

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

(INTERNET-VERSION)

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The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (17th Issue ) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

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**The Central Bank of the Russian Federation**

Banking Supervision Department

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

**Table 1**

**Macroeconomic indicators**

Indicator		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12
1.	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) <sup>1</sup> 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 <sup>2</sup> 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) <sup>3</sup> as % of GDP as % of the banking sector liabilities <sup>2</sup>	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
<b>Reference data</b>						
<b>Indicator (billion rubles)</b>		<b>1.01.08</b>	<b>1.01.09</b>	<b>1.01.10</b>	<b>1.01.11</b>	<b>1.01.12</b>
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

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

<sup>2</sup> 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».

<sup>3</sup> 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
<b>Reference data:</b>												
Increase from the beginning of the current year	9,4		8,5		9,4		26,1		9,8		2,6	
Increase over the same period of the previous year	7,8		2,5		13,0		19,6		9,2		9,1	

**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
<b>Reference Data:</b>							
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	1.08.12	1.09.12
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1102	1102	1101
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	965	965	963
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	1	2
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	651	648
Credit institutions holding general licences	283	273	271	271	271

Table 5

## Operating credit institutions (CIs), by federal districts

Federal district	1.01.11		1.01.12		1.07.12		1.08.12		1.09.12	
	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	564	58,4	565	58,7
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	504	52,2	504	52,2	505	52,4
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	107	11,1	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	26	2,7	25	2,6
<b>Russian Federation</b>	<b>1012</b>	<b>100,0</b>	<b>978</b>	<b>100,0</b>	<b>965</b>	<b>100,0</b>	<b>965</b>	<b>100,0</b>	<b>963</b>	<b>100,0</b>

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	1.09.12	1.01.11	1.01.12	1.09.12	1.01.11	1.01.12	1.09.12	1.01.11	1.01.12	1.09.12	1.01.11	1.01.12	1.09.12	1.01.11	1.01.12	1.09.12
Central	585	572	565	119	120	110	484	463	437	69	67	65	18	18	19	17	16	16
of which the City of Moscow and Moscow Region <sup>1</sup>	525	512	505	101	104	98	127	131	127	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	11
Southern	47	45	46	22	20	17	284	282	279	412	434	443	2	2	2	10	10	10
North-Caucasian	57	56	54	74	81	86	99	96	80		70	57	3	4	4	3	3	3
Volga	118	111	105	102	99	87	526	520	509	239	248	265	6	6	5	18	19	19
Ural	51	45	45	112	98	84	224	227	216	137	159	167	4	4	4	8	8	8
Siberian	56	54	53	28	26	23	338	321	307	402	401	404	2	2	2	12	11	11
Far Eastern	27	26	25	12	8	8	135	128	120	346	376	364	1	1	1	5	5	4
<b>Russian Federation</b>	<b>1012</b>	<b>978</b>	<b>963</b>	<b>494</b>	<b>464</b>	<b>424</b>	<b>2432</b>	<b>2343</b>	<b>2250</b>	<b>161</b>	<b>162</b>	<b>162</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>83</b>	<b>83</b>	<b>84</b>

<sup>1</sup> 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		1.08.12		1.09.12	
	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	22 825 987	50,6	23 260 610	51,1
From 6 to 20	7 051 684	20,9	8 413 454	20,2	8 766 724	19,8	8 801 368	19,5	8 796 290	19,3
From 21 to 50	3 931 248	11,6	4 564 408	11,0	5 027 489	11,4	5 213 600	11,6	5 112 385	11,2
From 51 to 200	4 616 510	13,7	5 389 002	13,0	5 667 755	12,8	5 749 718	12,8	5 828 873	12,8
From 201 to 500	1 584 615	4,7	1 916 580	4,6	2 009 101	4,5	1 992 985	4,4	2 013 913	4,4
From 501	481 445	1,4	539 359	1,3	508 833	1,1	506 628	1,1	510 418	1,1
<b>Total</b>	<b>33 804 628</b>	<b>100,0</b>	<b>41 627 520</b>	<b>100,0</b>	<b>44 265 672</b>	<b>100,0</b>	<b>45 090 286</b>	<b>100,0</b>	<b>45 522 488</b>	<b>100,0</b>



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	1.08.12	1.09.12
Central	54,9	56,3	56,6	56,9	57,3
of which the City of Moscow and Moscow Region	55,3	56,8	57,0	57,3	57,8
North-Western	71,9	68,7	68,0	67,9	66,5
Southern	69,0	68,6	69,5	69,4	69,2
North-Caucasian	45,5	43,4	46,3	46,1	45,4
Volga	43,4	44,8	46,7	47,2	47,2
Ural	60,2	66,5	66,5	67,1	68,0
Siberian	78,7	75,1	73,7	74,1	73,8
Far Eastern	72,6	74,8	76,7	77,1	77,6
<b>Russian Federation</b>	<b>47,7</b>	<b>50,0</b>	<b>50,3</b>	<b>50,6</b>	<b>51,1</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.09.12)**

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.09.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
<b>1</b>	First 5	5	5							
<b>2</b>	From 6 to 20	15		15						
<b>3</b>	From 21 to 50	30			27	3				
<b>4</b>	From 51 to 200	150			3	134	12			1
<b>5</b>	From 201 to 500	300				13	262	16	6	3
<b>6</b>	From 501	478					26	442	10	
Became operating after 1.01.12								3		
<b>Total over the period</b>								16		4
<b>Total as of 1.01.12<sup>1</sup></b>		<b>978</b>								
<b>Total as of 1.09.12<sup>1</sup></b>		<b>963</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>461</b>		

- 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

<sup>1</sup> 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	1.08.12	1.09.12
<b>Credit institutions with foreign participation over 50%</b>					
Assets	18,0	16,9	18,3	17,9	17,7
Own funds (capital)	19,1	17,6	19,0	19,0	19,2
Correspondent accounts with non-resident banks	20,3	14,3	14,1	14,8	17,6
Loans and other placements with non-financial organisations	15,1	14,0	15,0	14,9	14,7
Loans and other placements with individuals	25,7	22,0	21,9	22,0	22,0
Loans, deposits and other placements with credit institutions	25,1	30,0	30,9	28,4	27,5
Individual deposits	11,5	11,4	12,9	13,0	13,2
Funds raised from organisations <sup>1</sup>	17,6	17,4	18,8	18,6	18,1
Profit (loss) of the current year	20,7	17,4	18,4	20,1	20,6
<b>Reference data:</b>					
Number of credit institutions	111	113	117	117	119
<b>of which 100% foreign-owned credit institutions</b>					
Assets	11,0	10,0	10,4	10,1	9,8
Own funds (capital)	12,1	11,1	11,4	11,4	11,4
Correspondent accounts with non-resident banks	9,2	6,9	6,8	8,7	10,7
Loans and other placements with non-financial organisations	9,2	8,3	8,2	8,1	7,9
Loans and other placements with individuals	14,9	10,7	10,1	10,2	10,2
Loans, deposits and other placements with credit institutions	20,0	24,2	25,2	22,8	20,9
Individual deposits	5,3	5,4	5,5	5,5	5,6
Funds raised from organisations <sup>1</sup>	11,0	10,7	11,2	10,9	10,4
Profit (loss) of the current year	15,1	12,0	11,1	12,7	13,4
<b>Reference data:</b>					
Number of credit institutions	80	77	76	76	76

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures<sup>1</sup>

	1.01.11		1.01.12		1.07.12		1.08.12		1.09.12	
	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	1889,0	4,2	1979,4	4,3
Own funds (capital)	105,4	2,2	249,7	4,8	237,7	4,3	235,9	4,2	225,9	4,0
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	688,5	3,7	688,4	3,6	702,6	3,6
of which overdue claims	24,3	3,3	163,4	19,9	240,5	26,0	238,1	25,4	238,7	25,0
Loans and other placements with individuals	70,8	1,7	129,3	2,3	142,7	2,2	146,5	2,2	151,2	2,2
of which overdue claims	8,9	3,2	19,5	6,7	20,2	6,6	20,2	6,5	20,3	6,4
Individual deposits	164,5	1,7	303,2	2,6	309,6	2,4	311,0	2,4	316,4	2,4
Funds raised from organisations	335,2	3,0	799,6	5,7	803,9	5,8	797,9	5,7	805,9	5,6
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	14	1,4	8	0,8	7	0,7	7	0,7	7	0,7

<sup>1</sup> 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	1.08.12	1.09.12
1.	Money, precious metals and gemstones	912,6	1 225,6	1 097,0	1 112,1	1 140,8
1.1.	of which: money	862,4	1 125,0	986,4	997,8	1 001,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	1 348,9	1 443,1	1 329,6
3.	Correspondent accounts with credit institutions	853,6	1 000,6	1 096,5	1 290,6	1 237,6
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	164,3	227,4	228,7	248,0	209,6
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	867,8	1 042,6	1 028,1
4.	Securities acquired by credit institutions, total	5 829,0	6 211,7	6 587,9	6 588,3	6 546,8
	of which					
4.1.	Debt securities	4 419,9	4 676,2	4 964,9	4 968,5	4 908,5
4.2.	Shares	710,9	914,4	903,6	909,0	901,7
4.3.	Discounted promissory notes	330,0	233,9	278,0	275,0	285,2
4.4.	Shares in associates and subsidiaries	368,2	387,3	441,4	435,8	451,4
5.	Other participation in authorised capital	132,1	291,9	307,2	307,3	314,7
6.	Derivatives with fair value being an asset	-	-	188,1	169,8	165,0
7.	Loans, total	22 166,7	28 737,0	31 142,7	31 608,9	32 211,1
	of which:					
7.1.	Loans, deposits and other placements	22 140,2	28 699,2	31 109,0	31 575,5	32 176,7
	of which overdue claims	1 035,9	1 133,0	1 248,8	1 267,4	1 292,7
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	14 062,9	17 715,3	18 806,0	18 986,0	19 383,0
	of which overdue claims	743,4	822,6	923,8	936,2	955,0
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	6 572,6	6 758,7	6 998,8
	of which overdue claims	282,3	291,1	304,3	310,6	317,0
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	4 072,3	4 154,2	4 073,5
	of which overdue claims	4,6	5,1	5,4	5,2	5,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	1 013,8	1 029,3	1 036,3
8.1	of which real estate, temporarily out of use in operating activities	-	-	113,9	118,1	117,8
9.	Allocation of profit	132,1	173,2	106,8	107,5	121,5
9.1.	of which income tax	122,7	155,4	106,7	107,3	121,0
10.	Other assets, total	1 105,0	1 266,4	1 376,9	1 433,3	1 418,9
	of which:					
10.1.	Float	524,6	589,8	572,1	600,7	555,6
10.2.	Receivables	154,5	181,0	216,1	227,3	222,8
10.3.	Deferred expenses	77,9	94,3	109,9	110,1	110,0
<b>Banking sector assets</b>		<b>33 804,6</b>	<b>41 627,5</b>	<b>44 265,7</b>	<b>45 090,3</b>	<b>45 522,5</b>

Table 13

Structure of liabilities<sup>1</sup>, by source of funds

(billion rubles)

Liabilities <sup>1</sup>		1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 259,3	5 355,6	5 463,1
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	2 879,2	2 905,4	2 926,4
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 380,2	2 450,2	2 536,7
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	507,0	590,0	677,8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	2 250,7	2 576,9	2 402,6
3.	Accounts of credit institutions	255,7	336,4	354,0	339,2	311,2
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	204,8	202,8	185,7
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	136,9	131,6	116,9
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 221,6	4 261,9	4 456,7
5.	Clients' funds <sup>2</sup>	21 080,9	26 082,1	26 953,4	27 167,8	27 619,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	43,6	44,0	44,1
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	4,4	4,6	5,4
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 348,8	5 338,2	5 115,4
5.4.	Clients' float	220,6	288,1	326,8	312,0	299,6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 215,4	8 451,9	8 928,5
5.6.	Individual deposits	9 818,0	11 871,4	12 833,4	12 830,6	13 032,1
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	21,0	21,7	21,3
6.	Bonds	537,9	666,7	807,2	827,7	872,1
7.	Promissory notes and bank acceptances	797,3	859,5	1 106,3	1 077,7	1 095,0
8.	Derivatives with fair value being a liability	-	-	158,9	128,7	122,1
9.	Other liabilities <sup>1</sup> , total	2 713,0	2 947,5	3 154,1	3 354,8	3 179,8
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 400,6	2 415,3	2 450,6
9.2.	Float	255,1	325,0	328,6	518,5	295,1
9.3.	Payables	44,7	46,4	97,7	83,4	74,0
9.4.	Deferred income	5,5	5,5	5,2	5,3	5,3
9.5.	Interest payable	215,7	251,7	322,0	332,3	354,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>33 804,6</b>	<b>41 627,5</b>	<b>44 265,7</b>	<b>45 090,3</b>	<b>45 522,5</b>

<sup>1</sup> 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».

<sup>2</sup> 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	1.08.12	1.09.12
1.	Money, precious metals and gemstones	2,7	2,9	2,5	2,5	2,5
1.1.	of which: money	2,6	2,7	2,2	2,2	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	3,0	3,2	2,9
3.	Correspondent accounts with credit institutions	2,5	2,4	2,5	2,9	2,7
	of which:					
3.1.	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	2,3	2,3
4.	Securities acquired by credit institutions, total	17,2	14,9	14,9	14,6	14,4
	of which					
4.1.	Debt securities	13,1	11,2	11,2	11,0	10,8
4.2.	Shares	2,1	2,2	2,0	2,0	2,0
4.3.	Discounted promissory notes	1,0	0,6	0,6	0,6	0,6
4.4.	Shares in associates and subsidiaries	1,1	0,9	1,0	1,0	1,0
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	0,4	0,4
7.	Loans, total	65,6	69,0	70,4	70,1	70,8
	of which:					
7.1.	Loans, deposits and other placements	65,5	68,9	70,3	70,0	70,7
	of which overdue claims	3,1	2,7	2,8	2,8	2,8
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	41,6	42,6	42,5	42,1	42,6
	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	15,0	15,4
	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	9,2	8,9
	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	0,2	0,3
9.1.	of which income tax	0,4	0,4	0,2	0,2	0,3
10.	Other assets, total	3,3	3,0	3,1	3,2	3,1
	of which:					
10.1.	Float	1,6	1,4	1,3	1,3	1,2
10.2.	Receivables	0,5	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
<b>Banking sector assets</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 15

**Structure of liabilities<sup>1</sup>, by source of funds (as percent of total liabilities)**

<b>Liabilities<sup>1</sup></b>		<b>1.01.11</b>	<b>1.01.12</b>	<b>1.07.12</b>	<b>1.08.12</b>	<b>1.09.12</b>
1.	Funds and profit of credit institutions	12,8	11,9	11,9	11,9	12,0
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,5	6,4	6,4
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,4	5,4	5,6
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	1,1	1,3	1,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	5,1	5,7	5,3
3.	Accounts of credit institutions	0,8	0,8	0,8	0,8	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	9,5	9,8
5.	Clients' funds <sup>2</sup>	62,4	62,7	60,9	60,3	60,7
	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	11,8	11,2
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	18,7	19,6
5.6.	Individual deposits	29,0	28,5	29,0	28,5	28,6
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,1	0,0	0,0	0,0
6.	Bonds	1,6	1,6	1,8	1,8	1,9
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	0,3
9.	Other liabilities <sup>1</sup> , total	8,0	7,1	7,1	7,4	7,0
	Of which:					
9.1.	Provisions	6,5	5,6	5,4	5,4	5,4
9.2.	Float	0,8	0,8	0,7	1,1	0,6
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	0,7	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

<sup>1</sup> 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».

<sup>2</sup> Including certificates of deposit and savings certificates.



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

	Rubles					Foreign Currency					Total				
	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
<b>1. Loans, deposits and other placements, total</b>	<b>16099,2</b>	<b>21378,5</b>	<b>23244,9</b>	<b>23837,2</b>	<b>24403,6</b>	<b>6041,0</b>	<b>7320,7</b>	<b>7864,1</b>	<b>7738,3</b>	<b>7773,2</b>	<b>22140,2</b>	<b>28699,2</b>	<b>31109,0</b>	<b>31575,5</b>	<b>32176,7</b>
Of which															
- overdue claims	886,2	994,1	1080,7	1104,8	1130,3	149,7	138,9	168,1	162,6	162,4	1035,9	1133,0	1248,8	1267,4	1292,7
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>10085,6</b>	<b>12799,6</b>	<b>13750,8</b>	<b>14055,1</b>	<b>14346,0</b>	<b>2758,2</b>	<b>3088,3</b>	<b>3245,8</b>	<b>3140,9</b>	<b>3215,9</b>	<b>12843,8</b>	<b>15887,9</b>	<b>16996,5</b>	<b>17196,0</b>	<b>17561,9</b>
Of which															
- overdue claims	635,5	721,9	785,9	803,0	821,2	98,6	67,9	73,1	71,6	70,8	734,1	789,8	858,9	874,7	892,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	491,4	502,4	515,8	6,3	7,0	7,2	6,9	6,8	321,4	437,9	498,6	509,3	522,6
Of which															
- overdue claims	28,1	27,3	26,5	26,4	27,0	0,5	0,5	0,5	0,4	0,5	28,6	27,9	27,0	26,9	27,5
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>319,1</b>	<b>469,4</b>	<b>468,5</b>	<b>453,5</b>	<b>466,8</b>	<b>900,0</b>	<b>1357,9</b>	<b>1341,0</b>	<b>1336,4</b>	<b>1354,2</b>	<b>1219,1</b>	<b>1827,4</b>	<b>1809,5</b>	<b>1789,9</b>	<b>1821,0</b>
Of which															
- overdue claims	2,8	9,7	19,9	19,9	20,8	6,5	23,0	44,9	41,6	42,2	9,3	32,8	64,8	61,5	63,0
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>1280,7</b>	<b>1836,6</b>	<b>1750,1</b>	<b>1776,1</b>	<b>1787,5</b>	<b>395,9</b>	<b>495,8</b>	<b>518,1</b>	<b>521,1</b>	<b>658,0</b>	<b>1676,7</b>	<b>2332,4</b>	<b>2268,2</b>	<b>2297,2</b>	<b>2445,4</b>
Of which															
- overdue claims	9,5	17,9	18,6	18,6	18,5	0,6	1,3	1,8	1,7	1,8	10,0	19,2	20,4	20,3	20,3
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	1052,4	1074,0	1068,5	298,1	419,7	416,7	400,0	525,5	1209,7	1646,8	1469,1	1474,0	1594,0
Of which															
- overdue claims	4,4	4,8	5,1	4,9	4,8	0,0	0,1	0,1	0,1	0,1	4,4	4,9	5,1	4,9	5,0
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	697,7	702,1	719,0	97,8	76,1	101,4	121,1	132,5	467,0	685,6	799,1	823,2	851,4
Of which															
- overdue claims	5,1	13,0	13,6	13,7	13,6	0,6	1,2	1,7	1,6	1,7	5,6	14,3	15,3	15,4	15,3
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>190,2</b>	<b>398,4</b>	<b>385,1</b>	<b>462,4</b>	<b>444,1</b>	<b>1521,2</b>	<b>1912,8</b>	<b>2218,1</b>	<b>2217,8</b>	<b>2035,3</b>	<b>1711,4</b>	<b>2311,2</b>	<b>2603,3</b>	<b>2680,2</b>	<b>2479,5</b>
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,3	0,3	0,3	0,1	0,2	0,3	0,3	0,3
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>261,7</b>	<b>367,7</b>	<b>336,0</b>	<b>336,3</b>	<b>326,5</b>	<b>0,4</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>262,1</b>	<b>367,7</b>	<b>336,0</b>	<b>336,3</b>	<b>326,5</b>
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
<b>1.6 Loans and other placements with resident individuals</b>	<b>3722,7</b>	<b>5223,0</b>	<b>6274,5</b>	<b>6472,1</b>	<b>6716,3</b>	<b>348,8</b>	<b>316,7</b>	<b>282,4</b>	<b>270,0</b>	<b>267,4</b>	<b>4071,4</b>	<b>5539,7</b>	<b>6556,9</b>	<b>6742,1</b>	<b>6983,7</b>
Of which															
- overdue claims	238,2	244,5	256,2	263,2	269,7	43,6	45,9	47,5	46,8	46,7	281,7	290,4	303,8	310,0	316,4
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>2,5</b>	<b>4,3</b>	<b>6,3</b>	<b>6,9</b>	<b>6,8</b>	<b>10,8</b>	<b>6,9</b>	<b>9,4</b>	<b>9,7</b>	<b>8,3</b>	<b>13,4</b>	<b>11,2</b>	<b>15,7</b>	<b>16,6</b>	<b>15,1</b>
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	0,6	0,6
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	1904,2	1987,9	2069,4	2076,3	2107,9	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2069,4	2076,3	2107,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	50,5	52,7	55,2	6,3	4,7	5,0	4,7	4,8	46,0	46,9	55,4	57,5	59,9
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	236,6	232,4	236,5	17,1	17,8	39,2	40,5	46,4	325,8	231,7	275,8	272,9	282,8
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	2,1	2,3	4,2	2,1	2,2	2,1	2,3

