

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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

№ 115 may 2012

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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)	543,6 10,4	694,1 11,1	544,3 9,4	595,8 9,0	594,2 7,7
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,9 17,2	6 211,7 11,4 14,9
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,7 29,0 30,6	11 871,4 21,7 28,5 33,7
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,6 32,9	13 995,7 25,6 33,6
Reference data						
Indicator (billion rubles)		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12
Gross Domestic Product		33 247,5	41 276,8	38 807,2	45 172,7	54 585,6
Fixed capital investment of organisations of all forms of ownership (except small businesses)		5 214,0	6 272,1	5 769,8	6 625,0	7 701,2
Income of the population		21 311,5	25 244,0	28 708,4	32 100,9	35 200,7

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	6,1	31,2	5,4	16,4
1.02.11	-1,8	13,7	0,0	2,1	0,5	13,1	-0,1	15,1	-0,9	29,7	-4,0	13,4
1.03.11	2,0	16,4	-3,6	-1,1	0,4	14,2	0,6	16,4	2,0	29,3	2,3	17,1
1.04.11	0,4	16,1	1,5	0,6	1,3	15,7	2,2	18,6	1,0	28,5	2,4	16,7
1.05.11	0,5	15,6	2,2	2,9	1,7	16,6	2,8	20,7	2,1	27,3	-1,4	14,2
1.06.11	1,7	16,9	1,2	7,6	1,9	16,6	3,1	22,9	0,5	25,7	3,6	16,1
1.07.11	1,4	15,8	-0,4	6,7	1,6	16,0	2,5	24,0	2,3	24,7	2,9	18,3
1.08.11	1,0	16,3	1,0	6,3	1,7	17,5	3,7	26,5	1,0	23,2	-0,9	18,3
1.09.11	2,4	17,7	0,7	5,8	3,4	20,0	3,5	28,5	1,0	22,9	4,1	20,9
1.10.11	5,5	21,2	0,8	6,7	5,0	22,4	3,6	30,8	1,9	23,0	10,1	29,5
1.11.11	0,1	20,5	1,1	7,1	1,2	23,3	2,2	31,4	-0,4	19,8	-2,5	28,2
1.12.11	3,7	22,1	1,5	7,6	3,4	25,6	3,1	33,5	1,7	19,6	4,5	28,9
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	7,3	20,9	2,8	25,8
1.02.12	-1,1	23,9	0,6	11,5	-0,9	24,1	0,6	36,8	-2,0	19,6	-3,7	26,1
1.03.12	-0,7	20,7	-0,2	15,4	-0,9	22,6	2,1	38,9	1,3	18,9	-2,4	20,3
1.04.12	1,6	22,1	2,1	16,2	1,9	23,3	3,5	40,6	1,6	19,6	0,9	18,6
Reference data:												
Increase from the beginning of the current year	-0,2		2,6		0,0		6,2		1,0		-5,2	
Increase over the same period of the previous year	0,6		-2,2		2,2		2,6		2,0		0,6	

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

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

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1112	1110	1110
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	978	974	975
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)	1	2	0	1	2
Credit institutions with their banking licenses being revoked (cancelled)	119	132	134	135	133
Credit institutions licensed to conduct operations in foreign currency	701	677	661	657	658
Credit institutions holding general licences	291	283	273	273	273

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	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	598	56,5	585	57,8	572	58,5	571	58,6	571	58,6
of which the City of Moscow and Moscow Region	535	50,6	525	51,9	512	52,4	510	52,4	510	52,3
North-Western	75	7,1	71	7,0	69	7,1	69	7,1	70	7,2
Southern	113	10,7	47	4,6	45	4,6	46	4,7	46	4,7
North-Caucasian			57	5,6	56	5,7	54	5,5	54	5,5
Volga	125	11,8	118	11,7	111	11,3	110	11,3	110	11,3
Ural	54	5,1	51	5,0	45	4,6	45	4,6	45	4,6
Siberian	62	5,9	56	5,5	54	5,5	53	5,4	53	5,4
Far Eastern	31	2,9	27	2,7	26	2,7	26	2,7	26	2,7
Russian Federation	1058	100,0	1012	100,0	978	100,0	974	100,0	975	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.11	1.01.12	1.04.12	1.01.11	1.01.12	1.04.12	1.01.11	1.01.12	1.04.12	1.01.11	1.01.12	1.04.12	1.01.11	1.01.12	1.04.12	1.01.11	1.01.12	1.04.12
Central	585	572	571	119	120	119	484	463	456	69	67	66	18	18	18	17	16	18
of which the City of Moscow and Moscow Region ¹	525	512	510	101	104	104	127	131	128	20	21	21	16	16	16	4	5	16
North-Western	71	69	70	25	12	9	342	306	307	356	378	389	2	2	2	12	11	2
Southern	47	45	46	22	20	20	284	282	282	412	434	427	2	2	2	10	10	2
North-Caucasian	57	56	54	74	81	80	99	96	99	76	70	74	3	4	4	3	3	4
Volga	118	111	110	102	99	95	526	520	522	239	248	255	6	6	5	18	19	5
Ural	51	45	45	112	98	92	224	227	220	137	159	161	4	4	4	8	8	4
Siberian	56	54	53	28	26	25	338	321	318	402	401	408	2	2	2	12	11	2
Far Eastern	27	26	26	12	8	8	135	128	123	346	376	362	1	1	1	5	5	1
Russian Federation	1012	978	975	494	464	448	2432	2343	2327	161	162	164	38	38	38	83	83	38

¹ as one region

Table 7

Concentration of assets in the Russian banking sector (operating credit institutions)

Distribution of credit institutions ranged by assets (descending)	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	14 092 987	47,9	16 139 126	47,7	20 804 718	50,0	20 623 492	50,5	20 771 804	50,0
From 6 to 20	6 018 106	20,4	7 051 684	20,9	8 413 454	20,2	8 143 786	19,9	8 321 220	20,0
From 21 to 50	3 572 615	12,1	3 931 248	11,6	4 564 408	11,0	4 547 904	11,1	4 680 549	11,3
From 51 to 200	3 920 972	13,3	4 616 510	13,7	5 389 002	13,0	5 195 040	12,7	5 354 275	12,9
From 201 to 500	1 382 703	4,7	1 584 615	4,7	1 916 580	4,6	1 854 149	4,5	1 893 709	4,6
From 501	442 642	1,5	481 445	1,4	539 359	1,3	509 407	1,2	510 907	1,2
Total	29 430 025	100,0	33 804 628	100,0	41 627 520	100,0	40 873 778	100,0	41 532 464	100,0

Table 8

**Concentration of assets of operating credit institutions by federal districts
(assets of 5 largest credit institutions of a district relative to total assets of
credit institutions operating in a district)**

	(%)				
Federal district	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Central	55,3	54,9	56,3	56,9	56,4
of which the City of Moscow and Moscow Region	55,7	55,3	56,8	57,3	56,9
North-Western	70,6	71,9	68,7	69,1	69,0
Southern	52,9	69,0	68,6	68,2	68,5
North-Caucasian		45,5	43,4	46,0	46,0
Volga	45,0	43,4	44,8	45,6	45,8
Ural	57,0	60,2	66,5	66,3	66,6
Siberian	81,4	78,7	75,1	75,2	75,2
Far Eastern	65,1	72,6	74,8	75,2	75,6
Russian Federation	47,9	47,7	50,0	50,5	50,0

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.04.12)

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.04.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	14						
3	From 21 to 50	30			27	3				
4	From 51 to 200	150			3	141	5			1
5	From 201 to 500	300				6	280	14		
6	From 501	478					15	460	3	
Became operating after 1.01.12								1		
Total over the period									3	1
Total as of 1.01.12¹		978								
Total as of 1.04.12¹		975	5	15	30	150	300	475		

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

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

Table 10

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

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Credit institutions with foreign participation over 50%					
Assets	18,3	18,0	16,9	16,7	17,3
Own funds (capital)	17,0	19,1	17,6	17,6	17,7
Correspondent accounts with non-resident banks	15,6	20,3	14,3	11,3	13,5
Loans and other placements with non-financial organisations	14,8	15,1	14,0	13,6	13,8
Loans and other placements with individuals	25,1	25,7	22,0	21,7	21,8
Loans, deposits and other placements with credit institutions	31,7	25,1	30,0	28,0	30,3
Individual deposits	12,0	11,5	11,4	11,6	12,0
Funds raised from organisations ¹	18,5	17,6	17,4	17,3	18,0
Profit (loss) of the current year	29,8	20,7	17,4	21,4	19,9
Reference data:					
Number of credit institutions	108	111	113	113	115
of which 100% foreign-owned credit institutions					
Assets	11,3	11,0	10,0	9,8	10,3
Own funds (capital)	11,0	12,1	11,1	11,1	11,2
Correspondent accounts with non-resident banks	9,0	9,2	6,9	5,1	6,4
Loans and other placements with non-financial organisations	9,1	9,2	8,3	8,1	8,2
Loans and other placements with individuals	15,6	14,9	10,7	10,5	10,6
Loans, deposits and other placements with credit institutions	23,8	20,0	24,2	21,5	23,9
Individual deposits	6,2	5,3	5,4	5,5	5,7
Funds raised from organisations ¹	11,1	11,0	10,7	10,5	11,3
Profit (loss) of the current year	27,4	15,1	12,0	12,9	12,5
Reference data:					
Number of credit institutions	82	80	77	77	79

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	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	800,8	2,7	814,9	2,4	1852,4	4,5	1734,3	4,2	1715,8	4,1
Own funds (capital)	70,3	1,5	105,4	2,2	249,7	4,8	240,9	4,6	238,8	4,4
Loans and other placements with non-financial organisations	267,5	2,1	300,0	2,1	680,0	3,8	646,6	3,7	654,3	3,7
of which overdue claims	91,4	12,0	24,3	3,3	163,4	19,9	190,9	22,0	217,7	24,4
Loans and other placements with individuals	71,9	2,0	70,8	1,7	129,3	2,3	128,2	2,3	130,3	2,2
of which overdue claims	10,3	4,2	8,9	3,2	19,5	6,7	19,5	6,6	19,7	6,6
Individual deposits	125,9	1,7	164,5	1,7	303,2	2,6	292,1	2,5	293,9	2,5
Funds raised from organisations	319,8	3,3	335,2	3,0	799,6	5,7	730,7	5,6	823,6	6,2
Reference data:										
Number of credit institutions ¹	18	1,7	14	1,4	8	0,8	8	0,8	8	0,8

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

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1.	Money, precious metals and gemstones	795,8	912,6	1 225,6	1 020,1	999,2
1.1.	of which: money	747,0	862,4	1 125,0	903,9	910,7
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 755,2	1 809,0	1 747,4	1 292,1	1 345,1
3.	Correspondent accounts with credit institutions	839,2	853,6	1 000,6	1 073,4	1 019,1
3.1.	of which: Correspondent accounts with correspondent credit institutions	171,7	164,3	227,4	194,8	210,9
3.2.	Correspondent accounts with non-resident banks	667,6	689,3	773,1	878,6	808,2
4.	Securities acquired by credit institutions, total	4 309,4	5 829,0	6 211,7	6 271,6	6 434,8
4.1.	of which Debt securities	3 379,1	4 419,9	4 676,2	4 681,8	4 803,9
4.2.	Shares	411,8	710,9	914,4	881,6	873,8
4.3.	Discounted promissory notes	234,0	330,0	233,9	303,1	347,8
4.4.	Shares in associates and subsidiaries	284,5	368,2	387,3	405,1	409,3
5.	Other participation in authorised capital	72,6	132,1	291,9	297,6	303,0
6.	Derivatives with fair value being an asset	-	-	-	149,1	115,8
7.	Loans, total	19 878,4	22 166,7	28 737,0	28 366,2	28 987,3
7.1.	of which: Loans, deposits and other placements	19 847,1	22 140,2	28 699,2	28 333,2	28 956,4
	of which overdue claims	1 014,7	1 035,9	1 133,0	1 186,1	1 211,9
7.1.1.	of which: Loans and other placements with non-financial organisations	12 541,7	14 062,9	17 715,3	17 394,5	17 720,7
	of which overdue claims	762,5	743,4	822,6	868,4	891,4
7.1.2.	Loans and other placements with individuals	3 573,8	4 084,8	5 550,9	5 697,9	5 895,1
	of which overdue claims	243,0	282,3	291,1	297,8	299,8
7.1.3.	Loans, deposits and other placements with credit institutions	2 725,9	2 921,1	3 958,0	3 736,6	3 771,8
	of which overdue claims	1,9	4,6	5,1	5,1	5,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	790,7	864,6	973,8	983,7	995,3
8.1	of which real estate, temporarily out of use in operating activities	-	-	-	108,3	112,2
9.	Allocation of profit	71,4	132,1	173,2	162,2	71,9
9.1.	of which income tax	68,4	122,7	155,4	146,9	58,2
10.	Other assets, total	917,4	1 105,0	1 266,4	1 257,8	1 261,1
	of which:					
10.1.	Float	434,3	524,6	589,8	495,0	489,3
10.2.	Receivables	125,8	154,5	181,0	205,5	213,1
10.3.	Deferred expenses	74,4	77,9	94,3	98,4	108,4
Banking sector assets		29 430,0	33 804,6	41 627,5	40 873,8	41 532,5

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1.	Funds and profit of credit institutions	3 766,4	4 339,1	4 963,0	5 135,1	5 109,8
	Of which:					
1.1.	Funds of credit institutions	2 432,8	2 599,6	2 719,9	2 788,7	2 794,5
1.2.	Profit (losses), including financial result of the previous year	1 333,5	1 739,5	2 243,1	2 346,4	2 315,4
	Of which:					
1.2.1.	Profit (losses) of the current year	205,1	573,4	848,2	182,3	267,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 423,1	325,7	1 212,1	1 257,7	1 469,4
3.	Accounts of credit institutions	273,1	255,7	336,4	291,2	304,4
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168,0	154,4	216,6	174,7	185,9
3.2.	Correspondent accounts of non-resident credit institutions	97,1	93,9	105,5	114,9	111,2
4.	Loans, deposits and other funds raised from other credit institutions	3 117,3	3 754,9	4 560,2	4 130,0	4 124,9
5.	Clients' funds ²	17 131,4	21 080,9	26 082,1	25 167,2	25 464,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,4	32,7	37,8	46,8	43,4
5.2.	Government and other extra-budgetary funds in settlement accounts	13,7	12,0	7,1	4,3	4,8
5.3.	Funds of legal entities in settlement and other accounts	3 857,4	4 845,1	5 326,7	5 525,6	5 521,7
5.4.	Clients' float	209,7	220,6	288,1	287,8	287,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	8 367,4	7 325,3	7 446,7
5.6.	Individual deposits	7 485,0	9 818,0	11 871,4	11 793,4	11 984,3
5.7.	Clients' funds in factoring and forfeiting operations	10,1	15,7	21,9	18,2	18,2
6.	Bonds	412,7	537,9	666,7	729,5	778,6
7.	Promissory notes and bank acceptances	748,6	797,3	859,5	1 033,3	1 166,0
8.	Derivatives with fair value being a liability	-	-	-	126,7	103,3
9.	Other liabilities ¹ , total	2 557,4	2 713,0	2 947,5	3 003,0	3 011,6
	Of which:					
9.1.	Provisions	2 050,6	2 192,0	2 318,8	2 329,1	2 341,5
9.2.	Float	257,9	255,1	325,0	308,5	296,2
9.3.	Payables	45,2	44,7	46,4	75,6	78,5
9.4.	Deferred income	4,9	5,5	5,5	4,6	4,9
9.5.	Interest payable	198,9	215,7	251,7	285,2	290,5
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		29 430,0	33 804,6	41 627,5	40 873,8	41 532,5

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1.	Money, precious metals and gemstones	2,7	2,7	2,9	2,5	2,4
1.1.	of which: money	2,5	2,6	2,7	2,2	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,0	5,4	4,2	3,2	3,2
3.	Correspondent accounts with credit institutions	2,9	2,5	2,4	2,6	2,5
3.1.	of which: Correspondent accounts with correspondent credit institutions	0,6	0,5	0,5	0,5	0,5
3.2.	Correspondent accounts with non-resident banks	2,3	2,0	1,9	2,1	1,9
4.	Securities acquired by credit institutions, total	14,6	17,2	14,9	15,3	15,5
4.1.	of which Debt securities	11,5	13,1	11,2	11,5	11,6
4.2.	Shares	1,4	2,1	2,2	2,2	2,1
4.3.	Discounted promissory notes	0,8	1,0	0,6	0,7	0,8
4.4.	Shares in associates and subsidiaries	1,0	1,1	0,9	1,0	1,0
5.	Other participation in authorised capital	0,2	0,4	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	-	-	-	0,4	0,3
7.	Loans, total	67,5	65,6	69,0	69,4	69,8
7.1.	of which: Loans, deposits and other placements	67,4	65,5	68,9	69,3	69,7
	of which overdue claims	3,4	3,1	2,7	2,9	2,9
7.1.1.	of which: Loans and other placements with non-financial organisations	42,6	41,6	42,6	42,6	42,7
	of which overdue claims	2,6	2,2	2,0	2,1	2,1
7.1.2.	Loans and other placements with individuals	12,1	12,1	13,3	13,9	14,2
	of which overdue claims	0,8	0,8	0,7	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions	9,3	8,6	9,5	9,1	9,1
	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	2,7	2,6	2,3	2,4	2,4
8.1	of which real estate, temporarily out of use in operating activities	-	-	-	0,3	0,3
9.	Allocation of profit	0,2	0,4	0,4	0,4	0,2
9.1.	of which income tax	0,2	0,4	0,0	0,4	0,1
10.	Other assets, total	3,1	3,3	3,0	3,1	3,0
10.1.	of which: Float	1,5	1,6	1,4	1,2	1,2
10.2.	Receivables	0,4	0,5	0,4	0,5	0,5
10.3.	Deferred expenses	0,3	0,2	0,2	0,2	0,3
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities¹		1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1.	Funds and profit of credit institutions	12,8	12,8	11,9	12,6	12,3
	Of which:					
1.1.	Funds of credit institutions	8,3	7,7	6,5	6,8	6,7
1.2.	Profit (losses), including financial result of the previous year	4,5	5,1	5,4	5,7	5,6
	Of which:					
1.2.1.	Profit (losses) of the current year	0,7	1,7	2,0	0,4	0,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4,8	1,0	2,9	3,1	3,5
3.	Accounts of credit institutions	0,9	0,8	0,8	0,7	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	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	10,6	11,1	11,0	10,1	9,9
5.	Clients' funds ²	58,2	62,4	62,7	61,6	61,3
	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	13,1	14,3	12,8	13,5	13,3
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)	18,6	17,9	20,1	17,9	17,9
5.6.	Individual deposits	25,4	29,0	28,5	28,9	28,9
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,0	0,1	0,0	0,0
6.	Bonds	1,4	1,6	1,6	1,8	1,9
7.	Promissory notes and bank acceptances	2,5	2,4	2,1	2,5	2,8
8.	Derivatives with fair value being a liability	-	-	-	0,3	0,2
9.	Other liabilities ¹ , total	8,7	8,0	7,1	7,3	7,3
	Of which:					
9.1.	Provisions	7,0	6,5	5,6	5,7	5,6
9.2.	Float	0,9	0,8	0,8	0,8	0,7
9.3.	Payables	0,2	0,1	0,1	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,7	0,6	0,6	0,7	0,7
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1. Loans, deposits and other placements, total	13872,8	16099,2	21378,5	21441,3	21875,8	5974,4	6041,0	7320,7	6891,9	7080,6	19847,1	22140,2	28699,2	28333,2	28956,4
Of which															
- overdue claims	835,1	886,2	994,1	1051,2	1064,7	179,6	149,7	138,9	134,8	147,2	1014,7	1035,9	1133,0	1186,1	1211,9
1.1 Loans and other placements with non-financial resident organisations	8812,6	10085,6	12799,6	12878,0	13126,0	2954,8	2758,2	3088,3	2770,1	2811,1	11767,4	12843,8	15887,9	15648,1	15937,1
Of which															
- overdue claims	599,0	635,5	721,9	764,8	770,1	123,0	98,6	67,9	63,2	63,5	722,0	734,1	789,8	828,0	833,6
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	269,7	315,2	430,8	435,7	450,9	6,4	6,3	7,0	6,2	6,5	276,2	321,4	437,9	441,9	457,4
Of which															
- overdue claims	21,9	28,1	27,3	27,8	27,7	0,3	0,5	0,5	0,5	0,5	22,2	28,6	27,9	28,3	28,2
1.2 Loans and other placements with non-resident legal entities (except banks)	308,1	319,1	469,4	460,6	506,5	466,3	900,0	1357,9	1285,9	1277,0	774,3	1219,1	1827,4	1746,5	1783,6
Of which															
- overdue claims	19,2	2,8	9,7	13,3	19,0	21,3	6,5	23,0	27,1	38,8	40,6	9,3	32,8	40,4	57,8
1.3 Loans, deposits and other placements with financial sector	827,5	1280,7	1836,6	1700,3	1631,0	313,0	395,9	495,8	435,3	503,7	1140,5	1676,7	2332,4	2135,6	2134,7
Of which															
- overdue claims	7,2	9,5	17,9	18,3	19,2	0,8	0,6	1,3	1,0	1,1	8,0	10,0	19,2	19,3	20,3
of which:															
1.3.1 Resident credit institutions	562,2	911,6	1227,1	1081,6	955,3	240,9	298,1	419,7	368,1	434,8	803,0	1209,7	1646,8	1449,7	1390,1
Of which															
- overdue claims	0,9	4,4	4,8	4,8	4,8	0,1	0,0	0,1	0,1	0,1	0,9	4,4	4,9	4,9	4,9
1.3.2 Resident financial institutions of different forms of ownership	265,3	369,2	609,5	618,7	675,7	72,1	97,8	76,1	67,2	68,9	337,5	467,0	685,6	685,9	744,6
Of which															
- overdue claims	6,4	5,1	13,0	13,4	14,4	0,7	0,6	1,2	1,0	1,0	7,1	5,6	14,3	14,4	15,4
1.4 Loans, deposits and other placements with non-resident banks	208,5	190,2	398,4	356,6	361,1	1714,4	1521,2	1912,8	1930,3	2020,6	1922,9	1711,4	2311,2	2286,9	2381,7
Of which															
- overdue claims	0,2	0,1	0,0	0,0	0,0	0,8	0,0	0,2	0,2	0,2	1,0	0,1	0,2	0,2	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	230,0	261,7	367,7	362,4	370,6	0,1	0,4	0,0	0,0	0,0	230,1	262,1	367,7	362,4	370,6
Of which															
- overdue claims	0,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	3168,0	3722,7	5223,0	5412,0	5611,6	395,6	348,8	316,7	274,9	272,3	3563,6	4071,4	5539,7	5686,9	5883,9
Of which															
- overdue claims	209,3	238,2	244,5	254,4	256,0	33,5	43,6	45,9	42,8	43,2	242,8	281,7	290,4	297,2	299,2
1.7 Loans and other placements with non-resident individuals	1,9	2,5	4,3	4,6	5,0	8,3	10,8	6,9	6,3	6,3	10,2	13,4	11,2	10,9	11,2
Of which															
- overdue claims	0,1	0,1	0,1	0,2	0,2	0,2	0,4	0,5	0,5	0,5	0,2	0,6	0,7	0,6	0,6
Reference data:															
Provisions on loans, deposits and other placements	1820,6	1904,2	1987,9	1998,1	2019,4	0,0	0,0	0,0	0,0	0,0	1820,6	1904,2	1987,9	1998,1	2019,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,3	39,7	42,2	45,7	46,0	9,0	6,3	4,7	4,3	5,2	51,3	46,0	46,9	50,0	51,1
Credit institutions' portfolio of promissory notes of residents	210,1	308,7	213,9	287,9	307,0	21,4	17,1	17,8	13,3	38,7	231,6	325,8	231,7	301,2	345,7
Credit institutions' portfolio of promissory notes of non-residents	0,7	2,4	0,0	0,0	0,1	1,7	1,8	2,1	1,9	1,9	2,5	4,2	2,1	1,9	2,1

