

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"

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| Table of Contents | Tables |
|---|-----------|
| General Information on the Russian Banking Sector | 1-11 |
| Banking sector in the economy of Russia | 1-3 |
| Institutional features of the banking sector | 4-11 |
| Activities of Credit Institutions | 12-38.2 |
| Main trends | 12-28 |
| Financial condition | 29-30 |
| Regional breakdown | 31.1-38.2 |
| Macprudential Indicators of the Banking Sector | 39-65 |
| Some indicators of the banking sector financial soundness | 39 |
| Capital adequacy | 40-45 |
| Credit risk | 46-55 |
| Market risk | 56-61 |
| Liquidity of credit institutions | 62-65 |

The Central Bank of the Russian Federation

Banking Regulation and 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 75.9 | 33,804.6 75.2 | 41,627.5 76.6 |
| 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 40.4 53.7 4,084.8 9.1 12.1 12.7 | 23,266.2 42.8 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 13.0 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 21.8 29.0 30.6 | 11,871.4 21.8 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 24.8 32.9 | 13,995.7 25.7 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 | 38,786.4 | 44,939.2 | 54,369.1 |
| 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 |
| Reference data: | | | | | | | | | | | | |
| Increase from the beginning of the current year | -1.1 | | 0.6 | | -0.9 | | 0.6 | | -2.0 | | -3.7 | |
| Increase over the same period of the previous year | -1.8 | | 0.0 | | 0.5 | | -0.1 | | -0.9 | | -4.0 | |

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 | 15.9 | 21.0 |

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

| Indicator | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|---------|---------|---------|---------|---------|
| Credit institutions registered by the Bank of Russia and other authorities | 1178 | 1146 | 1123 | 1112 | 1111 |
| Operating credit institutions (credit institutions that have the right to conduct banking operations) | 1058 | 1012 | 991 | 978 | 976 |
| 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 | 1 | 0 | 1 |
| Credit institutions with their banking licenses being revoked (cancelled) | 119 | 132 | 131 | 134 | 134 |
| Credit institutions licensed to conduct operations in foreign currency | 701 | 677 | 670 | 661 | 659 |
| 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 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|---|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| | 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 | 574 | 57.9 | 572 | 58.5 | 571 | 58.5 |
| of which the City of Moscow and Moscow Region | 535 | 50.6 | 525 | 51.9 | 514 | 51.9 | 512 | 52.4 | 510 | 52.3 |
| North-Western | 75 | 7.1 | 71 | 7.0 | 70 | 7.1 | 69 | 7.1 | 69 | 7.1 |
| Southern | 113 | 10.7 | 47 | 4.6 | 46 | 4.6 | 45 | 4.6 | 46 | 4.7 |
| North-Caucasian | | | 57 | 5.6 | 56 | 5.7 | 56 | 5.7 | 55 | 5.6 |
| Volga | 125 | 11.8 | 118 | 11.7 | 114 | 11.5 | 111 | 11.3 | 110 | 11.3 |
| Ural | 54 | 5.1 | 51 | 5.0 | 48 | 4.8 | 45 | 4.6 | 45 | 4.6 |
| Siberian | 62 | 5.9 | 56 | 5.5 | 57 | 5.8 | 54 | 5.5 | 54 | 5.5 |
| Far Eastern | 31 | 2.9 | 27 | 2.7 | 26 | 2.6 | 26 | 2.7 | 26 | 2.7 |
| Russian Federation | 1058 | 100.0 | 1012 | 100.0 | 991 | 100.0 | 978 | 100.0 | 976 | 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 | 1/02/12 | 1/01/11 | 1/01/12 | 1/02/12 | 1/01/11 | 1/01/12 | 1/02/12 | 1/01/11 | 1/01/12 | 1/02/12 | 1/01/11 | 1/01/12 | 1/02/12 | 1/01/11 | 1/01/12 | 1/02/12 |
| Central | 585 | 572 | 571 | 119 | 120 | 119 | 484 | 463 | 460 | 69 | 67 | 67 | 18 | 18 | 18 | 17 | 16 | 16 |
| of which the City of Moscow and Moscow Region ¹ | 525 | 512 | 510 | 101 | 104 | 104 | 127 | 131 | 130 | 20 | 21 | 21 | 16 | 16 | 16 | 4 | 5 | 5 |
| North-Western | 71 | 69 | 69 | 25 | 12 | 9 | 342 | 306 | 304 | 356 | 378 | 390 | 2 | 2 | 2 | 12 | 11 | 11 |
| Southern | 47 | 45 | 46 | 22 | 20 | 21 | 284 | 282 | 283 | 412 | 434 | 422 | 2 | 2 | 2 | 10 | 10 | 10 |
| North-Caucasian | 57 | 56 | 55 | 74 | 81 | 80 | 99 | 96 | 98 | 76 | 70 | 73 | 3 | 4 | 4 | 3 | 3 | 4 |
| Volga | 118 | 111 | 110 | 102 | 99 | 97 | 526 | 520 | 521 | 239 | 248 | 252 | 6 | 6 | 5 | 18 | 19 | 19 |
| Ural | 51 | 45 | 45 | 112 | 98 | 96 | 224 | 227 | 226 | 137 | 159 | 160 | 4 | 4 | 4 | 8 | 8 | 8 |
| Siberian | 56 | 54 | 54 | 28 | 26 | 25 | 338 | 321 | 322 | 402 | 401 | 408 | 2 | 2 | 2 | 12 | 11 | 12 |
| Far Eastern | 27 | 26 | 26 | 12 | 8 | 8 | 135 | 128 | 126 | 346 | 376 | 371 | 1 | 1 | 1 | 5 | 5 | 5 |
| Russian Federation | 1012 | 978 | 976 | 494 | 464 | 455 | 2432 | 2343 | 2340 | 161 | 162 | 164 | 38 | 38 | 38 | 83 | 83 | 84 |

¹ as one region

Table 7

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

| Distribution of credit institutions ranged by assets (descending) | 1/01/10 | | 1/01/11 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|---|-------------------|--------------|-------------------|--------------|-------------------|--------------|-------------------|--------------|-------------------|--------------|
| | 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 | 18,777,902 | 48.9 | 20,804,718 | 50.0 | 20,815,646 | 50.6 |
| From 6 to 20 | 6,018,106 | 20.4 | 7,051,684 | 20.9 | 8,122,738 | 21.1 | 8,413,454 | 20.2 | 8,234,538 | 20.0 |
| From 21 to 50 | 3,572,615 | 12.1 | 3,931,248 | 11.6 | 4,316,085 | 11.2 | 4,564,408 | 11.0 | 4,523,301 | 11.0 |
| From 51 to 200 | 3,920,972 | 13.3 | 4,616,510 | 13.7 | 4,985,761 | 13.0 | 5,389,002 | 13.0 | 5,202,208 | 12.6 |
| From 201 to 500 | 1,382,703 | 4.7 | 1,584,615 | 4.7 | 1,737,274 | 4.5 | 1,916,580 | 4.6 | 1,854,146 | 4.5 |
| From 501 | 442,642 | 1.5 | 481,445 | 1.4 | 503,043 | 1.3 | 539,359 | 1.3 | 519,611 | 1.3 |
| Total | 29,430,025 | 100.0 | 33,804,628 | 100.0 | 38,442,803 | 100.0 | 41,627,520 | 100.0 | 41,149,450 | 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 | 1/10/11 | 1/01/12 | 1/02/12 |
| Central | 55.3 | 54.9 | 55.3 | 56.3 | 56.9 |
| of which the City of Moscow and Moscow Region | 55.7 | 55.3 | 55.7 | 56.8 | 57.3 |
| North-Western | 70.6 | 71.9 | 66.7 | 68.7 | 69.4 |
| Southern | 52.9 | 69.0 | 68.2 | 68.6 | 68.8 |
| North-Caucasian | | 45.5 | 45.7 | 43.4 | 44.3 |
| Volga | 45.0 | 43.4 | 44.8 | 44.8 | 45.7 |
| Ural | 57.0 | 60.2 | 64.9 | 66.5 | 65.6 |
| Siberian | 81.4 | 78.7 | 75.8 | 75.1 | 74.8 |
| Far Eastern | 65.1 | 72.6 | 73.7 | 74.8 | 75.1 |
| Russian Federation | 47.9 | 47.7 | 48.8 | 50.0 | 50.6 |

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.02.12)

| Groups of credit institutions ranged by assets as of 1.01.12 | | Number of credit institutions as of 1.01.12 | Groups as of 1.02.12 | | | | | | Licences revoked (cancelled) | Reorganised credit institution |
|--|-----------------|---|----------------------|-----------|-----------|------------|------------|------------|------------------------------|--------------------------------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | | |
| 1 | First 5 | 5 | 5 | | | | | | | |
| 2 | From 6 to 20 | 15 | | 15 | | | | | | |
| 3 | From 21 to 50 | 30 | | | 28 | 2 | | | | |
| 4 | From 51 to 200 | 150 | | | 2 | 143 | 4 | | | 1 |
| 5 | From 201 to 500 | 300 | | | | 5 | 286 | 9 | | |
| 6 | From 501 | 478 | | | | | 10 | 467 | 1 | |
| Became operating after 1.01.12 | | | | | | | | | | |
| Total over the period | | | | | | | | | 1 | 1 |
| Total as of 1.01.12¹ | | 978 | | | | | | | | |
| Total as of 1.02.12¹ | | 976 | 5 | 15 | 30 | 150 | 300 | 476 | | |

| | |
|--|---|
| | - 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 | 1/10/11 | 1/01/12 | 1/02/12 |
|--|---------|---------|---------|---------|---------|
| Credit institutions with foreign participation over 50% | | | | | |
| Assets | 18.3 | 18.0 | 17.8 | 16.9 | 16.8 |
| Own funds (capital) | 17.0 | 19.1 | 17.9 | 17.6 | 17.5 |
| Correspondent accounts with non-resident banks | 15.6 | 20.3 | 12.7 | 14.3 | 12.1 |
| Loans and other placements with non-financial organisations | 14.8 | 15.1 | 14.9 | 14.0 | 13.6 |
| Loans and other placements with individuals | 25.1 | 25.7 | 22.3 | 22.0 | 21.8 |
| Loans, deposits and other placements with credit institutions | 31.7 | 25.1 | 32.7 | 30.0 | 28.8 |
| Individual deposits | 12.0 | 11.5 | 11.1 | 11.4 | 11.5 |
| Funds raised from organisations ¹ | 18.5 | 17.6 | 18.7 | 17.4 | 17.6 |
| Profit (loss) of the current year | 29.8 | 20.7 | 16.7 | 17.4 | 20.0 |
| Reference data: | | | | | |
| Number of credit institutions | 108 | 111 | 110 | 113 | 113 |
| of which 100% foreign-owned credit institutions | | | | | |
| Assets | 11.3 | 11.0 | 10.6 | 10.0 | 10.0 |
| Own funds (capital) | 11.0 | 12.1 | 11.3 | 11.1 | 11.1 |
| Correspondent accounts with non-resident banks | 9.0 | 9.2 | 6.4 | 6.9 | 6.0 |
| Loans and other placements with non-financial organisations | 9.1 | 9.2 | 8.8 | 8.3 | 8.1 |
| Loans and other placements with individuals | 15.6 | 14.9 | 10.9 | 10.7 | 10.6 |
| Loans, deposits and other placements with credit institutions | 23.8 | 20.0 | 26.6 | 24.2 | 22.4 |
| Individual deposits | 6.2 | 5.3 | 5.0 | 5.4 | 5.4 |
| Funds raised from organisations ¹ | 11.1 | 11.0 | 11.7 | 10.7 | 11.0 |
| Profit (loss) of the current year | 27.4 | 15.1 | 11.3 | 12.0 | 14.2 |
| Reference data: | | | | | |
| Number of credit institutions | 82 | 80 | 78 | 77 | 77 |

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 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|---|----------------|----------------------------|----------------|----------------------------|----------------|----------------------------|----------------|----------------------------|----------------|----------------------------|
| | 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 | 1675.5 | 4.4 | 1852.4 | 4.5 | 1813.6 | 4.4 |
| Own funds (capital) | 70.3 | 1.5 | 105.4 | 2.2 | 142.4 | 2.9 | 249.7 | 4.8 | 243.4 | 4.6 |
| Loans and other placements with non-financial organisations | 267.5 | 2.1 | 300.0 | 2.1 | 683.5 | 4.1 | 680.0 | 3.8 | 660.8 | 3.8 |
| of which overdue claims | 91.4 | 12.0 | 24.3 | 3.3 | 135.8 | 16.2 | 163.4 | 19.9 | 173.7 | 20.7 |
| Loans and other placements with individuals | 71.9 | 2.0 | 70.8 | 1.7 | 133.1 | 2.6 | 129.3 | 2.3 | 128.2 | 2.3 |
| of which overdue claims | 10.3 | 4.2 | 8.9 | 3.2 | 19.8 | 6.6 | 19.5 | 6.7 | 19.6 | 6.6 |
| Individual deposits | 125.9 | 1.7 | 164.5 | 1.7 | 283.2 | 2.6 | 303.2 | 2.6 | 294.3 | 2.5 |
| Funds raised from organisations | 319.8 | 3.3 | 335.2 | 3.0 | 902.2 | 6.8 | 799.6 | 5.7 | 749.1 | 5.6 |
| 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, 2011" 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 | 1/10/11 | 1/01/12 | 1/02/12 |
|------------------------------|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1. | Money, precious metals and gemstones | 795.8 | 912.6 | 890.9 | 1,225.6 | 1,014.1 |
| 1.1. | of which: money | 747.0 | 862.4 | 799.8 | 1,125.0 | 903.5 |
| 2. | Accounts with the Bank of Russia and authorised agencies of other countries | 1,755.2 | 1,809.0 | 1,333.1 | 1,747.4 | 1,482.5 |
| 3. | Correspondent accounts with credit institutions | 839.2 | 853.6 | 885.6 | 1,000.6 | 1,108.1 |
| 3.1. | of which: Correspondent accounts with correspondent credit institutions | 171.7 | 164.3 | 185.1 | 227.4 | 189.9 |
| 3.2. | Correspondent accounts with non-resident banks | 667.6 | 689.3 | 700.6 | 773.1 | 918.2 |
| 4. | Securities acquired by credit institutions, total | 4,309.4 | 5,829.0 | 6,160.8 | 6,211.7 | 6,158.0 |
| 4.1. | of which Debt securities | 3,379.1 | 4,419.9 | 4,684.0 | 4,676.2 | 4,617.4 |
| 4.2. | Shares | 411.8 | 710.9 | 815.9 | 914.4 | 885.8 |
| 4.3. | Discounted promissory notes | 234.0 | 330.0 | 265.5 | 233.9 | 269.3 |
| 4.4. | Shares in associates and subsidiaries | 284.5 | 368.2 | 395.4 | 387.3 | 385.4 |
| 5. | Other participation in authorised capital | 72.6 | 132.1 | 290.1 | 291.9 | 292.2 |
| 6. | Derivatives with fair value being an asset | - | - | - | - | 122.7 |
| 7. | Loans, total | 19,878.4 | 22,166.7 | 26,635.3 | 28,737.0 | 28,581.3 |
| 7.1. | of which: Loans, deposits and other placements | 19,847.1 | 22,140.2 | 26,593.7 | 28,699.2 | 28,546.1 |
| | of which overdue claims | 1,014.7 | 1,035.9 | 1,161.8 | 1,133.0 | 1,156.6 |
| 7.1.1. | of which: Loans and other placements with non-financial organisations | 12,541.7 | 14,062.9 | 16,682.7 | 17,715.3 | 17,549.2 |
| | of which overdue claims | 762.5 | 743.4 | 838.2 | 822.6 | 840.5 |
| 7.1.2. | Loans and other placements with individuals | 3,573.8 | 4,084.8 | 5,065.1 | 5,550.9 | 5,582.4 |
| | of which overdue claims | 243.0 | 282.3 | 301.2 | 291.1 | 295.7 |
| 7.1.3. | Loans, deposits and other placements with credit institutions | 2,725.9 | 2,921.1 | 3,633.5 | 3,958.0 | 3,990.7 |
| | of which overdue claims | 1.9 | 4.6 | 5.0 | 5.1 | 5.9 |
| 8. | Fixed assets (tangible and intangible), other real estate and inventories | 790.7 | 864.6 | 914.7 | 973.8 | 984.1 |
| 8.1 | of which real estate, temporarily out of use in operating activities | - | - | - | - | 106.0 |
| 9. | Allocation of profit | 71.4 | 132.1 | 138.7 | 173.2 | 179.9 |
| 9.1. | of which income tax | 68.4 | 122.7 | 125.8 | 155.4 | 162.8 |
| 10. | Other assets, total | 917.4 | 1,105.0 | 1,193.6 | 1,266.4 | 1,226.5 |
| 10.1. | of which: Float | 434.3 | 524.6 | 524.2 | 589.8 | 493.7 |
| 10.2. | Receivables | 125.8 | 154.5 | 179.8 | 181.0 | 199.5 |
| 10.3. | Deferred expenses | 74.4 | 77.9 | 79.1 | 94.3 | 94.1 |
| Banking sector assets | | 29,430.0 | 33,804.6 | 38,442.8 | 41,627.5 | 41,149.5 |