**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	1.08.12	1.09.12
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
	<b>65,5</b>	<b>68,9</b>	<b>70,3</b>	<b>70,0</b>	<b>70,7</b>
Of which:					
- overdue claims	4,7	3,9	4,0	4,0	4,0
	3,1	2,7	2,8	2,8	2,8
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>58,0</b>	<b>55,4</b>	<b>54,6</b>	<b>54,5</b>	<b>54,6</b>
	<b>38,0</b>	<b>38,2</b>	<b>38,4</b>	<b>38,1</b>	<b>38,6</b>
Of which:					
- overdue claims	3,3	2,8	2,8	2,8	2,8
	2,2	1,9	1,9	1,9	2,0
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,5	1,6	1,6	1,6
	1,0	1,1	1,1	1,1	1,1
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>5,5</b>	<b>6,4</b>	<b>5,8</b>	<b>5,7</b>	<b>5,7</b>
	<b>3,6</b>	<b>4,4</b>	<b>4,1</b>	<b>4,0</b>	<b>4,0</b>
Of which:					
- overdue claims	0,0	0,1	0,2	0,2	0,2
	0,0	0,1	0,1	0,1	0,1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>7,6</b>	<b>8,1</b>	<b>7,3</b>	<b>7,3</b>	<b>7,6</b>
	<b>5,0</b>	<b>5,6</b>	<b>5,1</b>	<b>5,1</b>	<b>5,4</b>
Of which:					
- overdue claims	0,0	0,1	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,5	5,7	4,7	4,7	5,0
	3,6	4,0	3,3	3,3	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	2,6	2,6
	1,4	1,6	1,8	1,8	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
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>7,7</b>	<b>8,1</b>	<b>8,4</b>	<b>8,5</b>	<b>7,7</b>
	<b>5,1</b>	<b>5,6</b>	<b>5,9</b>	<b>5,9</b>	<b>5,4</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>1,2</b>	<b>1,3</b>	<b>1,1</b>	<b>1,1</b>	<b>1,0</b>
	<b>0,8</b>	<b>0,9</b>	<b>0,8</b>	<b>0,7</b>	<b>0,7</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>18,4</b>	<b>19,3</b>	<b>21,1</b>	<b>21,4</b>	<b>21,7</b>
	<b>12,0</b>	<b>13,3</b>	<b>14,8</b>	<b>15,0</b>	<b>15,3</b>
Of which:					
- overdue claims	1,3	1,0	1,0	1,0	1,0
	0,8	0,7	0,7	0,7	0,7
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0,1</b>	<b>0,0</b>	<b>0,1</b>	<b>0,1</b>	<b>0,0</b>
	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	8,6	6,9	6,7	6,6	6,6
	5,6	4,8	4,7	4,6	4,6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,5	0,8	0,9	0,9	0,9
	1,0	0,6	0,6	0,6	0,6
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio<sup>1</sup>

	1.01.11		1.01.12		1.07.12		1.08.12		1.09.12	
	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
<b>Securities, total</b>	<b>5 499,0</b>	<b>100,0</b>	<b>5 977,9</b>	<b>100,0</b>	<b>6 309,9</b>	<b>100,0</b>	<b>6 313,3</b>	<b>100,0</b>	<b>6 261,6</b>	<b>100,0</b>
- in rubles	4 567,6	83,1	5 008,9	83,8	5 243,4	83,1	5 265,5	83,4	5 156,5	82,4
- in foreign currency	931,4	16,9	969,0	16,2	1 066,5	16,9	1 047,8	16,6	1 105,1	17,6
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	1 813,7	28,7	1 748,4	27,9
- in rubles	1 428,6	26,0	1 458,8	24,4	1 639,0	26,0	1 648,7	26,1	1 590,1	25,4
- in foreign currency	226,2	4,1	203,8	3,4	183,8	2,9	165,0	2,6	158,4	2,5
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 166,8	50,2	3 186,9	50,5	3 205,4	51,2
- in rubles	2 448,5	44,5	2 465,4	41,2	2 479,9	39,3	2 493,6	39,5	2 463,4	39,3
- in foreign currency	557,0	10,1	609,1	10,2	686,9	10,9	693,3	11,0	742,0	11,9
Securities held-to-maturity	458,3	8,3	840,8	14,1	868,1	13,8	866,9	13,7	847,1	13,5
- in rubles	432,4	7,9	806,3	13,5	830,9	13,2	830,3	13,2	810,7	12,9
- in foreign currency	25,9	0,5	34,5	0,6	37,3	0,6	36,6	0,6	36,4	0,6
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	441,4	7,0	435,8	6,9	451,4	7,2
- in rubles	246,8	4,5	267,8	4,5	283,9	4,5	283,9	4,5	284,1	4,5
- in foreign currency	121,4	2,2	119,5	2,0	157,5	2,5	151,9	2,4	167,3	2,7
Reference data:										
Revaluation of securities	54,1		-63,5		-48,0		-14,8		-17,7	
Provisions for losses on securities available for sale	15,2		20,4		24,0		23,7		22,5	
Provisions for losses on securities held-to-maturity	3,9		1,6		1,2		1,1		0,8	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		9,3		8,9		8,9	

<sup>1</sup> Excluding promissory notes.

Table 19

## The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.07.12		1.08.12		1.09.12	
	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	4 968,5	100,0	4 908,5	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 143,2	83,4	4 154,5	83,6	4 051,8	82,5
- in foreign currency	758,7	17,2	769,0	16,4	821,7	16,6	814,0	16,4	856,7	17,5
of which: revaluation	17,0	0,4	-48,8	-1,0	-32,7	-0,7	-5,2	-0,1	4,8	0,1
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	4 997,6	100,0	4 973,6	100,0	4 903,7	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	1 113,3	22,4	1 092,2	22,3
- in rubles	1 113,4	25,3	1 397,1	29,6	1 091,8	21,8	966,4	19,4	915,1	18,7
- in foreign currency	64,1	1,5	99,2	2,1	145,7	2,9	146,9	3,0	177,1	3,6
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	65,1	1,3	123,3	2,5
- in rubles	284,3	6,5	223,6	4,7	111,4	2,2	65,0	1,3	123,2	2,5
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	365,0	8,3	408,5	8,6	410,0	8,2	399,6	8,0	414,8	8,5
- in rubles	345,0	7,8	408,5	8,6	399,4	8,0	387,5	7,8	403,7	8,2
- in foreign currency	20,0	0,5	0,0	0,0	10,6	0,2	12,1	0,2	11,1	0,2
other debt securities of residents	901,1	20,5	997,5	21,1	863,2	17,3	626,6	12,6	771,4	15,7
- in rubles	893,4	20,3	997,4	21,1	860,8	17,2	626,5	12,6	771,3	15,7
- in foreign currency	7,7	0,2	0,1	0,0	2,4	0,0	0,1	0,0	0,1	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	28,9	0,6	30,0	0,6	61,8	1,3
- in rubles	6,6	0,2	5,0	0,1	5,0	0,1	5,3	0,1	5,0	0,1
- in foreign currency	53,0	1,2	35,3	0,7	23,9	0,5	24,7	0,5	56,7	1,2
debt securities of non-resident banks	189,3	4,3	169,5	3,6	149,5	3,0	154,1	3,1	150,0	3,1
- in rubles	20,0	0,5	23,0	0,5	20,6	0,4	21,0	0,4	21,1	0,4
- in foreign currency	169,4	3,8	146,5	3,1	128,9	2,6	133,2	2,7	128,9	2,6
other debt securities of non-residents	469,9	10,7	629,7	13,3	565,2	11,3	604,4	12,2	608,7	12,4
- in rubles	138,4	3,1	245,0	5,2	199,7	4,0	249,4	5,0	239,3	4,9
- in foreign currency	331,5	7,5	384,7	8,1	365,5	7,3	354,9	7,1	369,4	7,5
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	1 621,1	32,4	1 970,5	39,6	1 672,4	34,1
- in rubles	243,2	5,5	645,9	13,7	1 477,5	29,6	1 829,6	36,8	1 560,1	31,8
- in foreign currency	112,1	2,5	101,1	2,1	143,6	2,9	141,0	2,8	112,3	2,3
overdue debt securities	12,3	0,3	12,6	0,3	10,7	0,2	10,0	0,2	9,3	0,2
- in rubles	11,4	0,3	10,6	0,2	9,7	0,2	9,0	0,2	8,3	0,2
- in foreign currency	0,9	0,0	2,0	0,0	1,0	0,0	1,0	0,0	1,0	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	20,6		19,6		17,5		16,4		15,4	

Table 20

## Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.07.12		1.08.12		1.09.12	
	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	909,0	100,0	901,7	100,0
- in rubles	659,7	92,8	833,9	91,2	816,3	90,3	827,1	91,0	820,6	91,0
- in foreign currency	51,3	7,2	80,5	8,8	87,3	9,7	82,0	9,0	81,1	9,0
of which: revaluation	37,0	5,2	-14,7	-1,6	-15,4	-1,7	-9,7	-1,1	-22,5	-2,5
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	918,9	100,0	918,7	100,0	924,2	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	9,9	1,1	10,4	1,1	10,0	1,1
- in rubles	5,7	0,8	10,5	1,1	9,8	1,1	10,3	1,1	9,9	1,1
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,1	0,0
other residents	588,0	87,3	786,6	84,7	714,7	77,8	694,0	75,5	769,1	83,2
- in rubles	586,4	87,0	784,2	84,4	712,6	77,5	692,0	75,3	767,1	83,0
- in foreign currency	1,6	0,2	2,4	0,3	2,1	0,2	2,0	0,2	2,0	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	11,9	1,3	11,0	1,2	8,7	0,9
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	28,1	4,2	13,9	1,5	11,9	1,3	11,0	1,2	8,7	0,9
other non-residents	22,2	3,3	64,5	6,9	78,3	8,5	73,0	7,9	74,5	8,1
- in rubles	8,4	1,2	8,4	0,9	8,4	0,9	8,4	0,9	8,4	0,9
- in foreign currency	13,8	2,0	56,2	6,0	69,9	7,6	64,6	7,0	66,1	7,2
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	104,2	11,3	130,4	14,2	61,9	6,7
- in rubles	22,1	3,3	45,5	4,9	100,8	11,0	126,1	13,7	57,7	6,2
- in foreign currency	7,7	1,1	8,0	0,9	3,3	0,4	4,3	0,5	4,2	0,5
<b>Reference data:</b>										
Provisions for losses on shares	10,6		14,7		18,1		18,2		16,9	

Table 21

## Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	236,6	232,4	236,5
of which promissory notes, not paid when due	3,4	1,8	1,8	2,1	1,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	41,4	42,6	48,7
of which promissory notes, not paid when due	0,13	0,03	0,01	0,01	0,01
<b>Total</b>	<b>330,0</b>	<b>233,9</b>	<b>278,0</b>	<b>275,0</b>	<b>285,2</b>

Table 22

### The structure of credit institutions' portfolio of discounted promissory notes<sup>1</sup>

	1.01.11		1.01.12		1.07.12		1.08.12		1.09.12	
	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
<b>Discounted promissory notes, total</b>	<b>330,0</b>	<b>100,0</b>	<b>233,9</b>	<b>100,0</b>	<b>278,0</b>	<b>100,0</b>	<b>275,0</b>	<b>100,0</b>	<b>285,2</b>	<b>100,0</b>
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	239,1	86,9	250,2	87,8
- other promissory notes of residents	53,1	16,1	32,5	13,9	33,0	11,9	33,8	12,3	32,6	11,4
- 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	2,1	0,8	2,3	0,8
<b>Reference data:</b>										
Provisions for losses on promissory notes	10,7		8,6		8,0		8,0		8,3	

<sup>1</sup> including overdue promissory notes.

Table 23

## Funds raised by credit institutions from organisations

(billion rubles)

		1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
1.	Funds raised from organisations, total	11 126,9	13 995,7	13 906,1	14 118,6	14 361,0
	- in rubles	7 786,3	10 330,4	9 716,1	9 762,9	9 957,1
	- in foreign currency	3 340,5	3 665,3	4 190,0	4 355,7	4 403,8
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	4 845,1	5 326,7	5 348,8	5 338,2	5 115,4
	- in rubles	4 134,9	4 701,0	4 476,4	4 406,9	4 240,1
	- in foreign currency	710,2	625,7	872,5	931,3	875,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	147,4	148,2	153,0
	- in rubles	119,6	144,0	145,1	145,8	150,5
	- in foreign currency	1,6	2,0	2,3	2,4	2,5
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	4,4	4,6	5,4
1.3.	Float	218,4	272,7	316,4	302,0	290,3
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 215,4	8 451,9	8 928,5
	- in rubles	3 541,2	5 488,0	5 074,7	5 200,9	5 576,6
	- in foreign currency	2 494,4	2 879,4	3 140,7	3 251,0	3 352,0
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	464,3	916,5	601,3	701,1	1 005,9
1.4.2.	Certificates of deposit	15,4	13,4	10,7	10,9	11,0
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	21,7	21,3
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	0,0	0,0	0,2	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	955,7	1 387,5	969,5	986,9	990,5
	- in rubles	826,0	1 191,4	846,1	840,0	840,3
	- in foreign currency	129,7	196,1	123,4	146,9	150,2
	with maturity from 31 days to 1 year	2 065,1	3 183,5	3 129,2	3 222,6	3 515,4
	- in rubles	1 597,2	2 728,6	2 611,0	2 684,5	3 018,1
	- in foreign currency	467,8	454,9	518,2	538,1	497,3
	with maturity in excess of 1 year	3 014,8	3 796,4	4 116,8	4 242,4	4 422,7
	- in rubles	1 118,0	1 568,1	1 617,6	1 676,4	1 718,2
	- in foreign currency	1 896,8	2 228,3	2 499,1	2 566,0	2 704,4
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	2 369,7	2 528,7	2 544,5
	- in rubles	299,7	381,2	476,2	525,0	524,8
	- in foreign currency	1 404,9	1 543,1	1 893,5	2 003,7	2 019,7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	243,5	249,7	295,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	410,3	429,3	314,5
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	1 705,7	1 837,2	1 921,1
	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

<sup>1</sup> Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.



Table 24

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

	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
<b>Issued debt obligations - total</b>	<b>1 364,6</b>	<b>1 551,1</b>	<b>2 001,7</b>	<b>2 011,4</b>	<b>2 092,0</b>
including:					
bonds:	537,9	666,7	807,2	827,7	872,1
of which					
with maturities less than one year	0,0	1,2	10,4	10,4	10,9
with maturities in excess of one year	537,9	665,5	796,8	817,3	861,3
deposit certificates <sup>1</sup>	15,4	13,4	10,7	10,9	11,0
of which					
with maturities in excess of one year	3,6	2,3	1,0	1,3	1,3
with maturities in excess of one year	11,4	11,0	9,5	9,5	9,5
savings certificates <sup>2</sup>	14,0	11,5	77,5	95,1	113,7
of which					
with maturities in excess of one year	8,2	4,8	34,1	39,5	45,5
with maturities in excess of one year	4,2	5,3	41,6	53,5	65,5
promissory notes and banker's acceptances	797,3	859,5	1 106,3	1 077,7	1 095,0
of which					
with maturities in excess of one year	407,8	483,1	620,6	589,9	584,9
with maturities in excess of one year	375,4	359,7	460,0	465,0	483,6

<sup>1</sup> Included in corporate deposits.

<sup>2</sup> Included in retail deposits.

## Individual deposit structure

(billion rubles)

		1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
1	Individual deposits	9 818,0	11 871,4	12 833,4	12 830,6	13 032,1
	- of which savings certificates	14,0	11,5	77,5	95,1	113,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 369,2	2 301,2	2 301,5
	- in rubles	1 546,4	2 059,3	2 116,3	2 052,2	2 049,9
	- in foreign currency	186,5	222,1	252,9	249,1	251,6
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	2 821,6	2 847,3	2 888,0
	- in rubles	1 353,3	1 981,1	2 381,0	2 411,4	2 438,4
	- in foreign currency	377,0	395,6	440,6	435,9	449,6
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	7 642,6	7 682,1	7 842,6
	- in rubles	5 018,8	5 661,9	5 941,4	5 988,7	6 076,9
	- in foreign currency	1 335,9	1 551,5	1 701,2	1 693,4	1 765,7
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	150,3	147,8	150,2

Table 26

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

(billion rubles)

	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>3 754,9</b>	<b>4 560,2</b>	<b>4 221,6</b>	<b>4 261,9</b>	<b>4 456,7</b>
- in rubles	1 832,1	2 197,7	1 926,1	2 021,5	2 071,6
- in foreign currency	1 922,8	2 362,5	2 295,6	2 240,5	2 385,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	1 904,3	1 958,3	2 095,7
- in rubles	1 407,6	1 767,2	1 505,1	1 556,9	1 591,6
- in foreign currency	289,0	356,4	399,3	401,5	504,1
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 058,3	2 436,6	2 317,3	2 303,6	2 361,0
- in rubles	424,5	430,5	421,0	464,6	479,9
- in foreign currency	1 633,8	2 006,0	1 896,3	1 839,0	1 881,1
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0

Table 27

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.09.12**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	21 086	47,8	64 265	0,1
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	78	23 001	52,2	29 370 508	64,5
No budgetary funds	882	0	0,0	16 087 716	35,3
Data not available	2	0	0,0	0	0,0
<b>Total</b>	<b>963</b>	<b>44 087</b>	<b>100,0</b>	<b>45 522 488</b>	<b>100,0</b>

<sup>1</sup> Without government and other extra-budgetary funds

## Funds raised from and placed with non-residents

№	Indicator	1.01.11		1.01.12		1.07.12		1.08.12		1.09.12	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	<b>1 808,3</b>	<b>5,3</b>	<b>2 059,6</b>	<b>4,9</b>	<b>2 520,5</b>	<b>5,7</b>	<b>2 677,0</b>	<b>5,9</b>	<b>2 695,2</b>	<b>5,9</b>
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	2 516,2	5,6	2 531,5	5,6
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 498,1	4,4	1 731,7	4,2	2 116,1	4,8	2 266,5	5,0	2 235,6	4,9
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	150,3	0,3	147,8	0,3	150,2	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	108,6	0,2	110,5	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	10,8	0,0	13,1	0,0	13,6	0,0
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>101,3</b>	<b>0,3</b>	<b>119,9</b>	<b>0,3</b>	<b>149,2</b>	<b>0,3</b>	<b>136,4</b>	<b>0,3</b>	<b>125,4</b>	<b>0,3</b>
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	<b>2 058,3</b>	<b>6,1</b>	<b>2 436,6</b>	<b>5,9</b>	<b>2 317,3</b>	<b>5,2</b>	<b>2 303,6</b>	<b>5,1</b>	<b>2 361,0</b>	<b>5,2</b>
4.	<b>Loans from other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>Raised funds, total</b>	<b>3 967,9</b>	<b>11,7</b>	<b>4 616,0</b>	<b>11,1</b>	<b>4 987,1</b>	<b>11,3</b>	<b>5 117,0</b>	<b>11,3</b>	<b>5 181,7</b>	<b>11,4</b>
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total	83,8	0,2	124,9	0,3	247,8	0,6	242,5	0,5	240,8	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
<b>Placed funds</b>											
1.	<b>Loans, total</b>	<b>2 943,9</b>	<b>8,7</b>	<b>4 149,8</b>	<b>10,0</b>	<b>4 428,4</b>	<b>10,0</b>	<b>4 486,8</b>	<b>10,0</b>	<b>4 315,6</b>	<b>9,5</b>
	of which overdue claims	10,0	0,0	33,6	0,1	65,7	0,1	62,4	0,1	63,9	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	2 680,2	5,9	2 479,5	5,4
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 809,5	4,1	1 789,9	4,0	1 821,0	4,0
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	15,7	0,0	16,6	0,0	15,1	0,0
2.	<b>Correspondent accounts with banks</b>	<b>689,3</b>	<b>2,0</b>	<b>773,1</b>	<b>1,9</b>	<b>867,8</b>	<b>2,0</b>	<b>1 042,6</b>	<b>2,3</b>	<b>1 028,1</b>	<b>2,3</b>
3.	<b>Securities acquired by credit institutions, total</b>	<b>773,4</b>	<b>2,3</b>	<b>919,9</b>	<b>2,2</b>	<b>836,0</b>	<b>1,9</b>	<b>874,6</b>	<b>1,9</b>	<b>905,9</b>	<b>2,0</b>
	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	788,5	1,7	820,4	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	84,0	0,2	83,2	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,2	0,0	2,1	0,0	2,3	0,0
4.	<b>Shares in associates and subsidiaries</b>	<b>122,7</b>	<b>0,4</b>	<b>122,9</b>	<b>0,3</b>	<b>161,3</b>	<b>0,4</b>	<b>155,5</b>	<b>0,3</b>	<b>171,0</b>	<b>0,4</b>
5.	<b>Loans provided to other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>Placed funds, total</b>	<b>4 529,3</b>	<b>13,4</b>	<b>5 965,7</b>	<b>14,3</b>	<b>6 293,5</b>	<b>14,2</b>	<b>6 559,4</b>	<b>14,5</b>	<b>6 420,6</b>	<b>14,1</b>
	<b>Reference data:</b>										
	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