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

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	67,4	65,5	68,9	69,3	69,7
Of which:					
- overdue claims	5,1	4,7	3,9	4,2	4,2
	3,4	3,1	2,7	2,9	2,9
1.1 Loans and other placements with non-financial resident organisations	59,3	58,0	55,4	55,2	55,0
	40,0	38,0	38,2	38,3	38,4
Of which:					
- overdue claims	3,6	3,3	2,8	2,9	2,9
	2,5	2,2	1,9	2,0	2,0
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,4	1,5	1,5	1,6	1,6
	0,9	1,0	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
1.2 Loans and other placements with non-resident legal entities (except banks)	3,9	5,5	6,4	6,2	6,2
	2,6	3,6	4,4	4,3	4,3
Of which:					
- overdue claims	0,2	0,0	0,1	0,1	0,2
	0,1	0,0	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	5,7	7,6	8,1	7,5	7,4
	3,9	5,0	5,6	5,2	5,1
Of which:					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	4,0	5,5	5,7	5,1	4,8
	2,7	3,6	4,0	3,5	3,3
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	1,7	2,1	2,4	2,4	2,6
	1,1	1,4	1,6	1,7	1,8
Of which					
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	9,7	7,7	8,1	8,1	8,2
	6,5	5,1	5,6	5,6	5,7
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2	1,2	1,3	1,3	1,3
	0,8	0,8	0,9	0,9	0,9
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	18,0	18,4	19,3	20,1	20,3
	12,1	12,0	13,3	13,9	14,2
Of which:					
- overdue claims	1,2	1,3	1,0	1,0	1,0
	0,8	0,8	0,7	0,7	0,7
1.7 Loans and other placements with non-resident individuals	0,1	0,1	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	9,2	8,6	6,9	7,1	7,0
	6,2	5,6	4,8	4,9	4,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,3	0,2	0,2	0,2	0,2
	0,2	0,1	0,1	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,2	1,5	0,8	1,1	1,2
	0,8	1,0	0,6	0,7	0,8
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	4 075,4	100,0	5 499,0	100,0	5 977,9	100,0	5 968,4	100,0	6 087,0	100,0
- in rubles	3 309,3	81,2	4 567,6	83,1	5 008,9	83,8	5 081,9	85,1	5 194,8	85,3
- in foreign currency	766,1	18,8	931,4	16,9	969,0	16,2	886,5	14,9	892,2	14,7
Of which:										
Securities at fair value through profit or loss	1 469,8	36,1	1 654,8	30,1	1 662,6	27,8	1 674,1	28,0	1 774,8	29,2
- in rubles	1 309,8	32,1	1 428,6	26,0	1 458,8	24,4	1 500,5	25,1	1 612,9	26,5
- in foreign currency	160,0	3,9	226,2	4,1	203,8	3,4	173,6	2,9	161,9	2,7
Securities available for sale	2 157,1	52,9	3 005,5	54,7	3 074,5	51,4	3 016,3	50,5	3 032,8	49,8
- in rubles	1 678,4	41,2	2 448,5	44,5	2 465,4	41,2	2 468,5	41,4	2 469,5	40,6
- in foreign currency	478,6	11,7	557,0	10,1	609,1	10,2	547,7	9,2	563,3	9,3
Securities held-to-maturity	150,6	3,7	458,3	8,3	840,8	14,1	860,9	14,4	858,0	14,1
- in rubles	116,6	2,9	432,4	7,9	806,3	13,5	829,6	13,9	826,0	13,6
- in foreign currency	34,0	0,8	25,9	0,5	34,5	0,6	31,4	0,5	32,0	0,5
Shares in associates and subsidiaries	284,5	7,0	368,2	6,7	387,3	6,5	405,1	6,8	409,3	6,7
- in rubles	191,6	4,7	246,8	4,5	267,8	4,5	272,8	4,6	275,9	4,5
- in foreign currency	92,9	2,3	121,4	2,2	119,5	2,0	132,3	2,2	133,4	2,2
Reference data:										
Revaluation of securities	16,3		54,1		-63,5		1,6		-7,2	
Provisions for losses on securities available for sale	13,9		15,2		20,4		25,8		23,0	
Provisions for losses on securities held-to-maturity	2,4		3,9		1,6		1,5		1,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,3		3,1		7,9		7,7		10,8	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	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	3 379,1	100,0	4 419,9	100,0	4 676,2	100,0	4 681,8	100,0	4 803,9	100,0
- in rubles	2 741,3	81,1	3 661,2	82,8	3 907,2	83,6	3 997,8	85,4	4 118,7	85,7
- in foreign currency	637,8	18,9	758,7	17,2	769,0	16,4	683,9	14,6	685,2	14,3
of which: revaluation	10,5	0,3	17,0	0,4	-48,8	-1,0	-9,0	-0,2	-6,6	-0,1
Debt securities at book value held (without revaluation)	3 368,6	100,0	4 402,9	100,0	4 725,0	100,0	4 690,8	100,0	4 810,6	100,0
of which:										
debt securities of the Russian Federation	767,9	22,8	1 177,5	26,7	1 496,3	31,7	1 493,3	31,8	1 526,5	31,7
- in rubles	656,5	19,5	1 113,4	25,3	1 397,1	29,6	1 418,4	30,2	1 441,3	30,0
- in foreign currency	111,4	3,3	64,1	1,5	99,2	2,1	74,9	1,6	85,3	1,8
debt securities of the Bank of Russia	283,1	8,4	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	283,1	8,4	588,5	13,4	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	229,6	6,8	284,3	6,5	223,7	4,7	221,7	4,7	136,9	2,8
- in rubles	229,6	6,8	284,3	6,5	223,6	4,7	221,6	4,7	136,8	2,8
- in foreign currency	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	289,3	8,6	365,0	8,3	408,5	8,6	468,2	10,0	478,6	9,9
- in rubles	252,2	7,5	345,0	7,8	408,5	8,6	454,9	9,7	465,8	9,7
- in foreign currency	37,1	1,1	20,0	0,5	0,0	0,0	13,4	0,3	12,9	0,3
other debt securities of residents	759,2	22,5	901,1	20,5	997,5	21,1	1 017,9	21,7	1 035,6	21,5
- in rubles	759,1	22,5	893,4	20,3	997,4	21,1	1 017,8	21,7	1 035,5	21,5
- in foreign currency	0,1	0,0	7,7	0,2	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of other countries	33,5	1,0	59,6	1,4	40,3	0,9	34,2	0,7	33,9	0,7
- in rubles	0,0	0,0	6,6	0,2	5,0	0,1	5,2	0,1	5,0	0,1
- in foreign currency	33,5	1,0	53,0	1,2	35,3	0,7	29,0	0,6	28,9	0,6
debt securities of non-resident banks	90,1	2,7	189,3	4,3	169,5	3,6	142,3	3,0	148,6	3,1
- in rubles	28,9	0,9	20,0	0,5	23,0	0,5	19,8	0,4	24,1	0,5
- in foreign currency	61,1	1,8	169,4	3,8	146,5	3,1	122,5	2,6	124,4	2,6
other debt securities of non-residents	539,7	16,0	469,9	10,7	629,7	13,3	545,0	11,6	529,5	11,0
- in rubles	174,6	5,2	138,4	3,1	245,0	5,2	238,1	5,1	229,5	4,8
- in foreign currency	365,1	10,8	331,5	7,5	384,7	8,1	306,9	6,5	300,1	6,2
debt securities delivered without derecognition in the balance sheet	362,7	10,8	355,3	8,1	747,0	15,8	755,9	16,1	908,7	18,9
- in rubles	334,0	9,9	243,2	5,5	645,9	13,7	620,5	13,2	776,9	16,1
- in foreign currency	28,7	0,9	112,1	2,5	101,1	2,1	135,4	2,9	131,9	2,7
overdue debt securities	13,4	0,4	12,3	0,3	12,6	0,3	12,1	0,3	12,1	0,3
- in rubles	12,9	0,4	11,4	0,3	10,6	0,2	10,5	0,2	10,5	0,2
- in foreign currency	0,5	0,0	0,9	0,0	2,0	0,0	1,6	0,0	1,6	0,0
Reference data:										
Provisions for losses on debt securities	19,5		20,6		19,6		18,4		18,1	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	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	411,8	100,0	710,9	100,0	914,4	100,0	881,6	100,0	873,8	100,0
- in rubles	376,4	91,4	659,7	92,8	833,9	91,2	811,3	92,0	800,2	91,6
- in foreign currency	35,3	8,6	51,3	7,2	80,5	8,8	70,3	8,0	73,6	8,4
of which: revaluation	5,8	1,4	37,0	5,2	-14,7	-1,6	10,6	1,2	-0,5	-0,1
Shares held at book value (without revaluation)	406,0	100,0	673,9	100,0	929,1	100,0	871,0	100,0	874,3	100,0
of which shares of:										
resident credit institutions	4,6	1,1	5,7	0,8	10,6	1,1	6,8	0,8	9,7	1,1
- in rubles	4,5	1,1	5,7	0,8	10,5	1,1	6,7	0,8	9,6	1,1
- in foreign currency	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0
other residents	354,2	87,2	588,0	87,3	786,6	84,7	755,8	86,8	760,0	86,9
- in rubles	344,7	84,9	586,4	87,0	784,2	84,4	754,0	86,6	758,1	86,7
- in foreign currency	9,5	2,3	1,6	0,2	2,4	0,3	1,9	0,2	1,9	0,2
non-resident credit institutions	6,4	1,6	28,1	4,2	13,9	1,5	10,9	1,2	12,4	1,4
- 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	6,4	1,6	28,1	4,2	13,9	1,5	10,9	1,2	12,4	1,4
other non-residents	27,0	6,6	22,2	3,3	64,5	6,9	58,4	6,7	63,2	7,2
- in rubles	8,4	2,1	8,4	1,2	8,4	0,9	8,4	1,0	8,4	1,0
- in foreign currency	18,6	4,6	13,8	2,0	56,2	6,0	50,0	5,7	54,8	6,3
shares delivered without derecognition in the balance sheet	13,8	3,4	29,9	4,4	53,5	5,8	39,1	4,5	29,0	3,3
- in rubles	13,1	3,2	22,1	3,3	45,5	4,9	31,7	3,6	24,6	2,8
- in foreign currency	0,7	0,2	7,7	1,1	8,0	0,9	7,5	0,9	4,3	0,5
Reference data:										
Provisions for losses on shares	8,2		10,6		14,7		20,6		18,1	

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

(billion rubles)

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Portfolio of promissory notes discounted by a credit institution, in rubles	210,8	311,1	213,9	287,9	307,1
of which promissory notes, not paid when due	2,6	3,4	1,8	1,8	1,6
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23,2	18,9	19,9	15,2	40,6
of which promissory notes, not paid when due	0,32	0,13	0,03	0,02	0,01
Total	234,0	330,0	233,9	303,1	347,8

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	234,0	100,0	330,0	100,0	233,9	100,0	303,1	100,0	347,8	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	180,0	76,9	272,7	82,6	199,2	85,2	265,3	87,5	305,8	87,9
- other promissory notes of residents	51,6	22,0	53,1	16,1	32,5	13,9	35,9	11,8	39,9	11,5
- 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	2,4	1,0	4,2	1,3	2,1	0,9	1,9	0,6	2,0	0,6
Reference data:										
Provisions for losses on promissory notes	8,1		10,7		8,6		8,7		8,8	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1.	Funds raised from organisations, total	9 557,2	11 126,9	13 995,7	13 151,9	13 269,4
	- in rubles	6 398,0	7 786,3	10 330,4	9 568,1	9 688,2
	- in foreign currency	3 159,3	3 340,5	3 665,3	3 583,9	3 581,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 857,4	4 845,1	5 326,7	5 525,6	5 521,7
	- in rubles	3 099,7	4 134,9	4 701,0	4 644,5	4 664,5
	- in foreign currency	757,6	710,2	625,7	881,1	857,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	90,6	121,2	146,0	138,7	138,6
	- in rubles	88,9	119,6	144,0	136,1	136,0
	- in foreign currency	1,7	1,6	2,0	2,5	2,6
1.2.	Government and other extra budgetary funds in settlement accounts	13,7	12,0	7,1	4,3	4,8
1.3.	Float	209,5	218,4	272,7	278,3	277,9
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	8 367,4	7 325,3	7 446,7
	- in rubles	3 198,6	3 541,2	5 488,0	4 768,4	4 857,5
	- in foreign currency	2 268,0	2 494,4	2 879,4	2 556,9	2 589,2
	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	267,0	464,3	916,5	528,5	548,0
1.4.2.	Certificates of deposit	20,1	15,4	13,4	11,8	11,6
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	10,1	15,7	21,9	18,2	18,2
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,1	0,0	0,1	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	739,4	955,7	1 387,5	929,8	907,2
	- in rubles	652,9	826,0	1 191,4	804,3	807,0
	- in foreign currency	86,6	129,7	196,1	125,4	100,3
	with maturity from 31 days to 1 year	2 202,0	2 065,1	3 183,5	2 744,6	2 824,1
	- in rubles	1 658,8	1 597,2	2 728,6	2 364,8	2 447,9
	- in foreign currency	543,2	467,8	454,9	379,8	376,2
	with maturity in excess of 1 year	2 525,1	3 014,8	3 796,4	3 650,9	3 715,4
	- in rubles	886,9	1 118,0	1 568,1	1 599,3	1 602,7
	- in foreign currency	1 638,2	1 896,8	2 228,3	2 051,6	2 112,8
	Reference data					
	Funds raised from non-resident organisations, total	1 430,8	1 704,6	1 924,3	1 760,9	1 755,1
	- in rubles	215,1	299,7	381,2	375,2	369,0
	- in foreign currency	1 215,7	1 404,9	1 543,1	1 385,7	1 386,1
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113,8	195,2	179,7	184,9	175,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203,9	269,3	350,1	271,2	271,0
	Other funds raised from non-resident legal entities	1 101,7	1 228,8	1 381,6	1 289,2	1 293,1
	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

¹ 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.)

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Issued debt obligations - total	1 196,8	1 364,6	1 551,1	1 787,3	1 976,0
including:					
bonds:	412,7	537,9	666,7	729,5	778,6
of which					
with maturities less than one year	3,9	0,0	1,2	4,8	5,1
with maturities in excess of one year	408,8	537,9	665,5	724,8	773,5
deposit certificates ¹	20,1	15,4	13,4	11,8	11,6
of which					
with maturities in excess of one year	8,8	3,6	2,3	1,5	1,2
with maturities in excess of one year	10,6	11,4	11,0	10,1	9,8
savings certificates ²	15,5	14,0	11,5	12,7	19,7
of which					
with maturities in excess of one year	10,0	8,2	4,8	5,1	9,4
with maturities in excess of one year	3,8	4,2	5,3	6,2	9,0
promissory notes and banker's acceptances	748,6	797,3	859,5	1 033,3	1 166,0
of which					
with maturities in excess of one year	420,3	407,8	483,1	656,4	779,8
with maturities in excess of one year	315,2	375,4	359,7	356,6	363,1

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

Table 25

Individual deposit structure

(billion rubles)

		1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1	Individual deposits	7 485,0	9 818,0	11 871,4	11 793,4	11 984,3
	- of which savings certificates	15,5	14,0	11,5	12,7	19,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 232,1	1 733,0	2 281,3	2 102,9	2 089,9
	- in rubles	1 060,8	1 546,4	2 059,3	1 883,1	1 860,8
	- in foreign currency	171,3	186,5	222,1	219,8	229,1
1.2.	Individual deposits with maturity from 31 days to 1 year	1 481,6	1 730,3	2 376,7	2 590,3	2 705,7
	- in rubles	965,9	1 353,3	1 981,1	2 200,9	2 296,9
	- in foreign currency	515,6	377,0	395,6	389,5	408,7
1.3.	Individual deposits with maturity in excess of 1 year	4 771,3	6 354,7	7 213,4	7 100,2	7 188,7
	- in rubles	3 484,4	5 018,8	5 661,9	5 619,0	5 658,2
	- in foreign currency	1 286,9	1 335,9	1 551,5	1 481,2	1 530,5
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84,0	103,3	134,7	129,2	133,4

Table 26

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

(billion rubles)

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Loans, deposits and other funds raised from other credit institutions, total	3 117,3	3 754,9	4 560,2	4 130,0	4 124,9
- in rubles	1 420,5	1 832,1	2 197,7	2 088,7	1 980,7
- in foreign currency	1 696,8	1 922,8	2 362,5	2 041,2	2 144,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 234,2	1 696,6	2 123,6	1 971,0	1 906,1
- in rubles	1 019,4	1 407,6	1 767,2	1 647,8	1 511,5
- in foreign currency	214,8	289,0	356,4	323,2	394,6
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	1 883,1	2 058,3	2 436,6	2 158,9	2 218,8
- in rubles	401,1	424,5	430,5	440,9	469,2
- in foreign currency	1 482,0	1 633,8	2 006,0	1 718,0	1 749,5
of which					
overdue debt	0,2	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,2	0,0	0,0	0,0	0,0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.04.12

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	21 173	48,8	64 826	0,2
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%	76	22 256	51,3	26 429 358	63,6
No budgetary funds	898	0	0,0	15 038 280	36,2
Data not available	0	0	0,0	0	0,0
Total	975	43 429	100,0	41 532 464	100,0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 515,1	5,1	1 808,3	5,3	2 059,6	4,9	1 890,7	4,6	1 889,1	4,5
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 419,4	4,8	1 693,3	5,0	1 911,3	4,6	1 745,2	4,3	1 739,8	4,2
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 305,6	4,4	1 498,1	4,4	1 731,7	4,2	1 560,4	3,8	1 564,2	3,8
1.2	Individual deposits (excluding saving certificates)	84,0	0,3	103,3	0,3	134,7	0,3	129,2	0,3	133,4	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	64,1	0,2	76,5	0,2	98,9	0,2	95,1	0,2	98,5	0,2
1.3	Funds in other accounts	11,7	0,0	11,7	0,0	13,5	0,0	16,3	0,0	15,9	0,0
2.	Funds in correspondent and other accounts of credit institutions	105,1	0,4	101,3	0,3	119,9	0,3	116,5	0,3	118,5	0,3
3.	Loans, deposits and other funds raised from credit institutions	1 883,1	6,4	2 058,3	6,1	2 436,6	5,9	2 158,9	5,3	2 218,8	5,3
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	3 503,2	11,9	3 967,9	11,7	4 616,0	11,1	4 166,1	10,2	4 226,3	10,2
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	87,8	0,3	83,8	0,2	124,9	0,3	99,5	0,2	109,8	0,3
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 707,4	9,2	2 943,9	8,7	4 149,8	10,0	4 044,3	9,9	4 176,5	10,1
	of which overdue claims	41,8	0,1	10,0	0,0	33,6	0,1	41,2	0,1	58,6	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 922,9	6,5	1 711,4	5,1	2 311,2	5,6	2 286,9	5,6	2 381,7	5,7
1.2	Loans and other placements with legal entities	774,3	2,6	1 219,1	3,6	1 827,4	4,4	1 746,5	4,3	1 783,6	4,3
1.3	Loans and other placements with individuals	10,2	0,0	13,3	0,0	11,2	0,0	10,9	0,0	11,2	0,0
2.	Correspondent accounts with banks	667,6	2,3	689,3	2,0	773,1	1,9	878,6	2,2	808,2	1,9
3.	Securities acquired by credit institutions, total	699,1	2,4	773,4	2,3	919,9	2,2	792,7	1,9	789,7	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	663,3	2,3	718,9	2,1	839,4	2,0	721,5	1,8	712,0	1,7
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	33,4	0,1	50,3	0,1	78,4	0,2	69,2	0,2	75,6	0,2
3.3	Discounted promissory notes	2,5	0,0	4,2	0,0	2,1	0,0	1,9	0,0	2,1	0,0
4.	Shares in associates and subsidiaries	94,2	0,3	122,7	0,4	122,9	0,3	135,5	0,3	136,7	0,3
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	4 168,3	14,2	4 529,3	13,4	5 965,7	14,3	5 851,2	14,3	5 911,1	14,2
	Reference data:										
	Overdue interest on claims of credit institutions	2,7	0,0	0,7	0,0	1,8	0,0	1,5	0,0	2,2	0,0