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

| Liabilities ¹ | | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1. | Funds and profit of credit institutions | 3,766.4 | 4,339.1 | 4,553.7 | 4,963.0 | 5,061.2 |
| | Of which: | | | | | |
| 1.1. | Funds of credit institutions | 2,432.8 | 2,599.6 | 2,534.3 | 2,719.9 | 2,750.9 |
| 1.2. | Profit (losses), including financial result of the previous year | 1,333.5 | 1,739.5 | 2,019.4 | 2,243.1 | 2,310.3 |
| | Of which: | | | | | |
| 1.2.1. | Profit (losses) of the current year | 205.1 | 573.4 | 624.2 | 848.2 | 102.7 |
| 2. | Loans, deposits and other funds received by credit institutions from the Bank of Russia | 1,423.1 | 325.7 | 506.8 | 1,212.1 | 1,366.4 |
| 3. | Accounts of credit institutions | 273.1 | 255.7 | 274.9 | 336.4 | 280.7 |
| | Of which: | | | | | |
| 3.1. | Correspondent accounts of correspondent credit institutions | 168.0 | 154.4 | 183.8 | 216.6 | 183.7 |
| 3.2. | Correspondent accounts of non-resident credit institutions | 97.1 | 93.9 | 85.1 | 105.5 | 92.4 |
| 4. | Loans, deposits and other funds raised from other credit institutions | 3,117.3 | 3,754.9 | 4,170.3 | 4,560.2 | 4,499.4 |
| 5. | Clients' funds ² | 17,131.4 | 21,080.9 | 24,485.0 | 26,082.1 | 25,334.2 |
| | Of which: | | | | | |
| 5.1. | Budgetary funds in settlement accounts | 20.4 | 32.7 | 47.2 | 37.8 | 44.4 |
| 5.2. | Government and other extra-budgetary funds in settlement accounts | 13.7 | 12.0 | 20.1 | 7.1 | 4.6 |
| 5.3. | Funds of legal entities in settlement and other accounts | 3,857.4 | 4,845.1 | 5,070.1 | 5,326.7 | 5,632.0 |
| 5.4. | Clients' float | 209.7 | 220.6 | 297.2 | 288.1 | 302.9 |
| 5.5. | Deposits and other funds raised from legal entities (except credit institutions) | 5,466.6 | 6,035.6 | 7,963.6 | 8,367.4 | 7,524.2 |
| 5.6. | Individual deposits | 7,485.0 | 9,818.0 | 10,920.2 | 11,871.4 | 11,638.4 |
| 5.7. | Clients' funds in factoring and forfeiting operations | 10.1 | 15.7 | 15.1 | 21.9 | 18.6 |
| 6. | Bonds | 412.7 | 537.9 | 631.5 | 666.7 | 680.8 |
| 7. | Promissory notes and bank acceptances | 748.6 | 797.3 | 809.4 | 859.5 | 873.3 |
| 8. | Derivatives with fair value being a liability | - | - | - | - | 100.7 |
| 9. | Other liabilities ¹ , total | 2,557.4 | 2,713.0 | 3,011.2 | 2,947.5 | 2,952.8 |
| | Of which: | | | | | |
| 9.1. | Provisions | 2,050.6 | 2,192.0 | 2,327.8 | 2,318.8 | 2,319.8 |
| 9.2. | Float | 257.9 | 255.1 | 328.3 | 325.0 | 298.2 |
| 9.3. | Payables | 45.2 | 44.7 | 76.5 | 46.4 | 66.3 |
| 9.4. | Deferred income | 4.9 | 5.5 | 5.0 | 5.5 | 4.7 |
| 9.5. | Interest payable | 198.9 | 215.7 | 273.6 | 251.7 | 263.9 |
| | 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 | 38,442.8 | 41,627.5 | 41,149.5 |

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 | 1/10/11 | 1/01/12 | 1/02/12 |
|------------------------------|---|--------------|--------------|--------------|--------------|--------------|
| 1. | Money, precious metals and gemstones | 2.7 | 2.7 | 2.3 | 2.9 | 2.5 |
| 1.1. | of which: money | 2.5 | 2.6 | 2.1 | 2.7 | 2.2 |
| 2. | Accounts with the Bank of Russia and authorised agencies of other countries | 6.0 | 5.4 | 3.5 | 4.2 | 3.6 |
| 3. | Correspondent accounts with credit institutions | 2.9 | 2.5 | 2.3 | 2.4 | 2.7 |
| 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 | 1.8 | 1.9 | 2.2 |
| 4. | Securities acquired by credit institutions, total | 14.6 | 17.2 | 16.0 | 14.9 | 15.0 |
| 4.1. | of which Debt securities | 11.5 | 13.1 | 12.2 | 11.2 | 11.2 |
| 4.2. | Shares | 1.4 | 2.1 | 2.1 | 2.2 | 2.2 |
| 4.3. | Discounted promissory notes | 0.8 | 1.0 | 0.7 | 0.6 | 0.7 |
| 4.4. | Shares in associates and subsidiaries | 1.0 | 1.1 | 1.0 | 0.9 | 0.9 |
| 5. | Other participation in authorised capital | 0.2 | 0.4 | 0.8 | 0.7 | 0.7 |
| 6. | Derivatives with fair value being an asset | - | - | - | - | 0.3 |
| 7. | Loans, total | 67.5 | 65.6 | 69.3 | 69.0 | 69.5 |
| 7.1. | of which: Loans, deposits and other placements | 67.4 | 65.5 | 69.2 | 68.9 | 69.4 |
| | of which overdue claims | 3.4 | 3.1 | 3.0 | 2.7 | 2.8 |
| 7.1.1. | of which: Loans and other placements with non-financial organisations | 42.6 | 41.6 | 43.4 | 42.6 | 42.6 |
| | of which overdue claims | 2.6 | 2.2 | 2.2 | 2.0 | 2.0 |
| 7.1.2. | Loans and other placements with individuals | 12.1 | 12.1 | 13.2 | 13.3 | 13.6 |
| | of which overdue claims | 0.8 | 0.8 | 0.8 | 0.7 | 0.7 |
| 7.1.3. | Loans, deposits and other placements with credit institutions | 9.3 | 8.6 | 9.5 | 9.5 | 9.7 |
| | of which overdue claims | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 8. | Fixed assets (tangible and intangible), other real estate and inventories | 2.7 | 2.6 | 2.4 | 2.3 | 2.4 |
| 8.1 | of which real estate, temporarily out of use in operating activities | - | - | - | - | 0.3 |
| 9. | Allocation of profit | 0.2 | 0.4 | 0.4 | 0.4 | 0.4 |
| 9.1. | of which income tax | 0.2 | 0.4 | 0.3 | 0.0 | 0.4 |
| 10. | Other assets, total | 3.1 | 3.3 | 3.1 | 3.0 | 3.0 |
| 10.1. | of which: Float | 1.5 | 1.6 | 1.4 | 1.4 | 1.2 |
| 10.2. | Receivables | 0.4 | 0.5 | 0.5 | 0.4 | 0.5 |
| 10.3. | Deferred expenses | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 |
| Banking sector assets | | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Table 15

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

| Liabilities¹ | | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|---|----------------|----------------|----------------|----------------|----------------|
| 1. | Funds and profit of credit institutions | 12.8 | 12.8 | 11.8 | 11.9 | 12.3 |
| | Of which: | | | | | |
| 1.1. | Funds of credit institutions | 8.3 | 7.7 | 6.6 | 6.5 | 6.7 |
| 1.2. | Profit (losses), including financial result of the previous year | 4.5 | 5.1 | 5.3 | 5.4 | 5.6 |
| | Of which: | | | | | |
| 1.2.1. | Profit (losses) of the current year | 0.7 | 1.7 | 1.6 | 2.0 | 0.2 |
| 2. | Loans, deposits and other funds received by credit institutions from the Bank of Russia | 4.8 | 1.0 | 1.3 | 2.9 | 3.3 |
| 3. | Accounts of credit institutions | 0.9 | 0.8 | 0.7 | 0.8 | 0.7 |
| | Of which: | | | | | |
| 3.1. | Correspondent accounts of correspondent credit institutions | 0.6 | 0.5 | 0.5 | 0.5 | 0.4 |
| 3.2. | Correspondent accounts of non-resident credit institutions | 0.3 | 0.3 | 0.2 | 0.3 | 0.2 |
| 4. | Loans, deposits and other funds raised from other credit institutions | 10.6 | 11.1 | 10.8 | 11.0 | 10.9 |
| 5. | Clients' funds ² | 58.2 | 62.4 | 63.7 | 62.7 | 61.6 |
| | Of which: | | | | | |
| 5.1. | Budgetary funds in settlement accounts | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 5.2. | Government and other extra-budgetary funds in settlement accounts | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |
| 5.3. | Funds of legal entities in settlement and other accounts | 13.1 | 14.3 | 13.2 | 12.8 | 13.7 |
| 5.4. | Clients' float | 0.7 | 0.7 | 0.8 | 0.7 | 0.7 |
| 5.5. | Deposits and other funds raised from legal entities (except credit institutions) | 18.6 | 17.9 | 20.7 | 20.1 | 18.3 |
| 5.6. | Individual deposits | 25.4 | 29.0 | 28.4 | 28.5 | 28.3 |
| 5.7. | Clients' funds in factoring and forfeiting operations | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |
| 6. | Bonds | 1.4 | 1.6 | 1.6 | 1.6 | 1.7 |
| 7. | Promissory notes and bank acceptances | 2.5 | 2.4 | 2.1 | 2.1 | 2.1 |
| 8. | Derivatives with fair value being a liability | - | - | - | - | 0.2 |
| 9. | Other liabilities ¹ , total | 8.7 | 8.0 | 7.8 | 7.1 | 7.2 |
| | Of which: | | | | | |
| 9.1. | Provisions | 7.0 | 6.5 | 6.1 | 5.6 | 5.6 |
| 9.2. | Float | 0.9 | 0.8 | 0.9 | 0.8 | 0.7 |
| 9.3. | Payables | 0.2 | 0.1 | 0.2 | 0.1 | 0.2 |
| 9.4. | Deferred income | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 9.5. | Interest payable | 0.7 | 0.6 | 0.7 | 0.6 | 0.6 |
| | 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 | 1/10/11 | 1/01/12 | 1/02/12 | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
| 1. Loans, deposits and other placements, total | 13872.8 | 16099.2 | 19509.7 | 21378.5 | 21449.7 | 5974.4 | 6041.0 | 7084.0 | 7320.7 | 7096.4 | 19847.1 | 22140.2 | 26593.7 | 28699.2 | 28546.1 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 835.1 | 886.2 | 1005.6 | 994.1 | 1022.6 | 179.6 | 149.7 | 156.3 | 138.9 | 134.0 | 1014.7 | 1035.9 | 1161.8 | 1133.0 | 1156.6 |
| 1.1 Loans and other placements with non-financial resident organisations | 8812.6 | 10085.6 | 11996.3 | 12799.6 | 12853.4 | 2954.8 | 2758.2 | 3059.6 | 3088.3 | 2895.5 | 11767.4 | 12843.8 | 15056.0 | 15887.9 | 15748.9 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 599.0 | 635.5 | 724.3 | 721.9 | 743.9 | 123.0 | 98.6 | 86.6 | 67.9 | 66.0 | 722.0 | 734.1 | 810.9 | 789.8 | 809.9 |
| of which: | | | | | | | | | | | | | | | |
| 1.1.1. Loans and other placements with individual entrepreneurs | 269.7 | 315.2 | 398.3 | 430.8 | 426.1 | 6.4 | 6.3 | 7.0 | 7.0 | 6.6 | 276.2 | 321.4 | 405.3 | 437.9 | 432.7 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 21.9 | 28.1 | 28.6 | 27.3 | 27.4 | 0.3 | 0.5 | 0.5 | 0.5 | 0.5 | 22.2 | 28.6 | 29.2 | 27.9 | 27.9 |
| 1.2 Loans and other placements with non-resident legal entities (except banks) | 308.1 | 319.1 | 365.0 | 469.4 | 466.1 | 466.3 | 900.0 | 1261.6 | 1357.9 | 1334.2 | 774.3 | 1219.1 | 1626.7 | 1827.4 | 1800.3 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 19.2 | 2.8 | 6.8 | 9.7 | 8.7 | 21.3 | 6.5 | 20.5 | 23.0 | 22.0 | 40.6 | 9.3 | 27.3 | 32.8 | 30.7 |
| 1.3 Loans, deposits and other placements with financial sector | 827.5 | 1280.7 | 1596.2 | 1836.6 | 1863.7 | 313.0 | 395.9 | 436.6 | 495.8 | 463.8 | 1140.5 | 1676.7 | 2032.7 | 2332.4 | 2327.5 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 7.2 | 9.5 | 21.2 | 17.9 | 18.6 | 0.8 | 0.6 | 1.1 | 1.3 | 1.3 | 8.0 | 10.0 | 22.4 | 19.2 | 20.0 |
| of which: | | | | | | | | | | | | | | | |
| 1.3.1 Resident credit institutions | 562.2 | 911.6 | 1038.9 | 1227.1 | 1269.3 | 240.9 | 298.1 | 359.4 | 419.7 | 390.6 | 803.0 | 1209.7 | 1398.3 | 1646.8 | 1659.9 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 0.9 | 4.4 | 4.9 | 4.8 | 5.3 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.9 | 4.4 | 4.9 | 4.9 | 5.5 |
| 1.3.2 Resident financial institutions of different forms of ownership | 265.3 | 369.2 | 557.3 | 609.5 | 594.4 | 72.1 | 97.8 | 77.2 | 76.1 | 73.2 | 337.5 | 467.0 | 634.5 | 685.6 | 667.6 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 6.4 | 5.1 | 16.4 | 13.0 | 13.3 | 0.7 | 0.6 | 1.1 | 1.2 | 1.2 | 7.1 | 5.6 | 17.4 | 14.3 | 14.5 |
| 1.4 Loans, deposits and other placements with non-resident banks | 208.5 | 190.2 | 386.0 | 398.4 | 360.3 | 1714.4 | 1521.2 | 1849.2 | 1912.8 | 1970.5 | 1922.9 | 1711.4 | 2235.2 | 2311.2 | 2330.8 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 0.2 | 0.1 | 0.0 | 0.0 | 0.0 | 0.8 | 0.0 | 0.0 | 0.2 | 0.4 | 1.0 | 0.1 | 0.1 | 0.2 | 0.4 |
| 1.5 Loans and other placements with government financial agencies and extra-budgetary funds | 230.0 | 261.7 | 209.1 | 367.7 | 358.2 | 0.1 | 0.4 | 0.4 | 0.0 | 0.0 | 230.1 | 262.1 | 209.5 | 367.7 | 358.2 |
| 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 | 4718.4 | 5223.0 | 5278.5 | 395.6 | 348.8 | 336.3 | 316.7 | 292.9 | 3563.6 | 4071.4 | 5054.7 | 5539.7 | 5571.4 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 209.3 | 238.2 | 253.0 | 244.5 | 251.3 | 33.5 | 43.6 | 47.3 | 45.9 | 43.7 | 242.8 | 281.7 | 300.3 | 290.4 | 295.0 |
| 1.7 Loans and other placements with non-resident individuals | 1.9 | 2.5 | 3.5 | 4.3 | 4.3 | 8.3 | 10.8 | 6.9 | 6.9 | 6.7 | 10.2 | 13.4 | 10.4 | 11.2 | 11.0 |
| Of which | | | | | | | | | | | | | | | |
| - overdue claims | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.4 | 0.7 | 0.5 | 0.5 | 0.2 | 0.6 | 0.9 | 0.7 | 0.6 |
| Reference data: | | | | | | | | | | | | | | | |
| Provisions on loans, deposits and other placements | 1820.6 | 1904.2 | 2000.2 | 1987.9 | 1990.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1820.6 | 1904.2 | 2000.2 | 1987.9 | 1990.5 |
| Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts | 42.3 | 39.7 | 43.5 | 42.2 | 44.7 | 9.0 | 6.3 | 5.4 | 4.7 | 4.6 | 51.3 | 46.0 | 48.9 | 46.9 | 49.2 |
| Credit institutions' portfolio of promissory notes of residents | 210.1 | 308.7 | 238.4 | 213.9 | 252.4 | 21.4 | 17.1 | 23.8 | 17.8 | 15.0 | 231.6 | 325.8 | 262.2 | 231.7 | 267.3 |
| Credit institutions' portfolio of promissory notes of non-residents | 0.7 | 2.4 | 1.2 | 0.0 | 0.0 | 1.7 | 1.8 | 2.2 | 2.1 | 2.0 | 2.5 | 4.2 | 3.4 | 2.1 | 2.0 |