<sup>1</sup> 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 29

### 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	1.08.12	1.09.12	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Total	573 379,7	848 216,8	507 010,8	589 971,7	677 791,6	1 012	978	965	964	961	132 079,1	173 170,6	106 763,8	107 533,9	121 472,9
Profit-making CIs <sup>1</sup>	595 046,7	853 842,3	512 398,2	598 425,1	686 823,2	931	928	877	851	863	131 763,4	172 913,2	106 155,3	106 906,0	120 847,0
Loss-making CIs	-21 667,0	-5 625,5	-5 387,4	-8 453,4	-9 031,6	81	50	88	113	98	315,6	257,4	608,5	627,8	625,9
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	1	2	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>1012</b>	<b>978</b>	<b>965</b>	<b>965</b>	<b>963</b>					

<sup>1</sup> including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses<sup>1</sup>

	1.01.11		1.01.12		1.04.12		1.07.12	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institution, total</b>	<b>22 645,4</b>	<b>100,0</b>	<b>27 399,1</b>	<b>100,0</b>	<b>6 552,6</b>	<b>100,0</b>	<b>15 742,7</b>	<b>100,0</b>
1.1. Interest income on placements with legal entities (except income on securities)	1 609,2	7,1	1 637,0	6,0	467,6	7,1	960,2	6,1
1.2. Interest income on loans to individuals	613,4	2,7	778,7	2,8	236,5	3,6	502,5	3,2
1.3. Income on securities	754,2	3,3	799,0	2,9	239,6	3,7	499,6	3,2
1.4. Income on operations with foreign currency	14 159,3	62,5	17 923,0	65,4	4 132,9	63,1	10 622,9	67,5
1.5. Commissions	513,3	2,3	587,1	2,1	146,8	2,2	312,6	2,0
1.6. Recovery of loss provision	4 118,9	18,2	3 963,9	14,5	802,8	12,3	1 818,8	11,6
1.7. Other income	877,2	3,9	1 710,4	6,2	526,4	8,0	1 026,1	6,5
Of which:								
1.7.1. Fines, penalties, forfeits	102,4	0,5	68,6	0,3	11,1	0,2	24,8	0,2
<b>2. Expenses of credit institution, total</b>	<b>22 064,4</b>	<b>100,0</b>	<b>26 550,8</b>	<b>100,0</b>	<b>6 284,2</b>	<b>100,0</b>	<b>15 235,7</b>	<b>100,0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	608,4	2,8	629,8	2,4	211,4	3,4	431,5	2,8
2.2. Interest expenses on funds raised from individuals	562,6	2,6	542,8	2,0	151,6	2,4	313,3	2,1
2.3. Expenses on operations with securities	394,3	1,8	495,5	1,9	139,9	2,2	333,7	2,2
2.4. Expenses on operations with foreign currency	14 114,1	64,0	17 829,3	67,2	4 155,7	66,1	10 570,8	69,4
2.5. Commissions	61,3	0,3	88,6	0,3	22,9	0,4	51,2	0,3
2.6. Expenses on loss provision	4 352,5	19,7	4 074,1	15,3	819,4	13,0	1 910,1	12,5
2.7. Management expenses (including personnel costs)	719,9	3,3	894,0	3,4	208,0	3,3	468,9	3,1
2.8. Other expenses	1 251,2	5,7	1 996,6	7,5	575,4	9,2	1 156,2	7,6
Of which:								
2.8.1. Fines, penalties, forfeits	1,6	0,0	1,7	0,0	0,4	0,0	1,4	0,0

<sup>1</sup> 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 31.1**

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.09.12**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	30 512 199 750	10 047 957 661	30 928 718 847	9 631 438 564
Belgorod Region	18 714 712	613 716	18 766 786	561 642
Bryansk Region	884 848	22 677	907 493	32
Vladimir Region	6 625 408	602 846	6 700 940	527 314
Voronezh Region	2 150 366	857 215	2 191 721	815 860
Ivanovo Region	12 599 176	733 419	12 642 317	690 278
Kaluga Region	17 329 837	1 014 946	17 307 807	1 036 976
Kostroma Region	94 711 426	10 443 466	95 353 564	9 801 328
Kursk Region	14 665 730	501 742	14 682 694	484 778
Lipetsk Region	26 852 470	3 810 384	26 835 448	3 827 406
Moscow Region	87 634 590	10 925 291	84 913 019	13 646 862
Orel Region	1 836 802	166 392	1 837 486	165 708
Ryazan Region	15 093 660	1 089 217	15 322 467	860 410
Smolensk Region	34 873 801	3 834 492	32 102 982	6 605 311
Tambov Region	2 844 038	26 498	2 847 203	23 333
Tver Region	9 840 600	565 088	9 866 238	539 450
Tula Region	13 697 982	631 670	13 680 202	649 450
Yaroslavl Region	8 342 797	369 689	8 359 632	352 854
City of Moscow	30 143 501 507	10 011 748 913	30 564 400 848	9 590 849 572
<b>North-Western Federal District</b>	1 027 992 730	240 873 856	1 044 432 765	224 433 821
Republic of Karelia	1 077 280	20 776	1 083 178	14 878
Komi Republic	6 049 202	666 850	6 075 618	640 434
Akhangel'sk Region	1 092 315	21 435	1 093 745	20 005
Vologda Region	68 482 759	8 116 383	64 978 259	11 620 883
Kaliningrad Region	24 087 652	5 090 165	24 117 360	5 060 457
Leningrad Region*	9 247 768	879 385	9 289 624	837 529
Murmansk Region	6 306 189	759 768	6 178 638	887 319
Novgorod Region	4 598 001	95 325	4 627 551	65 775
Pskov Region	2 821 557	45 448	2 824 860	42 145
St Petersburg	904 230 007	225 178 321	924 163 932	205 244 396
<b>Southern Federal District</b>	206 041 564	15 960 741	206 744 773	15 257 532
Republic of Adygeya	4 565 614	36 128	4 577 581	24 161
Republic of Kalmykia	1 127 396	96 762	1 103 613	120 545
Krasnodar Territory	101 328 207	4 738 592	101 540 045	4 526 754
Astrakhan Region	6 835 426	225 222	6 867 951	192 697
Volgograd Region	14 485 540	1 152 996	14 555 327	1 083 209
Rostov Region	77 699 381	9 711 041	78 100 256	9 310 166
<b>North-Caucasian Federal District</b>	70 238 126	4 244 082	69 735 062	4 747 146
Republic of Daghestan	32 983 831	546 379	32 984 138	546 072
Republic of Ingushetia	870 675	12 325	861 948	21 052
Kabardino-Balkar Republic	5 877 306	103 707	5 904 858	76 155
Karachai-Cherkess Republic	6 943 483	2 842 740	6 514 007	3 272 216
Republic of North Ossetia - Alania	10 003 392	172 616	9 958 394	217 614
Chechen Republic	0	0	0	0
Stavropol Territory	13 559 439	566 315	13 511 717	614 037
<b>Volga Federal District</b>	1 257 616 454	112 852 981	1 260 035 756	110 433 679



Republic of Bashkortostan	76 611 454	4 467 669	75 891 645	5 187 478
Republic of Marii El	2 021 546	9 974	2 026 780	4 740
Republic of Mordovia	19 526 268	341 621	19 530 469	337 420
Republic of Tatarstan	570 326 014	68 684 019	574 648 376	64 361 657
Udmurt Republic	23 405 542	1 900 659	23 157 763	2 148 438
Chuvash Republic	10 039 011	261 498	10 038 296	262 213
Perm Territory	30 920 556	2 804 140	30 815 638	2 909 058
Kirov Region	26 137 277	2 307 752	27 012 274	1 432 755
Nizhny Novgogrod Region	77 524 866	5 136 054	77 975 775	4 685 145
Orenburg Region	41 749 871	1 624 312	41 652 189	1 721 994
Penza Region	3 434 240	0	3 434 240	0
Samara Region	312 419 783	20 072 403	310 252 833	22 239 353
Saratov Region	58 637 113	5 146 564	58 727 455	5 056 222
Ulyanovsk Region	4 862 913	96 316	4 872 023	87 206
<b>Ural Federal District</b>	<b>824 528 585</b>	<b>133 337 233</b>	<b>853 212 811</b>	<b>104 653 007</b>
Kurgan Region	2 784 296	42 531	2 794 166	32 661
Sverdlovsk Region	379 612 969	34 739 480	386 269 119	28 083 330
Tyumen Region	336 144 619	86 407 580	354 995 413	67 556 786
Chelyabinsk Region	105 986 701	12 147 642	109 154 113	8 980 230
<b>Siberian Federal District</b>	<b>504 398 769</b>	<b>88 271 392</b>	<b>507 289 311</b>	<b>85 380 850</b>
Republic of Altai	15 330 591	81 323	15 391 321	20 593
Republic of Buryatiya	9 203 865	829 632	9 210 083	823 414
Republic of Tuva	369 619	4 326	373 856	89
Republic of Khakassia	4 806 415	56 044	4 820 381	42 078
Altai Territory	16 779 682	236 225	16 789 819	226 088
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 533 387	245 611	11 577 151	201 847
Irkutsk Region	17 878 154	1 662 842	18 807 705	733 291
Kemerovo Region	26 557 014	1 323 515	27 316 129	564 400
Novosibirsk Region	369 174 687	79 603 486	369 982 417	78 795 756
Omsk Region	22 707 667	3 980 518	22 961 673	3 726 512
Tomsk Region	10 057 688	247 870	10 058 776	246 782
<b>Far Eastern Federal District</b>	<b>438 975 964</b>	<b>36 998 528</b>	<b>436 053 434</b>	<b>39 921 058</b>
Republic of Sakha (Yakutia)	21 031 407	898 669	20 981 792	948 284
Kamchatka Territory	15 043 588	1 401 562	15 496 840	948 310
Primorskiy Territory	87 261 083	7 797 854	88 232 331	6 826 606
Khabarovsk Territory	48 352 023	3 244 240	48 476 917	3 119 346
Amur Region	254 953 210	22 948 553	250 577 074	27 324 689
Magadan Region	0	0	0	0
Sakhalin Region	12 334 653	707 650	12 288 480	753 823
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

<sup>1</sup> 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 31.2

**Assets and liabilities<sup>1</sup> with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.09.12**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	23 572 317 780	9 238 945 234	23 984 860 047	8 826 402 967
Belgorod Region	111 129 965	18 455 791	111 218 503	18 367 253
Bryansk Region	57 424 269	4 101 890	57 456 947	4 069 212
Vladimir Region	112 651 456	9 704 492	112 710 074	9 645 874
Voronezh Region	646 171 056	14 700 926	646 062 914	14 809 068
Ivanovo Region	61 895 554	5 228 119	61 965 228	5 158 445
Kaluga Region	90 612 836	7 936 764	90 635 901	7 913 699
Kostroma Region	66 593 197	5 021 062	66 671 601	4 942 658
Kursk Region	63 072 914	6 154 080	63 093 168	6 133 826
Lipetsk Region	84 934 581	7 914 593	84 932 169	7 917 005
Moscow Region	812 163 927	75 856 525	810 099 038	77 921 414
Orel Region	41 041 746	2 420 689	41 039 377	2 423 058
Ryazan Region	92 312 630	1 662 003	91 104 051	2 870 582
Smolensk Region	80 971 051	2 416 202	80 993 548	2 393 705
Tambov Region	46 884 925	2 606 120	46 897 257	2 593 788
Tver Region	83 329 808	8 225 631	83 282 457	8 272 982
Tula Region	115 569 107	26 470 737	115 598 646	26 441 198
Yaroslavl Region	211 722 825	7 913 545	211 811 067	7 825 303
City of Moscow	20 793 835 933	9 032 156 065	21 209 288 101	8 616 703 897
	2 670 451 366	505 162 658	2 627 668 498	547 945 526
<b>North-Western Federal District</b>				
Republic of Karelia	48 970 994	9 681 746	52 496 023	6 156 717
Komi Republic	85 753 448	6 057 155	85 752 595	6 058 008
Akhangel'sk Region	99 627 737	8 811 007	99 622 628	8 816 116
Vologda Region	140 784 227	12 878 107	138 699 072	14 963 262
Kaliningrad Region	104 589 306	26 332 233	73 877 178	57 044 361
Leningrad Region	21 128 483	5 660 718	23 796 591	2 992 610
Murmansk Region	58 497 374	27 865 142	77 073 180	9 289 336
Novgorod Region	47 388 269	4 327 931	45 722 930	5 993 270
Pskov Region	49 655 700	353 898	45 440 727	4 568 871
St Petersburg	2 014 055 828	403 194 721	1 985 187 574	432 062 975
<b>Southern Federal District</b>	1 361 545 315	90 648 318	1 352 032 870	100 160 763
Republic of Adygeya	23 202 456	166 638	23 213 357	155 737
Republic of Kalmykia	8 683 848	62 576	8 670 462	75 962
Krasnodar Territory	631 402 853	30 348 897	622 757 370	38 994 380
Astrakhan Region	50 621 547	4 615 578	50 650 583	4 586 542
Volgograd Region	152 118 178	11 033 800	150 381 331	12 770 647
Rostov Region	495 516 433	44 420 829	496 359 767	43 577 495
<b>North-Caucasian Federal District</b>	429 476 839	10 400 724	429 809 956	10 067 607
Republik of Daghestan	62 179 479	760 609	62 199 692	740 396
Republic of Ingushetia	11 106 842	72 927	11 098 642	81 127
Kabardino-Balkar Republic	34 927 360	868 575	34 885 995	909 940
Karachai-Cherkess Republic	16 858 998	1 462 585	16 904 895	1 416 688
Republic of North Ossetia - Alania	28 907 849	1 322 599	28 910 651	1 319 797
Chechen Republic	19 571 362	93 844	19 565 753	99 453
Stavropol Territory	255 924 949	5 819 585	256 244 328	5 500 206

<b>Volga Federal District</b>	3 933 381 137	286 372 153	3 993 251 428	226 501 862
Republic of Bashkortostan	330 576 237	66 145 383	371 200 102	25 521 518
Republic of Marii El	53 887 816	609 860	53 903 304	594 372
Republic of Mordovia	88 955 652	574 025	89 270 463	259 214
Republic of Tatarstan	734 460 971	75 219 311	739 375 325	70 304 957
Udmurt Republic	118 721 403	14 718 497	127 565 675	5 874 225
Chuvash Republic	85 586 001	588 025	85 554 946	619 080
Perm Territory	336 025 323	14 117 703	348 343 852	1 799 174
Kirov Region	99 916 931	2 580 410	100 868 760	1 628 581
Nizhny Novgograd Region	536 077 244	21 373 806	536 948 524	20 502 526
Orenburg Region	123 369 880	8 135 890	123 304 730	8 201 040
Penza Region	70 453 547	4 195 301	70 458 802	4 190 046
Samara Region	1 118 665 248	56 803 659	1 109 631 420	65 837 487
Saratov Region	163 620 492	15 014 397	163 741 164	14 893 725
Ulyanovsk Region	73 064 392	6 295 886	73 084 361	6 275 917
<b>Ural Federal District</b>	2 072 106 633	368 628 339	2 108 362 267	332 372 705
Kurgan Region	39 550 286	171 102	39 562 295	159 093
Sverdlovsk Region	979 629 998	198 349 913	994 781 275	183 198 636
Tyumen Region	708 823 207	138 355 433	727 202 479	119 976 161
Chelyabinsk Region	344 103 142	31 751 891	346 816 218	29 038 815
<b>Siberian Federal District</b>	2 252 601 477	120 491 010	2 258 609 808	114 482 679
Republic of Altai	9 255 054	38 230	9 258 868	34 416
Republic of Buryatiya	52 244 892	1 417 188	52 257 347	1 404 733
Republic of Tuva	14 433 061	31 054	14 441 791	22 324
Republic of Khakassia	27 280 139	196 842	27 292 323	184 658
Altai Territory	136 035 472	3 137 247	136 051 556	3 121 163
Zabaykal Territory	40 931 608	2 201 232	40 898 717	2 234 123
Krasnoyarsk Territory	359 798 107	16 918 353	358 850 128	17 866 332
Irkutsk Region	302 466 904	6 356 070	303 456 351	5 366 623
Kemerovo Region	202 287 508	16 748 061	203 009 813	16 025 756
Novosibirsk Region	841 828 100	66 151 781	852 018 786	55 961 095
Omsk Region	171 754 025	6 189 032	166 787 755	11 155 302
Tomsk Region	94 286 607	1 105 920	94 286 373	1 106 154
<b>Far Eastern Federal District</b>	991 059 507	82 970 995	988 515 087	85 515 415
Republic of Sakha (Yakutia)	75 063 559	5 498 344	75 019 319	5 542 584
Kamchatka Territory	39 844 173	3 483 863	40 114 263	3 213 773
Primorskiy Territory	215 517 939	19 643 873	216 562 378	18 599 434
Khabarovsk Territory	403 027 149	33 201 980	402 949 382	33 279 747
Amur Region	106 550 379	1 994 247	102 642 635	5 901 991
Magadan Region	80 710 174	9 471 319	80 902 497	9 278 996
Sakhalin Region	58 357 821	9 259 507	58 340 094	9 277 234
Jewish Autonomous Region	5 632 920	277 444	5 635 818	274 546
Chukotka Autonomous Area	6 355 393	140 418	6 348 701	147 110

<sup>1</sup> 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 32.1

## Securities acquired by credit institutions registered in respective regions, as of 1.09.12

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
<b>Central Federal District</b>	4 420 190 589	1 021 298 055	793 153 839	438 999 755	188 033 041	43 403 514
Belgorod Region	1 905 345	36 897	3 525	0	1 402 411	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	623 626	35 234	8 996	0	489 321	0
Voronezh Region	2 441	2 729	0	0	194 735	0
Ivanovo Region	869 667	67 775	16 546	0	304 099	119 786
Kaluga Region	0	0	10 855	0	0	0
Kostroma Region	31 756 443	120 760	0	5 880	175 198	19 822
Kursk Region	1 347 550	1 019 268	0	0	100 586	0
Lipetsk Region	2 000 298	334 331	4 418	0	369 220	0
Moscow Region	8 632 500	1 471 233	874 937	0	1 757 182	102 861
Orel Region	0	0	0	0	0	0
Ryazan Region	704 267	398 974	294 776	0	0	0
Smolensk Region	1 333 970	565 735	1 560 804	1 664	777 134	0
Tambov Region	0	0	0	62	0	0
Tver Region	562 004	207 403	19 439	0	0	0
Tula Region	497 046	234 645	3 831	0	11 934	0
Yaroslavl Region	27 819	10 596	185	0	86 899	0
City of Moscow	4 369 927 613	1 016 792 475	790 355 527	438 992 149	182 364 322	43 161 045
	187 790 556	21 779 640	19 361 042	2 246 273	20 359 955	2 264 733
<b>North-Western Federal District</b>						
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 003 294	800 286	58 127	0	25 635	212 322
Akhangel'sk Region	0	0	2 244	0	0	0
Vologda Region	5 090 643	907 532	50 012	1 000	920 538	0
Kaliningrad Region	3 766 632	178 511	32 357	0	450 692	0
Leningrad Region	831 912	238 542	25 078	20	25 383	0
Murmansk Region	579 105	433 780	0	0	0	0
Novgorod Region	861 077	364 251	208 198	0	396 294	0
Pskov Region	91 110	0	0	0	25 163	0
St Petersburg	174 566 783	18 856 738	18 985 026	2 245 253	18 516 250	2 052 411
<b>Southern Federal District</b>	11 028 350	3 160 214	5 207 819	25 169	2 333 941	189 502
Republic of Adygeya	20 081	20 037	1 653	0	29 463	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 133 604	1 890 587	4 599 137	0	1 791 073	0
Astrakhan Region	1 349 195	939 667	172 890	5 288	223 236	0
Volgograd Region	1 098 441	164 924	2 579	0	87 493	189 502
Rostov Region	427 029	144 999	431 560	19 881	202 676	0
<b>North-Caucasian Federal District</b>	3 450 827	227 834	328 800	9 000	2 219 387	0
Republik of Daghestan	1 400 519	0	236 604	0	264 571	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 558	0	27 340	0	0	0
Karachai-Cherkess Republic	622 372	0	24 312	0	45 630	0
Republic of North Ossetia - Alania	0	0	40 544	9 000	153 468	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 423 378	227 834	0	0	1 755 718	0