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

Financial Condition

Table 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				
	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Total	205 109,7	573 379,7	848 216,8	182 332,7	267 864,6	1 058	1 012	978	974	975	71 355,6	132 079,1	173 170,6	22 385,8	36 022,7
Profit-making CIs ¹	284 938,7	595 046,7	853 842,3	188 127,0	272 361,5	938	931	928	810	881	69 308,1	131 763,4	172 913,2	22 201,5	35 871,9
Loss-making CIs	-79 829,0	-21 667,0	-5 625,5	-5 794,3	-4 496,9	120	81	50	164	94	2 047,5	315,6	257,4	184,3	150,8
CIs that have not provided their reporting	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
Total						1058	1012	978	974	975					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1.01.10		1.01.11		1.01.12		1.04.12	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	31 600,6	100,0	22 645,4	100,0	27 399,1	100,0	6 552,6	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 895,6	6,0	1 609,2	7,1	1 637,0	6,0	467,6	7,1
1.2. Interest income on loans to individuals	589,1	1,9	613,4	2,7	778,7	2,8	236,5	3,6
1.3. Income on securities	1 050,6	3,3	754,2	3,3	799,0	2,9	239,6	3,7
1.4. Income on operations with foreign currency	22 740,3	72,0	14 159,3	62,5	17 923,0	65,4	4 132,9	63,1
1.5. Commissions	473,3	1,5	513,3	2,3	587,1	2,1	146,8	2,2
1.6. Recovery of loss provision	3 616,7	11,5	4 118,9	18,2	3 963,9	14,5	802,8	12,3
1.7. Other income	1 234,9	3,9	877,2	3,9	1 710,4	6,2	526,4	8,0
Of which:								
1.7.1. Fines, penalties, forfeits	53,2	0,2	102,4	0,5	68,6	0,3	11,1	0,2
2. Expenses of credit institution, total	31 394,7	100,0	22 064,4	100,0	26 550,8	100,0	6 284,2	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	946,0	3,0	608,4	2,8	629,8	2,4	211,4	3,4
2.2. Interest expenses on funds raised from individuals	455,6	1,5	562,6	2,6	542,8	2,0	151,6	2,4
2.3. Expenses on operations with securities	681,2	2,2	394,3	1,8	495,5	1,9	139,9	2,2
2.4. Expenses on operations with foreign currency	22 581,7	71,9	14 114,1	64,0	17 829,3	67,2	4 155,7	66,1
2.5. Commissions	56,6	0,2	61,3	0,3	88,6	0,3	22,9	0,4
2.6. Expenses on loss provision	4 667,3	14,9	4 352,5	19,7	4 074,1	15,3	819,4	13,0
2.7. Management expenses (including personnel costs)	621,5	2,0	719,9	3,3	894,0	3,4	208,0	3,3
2.8. Other expenses	1 384,7	4,4	1 251,2	5,7	1 996,6	7,5	575,4	9,2
Of which:								
2.8.1. Fines, penalties, forfeits	1,4	0,0	1,6	0,0	1,7	0,0	0,4	0,0

¹ According to Profit and Loss Reporting of Credit Institutions (form 0409102).
On credit institutions that filed their reporting with the Bank of Russia.

Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation
Table 31.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.04.12

	thousand rubles			
	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	27 813 789 782	8 875 813 782	28 423 318 580	8 277 588 776
Belgorod Region	17 763 220	527 004	17 757 333	532 891
Bryansk Region	765 280	2 349	767 598	31
Vladimir Region	6 635 047	204 951	6 450 391	389 607
Voronezh Region	2 590 949	70 898	2 597 498	64 349
Ivanovo Region	11 935 307	622 302	11 866 602	691 007
Kaluga Region	15 382 928	756 986	15 372 543	767 371
Kostroma Region	80 873 497	6 782 561	80 152 374	7 503 684
Kursk Region	14 258 002	706 598	14 276 344	688 256
Lipetsk Region	26 300 538	1 565 345	26 306 672	1 559 211
Moscow Region	77 482 949	12 139 236	77 146 550	12 475 635
Orel Region	6 322 572	103 744	6 311 742	114 574
Ryazan Region	14 578 212	877 701	14 806 858	649 055
Smolensk Region	31 679 761	3 407 968	30 118 364	4 969 365
Tambov Region	2 559 037	27 575	2 561 814	24 798
Tver Region	9 471 122	468 567	9 472 025	467 664
Tula Region	12 830 172	568 406	12 826 164	572 414
Yaroslavl Region	7 750 123	324 503	7 760 818	313 808
City of Moscow	27 474 611 066	8 846 657 088	28 086 766 890	8 245 805 056
North-Western Federal District	1 070 416 112	212 457 063	1 091 959 433	191 534 447
Republic of Karelia	1 152 536	25 820	1 153 732	24 624
Komi Republic	6 816 545	590 187	6 846 116	560 616
Akhangel'sk Region	965 198	24 526	965 143	24 581
Vologda Region	73 753 795	4 422 346	70 672 996	7 503 145
Kaliningrad Region	17 304 902	6 711 154	17 330 905	6 685 151
Leningrad Region*	8 556 581	652 296	8 574 274	634 603
Murmansk Region	8 507 865	995 846	8 467 051	1 036 660
Novgorod Region	4 638 635	131 651	4 666 466	103 820
Pskov Region	2 568 645	33 537	2 573 471	28 711
St Petersburg	946 151 410	198 869 700	970 709 279	174 932 536
Southern Federal District	191 742 025	12 249 852	192 333 705	11 658 172
Republic of Adygeya	3 994 434	36 529	4 004 300	26 663
Republic of Kalmykia	1 012 865	111 556	1 006 526	117 895
Krasnodar Territory	92 168 907	4 233 742	92 644 958	3 757 691
Astrakhan Region	6 836 104	385 482	6 861 216	360 370
Volgograd Region	15 388 045	877 129	15 431 556	833 618
Rostov Region	72 341 670	6 605 414	72 385 149	6 561 935
North-Caucasian Federal District	63 385 566	4 153 820	63 622 104	3 917 282
Republik of Daghestan	30 647 701	623 919	30 750 632	520 988
Republic of Ingushetia	893 291	38 527	920 043	11 775
Kabardino-Balkar Republic	5 355 842	104 121	5 387 911	72 052
Karachai-Cherkess Republic	4 177 243	2 757 668	4 273 096	2 661 815
Republic of North Ossetia - Alania	9 229 663	206 369	9 216 098	219 934
Chechen Republic	0	0	0	0
Stavropol Territory	13 081 826	423 216	13 074 324	430 718
Volga Federal District	1 189 947 835	89 036 630	1 194 563 218	84 417 743

Republic of Bashkortostan	70 940 391	4 775 034	71 100 948	4 625 194
Republic of Marii El	1 791 773	20 478	1 799 989	12 262
Republic of Mordovia	18 696 065	298 688	18 693 772	300 981
Republic of Tatarstan	539 538 610	49 462 812	543 824 525	45 181 724
Udmurt Republic	24 019 267	1 751 410	23 638 732	2 131 945
Chuvash Republic	8 840 902	218 125	8 842 456	216 571
Perm Territory	32 910 642	2 570 969	32 677 884	2 803 727
Kirov Region	24 894 824	2 465 372	25 815 427	1 542 219
Nizhny Novgogrod Region	74 013 540	4 793 360	74 391 799	4 414 360
Orenburg Region	37 920 934	1 643 007	37 743 164	1 820 777
Penza Region	2 981 084	0	2 981 084	0
Samara Region	291 191 041	16 189 039	290 617 606	16 746 717
Saratov Region	53 033 716	4 598 064	53 375 770	4 256 010
Ulyanovsk Region	9 175 046	250 272	9 060 062	365 256
Ural Federal District	778 157 591	124 261 584	808 830 697	94 149 204
Kurgan Region	2 584 716	35 456	2 585 637	34 535
Sverdlovsk Region	350 295 020	32 492 639	358 697 959	24 132 683
Tyumen Region	317 481 164	81 414 766	338 494 597	60 919 076
Chelyabinsk Region	107 796 691	10 318 723	109 052 504	9 062 910
Siberian Federal District	496 215 605	87 834 956	500 896 454	83 133 507
Republic of Altai	14 639 657	68 245	14 689 462	18 440
Republic of Buryatiya	8 029 546	915 491	8 336 792	608 313
Republic of Tuva	299 469	3 597	302 484	582
Republic of Khakassia	4 353 781	43 519	4 360 042	37 258
Altai Territory	15 251 177	434 034	15 262 415	422 796
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 666 378	319 637	10 687 815	298 200
Irkutsk Region	18 022 558	1 165 922	18 704 358	484 122
Kemerovo Region	25 779 212	1 325 710	26 342 136	762 786
Novosibirsk Region	368 651 352	79 884 629	371 109 497	77 405 816
Omsk Region	20 653 579	3 466 216	21 228 620	2 891 175
Tomsk Region	9 868 896	207 956	9 872 833	204 019
Far Eastern Federal District	383 018 923	24 208 929	372 648 456	34 581 125
Republic of Sakha (Yakutia)	19 025 963	567 595	18 973 790	619 768
Kamchatka Territory	14 595 412	1 131 160	14 780 315	947 986
Primorskiy Territory	83 281 895	7 122 753	83 210 259	7 194 389
Khabarovsk Territory	45 754 662	3 054 389	45 801 989	3 007 062
Amur Region	209 198 039	11 454 765	198 722 872	21 929 932
Magadan Region	0	0	0	0
Sakhalin Region	11 162 952	878 267	11 159 231	881 988
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 31.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.04.12

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	21 601 738 954	8 137 647 594	22 213 835 105	7 525 551 443
Belgorod Region	108 086 163	13 860 604	108 112 253	13 834 514
Bryansk Region	54 047 351	3 497 920	54 051 576	3 493 695
Vladimir Region	108 946 360	8 643 267	108 985 684	8 603 943
Voronezh Region	591 430 511	15 207 712	591 512 146	15 126 077
Ivanovo Region	59 077 111	5 070 052	59 027 268	5 119 895
Kaluga Region	84 444 413	6 922 863	84 474 147	6 893 129
Kostroma Region	66 658 267	2 654 123	66 556 931	2 755 459
Kursk Region	60 014 095	3 801 142	60 453 553	3 361 684
Lipetsk Region	79 640 110	5 030 361	79 644 667	5 025 804
Moscow Region	794 461 486	67 261 746	794 797 939	66 925 293
Orel Region	41 779 057	2 141 341	41 769 792	2 150 606
Ryazan Region	88 790 199	1 837 374	88 460 930	2 166 643
Smolensk Region	78 438 449	1 510 757	78 443 876	1 505 330
Tambov Region	44 984 491	2 460 018	44 996 120	2 448 389
Tver Region	78 753 070	7 732 228	78 741 678	7 743 620
Tula Region	104 206 269	24 342 005	103 961 826	24 586 448
Yaroslavl Region	172 082 618	4 380 726	172 129 455	4 333 889
City of Moscow	18 985 898 934	7 961 293 355	19 597 715 264	7 349 477 025
North-Western Federal District	2 562 407 229	448 717 369	2 534 213 006	476 911 592
Republic of Karelia	43 217 495	9 491 968	45 793 642	6 915 821
Komi Republic	80 825 807	5 963 908	80 820 033	5 969 682
Akhangel'sk Region	114 041 650	9 437 048	114 053 090	9 425 608
Vologda Region	144 899 923	10 890 616	143 768 630	12 021 909
Kaliningrad Region	94 812 627	23 922 958	73 463 438	45 272 147
Leningrad Region	41 880 378	1 007 196	42 918 606	-31 032
Murmansk Region	60 111 950	22 449 285	74 266 660	8 294 575
Novgorod Region	43 172 782	4 211 437	41 779 376	5 604 843
Pskov Region	43 086 985	232 525	39 922 005	3 397 505
St Petersburg	1 896 357 632	361 110 428	1 877 427 526	380 040 534
Southern Federal District	1 269 180 170	81 803 425	1 260 893 372	90 090 223
Republic of Adygeya	20 602 959	161 104	20 610 073	153 990
Republic of Kalmykia	7 825 433	80 750	7 817 279	88 904
Krasnodar Territory	594 065 946	27 760 270	586 028 948	35 797 268
Astrakhan Region	55 777 860	4 877 431	55 819 750	4 835 541
Volgograd Region	145 178 910	11 294 579	144 342 593	12 130 896
Rostov Region	445 729 062	37 629 291	446 274 729	37 083 624
North-Caucasian Federal District	391 330 778	9 807 148	391 802 120	9 335 806
Republik of Daghestan	59 391 990	1 037 175	59 481 846	947 319
Republic of Ingushetia	10 333 802	166 859	10 362 560	138 101
Kabardino-Balkar Republic	31 796 688	880 130	31 764 659	912 159
Karachai-Cherkess Republic	15 091 671	2 146 380	15 182 135	2 055 916
Republic of North Ossetia - Alania	25 843 997	1 224 769	25 854 958	1 213 808
Chechen Republic	17 705 246	41 987	17 699 924	47 309
Stavropol Territory	231 167 384	4 309 848	231 456 038	4 021 194

Volga Federal District	3 631 977 150	237 644 271	3 680 444 808	189 176 613
Republic of Bashkortostan	323 891 841	55 133 132	354 845 677	24 179 296
Republic of Marii El	49 547 714	2 042 850	49 566 268	2 024 296
Republic of Mordovia	82 189 682	504 694	82 226 910	467 466
Republic of Tatarstan	695 212 915	61 897 208	699 844 115	57 266 008
Udmurt Republic	120 804 748	1 748 241	126 178 705	-3 625 716
Chuvash Republic	75 536 989	4 873 030	75 582 683	4 827 336
Perm Territory	316 468 730	13 174 612	326 063 472	3 579 870
Kirov Region	98 959 474	2 723 914	99 833 401	1 849 987
Nizhny Novgorod Region	469 038 498	17 328 325	471 187 707	15 179 116
Orenburg Region	115 302 552	7 882 289	115 151 179	8 033 662
Penza Region	68 132 548	4 168 225	68 118 499	4 182 274
Samara Region	986 149 348	47 356 485	980 870 991	52 634 842
Saratov Region	155 968 082	13 282 619	156 330 654	12 920 047
Ulyanovsk Region	74 774 029	5 528 647	74 644 547	5 658 129
Ural Federal District	1 901 772 959	318 939 294	1 930 088 503	290 623 750
Kurgan Region	37 147 342	154 363	37 147 263	154 442
Sverdlovsk Region	881 282 865	163 183 655	889 555 183	154 911 337
Tyumen Region	649 126 464	126 789 436	668 971 575	106 944 325
Chelyabinsk Region	334 216 288	28 811 840	334 414 482	28 613 646
Siberian Federal District	1 980 723 240	100 587 138	1 987 096 953	94 213 425
Republic of Altai	8 331 955	35 715	8 343 614	24 056
Republic of Buryatiya	41 010 589	4 012 555	41 297 965	3 725 179
Republic of Tuva	11 886 038	32 501	11 889 997	28 542
Republic of Khakassia	27 160 411	276 741	27 146 145	291 007
Altai Territory	144 714 278	4 060 441	144 749 102	4 025 617
Zabaykal Territory	37 749 020	1 823 670	37 730 853	1 841 837
Krasnoyarsk Territory	308 856 061	15 087 712	308 215 432	15 728 341
Irkutsk Region	269 437 227	5 672 413	270 140 299	4 969 341
Kemerovo Region	189 749 932	18 228 453	190 238 164	17 740 221
Novosibirsk Region	690 192 802	45 049 954	697 579 268	37 663 488
Omsk Region	159 125 812	5 153 542	157 255 403	7 023 951
Tomsk Region	92 509 115	1 153 441	92 510 711	1 151 845
Far Eastern Federal District	907 837 872	58 461 099	897 923 742	68 375 229
Republic of Sakha (Yakutia)	71 843 081	4 530 801	71 862 034	4 511 848
Kamchatka Territory	39 105 945	2 713 801	38 829 391	2 990 355
Primorskiy Territory	194 753 827	18 178 163	194 803 884	18 128 106
Khabarovsk Territory	356 431 189	22 629 032	356 285 980	22 774 241
Amur Region	108 494 873	-3 492 283	99 188 383	5 814 207
Magadan Region	67 198 846	8 395 530	66 921 339	8 673 037
Sakhalin Region	57 954 704	5 145 243	57 983 032	5 116 915
Jewish Autonomous Region	5 166 396	230 360	5 167 036	229 720
Chukotka Autonomous Area	6 889 011	130 452	6 882 663	136 800

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

Table 32.1

Securities acquired by credit institutions registered in respective regions, as of 1.04.12

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	4 283 191 517	1 426 744 664	768 140 559	397 125 844	226 271 905	34 809 758
Belgorod Region	1 179 195	36 890	4 507	0	2 335 830	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	614 697	52 955	8 996	0	211 880	0
Voronezh Region	2 455	2 728	10	0	210 198	0
Ivanovo Region	813 845	47 354	57 804	0	527 300	44 555
Kaluga Region	0	0	12 789	0	0	0
Kostroma Region	26 633 332	103 188	0	5 880	1 693 686	17 266
Kursk Region	1 352 019	1 021 674	0	0	598 181	0
Lipetsk Region	1 618 918	332 168	4 444	0	534 446	18 960
Moscow Region	6 801 114	1 408 997	1 367 735	0	2 694 932	326 115
Orel Region	0	0	17 994	0	4 518	0
Ryazan Region	982 173	693 050	335 965	0	118 479	0
Smolensk Region	904 026	724 257	1 098 406	44	1 723 617	0
Tambov Region	0	0	0	62	0	0
Tver Region	619 694	207 567	18 920	0	0	0
Tula Region	565 146	298 626	4 405	0	11 934	0
Yaroslavl Region	28 919	10 600	219	0	42 841	0
City of Moscow	4 241 075 984	1 421 804 610	765 208 365	397 119 858	215 564 063	34 402 862
North-Western Federal District	194 480 517	37 377 983	20 243 749	2 196 773	21 991 788	1 036 504
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 416 285	895 516	65 011	0	0	164 112
Akhangel'sk Region	0	0	3 066	0	0	0
Vologda Region	3 164 095	1 135 115	49 834	1 500	3 644 025	0
Kaliningrad Region	3 617 609	198 207	32 963	0	596 563	0
Leningrad Region	715 432	105 632	78	20	0	0
Murmansk Region	849 979	626 190	0	0	0	0
Novgorod Region	833 322	365 223	233 015	0	200 710	11 862
Pskov Region	94 827	5 188	0	0	5 006	0
St Petersburg	182 788 968	34 046 912	19 859 782	2 195 253	17 545 484	860 530
Southern Federal District	10 667 678	3 141 551	3 835 084	25 169	2 795 038	310 407
Republic of Adygeya	20 186	20 142	1 659	0	29 760	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 156 034	1 879 856	3 296 128	0	2 109 806	0
Astrakhan Region	1 379 433	941 504	99 314	5 288	218 005	0
Volgograd Region	1 119 081	141 516	1 938	0	347 098	310 407
Rostov Region	992 944	158 533	436 045	19 881	90 369	0
North-Caucasian Federal District	3 356 954	226 866	264 066	20 210	712 779	0
Republik of Daghestan	1 091 913	0	172 573	0	268 935	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1 042	0	27 067	0	0	0
Karachai-Cherkess Republic	679 120	0	34 943	0	47 496	0
Republic of North Ossetia - Alania	0	0	29 483	20 000	151 224	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 584 879	226 866	0	210	245 124	0