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 | 1/10/11 | 1/01/12 | 1/02/12 |
|--|--------------|--------------|--------------|--------------|--------------|
| 1. Loans, deposits and other placements, total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| | 67.4 | 65.5 | 69.2 | 68.9 | 69.4 |
| Of which: | | | | | |
| - overdue claims | 5.1 | 4.7 | 4.4 | 3.9 | 4.1 |
| | 3.4 | 3.1 | 3.0 | 2.7 | 2.8 |
| 1.1 Loans and other placements with non-financial resident organisations | 59.3 | 58.0 | 56.6 | 55.4 | 55.2 |
| | 40.0 | 38.0 | 39.2 | 38.2 | 38.3 |
| Of which: | | | | | |
| - overdue claims | 3.6 | 3.3 | 3.0 | 2.8 | 2.8 |
| | 2.5 | 2.2 | 2.1 | 1.9 | 2.0 |
| of which: | | | | | |
| 1.1.1. Loans and other placements with individual entrepreneurs | 1.4 | 1.5 | 1.5 | 1.5 | 1.5 |
| | 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 | 6.1 | 6.4 | 6.3 |
| | 2.6 | 3.6 | 4.2 | 4.4 | 4.4 |
| Of which: | | | | | |
| - overdue claims | 0.2 | 0.0 | 0.1 | 0.1 | 0.1 |
| | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 |
| 1.3 Loans, deposits and other placements with financial sector | 5.7 | 7.6 | 7.6 | 8.1 | 8.2 |
| | 3.9 | 5.0 | 5.3 | 5.6 | 5.7 |
| Of which: | | | | | |
| - overdue claims | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 |
| | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |
| of which: | | | | | |
| 1.3.1 Resident credit institutions | 4.0 | 5.5 | 5.3 | 5.7 | 5.8 |
| | 2.7 | 3.6 | 3.6 | 4.0 | 4.0 |
| Of which | | | | | |
| - overdue claims | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 1.3.2 Resident financial institutions of different forms of ownership | 1.7 | 2.1 | 2.4 | 2.4 | 2.3 |
| | 1.1 | 1.4 | 1.7 | 1.6 | 1.6 |
| Of which | | | | | |
| - overdue claims | 0.0 | 0.0 | 0.1 | 0.0 | 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 | 8.4 | 8.1 | 8.2 |
| | 6.5 | 5.1 | 5.8 | 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 | 0.8 | 1.3 | 1.3 |
| | 0.8 | 0.8 | 0.5 | 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 | 19.0 | 19.3 | 19.5 |
| | 12.1 | 12.0 | 13.1 | 13.3 | 13.5 |
| Of which: | | | | | |
| - overdue claims | 1.2 | 1.3 | 1.1 | 1.0 | 1.0 |
| | 0.8 | 0.8 | 0.8 | 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 | 7.5 | 6.9 | 7.0 |
| | 6.2 | 5.6 | 5.2 | 4.8 | 4.8 |
| 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 | 1.0 | 0.8 | 0.9 |
| | 0.8 | 1.0 | 0.7 | 0.6 | 0.6 |
| Credit institutions' portfolio of promissory notes of non-residents | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Table 18

The structure of credit institutions' security portfolio¹

| | 1/01/10 | | 1/01/11 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|---|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
| | 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 | 5,895.2 | 100.0 | 5,977.9 | 100.0 | 5,888.6 | 100.0 |
| - in rubles | 3,309.3 | 81.2 | 4,567.6 | 83.1 | 4,893.4 | 83.0 | 5,008.9 | 83.8 | 4,992.7 | 84.8 |
| - in foreign currency | 766.1 | 18.8 | 931.4 | 16.9 | 1,001.8 | 17.0 | 969.0 | 16.2 | 895.9 | 15.2 |
| Of which: | | | | | | | | | | |
| Securities at fair value through profit or loss | 1,469.8 | 36.1 | 1,654.8 | 30.1 | 1,715.2 | 29.1 | 1,662.6 | 27.8 | 1,610.3 | 27.3 |
| - in rubles | 1,309.8 | 32.1 | 1,428.6 | 26.0 | 1,494.7 | 25.4 | 1,458.8 | 24.4 | 1,437.5 | 24.4 |
| - in foreign currency | 160.0 | 3.9 | 226.2 | 4.1 | 220.6 | 3.7 | 203.8 | 3.4 | 172.8 | 2.9 |
| Securities available for sale | 2,157.1 | 52.9 | 3,005.5 | 54.7 | 3,251.2 | 55.1 | 3,074.5 | 51.4 | 3,012.5 | 51.2 |
| - in rubles | 1,678.4 | 41.2 | 2,448.5 | 44.5 | 2,629.6 | 44.6 | 2,465.4 | 41.2 | 2,438.3 | 41.4 |
| - in foreign currency | 478.6 | 11.7 | 557.0 | 10.1 | 621.6 | 10.5 | 609.1 | 10.2 | 574.3 | 9.8 |
| Securities held-to-maturity | 150.6 | 3.7 | 458.3 | 8.3 | 518.9 | 8.8 | 840.8 | 14.1 | 867.7 | 14.7 |
| - in rubles | 116.6 | 2.9 | 432.4 | 7.9 | 484.6 | 8.2 | 806.3 | 13.5 | 834.6 | 14.2 |
| - in foreign currency | 34.0 | 0.8 | 25.9 | 0.5 | 34.3 | 0.6 | 34.5 | 0.6 | 33.2 | 0.6 |
| Shares in associates and subsidiaries | 284.5 | 7.0 | 368.2 | 6.7 | 395.4 | 6.7 | 387.3 | 6.5 | 385.4 | 6.5 |
| - in rubles | 191.6 | 4.7 | 246.8 | 4.5 | 272.1 | 4.6 | 267.8 | 4.5 | 271.9 | 4.6 |
| - in foreign currency | 92.9 | 2.3 | 121.4 | 2.2 | 123.2 | 2.1 | 119.5 | 2.0 | 113.5 | 1.9 |
| Reference data: | | | | | | | | | | |
| Revaluation of securities | 16.3 | | 54.1 | | -92.3 | | -63.5 | | -32.6 | |
| Provisions for losses on securities available for sale | 13.9 | | 15.2 | | 16.4 | | 20.4 | | 26.7 | |
| Provisions for losses on securities held-to-maturity | 2.4 | | 3.9 | | 2.7 | | 1.6 | | 1.4 | |
| Provisions for losses on portfolio of shares in associates and subsidiaries | 2.3 | | 3.1 | | 5.4 | | 7.9 | | 7.8 | |

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

| | 1/01/10 | | 1/01/11 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|--|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
| | 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 | 4,684.0 | 100.0 | 4,676.2 | 100.0 | 4,617.4 | 100.0 |
| - in rubles | 2,741.3 | 81.1 | 3,661.2 | 82.8 | 3,882.8 | 82.9 | 3,907.2 | 83.6 | 3,910.7 | 84.7 |
| - in foreign currency | 637.8 | 18.9 | 758.7 | 17.2 | 801.1 | 17.1 | 769.0 | 16.4 | 706.7 | 15.3 |
| of which: revaluation | 10.5 | 0.3 | 17.0 | 0.4 | -67.4 | -1.4 | -48.8 | -1.0 | -29.5 | -0.6 |
| Debt securities at book value held (without revaluation) | 3,368.6 | 100.0 | 4,402.9 | 100.0 | 4,751.3 | 100.0 | 4,725.0 | 100.0 | 4,646.9 | 100.0 |
| of which: | | | | | | | | | | |
| debt securities of the Russian Federation | 767.9 | 22.8 | 1,177.5 | 26.7 | 1,879.3 | 39.6 | 1,496.3 | 31.7 | 1,377.5 | 29.6 |
| - in rubles | 656.5 | 19.5 | 1,113.4 | 25.3 | 1,761.4 | 37.1 | 1,397.1 | 29.6 | 1,306.6 | 28.1 |
| - in foreign currency | 111.4 | 3.3 | 64.1 | 1.5 | 117.8 | 2.5 | 99.2 | 2.1 | 70.9 | 1.5 |
| debt securities of the Bank of Russia | 283.1 | 8.4 | 588.5 | 13.4 | 10.3 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| - in rubles | 283.1 | 8.4 | 588.5 | 13.4 | 10.3 | 0.2 | 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 | 228.5 | 4.8 | 223.7 | 4.7 | 227.3 | 4.9 |
| - in rubles | 229.6 | 6.8 | 284.3 | 6.5 | 228.4 | 4.8 | 223.6 | 4.7 | 227.2 | 4.9 |
| - 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 | 371.0 | 7.8 | 408.5 | 8.6 | 436.7 | 9.4 |
| - in rubles | 252.2 | 7.5 | 345.0 | 7.8 | 370.9 | 7.8 | 408.5 | 8.6 | 436.7 | 9.4 |
| - in foreign currency | 37.1 | 1.1 | 20.0 | 0.5 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| other debt securities of residents | 759.2 | 22.5 | 901.1 | 20.5 | 966.8 | 20.3 | 997.5 | 21.1 | 1,012.8 | 21.8 |
| - in rubles | 759.1 | 22.5 | 893.4 | 20.3 | 966.7 | 20.3 | 997.4 | 21.1 | 1,012.7 | 21.8 |
| - 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 | 45.6 | 1.0 | 40.3 | 0.9 | 39.2 | 0.8 |
| - in rubles | 0.0 | 0.0 | 6.6 | 0.2 | 5.1 | 0.1 | 5.0 | 0.1 | 5.1 | 0.1 |
| - in foreign currency | 33.5 | 1.0 | 53.0 | 1.2 | 40.5 | 0.9 | 35.3 | 0.7 | 34.1 | 0.7 |
| debt securities of non-resident banks | 90.1 | 2.7 | 189.3 | 4.3 | 164.1 | 3.5 | 169.5 | 3.6 | 155.6 | 3.3 |
| - in rubles | 28.9 | 0.9 | 20.0 | 0.5 | 13.7 | 0.3 | 23.0 | 0.5 | 22.7 | 0.5 |
| - in foreign currency | 61.1 | 1.8 | 169.4 | 3.8 | 150.4 | 3.2 | 146.5 | 3.1 | 132.8 | 2.9 |
| other debt securities of non-residents | 539.7 | 16.0 | 469.9 | 10.7 | 628.4 | 13.2 | 629.7 | 13.3 | 577.1 | 12.4 |
| - in rubles | 174.6 | 5.2 | 138.4 | 3.1 | 192.4 | 4.0 | 245.0 | 5.2 | 243.5 | 5.2 |
| - in foreign currency | 365.1 | 10.8 | 331.5 | 7.5 | 436.0 | 9.2 | 384.7 | 8.1 | 333.5 | 7.2 |
| debt securities delivered without derecognition in the balance sheet | 362.7 | 10.8 | 355.3 | 8.1 | 442.8 | 9.3 | 747.0 | 15.8 | 807.9 | 17.4 |
| - in rubles | 334.0 | 9.9 | 243.2 | 5.5 | 388.7 | 8.2 | 645.9 | 13.7 | 675.0 | 14.5 |
| - in foreign currency | 28.7 | 0.9 | 112.1 | 2.5 | 54.1 | 1.1 | 101.1 | 2.1 | 132.9 | 2.9 |
| overdue debt securities | 13.4 | 0.4 | 12.3 | 0.3 | 14.5 | 0.3 | 12.6 | 0.3 | 12.7 | 0.3 |
| - in rubles | 12.9 | 0.4 | 11.4 | 0.3 | 12.4 | 0.3 | 10.6 | 0.2 | 10.6 | 0.2 |
| - in foreign currency | 0.5 | 0.0 | 0.9 | 0.0 | 2.1 | 0.0 | 2.0 | 0.0 | 2.2 | 0.0 |
| Reference data: | | | | | | | | | | |
| Provisions for losses on debt securities | 19.5 | | 20.6 | | 20.6 | | 19.6 | | 19.2 | |