<b>Volga Federal District</b>	96 208 470	11 170 760	39 270 004	1 159 951	10 032 453	926 742
Republic of Bashkortostan	10 484 480	2 198 837	1 199 163	0	297 551	0
Republic of Marii El	0	0	0	0	39 791	0
Republic of Mordovia	316 448	96 422	39 811	0	519 166	0
Republic of Tatarstan	42 807 883	3 918 340	15 697 691	762 595	3 059 940	0
Udmurt Republic	2 038 937	99 825	21 442	0	23 993	647 901
Chuvash Republic	346 200	106 745	205 148	0	340 257	0
Perm Territory	1 189 691	0	5 264 186	0	319 154	0
Kirov Region	3 213 299	0	1 371 147	0	23 570	0
Nizhny Novgogrod Region	8 241 781	2 380 862	4 702 395	115	1 018 747	238 098
Orenburg Region	5 728 929	19 566	368 481	17 646	3 310 850	40 743
Penza Region	204 349	118 342	0	0	4 059	0
Samara Region	20 637 566	2 115 759	9 704 987	379 595	795 226	0
Saratov Region	998 907	116 062	695 503	0	275 132	0
Ulyanovsk Region	0	0	50	0	5 017	0
<b>Ural Federal District</b>	117 857 788	24 457 371	22 063 537	716 340	7 807 375	966 556
Kurgan Region	0	0	0	0	39 432	0
Sverdlovsk Region	72 126 238	7 844 570	15 792 449	100	3 607 882	466 102
Tyumen Region	29 555 083	7 570 138	5 847 734	716 240	3 600 021	260 911
Chelyabinsk Region	16 176 467	9 042 663	423 354	0	560 040	239 543
<b>Siberian Federal District</b>	31 538 319	4 407 715	20 535 603	8 224 743	4 724 009	779 214
Republic of Altai	1 115 497	940 368	1	0	313 701	0
Republic of Buryatiya	49 506	0	905 036	0	2 211	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 386	14 714	0	0	0	0
Altai Territory	38 780	36 451	12 340	0	1 004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 098	4 574	34 522	0	0	0
Irkutsk Region	112 501	0	113 995	0	180 337	34 738
Kemerovo Region	2 693 980	1 401 810	65 698	0	1 567 722	0
Novosibirsk Region	24 803 611	1 386 068	19 400 657	8 224 743	1 201 517	479 036
Omsk Region	2 363 101	469 015	127	0	1 433 494	265 440
Tomsk Region	342 859	154 715	3 227	0	24 023	0
<b>Far Eastern Federal District</b>	40 429 608	5 671 167	1 798 984	42 095	960 123	161 261
Republic of Sakha (Yakutia)	1 595 823	288 617	551 092	0	521 054	0
Kamchatka Territory	355 137	102 330	33 283	42 095	227 298	0
Primorskiy Territory	17 629 330	3 447 570	411 692	0	31 959	0
Khabarovsk Territory	770 015	12 809	459 523	0	137 267	0
Amur Region	19 830 705	1 706 904	7 641	0	0	161 261
Magadan Region	0	0	0	0	0	0
Sakhalin Region	248 598	112 937	335 753	0	42 545	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

**Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.09.12**

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
<b>Central Federal District</b>	4 470 016 008	1 028 436 362	804 620 162	445 977 353	189 342 137	44 092 628
Belgorod Region	1 905 345	36 897	3 541	0	1 402 411	0
Bryansk Region	0	0	303	0	0	0
Vladimir Region	95 708	35 234	8 996	0	2 542	0
Voronezh Region	2 441	2 729	0	0	194 735	0
Ivanovo Region	869 667	67 775	17 147	0	304 099	119 786
Kaluga Region	0	0	10 855	0	8 515	0
Kostroma Region	13 805 642	71 281	393	0	82 260	19 822
Kursk Region	1 347 550	1 019 268	0	0	100 586	0
Lipetsk Region	2 000 298	334 331	6 654	0	369 220	0
Moscow Region	8 632 500	1 471 233	875 095	0	1 832 595	102 861
Orel Region	0	0	0	0	0	0
Ryazan Region	704 267	398 974	294 776	0	0	0
Smolensk Region	207 546	202 505	195 867	1 664	14 529	0
Tambov Region	0	0	0	62	0	0
Tver Region	562 004	207 403	19 439	0	0	0
Tula Region	497 046	234 645	3 831	0	361 798	0
Yaroslavl Region	27 819	10 596	185	0	82 383	0
City of Moscow	4 439 358 175	1 024 343 491	803 183 080	445 975 627	184 586 464	43 850 159
<b>North-Western Federal District</b>	181 905 547	19 491 811	29 075 217	3 493 418	20 795 925	2 110 777
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 567 504	553 940	56 420	0	25 635	58 366
Akhangel'sk Region	0	0	2 244	0	0	0
Vologda Region	1 847 245	907 532	50 012	1 000	920 538	0
Kaliningrad Region	3 766 632	178 511	32 357	0	450 692	0
Leningrad Region	831 912	238 542	25 078	20	25 383	0
Murmansk Region	579 105	433 780	0	0	0	0
Novgorod Region	861 077	364 251	208 198	0	396 294	0
Pskov Region	91 110	0	0	0	25 163	0
St Petersburg	172 360 962	16 815 255	28 700 908	3 492 398	18 952 220	2 052 411
<b>Southern Federal District</b>	9 981 584	2 692 636	5 076 938	25 169	2 074 315	129 627
Republic of Adygeya	20 081	20 037	1 653	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 784 664	1 890 587	4 577 419	0	1 654 113	0
Astrakhan Region	727 248	472 089	174 515	5 288	148 442	0
Volgograd Region	1 022 562	164 924	3 114	0	59 084	129 627
Rostov Region	427 029	144 999	320 237	19 881	212 676	0
<b>North-Caucasian Federal District</b>	2 828 455	227 834	330 192	9 000	2 141 000	0
Republik of Daghestan	1 400 519	0	236 604	0	264 571	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 558	0	27 340	0	0	0
Karachai-Cherkess Republic	0	0	24 312	0	45 630	0
Republic of North Ossetia - Alania	0	0	40 544	9 000	151 794	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 423 378	227 834	1 392	0	1 679 005	0
<b>Volga Federal District</b>	95 891 309	11 170 760	39 246 525	1 159 951	10 758 967	926 742
Republic of Bashkortostan	10 211 343	2 198 837	1 174 721	0	477 765	0

Republic of Marii El	0	0	0	0	39 791	0
Republic of Mordovia	316 448	96 422	39 811	0	34 584	0
Republic of Tatarstan	42 717 356	3 918 340	15 697 691	762 595	3 056 045	0
Udmurt Republic	2 038 937	99 825	21 599	0	23 993	647 901
Chuvash Republic	346 200	106 745	205 408	0	592 142	0
Perm Territory	1 189 691	0	5 264 449	0	281 249	0
Kirov Region	3 213 299	0	1 371 147	0	23 570	0
Nizhny Novgogrod Region	8 241 781	2 380 862	4 702 523	115	1 765 161	238 098
Orenburg Region	5 728 929	19 566	368 513	17 646	3 310 850	40 743
Penza Region	204 349	118 342	0	0	35 856	0
Samara Region	20 684 069	2 115 759	9 704 987	379 595	831 176	0
Saratov Region	998 907	116 062	695 626	0	281 768	0
Ulyanovsk Region	0	0	50	0	5 017	0
<b>Ural Federal District</b>	<b>101 764 293</b>	<b>21 821 742</b>	<b>20 025 158</b>	<b>716 340</b>	<b>6 074 910</b>	<b>966 556</b>
Kurgan Region	0	0	0	0	39 432	0
Sverdlovsk Region	56 032 743	5 208 941	13 750 653	100	2 100 958	466 102
Tyumen Region	29 555 083	7 570 138	5 851 151	716 240	3 348 733	260 911
Chelyabinsk Region	16 176 467	9 042 663	423 354	0	585 787	239 543
<b>Siberian Federal District</b>	<b>15 839 507</b>	<b>3 022 195</b>	<b>1 527 971</b>	<b>0</b>	<b>4 002 249</b>	<b>303 931</b>
Republic of Altai	173 219	0	1	0	314 046	0
Republic of Buryatiya	49 506	0	905 036	0	2 211	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 386	14 714	0	0	0	0
Altai Territory	38 780	36 451	12 340	0	1 064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 098	4 574	34 522	0	13 554	0
Irkutsk Region	112 501	0	113 995	0	180 337	34 738
Kemerovo Region	2 693 980	1 401 810	65 808	0	1 567 722	0
Novosibirsk Region	10 112 115	940 916	391 916	0	349 031	3 753
Omsk Region	2 298 063	469 015	1 126	0	1 550 261	265 440
Tomsk Region	342 859	154 715	3 227	0	24 023	0
<b>Far Eastern Federal District</b>	<b>30 259 342</b>	<b>5 309 416</b>	<b>1 817 465</b>	<b>42 095</b>	<b>1 280 782</b>	<b>161 261</b>
Republic of Sakha (Yakutia)	1 699 067	288 617	569 573	0	1 030 065	0
Kamchatka Territory	348 833	102 330	33 283	42 095	59 715	0
Primorskiy Territory	17 649 377	3 447 570	425 909	0	5 017	0
Khabarovsk Territory	749 968	12 809	445 306	0	143 440	0
Amur Region	9 563 499	1 345 153	7 641	0	0	161 261
Magadan Region	0	0	0	0	0	0
Sakhalin Region	248 598	112 937	335 753	0	42 545	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.1

**Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.09.12**

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
<b>Central Federal District</b>	21 476 071 628	13 166 892 728	1 362 018 946	5 730 955 251
Belgorod Region	10 544 974	8 176 751	313 660	1 617 523
Bryansk Region	110	0	0	110
Vladimir Region	3 340 845	1 942 204	245 641	1 121 619
Voronezh Region	783 334	250 817	521 086	11 431
Ivanovo Region	8 739 476	4 673 213	230 060	3 639 904
Kaluga Region	8 693 747	2 609 104	1 770 000	4 157 924
Kostroma Region	52 532 554	10 237 617	104 853	40 870 227
Kursk Region	11 730 922	9 859 520	700 000	945 242
Lipetsk Region	20 217 842	14 555 544	1 774 000	1 944 010
Moscow Region	63 077 684	32 926 994	1 005 009	27 104 994
Orel Region	1 513 909	183 089	0	1 077 087
Ryazan Region	10 029 964	8 254 679	530 000	1 218 797
Smolensk Region	23 158 253	15 107 171	996 962	5 750 546
Tambov Region	2 086 433	1 767 294	0	249 139
Tver Region	7 095 610	4 305 085	678 050	2 112 475
Tula Region	10 431 508	8 748 140	150 000	1 233 759
Yaroslavl Region	6 039 758	4 612 585	649 465	665 191
City of Moscow	21 236 054 705	13 038 682 921	1 352 350 160	5 637 235 273
<b>North-Western Federal District</b>	648 699 679	492 422 707	27 697 466	84 743 654
Republic of Karelia	799 310	258 933	220 000	256 677
Komi Republic	2 384 939	1 731 815	200 000	452 704
Akhangel'sk Region	552 349	481 737	590	45 030
Vologda Region	49 409 560	26 183 935	914 100	20 341 152
Kaliningrad Region	14 863 099	7 681 436	5 514 689	1 565 338
Leningrad Region	4 202 926	3 107 267	197 030	761 018
Murmansk Region	3 551 054	1 606 658	168 000	1 678 812
Novgorod Region	1 787 801	1 134 220	45 500	534 003
Pskov Region	1 533 815	1 355 419	0	178 396
St Petersburg	569 614 826	448 881 287	20 437 557	58 930 524
<b>Southern Federal District</b>	142 325 510	90 483 735	7 094 189	39 432 859
Republic of Adygeya	3 240 766	2 345 711	0	895 055
Republic of Kalmykia	675 194	514 509	30	160 655
Krasnodar Territory	67 030 070	42 764 718	4 577 440	16 049 156
Astrakhan Region	2 163 699	944 461	60 300	769 532
Volgograd Region	10 522 516	7 645 095	1 383 000	953 427
Rostov Region	58 693 265	36 269 241	1 073 419	20 605 034
<b>North-Caucasian Federal District</b>	38 491 064	24 275 873	3 639 559	10 438 724
Republic of Dagestan	15 350 010	8 333 408	524 844	6 491 758
Republic of Ingushetia	394 650	176 166	0	218 484
Kabardino-Balkar Republic	4 493 275	3 061 129	435 000	997 146
Karachai-Cherkess Republic	4 047 769	2 877 148	704 500	466 121
Republic of North Ossetia - Alania	6 305 351	5 613 987	24 885	665 384
Chechen Republic	0	0	0	0



Stavropol Territory	7 900 009	4 214 035	1 950 330	1 599 831
<b>Volga Federal District</b>	869 382 066	514 766 559	39 874 419	286 975 223
Republic of Bashkortostan	51 955 461	25 222 090	3 572 906	22 014 050
Republic of Marii El	1 429 091	1 162 989	400	111 602
Republic of Mordovia	14 452 721	10 970 968	695 400	2 061 686
Republic of Tatarstan	379 006 072	277 104 759	15 219 463	73 776 104
Udmurt Republic	18 344 538	7 298 305	117 900	10 033 478
Chuvash Republic	6 245 741	3 055 364	220 500	2 803 187
Perm Territory	18 729 226	10 162 199	462 000	7 621 372
Kirov Region	18 394 167	13 132 478	180	4 423 771
Nizhny Novgogrod Region	46 139 102	34 658 668	864 150	6 853 984
Orenburg Region	26 844 812	13 047 319	981 050	12 075 489
Penza Region	2 444 723	1 887 913	1 000	470 517
Samara Region	246 235 282	97 186 989	12 777 470	131 957 228
Saratov Region	35 200 654	16 739 521	4 962 000	11 949 276
Ulyanovsk Region	3 960 476	3 136 997	0	823 479
<b>Ural Federal District</b>	555 293 449	241 217 535	40 952 714	237 559 306
Kurgan Region	1 807 206	1 656 352	30 900	115 568
Sverdlovsk Region	237 063 662	100 230 493	16 771 915	112 265 817
Tyumen Region	247 698 721	100 190 217	19 785 598	104 078 879
Chelyabinsk Region	68 723 860	39 140 473	4 364 301	21 099 042
<b>Siberian Federal District</b>	334 198 071	188 173 305	22 442 642	110 750 429
Republic of Altai	12 244 983	1 359 504	233 000	10 179 719
Republic of Buryatiya	5 935 490	2 394 337	0	3 541 153
Republic of Tuva	169 500	80 262	0	89 238
Republic of Khakassia	3 687 684	1 421 568	170 590	1 989 627
Altai Territory	13 713 110	10 344 775	1 120 000	2 037 615
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 403 735	4 610 769	965 285	2 792 868
Irkutsk Region	14 045 957	8 624 509	1 072 722	4 197 141
Kemerovo Region	15 784 148	8 042 942	2 877 892	4 863 314
Novosibirsk Region	238 688 337	139 986 605	14 451 453	72 710 660
Omsk Region	14 635 364	6 995 698	1 541 500	5 834 648
Tomsk Region	6 889 763	4 312 336	10 200	2 514 446
<b>Far Eastern Federal District</b>	339 088 626	94 559 961	8 910 718	222 293 867
Republic of Sakha (Yakutia)	12 304 043	7 437 173	2 750	4 427 290
Kamchatka Territory	11 494 140	8 029 997	1 384 600	2 014 400
Primorskiy Territory	56 762 818	39 947 857	140 435	13 823 392
Khabarovsk Territory	39 881 713	19 227 639	4 120 300	16 050 736
Amur Region	211 290 710	15 077 185	2 567 133	184 333 479
Magadan Region	0	0	0	0
Sakhalin Region	7 355 202	4 840 110	695 500	1 644 570
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 33.2

**Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.09.12**

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
<b>Central Federal District</b>	13 546 473 406	8 601 978 500	1 377 888 940	2 651 482 648
Belgorod Region	44 598 541	38 483 282	313 660	4 969 072
Bryansk Region	41 274 874	27 940 136	0	8 909 851
Vladimir Region	77 809 783	50 690 748	175 000	26 280 516
Voronezh Region	611 501 743	403 460 618	521 086	193 249 602
Ivanovo Region	38 071 353	27 841 295	230 060	6 410 642
Kaluga Region	67 987 836	43 475 285	1 770 000	19 404 945
Kostroma Region	38 770 127	31 236 089	4 853	4 952 936
Kursk Region	46 558 884	41 482 338	700 000	4 148 732
Lipetsk Region	47 292 856	31 458 308	1 765 000	12 789 080
Moscow Region	520 414 625	262 489 581	1 185 009	218 263 451
Orel Region	17 665 614	13 316 525	0	3 457 518
Ryazan Region	80 317 432	55 520 376	530 200	12 150 924
Smolensk Region	70 256 000	53 813 236	370 950	10 506 061
Tambov Region	20 709 629	18 316 662	0	1 993 188
Tver Region	74 578 788	51 317 673	648 000	12 635 699
Tula Region	101 942 004	83 236 298	140 000	13 140 027
Yaroslavl Region	192 677 405	76 806 713	249 465	104 010 232
City of Moscow	11 454 045 912	7 291 093 337	1 369 285 657	1 994 210 172
<b>North-Western Federal District</b>	1 932 934 950	1 257 010 299	27 598 318	534 717 037
Republic of Karelia	42 271 595	15 047 399	220 000	22 641 998
Komi Republic	55 978 669	20 131 690	200 000	34 101 105
Akhangel'sk Region	59 657 038	44 010 737	590	6 511 133
Vologda Region	116 452 041	88 276 952	840 100	15 292 215
Kaliningrad Region	82 970 868	55 800 457	5 514 689	17 979 430
Leningrad Region	13 942 837	10 240 095	197 030	2 651 757
Murmansk Region	51 553 172	23 377 525	168 000	27 734 010
Novgorod Region	38 815 721	18 318 345	45 500	14 259 160
Pskov Region	42 644 170	30 822 067	0	9 259 906
St Petersburg	1 428 648 839	950 985 032	20 412 409	384 286 323
<b>Southern Federal District</b>	1 125 119 999	719 455 024	7 191 040	369 018 402
Republic of Adygeya	20 772 368	13 237 685	0	7 459 983
Republic of Kalmykia	7 528 329	4 199 001	30	3 329 298
Krasnodar Territory	541 485 894	337 861 028	4 292 291	185 783 225
Astrakhan Region	23 875 242	11 504 917	610 000	7 360 202
Volgograd Region	96 151 089	71 723 294	1 312 000	21 283 987
Rostov Region	435 307 077	280 929 099	976 719	143 801 707
<b>North-Caucasian Federal District</b>	348 583 495	202 082 434	2 985 159	134 285 628
Republic of Dagestan	40 084 426	22 159 184	539 944	17 385 298
Republic of Ingushetia	8 859 211	5 565 036	0	3 294 175
Kabardino-Balkar Republic	29 719 141	21 946 190	435 000	7 336 838
Karachai-Cherkess Republic	14 642 687	8 562 828	200 000	5 879 859
Republic of North Ossetia - Alania	15 674 369	11 798 494	39 885	3 834 895

Chechen Republic	14 720 901	9 982 773	0	4 738 128
Stavropol Territory	224 882 760	122 067 929	1 770 330	91 816 435
<b>Volga Federal District</b>	<b>3 148 488 357</b>	<b>1 861 144 277</b>	<b>39 900 202</b>	<b>1 108 462 884</b>
Republic of Bashkortostan	258 250 111	134 915 809	3 623 435	111 085 074
Republic of Marii El	50 300 284	36 121 840	400	10 873 694
Republic of Mordovia	80 098 482	58 682 633	340 400	13 325 134
Republic of Tatarstan	528 159 930	381 627 279	15 519 417	118 384 687
Udmurt Republic	111 921 314	55 802 125	117 900	48 175 239
Chuvash Republic	74 370 373	46 423 717	145 500	26 588 676
Perm Territory	293 889 221	190 010 766	462 000	101 997 142
Kirov Region	83 218 592	54 155 719	180	24 169 309
Nizhny Novgograd Region	454 610 490	298 888 209	844 350	139 315 841
Orenburg Region	69 389 384	43 209 314	981 000	23 985 742
Penza Region	33 005 761	22 550 662	1 150	6 584 573
Samara Region	993 082 104	470 286 655	12 902 470	447 932 828
Saratov Region	91 843 141	49 243 329	4 962 000	29 662 470
Ulyanovsk Region	26 349 170	19 226 220	0	6 382 475
<b>Ural Federal District</b>	<b>1 675 574 288</b>	<b>881 396 585</b>	<b>38 383 874</b>	<b>703 081 855</b>
Kurgan Region	34 400 484	16 677 557	30 900	17 395 469
Sverdlovsk Region	803 063 889	458 258 653	14 443 075	310 758 017
Tyumen Region	550 323 697	235 015 881	19 545 598	272 734 149
Chelyabinsk Region	287 786 218	171 444 494	4 364 301	102 194 220
<b>Siberian Federal District</b>	<b>1 929 875 050</b>	<b>935 426 083</b>	<b>11 489 059</b>	<b>907 687 261</b>
Republic of Altai	7 318 002	2 783 527	0	4 179 475
Republic of Buryatiya	43 208 125	22 490 719	0	19 775 644
Republic of Tuva	12 970 391	1 607 652	0	11 257 292
Republic of Khakassia	24 262 025	8 864 035	171 590	14 027 887
Altai Territory	122 452 738	71 706 661	1 120 000	48 767 974
Zabaykal Territory	20 967 823	4 226 568	0	15 985 195
Krasnoyarsk Territory	325 024 786	134 451 512	965 285	181 143 157
Irkutsk Region	271 021 934	121 510 579	1 072 722	143 007 850
Kemerovo Region	146 231 227	64 766 853	2 877 933	77 783 039
Novosibirsk Region	721 159 461	382 970 556	3 730 029	295 229 680
Omsk Region	151 354 751	76 230 171	1 541 500	58 243 208
Tomsk Region	83 903 787	43 817 250	10 000	38 286 860
<b>Far Eastern Federal District</b>	<b>692 848 848</b>	<b>350 647 501</b>	<b>7 194 061</b>	<b>314 413 597</b>
Republic of Sakha (Yakutia)	42 161 036	28 490 011	42 753	12 941 831
Kamchatka Territory	22 306 962	16 651 856	1 384 600	3 946 734
Primorskiy Territory	119 500 662	80 194 456	105 435	36 534 986
Khabarovsk Territory	369 861 868	161 900 608	4 090 300	192 745 918
Amur Region	43 210 516	12 976 616	875 473	25 335 779
Magadan Region	75 268 271	36 999 270	0	37 285 710
Sakhalin Region	17 198 999	10 907 588	695 500	4 809 201
Jewish Autonomous Region	2 285 336	1 693 664	0	591 672
Chukotka Autonomous Area	1 055 198	833 432	0	221 766