Volga Federal District	98 625 621	16 255 220	37 619 488	1 030 467	15 085 341	324 636
Republic of Bashkortostan	8 981 135	1 287 481	993 246	0	336 897	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	420 890	126 479	44 747	0	720 485	0
Republic of Tatarstan	44 810 645	8 173 341	15 713 966	765 125	3 394 540	0
Udmurt Republic	2 975 373	542 071	87 151	0	1 357 631	196 335
Chuvash Republic	448 111	75 967	215 027	0	285 070	0
Perm Territory	873 720	0	5 341 893	0	318 311	0
Kirov Region	4 378 207	0	1 271 971	0	284 360	0
Nizhny Novgorod Region	7 985 369	2 426 462	4 405 554	115	2 121 368	44 803
Orenburg Region	3 915 822	122 768	400 925	17 646	3 624 097	26 914
Penza Region	180 549	87 079	0	0	4 042	0
Samara Region	22 602 500	3 297 751	8 035 064	247 311	2 253 119	56 584
Saratov Region	1 053 300	115 821	709 894	270	238 308	0
Ulyanovsk Region	0	0	400 050	0	147 113	0
Ural Federal District	133 346 357	28 972 597	20 955 374	716 340	26 048 746	3 350 008
Kurgan Region	0	0	0	0	9 006	0
Sverdlovsk Region	73 853 509	8 990 854	13 079 125	100	8 127 827	0
Tyumen Region	39 982 315	8 747 857	7 691 083	716 240	17 365 926	3 320 784
Chelyabinsk Region	19 510 533	11 233 886	185 166	0	545 987	29 224
Siberian Federal District	40 470 694	7 430 667	20 735 602	8 162 282	8 747 976	660 955
Republic of Altai	839 662	796 382	1	0	248 408	0
Republic of Buryatiya	48 868	0	881 095	0	334 551	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	7 052	7 509	0	0	0	0
Altai Territory	38 906	36 570	9 343	0	107 742	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 163	4 626	34 734	0	0	0
Irkutsk Region	178 408	0	103 873	0	160 000	30 988
Kemerovo Region	2 738 410	1 900 114	94 122	0	63 571	0
Novosibirsk Region	33 760 627	4 108 755	19 597 189	8 162 282	6 424 241	427 931
Omsk Region	2 377 150	471 382	130	0	1 354 789	202 036
Tomsk Region	477 448	105 329	15 115	0	54 674	0
Far Eastern Federal District	39 790 679	6 397 507	1 972 561	42 095	5 482 380	145 090
Republic of Sakha (Yakutia)	1 695 971	194 827	408 001	0	545 653	0
Kamchatka Territory	477 560	111 787	33 627	42 095	340 394	0
Primorskiy Territory	18 442 219	2 752 969	420 778	0	1 372 668	0
Khabarovsk Territory	1 106 535	40 035	472 086	0	132 624	0
Amur Region	18 009 369	3 297 889	210 896	0	3 047 288	145 090
Magadan Region	0	0	0	0	0	0
Sakhalin Region	59 025	0	427 173	0	43 753	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

1.04.12

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	4 339 092 932	1 439 126 342	778 317 866	404 040 319	242 820 133	35 445 422
Belgorod Region	1 179 195	36 890	4 602	0	2 335 830	0
Bryansk Region	0	0	1 314	0	0	0
Vladimir Region	164 654	52 955	8 996	0	46 528	0
Voronezh Region	2 455	2 728	1 170	0	210 198	0
Ivanovo Region	813 845	47 354	58 678	0	527 300	44 555
Kaluga Region	0	0	12 789	0	8 515	0
Kostroma Region	12 523 766	53 514	1 309	0	78 346	17 266
Kursk Region	1 352 019	1 021 674	0	0	598 181	0
Lipetsk Region	1 618 918	332 168	5 609	0	534 446	18 960
Moscow Region	6 801 114	1 408 997	1 368 016	0	3 390 344	326 115
Orel Region	0	0	17 994	0	4 518	0
Ryazan Region	982 173	693 050	335 965	0	118 479	0
Smolensk Region	233 225	210 169	147 459	44	42 997	0
Tambov Region	0	0	0	62	0	0
Tver Region	514 096	207 567	18 920	0	0	0
Tula Region	565 146	298 626	4 653	0	350 903	0
Yaroslavl Region	28 919	10 600	219	0	42 841	0
City of Moscow	4 312 313 407	1 434 750 050	776 330 173	404 040 213	234 530 707	35 038 526
North-Western Federal District	190 313 886	34 909 303	29 968 602	3 443 918	20 524 280	974 084
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 975 302	594 552	63 307	0	0	101 692
Akhangel'sk Region	0	0	3 066	0	0	0
Vologda Region	1 595 418	920 659	49 834	1 500	3 292 002	0
Kaliningrad Region	3 617 609	198 207	32 963	0	596 563	0
Leningrad Region	715 432	105 632	78	1 247 165	0	0
Murmansk Region	849 979	626 190	0	0	0	0
Novgorod Region	833 322	365 223	233 015	0	200 710	11 862
Pskov Region	94 827	5 188	0	0	5 006	0
St Petersburg	180 631 997	32 093 652	29 586 339	2 195 253	16 429 999	860 530
Southern Federal District	9 230 047	2 671 253	3 704 825	25 169	1 836 920	161 728
Republic of Adygeya	20 186	20 142	1 659	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 464 147	1 879 856	3 275 480	0	1 289 236	0
Astrakhan Region	710 895	471 206	101 349	5 288	147 407	0
Volgograd Region	1 041 875	141 516	2 246	0	299 908	161 728
Rostov Region	992 944	158 533	324 091	19 881	100 369	0
North-Caucasian Federal District	2 677 834	226 866	266 236	20 210	515 070	0
Republik of Daghestan	1 091 913	0	172 663	0	268 935	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1 042	0	27 067	0	0	0
Karachai-Cherkess Republic	0	0	34 943	0	47 496	0
Republic of North Ossetia - Alania	0	0	29 483	20 000	149 550	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 584 879	226 866	2 080	210	49 089	0
Volga Federal District	97 995 873	16 255 220	37 507 911	1 031 129	14 441 673	324 636
Republic of Bashkortostan	8 395 787	1 287 481	969 257	0	467 079	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	420 890	126 479	44 747	0	158 120	0
Republic of Tatarstan	44 719 125	8 173 341	15 621 684	765 125	4 419 970	0
Udmurt Republic	2 975 373	542 071	87 151	0	1 337 622	196 335
Chuvash Republic	448 111	75 967	215 063	43	517 233	0
Perm Territory	873 720	0	5 342 047	0	280 406	0
Kirov Region	4 378 207	0	1 271 971	0	284 360	0
Nizhny Novgogrod Region	7 985 369	2 426 462	4 406 093	234	2 002 659	44 803
Orenburg Region	3 915 822	122 768	402 657	17 646	3 624 097	26 914
Penza Region	180 549	87 079	0	0	96 812	0
Samara Region	22 649 621	3 297 751	8 035 901	247 811	1 008 386	56 584
Saratov Region	1 053 299	115 821	711 290	270	244 929	0
Ulyanovsk Region	0	0	400 050	0	0	0
Ural Federal District	113 237 067	25 767 937	20 720 362	716 340	21 134 783	3 350 008
Kurgan Region	0	0	0	0	9 006	0
Sverdlovsk Region	53 744 219	5 786 194	12 828 147	100	3 415 806	0
Tyumen Region	39 982 315	8 747 857	7 707 042	716 240	17 163 984	3 320 784
Chelyabinsk Region	19 510 533	11 233 886	185 173	0	545 987	29 224
Siberian Federal District	20 211 322	4 369 009	1 511 374	0	2 952 413	236 390
Republic of Altai	39 541	0	1	0	248 983	0
Republic of Buryatiya	48 868	0	881 095	0	334 551	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	7 052	7 509	0	0	0	0
Altai Territory	38 906	36 570	9 358	0	107 802	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 163	4 626	34 734	0	16 491	0
Irkutsk Region	178 408	0	103 873	0	160 000	30 988
Kemerovo Region	2 738 410	1 900 114	94 303	0	63 571	0
Novosibirsk Region	14 360 862	1 843 479	371 216	0	714 934	3 366
Omsk Region	2 317 664	471 382	1 498	0	1 251 407	202 036
Tomsk Region	477 448	105 329	15 296	0	54 674	0
Far Eastern Federal District	31 144 597	3 221 127	1 769 306	42 095	2 910 679	145 090
Republic of Sakha (Yakutia)	1 803 839	194 827	408 001	0	1 219 391	0
Kamchatka Territory	470 213	111 787	33 627	42 095	98 010	0
Primorskiy Territory	18 665 178	2 752 969	437 998	0	1 370 668	0
Khabarovsk Territory	878 353	40 035	454 866	0	178 857	0
Amur Region	9 267 989	121 509	7 641	0	0	145 090
Magadan Region	0	0	0	0	0	0
Sakhalin Region	59 025	0	427 173	0	43 753	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 1.04.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	19 165 763 700	12 079 189 664	1 134 095 377	4 780 930 765
Belgorod Region	9 953 958	8 196 392	160 000	1 181 701
Bryansk Region	722 661	72 661	650 000	0
Vladimir Region	2 959 555	1 803 751	178 430	977 374
Voronezh Region	603 575	471 813	120 767	10 995
Ivanovo Region	7 963 026	4 259 566	120 060	3 442 445
Kaluga Region	7 835 265	2 314 989	1 670 000	3 659 801
Kostroma Region	43 522 913	11 401 704	216 853	30 053 397
Kursk Region	10 735 591	9 699 213	0	820 776
Lipetsk Region	19 830 009	14 930 380	1 196 000	1 482 773
Moscow Region	53 019 346	26 877 377	430 009	23 883 212
Orel Region	4 666 586	2 372 467	50 000	2 045 080
Ryazan Region	9 818 576	8 032 775	650 000	1 098 208
Smolensk Region	20 816 080	13 877 432	920 857	5 173 634
Tambov Region	1 972 632	1 675 503	0	227 129
Tver Region	6 632 760	4 208 711	414 050	2 009 999
Tula Region	9 216 378	7 666 557	119 000	1 165 130
Yaroslavl Region	5 602 045	4 223 075	451 522	821 183
City of Moscow	18 949 892 744	11 957 105 298	1 126 747 829	4 702 877 928
North-Western Federal District	656 128 370	457 062 081	75 460 664	71 354 425
Republic of Karelia	863 691	204 121	260 000	232 070
Komi Republic	3 116 942	1 705 524	950 000	460 888
Akhangel'sk Region	406 948	334 549	29 590	29 344
Vologda Region	47 201 754	25 883 480	4 138 925	16 016 623
Kaliningrad Region	9 472 729	6 827 638	1 449 689	1 174 182
Leningrad Region	4 334 165	3 043 182	495 030	689 042
Murmansk Region	5 204 561	2 390 826	270 000	2 433 357
Novgorod Region	1 584 846	1 044 643	60 500	444 361
Pskov Region	1 396 069	1 230 001	0	166 068
St Petersburg	582 546 665	414 398 117	67 806 930	49 708 490
Southern Federal District	137 027 871	92 470 697	4 777 089	34 526 366
Republic of Adygeya	2 885 889	1 967 735	110 000	803 154
Republic of Kalmykia	663 229	491 659	30	171 540
Krasnodar Territory	60 627 137	41 836 994	1 914 440	13 236 760
Astrakhan Region	2 542 951	1 025 260	100 200	750 727
Volgograd Region	11 217 425	7 870 052	2 076 000	912 335
Rostov Region	59 091 240	39 278 997	576 419	18 651 850
North-Caucasian Federal District	35 409 811	21 587 263	4 284 671	9 396 376
Republic of Daghestan	13 731 767	7 238 815	721 456	5 771 496
Republic of Ingushetia	366 793	127 634	0	239 159
Kabardino-Balkar Republic	4 096 471	2 969 302	282 000	845 169
Karachai-Cherkess Republic	2 605 853	2 016 141	121 000	468 712
Republic of North Ossetia - Alania	5 879 812	5 195 680	109 885	573 152
Chechen Republic	0	0	0	0

Stavropol Territory	8 729 115	4 039 691	3 050 330	1 498 688
Volga Federal District	803 802 375	489 371 760	36 245 602	254 598 293
Republic of Bashkortostan	46 530 962	23 357 588	2 371 436	19 906 523
Republic of Marii El	1 233 095	982 991	400	102 466
Republic of Mordovia	13 562 879	10 664 663	705 400	1 561 554
Republic of Tatarstan	353 250 495	264 824 608	17 035 473	59 956 000
Udmurt Republic	15 342 650	6 251 563	70 930	8 148 873
Chuvash Republic	5 854 846	3 001 781	185 500	2 515 012
Perm Territory	17 123 623	9 339 389	425 000	6 707 862
Kirov Region	16 695 387	12 642 887	215 180	3 666 207
Nizhny Novgograd Region	43 086 169	32 467 211	1 549 225	5 876 656
Orenburg Region	24 208 445	13 274 657	635 050	9 761 450
Penza Region	2 244 281	1 759 526	1 000	377 227
Samara Region	227 390 869	89 870 338	9 356 008	124 591 824
Saratov Region	30 348 472	15 328 864	3 695 000	10 157 068
Ulyanovsk Region	6 930 202	5 605 694	0	1 269 571
Ural Federal District	482 429 602	224 216 023	30 468 019	195 393 773
Kurgan Region	1 706 088	1 599 937	10 900	90 372
Sverdlovsk Region	206 609 757	89 805 637	20 887 470	90 143 163
Tyumen Region	207 212 957	92 945 690	4 343 899	87 175 216
Chelyabinsk Region	66 900 800	39 864 759	5 225 750	17 985 022
Siberian Federal District	315 214 451	181 717 927	24 117 943	96 975 248
Republic of Altai	10 876 668	1 594 472	540 000	8 281 978
Republic of Buryatiya	4 895 838	2 083 207	0	2 611 624
Republic of Tuva	117 317	62 288	0	55 029
Republic of Khakassia	3 413 149	1 519 648	85 590	1 705 020
Altai Territory	12 366 114	9 755 799	610 000	1 806 936
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 060 182	3 914 131	631 195	2 396 766
Irkutsk Region	14 002 214	8 612 424	1 607 666	3 674 049
Kemerovo Region	15 503 254	7 711 250	3 778 092	4 013 912
Novosibirsk Region	227 513 285	135 289 201	15 684 900	65 589 708
Omsk Region	12 906 227	6 630 059	1 170 500	4 908 762
Tomsk Region	6 560 203	4 545 448	10 000	1 931 464
Far Eastern Federal District	280 064 209	86 943 306	6 922 222	173 357 506
Republic of Sakha (Yakutia)	9 680 068	6 025 414	2 750	3 470 053
Kamchatka Territory	10 502 705	7 445 702	1 140 200	1 860 275
Primorskiy Territory	50 439 837	35 986 983	850 935	10 985 355
Khabarovsk Territory	36 717 026	18 255 485	3 760 300	14 320 136
Amur Region	166 647 693	15 381 695	622 037	141 451 827
Magadan Region	0	0	0	0
Sakhalin Region	6 076 880	3 848 027	546 000	1 269 860
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 1.04.12**

thousand rubles

	Total	of which		
		Loans and other placements with non- financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	12 015 435 468	7 823 544 619	1 157 884 987	2 181 587 115
Belgorod Region	42 992 027	37 231 200	160 000	4 853 500
Bryansk Region	40 735 544	26 823 753	650 000	8 486 396
Vladimir Region	75 546 223	52 037 880	55 000	22 868 282
Voronezh Region	559 503 602	380 710 520	120 767	161 931 569
Ivanovo Region	39 879 125	30 384 097	120 060	5 756 361
Kaluga Region	65 604 126	42 082 774	1 670 000	17 925 968
Kostroma Region	34 841 132	26 945 190	89 853	4 185 234
Kursk Region	41 792 008	37 672 269	0	3 902 176
Lipetsk Region	45 948 395	31 794 183	1 170 000	10 831 148
Moscow Region	442 489 512	223 869 112	430 009	171 632 387
Orel Region	19 436 492	14 052 016	50 000	4 043 399
Ryazan Region	77 556 454	53 023 442	650 000	12 342 879
Smolensk Region	69 447 821	53 055 830	185 857	10 404 189
Tambov Region	19 753 296	16 741 587	0	1 641 930
Tver Region	73 066 094	48 316 527	387 000	13 067 836
Tula Region	91 309 027	70 998 797	89 000	12 919 006
Yaroslavl Region	154 406 831	72 527 476	251 522	66 419 541
City of Moscow	10 121 127 759	6 605 277 966	1 151 805 919	1 648 375 314
	1 836 326 653	1 169 152 543	73 563 691	472 879 894
North-Western Federal District				
Republic of Karelia	37 367 979	13 957 274	260 000	19 342 614
Komi Republic	51 552 213	20 310 596	950 000	28 824 577
Akhangel'sk Region	67 287 380	36 742 830	39 590	17 703 365
Vologda Region	122 771 689	87 714 854	1 785 100	22 801 346
Kaliningrad Region	75 828 504	55 327 952	1 449 689	14 628 466
Leningrad Region	32 955 765	26 706 774	495 030	3 512 597
Murmansk Region	47 860 531	23 991 632	270 000	23 121 647
Novgorod Region	35 038 178	18 336 893	60 500	12 009 036
Pskov Region	37 059 539	26 999 106	0	7 652 805
St Petersburg	1 328 604 875	859 064 632	68 253 782	323 283 441
Southern Federal District	1 056 915 724	703 258 237	4 840 040	305 293 792
Republic of Adygeya	18 349 577	12 072 702	110 000	6 166 875
Republic of Kalmykia	6 755 657	3 890 527	30	2 865 100
Krasnodar Territory	516 180 461	327 133 844	1 774 291	159 817 640
Astrakhan Region	22 514 785	11 484 872	450 000	5 853 319
Volgograd Region	93 631 731	69 270 827	2 029 000	18 968 200
Rostov Region	399 483 513	279 405 465	476 719	111 622 658
North-Caucasian Federal District	319 178 138	193 694 289	4 248 771	110 416 044
Republic of Dagestan	37 897 635	21 320 374	736 556	15 840 621
Republic of Ingushetia	8 747 584	5 667 638	0	3 079 946
Kabardino-Balkar Republic	27 824 902	21 547 058	282 000	5 994 728
Karachai-Cherkess Republic	13 199 036	7 864 949	60 000	5 274 087
Republic of North Ossetia - Alania	13 960 249	10 837 553	119 885	3 001 716

Chechen Republic	13 612 520	10 425 903	0	3 186 617
Stavropol Territory	203 936 212	116 030 814	3 050 330	74 038 329
Volga Federal District	2 874 216 388	1 759 423 347	36 127 177	940 650 522
Republic of Bashkortostan	234 848 226	130 448 721	2 411 907	93 045 044
Republic of Marii El	46 279 710	34 067 603	400	9 273 967
Republic of Mordovia	73 779 853	57 639 873	285 400	11 835 076
Republic of Tatarstan	489 735 278	362 416 886	17 335 427	98 295 336
Udmurt Republic	100 004 954	54 806 673	70 930	40 017 531
Chuvash Republic	70 122 123	46 072 085	55 500	22 897 160
Perm Territory	268 863 311	181 665 282	425 000	85 103 790
Kirov Region	82 961 023	55 694 145	215 180	20 641 399
Nizhny Novgorod Region	396 859 970	272 966 109	1 579 425	105 082 372
Orenburg Region	73 410 114	40 903 369	635 000	31 012 026
Penza Region	35 188 695	22 468 347	1 000	11 813 850
Samara Region	876 391 476	433 846 719	9 417 008	364 879 661
Saratov Region	91 970 739	47 205 926	3 695 000	32 866 534
Ulyanovsk Region	33 800 916	19 221 609	0	13 886 776
Ural Federal District	1 476 443 820	821 921 935	21 037 228	588 501 631
Kurgan Region	32 360 930	16 596 820	10 900	15 486 764
Sverdlovsk Region	707 490 545	420 245 590	11 641 679	255 788 235
Tyumen Region	462 287 284	211 314 451	4 158 899	229 159 510
Chelyabinsk Region	274 305 061	173 765 074	5 225 750	88 067 122
Siberian Federal District	1 708 063 215	860 066 630	11 860 471	760 844 707
Republic of Altai	6 860 435	2 676 066	60 000	4 023 352
Republic of Buryatiya	35 280 776	19 630 050	0	15 180 873
Republic of Tuva	10 794 996	1 404 130	0	9 265 450
Republic of Khakassia	24 341 561	9 602 011	86 590	12 728 537
Altai Territory	125 998 946	82 975 503	610 000	41 115 119
Zabaykal Territory	17 556 334	3 907 252	0	13 642 399
Krasnoyarsk Territory	277 296 765	117 109 473	631 195	151 086 575
Irkutsk Region	240 745 858	113 497 137	1 609 034	119 843 798
Kemerovo Region	168 333 546	92 677 585	3 778 123	65 974 147
Novosibirsk Region	583 771 424	303 573 282	3 905 029	244 200 182
Omsk Region	134 915 554	67 348 808	1 170 500	50 368 558
Tomsk Region	82 167 020	45 665 333	10 000	33 415 717
Far Eastern Federal District	589 239 454	301 257 797	6 809 222	256 576 375
Republic of Sakha (Yakutia)	37 473 799	24 842 437	42 750	12 103 213
Kamchatka Territory	21 728 256	15 851 702	1 140 200	4 314 838
Primorskiy Territory	79 415 785	56 438 775	860 935	18 631 924
Khabarovsk Territory	323 986 112	145 678 852	3 750 300	163 504 150
Amur Region	46 181 323	14 829 971	469 037	24 729 626
Magadan Region	63 606 895	32 581 604	0	29 051 764
Sakhalin Region	14 656 940	9 438 721	546 000	3 646 251
Jewish Autonomous Region	1 896 411	1 479 699	0	416 712
Chukotka Autonomous Area	293 933	116 036	0	177 897