Table 20

Structure of credit institutions' portfolio of shares

| | 1/01/10 | | 1/01/11 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|---|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
| | 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 | 815.9 | 100.0 | 914.4 | 100.0 | 885.8 | 100.0 |
| - in rubles | 376.4 | 91.4 | 659.7 | 92.8 | 738.5 | 90.5 | 833.9 | 91.2 | 810.2 | 91.5 |
| - in foreign currency | 35.3 | 8.6 | 51.3 | 7.2 | 77.4 | 9.5 | 80.5 | 8.8 | 75.7 | 8.5 |
| of which: revaluation | 5.8 | 1.4 | 37.0 | 5.2 | -24.9 | -3.1 | -14.7 | -1.6 | -3.1 | -0.4 |
| Shares held at book value (without revaluation) | 406.0 | 100.0 | 673.9 | 100.0 | 840.8 | 100.0 | 929.1 | 100.0 | 889.0 | 100.0 |
| of which shares of: | | | | | | | | | | |
| resident credit institutions | 4.6 | 1.1 | 5.7 | 0.8 | 12.9 | 1.5 | 10.6 | 1.1 | 8.4 | 1.0 |
| - in rubles | 4.5 | 1.1 | 5.7 | 0.8 | 12.7 | 1.5 | 10.5 | 1.1 | 8.3 | 0.9 |
| - in foreign currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.1 | 0.0 | 0.1 | 0.0 |
| other residents | 354.2 | 87.2 | 588.0 | 87.3 | 684.0 | 81.3 | 786.6 | 84.7 | 763.5 | 85.9 |
| - in rubles | 344.7 | 84.9 | 586.4 | 87.0 | 681.8 | 81.1 | 784.2 | 84.4 | 761.5 | 85.7 |
| - in foreign currency | 9.5 | 2.3 | 1.6 | 0.2 | 2.2 | 0.3 | 2.4 | 0.3 | 2.0 | 0.2 |
| non-resident credit institutions | 6.4 | 1.6 | 28.1 | 4.2 | 12.5 | 1.5 | 13.9 | 1.5 | 12.7 | 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 | 12.5 | 1.5 | 13.9 | 1.5 | 12.7 | 1.4 |
| other non-residents | 27.0 | 6.6 | 22.2 | 3.3 | 61.4 | 7.3 | 64.5 | 6.9 | 61.2 | 6.9 |
| - in rubles | 8.4 | 2.1 | 8.4 | 1.2 | 8.4 | 1.0 | 8.4 | 0.9 | 8.4 | 0.9 |
| - in foreign currency | 18.6 | 4.6 | 13.8 | 2.0 | 53.0 | 6.3 | 56.2 | 6.0 | 52.9 | 5.9 |
| shares delivered without derecognition in the balance sheet | 13.8 | 3.4 | 29.9 | 4.4 | 70.2 | 8.3 | 53.5 | 5.8 | 43.1 | 4.9 |
| - in rubles | 13.1 | 3.2 | 22.1 | 3.3 | 60.6 | 7.2 | 45.5 | 4.9 | 35.1 | 3.9 |
| - in foreign currency | 0.7 | 0.2 | 7.7 | 1.1 | 9.6 | 1.1 | 8.0 | 0.9 | 8.1 | 0.9 |
| Reference data: | | | | | | | | | | |
| Provisions for losses on shares | 8.2 | | 10.6 | | 12.5 | | 14.7 | | 20.9 | |

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

(billion rubles)

| | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|--------------|--------------|--------------|--------------|--------------|
| Portfolio of promissory notes discounted by a credit institution, in rubles | 210.8 | 311.1 | 239.6 | 213.9 | 252.4 |
| of which promissory notes, not paid when due | 2.6 | 3.4 | 4.1 | 1.8 | 1.9 |
| Portfolio of promissory notes discounted by a credit institution, in foreign currency | 23.2 | 18.9 | 26.0 | 19.9 | 17.0 |
| of which promissory notes, not paid when due | 0.32 | 0.13 | 0.02 | 0.03 | 0.03 |
| Total | 234.0 | 330.0 | 265.5 | 233.9 | 269.3 |

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

| | 1/01/10 | | 1/01/11 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|--|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
| | 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 | 265.5 | 100.0 | 233.9 | 100.0 | 269.3 | 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 | 214.0 | 80.6 | 199.2 | 85.2 | 234.0 | 86.9 |
| - other promissory notes of residents | 51.6 | 22.0 | 53.1 | 16.1 | 48.2 | 18.2 | 32.5 | 13.9 | 33.3 | 12.4 |
| - promissory notes of authorised agencies of other countries | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| - promissory notes of non-resident credit institutions | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| - other promissory notes of non-residents | 2.4 | 1.0 | 4.2 | 1.3 | 3.3 | 1.3 | 2.1 | 0.9 | 2.0 | 0.7 |
| Reference data: | | | | | | | | | | |
| Provisions for losses on promissory notes | 8.1 | | 10.7 | | 12.4 | | 8.6 | | 8.4 | |

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

| | | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|--------|--|---------|----------|----------|----------|----------|
| 1. | Funds raised from organisations, total | 9,557.2 | 11,126.9 | 13,360.4 | 13,995.7 | 13,473.4 |
| | - in rubles | 6,398.0 | 7,786.3 | 9,748.7 | 10,330.4 | 9,785.0 |
| | - in foreign currency | 3,159.3 | 3,340.5 | 3,611.7 | 3,665.3 | 3,688.4 |
| | of which: | | | | | |
| 1.1. | Funds of legal entities in settlement and other accounts ¹ | 3,857.4 | 4,845.1 | 5,070.1 | 5,326.7 | 5,632.0 |
| | - in rubles | 3,099.7 | 4,134.9 | 4,231.8 | 4,701.0 | 4,762.5 |
| | - in foreign currency | 757.6 | 710.2 | 838.3 | 625.7 | 869.5 |
| | Of which: | | | | | |
| 1.1.1 | Funds of individual entrepreneurs | 90.6 | 121.2 | 135.4 | 146.0 | 143.3 |
| | - in rubles | 88.9 | 119.6 | 133.5 | 144.0 | 141.0 |
| | - in foreign currency | 1.7 | 1.6 | 1.9 | 2.0 | 2.3 |
| 1.2. | Government and other extra budgetary funds in settlement accounts | 13.7 | 12.0 | 20.1 | 7.1 | 4.6 |
| 1.3. | Float | 209.5 | 218.4 | 291.5 | 272.7 | 294.0 |
| 1.4. | Deposits and other funds raised from legal entities (except credit institutions) | 5,466.6 | 6,035.6 | 7,963.6 | 8,367.4 | 7,524.2 |
| | - in rubles | 3,198.6 | 3,541.2 | 5,347.6 | 5,488.0 | 4,863.5 |
| | - in foreign currency | 2,268.0 | 2,494.4 | 2,616.0 | 2,879.4 | 2,660.8 |
| | Of which: | | | | | |
| 1.4.1. | Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance | 267.0 | 464.3 | 1,800.8 | 916.5 | 695.4 |
| 1.4.2. | Certificates of deposit | 20.1 | 15.4 | 13.2 | 13.4 | 12.8 |
| 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 | 15.1 | 21.9 | 18.6 |
| 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 | 0.0 | 0.0 |
| | Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity: | | | | | |
| | demand deposits and deposits with maturity up to 30 days | 739.4 | 955.7 | 1,097.3 | 1,387.5 | 1,234.4 |
| | - in rubles | 652.9 | 826.0 | 968.0 | 1,191.4 | 1,089.4 |
| | - in foreign currency | 86.6 | 129.7 | 129.3 | 196.1 | 145.1 |
| | with maturity from 31 days to 1 year | 2,202.0 | 2,065.1 | 3,188.4 | 3,183.5 | 2,638.3 |
| | - in rubles | 1,658.8 | 1,597.2 | 2,877.1 | 2,728.6 | 2,214.8 |
| | - in foreign currency | 543.2 | 467.8 | 311.3 | 454.9 | 423.5 |
| | with maturity in excess of 1 year | 2,525.1 | 3,014.8 | 3,677.9 | 3,796.4 | 3,651.5 |
| | - in rubles | 886.9 | 1,118.0 | 1,502.5 | 1,568.1 | 1,559.3 |
| | - in foreign currency | 1,638.2 | 1,896.8 | 2,175.4 | 2,228.3 | 2,092.2 |
| | Reference data | | | | | |
| | Funds raised from non-resident organisations, total | 1,430.8 | 1,704.6 | 1,879.4 | 1,924.3 | 1,787.2 |
| | - in rubles | 215.1 | 299.7 | 370.1 | 381.2 | 379.0 |
| | - in foreign currency | 1,215.7 | 1,404.9 | 1,509.3 | 1,543.1 | 1,408.2 |
| | of which: | | | | | |
| | Funds of non-resident organisations in settlement and other accounts | 113.8 | 195.2 | 266.0 | 179.7 | 183.0 |
| | Deposits raised from non-resident legal entities (excluding certificates of deposit) | 203.9 | 269.3 | 262.5 | 350.1 | 299.5 |
| | Other funds raised from non-resident legal entities | 1,101.7 | 1,228.8 | 1,334.1 | 1,381.6 | 1,289.4 |
| | 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 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|----------------|----------------|----------------|----------------|----------------|
| Issued debt obligations - total | 1,196.8 | 1,364.6 | 1,467.1 | 1,551.1 | 1,578.0 |
| including: | | | | | |
| bonds: | 412.7 | 537.9 | 631.5 | 666.7 | 680.8 |
| of which | | | | | |
| with maturities less than one year | 3.9 | 0.0 | 0.0 | 1.2 | 1.3 |
| with maturities in excess of one year | 408.8 | 537.9 | 631.5 | 665.5 | 679.5 |
| deposit certificates ¹ | 20.1 | 15.4 | 13.2 | 13.4 | 12.8 |
| of which | | | | | |
| with maturities in excess of one year | 8.8 | 3.6 | 1.7 | 2.3 | 1.5 |
| with maturities in excess of one year | 10.6 | 11.4 | 11.2 | 11.0 | 11.0 |
| savings certificates ² | 15.5 | 14.0 | 13.1 | 11.5 | 11.1 |
| of which | | | | | |
| with maturities in excess of one year | 10.0 | 8.2 | 5.9 | 4.8 | 4.3 |
| with maturities in excess of one year | 3.8 | 4.2 | 5.6 | 5.3 | 5.4 |
| promissory notes and banker's acceptances | 748.6 | 797.3 | 809.4 | 859.5 | 873.3 |
| of which | | | | | |
| with maturities in excess of one year | 420.3 | 407.8 | 381.2 | 483.1 | 488.9 |
| with maturities in excess of one year | 315.2 | 375.4 | 413.6 | 359.7 | 364.6 |

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

Table 25

Individual deposit structure

(billion rubles)

| | | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|-----------------|--|---------|---------|----------|----------|----------|
| 1 | Individual deposits | 7,485.0 | 9,818.0 | 10,920.2 | 11,871.4 | 11,638.4 |
| | - of which savings certificates | 15.5 | 14.0 | 13.1 | 11.5 | 11.1 |
| 1.1. | Individual demand deposits and deposits with maturity up to 30 days | 1,232.1 | 1,733.0 | 1,899.9 | 2,281.3 | 2,019.1 |
| | - in rubles | 1,060.8 | 1,546.4 | 1,686.9 | 2,059.3 | 1,802.7 |
| | - in foreign currency | 171.3 | 186.5 | 213.0 | 222.1 | 216.4 |
| 1.2. | Individual deposits with maturity from 31 days to 1 year | 1,481.6 | 1,730.3 | 1,860.8 | 2,376.7 | 2,526.4 |
| | - in rubles | 965.9 | 1,353.3 | 1,486.6 | 1,981.1 | 2,140.4 |
| | - in foreign currency | 515.6 | 377.0 | 374.2 | 395.6 | 385.9 |
| 1.3. | Individual deposits with maturity in excess of 1 year | 4,771.3 | 6,354.7 | 7,159.5 | 7,213.4 | 7,093.0 |
| | - in rubles | 3,484.4 | 5,018.8 | 5,640.4 | 5,661.9 | 5,590.4 |
| | - in foreign currency | 1,286.9 | 1,335.9 | 1,519.1 | 1,551.5 | 1,502.6 |
| Reference data: | | | | | | |
| | Deposits of non-resident individuals (excluding saving certificates) | 84.0 | 103.3 | 127.0 | 134.7 | 130.6 |

Table 26

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

(billion rubles)

| | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|----------------|----------------|----------------|----------------|----------------|
| Loans, deposits and other funds raised from other credit institutions, total | 3,117.3 | 3,754.9 | 4,170.3 | 4,560.2 | 4,499.4 |
| - in rubles | 1,420.5 | 1,832.1 | 1,961.3 | 2,197.7 | 2,251.0 |
| - in foreign currency | 1,696.8 | 1,922.8 | 2,209.0 | 2,362.5 | 2,248.3 |
| of which: | | | | | |
| - loans, deposits and other funds raised from resident credit institutions | 1,234.2 | 1,696.6 | 1,889.9 | 2,123.6 | 2,150.1 |
| - in rubles | 1,019.4 | 1,407.6 | 1,535.5 | 1,767.2 | 1,819.4 |
| - in foreign currency | 214.8 | 289.0 | 354.4 | 356.4 | 330.7 |
| 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 | 2,280.5 | 2,436.6 | 2,349.3 |
| - in rubles | 401.1 | 424.5 | 425.9 | 430.5 | 431.6 |
| - in foreign currency | 1,482.0 | 1,633.8 | 1,854.6 | 2,006.0 | 1,917.6 |
| 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 1.02.12

| 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 | 24,094 | 54.2 | 68,149 | 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% | 78 | 20,332 | 45.8 | 26,050,862 | 63.3 |
| No budgetary funds | 897 | 0 | 0.0 | 15,030,438 | 36.5 |
| Data not available | 0 | 0 | 0.0 | 0 | 0.0 |
| Total | 976 | 44,425 | 100.0 | 41,149,450 | 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 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|----------------------------|--|----------------|---|----------------|---|----------------|---|----------------|---|----------------|---|
| | | 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, % |
| <i>Raised funds</i> | | | | | | | | | | | |
| 1. | Clients' funds (except credit institutions) | 1,515.1 | 5.1 | 1,808.3 | 5.3 | 2,007.1 | 5.2 | 2,059.6 | 4.9 | 1,918.5 | 4.7 |
| 1.1 | Funds in accounts of legal entities (excluding certificates of deposit) | 1,419.4 | 4.8 | 1,693.3 | 5.0 | 1,862.5 | 4.8 | 1,911.3 | 4.6 | 1,771.9 | 4.3 |
| 1.1.1 | of which deposits and other raised funds (excluding certificates of deposit) | 1,305.6 | 4.4 | 1,498.1 | 4.4 | 1,596.6 | 4.2 | 1,731.7 | 4.2 | 1,588.9 | 3.9 |
| 1.2 | Individual deposits (excluding saving certificates) | 84.0 | 0.3 | 103.3 | 0.3 | 127.0 | 0.3 | 134.7 | 0.3 | 130.6 | 0.3 |
| 1.2.1 | of which deposits and other raised funds (excluding saving certificates) | 64.1 | 0.2 | 76.5 | 0.2 | 95.6 | 0.2 | 98.9 | 0.2 | 97.1 | 0.2 |
| 1.3 | Funds in other accounts | 11.7 | 0.0 | 11.7 | 0.0 | 17.7 | 0.0 | 13.5 | 0.0 | 15.9 | 0.0 |
| 2. | Funds in correspondent and other accounts of credit institutions | 105.1 | 0.4 | 101.3 | 0.3 | 91.1 | 0.2 | 119.9 | 0.3 | 97.0 | 0.2 |
| 3. | Loans, deposits and other funds raised from credit institutions | 1,883.1 | 6.4 | 2,058.3 | 6.1 | 2,280.5 | 5.9 | 2,436.6 | 5.9 | 2,349.3 | 5.7 |
| 4. | Loans from other countries | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | <i>Raised funds, total</i> | 3,503.2 | 11.9 | 3,967.9 | 11.7 | 4,378.7 | 11.4 | 4,616.0 | 11.1 | 4,364.7 | 10.6 |
| | <i>Reference data:</i> | | | | | | | | | | |
| | Liabilities of authorized banks to non-residents on issued debt securities - total | 87.8 | 0.3 | 83.8 | 0.2 | 102.6 | 0.3 | 124.9 | 0.3 | 115.4 | 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 |
| <i>Placed funds</i> | | | | | | | | | | | |
| 1. | Loans, total | 2,707.4 | 9.2 | 2,943.9 | 8.7 | 3,872.3 | 10.1 | 4,149.8 | 10.0 | 4,142.1 | 10.1 |
| | of which overdue claims | 41.8 | 0.1 | 10.0 | 0.0 | 28.3 | 0.1 | 33.6 | 0.1 | 31.8 | 0.1 |
| | of which: | | | | | | | | | | |
| 1.1. | Loans, deposits and other placements | 1,922.9 | 6.5 | 1,711.4 | 5.1 | 2,235.2 | 5.8 | 2,311.2 | 5.6 | 2,330.8 | 5.7 |
| 1.2 | Loans and other placements with legal entities | 774.3 | 2.6 | 1,219.1 | 3.6 | 1,626.7 | 4.2 | 1,827.4 | 4.4 | 1,800.3 | 4.4 |
| 1.3 | Loans and other placements with individuals | 10.2 | 0.0 | 13.3 | 0.0 | 10.4 | 0.0 | 11.2 | 0.0 | 11.0 | 0.0 |
| 2. | Correspondent accounts with banks | 667.6 | 2.3 | 689.3 | 2.0 | 700.6 | 1.8 | 773.1 | 1.9 | 918.2 | 2.2 |
| 3. | Securities acquired by credit institutions, total | 699.1 | 2.4 | 773.4 | 2.3 | 915.4 | 2.4 | 919.9 | 2.2 | 847.8 | 2.1 |
| | of which: | | | | | | | | | | |
| 3.1 | Debt securities (without revaluation and delivered without derecognition in the balance sheet) | 663.3 | 2.3 | 718.9 | 2.1 | 838.2 | 2.2 | 839.4 | 2.0 | 771.9 | 1.9 |
| 3.2 | Shares (without revaluation and delivered without derecognition in the balance sheet) | 33.4 | 0.1 | 50.3 | 0.1 | 73.8 | 0.2 | 78.4 | 0.2 | 73.9 | 0.2 |
| 3.3 | Discounted promissory notes | 2.5 | 0.0 | 4.2 | 0.0 | 3.4 | 0.0 | 2.1 | 0.0 | 2.0 | 0.0 |
| 4. | Shares in associates and subsidiaries | 94.2 | 0.3 | 122.7 | 0.4 | 126.4 | 0.3 | 122.9 | 0.3 | 116.9 | 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 |
| | <i>Placed funds, total</i> | 4,168.3 | 14.2 | 4,529.3 | 13.4 | 5,614.6 | 14.6 | 5,965.7 | 14.3 | 6,025.0 | 14.6 |
| | <i>Reference data:</i> | | | | | | | | | | |
| | Overdue interest on claims of credit institutions | 2.7 | 0.0 | 0.7 | 0.0 | 1.6 | 0.0 | 1.8 | 0.0 | 1.5 | 0.0 |