Table 34.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.09.12**

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
<b>Central Federal District</b>	7 427 166 314	4 372 614 803	2 449 716 545	257 820 892
Belgorod Region	225 061	169 907	55 154	0
Bryansk Region	0	0	0	0
Vladimir Region	455 042	388 661	0	66 381
Voronezh Region	484	0	484	0
Ivanovo Region	173 550	105 410	68 140	0
Kaluga Region	1 893	1 885	0	8
Kostroma Region	3 145 635	2 625 979	70 812	430 997
Kursk Region	254 718	229 681	0	710
Lipetsk Region	90 533	64 587	0	25 946
Moscow Region	6 333 177	2 080 955	235 438	4 016 784
Orel Region	116 703	0	116 703	0
Ryazan Region	42 463	28 721	1 356	12 386
Smolensk Region	1 061 741	152 477	208 653	688 259
Tambov Region	969	0	969	0
Tver Region	106 185	0	106 185	0
Tula Region	319 245	274 206	0	45 039
Yaroslavl Region	46 438	32 100	5 747	8 591
City of Moscow	7 414 792 477	4 366 460 234	2 448 846 904	252 525 791
<b>North-Western Federal District</b>	147 775 550	88 493 147	45 201 794	9 670 247
Republic of Karelia	0	0	0	0
Komi Republic	118 127	16 661	97 197	4 269
Akhangel'sk Region	1 773	0	1 615	158
Vologda Region	1 223 837	489 338	97 536	59 547
Kaliningrad Region	1 109 813	723 811	98 171	287 831
Leningrad Region	316 051	288 464	2 299	5 025
Murmansk Region	331 963	284 894	47 069	0
Novgorod Region	3 366	0	0	3 366
Pskov Region	0	0	0	0
St Petersburg	144 670 620	86 689 979	44 857 907	9 310 051
<b>Southern Federal District</b>	7 653 038	4 412 122	2 099 902	462 543
Republic of Adygeya	1 141	0	484	657
Republic of Kalmykia	7 847	4 230	1 615	2 002
Krasnodar Territory	1 445 644	858 633	223 058	265 525
Astrakhan Region	3 059	0	1 132	1 927
Volgograd Region	695 346	0	689 081	6 265
Rostov Region	5 500 001	3 549 259	1 184 532	186 167
<b>North-Caucasian Federal District</b>	1 144 029	849 203	131 265	163 561
Republic of Dagestan	95 284	34 726	8 267	52 291
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	872	0	872	0
Karachai-Cherkess Republic	876 570	713 165	62 788	100 617
Republic of North Ossetia - Alania	7 012	0	6 539	473

Chechen Republic	0	0	0	0
Stavropol Territory	164 291	101 312	52 799	10 180
<b>Volga Federal District</b>	<b>49 419 210</b>	<b>39 774 167</b>	<b>4 830 549</b>	<b>3 858 381</b>
Republic of Bashkortostan	1 712 550	1 415 452	128 961	168 137
Republic of Marii El	484	0	484	0
Republic of Mordovia	4 432	0	3 325	1 107
Republic of Tatarstan	33 656 572	28 925 954	2 947 078	1 006 595
Udmurt Republic	787 146	420 979	233 846	132 321
Chuvash Republic	46 404	0	3 123	43 281
Perm Territory	1 532 891	1 286 509	109 281	137 101
Kirov Region	548 216	546 081	1 040	1 095
Nizhny Novgogrod Region	1 787 267	1 222 545	109 613	301 264
Orenburg Region	324 250	178 306	131 981	4 758
Penza Region	0	0	0	0
Samara Region	8 683 116	5 544 323	1 115 265	2 019 568
Saratov Region	293 998	234 018	6 027	41 795
Ulyanovsk Region	41 884	0	40 525	1 359
<b>Ural Federal District</b>	<b>81 903 361</b>	<b>32 658 372</b>	<b>40 735 544</b>	<b>893 034</b>
Kurgan Region	0	0	0	0
Sverdlovsk Region	15 839 294	5 465 484	10 001 266	294 446
Tyumen Region	61 206 091	25 906 136	27 172 137	589 505
Chelyabinsk Region	4 857 976	1 286 752	3 562 141	9 083
<b>Siberian Federal District</b>	<b>47 544 903</b>	<b>25 505 507</b>	<b>16 639 496</b>	<b>2 109 857</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	894	0	701	193
Republic of Tuva	457	0	457	0
Republic of Khakassia	807	0	807	0
Altai Territory	16 831	11 714	323	4 794
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	12 593	0	6 419	6 174
Irkutsk Region	33 843	18 609	14 608	626
Kemerovo Region	25 813	3 179	9 228	13 406
Novosibirsk Region	45 145 356	23 392 337	16 444 060	2 018 916
Omsk Region	2 300 364	2 074 902	161 886	63 576
Tomsk Region	7 945	4 766	1 007	2 172
<b>Far Eastern Federal District</b>	<b>10 588 603</b>	<b>5 858 921</b>	<b>1 485 870</b>	<b>664 418</b>
Republic of Sakha (Yakutia)	281 518	129 174	20 185	132 159
Kamchatka Territory	657 688	545 485	3 617	23 224
Primorskiy Territory	3 231 521	1 951 378	985 397	110 833
Khabarovsk Territory	1 529 819	1 403 715	32 658	90 609
Amur Region	4 787 919	1 738 748	441 445	300 444
Magadan Region	0	0	0	0
Sakhalin Region	100 138	90 421	2 568	7 149
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 foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.09.12**

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
<b>Central Federal District</b>	6 833 181 248	3 805 855 455	2 464 001 642	236 418 840
Belgorod Region	3 296 311	2 997 975	56 471	241 865
Bryansk Region	2 096 387	2 070 943	0	25 444
Vladimir Region	2 935 491	2 894 455	0	41 036
Voronezh Region	12 403 016	11 494 759	2 099	832 475
Ivanovo Region	1 031 615	963 475	68 140	0
Kaluga Region	5 379 264	5 242 102	65	137 097
Kostroma Region	1 017 464	943 163	12 625	61 676
Kursk Region	714 507	685 610	0	4 570
Lipetsk Region	120 210	64 587	0	55 623
Moscow Region	64 437 691	58 237 983	230 381	5 969 327
Orel Region	318 631	201 928	116 703	0
Ryazan Region	156 232	108 171	1 356	46 705
Smolensk Region	1 778 716	1 635 240	46 420	97 056
Tambov Region	1 402 335	1 401 366	969	0
Tver Region	160 816	31 694	105 701	23 019
Tula Region	25 607 694	25 500 962	0	106 732
Yaroslavl Region	6 855 349	6 595 974	1 130	162 849
City of Moscow	6 703 469 519	3 684 785 068	2 463 359 582	228 613 366
<b>North-Western Federal District</b>	321 901 608	235 158 867	45 197 079	22 382 929
Republic of Karelia	9 346 337	9 255 578	0	90 759
Komi Republic	1 225 702	1 105 483	97 197	23 022
Akhangel'sk Region	714 070	679 717	1 615	32 738
Vologda Region	9 769 050	8 810 099	97 536	304 131
Kaliningrad Region	21 285 025	20 314 509	98 171	817 164
Leningrad Region	345 965	329 825	2 299	13 841
Murmansk Region	18 813 737	18 714 424	47 069	52 244
Novgorod Region	4 015 007	3 960 957	0	54 050
Pskov Region	36 740	34 271	0	2 469
St Petersburg	256 349 975	171 954 004	44 853 192	20 992 511
<b>Southern Federal District</b>	65 311 839	60 137 245	1 939 025	2 433 676
Republic of Adygeya	83 100	36 916	484	45 700
Republic of Kalmykia	5 845	4 230	1 615	0
Krasnodar Territory	24 136 507	22 188 179	218 270	1 524 681
Astrakhan Region	338 631	334 213	0	4 418
Volgograd Region	3 669 556	3 037 917	566 417	65 222
Rostov Region	37 078 200	34 535 790	1 152 239	793 655
<b>North-Caucasian Federal District</b>	4 372 339	3 518 629	131 265	720 639
Republic of Dagestan	72 967	12 121	8 267	52 579
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	563 939	563 067	872	0
Karachai-Cherkess Republic	534 640	468 623	62 788	3 229
Republic of North Ossetia - Alania	50 857	0	6 539	44 318

Chechen Republic	0	0	0	0
Stavropol Territory	3 149 936	2 474 818	52 799	620 513
<b>Volga Federal District</b>	134 401 129	122 615 523	4 828 558	5 942 625
Republic of Bashkortostan	15 801 485	15 146 670	127 993	417 515
Republic of Marii El	445 543	420 923	484	24 136
Republic of Mordovia	167 799	161 467	3 164	3 168
Republic of Tatarstan	41 135 141	37 498 266	2 947 078	296 134
Udmurt Republic	402 918	10 131	233 846	158 941
Chuvash Republic	152 451	0	2 261	150 190
Perm Territory	12 236 800	11 327 633	109 281	799 886
Kirov Region	564 850	507 137	1 040	56 673
Nizhny Novgogrod Region	14 811 599	13 428 244	109 613	1 039 562
Orenburg Region	1 256 946	1 016 043	131 820	109 083
Penza Region	32 347	26 763	161	5 423
Samara Region	42 894 191	38 851 668	1 115 265	2 662 143
Saratov Region	1 828 536	1 597 613	6 027	212 738
Ulyanovsk Region	2 670 523	2 622 965	40 525	7 033
<b>Ural Federal District</b>	262 705 300	212 774 500	34 718 587	1 758 679
Kurgan Region	1 035	0	0	1 035
Sverdlovsk Region	176 796 967	171 079 457	4 026 987	1 260 750
Tyumen Region	63 061 483	22 721 330	27 129 459	198 749
Chelyabinsk Region	22 845 815	18 973 713	3 562 141	298 145
<b>Siberian Federal District</b>	86 381 023	76 170 219	2 180 705	3 739 874
Republic of Altai	178	0	0	178
Republic of Buryatiya	119 192	89 396	701	29 095
Republic of Tuva	457	0	457	0
Republic of Khakassia	16 626	11 955	807	3 864
Altai Territory	2 174 578	2 114 399	323	59 623
Zabaykal Territory	11 744	8 755	0	2 989
Krasnoyarsk Territory	13 589 368	12 842 166	6 419	695 588
Irkutsk Region	3 358 615	3 117 004	14 124	226 237
Kemerovo Region	5 922 637	5 637 528	9 228	274 531
Novosibirsk Region	57 044 029	48 942 880	1 985 753	1 874 436
Omsk Region	3 567 093	2 898 473	161 886	505 497
Tomsk Region	576 506	507 663	1 007	67 836
<b>Far Eastern Federal District</b>	45 961 270	41 485 139	1 485 870	2 075 317
Republic of Sakha (Yakutia)	679 579	505 602	20 185	150 955
Kamchatka Territory	1 068 146	1 027 915	3 617	36 614
Primorskiy Territory	3 895 571	2 350 198	985 397	377 479
Khabarovsk Territory	29 516 705	27 347 814	32 658	1 420 828
Amur Region	1 363 776	898 882	441 445	9 244
Magadan Region	9 042 207	9 042 121	0	86
Sakhalin Region	395 270	312 607	2 568	80 095
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	16	0	0	16

Table 35.1

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.09.12**

thousand rubles

1	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
<b>Central Federal District</b>	779 441 720	108 615 005	4 564 301	451 267	222 411 025	45 850 080
Belgorod Region	101 678	0	0	0	14 669	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	125 580	0	0	0	29 743	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	117 496	0	0	0	98 538	0
Kaluga Region	234 459	0	0	0	146 561	0
Kostroma Region	633 732	83 041	4 703	0	1 221 991	76 601
Kursk Region	84 457	0	0	0	37 375	0
Lipetsk Region	601 380	0	0	0	11 270	0
Moscow Region	479 238	16 663	10 000	161 467	602 546	71 812
Orel Region	0	0	0	0	14 612	0
Ryazan Region	263 338	0	0	0	32 172	7 501
Smolensk Region	395 647	13 653	5 000	0	163 350	157 001
Tambov Region	49 394	0	0	0	7 492	0
Tver Region	10 178	0	0	0	11 227	0
Tula Region	74 922	29 465	0	0	10 867	6 593
Yaroslavl Region	105 625	0	0	0	22 547	0
City of Moscow	776 164 596	108 472 183	4 544 598	289 800	219 986 065	45 530 572
<b>North-Western Federal District</b>	18 023 199	1 912 497	51 520	0	2 681 800	584 165
Republic of Karelia	11 846	0	0	0	815	0
Komi Republic	269 919	16 661	0	0	28 061	0
Akhangel'sk Region	44 464	0	0	0	2 479	12
Vologda Region	1 163 897	12 094	30 000	0	404 528	1 337
Kaliningrad Region	214 124	0	9 689	0	41 078	14 200
Leningrad Region	560 979	59 420	0	0	21 923	1 253
Murmansk Region	68 491	18 551	0	0	20 614	0
Novgorod Region	192 666	0	0	0	20 267	0
Pskov Region	26 257	0	0	0	2 014	0
St Petersburg	15 470 556	1 805 771	11 831	0	2 140 021	567 363
<b>Southern Federal District</b>	3 131 545	160 504	0	0	900 306	34 916
Republic of Adygeya	53 154	0	0	0	39 064	0
Republic of Kalmykia	20 534	0	0	0	9 114	0
Krasnodar Territory	631 433	4 370	0	0	499 625	18 207
Astrakhan Region	71 274	0	0	0	28 421	0
Volgograd Region	305 040	0	0	0	41 278	487
Rostov Region	2 050 110	156 134	0	0	282 804	16 222
<b>North-Caucasian Federal District</b>	1 126 751	8 073	0	0	758 460	4 340
Republic of Dagestan	103 827	8 073	0	0	146 171	1 111
Republic of Ingushetia	706	0	0	0	0	0
Kabardino-Balkar Republic	117 917	0	0	0	167 494	0
Karachai-Cherkess Republic	22 738	0	0	0	13 458	3 229



Republic of North Ossetia - Alania	333 906	0	0	0	32 287	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	547 657	0	0	0	399 050	0
<b>Volga Federal District</b>	13 878 399	667 328	100 000	0	19 769 391	301 793
Republic of Bashkortostan	1 086 025	0	30 000	0	1 119 842	22 654
Republic of Marii El	0	0	0	0	60	0
Republic of Mordovia	302 349	0	0	0	21 153	0
Republic of Tatarstan	6 765 062	507 035	20 000	0	3 895 349	60 067
Udmurt Republic	51 319	0	0	0	405 462	0
Chuvash Republic	117 026	0	0	0	67 241	0
Perm Territory	211 489	0	11 000	0	132 095	351
Kirov Region	277 703	280	0	0	159 679	751
Nizhny Novgogrod Region	535 457	101 438	4 000	0	442 672	32 876
Orenburg Region	674 920	0	35 000	0	215 101	76
Penza Region	56 319	0	0	0	9 238	0
Samara Region	3 195 856	53 655	0	0	12 129 707	185 018
Saratov Region	595 703	4 920	0	0	1 152 980	0
Ulyanovsk Region	9 171	0	0	0	18 812	0
<b>Ural Federal District</b>	11 493 169	736 759	94 000	1 458	8 113 662	33 860
Kurgan Region	53 581	0	0	0	1 661	0
Sverdlovsk Region	4 941 419	98 675	90 000	0	6 762 191	31 602
Tyumen Region	4 558 069	366 013	4 000	0	970 246	1 765
Chelyabinsk Region	1 940 100	272 071	0	1 458	379 564	493
<b>Siberian Federal District</b>	11 075 417	904 052	30 000	457	10 031 131	306 794
Republic of Altai	47 476	0	0	0	226 008	0
Republic of Buryatiya	103 615	0	0	0	54 703	193
Republic of Tuva	7 525	0	0	457	8 459	0
Republic of Khakassia	28 680	0	0	0	18 888	0
Altai Territory	220 070	0	10 000	0	103 217	92
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	112 275	0	0	0	267 259	6 174
Irkutsk Region	129 324	2 870	10 000	0	81 845	323
Kemerovo Region	52 613	0	0	0	273 192	2 273
Novosibirsk Region	9 917 650	899 863	0	0	8 737 842	297 705
Omsk Region	290 638	0	0	0	214 684	34
Tomsk Region	165 551	1 319	10 000	0	45 034	0
<b>Far Eastern Federal District</b>	3 822 816	41 776	6 041	2 861	5 154 664	62 169
Republic of Sakha (Yakutia)	184 644	0	0	2 861	82 535	0
Kamchatka Territory	94 846	0	0	0	81 964	0
Primorskiy Territory	748 288	3 267	3 135	0	279 556	91
Khabarovsk Territory	1 765 894	16 033	0	0	899 790	25 164
Amur Region	1 001 249	22 476	2 906	0	3 786 140	36 914
Magadan Region	0	0	0	0	0	0
Sakhalin Region	27 895	0	0	0	24 679	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 35.2

**Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.09.12**

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
<b>Central Federal District</b>	456 779 395	99 983 501	4 498 266	451 267	132 148 989	39 899 418
Belgorod Region	3 437 253	159 942	0	0	93 953	26 925
Bryansk Region	1 445 573	0	0	0	150 837	3 139
Vladimir Region	2 674 147	0	0	0	970 787	2 991
Voronezh Region	25 860 152	132 169	0	0	4 851 798	397 957
Ivanovo Region	1 223 998	0	0	0	157 062	0
Kaluga Region	1 807 776	0	0	0	653 777	3 122
Kostroma Region	1 693 114	0	4 703	0	353 039	131
Kursk Region	3 260 196	0	0	0	173 610	3 013
Lipetsk Region	3 086 465	0	0	0	782 073	772
Moscow Region	16 589 310	190 600	10 000	161 467	2 827 733	514 333
Orel Region	963 581	0	0	0	148 631	0
Ryazan Region	2 781 508	27 169	0	0	236 285	40 692
Smolensk Region	3 980 244	13 653	5 000	0	332 312	29 074
Tambov Region	1 072 786	0	0	0	22 352	0
Tver Region	1 381 776	0	0	0	199 372	9 910
Tula Region	3 351 495	29 465	0	0	257 333	8 765
Yaroslavl Region	8 256 403	106 515	0	0	2 622 637	52 775
City of Moscow	373 913 618	99 323 988	4 478 563	289 800	117 315 398	38 805 819
<b>North-Western Federal District</b>	88 973 784	4 014 365	51 520	0	14 959 040	3 887 536
Republic of Karelia	771 671	14 120	0	0	414 543	13 766
Komi Republic	3 197 750	16 661	0	0	248 569	334
Akhangel'sk Region	2 823 030	0	0	0	152 279	6 208
Vologda Region	14 078 044	25 598	30 000	0	731 836	57 175
Kaliningrad Region	7 067 586	310 636	9 689	0	865 566	154 386
Leningrad Region	759 876	100 781	0	0	166 498	8 671
Murmansk Region	4 609 888	18 551	0	0	362 556	19 852
Novgorod Region	1 730 798	26 097	0	0	393 080	21 363
Pskov Region	2 379 640	0	0	0	100 870	277
St Petersburg	51 555 501	3 501 921	11 831	0	11 523 243	3 605 504
<b>Southern Federal District</b>	64 243 964	4 887 289	24 861	0	14 572 716	419 416
Republic of Adygeya	3 040 447	0	0	0	165 480	146
Republic of Kalmykia	428 594	0	0	0	14 917	0
Krasnodar Territory	38 990 775	348 998	24 861	0	7 450 240	289 592
Astrakhan Region	484 728	0	0	0	317 142	0
Volgograd Region	3 739 358	1 606 978	0	0	1 471 133	9 955
Rostov Region	17 560 062	2 931 313	0	0	5 153 804	119 723
<b>North-Caucasian Federal District</b>	16 201 142	85 816	0	0	4 203 688	88 315
Republik of Daghestan	414 891	8 073	0	0	446 119	1 116
Republic of Ingushetia	1 894 347	0	0	0	96 116	0
Kabardino-Balkar Republic	977 118	77 743	0	0	265 357	0
Karachai-Cherkess Republic	1 478 153	0	0	0	115 253	3 229