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.04.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	6 768 004 118	3 925 312 069	2 341 957 782	260 030 374
Belgorod Region	213 092	149 759	63 333	0
Bryansk Region	0	0	0	0
Vladimir Region	81 045	0	0	81 045
Voronezh Region	439	0	439	0
Ivanovo Region	198 859	136 975	61 884	0
Kaluga Region	14 828	11 883	0	2 945
Kostroma Region	4 161 815	3 726 188	11 905	391 307
Kursk Region	278 747	255 227	0	727
Lipetsk Region	175 884	155 439	0	20 445
Moscow Region	6 237 663	2 205 998	388 251	3 643 414
Orel Region	54 404	0	54 404	0
Ryazan Region	42 042	27 299	1 232	13 511
Smolensk Region	1 268 524	127 689	200 747	928 870
Tambov Region	880	0	880	0
Tver Region	49 402	114	49 288	0
Tula Region	333 281	267 692	0	65 589
Yaroslavl Region	12 760	0	4 924	7 836
City of Moscow	6 754 880 453	3 918 247 806	2 341 120 495	254 874 685
North-Western Federal District	139 561 810	77 850 947	47 616 581	9 910 589
Republic of Karelia	0	0	0	0
Komi Republic	137 045	26 198	106 648	4 199
Akhangel'sk Region	1 604	0	1 469	135
Vologda Region	1 244 794	603 256	133 707	10 532
Kaliningrad Region	1 057 498	908 767	8 593	140 138
Leningrad Region	271 221	166 456	100 015	4 750
Murmansk Region	339 799	232 155	24 845	82 799
Novgorod Region	6 433	0	3 183	3 250
Pskov Region	0	0	0	0
St Petersburg	136 503 416	75 914 115	47 238 121	9 664 786
Southern Federal District	5 818 870	3 741 276	954 716	403 237
Republic of Adygeya	1 241	0	440	801
Republic of Kalmykia	8 607	5 323	1 466	1 818
Krasnodar Territory	1 331 844	816 218	169 300	244 099
Astrakhan Region	3 157	0	1 399	1 758
Volgograd Region	55 919	0	48 606	7 313
Rostov Region	4 418 102	2 919 735	733 505	147 448
North-Caucasian Federal District	1 337 136	819 780	223 042	294 314
Republic of Dagestan	113 047	52 741	7 420	52 886
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	703	0	703	0
Karachai-Cherkess Republic	1 012 406	767 039	56 896	188 471
Republic of North Ossetia - Alania	5 050	0	4 472	578

Chechen Republic	0	0	0	0
Stavropol Territory	205 930	0	153 551	52 379
Volga Federal District	35 912 065	26 794 853	3 915 822	4 324 886
Republic of Bashkortostan	1 564 762	1 292 643	88 231	183 888
Republic of Marii El	440	0	440	0
Republic of Mordovia	11 703	6 928	3 768	1 007
Republic of Tatarstan	21 170 891	18 084 592	1 408 982	915 238
Udmurt Republic	944 867	395 180	365 693	183 994
Chuvash Republic	71 073	0	2 200	68 873
Perm Territory	1 338 734	1 102 677	24 869	211 188
Kirov Region	782 570	559 689	616	222 265
Nizhny Novgogrod Region	1 912 582	1 327 977	70 616	431 526
Orenburg Region	154 361	108 032	31 673	3 441
Penza Region	0	0	0	0
Samara Region	7 466 097	3 536 287	1 865 948	2 059 763
Saratov Region	334 900	266 128	11 043	41 081
Ulyanovsk Region	159 085	114 720	41 743	2 622
Ural Federal District	72 147 599	25 574 879	39 397 653	701 338
Kurgan Region	0	0	0	0
Sverdlovsk Region	14 247 917	3 502 577	10 358 947	310 488
Tyumen Region	52 988 992	20 941 021	25 267 565	382 582
Chelyabinsk Region	4 910 690	1 131 281	3 771 141	8 268
Siberian Federal District	48 044 692	23 076 893	19 699 664	2 297 986
Republic of Altai	0	0	0	0
Republic of Buryatiya	69 690	69 049	466	175
Republic of Tuva	457	0	457	0
Republic of Khakassia	733	0	733	0
Altai Territory	8 193	4 884	293	3 016
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 130	0	5 415	5 715
Irkutsk Region	42 407	28 241	13 186	980
Kemerovo Region	25 739	6 929	7 780	11 030
Novosibirsk Region	46 776 591	22 154 149	19 458 448	2 193 845
Omsk Region	1 097 088	805 950	211 972	79 166
Tomsk Region	12 664	7 691	914	4 059
Far Eastern Federal District	9 767 554	4 961 022	1 626 100	644 944
Republic of Sakha (Yakutia)	77 250	58 656	18 594	0
Kamchatka Territory	536 404	436 800	3 280	14 686
Primorskiy Territory	1 884 248	1 515 213	94 380	97 099
Khabarovsk Territory	1 673 072	1 434 051	146 994	89 285
Amur Region	5 399 897	1 428 024	1 261 570	436 751
Magadan Region	0	0	0	0
Sakhalin Region	196 683	88 278	101 282	7 123
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 1.04.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	6 270 331 385	3 448 550 464	2 358 117 160	233 248 287
Belgorod Region	2 961 270	2 655 940	64 359	240 971
Bryansk Region	1 600 731	1 573 921	0	26 810
Vladimir Region	1 978 499	1 936 728	0	41 771
Voronezh Region	13 826 112	12 901 820	1 905	844 284
Ivanovo Region	4 742 220	4 680 336	61 884	0
Kaluga Region	5 263 991	5 140 972	59	122 960
Kostroma Region	1 050 127	1 032 831	11 465	5 831
Kursk Region	1 745 444	1 716 649	0	6 002
Lipetsk Region	238 865	155 439	0	83 426
Moscow Region	46 446 943	40 467 235	387 811	5 591 897
Orel Region	276 951	222 547	54 404	0
Ryazan Region	580 634	510 292	1 232	69 110
Smolensk Region	897 711	746 446	47 990	103 275
Tambov Region	1 319 229	1 318 207	880	142
Tver Region	115 608	33 295	48 849	33 098
Tula Region	23 620 372	23 486 474	0	133 898
Yaroslavl Region	3 432 767	3 115 543	1 026	200 877
City of Moscow	6 160 233 911	3 346 855 789	2 357 435 296	225 743 935
North-Western Federal District	285 389 298	203 167 750	47 612 299	24 274 289
Republic of Karelia	9 232 144	9 124 393	0	107 751
Komi Republic	1 211 624	1 063 971	106 648	41 005
Akhangel'sk Region	1 553 252	1 512 097	1 469	39 686
Vologda Region	9 314 614	8 411 029	133 707	294 383
Kaliningrad Region	17 434 628	16 540 536	8 593	834 927
Leningrad Region	472 158	357 051	100 015	15 092
Murmansk Region	18 281 954	18 125 335	24 845	131 774
Novgorod Region	3 926 758	3 862 350	3 183	61 225
Pskov Region	31 750	28 902	0	2 848
St Petersburg	223 930 416	144 142 086	47 233 839	22 745 598
Southern Federal District	58 420 108	54 180 613	866 685	2 479 590
Republic of Adygeya	92 592	42 169	440	49 983
Republic of Kalmykia	6 789	5 323	1 466	0
Krasnodar Territory	22 307 271	20 332 160	163 952	1 553 329
Astrakhan Region	41 672	36 996	0	4 676
Volgograd Region	3 211 369	3 134 820	587	75 962
Rostov Region	32 760 415	30 629 145	700 240	795 640
North-Caucasian Federal District	4 911 047	3 596 216	223 922	1 089 269
Republik of Daghestan	345 057	117 592	8 300	219 165
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	544 953	544 250	703	0
Karachai-Cherkess Republic	851 823	618 146	56 896	176 781
Republic of North Ossetia - Alania	52 250	0	4 472	47 778

Chechen Republic	0	0	0	0
Stavropol Territory	3 116 964	2 316 228	153 551	645 545
Volga Federal District	112 917 636	101 610 537	3 914 796	6 517 434
Republic of Bashkortostan	20 075 574	19 420 386	87 791	462 750
Republic of Marii El	1 829 316	1 819 790	440	9 086
Republic of Mordovia	139 851	133 186	3 621	3 044
Republic of Tatarstan	27 017 930	25 024 853	1 408 982	266 989
Udmurt Republic	530 482	1 864	365 693	162 925
Chuvash Republic	159 820	0	1 760	158 060
Perm Territory	10 991 643	10 092 420	24 869	874 354
Kirov Region	774 384	493 691	616	280 077
Nizhny Novgogrod Region	11 525 396	10 210 165	70 616	1 084 461
Orenburg Region	774 520	609 271	31 527	122 507
Penza Region	33 937	26 690	147	7 100
Samara Region	36 277 738	31 296 385	1 865 948	2 850 306
Saratov Region	562 604	307 228	11 043	227 685
Ulyanovsk Region	2 224 441	2 174 608	41 743	8 090
Ural Federal District	225 119 191	175 580 016	33 933 194	4 752 590
Kurgan Region	1 075	0	0	1 075
Sverdlovsk Region	144 191 305	134 659 449	4 933 230	4 238 105
Tyumen Region	59 728 138	23 825 125	25 228 823	195 083
Chelyabinsk Region	21 198 673	17 095 442	3 771 141	318 327
Siberian Federal District	74 852 625	65 388 975	1 244 037	4 111 967
Republic of Altai	162	0	0	162
Republic of Buryatiya	257 234	224 500	466	32 268
Republic of Tuva	457	0	457	0
Republic of Khakassia	90 083	82 387	733	6 963
Altai Territory	2 871 949	2 804 923	293	66 521
Zabaykal Territory	7 183	4 266	0	2 917
Krasnoyarsk Territory	12 758 830	11 823 453	5 415	871 413
Irkutsk Region	3 214 253	2 973 114	12 746	227 258
Kemerovo Region	16 149 439	15 806 321	7 780	334 112
Novosibirsk Region	36 337 076	29 345 388	1 002 674	1 943 614
Omsk Region	2 488 553	1 717 628	212 559	557 242
Tomsk Region	677 406	606 995	914	69 497
Far Eastern Federal District	33 744 814	29 036 101	1 626 100	2 100 722
Republic of Sakha (Yakutia)	492 026	448 640	18 594	22 050
Kamchatka Territory	1 047 432	1 004 526	3 280	39 626
Primorskiy Territory	2 366 785	1 715 397	94 380	380 686
Khabarovsk Territory	19 600 331	17 098 354	146 994	1 567 685
Amur Region	1 799 882	516 301	1 261 570	6 482
Magadan Region	8 076 595	8 076 441	0	154
Sakhalin Region	361 636	176 442	101 282	83 912
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	127	0	0	127

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.04.12

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	732 471 862	96 196 647	4 640 889	217 371	210 562 610	42 073 014
Belgorod Region	84 703	0	0	0	18 725	0
Bryansk Region	72 661	0	0	0	0	0
Vladimir Region	29 089	0	15 000	0	32 857	0
Voronezh Region	0	0	0	0	6	0
Ivanovo Region	128 901	0	0	0	96 825	0
Kaluga Region	279 423	0	0	0	123 682	0
Kostroma Region	790 749	26 395	4 703	0	837 838	143 458
Kursk Region	58 414	0	0	0	43 821	0
Lipetsk Region	536 427	0	0	0	10 213	0
Moscow Region	494 721	15 133	10 000	146 641	744 829	57 925
Orel Region	32 066	0	0	0	30 926	0
Ryazan Region	266 300	0	0	0	32 058	6 057
Smolensk Region	311 075	12 399	5 000	0	122 235	6 126
Tambov Region	39 394	0	0	0	1 044	0
Tver Region	6 650	0	0	0	11 121	0
Tula Region	55 046	26 759	0	0	20 036	3 251
Yaroslavl Region	92 879	0	0	0	22 963	0
City of Moscow	729 193 364	96 115 961	4 606 186	70 730	208 413 431	41 856 197
North-Western Federal District	16 037 971	1 959 568	51 520	0	2 864 728	794 945
Republic of Karelia	11 807	0	0	0	818	0
Komi Republic	301 178	15 130	0	0	20 272	0
Akhangel'sk Region	47 972	0	0	0	2 429	0
Vologda Region	1 060 337	3 065	30 000	0	258 290	879
Kaliningrad Region	151 901	0	9 689	0	21 418	12 395
Leningrad Region	788 767	39 172	0	0	15 987	1 198
Murmansk Region	173 365	18 037	0	0	113 820	4 732
Novgorod Region	185 366	0	0	0	23 008	0
Pskov Region	25 503	0	0	0	2 199	0
St Petersburg	13 291 775	1 884 164	11 831	0	2 406 487	775 741
Southern Federal District	2 721 584	96 311	0	0	824 899	19 363
Republic of Adygeya	50 049	0	0	0	39 805	0
Republic of Kalmykia	21 167	0	0	0	6 925	0
Krasnodar Territory	430 877	3 764	0	0	420 244	3 246
Astrakhan Region	62 707	0	0	0	22 913	0
Volgograd Region	282 788	0	0	0	36 267	888
Rostov Region	1 873 996	92 547	0	0	298 745	15 229
North-Caucasian Federal District	1 036 405	7 332	0	0	584 717	3 597
Republic of Dagestan	100 322	7 332	0	0	99 464	668
Republic of Ingushetia	706	0	0	0	0	0
Kabardino-Balkar Republic	46 847	0	0	0	49 525	0
Karachai-Cherkess Republic	13 110	0	0	0	14 850	2 929

Republic of North Ossetia - Alania	358 342	0	0	0	27 004	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	517 078	0	0	0	393 874	0
Volga Federal District	14 286 031	479 686	65 000	0	20 102 415	377 857
Republic of Bashkortostan	845 049	0	30 000	0	1 042 696	47 093
Republic of Marii El	3 000	0	0	0	8	0
Republic of Mordovia	154 482	0	0	0	16 947	0
Republic of Tatarstan	6 239 571	460 374	20 000	0	3 703 585	52 112
Udmurt Republic	134 637	0	0	0	439 904	0
Chuvash Republic	132 049	0	0	0	66 592	0
Perm Territory	211 853	0	11 000	0	128 051	145
Kirov Region	287 283	0	0	0	284 093	5 054
Nizhny Novgorod Region	608 690	12 401	4 000	0	419 239	81 537
Orenburg Region	737 534	0	0	0	222 618	37
Penza Region	37 275	0	0	0	7 108	0
Samara Region	3 687 137	2 156	0	0	12 680 350	189 257
Saratov Region	611 485	4 755	0	0	1 037 553	0
Ulyanovsk Region	595 986	0	0	0	53 671	2 622
Ural Federal District	10 370 519	619 449	14 000	1 458	6 947 743	30 809
Kurgan Region	41 055	0	0	0	1 273	0
Sverdlovsk Region	4 259 785	39 346	10 000	0	5 675 871	28 842
Tyumen Region	4 032 822	351 344	4 000	0	865 364	1 505
Chelyabinsk Region	2 036 857	228 759	0	1 458	405 235	462
Siberian Federal District	8 859 893	2 801 953	30 000	457	9 535 219	310 177
Republic of Altai	69 686	0	0	0	151 847	0
Republic of Buryatiya	123 305	0	0	0	50 202	175
Republic of Tuva	4 071	0	0	457	9 627	0
Republic of Khakassia	26 142	0	0	0	18 985	0
Altai Territory	228 350	0	10 000	0	92 344	99
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	118 119	0	0	0	273 477	1 779
Irkutsk Region	110 819	3 582	10 000	0	102 864	293
Kemerovo Region	61 162	0	0	0	256 340	1 342
Novosibirsk Region	7 754 086	2 797 173	0	0	8 353 067	306 460
Omsk Region	171 311	0	0	0	178 245	29
Tomsk Region	192 842	1 198	10 000	0	48 221	0
Far Eastern Federal District	3 311 447	113 194	6 041	2 861	4 733 766	62 466
Republic of Sakha (Yakutia)	191 151	0	0	2 861	69 529	0
Kamchatka Territory	54 826	3 731	0	0	85 823	0
Primorskiy Territory	706 991	3 021	3 135	0	281 016	51
Khabarovsk Territory	1 325 857	83 289	0	0	876 755	18 928
Amur Region	992 611	23 153	2 906	0	3 401 515	43 487
Magadan Region	0	0	0	0	0	0
Sakhalin Region	40 011	0	0	0	19 128	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 1.04.12

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	429 014 235	89 333 575	4 574 854	217 371	125 537 963	36 357 365
Belgorod Region	3 410 666	275 439	0	0	125 810	19 721
Bryansk Region	1 552 173	0	0	0	150 541	2 671
Vladimir Region	2 537 039	0	15 000	0	1 135 174	3 294
Voronezh Region	18 032 683	123 414	0	0	4 062 314	359 235
Ivanovo Region	1 208 338	0	0	0	147 668	0
Kaluga Region	1 510 843	0	0	0	715 131	3 587
Kostroma Region	1 413 610	0	4 703	0	336 159	125
Kursk Region	2 806 920	0	0	0	181 854	4 084
Lipetsk Region	2 826 938	0	0	0	869 484	725
Moscow Region	17 101 177	173 390	10 000	146 641	2 299 459	453 089
Orel Region	828 550	0	0	0	171 357	0
Ryazan Region	2 706 328	28 634	0	0	383 373	60 486
Smolensk Region	3 788 675	12 399	5 000	0	305 657	29 674
Tambov Region	866 087	0	0	0	13 091	0
Tver Region	1 228 804	0	0	0	242 080	9 657
Tula Region	1 477 544	39 815	0	0	296 118	9 603
Yaroslavl Region	7 490 834	137 503	0	0	2 265 935	58 406
City of Moscow	358 227 026	88 542 981	4 540 151	70 730	111 836 758	35 343 008
	78 532 206	3 744 983	51 520	0	15 638 374	4 034 468
North-Western Federal District						
Republic of Karelia	323 204	0	0	0	407 062	12 572
Komi Republic	1 754 474	15 131	0	0	254 652	1 399
Akhangel'sk Region	2 336 627	80 041	0	0	281 015	6 818
Vologda Region	9 720 216	19 756	30 000	0	1 012 567	61 842
Kaliningrad Region	10 093 931	253 122	9 689	0	856 812	147 748
Leningrad Region	1 746 184	95 341	0	0	163 632	8 116
Murmansk Region	4 377 778	18 037	0	0	330 350	19 982
Novgorod Region	1 181 086	0	0	0	383 982	21 943
Pskov Region	1 546 405	0	0	0	89 165	287
St Petersburg	45 452 301	3 263 555	11 831	0	11 859 137	3 753 761
Southern Federal District	65 961 985	5 490 513	24 861	0	13 526 766	412 323
Republic of Adygeya	2 916 043	0	0	0	154 975	776
Republic of Kalmykia	294 630	0	0	0	11 007	0
Krasnodar Territory	40 001 590	204 174	24 861	0	7 083 368	295 037
Astrakhan Region	476 356	0	0	0	308 856	0
Volgograd Region	3 378 418	2 461 514	0	0	1 594 554	13 154
Rostov Region	18 894 948	2 824 825	0	0	4 374 006	103 356
North-Caucasian Federal District	13 945 488	53 980	0	0	3 615 425	77 225
Republik of Daghestan	416 735	7 332	0	0	351 357	668
Republic of Ingushetia	766 152	0	0	0	30 110	0
Kabardino-Balkar Republic	753 387	46 648	0	0	120 819	0
Karachai-Cherkess Republic	860 949	0	0	0	77 387	2 929

Republic of North Ossetia - Alania	965 662	0	0	0	102 125	585
Chechen Republic	170 342	0	0	0	1 424	0
Stavropol Territory	10 012 261	0	0	0	2 932 203	73 043
Volga Federal District	98 327 833	1 260 484	65 000	0	41 246 215	1 320 848
Republic of Bashkortostan	8 308 253	37 941	30 000	0	3 361 271	145 074
Republic of Marii El	871 169	0	0	0	142 688	2 868
Republic of Mordovia	677 017	0	0	0	129 201	0
Republic of Tatarstan	11 359 192	485 258	20 000	0	3 165 026	10 116
Udmurt Republic	6 215 043	0	0	0	1 254 973	37 705
Chuvash Republic	3 585 819	0	0	0	514 910	22 191
Perm Territory	13 688 916	38 127	11 000	0	3 331 221	194 933
Kirov Region	3 279 493	0	0	0	582 420	8 823
Nizhny Novgogrod Region	12 200 131	515 892	4 000	0	5 036 163	234 265
Orenburg Region	1 535 234	9 354	0	0	826 419	20 701
Penza Region	4 587 062	0	0	0	228 481	757
Samara Region	28 305 040	70 140	0	0	20 521 154	626 979
Saratov Region	2 740 486	4 755	0	0	1 838 774	15 828
Ulyanovsk Region	974 978	99 017	0	0	313 514	608
Ural Federal District	36 426 001	1 520 724	15 174	1 458	19 654 572	421 285
Kurgan Region	531 714	0	0	0	227 626	0
Sverdlovsk Region	21 574 264	1 107 177	11 174	0	12 751 669	254 455
Tyumen Region	4 506 926	173 758	4 000	0	3 111 605	22 444
Chelyabinsk Region	9 813 097	239 789	0	1 458	3 563 672	144 386
Siberian Federal District	55 354 361	648 236	30 000	457	30 285 254	744 503
Republic of Altai	188 137	0	0	0	137 614	45
Republic of Buryatiya	1 767 245	0	0	0	509 528	773
Republic of Tuva	83 440	0	0	457	275 559	0
Republic of Khakassia	352 173	0	0	0	223 080	815
Altai Territory	7 604 848	5 510	10 000	0	1 113 155	6 127
Zabaykal Territory	297 591	4 266	0	0	386 894	0
Krasnoyarsk Territory	5 287 883	15 558	0	0	4 860 972	98 799
Irkutsk Region	5 753 371	96 370	10 000	0	3 226 746	18 775
Kemerovo Region	4 328 878	0	0	0	3 932 936	35 192
Novosibirsk Region	21 603 850	378 150	0	0	11 883 597	480 631
Omsk Region	5 834 384	117 340	0	0	2 719 798	100 549
Tomsk Region	2 252 561	31 042	10 000	0	1 015 375	2 797
Far Eastern Federal District	11 538 343	187 584	46 041	2 861	6 680 927	304 221
Republic of Sakha (Yakutia)	642 733	29 244	40 000	2 861	261 832	279
Kamchatka Territory	652 773	3 731	0	0	117 353	975
Primorskiy Territory	1 546 062	12 202	3 135	0	766 369	30 495
Khabarovsk Territory	6 527 755	142 407	0	0	4 322 916	269 491
Amur Region	725 253	0	2 906	0	866 995	2 141
Magadan Region	1 004 015	0	0	0	256 756	11
Sakhalin Region	89 658	0	0	0	85 476	702
Jewish Autonomous Region	350 094	0	0	0	3 112	0
Chukotka Autonomous Area	0	0	0	0	118	127

