1248,8	1290,5	1312,3
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	944,9	970,4	981,4
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	4,0	4,0	4,0
Overdue claims in rubles					
- billion rubles	886,2	994,1	1080,7	1133,2	1153,2
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,6	4,6	4,5
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	168,1	157,3	159,1
- 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	5,1	5,0
Overdue claims on loans and other placements with non-financial institutions	743,4	822,6	923,8	952,3	965,8
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	304,3	317,8	325,7
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	4,6	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	1.07.12	1.10.12	1.11.12	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
No overdue claims	142	134	127	115	113	1,9	1,9	1,7	1,7	1,4
Less than 5%	565	638	641	633	640	70,4	79,8	80,8	80,4	80,5
From 5 to 10%	187	110	101	116	115	23,2	13,4	13,1	13,4	13,5
From 10 to 15%	42	35	34	27	29	3,7	0,8	0,5	0,7	0,9
From 15 to 20%	20	10	10	13	9	0,3	3,4	0,5	0,3	0,3
From 20 to 60%	13	7	8	7	6	0,4	0,4	3,1	3,3	3,2
From 60 to 90%	4	2	3	2	2	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	2	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	41	44	43	0,1	0,3	0,2	0,2	0,2

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

Indicators	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	12 550,9	13 034,5	13 296,9
Share of large credit risks in the banking sector assets, %	25,8	28,8	28,4	28,4	28,2

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

	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
Volume of large loans, billion rubles	5 323,9	6 207,7	6 382,3	6 405,0	6 473,7
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 396,2	1 466,3	1 526,9
Volume of I quality category collateral, billion rubles	500,0	324,8	334,4	360,0	368,1
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	9,4	50,6	49,4
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 235,5	1 290,0	1 323,2
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	247,0	274,2	271,7
collateral of proprietary rights (claims), billion rubles	430,3	491,8	494,1	504,9	502,0

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		1st half of 2012		2010		2011		1st half of 2012		2010		2011		1st half of 2012		1st half of 2010	1st half of 2011	1st half of 2012
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	64,6	65,1	67,6	65,8	66,5	64,3	160,9	190,4	198,8	191,9	193,1	179,2	37,9	34,3	31,1	33,1	33,1	32,2	4,3	6,7	4,4
Agriculture, hunting and forestry	44,2	44,3	46,2	45,1	46,3	46,1	179,0	179,5	198,9	185,6	183,3	182,1	65,3	67,6	65,9	67,6	64,6	64,6	2,2	3,7	3,8
Mining	77,0	77,2	77,2	77,3	77,3	75,9	294,8	340,3	336,9	282,4	284,3	260,2	22,3	15,7	14,2	11,3	11,2	8,2	5,0	8,2	5,4
Manufacturing	44,6	46,2	46,2	44,8	45,5	44,7	127,6	149,7	147,2	151,6	149,3	146,6	52,4	46,7	43,7	51,2	52,4	49,7	4,7	5,4	3,9
Production and distribution of energy, gas and water	64,2	65,4	79,7	69,6	67,2	66,1	80,9	84,0	187,6	162,4	138,1	132,4	39,0	37,7	30,1	33,7	39,0	41,5	2,8	3,5	1,5
Construction	20,0	21,6	21,5	17,8	19,4	16,3	96,2	104,1	100,8	101,9	106,3	103,4	17,0	22,0	27,7	25,4	25,7	23,1	0,4	1,4	0,0
Wholesale and retail trade, car and household appliance repair	36,5	45,9	27,7	26,9	22,8	22,4	116,0	164,8	136,1	140,9	136,9	138,2	39,2	49,4	34,9	34,1	38,5	42,9	2,6	5,3	2,3
Transport and communication	62,1	63,5	65,4	62,7	65,8	41,9	126,8	127,7	149,0	163,3	166,9	51,0	45,1	48,5	45,9	48,2	45,9	67,2	3,6	6,2	5,1

* 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		1.07.12		1.10.12		1.11.12	
	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	53,1	100,0	53,3	100,0	54,5	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	35,5	66,9	36,5	68,5	38,6	70,7
- equity position risk (EPR)	8,6	17,8	12,9	26,0	13,6	25,5	10,6	20,0	10,2	18,8
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	4,0	7,5	6,1	11,5	5,7	10,5
Reference data:										
Number of credit institutions ¹	641		621		622		619		612	
Share of credit institutions' assets ¹ in total banking sector assets, %	90,9		92,3		92,4		92,5		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	1.07.12	1.10.12	1.11.12
Share of assets in foreign currency in total assets, %	24,1	23,3	23,8	22,9	23,1
of which:					
- 20 largest-asset credit institutions	25,6	25,2	26,0	24,5	24,7
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	22,1	22,0	22,3
of which:					
- 20 largest-asset credit institutions	24,1	23,2	24,1	23,3	23,7
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	1,6	0,9	0,8
of which:					
- 20 largest-asset credit institutions	1,6	1,9	1,9	1,2	1,0

Table 59

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

	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	10 519,3	10 503,2	10 885,0
Liabilities, bln rubles	7 690,0	8 955,6	9 792,5	10 087,2	10 521,1
Net balance sheet position, bln rubles	453,6	733,4	726,8	416,0	363,9
Net balance sheet position to own funds (capital), % ¹	9,6	14,0	13,3	7,4	6,3
Off-balance sheet positions ²					
Claims, bln rubles	3 485,7	5 228,6	6 663,0	6 722,7	6 044,5
Liabilities, bln rubles	3 396,1	5 398,4	6 793,4	6 698,5	6 031,9
Net balance sheet position, bln rubles	89,6	-169,8	-130,4	24,2	12,6
Net balance sheet position to own funds (capital), % ¹	1,9	-3,2	-2,4	0,4	0,2

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 (OFP)				
				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
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

Table 62

Open currency positions of the banking sector by currencies as of 1.11.12

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	327	-61,3	-1,7	-281,9	220,6
long	562	42,1	2,0	138,3	-96,2
EUR					
short	381	-52,3	-1,2	-32,8	-19,5
long	501	14,6	1,2	-43,6	58,3
GBP					
short	80	-4,6	-0,2	-4,7	0,0
long	301	15,6	0,6	6,0	9,6

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	1.07.12	1.10.12	1.11.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	27,0	27,3	28,4
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	22,7	22,7	24,1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-7,8	-4,7	-3,7	-3,7	-4,5

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». 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	1.07.12	1.10.12	1.11.12	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
Less than 0	594	608	610	610	609	61,5	51,5	51,2	56,5	55,9
From 0 to 20	365	316	310	303	304	36,7	47,1	48,4	43,2	43,6
More than 20	53	54	45	46	45	1,8	1,4	0,4	0,4	0,5
Data not available	0	0	0	3	3	0,0	0,0	0,0	0,0	0,0
Total	1012	978	965	962	961	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	1.07.12	1.10.12	1.11.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	49,9	50,0	48,5
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	44,2	44,1	42,6
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	21,1	19,9	17,1	17,2	17,3

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	1.07.12	1.10.12	1.11.12	1.01.11	1.01.12	1.07.12	1.10.12	1.11.12
Less than 0	455	446	384	381	374	21,7	25,6	20,9	24,2	20,1
From 0 to 20	250	208	189	200	206	20,4	12,3	18,7	11,6	16,5
More than 20	307	324	392	378	378	57,9	62,1	60,4	64,2	63,4
Data not available	0	0	0	3	3	0,0	0,0	0,0	0,0	0,0
Total	1012	978	965	962	961	100,0	100,0	100,0	100,0	100,0