Republic of North Ossetia - Alania	1 231 408	0	0	0	109 082	808
Chechen Republic	162 334	0	0	0	3 123	0
Stavropol Territory	10 042 891	0	0	0	3 168 638	83 162
<b>Volga Federal District</b>	106 324 461	1 370 569	100 000	0	43 145 179	1 291 052
Republic of Bashkortostan	8 761 409	4 243	30 000	0	3 643 122	101 966
Republic of Marii El	8 030 640	0	0	0	162 165	6 165
Republic of Mordovia	1 017 601	0	0	0	135 304	0
Republic of Tatarstan	12 768 699	532 726	20 000	0	3 599 150	16 629
Udmurt Republic	7 025 435	0	0	0	1 250 185	37 305
Chuvash Republic	3 060 053	0	0	0	517 291	20 993
Perm Territory	14 606 600	41 914	11 000	0	3 171 828	186 942
Kirov Region	3 464 345	0	0	0	476 499	4 187
Nizhny Novgogrod Region	12 084 140	567 895	4 000	0	5 645 345	210 213
Orenburg Region	2 312 621	0	35 000	0	617 614	23 610
Penza Region	3 036 758	0	0	0	86 604	538
Samara Region	27 088 724	91 722	0	0	22 072 605	665 206
Saratov Region	2 122 754	28 615	0	0	1 536 864	16 315
Ulyanovsk Region	944 682	103 454	0	0	230 603	983
<b>Ural Federal District</b>	35 974 605	1 441 144	95 174	1 458	21 550 891	445 976
Kurgan Region	693 209	0	0	0	249 943	0
Sverdlovsk Region	23 813 438	950 678	91 174	0	14 278 871	274 337
Tyumen Region	4 556 533	206 487	4 000	0	3 364 650	27 515
Chelyabinsk Region	6 911 425	283 979	0	1 458	3 657 427	144 124
<b>Siberian Federal District</b>	61 796 352	776 681	30 000	457	32 289 938	832 814
Republic of Altai	220 484	0	0	0	131 193	49
Republic of Buryatiya	1 723 278	1 679	0	0	502 737	856
Republic of Tuva	87 295	0	0	457	284 833	0
Republic of Khakassia	394 130	0	0	0	217 545	567
Altai Territory	12 986 754	115 023	10 000	0	1 116 237	6 246
Zabaykal Territory	258 283	0	0	0	409 881	0
Krasnoyarsk Territory	4 712 782	13 799	0	0	5 078 775	112 924
Irkutsk Region	4 930 754	28 000	10 000	0	3 562 619	26 490
Kemerovo Region	2 958 019	0	0	0	3 992 706	38 245
Novosibirsk Region	25 965 155	511 526	0	0	13 145 721	537 362
Omsk Region	5 268 765	72 423	0	0	2 829 470	107 373
Tomsk Region	2 290 653	34 231	10 000	0	1 018 221	2 702
<b>Far Eastern Federal District</b>	11 699 301	442 058	46 041	2 861	6 950 001	313 543
Republic of Sakha (Yakutia)	701 436	0	40 000	2 861	231 947	620
Kamchatka Territory	718 799	0	0	0	95 477	1 436
Primorskiy Territory	1 533 123	11 473	3 135	0	1 290 585	30 227
Khabarovsk Territory	6 672 306	430 585	0	0	4 288 189	276 188
Amur Region	499 236	0	2 906	0	631 819	1 374
Magadan Region	1 116 400	0	0	0	317 895	15
Sakhalin Region	69 461	0	0	0	89 460	3 667
Jewish Autonomous Region	388 540	0	0	0	4 101	0
Chukotka Autonomous Area	0	0	0	0	528	16

Table 36.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.09.12

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
<b>Central Federal District</b>	17 730 573 573	5 816 684	1 166 053	3 508 647 628	4 960 846 205	9 133 784 971
Belgorod Region	13 666 270	0	0	3 881 558	1 447 519	8 308 984
Bryansk Region	3 757	0	0	2 246	0	1 511
Vladimir Region	4 754 786	0	153	2 040 748	161 025	2 426 576
Voronezh Region	1 118 871	0	0	946 309	70	172 469
Ivanovo Region	7 955 628	0	0	2 424 871	604 110	4 788 039
Kaluga Region	14 122 984	3 575	0	2 580 466	1 240 525	10 273 153
Kostroma Region	57 588 627	0	0	3 933 565	4 110 356	49 491 774
Kursk Region	10 989 194	0	0	2 469 578	455 600	8 041 898
Lipetsk Region	20 827 392	0	0	4 317 436	3 973 652	12 527 773
Moscow Region	59 877 395	3 632	0	9 990 006	20 035 889	29 684 759
Orel Region	1 150 343	0	0	315 975	137 078	697 290
Ryazan Region	12 126 018	0	0	3 898 400	436 351	7 617 529
Smolensk Region	20 888 720	0	0	7 275 061	2 267 991	11 304 671
Tambov Region	2 272 775	0	0	819 117	344 214	1 102 749
Tver Region	7 385 705	291	0	2 927 245	401 563	4 037 764
Tula Region	10 704 255	0	0	2 070 138	1 564 044	6 931 193
Yaroslavl Region	4 879 279	0	0	1 779 988	740 644	2 247 877
City of Moscow	17 480 261 574	5 809 186	1 165 900	3 456 974 921	4 922 925 574	8 974 128 962
<b>North-Western Federal District</b>	681 205 520	1 363 314	5 131	272 097 927	214 578 128	185 181 770
Republic of Karelia	761 145	0	0	560 486	36 531	161 566
Komi Republic	3 880 682	0	0	1 687 593	419 914	1 682 028
Akhangel'sk Region	604 691	0	0	327 153	184 967	87 181
Vologda Region	44 943 909	1 742	0	13 336 363	10 385 474	21 096 441
Kaliningrad Region	17 053 480	0	0	9 073 598	3 551 418	4 403 871
Leningrad Region	6 855 953	6 595	0	1 565 596	615 847	4 627 243
Murmansk Region	3 504 794	0	0	1 783 707	78 091	1 513 752
Novgorod Region	3 382 084	0	71	1 365 674	144 500	1 771 586
Pskov Region	1 947 187	0	612	1 084 796	37 500	820 353
St Petersburg	598 271 595	1 354 977	4 448	241 312 961	199 123 886	149 017 749
<b>Southern Federal District</b>	146 238 500	119 414	106 023	38 281 943	14 489 724	92 695 207
Republic of Adygeya	3 516 500	0	0	1 297 324	183 760	2 018 024
Republic of Kalmykia	510 087	0	0	321 560	46 250	141 553
Krasnodar Territory	76 391 461	40 094	105 082	17 681 917	8 677 372	49 542 595
Astrakhan Region	4 880 574	0	0	2 388 222	857 000	1 587 850
Volgograd Region	8 874 591	4 066	0	2 862 601	1 366 711	4 610 625
Rostov Region	52 065 287	75 254	941	13 730 319	3 358 631	34 794 560
<b>North-Caucasian Federal District</b>	46 616 954	1 643	4 257	17 503 438	4 258 173	24 344 274
Republic of Dagestan	21 907 521	0	1 523	8 332 678	2 289 070	11 160 502
Republic of Ingushetia	407 270	0	0	208 925	0	164 444
Kabardino-Balkar Republic	3 747 663	0	0	1 026 711	77 437	2 596 181
Karachai-Cherkess Republic	4 486 498	0	0	2 769 230	1 111 613	602 781
Republic of North Ossetia - Alania	7 076 814	0	2 734	1 735 141	298 281	4 854 666
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	8 991 188	1 643	0	3 430 753	481 772	4 965 700
<b>Volga Federal District</b>	760 244 766	8 331 772	3 212 766	165 758 394	167 114 840	412 936 391

Republic of Bashkortostan	57 230 890	16 430	0	8 866 488	14 629 033	33 564 366
Republic of Marii El	1 645 023	0	0	466 621	176 552	972 577
Republic of Mordovia	15 772 441	0	0	3 726 001	1 358 282	10 515 916
Republic of Tatarstan	349 806 914	8 267 923	3 208 594	81 625 059	107 912 138	147 530 294
Udmurt Republic	14 913 396	46	0	2 658 632	874 947	11 336 058
Chuvash Republic	7 662 584	0	0	2 231 813	1 726 224	3 632 804
Perm Territory	22 237 048	4 306	0	4 787 580	4 566 753	12 826 532
Kirov Region	20 386 032	1 565	0	4 199 897	1 581 503	14 395 647
Nizhny Novgograd Region	55 631 901	25 903	0	11 660 998	4 830 441	38 966 353
Orenburg Region	28 268 646	15 575	449	5 700 315	7 312 936	15 224 261
Penza Region	2 792 617	0	0	680 666	306 406	1 793 474
Samara Region	132 231 849	24	3 723	31 455 147	19 315 544	80 838 157
Saratov Region	48 115 900	0	0	6 835 949	2 042 601	39 144 986
Ulyanovsk Region	3 549 525	0	0	863 228	481 480	2 194 966
<b>Ural Federal District</b>	564 951 844	317 757	72 158	114 434 634	136 171 109	309 699 750
Kurgan Region	1 688 098	0	503	746 052	156 241	778 500
Sverdlovsk Region	263 292 192	14 145	337	61 293 016	48 917 831	151 856 746
Tyumen Region	221 107 938	249 025	57 452	33 227 065	80 908 942	105 188 587
Chelyabinsk Region	78 863 616	54 587	13 866	19 168 501	6 188 095	51 875 917
<b>Siberian Federal District</b>	303 113 659	63 396	10 332	68 944 496	48 273 858	178 830 708
Republic of Altai	12 391 925	0	0	683 762	493 701	11 202 222
Republic of Buryatiya	6 886 318	22	0	2 335 963	160 858	4 365 890
Republic of Tuva	166 666	0	0	75 261	0	91 278
Republic of Khakassia	3 757 334	303	0	861 769	306 050	2 483 317
Altai Territory	10 757 751	0	1 518	3 634 877	1 178 562	5 896 419
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	8 921 158	27 737	8 098	2 598 148	851 773	5 215 799
Irkutsk Region	14 682 627	0	0	4 067 063	1 946 602	8 610 518
Kemerovo Region	20 068 568	0	0	3 750 977	724 070	15 562 838
Novosibirsk Region	201 003 540	35 334	716	45 234 663	40 815 469	108 560 286
Omsk Region	16 259 774	0	0	3 299 450	1 600 561	11 271 714
Tomsk Region	8 217 998	0	0	2 402 563	196 212	5 570 427
<b>Far Eastern Federal District</b>	314 546 152	16 654	270 660	54 452 026	30 833 668	227 687 862
Republic of Sakha (Yakutia)	17 088 710	10 011	2 095	5 396 064	1 896 222	9 719 414
Kamchatka Territory	11 822 220	2 713	2 220	3 650 536	1 504 131	6 427 599
Primorskiy Territory	58 936 084	27	1 029	19 426 670	4 973 793	34 061 195
Khabarovsk Territory	37 972 265	3 353	0	7 662 171	2 517 916	27 571 779
Amur Region	179 063 566	62	265 316	14 234 272	19 043 150	145 466 347
Magadan Region	0	0	0	0	0	0
Sakhalin Region	9 663 307	488	0	4 082 313	898 456	4 441 528
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

**Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.09.12**

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	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
<b>Central Federal District</b>	11 886 065 178	1 730 793	169 752	2 570 212 906	4 246 441 679	4 966 439 673
Belgorod Region	99 714 068	9 867	14 615	18 078 659	13 588 223	67 790 885
Bryansk Region	50 842 475	29 489	34 190	7 490 903	2 698 933	40 427 528
Vladimir Region	100 950 777	7 096	8 245	13 024 108	8 957 415	78 628 128
Voronezh Region	225 689 486	151 956	433	30 747 002	23 601 111	170 976 526
Ivanovo Region	50 968 101	13 522	1 745	6 182 703	1 706 770	42 936 122
Kaluga Region	79 765 787	33 707	8 166	14 266 197	7 388 620	57 950 257
Kostroma Region	49 234 592	7 614	0	4 281 535	6 715 149	38 191 615
Kursk Region	52 439 115	5 470	7	7 440 017	4 715 353	40 176 278
Lipetsk Region	72 933 909	7 522	5 856	9 538 372	8 248 935	55 061 479
Moscow Region	668 273 334	458 820	18 004	142 436 270	71 934 041	451 253 539
Orel Region	38 211 177	2 249	0	4 992 266	1 964 600	31 154 407
Ryazan Region	69 347 327	14 276	7 888	10 703 849	4 455 134	53 892 673
Smolensk Region	53 985 715	10 448	3 321	8 596 402	4 250 226	40 953 599
Tambov Region	43 870 684	3 292	273	5 831 315	1 685 542	36 222 018
Tver Region	73 427 868	5 877	1	12 422 372	4 323 132	56 574 746
Tula Region	91 903 573	3 634	909	11 182 134	12 911 489	67 534 491
Yaroslavl Region	104 181 195	13 499	0	19 459 192	17 292 456	66 932 937
City of Moscow	9 960 325 995	952 455	66 099	2 243 539 610	4 050 004 550	3 569 782 445
<b>North-Western Federal District</b>	1 966 730 558	3 701 110	32 949	442 016 286	357 752 395	1 147 325 822
Republic of Karelia	32 701 298	1 825	386	4 709 356	1 514 171	26 302 467
Komi Republic	74 455 568	23 129	7 231	9 686 773	2 906 074	61 607 767
Akhangel'sk Region	92 879 392	19 523	2 685	12 800 878	8 668 127	71 176 122
Vologda Region	80 897 119	19 529	1 019	14 484 015	10 328 613	55 796 009
Kaliningrad Region	80 468 236	6 367	0	21 955 899	7 512 159	50 833 744
Leningrad Region	19 367 619	22 813	0	5 060 568	2 087 209	12 031 766
Murmansk Region	63 323 144	1 754	552	8 676 200	3 650 211	50 739 260
Novgorod Region	30 130 052	4 276	3 961	6 610 630	1 658 476	21 646 707
Pskov Region	26 849 229	1 949	3 771	4 715 034	2 396 481	19 491 218
St Petersburg	1 465 658 901	3 599 945	13 344	353 316 933	317 030 874	777 700 762
<b>Southern Federal District</b>	885 060 316	387 399	135 093	166 397 530	70 830 374	645 277 959
Republic of Adygeya	13 068 438	5 195	0	1 736 317	547 745	10 746 264
Republic of Kalmykia	5 559 683	4 940	3 461	765 943	283 158	4 489 190
Krasnodar Territory	409 084 101	161 449	113 555	83 452 870	33 159 285	291 195 120
Astrakhan Region	46 062 553	2 036	0	5 849 819	3 595 952	36 499 585
Volgograd Region	131 517 384	23 177	1 554	23 882 872	8 781 840	98 612 136
Rostov Region	279 768 157	190 602	16 523	50 709 709	24 462 394	203 735 664
<b>North-Caucasian Federal District</b>	249 795 758	336 322	582 276	52 846 076	15 344 098	179 862 043
Republic of Dagestan	42 323 023	127 105	13 983	11 167 708	2 488 071	28 366 700
Republic of Ingushetia	3 752 070	4 797	0	1 105 906	223 990	2 376 784
Kabardino-Balkar Republic	22 665 781	541	38	4 906 059	550 217	17 139 898
Karachai-Cherkess Republic	10 500 971	7 297	0	2 161 775	974 442	7 342 087
Republic of North Ossetia - Alania	24 327 565	0	3 212	3 242 503	1 205 862	19 647 765
Chechen Republic	8 757 616	36 017	537 818	4 815 198	417 800	2 944 127

Stavropol Territory	137 468 732	160 565	27 225	25 446 927	9 483 716	102 044 682
<b>Volga Federal District</b>	2 404 339 009	8 870 864	3 297 743	428 996 288	451 675 785	1 504 668 615
Republic of Bashkortostan	324 297 280	59 867	2 312	48 318 006	109 080 620	166 189 960
Republic of Marii El	26 205 131	1 494	0	3 585 885	2 827 281	19 602 413
Republic of Mordovia	37 097 835	127 881	517	5 870 267	3 331 530	27 581 488
Republic of Tatarstan	479 083 409	8 278 445	3 211 174	102 316 057	131 976 039	231 845 011
Udmurt Republic	101 437 023	32 385	0	17 630 409	28 794 785	54 571 315
Chuvash Republic	58 255 063	11 366	6 528	8 889 790	5 974 705	43 254 291
Perm Territory	196 015 322	56 873	36 363	40 440 521	20 383 220	134 821 452
Kirov Region	68 232 348	38 439	9	11 195 323	5 664 313	51 008 476
Nizhny Novgograd Region	338 448 299	135 045	22 795	66 141 515	65 175 577	205 742 150
Orenburg Region	104 709 021	34 792	10 293	17 429 830	12 552 113	74 498 930
Penza Region	65 221 249	30 105	0	10 397 796	3 767 526	50 901 236
Samara Region	388 350 019	4 005	7 752	63 674 318	48 173 822	275 204 035
Saratov Region	147 753 851	9 164	0	23 663 680	8 681 884	115 114 744
Ulyanovsk Region	69 233 159	51 003	0	9 442 891	5 292 370	54 333 114
<b>Ural Federal District</b>	1 304 032 369	628 664	187 481	235 159 300	253 162 229	808 100 268
Kurgan Region	26 511 877	9 053	4 683	3 973 090	1 051 623	21 411 605
Sverdlovsk Region	510 298 916	114 117	75 458	103 790 630	72 724 388	331 102 518
Tyumen Region	542 732 980	374 722	68 440	79 951 739	161 308 011	298 836 051
Chelyabinsk Region	224 488 596	130 772	38 900	47 443 841	18 078 207	156 750 094
<b>Siberian Federal District</b>	1 217 889 806	206 149	136 190	212 934 465	134 163 576	861 395 421
Republic of Altai	5 472 476	1 201	3 834	877 502	527 158	4 055 193
Republic of Buryatiya	35 055 736	6 023	0	6 453 831	2 428 395	26 085 138
Republic of Tuva	6 012 521	17 016	246	708 471	758 005	4 518 552
Republic of Khakassia	18 421 746	6 009	0	3 120 508	920 666	14 214 353
Altai Territory	99 921 038	3 467	17 197	15 260 211	10 997 786	73 371 214
Zabaykal Territory	37 212 753	20 400	9 914	6 279 544	2 777 234	28 022 389
Krasnoyarsk Territory	210 086 325	43 319	45 998	41 905 908	22 787 919	143 483 981
Irkutsk Region	137 289 506	40 840	10 954	25 401 407	12 856 436	98 565 291
Kemerovo Region	177 076 826	6 915	28 450	24 757 326	24 760 883	126 907 329
Novosibirsk Region	317 412 240	52 372	5 290	62 177 531	38 422 881	211 652 933
Omsk Region	107 463 423	5 459	8 872	13 988 623	11 123 507	82 067 252
Tomsk Region	66 465 216	3 128	5 435	12 003 603	5 802 706	48 451 796
<b>Far Eastern Federal District</b>	628 797 699	169 333	305 896	129 740 201	44 453 756	451 870 094
Republic of Sakha (Yakutia)	68 616 312	42 332	14 881	18 165 604	5 035 230	45 115 480
Kamchatka Territory	35 477 155	4 842	2 220	6 664 976	1 839 322	26 664 079
Primorskiy Territory	176 894 117	15 307	3 168	51 280 741	10 163 577	114 773 133
Khabarovsk Territory	195 651 210	16 499	12 428	25 773 340	14 102 906	155 183 320
Amur Region	58 469 907	38 635	5 742	10 114 942	4 798 741	43 415 209
Magadan Region	27 584 572	1 611	267 262	4 738 211	4 320 101	18 226 033
Sakhalin Region	54 723 673	47 250	164	11 737 300	3 722 349	38 875 437
Jewish Autonomous Region	5 046 277	1 631	31	636 348	162 800	4 240 674
Chukotka Autonomous Area	6 334 476	1 226	0	628 739	308 730	5 376 729