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.04.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	16 772 023 012	4 757 874	1 442 976	3 902 827 196	4 233 871 883	8 490 583 570
Belgorod Region	12 835 579	0	21	3 582 451	1 366 383	7 853 898
Bryansk Region	3 974	0	0	2 264	0	1 710
Vladimir Region	4 985 994	0	391	2 575 153	162 999	2 085 480
Voronezh Region	1 474 338	0	0	1 153 544	3	320 768
Ivanovo Region	7 343 550	0	0	2 164 325	745 311	4 279 530
Kaluga Region	12 611 616	876	0	2 047 516	1 221 323	9 315 746
Kostroma Region	55 313 187	0	0	5 103 320	6 105 588	44 058 178
Kursk Region	10 701 514	0	0	2 581 928	538 204	7 563 822
Lipetsk Region	20 311 217	0	0	5 006 383	3 387 980	11 906 946
Moscow Region	56 477 365	7 574	0	11 711 555	17 311 879	27 285 010
Orel Region	4 102 406	0	0	633 783	274 060	3 193 428
Ryazan Region	11 792 011	0	0	3 430 318	387 118	7 567 993
Smolensk Region	19 587 157	0	0	7 055 001	1 411 774	11 074 234
Tambov Region	1 931 986	0	0	522 800	262 916	1 115 386
Tver Region	7 090 583	272	0	2 944 513	303 918	3 823 801
Tula Region	9 935 461	0	0	1 772 957	1 252 490	6 729 313
Yaroslavl Region	4 856 863	0	0	1 810 805	684 617	2 242 512
City of Moscow	16 530 668 211	4 749 152	1 442 564	3 848 728 580	4 198 455 320	8 340 165 815
North-Western Federal District	746 477 614	819 078	9 737	299 776 347	261 800 260	168 816 296
Republic of Karelia	845 543	0	0	627 310	36 531	173 321
Komi Republic	3 573 310	0	0	1 324 385	490 614	1 673 315
Akhangel'sk Region	530 445	0	0	334 490	138 232	53 824
Vologda Region	54 259 816	1 742	0	20 839 811	13 546 917	19 732 250
Kaliningrad Region	10 624 551	0	0	4 609 915	1 976 598	4 030 155
Leningrad Region	6 308 939	5 327	0	1 397 856	481 283	4 366 375
Murmansk Region	5 141 510	0	0	1 919 141	329 341	2 799 722
Novgorod Region	3 441 635	0	173	1 575 711	141 213	1 617 465
Pskov Region	1 737 846	0	159	946 539	48 588	736 094
St Petersburg	660 014 019	812 009	9 405	266 201 189	244 610 943	133 633 775
Southern Federal District	136 640 293	98 685	75 299	36 939 855	12 589 774	86 428 730
Republic of Adygeya	3 016 175	0	0	937 252	210 360	1 854 422
Republic of Kalmykia	402 912	0	0	183 993	70 000	147 909
Krasnodar Territory	69 818 948	55 669	74 362	18 094 480	6 698 737	44 593 350
Astrakhan Region	4 880 807	0	0	2 427 703	1 040 450	1 386 652
Volgograd Region	9 548 647	1 945	57	3 096 253	2 004 096	4 418 681
Rostov Region	48 972 804	41 071	880	12 200 174	2 566 131	34 027 716
North-Caucasian Federal District	41 677 352	719	5 755	14 636 459	3 620 703	23 036 549
Republic of Daghestan	20 518 041	0	2 779	7 668 950	2 136 434	10 605 352
Republic of Ingushetia	485 596	0	0	291 175	0	191 387
Kabardino-Balkar Republic	3 427 329	24	0	815 168	30 709	2 549 430
Karachai-Cherkess Republic	2 237 926	0	0	1 326 568	412 229	496 846
Republic of North Ossetia - Alania	6 417 156	0	2 976	1 613 789	289 816	4 471 294
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	8 591 304	695	0	2 920 809	751 515	4 722 240
Volga Federal District	724 869 369	5 077 562	2 354 574	159 598 019	158 668 907	395 216 838

Republic of Bashkortostan	53 221 001	3 715	0	7 784 247	13 108 151	32 113 436
Republic of Marii El	1 443 511	0	0	454 640	16 400	941 707
Republic of Mordovia	15 267 469	0	0	3 644 049	1 283 009	10 169 566
Republic of Tatarstan	330 755 626	5 056 599	2 348 009	79 266 436	100 754 133	141 250 608
Udmurt Republic	15 725 197	0	0	2 927 385	1 166 493	11 602 973
Chuvash Republic	6 497 961	0	0	1 968 892	1 629 159	2 847 200
Perm Territory	23 757 901	2 097	0	4 302 512	6 923 093	12 469 717
Kirov Region	19 230 334	399	0	3 555 019	1 652 955	13 626 425
Nizhny Novgogrod Region	53 845 745	5 129	0	12 734 538	4 632 232	36 317 779
Orenburg Region	25 349 786	9 568	636	5 566 280	4 787 939	14 963 390
Penza Region	2 337 006	0	0	584 721	236 100	1 492 897
Samara Region	128 496 669	55	5 929	29 287 839	20 095 261	78 600 277
Saratov Region	43 260 376	0	0	5 941 250	1 401 737	35 798 610
Ulyanovsk Region	5 680 787	0	0	1 580 211	982 245	3 022 253
Ural Federal District	541 961 874	137 258	56 371	130 344 639	118 128 727	287 072 559
Kurgan Region	1 590 168	0	396	665 191	150 003	765 578
Sverdlovsk Region	251 215 478	6 832	138	69 892 792	44 965 875	134 639 450
Tyumen Region	209 682 024	85 479	39 878	38 736 552	67 330 624	100 743 876
Chelyabinsk Region	79 474 204	44 947	15 959	21 050 104	5 682 225	50 923 655
Siberian Federal District	291 354 630	36 451	9 644	71 029 064	42 563 155	172 498 647
Republic of Altai	12 151 388	0	0	559 305	733 365	10 842 330
Republic of Buryatiya	6 864 776	22	0	1 961 048	361 413	4 506 711
Republic of Tuva	85 316	0	0	25 531	0	59 612
Republic of Khakassia	3 377 750	69	0	736 399	242 173	2 343 951
Altai Territory	9 520 719	0	341	3 134 079	852 140	5 510 288
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	8 124 209	10 624	8 115	2 346 153	741 754	4 768 338
Irkutsk Region	14 752 903	0	0	4 583 407	1 686 489	8 411 507
Kemerovo Region	19 388 441	0	0	3 586 672	828 676	14 927 284
Novosibirsk Region	193 358 525	23 085	1 188	47 266 268	35 274 363	106 190 895
Omsk Region	15 628 524	2 651	0	4 645 402	1 592 018	9 313 341
Tomsk Region	8 102 079	0	0	2 184 800	250 764	5 624 390
Far Eastern Federal District	269 670 554	25 041	285 846	49 300 731	26 287 122	192 258 965
Republic of Sakha (Yakutia)	15 816 011	16 386	1 635	4 762 966	1 587 066	9 375 192
Kamchatka Territory	11 233 645	3 890	1 184	3 513 009	1 328 824	6 207 409
Primorskiy Territory	58 054 178	457	1 486	19 808 527	5 875 627	31 453 311
Khabarovsk Territory	35 757 545	2 639	770	7 031 697	2 631 574	26 025 784
Amur Region	140 381 198	0	280 771	11 299 341	14 056 541	114 588 648
Magadan Region	0	0	0	0	0	0
Sakhalin Region	8 427 977	1 669	0	2 885 191	807 490	4 608 621
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 1.04.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	11 290 225 856	1 474 238	452 640	2 985 375 667	3 585 682 783	4 599 760 054
Belgorod Region	96 976 862	17 313	9 340	19 595 057	11 576 548	65 575 882
Bryansk Region	47 426 115	25 131	16 778	6 699 703	2 958 069	37 595 243
Vladimir Region	98 168 143	13 446	6 767	12 722 635	9 127 498	75 916 570
Voronezh Region	209 404 455	145 657	510	29 366 295	19 208 289	160 468 246
Ivanovo Region	48 228 862	28 161	1 941	6 123 627	1 548 579	40 392 085
Kaluga Region	75 778 314	48 714	6 639	12 689 913	9 078 381	53 820 939
Kostroma Region	48 650 305	15 027	0	4 145 806	8 115 221	36 332 473
Kursk Region	50 412 789	16 736	9	8 518 387	4 341 696	37 453 059
Lipetsk Region	69 720 033	14 852	5 384	10 363 625	7 143 916	52 108 925
Moscow Region	681 228 515	319 280	351 749	165 542 225	80 586 259	431 786 339
Orel Region	37 294 663	12 119	0	4 690 774	1 999 679	30 481 488
Ryazan Region	66 215 738	26 216	8 464	10 553 066	5 330 097	50 007 545
Smolensk Region	50 422 955	16 300	2 504	7 791 594	4 082 792	38 370 868
Tambov Region	41 933 058	12 743	165	5 872 042	1 780 939	34 144 860
Tver Region	70 496 848	17 934	16	11 421 554	5 779 365	53 124 279
Tula Region	85 026 803	44 889	458	10 737 797	10 019 307	63 882 836
Yaroslavl Region	93 068 079	19 927	12	18 147 666	11 928 810	62 412 661
City of Moscow	9 419 773 319	679 793	41 904	2 640 393 901	3 391 077 338	3 275 885 756
North-Western Federal District	1 901 092 024	2 087 063	34 151	456 842 461	351 648 481	1 066 254 245
Republic of Karelia	31 864 438	12 283	224	5 222 038	1 116 252	25 402 625
Komi Republic	70 100 226	19 695	4 770	8 705 007	2 552 076	58 557 081
Akhangel'sk Region	107 964 929	15 015	3 199	18 833 155	20 316 539	68 606 372
Vologda Region	77 494 897	26 555	1 001	16 673 301	8 196 352	51 957 748
Kaliningrad Region	71 933 142	10 034	3 067	17 949 653	6 183 458	47 622 563
Leningrad Region	26 762 629	19 705	0	8 108 107	4 653 676	13 748 289
Murmansk Region	62 970 356	12 950	650	8 914 387	3 028 048	50 748 418
Novgorod Region	29 073 136	11 587	2 591	6 269 521	2 292 499	20 273 026
Pskov Region	25 186 127	12 380	2 514	4 691 829	1 586 549	18 695 406
St Petersburg	1 397 742 144	1 946 859	16 135	361 475 463	301 723 032	710 642 717
Southern Federal District	823 855 016	288 127	104 026	161 286 425	68 085 329	591 844 293
Republic of Adygeya	12 007 730	10 232	0	1 484 049	573 095	9 910 827
Republic of Kalmykia	5 360 325	18 546	3 459	711 571	302 331	4 307 852
Krasnodar Territory	374 619 042	135 547	85 106	82 902 349	27 259 420	263 306 369
Astrakhan Region	50 667 769	9 878	900	6 627 480	9 969 860	33 812 615
Volgograd Region	126 106 648	27 801	1 143	25 612 996	8 459 749	91 704 197
Rostov Region	255 093 502	86 123	13 418	43 947 980	21 520 874	188 802 433
North-Caucasian Federal District	234 258 609	686 123	578 054	49 133 326	14 928 291	168 201 060
Republic of Dagestan	39 383 702	306 329	16 151	10 468 531	2 487 615	25 964 402
Republic of Ingushetia	3 606 044	36 654	0	1 017 574	191 500	2 351 172
Kabardino-Balkar Republic	20 608 753	492	117	4 128 803	408 495	16 005 702
Karachai-Cherkess Republic	10 198 483	3 720	0	2 221 936	758 482	7 200 670
Republic of North Ossetia - Alania	22 155 423	0	3 906	2 869 058	883 147	18 325 300
Chechen Republic	8 088 765	142 364	509 477	4 068 406	652 300	2 708 905

Stavropol Territory	130 217 439	196 564	48 403	24 359 018	9 546 752	95 644 909
Volga Federal District	2 271 120 835	5 591 854	2 450 444	418 708 564	423 288 590	1 412 696 902
Republic of Bashkortostan	315 040 628	23 141	123	39 232 301	119 245 936	155 703 272
Republic of Marii El	25 162 340	6 078	0	3 847 181	2 292 834	18 659 928
Republic of Mordovia	36 540 330	122 436	663	7 297 552	2 977 077	25 949 418
Republic of Tatarstan	471 759 485	5 076 715	2 348 598	101 719 387	142 073 402	218 320 550
Udmurt Republic	80 484 466	14 555	0	16 109 484	12 232 070	51 880 579
Chuvash Republic	54 863 656	12 567	7 345	9 414 908	4 902 338	40 408 708
Perm Territory	197 749 823	77 619	41 111	40 521 000	29 978 150	126 669 261
Kirov Region	65 990 837	22 649	5	11 184 230	7 144 788	47 124 654
Nizhny Novgorod Region	294 817 709	71 324	29 803	71 423 454	34 520 893	187 767 867
Orenburg Region	97 486 132	30 555	14 502	16 444 998	9 360 422	71 460 460
Penza Region	60 392 718	34 148	0	9 421 297	3 115 683	47 706 893
Samara Region	364 163 515	13 244	7 527	59 256 448	41 539 900	261 860 066
Saratov Region	138 404 398	36 621	765	23 071 064	7 700 681	107 210 018
Ulyanovsk Region	68 264 798	50 202	2	9 765 260	6 204 416	51 975 228
Ural Federal District	1 249 449 462	376 340	155 436	256 461 658	225 481 852	758 174 642
Kurgan Region	26 085 557	11 225	2 515	4 333 588	1 338 592	20 329 206
Sverdlovsk Region	498 789 900	113 730	74 721	109 053 571	79 658 247	306 793 217
Tyumen Region	504 029 615	135 112	50 136	90 845 289	127 831 967	281 873 735
Chelyabinsk Region	220 544 390	116 273	28 064	52 229 210	16 653 046	149 178 484
Siberian Federal District	1 145 313 125	280 463	131 101	210 466 328	128 273 585	798 764 838
Republic of Altai	5 070 638	4 543	3 146	656 646	539 180	3 856 621
Republic of Buryatiya	34 941 065	5 798	2 088	5 665 507	4 517 334	24 619 961
Republic of Tuva	4 933 351	42 516	308	722 720	136 371	4 014 189
Republic of Khakassia	17 954 904	6 814	0	3 039 451	831 428	13 948 333
Altai Territory	96 694 108	1 519	13 978	14 236 595	11 818 147	70 351 927
Zabaykal Territory	35 112 818	32 637	20 947	6 255 961	2 190 120	26 531 112
Krasnoyarsk Territory	208 689 717	52 648	39 084	45 004 569	29 943 863	132 364 044
Irkutsk Region	124 841 256	22 830	12 129	22 369 552	9 141 170	92 857 887
Kemerovo Region	165 345 598	11 484	16 929	25 400 090	18 869 649	120 494 687
Novosibirsk Region	284 131 161	92 581	4 295	58 708 739	34 318 454	186 981 972
Omsk Region	102 836 240	5 116	8 113	15 028 088	10 923 184	76 590 912
Tomsk Region	64 762 269	1 977	10 084	13 378 410	5 044 685	46 153 193
Far Eastern Federal District	603 483 886	168 459	335 105	123 610 282	56 171 988	420 869 104
Republic of Sakha (Yakutia)	66 105 603	54 250	7 895	17 887 354	4 306 429	43 568 433
Kamchatka Territory	33 900 613	5 488	1 184	5 716 982	2 048 217	25 873 568
Primorskiy Territory	166 575 402	27 446	2 093	48 996 297	15 103 850	101 370 836
Khabarovsk Territory	190 399 654	27 043	5 848	24 953 368	19 131 481	145 979 676
Amur Region	55 821 295	21 081	6 879	9 562 064	4 357 687	41 712 363
Magadan Region	25 127 139	11 150	310 994	4 922 345	3 271 407	16 579 500
Sakhalin Region	54 073 610	18 706	164	9 934 320	7 366 226	36 552 421
Jewish Autonomous Region	4 605 323	2 223	48	540 360	177 388	3 875 911
Chukotka Autonomous Area	6 875 247	1 072	0	1 097 192	409 303	5 356 396