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

Financial Condition

Table 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 | 1/10/11 | 1/01/12 | 1/02/12 | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
| Total | 205,109.7 | 573,379.7 | 624,213.0 | 848,216.8 | 102,656.7 | 1,058 | 1,012 | 991 | 978 | 976 | 71,355.6 | 132,079.1 | 138,675.2 | 173,170.6 | 9,522.9 |
| Profit-making CIs ¹ | 284,938.7 | 595,046.7 | 628,901.1 | 853,842.3 | 108,980.5 | 938 | 931 | 880 | 928 | 788 | 69,308.1 | 131,763.4 | 138,240.3 | 172,913.2 | 9,256.6 |
| Loss-making CIs | -79,829.0 | -21,667.0 | -4,688.1 | -5,625.5 | -6,323.8 | 120 | 81 | 111 | 50 | 188 | 2,047.5 | 315.6 | 435.0 | 257.4 | 266.3 |
| 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 | 991 | 978 | 976 | | | | | |

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

| | 1/01/10 | | 1/01/11 | | 1/10/11 | | 1/01/12 | |
|---|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|
| | 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 | 18,079.6 | 100.0 | 27,399.1 | 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 | 1,179.1 | 6.5 | 1,637.0 | 6.0 |
| 1.2. Interest income on loans to individuals | 589.1 | 1.9 | 613.4 | 2.7 | 552.9 | 3.1 | 778.7 | 2.8 |
| 1.3. Income on securities | 1,050.6 | 3.3 | 754.2 | 3.3 | 577.6 | 3.2 | 799.0 | 2.9 |
| 1.4. Income on operations with foreign currency | 22,740.3 | 72.0 | 14,159.3 | 62.5 | 11,544.1 | 63.9 | 17,923.0 | 65.4 |
| 1.5. Commissions | 473.3 | 1.5 | 513.3 | 2.3 | 413.1 | 2.3 | 587.1 | 2.1 |
| 1.6. Recovery of loss provision | 3,616.7 | 11.5 | 4,118.9 | 18.2 | 2,697.9 | 14.9 | 3,963.9 | 14.5 |
| 1.7. Other income | 1,234.9 | 3.9 | 877.2 | 3.9 | 1,114.9 | 6.2 | 1,710.4 | 6.2 |
| Of which: | | | | | | | | |
| 1.7.1. Fines, penalties, forfeits | 53.2 | 0.2 | 102.4 | 0.5 | 41.6 | 0.2 | 68.6 | 0.3 |
| 2. Expenses of credit institution, total | 31,394.7 | 100.0 | 22,064.4 | 100.0 | 17,455.4 | 100.0 | 26,550.8 | 100.0 |
| 2.1. Interest expenses on funds raised from legal entities (except expense on securities) | 946.0 | 3.0 | 608.4 | 2.8 | 434.8 | 2.5 | 629.8 | 2.4 |
| 2.2. Interest expenses on funds raised from individuals | 455.6 | 1.5 | 562.6 | 2.6 | 406.4 | 2.3 | 542.8 | 2.0 |
| 2.3. Expenses on operations with securities | 681.2 | 2.2 | 394.3 | 1.8 | 366.0 | 2.1 | 495.5 | 1.9 |
| 2.4. Expenses on operations with foreign currency | 22,581.7 | 71.9 | 14,114.1 | 64.0 | 11,468.0 | 65.7 | 17,829.3 | 67.2 |
| 2.5. Commissions | 56.6 | 0.2 | 61.3 | 0.3 | 59.4 | 0.3 | 88.6 | 0.3 |
| 2.6. Expenses on loss provision | 4,667.3 | 14.9 | 4,352.5 | 19.7 | 2,794.1 | 16.0 | 4,074.1 | 15.3 |
| 2.7. Management expenses (including personnel costs) | 621.5 | 2.0 | 719.9 | 3.3 | 618.0 | 3.5 | 894.0 | 3.4 |
| 2.8. Other expenses | 1,384.7 | 4.4 | 1,251.2 | 5.7 | 1,308.8 | 7.5 | 1,996.6 | 7.5 |
| Of which: | | | | | | | | |
| 2.8.1. Fines, penalties, forfeits | 1.4 | 0.0 | 1.6 | 0.0 | 1.2 | 0.0 | 1.7 | 0.0 |

¹ According to Profit and Loss Reporting of Credit Institutions (form 0409102).

On credit institutions that filed their reporting with the Bank of Russia.

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

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.02.12

| | 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 | 27,486,069,679 | 8,974,709,382 | 28,168,703,568 | 8,311,926,896 |
| Belgorod Region | 17,744,106 | 552,438 | 17,874,954 | 421,590 |
| Bryansk Region | 772,020 | 2,740 | 774,728 | 32 |
| Vladimir Region | 5,808,050 | 411,831 | 5,826,576 | 393,305 |
| Voronezh Region | 3,213,368 | 28,103 | 3,217,490 | 23,981 |
| Ivanovo Region | 11,594,325 | 515,049 | 11,515,435 | 593,939 |
| Kaluga Region | 15,174,301 | 666,504 | 15,158,431 | 682,374 |
| Kostroma Region | 74,288,854 | 6,571,117 | 73,882,405 | 6,977,566 |
| Kursk Region | 14,397,152 | 638,422 | 14,420,291 | 615,283 |
| Lipetsk Region | 25,533,226 | 1,280,845 | 25,552,007 | 1,262,064 |
| Moscow Region | 74,437,783 | 11,985,374 | 73,962,971 | 12,460,186 |
| Orel Region | 5,766,332 | 123,461 | 5,756,184 | 133,609 |
| Ryazan Region | 14,527,076 | 851,726 | 14,734,216 | 644,586 |
| Smolensk Region | 29,848,961 | 3,198,742 | 28,557,515 | 4,490,188 |
| Tambov Region | 2,316,171 | 57,116 | 2,318,949 | 54,338 |
| Tver Region | 9,569,273 | 452,537 | 9,562,826 | 458,984 |
| Tula Region | 12,339,294 | 615,734 | 12,361,740 | 593,288 |
| Yaroslavl Region | 8,577,964 | 321,560 | 8,596,704 | 302,820 |
| City of Moscow | 27,160,161,423 | 8,946,436,083 | 27,844,630,146 | 8,281,818,763 |
| North-Western Federal District | 982,464,446 | 219,321,916 | 998,375,376 | 203,896,329 |
| Republic of Karelia | 1,231,525 | 27,614 | 1,238,260 | 20,879 |
| Komi Republic | 7,139,059 | 603,072 | 7,181,910 | 560,221 |
| Akhangel'sk Region | 890,872 | 19,839 | 896,848 | 13,863 |
| Vologda Region | 58,561,815 | 6,691,542 | 55,923,777 | 9,329,580 |
| Kaliningrad Region | 17,364,917 | 7,153,624 | 17,994,264 | 6,524,277 |
| Leningrad Region* | 8,192,265 | 650,962 | 8,208,000 | 635,227 |
| Murmansk Region | 8,666,791 | 1,277,196 | 8,636,504 | 1,307,483 |
| Novgorod Region | 4,691,124 | 123,140 | 4,716,252 | 98,012 |
| Pskov Region | 2,963,980 | 30,710 | 2,967,742 | 26,948 |
| St Petersburg | 872,762,098 | 202,744,217 | 890,611,819 | 185,379,839 |
| Southern Federal District | 190,809,870 | 11,867,999 | 191,404,187 | 11,273,682 |
| Republic of Adygeya | 4,145,054 | 33,163 | 4,166,790 | 11,427 |
| Republic of Kalmykia | 1,062,438 | 105,784 | 1,053,747 | 114,475 |
| Krasnodar Territory | 92,133,582 | 4,135,157 | 92,481,967 | 3,786,772 |
| Astrakhan Region | 6,079,849 | 96,412 | 6,112,383 | 63,878 |
| Volgograd Region | 15,292,452 | 924,120 | 15,350,149 | 866,423 |
| Rostov Region | 72,096,495 | 6,573,363 | 72,239,151 | 6,430,707 |
| North-Caucasian Federal District | 64,227,139 | 4,403,309 | 65,045,130 | 3,585,318 |
| Republik of Daghestan | 29,401,824 | 1,083,065 | 29,991,982 | 492,907 |
| Republic of Ingushetia | 943,476 | 14,112 | 942,724 | 14,864 |
| Kabardino-Balkar Republic | 5,493,195 | 104,356 | 5,531,706 | 65,845 |
| Karachai-Cherkess Republic | 4,226,528 | 2,444,062 | 4,377,397 | 2,293,193 |
| Republic of North Ossetia - Alania | 9,197,485 | 217,396 | 9,196,384 | 218,497 |
| Chechen Republic | 0 | 0 | 0 | 0 |
| Stavropol Territory | 14,964,631 | 540,318 | 15,004,937 | 500,012 |
| Volga Federal District | 1,162,791,433 | 102,060,642 | 1,172,726,597 | 92,129,955 |

| | | | | |
|-------------------------------------|--------------------|--------------------|--------------------|-------------------|
| Republic of Bashkortostan | 69,233,766 | 5,302,270 | 69,652,671 | 4,885,652 |
| Republic of Marii El | 1,775,188 | 10,763 | 1,781,064 | 4,887 |
| Republic of Mordovia | 18,753,933 | 290,223 | 18,760,309 | 283,847 |
| Republic of Tatarstan | 516,907,546 | 60,032,666 | 524,040,342 | 52,928,157 |
| Udmurt Republic | 23,825,283 | 2,408,641 | 23,982,171 | 2,251,753 |
| Chuvash Republic | 9,351,428 | 201,397 | 9,360,290 | 192,535 |
| Perm Territory | 31,239,615 | 2,662,941 | 31,177,889 | 2,724,667 |
| Kirov Region | 24,098,609 | 3,199,276 | 25,794,592 | 1,500,548 |
| Nizhny Novgogrod Region | 74,133,784 | 5,025,262 | 74,569,033 | 4,588,925 |
| Orenburg Region | 38,017,698 | 1,691,434 | 38,002,107 | 1,707,025 |
| Penza Region | 3,075,980 | 0 | 3,075,980 | 0 |
| Samara Region | 288,740,648 | 16,441,235 | 288,718,222 | 16,441,397 |
| Saratov Region | 52,912,169 | 4,494,793 | 53,244,115 | 4,162,847 |
| Ulyanovsk Region | 10,725,786 | 299,741 | 10,567,812 | 457,715 |
| Ural Federal District | 750,042,862 | 116,904,705 | 776,076,353 | 92,355,661 |
| Kurgan Region | 2,590,867 | 34,418 | 2,592,243 | 33,042 |
| Sverdlovsk Region | 328,805,452 | 34,943,585 | 339,187,280 | 24,601,163 |
| Tyumen Region | 312,593,301 | 70,490,254 | 325,961,243 | 58,567,353 |
| Chelyabinsk Region | 106,053,242 | 11,436,448 | 108,335,587 | 9,154,103 |
| Siberian Federal District | 477,331,288 | 86,277,501 | 483,249,500 | 80,509,833 |
| Republic of Altai | 16,164,751 | 130,228 | 16,274,702 | 20,277 |
| Republic of Buryatiya | 7,464,562 | 961,558 | 7,829,470 | 596,650 |
| Republic of Tuva | 226,529 | 1,854 | 227,392 | 991 |
| Republic of Khakassia | 4,748,396 | 45,612 | 4,757,985 | 36,023 |
| Altai Territory | 15,281,568 | 232,154 | 15,284,979 | 228,743 |
| Zabaykal Territory | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 11,101,562 | 347,961 | 11,117,577 | 331,946 |
| Irkutsk Region | 16,894,941 | 989,874 | 17,394,048 | 490,767 |
| Kemerovo Region | 26,281,281 | 946,801 | 26,710,813 | 517,269 |
| Novosibirsk Region | 349,378,562 | 79,321,750 | 353,516,826 | 75,334,030 |
| Omsk Region | 19,583,018 | 3,106,323 | 19,936,198 | 2,753,143 |
| Tomsk Region | 10,206,118 | 193,386 | 10,199,510 | 199,994 |
| Far Eastern Federal District | 373,158,379 | 24,319,047 | 365,709,187 | 31,764,508 |
| Republic of Sakha (Yakutia) | 18,656,341 | 421,086 | 18,610,268 | 467,159 |
| Kamchatka Territory | 14,054,768 | 1,120,439 | 14,226,555 | 944,921 |
| Primorskiy Territory | 84,495,406 | 6,149,533 | 83,762,556 | 6,882,383 |
| Khabarovsk Territory | 48,423,342 | 2,820,379 | 48,420,216 | 2,823,505 |
| Amur Region | 196,290,080 | 12,962,581 | 189,432,123 | 19,820,538 |
| Magadan Region | 0 | 0 | 0 | 0 |
| Sakhalin Region | 11,238,442 | 845,029 | 11,257,469 | 826,002 |
| 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 1.02.12