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.09.12**

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
<b>Central Federal District</b>	6 615 451 146	28 017 209	230	800 454 531	3 236 372 001	2 232 023 382
Belgorod Region	559 488	0	0	23 924	0	535 551
Bryansk Region	31	0	0	31	0	0
Vladimir Region	525 937	0	0	12 325	0	513 606
Voronezh Region	815 860	0	0	576	0	815 281
Ivanovo Region	659 491	0	0	20 931	6 212	632 186
Kaluga Region	1 029 627	0	0	36 821	114	992 692
Kostroma Region	7 955 315	0	0	330 521	1 264 764	6 352 372
Kursk Region	484 133	0	0	128 907	0	348 960
Lipetsk Region	3 817 415	0	0	3 116 291	129 174	571 949
Moscow Region	12 955 226	0	0	272 463	4 443 736	8 167 166
Orel Region	161 441	0	0	59 987	0	101 454
Ryazan Region	855 322	0	0	98 812	17 376	734 813
Smolensk Region	3 601 166	0	0	279 705	426 121	2 895 308
Tambov Region	23 143	0	0	1 647	0	21 476
Tver Region	535 186	0	0	44 604	164 300	326 214
Tula Region	647 835	0	0	68 457	0	579 291
Yaroslavl Region	349 567	0	0	78 816	64 587	206 066
City of Moscow	6 580 474 963	28 017 209	230	795 879 713	3 229 855 617	2 208 228 997
<b>North-Western Federal District</b>	183 497 064	1	0	39 398 359	61 051 122	81 873 065
Republic of Karelia	14 869	0	0	11 329	0	2 012
Komi Republic	626 882	0	0	10 015	5 440	611 427
Akhangel'sk Region	19 965	0	0	396	14 291	5 212
Vologda Region	11 249 443	0	0	3 606 409	4 230 065	3 411 829
Kaliningrad Region	4 871 434	0	0	917 499	1 748 778	2 185 717
Leningrad Region	825 952	0	0	110 805	14 049	700 994
Murmansk Region	863 587	0	0	545 140	0	279 913
Novgorod Region	65 249	0	0	11 371	0	53 872
Pskov Region	42 044	0	0	7 626	0	34 410
St Petersburg	164 917 639	1	0	34 177 769	55 038 499	74 587 679
<b>Southern Federal District</b>	12 261 607	0	0	2 790 591	1 813 409	7 326 296
Republic of Adygeya	24 076	0	0	5 949	0	18 115
Republic of Kalmykia	119 935	0	0	19	45 486	74 430
Krasnodar Territory	3 701 266	0	0	292 749	15 799	3 101 303
Astrakhan Region	191 510	0	0	131 834	0	47 876
Volgograd Region	1 061 590	0	0	77 195	411 570	572 823
Rostov Region	7 163 230	0	0	2 282 845	1 340 554	3 511 749
<b>North-Caucasian Federal District</b>	4 674 191	0	0	172 839	1 001	4 434 977
Republic of Dagestan	538 355	0	0	50 083	0	478 573
Republic of Ingushetia	20 708	0	0	9 419	0	11 225
Kabardino-Balkar Republic	74 086	0	0	1 224	0	72 849
Karachai-Cherkess Republic	3 227 728	0	0	51 909	0	3 122 808
Republic of North Ossetia - Alania	209 438	0	0	8 121	0	201 047
Chechen Republic	0	0	0	0	0	0



Stavropol Territory	603 876	0	0	52 083	1 001	548 475
<b>Volga Federal District</b>	90 851 328	5 782	0	9 371 887	35 089 358	44 497 735
Republic of Bashkortostan	3 632 955	0	0	308 265	200 105	3 118 396
Republic of Marii El	4 714	0	0	1 762	0	2 942
Republic of Mordovia	314 806	0	0	50 228	0	261 456
Republic of Tatarstan	51 165 044	5 782	0	2 676 304	30 881 239	16 571 976
Udmurt Republic	1 583 853	0	0	85 020	437 543	1 061 132
Chuvash Republic	260 470	0	0	16 969	0	243 439
Perm Territory	2 794 276	0	0	344 630	118 869	2 330 777
Kirov Region	1 408 894	0	0	66 788	392 421	949 451
Nizhny Novgograd Region	3 765 675	0	0	471 994	1 096 367	2 173 854
Orenburg Region	1 713 083	0	0	24 999	440 194	1 222 297
Penza Region	0	0	0	0	0	0
Samara Region	19 161 443	0	0	4 368 232	1 258 437	12 779 905
Saratov Region	4 999 515	0	0	952 076	264 183	3 740 138
Ulyanovsk Region	46 600	0	0	4 620	0	41 972
<b>Ural Federal District</b>	68 228 879	32 944	0	13 149 413	6 300 598	32 953 868
Kurgan Region	30 951	0	0	691	0	30 260
Sverdlovsk Region	22 425 152	0	0	1 352 396	1 971 104	16 516 890
Tyumen Region	37 697 465	32 567	0	9 160 797	4 016 581	12 077 948
Chelyabinsk Region	8 075 311	377	0	2 635 529	312 913	4 328 770
<b>Siberian Federal District</b>	59 636 915	0	560 089	7 135 544	8 040 651	33 845 293
Republic of Altai	20 574	0	0	4 404	0	16 129
Republic of Buryatiya	816 207	0	0	20 282	0	167 243
Republic of Tuva	89	0	0	0	0	89
Republic of Khakassia	41 643	0	0	585	0	39 760
Altai Territory	221 635	0	0	36 653	0	184 377
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	198 317	0	0	7 269	0	191 039
Irkutsk Region	718 206	0	0	142 126	39 514	354 310
Kemerovo Region	555 712	0	0	260 736	0	294 944
Novosibirsk Region	55 751 413	0	560 089	6 301 782	7 913 945	31 733 689
Omsk Region	1 071 783	0	0	303 943	87 192	680 482
Tomsk Region	241 336	0	0	57 764	0	183 231
<b>Far Eastern Federal District</b>	37 670 390	0	0	2 832 473	3 286 323	29 942 723
Republic of Sakha (Yakutia)	889 545	0	0	19 772	21 960	765 739
Kamchatka Territory	940 108	0	0	84 537	90 421	746 362
Primorskiy Territory	6 232 519	0	0	1 061 314	170 976	4 831 914
Khabarovsk Territory	2 798 745	0	0	415 612	62 683	2 161 835
Amur Region	26 096 019	0	0	993 735	2 937 299	20 984 223
Magadan Region	0	0	0	0	0	0
Sakhalin Region	713 454	0	0	257 503	2 984	452 650
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 foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.09.12**

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
<b>Central Federal District</b>	5 839 762 698	27 018 757	560 319	714 825 130	3 116 109 265	1 790 355 036
Belgorod Region	18 258 838	0	0	877 435	5 485 744	8 299 423
Bryansk Region	4 051 599	0	0	148 998	80 910	3 080 397
Vladimir Region	9 420 281	450	0	476 749	248 952	5 703 896
Voronezh Region	33 484 763	0	0	1 844 239	4 897 369	20 873 063
Ivanovo Region	5 079 320	24	0	206 524	26 542	4 114 827
Kaluga Region	7 875 708	711	0	761 866	488 676	4 633 581
Kostroma Region	4 844 205	59	0	182 612	2 149 062	2 005 610
Kursk Region	6 124 090	0	0	267 337	2 468 343	2 307 523
Lipetsk Region	7 893 945	0	0	3 291 104	575 033	3 015 169
Moscow Region	76 633 864	109	0	13 368 198	9 393 973	46 713 731
Orel Region	2 328 932	19	0	172 490	167 771	1 387 748
Ryazan Region	6 380 901	0	0	410 357	1 055 416	3 371 891
Smolensk Region	6 023 985	1 214	0	566 820	188 173	3 227 065
Tambov Region	2 590 382	0	0	86 742	28 783	1 236 289
Tver Region	8 178 527	6 011	0	353 284	824 515	3 936 411
Tula Region	9 729 063	0	0	2 364 296	727 427	4 167 086
Yaroslavl Region	7 923 750	49	0	620 155	632 138	5 185 389
City of Moscow	5 622 940 545	27 010 111	560 319	688 825 924	3 086 670 438	1 667 095 937
<b>North-Western Federal District</b>	464 937 920	71 396	0	70 984 830	119 748 360	246 359 168
Republic of Karelia	3 309 570	3	0	303 219	16 872	2 533 988
Komi Republic	6 024 681	0	0	107 112	9 072	3 817 311
Akhangel'sk Region	8 790 011	157	0	1 296 001	1 769 682	4 679 633
Vologda Region	26 288 643	117	0	4 347 603	15 463 872	4 055 278
Kaliningrad Region	18 368 548	5 685	0	2 712 232	2 467 426	12 594 346
Leningrad Region	2 957 305	0	0	421 222	591 016	1 792 005
Murmansk Region	9 241 666	0	0	1 680 803	1 358 361	4 956 990
Novgorod Region	3 474 006	129	0	783 016	98 827	2 158 923
Pskov Region	2 352 366	0	0	195 603	279 443	1 449 476
St Petersburg	384 131 124	65 305	0	59 138 019	97 693 789	208 321 218
<b>Southern Federal District</b>	95 240 786	2 171	0	14 545 318	7 240 333	61 155 570
Republic of Adygeya	658 548	0	0	33 595	4 461	439 548
Republic of Kalmykia	342 354	0	0	1 736	45 486	237 114
Krasnodar Territory	43 205 077	1 328	0	4 268 284	3 352 266	31 136 462
Astrakhan Region	4 547 365	103	0	612 149	681 789	2 547 875
Volgograd Region	12 692 270	0	0	1 517 056	630 623	8 113 176
Rostov Region	33 795 172	740	0	8 112 498	2 525 708	18 681 395
<b>North-Caucasian Federal District</b>	19 008 466	17 122	0	1 001 441	472 138	14 247 145
Republik of Daghestan	1 181 093	0	0	76 097	0	997 805
Republic of Ingushetia	205 605	0	0	11 725	0	162 060
Kabardino-Balkar Republic	1 765 880	0	0	79 598	10 980	1 201 821
Karachai-Cherkess Republic	2 859 618	0	0	70 226	10 818	2 717 566
Republic of North Ossetia - Alania	1 284 328	0	0	46 466	0	897 585
Chechen Republic	116 623	0	0	2 387	0	114 223

Stavropol Territory	11 595 319	17 122	0	714 942	450 340	8 156 085
<b>Volga Federal District</b>	263 090 494	868 038	0	26 805 830	51 748 254	143 838 634
Republic of Bashkortostan	23 570 747	842 980	0	2 439 017	2 128 035	13 488 656
Republic of Marii El	1 725 970	0	0	99 305	346 202	788 313
Republic of Mordovia	2 066 051	767	0	174 627	10 644	1 072 677
Republic of Tatarstan	65 862 800	6 047	0	4 732 253	31 126 159	23 674 302
Udmurt Republic	4 821 355	16 653	0	290 615	163 098	2 930 753
Chuvash Republic	4 780 640	0	0	420 596	1 209 666	1 799 186
Perm Territory	29 316 845	345	0	5 077 975	4 377 182	15 055 798
Kirov Region	3 549 060	107	0	477 086	462 630	1 951 273
Nizhny Novgograd Region	34 078 733	730	0	3 656 253	3 462 225	19 615 171
Orenburg Region	8 157 263	224	0	766 545	604 127	5 754 563
Penza Region	4 174 300	185	0	212 960	141 649	2 409 406
Samara Region	61 046 319	0	0	6 531 904	6 540 380	41 653 544
Saratov Region	13 771 680	0	0	1 157 107	909 408	9 832 745
Ulyanovsk Region	6 168 731	0	0	769 587	266 849	3 812 247
<b>Ural Federal District</b>	185 132 379	62 933	0	20 940 605	22 828 108	108 205 571
Kurgan Region	1 375 008	0	0	174 837	82 519	666 749
Sverdlovsk Region	67 451 998	30 545	0	8 237 151	14 178 109	36 759 286
Tyumen Region	90 015 738	31 303	0	8 742 852	5 485 539	56 804 279
Chelyabinsk Region	26 289 635	1 085	0	3 785 765	3 081 941	13 975 257
<b>Siberian Federal District</b>	111 878 327	11 669	0	10 627 784	12 154 272	62 220 521
Republic of Altai	190 890	0	0	5 589	0	99 960
Republic of Buryatiya	3 670 270	0	0	144 638	198 166	1 213 920
Republic of Tuva	118 432	0	0	1 791	0	54 344
Republic of Khakassia	863 893	60	0	1 997	176 738	548 208
Altai Territory	9 858 200	162	0	385 269	2 043 964	4 086 568
Zabaykal Territory	2 211 580	0	0	350 767	19 912	690 194
Krasnoyarsk Territory	14 999 942	13	0	1 623 301	50 213	10 345 654
Irkutsk Region	11 852 990	107	0	1 360 381	479 305	5 633 563
Kemerovo Region	15 955 220	0	0	1 305 532	250 081	10 319 598
Novosibirsk Region	37 025 976	11 059	0	4 093 674	7 525 722	19 661 571
Omsk Region	8 702 244	19	0	569 890	430 201	6 248 262
Tomsk Region	6 428 690	249	0	784 955	979 970	3 318 679
<b>Far Eastern Federal District</b>	68 076 707	3 851	0	7 735 400	8 178 079	36 752 870
Republic of Sakha (Yakutia)	5 461 087	3	0	42 483	23 581	1 760 159
Kamchatka Territory	3 191 635	0	0	469 224	253 956	2 036 465
Primorskiy Territory	18 177 016	1 867	0	3 365 894	725 565	11 050 040
Khabarovsk Territory	22 089 170	0	0	1 082 562	1 910 839	15 649 945
Amur Region	4 892 042	0	0	316 556	1 457 676	2 039 395
Magadan Region	4 625 599	158	0	455 556	110 165	1 043 715
Sakhalin Region	9 219 463	1 823	0	2 000 126	3 696 297	2 905 204
Jewish Autonomous Region	273 744	0	0	2 205	0	201 554
Chukotka Autonomous Area	146 951	0	0	794	0	66 393

Table 38.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.09.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 150 734 709	1 863 992 798	2 286 741 911
Belgorod Region	43 600	43 600	0
Bryansk Region	0	0	0
Vladimir Region	659 101	659 101	0
Voronezh Region	0	0	0
Ivanovo Region	1 725 739	1 707 098	18 641
Kaluga Region	60 000	60 000	0
Kostroma Region	5 139 757	4 242 774	896 983
Kursk Region	0	0	0
Lipetsk Region	1 030 935	1 030 935	0
Moscow Region	1 725 724	1 725 724	0
Orel Region	43 000	43 000	0
Ryazan Region	0	0	0
Smolensk Region	1 205 182	997 660	207 522
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	100 000	100 000	0
Yaroslavl Region	140 000	140 000	0
City of Moscow	4 138 861 671	1 853 242 906	2 285 618 765
<b>North-Western Federal District</b>	65 423 662	36 809 747	28 613 915
Republic of Karelia	0	0	0
Komi Republic	360 000	360 000	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	686 271	625 483	60 788
Kaliningrad Region	199 677	194 816	4 861
Leningrad Region	20 000	20 000	0
Murmansk Region	195 192	190 000	5 192
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	63 922 522	35 379 448	28 543 074
<b>Southern Federal District</b>	8 313 842	5 758 968	2 554 874
Republic of Adygeya	0	0	0
Republic of Kalmykia	15 000	15 000	0
Krasnodar Territory	2 577 987	2 091 488	486 499
Astrakhan Region	15 000	15 000	0
Volgograd Region	841 158	829 000	12 158
Rostov Region	4 864 697	2 808 480	2 056 217
<b>North-Caucasian Federal District</b>	1 102 052	1 102 052	0
Republic of Dagestan	797 052	797 052	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	150 000	150 000	0
Chechen Republic	0	0	0
Stavropol Territory	155 000	155 000	0
<b>Volga Federal District</b>	109 876 215	98 192 676	11 683 539
Republic of Bashkortostan	6 619 897	5 377 937	1 241 960
Republic of Marii El	0	0	0
Republic of Mordovia	140 400	140 400	0

Republic of Tatarstan	38 134 129	30 269 234	7 864 895
Udmurt Republic	3 027 508	2 505 748	521 760
Chuvash Republic	289 632	289 632	0
Perm Territory	211 000	211 000	0
Kirov Region	333 073	333 073	0
Nizhny Novgogrod Region	3 405 063	3 228 803	176 260
Orenburg Region	1 262 378	1 262 378	0
Penza Region	30 000	30 000	0
Samara Region	55 959 915	54 105 471	1 854 444
Saratov Region	424 220	400 000	24 220
Ulyanovsk Region	39 000	39 000	0
<b>Ural Federal District</b>	<b>71 204 064</b>	<b>37 153 636</b>	<b>34 050 428</b>
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	13 079 831	8 512 239	4 567 592
Tyumen Region	57 256 242	27 906 199	29 350 043
Chelyabinsk Region	837 991	705 198	132 793
<b>Siberian Federal District</b>	<b>35 905 178</b>	<b>15 656 621</b>	<b>20 248 557</b>
Republic of Altai	120 000	120 000	0
Republic of Buryatiya	460 000	460 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 004 399	1 004 399	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	12 334	12 334	0
Irkutsk Region	341 750	341 750	0
Kemerovo Region	829 000	829 000	0
Novosibirsk Region	31 643 994	12 164 020	19 479 974
Omsk Region	1 493 701	725 118	768 583
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>14 181 857</b>	<b>12 900 478</b>	<b>1 281 379</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	421 554	421 554	0
Primorskiy Territory	5 969 642	5 498 749	470 893
Khabarovsk Territory	0	0	0
Amur Region	7 708 661	6 898 175	810 486
Magadan Region	0	0	0
Sakhalin Region	82 000	82 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 38.2

**Loans, deposits and other funds raised from other credit institutions  
(by head-offices and branches of credit institutions located in respective regions),  
as of 1.09.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 162 135 236	1 862 955 804	2 299 179 432
Belgorod Region	43 600	43 600	0
Bryansk Region	0	0	0
Vladimir Region	68 523	0	68 523
Voronezh Region	86	86	0
Ivanovo Region	1 725 739	1 707 098	18 641
Kaluga Region	60 000	60 000	0
Kostroma Region	1 404 819	1 347 116	57 703
Kursk Region	0	0	0
Lipetsk Region	1 030 935	1 030 935	0
Moscow Region	1 725 724	1 725 724	0
Orel Region	119 445	43 000	76 445
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	100 000	100 000	0
Yaroslavl Region	24 465	24 465	0
City of Moscow	4 155 831 900	1 856 873 780	2 298 958 120
<b>North-Western Federal District</b>	70 484 786	41 575 528	28 909 258
Republic of Karelia	0	0	0
Komi Republic	360 000	360 000	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	732 271	671 483	60 788
Kaliningrad Region	199 677	194 816	4 861
Leningrad Region	20 000	20 000	0
Murmansk Region	195 192	190 000	5 192
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	68 937 646	40 099 229	28 838 417
<b>Southern Federal District</b>	8 756 791	6 172 968	2 583 823
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 366 987	1 880 488	486 499
Astrakhan Region	536 302	515 000	21 302
Volgograd Region	861 158	849 000	12 158
Rostov Region	4 992 344	2 928 480	2 063 864
<b>North-Caucasian Federal District</b>	1 202 052	1 202 052	0
Republik of Daghestan	807 052	807 052	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	140 000	140 000	0
Chechen Republic	0	0	0
Stavropol Territory	255 000	255 000	0
<b>Volga Federal District</b>	113 074 189	101 291 335	11 782 854
Republic of Bashkortostan	6 884 586	5 620 096	1 264 490
Republic of Marii El	0	0	0

Republic of Mordovia	210 400	210 400	0
Republic of Tatarstan	40 851 016	32 995 734	7 855 282
Udmurt Republic	3 027 508	2 505 748	521 760
Chuvash Republic	319 632	319 632	0
Perm Territory	211 000	211 000	0
Kirov Region	333 073	333 073	0
Nizhny Novgogrod Region	3 455 063	3 278 803	176 260
Orenburg Region	1 262 378	1 262 378	0
Penza Region	30 000	30 000	0
Samara Region	56 026 313	54 085 471	1 940 842
Saratov Region	424 220	400 000	24 220
Ulyanovsk Region	39 000	39 000	0
<b>Ural Federal District</b>	<b>76 272 038</b>	<b>42 054 171</b>	<b>34 217 867</b>
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	16 089 831	11 522 239	4 567 592
Tyumen Region	57 221 442	27 871 734	29 349 708
Chelyabinsk Region	2 930 765	2 630 198	300 567
<b>Siberian Federal District</b>	<b>6 513 457</b>	<b>4 221 837</b>	<b>2 291 620</b>
Republic of Altai	120 000	120 000	0
Republic of Buryatiya	460 000	460 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 004 399	1 004 399	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	333 082	312 334	20 748
Irkutsk Region	341 750	341 750	0
Kemerovo Region	829 225	829 225	0
Novosibirsk Region	1 819 202	429 011	1 390 191
Omsk Region	1 493 701	725 118	768 583
Tomsk Region	112 098	0	112 098
<b>Far Eastern Federal District</b>	<b>13 203 233</b>	<b>11 980 481</b>	<b>1 222 752</b>
Republic of Sakha (Yakutia)	3	3	0
Kamchatka Territory	421 554	421 554	0
Primorskiy Territory	5 969 642	5 498 749	470 893
Khabarovsk Territory	8 777	0	8 777
Amur Region	6 721 257	5 978 175	743 082
Magadan Region	0	0	0
Sakhalin Region	82 000	82 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