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.04.12**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	5 564 882 172	32 440 865	277	791 716 929	2 513 239 984	1 960 503 066
Belgorod Region	501 604	0	0	48 743	0	452 819
Bryansk Region	30	0	0	30	0	0
Vladimir Region	386 205	0	0	7 412	0	378 739
Voronezh Region	64 349	0	0	298	0	64 048
Ivanovo Region	667 571	0	0	26 267	0	641 230
Kaluga Region	762 638	0	0	24 761	103	737 090
Kostroma Region	6 117 732	0	0	382 538	474 680	5 252 592
Kursk Region	687 601	0	0	218 984	0	355 201
Lipetsk Region	1 549 662	0	0	883 931	117 313	548 416
Moscow Region	11 728 795	0	0	248 999	3 879 251	7 531 964
Orel Region	109 561	0	0	31 869	0	77 692
Ryazan Region	643 541	0	0	122 797	1 115	508 060
Smolensk Region	3 159 705	0	0	162 924	332 375	2 664 218
Tambov Region	24 459	0	0	1 542	0	22 898
Tver Region	464 117	0	0	41 439	120 805	301 752
Tula Region	570 785	0	0	42 602	0	528 183
Yaroslavl Region	308 530	0	0	53 981	58 656	195 803
City of Moscow	5 537 135 287	32 440 865	277	789 417 812	2 508 255 686	1 940 242 361
North-Western Federal District	148 996 659	0	0	32 240 032	44 048 056	70 763 295
Republic of Karelia	24 615	0	0	16 338	0	6 640
Komi Republic	551 786	0	0	3 211	1 311	547 264
Akhangel'sk Region	24 507	0	0	745	18 048	5 550
Vologda Region	7 144 190	0	0	1 526 255	2 723 600	2 894 237
Kaliningrad Region	6 661 167	0	0	3 141 496	1 315 696	2 172 277
Leningrad Region	616 657	0	0	63 452	0	544 231
Murmansk Region	836 891	0	0	273 355	2 933	524 605
Novgorod Region	103 032	0	0	16 709	0	86 317
Pskov Region	28 461	0	0	8 382	0	20 075
St Petersburg	133 005 353	0	0	27 190 089	39 986 468	63 962 099
Southern Federal District	9 084 410	0	0	1 327 813	1 613 578	5 841 261
Republic of Adygeya	26 326	0	0	10 208	0	16 107
Republic of Kalmykia	117 116	0	0	16	41 309	75 791
Krasnodar Territory	3 061 823	0	0	199 293	15 176	2 606 966
Astrakhan Region	358 864	0	0	315 594	0	31 902
Volgograd Region	825 928	0	0	54 328	445 628	325 970
Rostov Region	4 694 353	0	0	748 374	1 111 465	2 784 525
North-Caucasian Federal District	3 825 696	0	0	191 480	0	3 591 220
Republic of Dagestan	513 043	0	0	77 031	0	426 005
Republic of Ingushetia	11 528	0	0	1 167	0	10 281
Kabardino-Balkar Republic	70 665	0	0	4 831	0	65 822
Karachai-Cherkess Republic	2 590 568	0	0	47 868	0	2 509 957
Republic of North Ossetia - Alania	211 361	0	0	14 015	0	197 198
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	428 531	0	0	46 568	0	381 957
Volga Federal District	62 455 990	5 567	0	8 012 712	13 434 181	39 341 974
Republic of Bashkortostan	3 156 663	0	0	326 407	301 759	2 520 099
Republic of Marii El	12 236	0	0	8 193	0	4 043
Republic of Mordovia	279 365	0	0	28 751	0	248 143
Republic of Tatarstan	28 185 838	5 567	0	2 991 535	9 559 291	14 776 983
Udmurt Republic	1 620 624	0	0	27 677	391 707	1 201 240
Chuvash Republic	207 224	0	0	9 763	43 992	153 351
Perm Territory	2 659 507	0	0	510 979	150 087	1 998 441
Kirov Region	1 519 494	0	0	50 278	431 531	1 037 057
Nizhny Novgorod Region	3 543 652	0	0	615 235	947 623	1 955 917
Orenburg Region	1 814 031	0	0	308 692	419 182	1 086 069
Penza Region	0	0	0	0	0	0
Samara Region	14 928 228	0	0	2 082 294	924 517	11 187 915
Saratov Region	4 211 631	0	0	1 002 390	191 171	2 979 164
Ulyanovsk Region	317 497	0	0	50 518	73 321	193 552
Ural Federal District	60 649 014	30 120	0	12 391 616	5 671 615	30 739 474
Kurgan Region	33 819	0	0	740	0	33 079
Sverdlovsk Region	18 257 774	0	0	696 911	1 464 222	15 521 503
Tyumen Region	34 083 199	29 756	0	8 022 491	3 995 916	11 347 091
Chelyabinsk Region	8 274 222	364	0	3 671 474	211 477	3 837 801
Siberian Federal District	57 057 364	0	536 506	7 674 345	9 074 971	32 456 087
Republic of Altai	18 394	0	0	8 925	216	9 216
Republic of Buryatiya	599 403	0	0	10 800	0	139 185
Republic of Tuva	578	0	0	0	0	578
Republic of Khakassia	36 934	0	0	402	0	35 070
Altai Territory	418 430	0	0	163 440	0	254 780
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	293 695	0	0	26 083	0	266 676
Irkutsk Region	479 340	0	0	128 602	71 036	261 898
Kemerovo Region	756 002	0	0	493 559	0	261 242
Novosibirsk Region	52 635 461	0	536 506	6 265 531	8 533 823	30 455 405
Omsk Region	1 619 888	0	0	545 769	469 896	604 128
Tomsk Region	199 239	0	0	31 234	0	167 909
Far Eastern Federal District	32 733 619	0	0	3 651 945	2 116 813	25 134 825
Republic of Sakha (Yakutia)	613 604	0	0	16 186	31 674	486 716
Kamchatka Territory	931 771	0	0	142 575	81 999	676 576
Primorskiy Territory	6 332 768	0	0	2 038 926	175 263	3 849 606
Khabarovsk Territory	2 666 591	0	0	205 484	74 564	2 260 556
Amur Region	21 315 120	0	0	796 009	1 750 603	17 444 087
Magadan Region	0	0	0	0	0	0
Sakhalin Region	873 765	0	0	452 765	2 710	417 284
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 1.04.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4 857 128 763	30 005 601	536 783	710 782 588	2 401 068 144	1 566 356 264
Belgorod Region	13 595 279	0	0	717 932	5 056 046	4 485 231
Bryansk Region	3 479 921	0	0	212 013	6 812	2 612 998
Vladimir Region	8 340 966	409	0	323 694	128 414	5 370 891
Voronezh Region	28 245 079	9	0	1 035 351	4 113 455	17 500 234
Ivanovo Region	5 037 141	22	0	436 342	409 522	3 508 046
Kaluga Region	6 870 256	645	0	677 012	366 774	3 871 571
Kostroma Region	2 728 376	54	0	226 061	265 380	1 784 701
Kursk Region	3 356 649	0	0	456 716	62 042	1 718 261
Lipetsk Region	5 007 871	0	0	919 733	450 075	2 682 251
Moscow Region	65 717 648	99	0	7 696 730	8 398 212	43 602 594
Orel Region	2 053 300	17	0	154 503	100 860	1 241 758
Ryazan Region	5 768 748	0	0	306 552	903 055	3 042 373
Smolensk Region	5 729 256	1 149	0	536 469	139 912	2 937 475
Tambov Region	2 445 619	0	0	62 296	25 951	1 129 399
Tver Region	7 655 622	188	0	860 517	480 376	3 521 427
Tula Region	9 819 729	0	0	2 465 679	1 103 825	3 740 134
Yaroslavl Region	7 401 191	161	0	765 296	574 480	4 739 213
City of Moscow	4 673 876 112	30 002 848	536 783	692 929 692	2 378 482 953	1 458 867 707
North-Western Federal District	409 907 700	130 217	0	57 975 920	104 551 572	219 446 506
Republic of Karelia	2 995 936	49	0	174 324	16 694	2 367 803
Komi Republic	5 944 078	0	0	216 637	350 496	3 411 489
Akhangel'sk Region	9 387 872	6 943	0	948 414	2 772 488	4 788 086
Vologda Region	20 590 106	106	0	5 866 752	9 035 499	3 535 777
Kaliningrad Region	17 602 034	5 256	0	3 255 816	1 979 484	11 677 725
Leningrad Region	2 826 246	0	0	564 313	354 855	1 898 104
Murmansk Region	8 075 019	0	0	1 632 997	482 216	4 747 921
Novgorod Region	3 516 602	118	0	1 154 376	61 415	1 885 517
Pskov Region	2 218 405	58 206	0	261 976	210 910	1 245 761
St Petersburg	336 751 402	59 539	0	43 900 315	89 287 515	183 888 323
Southern Federal District	89 663 601	2 040	0	11 741 019	11 419 958	53 972 610
Republic of Adygeya	605 270	0	0	39 903	0	399 076
Republic of Kalmykia	323 097	20	0	2 074	41 309	225 118
Krasnodar Territory	43 732 915	1 254	0	3 934 215	7 786 145	27 991 590
Astrakhan Region	4 788 178	95	0	1 012 175	451 889	2 262 421
Volgograd Region	12 078 321	0	0	1 775 817	1 208 246	6 795 360
Rostov Region	28 135 820	671	0	4 976 835	1 932 369	16 299 045
North-Caucasian Federal District	17 525 044	15 943	0	1 186 654	293 280	13 056 699
Republik of Daghestan	1 159 373	0	0	107 025	0	955 820
Republic of Ingushetia	275 400	0	0	5 546	0	240 636
Kabardino-Balkar Republic	1 594 989	0	0	43 620	0	1 105 139
Karachai-Cherkess Republic	2 651 165	0	0	50 372	0	2 392 450
Republic of North Ossetia - Alania	1 093 682	0	0	84 848	0	806 721
Chechen Republic	81 395	0	0	3 622	0	77 773

Stavropol Territory	10 669 040	15 943	0	891 621	293 280	7 478 160
Volga Federal District	226 416 175	2 248 928	0	23 973 393	36 652 333	127 364 217
Republic of Bashkortostan	22 141 356	2 225 054	0	2 542 732	986 891	11 601 579
Republic of Marii El	1 570 877	0	0	120 715	269 959	704 870
Republic of Mordovia	1 862 463	699	0	126 819	48 691	1 021 846
Republic of Tatarstan	40 287 650	5 812	0	4 703 904	9 683 719	20 198 606
Udmurt Republic	4 466 042	16 075	0	438 580	71 535	2 706 013
Chuvash Republic	4 798 014	0	0	1 050 477	997 734	1 548 000
Perm Territory	26 702 116	308	0	2 489 083	6 816 398	12 928 086
Kirov Region	3 585 858	103	0	474 454	453 692	1 906 204
Nizhny Novgogrod Region	30 685 193	674	0	5 400 904	2 865 421	16 941 155
Orenburg Region	7 999 568	203	0	1 195 103	543 634	5 333 378
Penza Region	4 169 550	0	0	312 504	294 837	2 102 509
Samara Region	60 867 692	0	0	3 986 692	12 743 766	38 211 288
Saratov Region	11 721 263	0	0	795 760	647 180	8 465 882
Ulyanovsk Region	5 558 533	0	0	335 666	228 876	3 694 801
Ural Federal District	161 271 102	60 343	0	21 027 758	15 177 777	97 812 106
Kurgan Region	1 293 372	4	0	239 832	74 262	553 177
Sverdlovsk Region	51 332 655	31 041	0	7 860 850	4 221 945	33 428 279
Tyumen Region	79 835 977	28 305	0	7 989 338	4 628 415	51 131 422
Chelyabinsk Region	28 809 098	993	0	4 937 738	6 253 155	12 699 228
Siberian Federal District	99 278 777	10 714	0	13 311 436	8 546 800	54 474 375
Republic of Altai	194 155	0	0	15 885	216	88 579
Republic of Buryatiya	3 708 045	0	0	780 107	29 014	1 075 484
Republic of Tuva	189 084	0	0	75 305	0	56 465
Republic of Khakassia	773 482	54	0	16 220	160 510	463 258
Altai Territory	8 791 098	79	0	459 877	1 033 974	3 796 554
Zabaykal Territory	1 831 688	0	0	117 688	3 398	598 517
Krasnoyarsk Territory	12 890 640	12	0	1 490 116	268 315	8 890 106
Irkutsk Region	9 963 611	52	0	874 684	412 281	4 812 171
Kemerovo Region	17 273 896	0	0	3 509 754	1 369 433	9 543 683
Novosibirsk Region	29 845 600	10 269	0	4 877 667	4 089 865	16 347 661
Omsk Region	8 216 604	18	0	796 388	594 470	5 369 905
Tomsk Region	5 600 874	230	0	297 745	585 324	3 431 992
Far Eastern Federal District	59 641 368	2 768	0	9 432 163	3 708 027	32 672 186
Republic of Sakha (Yakutia)	4 489 171	5	0	844 454	33 169	1 429 302
Kamchatka Territory	2 974 562	0	0	640 200	102 008	1 842 259
Primorskiy Territory	17 221 907	947	0	3 584 670	1 606 558	9 606 208
Khabarovsk Territory	18 749 679	0	0	814 531	594 433	14 335 478
Amur Region	5 288 799	0	0	1 157 699	1 273 242	1 854 015
Magadan Region	5 454 498	144	0	450 753	3 159	912 354
Sakhalin Region	5 096 839	1 672	0	1 935 770	95 458	2 475 391
Jewish Autonomous Region	229 256	0	0	3 850	0	154 465
Chukotka Autonomous Area	136 657	0	0	236	0	62 714

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.04.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 843 427 517	1 801 119 503	2 042 308 014
Belgorod Region	73 328	44 000	29 328
Bryansk Region	0	0	0
Vladimir Region	261 145	261 145	0
Voronezh Region	13 435	13 435	0
Ivanovo Region	1 842 573	1 824 554	18 019
Kaluga Region	30 000	30 000	0
Kostroma Region	5 363 994	4 630 789	733 205
Kursk Region	0	0	0
Lipetsk Region	1 061 670	1 061 670	0
Moscow Region	1 015 878	1 015 878	0
Orel Region	194 154	192 000	2 154
Ryazan Region	0	0	0
Smolensk Region	1 898 490	1 699 500	198 990
Tambov Region	20 000	20 000	0
Tver Region	0	0	0
Tula Region	159 000	159 000	0
Yaroslavl Region	110 000	110 000	0
City of Moscow	3 831 383 850	1 790 057 532	2 041 326 318
North-Western Federal District	62 921 748	33 169 062	29 752 686
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	59 000	59 000	0
Vologda Region	561 711	435 500	126 211
Kaliningrad Region	193 793	193 793	0
Leningrad Region	50 000	50 000	0
Murmansk Region	401 359	229 000	172 359
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	61 655 885	32 201 769	29 454 116
Southern Federal District	8 859 705	6 548 990	2 310 715
Republic of Adygeya	0	0	0
Republic of Kalmykia	50 000	50 000	0
Krasnodar Territory	3 839 475	3 202 770	636 705
Astrakhan Region	100 000	100 000	0
Volgograd Region	1 115 000	1 115 000	0
Rostov Region	3 755 230	2 081 220	1 674 010
North-Caucasian Federal District	1 026 240	1 026 240	0
Republic of Dagestan	701 240	701 240	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	50 000	50 000	0
Republic of North Ossetia - Alania	130 000	130 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	88 451 648	73 033 943	15 417 705
Republic of Bashkortostan	6 880 405	5 701 976	1 178 429
Republic of Marii El	0	0	0
Republic of Mordovia	133 475	133 475	0

Republic of Tatarstan	30 188 256	17 620 234	12 568 022
Udmurt Republic	2 553 359	2 064 124	489 235
Chuvash Republic	251 727	251 727	0
Perm Territory	32 000	32 000	0
Kirov Region	499 262	499 262	0
Nizhny Novgogrod Region	3 323 659	2 948 792	374 867
Orenburg Region	555 996	555 996	0
Penza Region	30 000	30 000	0
Samara Region	43 194 807	42 409 619	785 188
Saratov Region	723 702	701 738	21 964
Ulyanovsk Region	85 000	85 000	0
Ural Federal District	63 244 118	32 070 154	31 173 964
Kurgan Region	10 000	10 000	0
Sverdlovsk Region	10 185 983	5 289 870	4 896 113
Tyumen Region	52 329 638	26 139 772	26 189 866
Chelyabinsk Region	718 497	630 512	87 985
Siberian Federal District	47 446 204	25 402 363	22 043 841
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	220 000	220 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 045 987	1 045 987	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	44 478	42 519	1 959
Irkutsk Region	368 750	368 750	0
Kemerovo Region	670 000	670 000	0
Novosibirsk Region	43 718 926	22 374 841	21 344 085
Omsk Region	1 278 063	580 266	697 797
Tomsk Region	0	0	0
Far Eastern Federal District	9 524 320	8 359 102	1 165 218
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	225 778	225 778	0
Primorskiy Territory	2 283 973	1 586 762	697 211
Khabarovsk Territory	146 641	0	146 641
Amur Region	6 694 604	6 373 238	321 366
Magadan Region	0	0	0
Sakhalin Region	173 324	173 324	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 1.04.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 871 561 370	1 814 205 651	2 057 355 719
Belgorod Region	73 328	44 000	29 328
Bryansk Region	650 000	650 000	0
Vladimir Region	71 533	0	71 533
Voronezh Region	13 502	13 502	0
Ivanovo Region	1 842 573	1 824 554	18 019
Kaluga Region	30 000	30 000	0
Kostroma Region	4 571 789	4 571 789	0
Kursk Region	0	0	0
Lipetsk Region	1 061 670	1 061 670	0
Moscow Region	1 230 945	1 015 878	215 067
Orel Region	282 822	192 000	90 822
Ryazan Region	160 000	160 000	0
Smolensk Region	40 000	40 000	0
Tambov Region	20 000	20 000	0
Tver Region	0	0	0
Tula Region	159 000	159 000	0
Yaroslavl Region	79 521	79 521	0
City of Moscow	3 861 274 687	1 804 343 737	2 056 930 950
North-Western Federal District	67 675 887	37 680 217	29 995 670
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	59 000	59 000	0
Vologda Region	583 191	456 980	126 211
Kaliningrad Region	193 793	193 793	0
Leningrad Region	50 000	50 000	0
Murmansk Region	401 359	229 000	172 359
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	66 388 544	36 691 444	29 697 100
Southern Federal District	8 631 009	6 278 990	2 352 019
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 239 475	2 602 770	636 705
Astrakhan Region	430 886	400 000	30 886
Volgograd Region	1 125 000	1 125 000	0
Rostov Region	3 835 648	2 151 220	1 684 428
North-Caucasian Federal District	1 071 240	1 071 240	0
Republik of Daghestan	751 240	751 240	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	115 000	115 000	0
Chechen Republic	0	0	0
Stavropol Territory	205 000	205 000	0
Volga Federal District	88 853 771	73 394 481	15 459 290
Republic of Bashkortostan	6 922 308	5 743 879	1 178 429
Republic of Marii El	0	0	0

Republic of Mordovia	83 475	83 475	0
Republic of Tatarstan	30 188 256	17 620 234	12 568 022
Udmurt Republic	2 553 359	2 064 124	489 235
Chuvash Republic	181 727	181 727	0
Perm Territory	32 000	32 000	0
Kirov Region	499 262	499 262	0
Nizhny Novgogrod Region	3 667 294	3 292 427	374 867
Orenburg Region	755 996	755 996	0
Penza Region	30 000	30 000	0
Samara Region	43 131 392	42 304 619	826 773
Saratov Region	723 702	701 738	21 964
Ulyanovsk Region	85 000	85 000	0
Ural Federal District	66 950 122	35 397 633	31 552 489
Kurgan Region	10 000	10 000	0
Sverdlovsk Region	11 436 639	6 481 870	4 954 769
Tyumen Region	52 324 812	26 135 251	26 189 561
Chelyabinsk Region	3 178 671	2 770 512	408 159
Siberian Federal District	6 839 881	4 503 205	2 336 676
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	220 000	220 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 090 987	1 090 987	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	458 867	432 519	26 348
Irkutsk Region	368 750	368 750	0
Kemerovo Region	670 216	670 216	0
Novosibirsk Region	2 521 168	1 032 467	1 488 701
Omsk Region	1 286 063	588 266	697 797
Tomsk Region	123 830	0	123 830
Far Eastern Federal District	9 244 320	8 079 102	1 165 218
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	225 778	225 778	0
Primorskiy Territory	2 283 973	1 586 762	697 211
Khabarovsk Territory	146 641	0	146 641
Amur Region	6 414 604	6 093 238	321 366
Magadan Region	0	0	0
Sakhalin Region	173 324	173 324	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)

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	20,9	18,1	14,7	14,7	14,6
Ratio of core capital to risk-weighted assets	13,2	11,4	9,3	9,2	10,0
Ratio of risk-weighted assets to total assets	60,6	59,6	58,8	58,5	58,7
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	9,5	8,2	6,6	6,8	6,7
Loan loss provisions made as percent of total loans ¹	9,1	8,5	6,9	7,0	6,9
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,8	1,4	1,4	1,5
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	147,1	184,6	228,4	222,6	222,5
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,9	5,1	4,8	4,8	4,8
mining	3,9	3,6	2,9	2,9	3,0
manufacturing	15,7	16,0	15,2	15,2	15,1
production and distribution of energy, gas and water	2,4	2,6	2,9	3,0	2,9
constructing	6,2	5,9	5,6	5,6	5,6
wholesale and retail trade, car and household appliance repair	18,4	17,1	15,6	15,8	15,6
transport and communication	3,4	3,8	5,4	5,1	5,1
other economic activities	21,9	22,2	22,3	21,6	21,6
individuals	23,0	23,7	25,3	26,1	26,4
of which mortgage loans	6,5	6,6	6,7	6,9	6,9
<i>Geographical distribution of interbank loans and deposits ²</i>					
Russian Federation	29,5	41,1	41,6	38,8	36,9
United Kingdom	21,7	21,4	20,2	20,8	21,8
USA	4,1	2,5	3,0	3,2	3,0
Germany	4,7	6,0	4,2	5,1	4,8
Austria	8,2	3,7	6,6	7,0	8,3
France	5,7	4,0	2,7	2,5	2,8
Italy	1,8	0,1	2,7	3,1	2,9
Cyprus	6,2	5,0	6,6	7,1	6,0
Netherlands	4,6	2,6	3,2	2,7	2,8
Other	13,4	13,6	9,0	9,7	10,8
Liquidity					
Ratio of high liquid assets to total assets	13,3	13,5	11,8	12,0	11,6
Ratio of liquid assets to total assets	28,0	26,8	23,9	23,2	22,1
Ratio of high liquid assets to demand liabilities (N2)	69,2	64,8	60,1	58,7	59,7
Ratio of liquid assets to short-term liabilities (N3)	102,4	94,3	81,6	84,5	81,2
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)	73,4	77,6	82,0	81,9	82,3
Ratio of clients' funds to total loans ³	99,9	109,5	105,3	102,2	101,0
Market risk ⁴ to total own funds (capital) ⁵	49,6	48,6	49,7	50,3	50,8
of which					
Interest rate risk	37,5	36,7	33,8	34,9	35,7
Equity position risk	8,7	8,6	12,9	12,4	12,2
Foreign exchange risk	3,5	3,2	3,0	3,0	2,8
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,1	2,2	4,2	4,1	3,9
Banks' financial result over the reporting period (billion rubles)	205,1	573,4	848,2	182,3	267,9
as percent of the banking sector assets ⁶	0,7	1,9	2,4	0,5	0,7
as percent of the banking sector own funds (capital) ⁶	4,9	12,5	17,6	3,7	5,4
Return on assets ⁷	0,7	1,9	2,4	2,4	2,4
Return on equity ⁷	4,9	12,5	17,6	18,2	18,2

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

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

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

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

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

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

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

Capital Adequacy

Table 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 ¹		CIs with capital less than 45 million rubles		CIs with capital from 45 to 90 million rubles		CIs with capital from 90 to 180 million rubles		CIs with capital more than 180 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	2,0	107	6,0	90	18,4	142	3 722,0	747
1.01.10	4 620,6	70,3	18	1,0	54	0,6	10	25,7	216	4 522,9	760
1.01.11	4 732,3	105,4	14	0,7	38	0,4	7	23,2	187	4 602,6	766
1.02.11	4 732,4	105,6	14	0,7	38	0,5	8	23,1	185	4 602,5	766
1.03.11	4 562,3	111,5	14	0,3 ²	39 ²	0,6	9	21,9	174	4 428,0	774
1.04.11	4 629,3	57,4	12	0,7	38	0,6	10	21,7	171	4 548,8	775
1.05.11	4 732,0	56,6	11	0,6 ²	38 ²	0,6	9	21,0	165	4 653,1	780
1.06.11	4 788,2	56,0	11	0,7	36	0,7	11	21,1	164	4 709,7	781
1.07.11	4 770,8	140,1	11	0,6	35	0,8	12	20,2	156	4 609,1	786
1.08.11	4 816,4	142,1	9	0,6	34	0,8	11	19,8	153	4 653,0	787
1.09.11	4 850,3	142,6	8	0,6	34	0,7	11	17,2	133	4 689,3	806
1.10.11	4 888,4	142,4	8	0,6	34	0,9	12	15,4	119	4 729,1	817
1.11.11	4 941,0	145,4	8	0,4	34	0,6	9	14,1	108	4 780,5	828
1.12.11	5 017,4	146,2	8	0,6	33	0,6	9	9,2	72	4 860,8	860
1.01.12	5 242,1	249,7	8	0,6	32	0,7	11	0,9	9	4 990,1	918
1.02.12	5 276,1	243,4	8	0,6	32	0,7	10	0,7	7	5 030,8	918
1.03.12	5 266,6	240,9	8	0,6	32	0,7	10	0,9	8	5 023,6	915
1.04.12	5 377,9	238,8	8	0,6	32	0,7	11	0,9	8	5 136,9	915
Reference data: own funds (capital) adequacy ratio as of 1.04.12, %	14,6	19,5 ³		44,8		32,2		60,3		14,5	

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

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

³ CIs with positive own funds (capital).