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 | 21,349,603,431 | 8,269,872,360 | 22,027,240,626 | 7,592,235,165 |
| Belgorod Region | 107,655,184 | 26,750,470 | 107,821,752 | 26,583,902 |
| Bryansk Region | 53,186,867 | 3,421,926 | 53,191,104 | 3,417,689 |
| Vladimir Region | 107,717,160 | 8,895,694 | 107,735,989 | 8,876,865 |
| Voronezh Region | 579,898,108 | 18,707,959 | 580,000,423 | 18,605,644 |
| Ivanovo Region | 59,005,482 | 4,587,988 | 58,923,662 | 4,669,808 |
| Kaluga Region | 80,752,961 | 7,426,029 | 80,756,237 | 7,422,753 |
| Kostroma Region | 66,339,194 | 2,538,136 | 66,226,187 | 2,651,143 |
| Kursk Region | 62,995,629 | 4,001,595 | 62,913,646 | 4,083,578 |
| Lipetsk Region | 81,286,024 | 4,848,712 | 81,304,005 | 4,830,731 |
| Moscow Region | 756,953,740 | 66,483,440 | 757,141,219 | 66,295,961 |
| Orel Region | 40,631,551 | 2,061,076 | 40,615,168 | 2,077,459 |
| Ryazan Region | 88,713,297 | 1,445,610 | 88,817,082 | 1,341,825 |
| Smolensk Region | 77,377,963 | 1,503,562 | 77,429,232 | 1,452,293 |
| Tambov Region | 44,489,569 | 2,482,456 | 44,506,396 | 2,465,629 |
| Tver Region | 77,208,248 | 7,734,271 | 77,214,637 | 7,727,882 |
| Tula Region | 103,275,395 | 29,831,240 | 103,160,663 | 29,945,972 |
| Yaroslavl Region | 163,258,694 | 3,388,673 | 163,370,129 | 3,277,238 |
| City of Moscow | 18,798,858,365 | 8,073,763,523 | 19,476,113,095 | 7,396,508,793 |
| North-Western Federal District | 2,459,701,589 | 451,185,122 | 2,429,631,540 | 481,255,171 |
| Republic of Karelia | 41,553,576 | 9,434,903 | 44,307,472 | 6,681,007 |
| Komi Republic | 78,862,273 | 5,584,993 | 78,877,107 | 5,570,159 |
| Akhangel'sk Region | 108,693,406 | 9,275,569 | 108,694,166 | 9,274,809 |
| Vologda Region | 142,138,801 | 11,089,471 | 141,807,524 | 11,420,748 |
| Kaliningrad Region | 92,796,113 | 26,297,277 | 73,717,232 | 45,376,158 |
| Leningrad Region | 40,647,230 | 1,032,301 | 40,988,633 | 690,898 |
| Murmansk Region | 59,153,882 | 21,989,171 | 73,459,071 | 7,683,982 |
| Novgorod Region | 42,580,534 | 1,463,980 | 41,373,880 | 2,670,634 |
| Pskov Region | 41,950,758 | 431,148 | 39,081,340 | 3,300,566 |
| St Petersburg | 1,811,325,016 | 364,586,309 | 1,787,325,115 | 388,586,210 |
| Southern Federal District | 1,243,961,919 | 68,920,650 | 1,236,785,972 | 76,096,597 |
| Republic of Adygeya | 20,101,897 | 167,994 | 20,124,382 | 145,509 |
| Republic of Kalmykia | 7,619,418 | 56,301 | 7,608,340 | 67,379 |
| Krasnodar Territory | 579,541,372 | 26,220,169 | 571,636,151 | 34,125,390 |
| Astrakhan Region | 62,791,550 | 784,625 | 62,815,186 | 760,989 |
| Volgograd Region | 139,420,054 | 11,547,144 | 139,012,058 | 11,955,140 |
| Rostov Region | 434,487,628 | 30,144,417 | 435,589,855 | 29,042,190 |
| North-Caucasian Federal District | 389,767,286 | 10,705,876 | 390,569,822 | 9,903,340 |
| Republic of Daghestan | 62,178,000 | 1,542,907 | 62,744,576 | 976,331 |
| Republic of Ingushetia | 10,430,113 | 57,781 | 10,428,200 | 59,694 |
| Kabardino-Balkar Republic | 32,004,084 | 902,405 | 32,031,640 | 874,849 |
| Karachai-Cherkess Republic | 15,274,933 | 2,520,517 | 15,385,972 | 2,409,478 |
| Republic of North Ossetia - Alania | 26,761,906 | 1,119,683 | 26,770,848 | 1,110,741 |
| Chechen Republic | 19,402,070 | 47,580 | 19,392,685 | 56,965 |
| Stavropol Territory | 223,716,180 | 4,515,003 | 223,815,901 | 4,415,282 |

| | | | | |
|-------------------------------------|---------------|-------------|---------------|-------------|
| Volga Federal District | 3,469,292,895 | 236,510,729 | 3,520,760,033 | 185,043,591 |
| Republic of Bashkortostan | 303,637,428 | 51,776,370 | 331,155,861 | 24,257,937 |
| Republic of Marii El | 49,060,984 | 1,834,231 | 49,055,405 | 1,839,810 |
| Republic of Mordovia | 79,742,961 | 382,767 | 79,796,092 | 329,636 |
| Republic of Tatarstan | 671,557,177 | 64,612,561 | 679,047,635 | 57,122,103 |
| Udmurt Republic | 118,578,148 | 2,273,576 | 124,308,128 | -3,456,404 |
| Chuvash Republic | 76,256,398 | 3,779,540 | 76,261,788 | 3,774,150 |
| Perm Territory | 306,526,755 | 13,583,066 | 316,738,723 | 3,371,098 |
| Kirov Region | 98,549,037 | 4,123,427 | 100,180,548 | 2,491,916 |
| Nizhny Novgogrod Region | 456,291,970 | 16,962,384 | 458,214,969 | 15,039,385 |
| Orenburg Region | 114,382,625 | 8,556,318 | 114,393,026 | 8,545,917 |
| Penza Region | 70,502,378 | 3,995,409 | 70,496,123 | 4,001,664 |
| Samara Region | 896,100,750 | 45,722,509 | 892,863,834 | 48,959,425 |
| Saratov Region | 154,798,432 | 13,290,459 | 155,117,315 | 12,971,576 |
| Ulyanovsk Region | 73,307,852 | 5,618,112 | 73,130,586 | 5,795,378 |
| Ural Federal District | 1,862,844,839 | 307,088,686 | 1,884,542,449 | 285,391,076 |
| Kurgan Region | 35,572,768 | 168,598 | 35,574,694 | 166,672 |
| Sverdlovsk Region | 838,383,658 | 159,121,531 | 847,603,193 | 149,901,996 |
| Tyumen Region | 646,918,862 | 116,230,642 | 658,152,321 | 104,997,183 |
| Chelyabinsk Region | 341,969,551 | 31,567,915 | 343,212,241 | 30,325,225 |
| Siberian Federal District | 1,915,691,645 | 102,021,318 | 1,921,334,019 | 96,378,944 |
| Republic of Altai | 8,546,977 | 40,067 | 8,562,842 | 24,202 |
| Republic of Buryatiya | 42,696,212 | 3,620,999 | 43,043,772 | 3,273,439 |
| Republic of Tuva | 11,509,455 | 25,355 | 11,510,271 | 24,539 |
| Republic of Khakassia | 26,542,301 | 257,396 | 26,547,570 | 252,127 |
| Altai Territory | 172,042,096 | 4,371,227 | 172,057,145 | 4,356,178 |
| Zabaykal Territory | 36,928,399 | 1,931,775 | 36,896,010 | 1,964,164 |
| Krasnoyarsk Territory | 281,121,921 | 17,928,898 | 280,511,599 | 18,539,220 |
| Irkutsk Region | 269,623,340 | 5,695,038 | 270,231,911 | 5,086,467 |
| Kemerovo Region | 195,573,941 | 22,161,000 | 195,966,653 | 21,768,288 |
| Novosibirsk Region | 626,136,708 | 39,239,587 | 632,221,405 | 33,154,890 |
| Omsk Region | 155,816,200 | 5,360,548 | 154,646,390 | 6,530,358 |
| Tomsk Region | 89,154,095 | 1,389,428 | 89,138,451 | 1,405,072 |
| Far Eastern Federal District | 881,321,009 | 61,153,597 | 873,287,166 | 69,187,440 |
| Republic of Sakha (Yakutia) | 71,230,923 | 4,266,116 | 71,255,294 | 4,241,745 |
| Kamchatka Territory | 40,353,233 | 2,467,627 | 40,062,707 | 2,758,153 |
| Primorskiy Territory | 187,385,989 | 18,173,015 | 186,540,449 | 19,018,555 |
| Khabarovsk Territory | 340,746,811 | 23,901,011 | 340,782,669 | 23,865,153 |
| Amur Region | 108,124,175 | -1,331,644 | 101,325,358 | 5,467,173 |
| Magadan Region | 64,877,800 | 7,729,104 | 64,667,512 | 7,939,392 |
| Sakhalin Region | 57,468,900 | 5,588,562 | 57,513,768 | 5,543,694 |
| Jewish Autonomous Region | 4,872,721 | 207,890 | 4,873,678 | 206,933 |
| Chukotka Autonomous Area | 6,260,457 | 151,916 | 6,265,731 | 146,642 |

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 1.02.12

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 | 4,128,771,491 | 1,263,910,732 | 783,704,276 | 371,998,282 | 179,831,730 | 12,405,212 |
| Belgorod Region | 964,655 | 37,340 | 4,989 | 0 | 2,228,295 | 0 |
| Bryansk Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Vladimir Region | 460,344 | 193,395 | 8,996 | 0 | 190,609 | 0 |
| Voronezh Region | 2,455 | 2,751 | 10 | 0 | 218,194 | 0 |
| Ivanovo Region | 729,202 | 42,998 | 57,863 | 0 | 415,936 | 45,770 |
| Kaluga Region | 0 | 0 | 13,999 | 0 | 0 | 0 |
| Kostroma Region | 24,803,582 | 297,113 | 0 | 5,880 | 962,552 | 17,578 |
| Kursk Region | 1,426,581 | 1,024,048 | 0 | 0 | 595,013 | 0 |
| Lipetsk Region | 1,423,305 | 334,303 | 4,400 | 0 | 526,938 | 19,708 |
| Moscow Region | 6,614,909 | 1,825,580 | 905,988 | 0 | 2,900,445 | 332,328 |
| Orel Region | 0 | 0 | 17,994 | 0 | 406 | 0 |
| Ryazan Region | 749,872 | 498,430 | 335,965 | 0 | 19,072 | 0 |
| Smolensk Region | 784,017 | 730,687 | 1,088,079 | 44 | 1,072,393 | 0 |
| Tambov Region | 0 | 0 | 0 | 62 | 0 | 0 |
| Tver Region | 637,997 | 206,601 | 13,856 | 0 | 0 | 0 |
| Tula Region | 415,050 | 171,860 | 4,652 | 0 | 11,937 | 0 |
| Yaroslavl Region | 17,982 | 4,935 | 6,353 | 0 | 1,967 | 0 |
| City of Moscow | 4,089,741,540 | 1,258,540,691 | 781,241,132 | 371,992,296 | 170,687,973 | 11,989,828 |
| North-Western Federal District | 178,154,476 | 41,265,492 | 22,629,639 | 2,200,173 | 21,244,894 | 3,210,281 |
| Republic of Karelia | 0 | 0 | 0 | 0 | 0 | 0 |
| Komi Republic | 2,382,039 | 915,559 | 70,450 | 0 | 17,496 | 166,394 |
| Akhangel'sk Region | 0 | 0 | 84,929 | 0 | 0 | 0 |
| Vologda Region | 2,953,238 | 1,160,317 | 41,989 | 4,900 | 2,897,762 | 178,827 |
| Kaliningrad Region | 3,542,281 | 255,894 | 33,062 | 0 | 591,778 | 0 |
| Leningrad Region | 708,426 | 103,376 | 78 | 20 | 0 | 8,127 |
| Murmansk Region | 1,247,411 | 620,275 | 0 | 0 | 0 | 0 |
| Novgorod Region | 871,875 | 366,884 | 235,281 | 0 | 51,568 | 12,215 |
| Pskov Region | 98,345 | 10,266 | 0 | 0 | 0 | 0 |
| St Petersburg | 166,350,861 | 37,832,921 | 22,163,850 | 2,195,253 | 17,686,290 | 2,844,718 |
| Southern Federal District | 10,955,754 | 3,262,963 | 3,247,435 | 25,169 | 3,464,289 | 473,027 |
| Republic of Adygeya | 20,033 | 20,174 | 1,638 | 0 | 108,103 | 0 |
| Republic of Kalmykia | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnodar Territory | 7,335,944 | 1,995,776 | 2,663,074 | 0 | 2,191,317 | 0 |
| Astrakhan Region | 1,300,618 | 949,149 | 114,010 | 5,288 | 222,861 | 0 |
| Volgograd Region | 1,040,062 | 139,703 | 36,374 | 0 | 838,999 | 473,027 |
| Rostov Region | 1,259,097 | 158,161 | 432,339 | 19,881 | 103,009 | 0 |
| North-Caucasian Federal District | 3,469,030 | 657,436 | 789,892 | 1,210 | 1,172,594 | 0 |
| Republik of Daghestan | 730,198 | 0 | 174,425 | 0 | 468,407 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 1,028 | 0 | 22,363 | 0 | 0 | 0 |
| Karachai-Cherkess Republic | 668,519 | 0 | 21,843 | 0 | 191,278 | 0 |
| Republic of North Ossetia - Alania | 0 | 0 | 18,037 | 1,000 | 150,345 | 0 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 2,069,285 | 657,436 | 553,224 | 210 | 362,564 | 0 |