# Macprudential Indicators of the Banking Sector

Table 39

## Some indicators of the banking sector financial soundness (percent)

	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	13,8	13,3	13,3
Ratio of core capital to risk-weighted assets	11,4	9,3	9,5	9,0	8,9
Ratio the value of credit risk on balance sheet assets	59,6	58,8	58,7	50,2	51,2
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1)</sup>	8,2	6,6	6,6	6,6	6,6
Loan loss provisions made as percent of total loans <sup>1)</sup>	8,5	6,9	6,6	6,6	6,5
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	1,8
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	227,2	228,7
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	5,1	4,8	4,7	4,7	4,6
mining	3,6	2,9	3,1	3,1	3,3
manufacturing	16,0	15,2	14,5	14,4	14,5
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	5,6
wholesale and retail trade, car and household appliance repair	17,1	15,6	15,4	15,4	15,2
transport and communication	3,8	5,4	5,3	5,3	5,2
other economic activities	22,2	22,3	21,3	21,1	21,0
individuals	23,7	25,3	27,2	27,5	27,8
of which					
mortgage loans	6,6	6,7	7,0	7,0	7,0
<i>Geographical distribution of interbank loans and deposits <sup>2)</sup></i>					
Russian Federation	41,1	41,6	36,0	35,1	38,6
United Kingdom	21,4	20,2	20,0	19,8	19,2
USA	2,5	3,0	3,1	3,8	2,8
Germany	6,0	4,2	4,5	3,9	4,5
Austria	3,7	6,6	9,4	7,3	6,4
France	4,0	2,7	2,7	2,4	2,4
Italy	0,1	2,7	3,0	2,5	2,6
Cyprus	5,0	6,6	7,5	8,4	9,2
Netherlands	2,6	3,2	2,8	2,9	3,1
Other	13,6	9,0	11,0	14,1	11,4
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	13,5	11,8	11,4	11,1	10,1
Ratio of liquid assets to total assets	26,8	23,9	21,5	20,9	22,0
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	61,2	56,2	59,8
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	80,9	79,7	87,2
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	84,0	84,8
Ratio of clients' funds to total loans <sup>3)</sup>	109,5	105,3	99,6	99,0	98,2
<b>Market risk <sup>4)</sup> to total own funds (capital) <sup>5)</sup></b>					
of which					
Interest rate risk	36,7	33,8	35,5	35,0	36,0
Equity position risk	8,6	12,9	13,6	13,9	12,3
Foreign exchange risk	3,2	3,0	4,0	3,7	3,9
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	3,9	3,7	3,6
<b>Banks' financial result over the reporting period (billion rubles)</b>					
as percent of the banking sector assets <sup>6)</sup>	573,4	848,2	507,0	590,0	677,8
as percent of the banking sector own funds (capital) <sup>6)</sup>	1,9	2,4	1,2	1,4	1,6
	12,5	17,6	9,5	11,0	12,5
<b>Return on assets <sup>7)</sup></b>					
	1,9	2,4	2,3	2,2	2,3
<b>Return on equity <sup>7)</sup></b>					
	12,5	17,6	17,7	17,5	18,0

<sup>1)</sup> Calculated by form 0409115 paragraphs 1, 2, 3.

<sup>2)</sup> By 0409501 form "Information on interbank loans and deposits".

<sup>3)</sup> Except loans, deposits and other funds, placed in interbank market.

<sup>4)</sup> Calculated by form 0409135 (before 1.01.11 - by form 0409153).

<sup>5)</sup> Capital of credit institutions that conduct operations that calculate market risk.

<sup>6)</sup> Assets and capital calculated as averages over the reporting period.

<sup>7)</sup> 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 40

## 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 <sup>1</sup>		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 <sup>2</sup>	222 <sup>2</sup>	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 <sup>2</sup>	212 <sup>2</sup>	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 <sup>2</sup>	52 <sup>2</sup>	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
Reference data: own funds (capital) adequacy ratio as of 1.09.12, %	13,3	13,7 <sup>3</sup>		38,4		25,6		17,8		13,1	

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> CIs with positive own funds (capital).

**Table 41****Relation of authorised capital and own funds (capital) of credit institutions**

Indicators	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 304,5	1 309,1	1 316,6
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 468,3	5 572,9	5 685,9
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	23,9	23,5	23,2

Table 42

Structure of own funds (capital) of the banking sector (percent) <sup>1</sup>

Indicators	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
<b>1. Factors of own funds (capital) increase</b>	<b>112,4</b>	<b>115,2</b>	<b>115,8</b>	<b>115,7</b>	<b>115,9</b>
1.1. Authorised capital	25,4	24,5	23,9	23,5	23,2
1.2. Issue income	21,7	21,5	22,4	22,0	21,7
1.3. Credit institutions' profit and funds	37,1	42,9	45,1	45,3	45,8
1.4. Subordinated loans	24,3	22,7	20,7	21,1	21,6
1.5. Increase in value of property due to revaluation	3,9	3,7	3,8	3,7	3,7
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
<b>2. Factors of own funds (capital) decrease</b>	<b>12,4</b>	<b>15,2</b>	<b>15,8</b>	<b>15,7</b>	<b>15,9</b>
2.1. Losses	1,1	1,7	1,9	2,1	2,0
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of 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	12,8	13,1
2.7. Other factors	0,6	0,7	0,5	0,5	0,5
<b>Own funds (capital), total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

<sup>1</sup> Calculated by credit institutions' reporting by form 0409134.

**Table 43****The value of credit risk on balance sheet assets (billion rubles)**

The value of credit risk on balance sheet assets <sup>1</sup>	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	612,1	829,7	873,6	931,6	883,5
3 <sup>rd</sup> group of assets	86,2	146,7	127,1	120,3	130,0
4 <sup>th</sup> group of assets	19 450,0	23 482,4	24 964,4	21 566,1	22 278,4
5 <sup>th</sup> group of assets	13,3	0,6	8,7	6,5	6,7
The value of credit risk on balance sheet assets	20 161,7	24 459,4	25 973,8	22 624,6	23 298,5

<sup>1</sup> 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.

## Own funds (capital) adequacy ratio of the banking sector

		1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 468,3	5 572,9	5 685,9
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	39 657,9	41 823,5	42 809,3
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	25 973,8	22 624,6	23 298,5
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 614,4	1 596,9	1 620,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	89,4	93,0	98,0
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 292,8	3 283,3	3 370,3
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>1</sup>	109,3	303,7	236,9	186,7	188,3
	- the value of operational risk, billion rubles	1 007,5	1 959,0	2 170,5	3 121,0	3 127,2
	- market risk, billion rubles	2 081,9	2 377,7	2 652,1	2 687,1	2 724,4
	- higher-risk transactions, billion rubles	-	2 248,3	3 836,2	8 505,2	8 644,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	13,8	13,3	13,3

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.

<sup>1</sup>The 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 45

**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		1.08.12		1.09.12	
	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% <sup>1</sup>	4	0,1	1	0,0	1	0,0	2	0,0	1	0,0
From 10% to 12%	53	6,4	107	34,3	127	37,9	179	40,6	170	39,2
From 12% to 14%	86	20,4	125	16,6	136	42,2	113	39,6	111	40,7
14% and more	868	73,1	744	49,1	700	19,9	669	19,8	678	20,2
Banking sector, total	1012	100,0	978	100,0	965	100,0	965	100,0	963	100,0

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

## Credit risk

Table 46

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

		1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Loans	Standard	45,5	53,4	55,3	56,0	56,1
	Substandard	34,7	29,4	27,9	27,6	27,6
	Doubtful	11,4	10,4	9,8	9,5	9,3
	Problem	2,9	2,7	2,8	2,9	2,9
	Loss	5,4	4,1	4,1	4,1	4,1
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	8,9	9,7	8,9
	Estimated LLP adjusted for collateral	8,8	7,2	7,0	7,0	6,9
	LLP made	8,8	7,2	7,0	6,9	6,9
	LLP made as percent of estimated LLP	79,8	79,5	78,6	71,2	77,5
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,9	99,8	99,8
<b>Справочно:</b>						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		15,9	14,7	14,4	14,3	14,4

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios <sup>1</sup>

	1.01.11		1.01.12		1.07.12		1.08.12		1.09.12	
	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	6 944,9	100,0	7 196,4	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	570,6	8,2	587,6	8,2
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	6 184,4	91,8	6 374,1	91,8	6 608,7	91,8
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,1	0,0	0,2	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	21,3	-	21,6	-	22,0
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	7,3	-	5,7	-	5,2	-	5,2	-	5,2
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	53,0	100,0	51,1	100,0	57,3	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	23,8	46,6	24,9	43,4
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	27,1	51,2	27,3	53,4	32,4	56,6
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	-	25,0	-	29,5

<sup>1</sup>Calculated on the basis of credit institutions' reporting by form 0409115.



Table 48

Homogeneous loans and claims on legal entities and provisions made as of 1.09.12<sup>1</sup>

	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	587 637,5	100,0	11 911,3	100,0	2,0
of which by quality categories					
1.1. Quality Category I	2 380,0	0,4	0,0	0,0	0,0
1.2. Quality Category II	573 650,2	97,6	5 394,8	45,3	0,9
1.3. Quality Category III	2 622,1	0,4	346,6	2,9	13,2
1.4. Quality Category IV	2 668,3	0,5	893,2	7,5	33,5
1.5. Quality Category V	6 318,4	1,1	5 276,8	44,3	83,5
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	32,7	100,0	1,5	100,0	4,4
of which by quality categories					
2.1. Quality Category I	22,1	67,5	0,0	0,0	0,0
2.2. Quality Category II	9,3	28,4	0,1	6,3	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	1,4	4,2	1,4	93,7	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	587 670,2		11 912,7		2,0
4. Homogeneous claims grouped into portfolios - total	24 869,7	100,0	6 430,1	100,0	25,9
of which by quality categories					
4.1. Quality Category I	8 773,9	35,3	0,0	0,0	0,0
4.2. Quality Category II	8 753,1	35,2	129,4	2,0	1,5
4.3. Quality Category III	1059,3	4,3	72,2	1,1	6,8
4.4. Quality Category IV	60,0	0,2	23,1	0,4	38,5
4.5. Quality Category V	6223,4	25,0	6205,4	96,5	99,7
5. Claims for interest payments - total	3 934,5	100,0	814,1	100,0	20,7
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	853,7	21,7	769,0	94,5	90,1

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

Homogeneous loans and claims on individuals and provisions made as of 1.09.12<sup>1</sup>

	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	6 608 727,1	100,0	359 766,7	100,0	5,4
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	399 137,3	6,0	13 549,2	3,8	3,4
1.1.2. residential real estate (mortgage) loans, total	1 497 340,4	22,7	35 808,9	10,0	2,4
1.1.3. car loans, total	696 762,3	10,5	37 233,2	10,3	5,3
1.1.4. other consumer loans, total	3 984 136,9	60,3	272 013,8	75,6	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 <sup>2</sup>	2 945 382,6	44,6	37 935,2	10,5	1,3
1.2.2. a portfolio of loans without overdue payments	3 111 530,1	47,1	34 108,6	9,5	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	118 870,9	1,8	4 623,3	1,3	3,9
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	77 973,2	1,2	20 992,7	5,8	26,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	57 914,6	0,9	32 129,0	8,9	55,5
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	265 705,6	4,0	228 816,3	63,6	86,1
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	6 153 477,3	93,1	67 592,8	18,8	1,1
1.3.2. Quality category III	90 912,2	1,4	11 964,8	3,3	13,2
1.3.3. Quality category IV	63 046,0	1,0	26 811,6	7,5	42,5
1.3.4. Quality category V	301 291,6	4,6	253 397,6	70,4	84,1
2. Claims grouped into portfolios of homogeneous claims - total	32 436,3	100,0	10 447,3	100,0	32,2
of which by quality categories					
2.1. Quality category I	653,7	2,0	0,0	0,0	0,0
2.2. Quality category II	20 001,4	61,7	198,4	1,9	1,0
2.3. Quality category III	557,3	1,7	105,5	1,0	18,9
2.4. Quality category IV	483,7	1,5	235,3	2,3	48,7
2.5. Quality category V	10740,4	33,1	9908,0	94,8	92,3
3. Claims for interest payments - total	85 522,3	100,0	24 451,6	100,0	28,6
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	28 881,2	33,8	22 927,0	93,8	79,4

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

<sup>2</sup> 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 50****Loan loss provisions by credit risk categories<sup>1</sup>**

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	1.08.12	1.09.12	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Substandard	8,9	8,3	8,5	8,3	8,2	2,3	2,1	2,2	2,1	2,1
Doubtful	19,9	22,9	21,8	21,3	20,8	15,3	15,9	15,6	15,6	15,4
Problem	15,0	16,3	16,5	16,8	17,1	45,0	44,3	41,0	40,8	41,4
Loss	56,2	52,4	53,1	53,6	53,9	90,8	91,5	91,5	91,1	90,1

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

Table 51

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

Indicator	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1035,9</b>	<b>1133,0</b>	<b>1248,8</b>	<b>1267,4</b>	<b>1292,7</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	944,9	958,1	976,8
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	1104,8	1130,3
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,6	4,6	4,6
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	168,1	162,6	162,4
- 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					
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					
Share of overdue claims in total volume of loans and other placements with individuals	282,3	291,1	304,3	310,6	317,0
	6,9	5,2	4,6	4,6	4,5

Table 52

**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	1.08.12	1.09.12	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
No overdue claims	142	134	127	126	124	1,9	1,9	1,7	1,4	1,7
Less than 5%	565	638	641	633	635	70,4	79,8	80,8	81,0	80,4
From 5 to 10%	187	110	101	111	107	23,2	13,4	13,1	12,8	13,3
From 10 to 15%	42	35	34	31	31	3,7	0,8	0,5	0,8	0,9
From 15 to 20%	20	10	10	10	10	0,3	3,4	0,5	0,3	0,3
From 20 to 60%	13	7	8	8	8	0,4	0,4	3,1	3,1	3,2
From 60 to 90%	4	2	3	2	3	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	41	42	42	0,1	0,3	0,2	0,6	0,2

**Table 53****Credit risks of the banking sector**

Indicators	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	12 550,9	12 663,7	13 002,9
Share of large credit risks in the banking sector assets, %	25,8	28,8	28,4	28,1	28,6

**Table 54****Structure of large loans<sup>1</sup> grouped by types of collateral**

	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Volume of large loans, billion rubles	5 323,9	6 207,7	6 382,3	6 390,1	6 479,3
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 396,2	1 445,8	1 461,8
Volume of I quality category collateral, billion rubles	500,0	324,8	334,4	365,5	367,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	9,4	42,4	46,5
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 235,5	1 245,7	1 286,4
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	247,0	272,5	272,9
collateral of proprietary rights (claims), billion rubles	430,3	491,8	494,1	491,4	509,9

<sup>1</sup> 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 55

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						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			
<b>Industry. total</b>	<b>64,6</b>	<b>65,1</b>	<b>67,6</b>	<b>65,8</b>	<b>66,5</b>	<b>64,3</b>	<b>160,9</b>	<b>190,4</b>	<b>198,8</b>	<b>191,9</b>	<b>193,1</b>	<b>179,2</b>	<b>37,9</b>	<b>34,3</b>	<b>31,1</b>	<b>33,1</b>	<b>33,1</b>	<b>32,2</b>	<b>4,3</b>	<b>6,7</b>	<b>4,4</b>
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

<sup>1</sup> Net gross assets in total assets (total of the balance)

<sup>2</sup> 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 56

### Structure of market risk of the banking sector

Risk	1.01.11		1.01.12		1.07.12		1.08.12		1.09.12	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	48,6	100,0	49,7	100,0	53,1	100,0	52,6	100,0	52,1	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	35,5	66,9	35,0	66,5	36,0	69,0
- equity position risk (EPR)	8,6	17,8	12,9	26,0	13,6	25,5	13,9	26,5	12,3	23,5
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	4,0	7,5	3,7	7,0	3,9	7,5
Reference data:										
Number of credit institutions <sup>1</sup>	641		621		622		618		625	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	90,9		92,3		92,4		92,5		92,6	

<sup>1</sup> 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 57****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	1.08.12	1.09.12
Share of assets in foreign currency in total assets, %	24,1	23,3	23,8	23,5	23,5
of which:					
- 20 largest-asset credit institutions	25,6	25,2	26,0	25,3	25,5
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	22,1	22,0	22,4
of which:					
- 20 largest-asset credit institutions	24,1	23,2	24,1	23,6	24,2
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	1,6	1,5	1,0
of which:					
- 20 largest-asset credit institutions	1,6	1,9	1,9	1,6	1,3

Table 58

**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	1.08.12	1.09.12
<b>Balance sheet positions</b>					
Claims, bln rubles	8 143,6	9 688,9	10 519,3	10 612,8	10 680,5
Liabilities, bln rubles	7 690,0	8 955,6	9 792,5	9 941,9	10 216,3
Net balance sheet position, bln rubles	453,6	733,4	726,8	670,9	464,2
Net balance sheet position to own funds (capital), % <sup>1</sup>	9,6	14,0	13,3	12,1	8,2
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	3 485,7	5 228,6	6 663,0	6 041,7	6 268,2
Liabilities, bln rubles	3 396,1	5 398,4	6 793,4	6 060,2	6 126,9
Net balance sheet position, bln rubles	89,6	-169,8	-130,4	-18,5	141,3
Net balance sheet position to own funds (capital), % <sup>1</sup>	1,9	-3,2	-2,4	-0,3	2,5

<sup>1</sup> Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.

<sup>2</sup> Forward & future transactions (Section D of the chart of accounts)

Table 59

## Compliance with open foreign exchange position (OFXP) requirements

	2010				2011				2012	
	I	II	III	IV	I	II	III	IV	I	II
Number of credit institutions that exceeded the OFXP limits	5	4	6	6	6	4	5	5	6	5
Of which:										
- 20 largest-asset credit institutions	1	0	0	0	0	0	1	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
- 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

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

Table 60

## 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		
<b>1. Credit institutions with net short OFXP</b>								
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
<b>2. Credit institutions with net long OFXP</b>								
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

### Open currency positions of the banking sector by currencies as of 1.09.12

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
<b>USD</b>					
short	332	-26,9	-1,4	46,6	-73,5
long	560	48,9	1,3	122,1	-73,2
<b>EUR</b>					
short	399	-49,0	-1,8	-132,0	83,0
long	486	14,5	0,5	-61,7	76,2
<b>GBP</b>					
short	84	-5,2	-0,2	-4,5	-0,8
long	296	16,0	0,8	7,8	8,2

## Liquidity of Credit Institutions

Table 62

### Relation of long-term assets and long-term liabilities<sup>1</sup> of the banking sector

	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	27,0	28,5	28,2
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	22,7	23,2	23,4
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-7,8	-4,7	-3,7	-2,8	-3,5

<sup>1</sup> 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.

<sup>2</sup> 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 63**

**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	1.08.12	1.09.12	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Less than 0	594	608	610	609	602	61,5	51,5	51,2	50,6	57,8
From 0 to 20	365	316	310	310	315	36,7	47,1	48,4	49,1	41,8
More than 20	53	54	45	45	44	1,8	1,4	0,4	0,3	0,4
Data not available	0	0	0	1	2	0,0	0,0	0,0	0,0	0,0
Total	1012	978	965	965	963	100,0	100,0	100,0	100,0	100,0



**Table 64****The relation of short-term assets and short-term liabilities<sup>1</sup> of the banking sector**

	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	49,9	48,0	49,1
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	44,2	43,3	43,0
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	21,1	19,9	17,1	18,2	16,4

<sup>1</sup> 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 65

**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	1.08.12	1.09.12	1.01.11	1.01.12	1.07.12	1.08.12	1.09.12
Less than 0	455	446	384	383	380	21,7	25,6	20,9	24,7	22,6
From 0 to 20	250	208	189	183	200	20,4	12,3	18,7	11,5	13,3
More than 20	307	324	392	398	381	57,9	62,1	60,4	63,8	64,1
Data not available	0	0	0	1	2	0,0	0,0	0,0	0,0	0,0
Total	1012	978	965	965	963	100,0	100,0	100,0	100,0	100,0