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

Indicators	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 173,1	1 201,0	1 282,0	1 285,4	1 287,1
Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	5 242,1	5 266,6	5 377,9
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	25,4	24,5	24,4	23,9

Table 42

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

Indicators	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1. Factors of own funds (capital) increase	110,9	112,4	115,2	116,6	115,3
1.1. Authorised capital	25,4	25,4	24,5	24,4	24,0
1.2. Issue income	20,3	21,7	21,5	21,5	21,1
1.3. Credit institutions' profit and funds	31,5	37,1	42,9	44,9	44,9
1.4. Subordinated loans	29,7	24,3	22,7	22,0	21,6
1.5. Increase in value of property due to revaluation	4,1	3,9	3,7	3,7	3,8
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	10,9	12,4	15,2	16,6	15,3
2.1. Losses	2,3	1,1	1,7	2,0	1,7
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,0	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	0,6	0,5	0,2	0,9	0,2
2.6. Credit institutions' portfolio of shares	7,1	10,0	12,4	12,8	12,6
2.7. Other factors	0,7	0,6	0,7	0,7	0,6
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

Table 43**Risk-weighted assets of the banking sector (billion rubles)**

Risk-weighted assets ¹	1.01.10	1.01.11 ²	1.01.12	1.03.12	1.04.12
1 st group of assets	15,9	0,0	0,0	0,0	0,0
2 nd group of assets	36,4	612,1	829,7	814,6	808,5
3 rd group of assets	496,4	86,2	146,7	107,7	109,1
4 th group of assets	948,3	19 450,0	23 482,4	22 994,2	23 431,3
5 th group of assets	16 332,4	13,3	0,6	12,5	12,5
Risk-weighted assets of credit institutions	17 829,4	20 161,7	24 459,4	23 928,9	24 361,4

¹ Assets recognized in balance sheet are taken into account

Risk-weighted 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.

² Methodology of calculation has been changed since 01.08.2010 in consequence of enactment of Bank of Russia Direction № 2324-U dated November 3, 2009.

Table 44

Own funds (capital) adequacy ratio of the banking sector

		1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
1	Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	5 242,1	5 266,6	5 377,9
2	Risk-weighted assets, billion rubles	22 145,0	26 164,3	35 758,8	35 850,9	36 714,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17 829,4	20 161,7	24 459,4	23 928,9	24 361,4
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772,1	1 000,3	1 367,4	1 463,1	1 488,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43,6	50,0	67,7	75,7	79,3
	- the value of credit risk on contingent credit liabilities, billion rubles	2 051,0	1 753,5	2 976,4	3 031,0	3 056,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	63,0	109,3	303,7	202,3	190,0
	- the value of operational risk, billion rubles	-	1 007,5	1 959,0	1 963,1	1 966,7
	- market risk, billion rubles	1 385,9	2 081,9	2 377,7	2 411,7	2 489,1
	- higher-risk transactions, billion rubles	-	-	2 247,5	2 899,7	3 215,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20,9	18,1	14,7	14,7	14,6

Banking sectors' own funds (capital) adequacy ratio is calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by the Bank of Russia Instruction No.110-I dated January 16, 2004.

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

Table 45

Distribution of credit institutions (CIs) grouped by own funds (capital) adequacy ratio (N1)

Own funds (capital) adequacy ratio	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ¹	7	1,2	4	0,1	1	0,0	1	0,0	2	0,0
From 10% to 12%	21	3,5	53	6,4	107	34,3	111	21,5	118	23,3
From 12% to 14%	58	5,5	86	20,4	125	16,6	120	29,1	118	25,3
14% and more	972	89,9	868	73,1	744	49,1	741	49,4	736	51,3
Banking sector, total	1058	100,0	1012	100,0	978	100,0	974	100,0	975	100,0

¹ 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)¹

		1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Loans	Standard	42,5	45,5	53,4	53,4	53,7
	Substandard	38,0	34,7	29,4	29,3	28,8
	Doubtful	9,8	11,4	10,4	10,3	10,6
	Problem	3,5	2,9	2,7	2,7	2,6
	Loss	6,2	5,4	4,1	4,3	4,3
Loan loss provision (LLP)	Estimated LLP	11,9	11,0	9,1	9,2	9,2
	Estimated LLP adjusted for collateral	9,2	8,8	7,2	7,3	7,3
	LLP made	9,3	8,8	7,2	7,3	7,3
	LLP made as percent of estimated LLP	78,1	79,8	79,5	79,6	78,9
	LLP made as percent of estimated LLP adjusted for collateral	100,7	100,2	100,0	100,0	99,8
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,8	15,9	14,7	14,3	14,3

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	3 595,5	100,0	4 064,7	100,0	5 589,2	100,0	5 746,9	100,0	6 013,2	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	298,3	8,3	332,6	8,2	474,2	8,5	472,4	8,2	494,9	8,2
1.2. Loans to individuals	3 297,1	91,7	3 732,2	91,8	5 115,1	91,5	5 274,4	91,8	5 518,3	91,8
1.3. Loans to credit institutions	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,7	-	17,9	-	19,2	-	19,9	-	20,4
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	8,1	-	7,3	-	5,7	-	5,8	-	5,6
4. Claims grouped into portfolios of homogeneous claims - total	16,1	100,0	22,2	100,0	38,6	100,0	41,9	100,0	44,0	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	10,8	67,4	14,3	64,5	19,4	50,4	20,0	47,8	20,6	46,7
4.2. Portfolios of homogeneous claims on individuals	5,2	32,6	7,9	35,5	19,1	49,6	21,9	52,2	23,4	53,3
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	37,9	-	43,0	-	28,0	-	27,5	-	27,1

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

Table 48

Homogeneous loans and claims on legal entities and provisions made as of 1.04.12¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	494 909,8	100,0	10 236,5	100,0	2,1
of which by quality categories					
1.1. Quality Category I	7 164,9	1,4	0,0	0,0	0,0
1.2. Quality Category II	478 230,8	96,6	4 458,1	43,6	0,9
1.3. Quality Category III	1 906,4	0,4	247,0	2,4	13,0
1.4. Quality Category IV	1 824,2	0,4	569,9	5,6	31,2
1.5. Quality Category V	5 937,5	1,2	4 963,0	48,5	83,6
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	30,28	100,0	15,12	100,0	49,9
of which by quality categories					
2.1. Quality Category I	5,04	16,7	0,00	0,0	0,0
2.2. Quality Category II	10,21	33,7	0,10	0,7	1,0
2.3. Quality Category III	0,00	0,0	0,00	0,0	0,0
2.4. Quality Category IV	0,00	0,0	0,00	0,0	0,0
2.5. Quality Category V	15,02	49,6	15,02	99,3	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	494 940,1		10 251,6		2,1
4. Homogeneous claims grouped into portfolios - total	20 564,9	100,0	5 680,5	100,0	27,6
of which by quality categories					
4.1. Quality Category I	7 957,9	38,7	0,0	0,0	0,0
4.2. Quality Category II	5 693,9	27,7	99,2	1,7	1,7
4.3. Quality Category III	1370,7	6,7	85,1	1,5	6,2
4.4. Quality Category IV	38,9	0,2	10,8	0,2	27,7
4.5. Quality Category V	5503,6	26,8	5485,4	96,6	99,7
5. Claims for interest payments - total	3 296,6	100,0	761,1	100,0	23,1
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	784,0	23,8	722,8	95,0	92,2

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

Table 49

Homogeneous loans and claims on individuals and provisions made as of 1.04.12¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	5 518 267,7	100,0	328 787,6	100,0	6,0
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	350 071,3	6,3	12 712,5	3,9	3,6
1.1.2. residential real estate (mortgage) loans, total	1 312 254,2	23,8	37 266,4	11,3	2,8
1.1.3. car loans, total	623 919,8	11,3	37 903,9	11,5	6,1
1.1.4. other consumer loans, total	3 205 021,6	58,1	239 969,9	73,0	7,5
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	2 406 076,2	43,6	30 502,4	9,3	1,3
1.2.2. a portfolio of loans without overdue payments	2 636 246,2	47,8	28 614,8	8,7	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	86 654,9	1,6	3 480,5	1,1	4,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	61 580,1	1,1	16 481,8	5,0	26,8
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	41 973,2	0,8	23 221,9	7,1	55,3
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	258 736,4	4,7	225 551,3	68,6	87,2
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	5 107 381,1	92,6	54 927,1	16,7	1,1
1.3.2. Quality category III	77 130,8	1,4	9 609,9	2,9	12,5
1.3.3. Quality category IV	48 002,3	0,9	20 005,1	6,1	41,7
1.3.4. Quality category V	285 753,5	5,2	244 245,5	74,3	85,5
2. Claims grouped into portfolios of homogeneous claims - total	23 446,4	100,0	6 267,5	100,0	26,7
of which by quality categories					
2.1. Quality category I	156,3	0,7	0,0	0,0	0,0
2.2. Quality category II	16 381,9	69,9	174,6	2,8	1,1
2.3. Quality category III	351,5	1,5	59,5	0,9	16,9
2.4. Quality category IV	207,4	0,9	91,9	1,5	44,3
2.5. Quality category V	6349,4	27,1	5941,5	94,8	93,6
3. Claims for interest payments - total	74 351,7	100,0	23 725,4	100,0	31,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	27 835,3	37,4	22 556,8	95,1	81,0

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

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

Table 50

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Substandard	10,2	8,9	8,3	8,0	8,1	2,5	2,3	2,1	2,0	2,0
Doubtful	17,3	19,9	22,9	21,9	22,1	16,4	15,3	15,9	15,7	15,2
Problem	16,2	15,0	16,3	17,0	16,1	43,0	45,0	44,3	45,5	44,2
Loss	56,3	56,2	52,4	53,2	53,7	84,7	90,8	91,5	91,3	91,4

¹ 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	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Overdue claims on loans, deposits and other placements, billion rubles	1014,7	1035,9	1133,0	1186,1	1211,9
Of which					
- among 20 largest-asset credit institutions, billion rubles	652,7	730,0	845,7	890,9	913,1
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	5,1	4,7	3,9	4,2	4,2
Overdue claims in rubles					
- billion rubles	835,1	886,2	994,1	1051,2	1064,7
- as percent of total loans, deposits and other placements in rubles	6,0	5,5	4,7	4,9	4,9
Overdue claims in foreign currency					
- billion rubles	179,6	149,7	138,9	134,8	147,2
- as percent of total loans, deposits and other placements in foreign currency	3,0	2,5	1,9	2,0	2,1
- dollar equivalent, billion \$	5,9	4,9	4,3	4,7	5,0
Overdue claims on loans and other placements with non-financial institutions	762,5	743,4	822,6	868,4	891,4
Share of overdue claims in total volume of loans and other placements with non-financial institutions	6,1	5,3	4,6	5,0	5,0
Overdue claims on loans and other funds provided to individuals	243,0	282,3	291,1	297,8	299,8
Share of overdue claims in total volume of loans and other placements with individuals	6,8	6,9	5,2	5,2	5,1

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, %				
	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
No overdue claims	138	142	134	134	130	1,4	1,9	1,9	1,7	1,8
Less than 5%	574	565	638	621	625	74,8	70,4	79,8	79,8	79,9
From 5 to 10%	202	187	110	124	124	14,5	23,2	13,4	13,7	13,4
From 10 to 15%	70	42	35	31	29	6,6	3,7	0,8	1,0	1,1
From 15 to 20%	16	20	10	13	15	1,0	0,3	3,4	0,3	0,3
From 20 to 60%	19	13	7	9	8	1,4	0,4	0,4	3,3	3,2
From 60 to 90%	1	4	2	1	3	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	38	39	42	41	41	0,3	0,1	0,3	0,3	0,2

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

Indicators	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Large credit risks of the banking sector total, bln rubles	6 797,9	8 736,3	11 971,6	11 725,1	11 965,4
Share of large credit risks in the banking sector assets, %	23,1	25,8	28,8	28,7	28,8

Table 54**Structure of large loans¹ grouped by types of collateral**

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Volume of large loans, billion rubles	4 688,8	5 323,9	6 207,7	5 971,6	6 040,4
of which:					
Volume of secured loans , billion rubles	1 524,2	1 586,4	1 442,8	1 380,4	1 403,8
Volume of I quality category collateral, billion rubles	569,0	500,0	324,8	294,9	308,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	170,6	98,6	14,9	12,2	14,7
Volume of II quality category collateral, billion rubles	1 107,1	1 429,2	1 285,6	1 322,5	1 338,9
of which:					
collateral of securities, issued by legal entities, billion rubles	160,4	589,9	290,0	313,4	325,7
collateral of proprietary rights (claims), billion rubles	508,7	430,3	491,8	492,0	496,6

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

Table 55

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2009		2010		2011		2009		2010		2011		2009		2010		2011		2009	2010	2011
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	64,1	65,0	64,6	65,1	67,6	65,8	169,0	173,3	160,9	190,4	198,8	191,9	43,2	38,1	37,9	34,3	31,1	33,1	8,6	7,7	10,4
Agriculture, hunting and forestry	42,4	43,3	44,2	44,3	46,2	45,1	171,5	175,2	179,0	179,5	198,9	185,6	59,5	60,6	65,3	67,6	65,9	67,6	6,1	5,7	6,4
Mining	75,8	76,0	77,0	77,2	77,2	77,3	295,3	297,4	294,8	340,3	336,9	282,4	31,7	21,6	22,3	15,7	14,2	11,3	12,1	7,1	13,7
Manufacturing	47,0	47,7	44,6	46,2	46,2	44,8	135,4	139,3	127,6	149,7	147,2	151,6	52,4	51,3	52,4	46,7	43,7	51,2	4,8	9,2	8,2
Production and distribution of energy, gas and water	76,8	75,3	64,2	65,4	79,7	69,6	148,1	142,5	80,9	84,0	187,6	162,4	38,3	34,2	39,0	37,7	30,1	33,7	4,7	5,0	3,5
Construction	24,9	25,7	20,0	21,6	21,5	17,8	104,2	105,7	96,2	104,1	100,8	101,9	32,9	29,6	17,0	22,0	27,7	25,4	4,2	5,1	0,9
Wholesale and retail trade, car and household appliance repair	29,3	30,3	36,5	45,9	27,7	26,9	122,2	129,4	116,0	164,8	136,1	140,9	46,0	46,8	39,2	49,4	34,9	34,1	3,8	7,0	9,5
Transport and communication	47,1	52,6	62,1	63,5	65,4	62,7	78,0	84,4	126,8	127,7	149,0	163,3	48,0	38,3	45,1	48,5	45,9	48,2	7,8	16,2	13,2

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

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

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

Market Risk

Table 56

Structure of market risk of the banking sector

Risk	1.01.10		1.01.11		1.01.12		1.03.12		1.04.12	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	49,6	100,0	48,6	100,0	49,7	100,0	50,3	100,0	50,8	100,0
Of which										
- interest rate risk (IRR)	37,5	75,5	36,7	75,6	33,8	68,0	34,9	69,4	35,7	70,4
- equity position risk (EPR)	8,7	17,5	8,6	17,8	12,9	26,0	12,4	24,6	12,2	24,0
- foreign exchange risk (FER)	3,5	7,0	3,2	6,6	3,0	6,0	3,0	6,0	2,8	5,6
Reference data:										
Number of credit institutions ¹	656		641		621		615		616	
Share of credit institutions' assets ¹ in total banking sector assets, %	62,8		90,9		92,3		92,3		92,4	

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

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

Table 57

Share of assets and liabilities in foreign currency in total assets and liabilities of the banking sector

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Share of assets in foreign currency in total assets, %	27,6	24,1	23,3	22,7	22,7
of which:					
- 20 largest-asset credit institutions	28,7	25,6	25,2	24,8	24,8
Share of liabilities in foreign currency in total liabilities, %	25,3	22,7	21,5	21,0	21,1
of which:					
- 20 largest-asset credit institutions	26,0	24,1	23,2	22,7	23,0
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	2,4	1,3	1,8	1,7	1,6
of which:					
- 20 largest-asset credit institutions	2,7	1,6	1,9	2,1	1,9

Table 58

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

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Balance sheet positions					
Claims, bln rubles	8 128,8	8 143,6	9 688,9	9 280,9	9 430,0
Liabilities, bln rubles	7 436,5	7 690,0	8 955,6	8 566,3	8 781,0
Net balance sheet position, bln rubles	692,4	453,6	733,4	714,5	649,0
Net balance sheet position to own funds (capital), % ¹	15,0	9,6	14,0	13,6	12,1
Off-balance sheet positions ²					
Claims, bln rubles	3 070,2	3 485,7	5 228,6	5 533,6	5 733,4
Liabilities, bln rubles	3 128,1	3 396,1	5 398,4	5 680,9	5 875,8
Net balance sheet position, bln rubles	-57,9	89,6	-169,8	-147,3	-142,4
Net balance sheet position to own funds (capital), % ¹	-1,3	1,9	-3,2	-2,8	-2,7

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

² Forward & future transactions (Section D of the chart of accounts)

Table 59

Compliance with open foreign exchange position (OFXP) requirements

	2010				2011				2012
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	5	4	6	6	6	4	5	5	6
Of which:									
- 20 largest-asset credit institutions	1	0	0	0	0	0	1	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %									
- credit institutions with licence to conduct banking operations in foreign currency	2,2	0,7	0,8	0,2	0,2	0,1	3,4	0,03	0,0
- On 20 largest-asset credit institutions	2,7	0,0	0,0	0,0	0,0	0,0	4,4	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 (OFPX)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.02.11	409	-40,9	-5,7	37,5	-84,1	-46,6	2 189,6	-2,1
1.03.11	368	14,3	-46,0	15,8	-47,5	-31,6	1 551,9	-2,0
1.04.11	352	-110,9	65,8	28,3	-73,3	-45,0	1 717,8	-2,6
1.05.11	362	12,8	-34,5	16,6	-38,3	-21,7	1 301,2	-1,7
1.06.11	404	83,3	-119,1	17,5	-53,4	-35,9	1 569,5	-2,3
1.07.11	378	4,0	-31,1	48,8	-76,0	-27,1	1 835,9	-1,5
1.08.11	372	34,9	-61,8	13,3	-40,2	-26,9	1 323,0	-2,0
1.09.11	353	12,0	-28,7	4,6	-21,4	-16,8	966,5	-1,7
1.10.11	346	76,6	-111,7	22,2	-57,4	-35,2	1 343,5	-2,6
1.11.11	354	42,3	-75,0	24,8	-57,5	-32,7	1 497,1	-2,2
1.12.11	287	89,2	-125,1	21,9	-57,7	-35,9	1 257,8	-2,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.02.12	294	243,9	-275,4	24,6	-56,1	-31,5	1 443,6	-2,2
1.03.12	340	52,8	-81,7	16,4	-45,2	-28,9	1 150,8	-2,5
1.04.12	332	40,5	-67,0	15,0	-41,5	-26,5	1 223,9	-2,2
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.02.11	518	33,8	23,5	72,6	-15,3	57,3	2 545,3	2,3
1.03.11	560	-70,9	135,7	100,8	-36,0	64,8	3 178,9	2,0
1.04.11	571	29,7	30,1	87,2	-27,5	59,8	2 866,3	2,1
1.05.11	560	-25,4	130,5	123,3	-18,2	105,1	3 350,3	3,1
1.06.11	518	45,2	11,7	93,1	-36,2	56,9	3 170,9	1,8
1.07.11	540	114,9	-54,8	80,3	-20,2	60,1	2 947,3	2,0
1.08.11	541	106,4	-6,4	127,9	-27,9	100,0	3 441,6	2,9
1.09.11	559	264,5	-195,1	127,7	-58,3	69,4	3 853,6	1,8
1.10.11	565	267,9	-214,5	121,0	-67,6	53,4	3 511,1	1,5
1.11.11	555	80,4	-17,3	119,8	-56,8	63,1	3 408,3	1,9
1.12.11	618	143,9	-58,6	145,1	-59,9	85,3	3 691,9	2,3
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.02.12	606	85,9	1,7	133,8	-46,2	87,6	3 799,5	2,3
1.03.12	560	160,5	-82,8	143,6	-65,9	77,7	4 125,4	1,9
1.04.12	567	135,2	-66,0	141,4	-72,3	69,2	4 043,5	1,7

Table 61

Open currency positions of the banking sector by currencies as of 1.04.12

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	380	-58,6	-1,7	75,9	-134,5
long	518	41,8	2,2	210,4	-168,6
EUR					
short	416	-27,1	-1,0	-167,7	140,6
long	476	10,7	0,4	-39,0	49,7
GBP					
short	77	-3,2	-0,3	-9,8	6,5
long	292	3,6	0,1	5,8	-2,2

Liquidity of Credit Institutions

Table 62

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

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,0	27,3	28,5	27,6	27,1
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,5	24,1	23,3	23,1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-14,5	-7,8	-4,7	-4,1	-4,2

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

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

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

Table 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, %				
	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Less than 0	611	594	608	604	601	92,8	61,5	51,5	58,7	60,1
From 0 to 20	407	365	316	321	320	6,9	36,7	47,1	40,7	39,5
More than 20	40	53	54	49	54	0,3	1,8	1,4	0,6	0,5
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	978	974	975	100,0	100,0	100,0	100,0	100,0

Table 64**The relation of short-term assets and short-term liabilities¹ of the banking sector**

	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	59,9	48,5	48,0	50,5	49,8
Liabilities with maturity up to 30 days, as percent of total liabilities	41,9	42,0	43,0	44,3	44,1
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), %	6,0	21,1	19,9	16,8	17,5

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

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, %				
	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12	1.01.10	1.01.11	1.01.12	1.03.12	1.04.12
Less than 0	485	455	446	408	393	31,9	21,7	25,6	27,0	23,1
From 0 to 20	243	250	208	208	223	48,8	20,4	12,3	12,9	21,0
More than 20	330	307	324	358	359	19,4	57,9	62,1	60,1	55,9
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	978	974	975	100,0	100,0	100,0	100,0	100,0