| | | | | | | |
|-------------------------------------|-------------|------------|------------|-----------|------------|---------|
| Volga Federal District | 99,906,112 | 16,945,328 | 36,433,706 | 1,180,453 | 11,220,092 | 65,077 |
| Republic of Bashkortostan | 8,184,633 | 1,054,063 | 1,002,639 | 0 | 52,153 | 0 |
| Republic of Marii El | 0 | 0 | 0 | 0 | 39,781 | 0 |
| Republic of Mordovia | 431,730 | 133,823 | 44,144 | 0 | 855,898 | 0 |
| Republic of Tatarstan | 47,902,048 | 8,754,991 | 16,960,852 | 765,125 | 2,019,225 | 0 |
| Udmurt Republic | 2,434,426 | 460,766 | 85,835 | 0 | 1,059,424 | 0 |
| Chuvash Republic | 597,273 | 76,468 | 219,717 | 0 | 392,840 | 0 |
| Perm Territory | 1,045,458 | 0 | 3,466,740 | 0 | 323,965 | 0 |
| Kirov Region | 5,109,482 | 6,396 | 1,252,040 | 0 | 389,709 | 0 |
| Nizhny Novgorod Region | 8,630,785 | 2,646,553 | 4,335,154 | 115 | 1,056,369 | 45,315 |
| Orenburg Region | 3,677,533 | 71,649 | 763,189 | 17,646 | 3,925,937 | 19,762 |
| Penza Region | 121,949 | 50,626 | 31,907 | 0 | 5,045 | 0 |
| Samara Region | 20,044,210 | 3,526,804 | 7,446,817 | 397,297 | 897,788 | 0 |
| Saratov Region | 1,069,600 | 117,148 | 719,055 | 270 | 190,584 | 0 |
| Ulyanovsk Region | 656,985 | 46,041 | 105,617 | 0 | 11,374 | 0 |
| Ural Federal District | 126,972,596 | 34,017,451 | 18,870,063 | 716,340 | 20,636,342 | 608,456 |
| Kurgan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sverdlovsk Region | 65,102,755 | 9,717,622 | 12,597,097 | 100 | 9,621,932 | 0 |
| Tyumen Region | 42,854,122 | 13,255,231 | 6,089,570 | 716,240 | 10,669,531 | 608,456 |
| Chelyabinsk Region | 19,015,719 | 11,044,598 | 183,396 | 0 | 344,879 | 0 |
| Siberian Federal District | 31,462,505 | 9,591,308 | 18,954,945 | 9,203,755 | 7,766,007 | 210,347 |
| Republic of Altai | 826,240 | 798,345 | 1 | 0 | 248,914 | 0 |
| Republic of Buryatiya | 46,135 | 0 | 895,420 | 0 | 2,147 | 0 |
| Republic of Tuva | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 7,623 | 8,149 | 0 | 0 | 0 | 0 |
| Altai Territory | 38,654 | 36,724 | 2,834 | 0 | 106,180 | 0 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 4,287 | 4,783 | 32,443 | 0 | 0 | 0 |
| Irkutsk Region | 180,600 | 0 | 103,924 | 0 | 231,848 | 31,921 |
| Kemerovo Region | 2,788,206 | 1,924,286 | 94,297 | 0 | 144,378 | 0 |
| Novosibirsk Region | 24,938,165 | 6,254,058 | 17,810,777 | 9,203,755 | 5,996,428 | 3,474 |
| Omsk Region | 2,230,766 | 534,977 | 130 | 0 | 1,007,550 | 174,952 |
| Tomsk Region | 401,829 | 29,986 | 15,119 | 0 | 28,562 | 0 |
| Far Eastern Federal District | 37,707,670 | 7,845,675 | 1,219,531 | 39,805 | 7,029,796 | 0 |
| Republic of Sakha (Yakutia) | 1,494,444 | 198,267 | 376,062 | 0 | 536,147 | 0 |
| Kamchatka Territory | 479,776 | 110,552 | 31,504 | 39,805 | 517,137 | 0 |
| Primorskiy Territory | 17,971,869 | 3,865,843 | 412,341 | 0 | 1,283,105 | 0 |
| Khabarovsk Territory | 1,197,147 | 41,364 | 19,509 | 0 | 130,716 | 0 |
| Amur Region | 16,534,726 | 3,629,649 | 7,641 | 0 | 4,519,282 | 0 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 29,708 | 0 | 372,474 | 0 | 43,409 | 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

1.02.12

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 | 4,177,759,922 | 1,277,551,152 | 791,899,609 | 379,954,230 | 198,891,220 | 12,856,737 |
| Belgorod Region | 964,655 | 37,340 | 6,445 | 0 | 2,228,295 | 0 |
| Bryansk Region | 0 | 0 | 834 | 0 | 0 | 0 |
| Vladimir Region | 215,926 | 193,395 | 8,996 | 0 | 46,011 | 0 |
| Voronezh Region | 2,455 | 2,751 | 1,196 | 0 | 218,194 | 0 |
| Ivanovo Region | 708,774 | 42,998 | 46,254 | 0 | 415,936 | 45,770 |
| Kaluga Region | 0 | 0 | 13,999 | 0 | 8,516 | 0 |
| Kostroma Region | 12,871,611 | 246,317 | 585 | 0 | 76,811 | 17,578 |
| Kursk Region | 1,426,581 | 1,024,048 | 0 | 0 | 595,013 | 0 |
| Lipetsk Region | 1,423,305 | 334,303 | 5,428 | 0 | 526,938 | 19,708 |
| Moscow Region | 6,614,910 | 1,825,580 | 905,988 | 0 | 4,108,842 | 332,328 |
| Orel Region | 0 | 0 | 17,994 | 0 | 406 | 0 |
| Ryazan Region | 749,872 | 498,430 | 335,965 | 0 | 19,072 | 0 |
| Smolensk Region | 307,721 | 287,560 | 189,676 | 44 | 42,783 | 0 |
| Tambov Region | 0 | 0 | 0 | 62 | 0 | 0 |
| Tver Region | 492,208 | 206,601 | 13,856 | 0 | 0 | 0 |
| Tula Region | 415,050 | 171,860 | 4,900 | 0 | 402,366 | 0 |
| Yaroslavl Region | 17,982 | 4,935 | 6,353 | 0 | 1,967 | 0 |
| City of Moscow | 4,151,548,872 | 1,272,675,034 | 790,341,140 | 379,954,124 | 190,200,070 | 12,441,353 |
| North-Western Federal District | 175,277,045 | 39,722,326 | 32,348,408 | 3,447,318 | 19,758,490 | 2,967,995 |
| Republic of Karelia | 0 | 0 | 0 | 0 | 0 | 0 |
| Komi Republic | 1,961,136 | 611,211 | 62,830 | 0 | 17,496 | 102,935 |
| Akhangel'sk Region | 0 | 0 | 84,929 | 0 | 0 | 0 |
| Vologda Region | 1,697,075 | 942,616 | 41,989 | 4,900 | 2,898,715 | 0 |
| Kaliningrad Region | 3,542,281 | 255,894 | 33,062 | 0 | 591,778 | 0 |
| Leningrad Region | 708,426 | 103,376 | 78 | 1,247,165 | 0 | 8,127 |
| Murmansk Region | 1,247,411 | 620,275 | 0 | 0 | 0 | 0 |
| Novgorod Region | 871,875 | 366,884 | 235,281 | 0 | 51,568 | 12,215 |
| Pskov Region | 98,345 | 10,266 | 0 | 0 | 0 | 0 |
| St Petersburg | 165,150,496 | 36,811,804 | 31,890,239 | 2,195,253 | 16,198,933 | 2,844,718 |
| Southern Federal District | 9,761,825 | 2,788,480 | 3,119,939 | 25,169 | 1,934,511 | 263,789 |
| Republic of Adygeya | 20,033 | 20,174 | 1,638 | 0 | 0 | 0 |
| Republic of Kalmykia | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnodar Territory | 6,888,795 | 1,995,776 | 2,642,730 | 0 | 900,458 | 0 |
| Astrakhan Region | 630,652 | 474,666 | 116,104 | 5,288 | 145,596 | 0 |
| Volgograd Region | 963,248 | 139,703 | 37,734 | 0 | 792,366 | 263,789 |
| Rostov Region | 1,259,097 | 158,161 | 321,733 | 19,881 | 96,091 | 0 |
| North-Caucasian Federal District | 3,423,069 | 657,436 | 792,399 | 1,210 | 860,049 | 0 |
| Republik of Daghestan | 730,198 | 0 | 174,425 | 0 | 468,407 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 1,028 | 0 | 22,363 | 0 | 0 | 0 |
| Karachai-Cherkess Republic | 622,558 | 0 | 21,843 | 0 | 94,726 | 0 |
| Republic of North Ossetia - Alania | 0 | 0 | 18,037 | 1,000 | 148,671 | 0 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 2,069,285 | 657,436 | 555,731 | 210 | 148,245 | 0 |
| Volga Federal District | 98,374,548 | 16,773,664 | 36,312,700 | 1,181,115 | 11,602,545 | 65,077 |
| Republic of Bashkortostan | 7,606,514 | 1,054,063 | 979,973 | 0 | 232,367 | 0 |

| | | | | | | |
|-------------------------------------|-------------|------------|------------|---------|------------|---------|
| Republic of Marii El | 0 | 0 | 0 | 0 | 39,781 | 0 |
| Republic of Mordovia | 431,730 | 133,823 | 44,144 | 0 | 153,120 | 0 |
| Republic of Tatarstan | 47,809,459 | 8,754,991 | 16,853,368 | 765,125 | 3,196,153 | 0 |
| Udmurt Republic | 2,434,426 | 460,766 | 87,839 | 0 | 1,059,424 | 0 |
| Chuvash Republic | 597,273 | 76,468 | 219,717 | 43 | 505,879 | 0 |
| Perm Territory | 1,045,458 | 0 | 3,469,842 | 0 | 286,060 | 0 |
| Kirov Region | 5,109,482 | 6,396 | 1,252,040 | 0 | 389,709 | 0 |
| Nizhny Novgograd Region | 7,739,974 | 2,474,889 | 4,335,693 | 234 | 815,860 | 45,315 |
| Orenburg Region | 3,677,533 | 71,649 | 764,680 | 17,646 | 3,926,132 | 19,762 |
| Penza Region | 121,949 | 50,626 | 31,907 | 0 | 97,422 | 0 |
| Samara Region | 20,074,165 | 3,526,804 | 7,448,318 | 397,797 | 703,435 | 0 |
| Saratov Region | 1,069,600 | 117,148 | 719,562 | 270 | 197,203 | 0 |
| Ulyanovsk Region | 656,985 | 46,041 | 105,617 | 0 | 0 | 0 |
| Ural Federal District | 107,803,587 | 30,825,473 | 18,643,754 | 716,340 | 14,229,073 | 608,456 |
| Kurgan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sverdlovsk Region | 45,933,746 | 6,525,644 | 12,362,474 | 100 | 3,394,543 | 0 |
| Tyumen Region | 42,854,122 | 13,255,231 | 6,097,572 | 716,240 | 10,463,904 | 608,456 |
| Chelyabinsk Region | 19,015,719 | 11,044,598 | 183,708 | 0 | 370,626 | 0 |
| Siberian Federal District | 14,068,278 | 4,427,694 | 1,513,149 | 0 | 2,385,100 | 210,347 |
| Republic of Altai | 28,901 | 0 | 1 | 0 | 248,914 | 0 |
| Republic of Buryatiya | 46,135 | 0 | 895,420 | 0 | 2,147 | 0 |
| Republic of Tuva | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 191,888 | 88,969 | 0 | 0 | 0 | 0 |
| Altai Territory | 38,654 | 36,724 | 2,834 | 0 | 106,240 | 0 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 4,287 | 4,783 | 32,443 | 0 | 5,605 | 0 |
| Irkutsk Region | 180,600 | 0 | 104,015 | 0 | 231,848 | 31,921 |
| Kemerovo Region | 2,788,206 | 1,924,286 | 95,437 | 0 | 144,378 | 0 |
| Novosibirsk Region | 8,220,277 | 1,807,969 | 366,953 | 0 | 836,011 | 3,474 |
| Omsk Region | 2,167,501 | 534,977 | 826 | 0 | 781,395 | 174,952 |
| Tomsk Region | 401,829 | 29,986 | 15,220 | 0 | 28,562 | 0 |
| Far Eastern Federal District | 30,917,641 | 4,750,159 | 1,219,531 | 39,805 | 2,704,757 | 0 |
| Republic of Sakha (Yakutia) | 1,600,996 | 198,267 | 376,062 | 0 | 1,059,903 | 0 |
| Kamchatka Territory | 472,459 | 110,552 | 31,504 | 39,805 | 158,338 | 0 |
| Primorskiy Territory | 18,296,685 | 3,865,843 | 429,507 | 0 | 1,255,358 | 0 |
| Khabarovsk Territory | 867,221 | 41,364 | 2,343 | 0 | 187,749 | 0 |
| Amur Region | 9,650,572 | 534,133 | 7,641 | 0 | 0 | 0 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 29,708 | 0 | 372,474 | 0 | 43,409 | 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 1.02.12

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 | 18,854,487,588 | 11,815,469,353 | 1,451,315,272 | 4,490,169,147 |
| Belgorod Region | 10,357,603 | 8,095,363 | 811,472 | 1,061,789 |
| Bryansk Region | 723,215 | 72,661 | 650,000 | 554 |
| Vladimir Region | 2,695,035 | 1,626,316 | 160,200 | 908,519 |
| Voronezh Region | 664,895 | 472,750 | 121,067 | 71,078 |
| Ivanovo Region | 7,879,215 | 4,093,880 | 140,060 | 3,537,419 |
| Kaluga Region | 7,610,609 | 2,279,573 | 1,732,000 | 3,393,249 |
| Kostroma Region | 39,959,556 | 11,707,332 | 98,453 | 26,994,055 |
| Kursk Region | 10,470,909 | 8,857,070 | 650,000 | 744,815 |
| Lipetsk Region | 19,582,881 | 14,301,381 | 1,556,000 | 1,431,174 |
| Moscow Region | 50,751,647 | 25,073,681 | 1,245,519 | 22,631,252 |
| Orel Region | 4,656,931 | 2,404,909 | 50,000 | 2,013,084 |
| Ryazan Region | 9,585,395 | 7,735,150 | 729,000 | 1,082,024 |
| Smolensk Region | 21,237,919 | 12,978,654 | 3,112,308 | 4,924,332 |
| Tambov Region | 1,511,310 | 1,274,065 | 0 | 237,245 |
| Tver Region | 6,419,058 | 3,863,085 | 625,503 | 1,930,470 |
| Tula Region | 9,132,368 | 7,526,932 | 414,000 | 1,190,072 |
| Yaroslavl Region | 6,003,650 | 4,772,168 | 484,487 | 744,004 |
| City of Moscow | 18,645,245,392 | 11,698,334,383 | 1,438,735,203 | 4,417,274,012 |
| North-Western Federal District | 613,315,045 | 460,783,363 | 53,912,881 | 67,674,107 |
| Republic of Karelia | 843,961 | 195,459 | 260,000 | 220,202 |
| Komi Republic | 3,132,327 | 1,805,624 | 900,000 | 426,444 |
| Akhangel'sk Region | 393,374 | 301,801 | 29,590 | 47,758 |
| Vologda Region | 42,398,783 | 23,816,634 | 2,519,099 | 15,118,019 |
| Kaliningrad Region | 9,296,948 | 6,238,477 | 1,849,689 | 1,186,582 |
| Leningrad Region | 4,269,673 | 2,909,394 | 577,030 | 663,709 |
| Murmansk Region | 4,838,441 | 1,931,097 | 450,000 | 2,331,909 |
| Novgorod Region | 1,449,556 | 986,212 | 25,500 | 424,192 |
| Pskov Region | 1,366,454 | 1,216,847 | 0 | 149,607 |
| St Petersburg | 545,325,528 | 421,381,818 | 47,301,973 | 47,105,685 |
| Southern Federal District | 129,295,414 | 87,875,508 | 4,311,131 | 32,085,740 |
| Republic of Adygeya | 2,682,268 | 1,783,836 | 110,000 | 783,432 |
| Republic of Kalmykia | 639,610 | 479,855 | 30 | 159,725 |
| Krasnodar Territory | 57,729,857 | 40,311,040 | 2,013,491 | 12,007,453 |
| Astrakhan Region | 2,357,326 | 867,785 | 50,200 | 724,677 |
| Volgograd Region | 9,950,281 | 7,410,815 | 1,256,000 | 936,775 |
| Rostov Region | 55,936,072 | 37,022,177 | 881,410 | 17,473,678 |
| North-Caucasian Federal District | 32,739,298 | 19,327,374 | 4,303,988 | 8,893,074 |
| Republic of Daghestan | 12,048,879 | 6,404,631 | 618,699 | 5,025,549 |
| Republic of Ingushetia | 329,077 | 110,524 | 0 | 218,553 |
| Kabardino-Balkar Republic | 3,737,489 | 2,655,980 | 340,074 | 741,435 |
| Karachai-Cherkess Republic | 2,409,499 | 1,702,063 | 235,000 | 472,436 |
| Republic of North Ossetia - Alania | 5,284,175 | 4,686,390 | 44,885 | 551,805 |
| Chechen Republic | 0 | 0 | 0 | 0 |

| | | | | |
|-------------------------------------|-------------|-------------|------------|-------------|
| Stavropol Territory | 8,930,179 | 3,767,786 | 3,065,330 | 1,883,296 |
| Volga Federal District | 777,042,391 | 469,572,293 | 36,843,910 | 248,078,481 |
| Republic of Bashkortostan | 44,241,655 | 21,129,638 | 2,383,436 | 19,826,018 |
| Republic of Marii El | 1,164,323 | 926,308 | 400 | 93,097 |
| Republic of Mordovia | 12,826,522 | 10,290,467 | 280,400 | 1,601,043 |
| Republic of Tatarstan | 333,486,346 | 254,725,007 | 13,330,223 | 54,960,126 |
| Udmurt Republic | 15,754,566 | 6,269,713 | 907,930 | 7,707,053 |
| Chuvash Republic | 5,659,022 | 2,928,520 | 190,500 | 2,421,517 |
| Perm Territory | 18,527,562 | 11,205,361 | 493,500 | 6,404,443 |
| Kirov Region | 15,124,480 | 11,545,511 | 140,180 | 3,272,473 |
| Nizhny Novgograd Region | 42,991,872 | 32,520,527 | 1,359,225 | 5,445,167 |
| Orenburg Region | 23,147,192 | 12,440,035 | 940,050 | 9,176,756 |
| Penza Region | 2,273,888 | 1,645,348 | 141,000 | 347,462 |
| Samara Region | 225,556,434 | 84,010,319 | 12,457,066 | 125,801,117 |
| Saratov Region | 29,089,870 | 14,297,276 | 4,080,000 | 9,662,098 |
| Ulyanovsk Region | 7,198,659 | 5,638,263 | 140,000 | 1,360,111 |
| Ural Federal District | 471,263,407 | 213,686,922 | 39,978,920 | 182,602,525 |
| Kurgan Region | 1,578,465 | 1,488,134 | 900 | 84,628 |
| Sverdlovsk Region | 193,871,019 | 85,722,869 | 18,737,163 | 82,000,691 |
| Tyumen Region | 209,756,325 | 87,824,912 | 14,972,793 | 83,444,997 |
| Chelyabinsk Region | 66,057,598 | 38,651,007 | 6,268,064 | 17,072,209 |
| Siberian Federal District | 304,053,235 | 168,539,830 | 27,948,544 | 95,397,241 |
| Republic of Altai | 12,935,260 | 2,921,900 | 680,000 | 8,863,692 |
| Republic of Buryatiya | 4,179,537 | 1,827,434 | 0 | 2,350,830 |
| Republic of Tuva | 135,140 | 71,575 | 0 | 63,565 |
| Republic of Khakassia | 3,203,188 | 1,323,679 | 163,590 | 1,615,976 |
| Altai Territory | 11,639,625 | 9,253,755 | 395,000 | 1,764,016 |
| Zabaykal Territory | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 7,360,172 | 3,818,785 | 1,006,195 | 2,382,048 |
| Irkutsk Region | 12,763,155 | 7,933,162 | 1,267,366 | 3,429,789 |
| Kemerovo Region | 14,686,318 | 6,955,785 | 3,850,092 | 3,880,441 |
| Novosibirsk Region | 218,487,886 | 124,021,181 | 18,995,801 | 64,661,080 |
| Omsk Region | 12,427,038 | 6,045,331 | 1,580,500 | 4,595,592 |
| Tomsk Region | 6,235,916 | 4,367,243 | 10,000 | 1,790,212 |
| Far Eastern Federal District | 267,551,498 | 84,256,687 | 11,018,291 | 157,966,035 |
| Republic of Sakha (Yakutia) | 9,389,704 | 5,810,328 | 102,750 | 3,335,317 |
| Kamchatka Territory | 9,981,905 | 6,757,028 | 1,435,400 | 1,709,236 |
| Primorskiy Territory | 50,125,697 | 36,155,597 | 1,127,935 | 10,115,847 |
| Khabarovsk Territory | 40,371,659 | 18,001,896 | 6,830,300 | 13,816,609 |
| Amur Region | 152,048,542 | 14,299,803 | 699,906 | 127,851,649 |
| Magadan Region | 0 | 0 | 0 | 0 |
| Sakhalin Region | 5,633,991 | 3,232,035 | 822,000 | 1,137,377 |
| 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 1.02.12**

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 | 11,913,712,824 | 7,622,562,294 | 1,473,690,594 | 2,045,703,018 |
| Belgorod Region | 38,668,049 | 32,789,800 | 811,472 | 4,474,044 |
| Bryansk Region | 40,222,035 | 26,044,190 | 650,000 | 8,386,638 |
| Vladimir Region | 75,276,619 | 52,718,885 | 130,000 | 21,664,981 |
| Voronezh Region | 549,238,073 | 381,866,921 | 11,067 | 151,242,468 |
| Ivanovo Region | 42,636,997 | 28,973,069 | 140,060 | 8,828,633 |
| Kaluga Region | 62,101,632 | 39,107,630 | 1,732,000 | 17,304,676 |
| Kostroma Region | 37,288,441 | 27,228,899 | 89,853 | 6,244,595 |
| Kursk Region | 46,095,236 | 40,560,810 | 650,000 | 4,663,355 |
| Lipetsk Region | 45,270,037 | 31,225,655 | 1,545,000 | 10,275,914 |
| Moscow Region | 413,847,781 | 220,632,700 | 1,295,519 | 154,923,175 |
| Orel Region | 19,527,528 | 14,085,680 | 50,000 | 3,910,872 |
| Ryazan Region | 77,257,641 | 53,115,269 | 729,000 | 12,332,703 |
| Smolensk Region | 68,752,030 | 50,421,809 | 295,857 | 10,583,873 |
| Tambov Region | 18,544,578 | 15,575,708 | 0 | 1,525,091 |
| Tver Region | 73,444,651 | 48,162,006 | 530,453 | 13,273,805 |
| Tula Region | 90,888,259 | 70,033,427 | 429,000 | 13,638,915 |
| Yaroslavl Region | 144,508,853 | 74,381,187 | 334,487 | 54,890,684 |
| City of Moscow | 10,070,144,384 | 6,415,638,649 | 1,464,266,826 | 1,547,538,596 |
| North-Western Federal District | 1,759,236,923 | 1,153,529,047 | 54,074,618 | 445,717,105 |
| Republic of Karelia | 35,557,427 | 13,454,057 | 260,000 | 18,253,086 |
| Komi Republic | 49,933,425 | 20,208,359 | 900,000 | 27,352,722 |
| Akhangel'sk Region | 68,750,657 | 38,186,831 | 39,590 | 18,134,310 |
| Vologda Region | 120,587,041 | 85,732,915 | 2,310,100 | 22,000,696 |
| Kaliningrad Region | 73,881,323 | 53,774,117 | 1,849,689 | 13,609,068 |
| Leningrad Region | 31,842,354 | 25,850,017 | 577,030 | 3,322,527 |
| Murmansk Region | 45,613,265 | 23,385,360 | 450,000 | 21,139,676 |
| Novgorod Region | 34,270,654 | 18,276,232 | 25,500 | 11,354,984 |
| Pskov Region | 35,399,834 | 25,803,454 | 0 | 7,138,578 |
| St Petersburg | 1,263,400,943 | 848,857,705 | 47,662,709 | 303,411,458 |
| Southern Federal District | 1,060,712,699 | 705,603,366 | 4,366,082 | 298,369,241 |
| Republic of Adygeya | 17,600,284 | 11,687,618 | 110,000 | 5,797,966 |
| Republic of Kalmykia | 6,497,746 | 3,753,620 | 30 | 2,744,096 |
| Krasnodar Territory | 497,805,669 | 318,232,238 | 1,873,342 | 149,798,509 |
| Astrakhan Region | 53,500,327 | 34,741,396 | 400,000 | 5,492,719 |
| Volgograd Region | 100,063,191 | 63,975,693 | 1,151,000 | 31,301,336 |
| Rostov Region | 385,245,482 | 273,212,801 | 831,710 | 103,234,615 |
| North-Caucasian Federal District | 310,427,372 | 190,469,649 | 4,254,088 | 102,834,670 |
| Republic of Dagestan | 38,504,230 | 21,133,387 | 633,799 | 14,736,924 |
| Republic of Ingushetia | 8,743,486 | 5,735,613 | 0 | 3,007,873 |
| Kabardino-Balkar Republic | 27,335,964 | 21,460,086 | 340,074 | 5,534,686 |
| Karachai-Cherkess Republic | 13,136,725 | 7,867,044 | 195,000 | 5,074,681 |
| Republic of North Ossetia - Alania | 13,540,961 | 10,713,907 | 69,885 | 2,756,074 |

| | | | | |
|-------------------------------------|----------------------|----------------------|-------------------|--------------------|
| Chechen Republic | 13,386,574 | 10,408,775 | 0 | 2,977,799 |
| Stavropol Territory | 195,779,432 | 113,150,837 | 3,015,330 | 68,746,633 |
| Volga Federal District | 2,749,079,789 | 1,708,093,458 | 37,114,485 | 880,951,213 |
| Republic of Bashkortostan | 222,402,663 | 123,216,314 | 2,283,907 | 87,845,078 |
| Republic of Marii El | 44,777,779 | 33,360,046 | 400 | 8,697,260 |
| Republic of Mordovia | 70,419,136 | 54,898,823 | 240,400 | 11,258,469 |
| Republic of Tatarstan | 472,396,412 | 356,081,153 | 13,630,177 | 91,281,570 |
| Udmurt Republic | 98,385,833 | 56,114,964 | 897,930 | 37,232,701 |
| Chuvash Republic | 68,538,828 | 45,423,459 | 70,500 | 21,827,139 |
| Perm Territory | 262,029,564 | 180,405,531 | 493,500 | 79,651,545 |
| Kirov Region | 81,690,476 | 54,732,466 | 140,180 | 19,354,573 |
| Nizhny Novgogrod Region | 387,244,379 | 270,466,209 | 1,379,425 | 98,926,120 |
| Orenburg Region | 70,200,052 | 38,556,689 | 840,000 | 30,411,901 |
| Penza Region | 60,481,769 | 40,040,616 | 141,000 | 11,677,194 |
| Samara Region | 787,338,305 | 391,621,876 | 12,777,066 | 336,200,098 |
| Saratov Region | 88,809,336 | 43,777,971 | 4,080,000 | 32,452,183 |
| Ulyanovsk Region | 34,365,257 | 19,397,341 | 140,000 | 14,135,382 |
| Ural Federal District | 1,444,821,415 | 810,585,613 | 31,294,012 | 554,715,804 |
| Kurgan Region | 30,929,458 | 16,152,247 | 900 | 14,511,556 |
| Sverdlovsk Region | 678,013,321 | 412,222,806 | 10,152,255 | 234,317,048 |
| Tyumen Region | 453,533,709 | 200,325,485 | 14,872,793 | 219,635,835 |
| Chelyabinsk Region | 282,344,927 | 181,885,075 | 6,268,064 | 86,251,365 |
| Siberian Federal District | 1,638,586,298 | 834,110,388 | 13,943,767 | 715,737,328 |
| Republic of Altai | 7,086,295 | 2,872,972 | 60,000 | 4,052,296 |
| Republic of Buryatiya | 36,041,110 | 17,996,648 | 0 | 17,554,654 |
| Republic of Tuva | 10,417,476 | 1,351,120 | 0 | 8,867,536 |
| Republic of Khakassia | 23,233,584 | 9,025,067 | 164,590 | 12,145,952 |
| Altai Territory | 153,300,142 | 112,894,559 | 395,000 | 38,588,275 |
| Zabaykal Territory | 20,280,043 | 3,571,939 | 0 | 16,699,301 |
| Krasnoyarsk Territory | 249,767,355 | 114,662,827 | 1,006,195 | 125,635,483 |
| Irkutsk Region | 240,965,408 | 110,171,686 | 1,267,366 | 122,950,465 |
| Kemerovo Region | 163,957,248 | 92,244,505 | 3,850,123 | 61,844,478 |
| Novosibirsk Region | 523,572,056 | 259,954,604 | 5,609,993 | 227,703,994 |
| Omsk Region | 131,624,541 | 65,295,051 | 1,580,500 | 48,042,909 |
| Tomsk Region | 78,341,040 | 44,069,410 | 10,000 | 31,651,985 |
| Far Eastern Federal District | 572,536,859 | 293,923,830 | 10,895,291 | 238,837,960 |
| Republic of Sakha (Yakutia) | 35,185,649 | 23,234,694 | 142,750 | 11,368,486 |
| Kamchatka Territory | 21,715,447 | 15,274,664 | 1,435,400 | 4,384,227 |
| Primorskiy Territory | 80,439,098 | 57,433,597 | 1,237,935 | 17,842,457 |
| Khabarovsk Territory | 311,099,974 | 140,593,690 | 6,680,300 | 151,112,843 |
| Amur Region | 46,190,862 | 14,704,825 | 576,906 | 23,315,372 |
| Magadan Region | 61,708,650 | 32,641,189 | 0 | 26,917,838 |
| Sakhalin Region | 14,011,107 | 8,406,291 | 822,000 | 3,345,545 |
| Jewish Autonomous Region | 1,838,348 | 1,461,542 | 0 | 376,806 |
| Chukotka Autonomous Area | 347,724 | 173,338 | 0 | 174,386 |

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.02.12

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 | 6,791,816,985 | 4,069,757,081 | 2,255,789,873 | 279,892,618 |
| Belgorod Region | 218,132 | 154,768 | 63,364 | 0 |
| Bryansk Region | 0 | 0 | 0 | 0 |
| Vladimir Region | 30,608 | 0 | 0 | 30,608 |
| Voronezh Region | 455 | 0 | 455 | 0 |
| Ivanovo Region | 232,133 | 168,450 | 63,683 | 0 |
| Kaluga Region | 16,183 | 12,213 | 0 | 3,970 |
| Kostroma Region | 4,335,383 | 3,858,513 | 1,881 | 434,716 |
| Kursk Region | 232,838 | 206,758 | 0 | 798 |
| Lipetsk Region | 182,743 | 160,932 | 0 | 21,811 |
| Moscow Region | 6,384,141 | 2,370,440 | 294,636 | 3,719,065 |
| Orel Region | 42,358 | 0 | 42,358 | 0 |
| Ryazan Region | 54,016 | 38,445 | 1,275 | 14,296 |
| Smolensk Region | 1,509,036 | 132,515 | 391,389 | 973,518 |
| Tambov Region | 911 | 0 | 911 | 0 |
| Tver Region | 1,725 | 358 | 1,367 | 0 |
| Tula Region | 348,068 | 276,716 | 0 | 71,352 |
| Yaroslavl Region | 14,638 | 0 | 5,099 | 9,539 |
| City of Moscow | 6,778,213,617 | 4,062,376,973 | 2,254,923,455 | 274,612,945 |
| North-Western Federal District | 132,644,595 | 77,497,258 | 39,502,744 | 10,305,632 |
| Republic of Karelia | 0 | 0 | 0 | 0 |
| Komi Republic | 132,119 | 30,250 | 97,407 | 4,462 |
| Akhangel'sk Region | 1,757 | 0 | 1,509 | 248 |
| Vologda Region | 1,735,140 | 1,140,650 | 134,114 | 10,959 |
| Kaliningrad Region | 912,250 | 753,813 | 8,897 | 149,540 |
| Leningrad Region | 311,297 | 171,753 | 130,062 | 9,482 |
| Murmansk Region | 403,269 | 239,797 | 76,224 | 87,248 |
| Novgorod Region | 7,179 | 0 | 3,295 | 3,884 |
| Pskov Region | 0 | 0 | 0 | 0 |
| St Petersburg | 129,141,584 | 75,160,995 | 39,051,236 | 10,039,809 |
| Southern Federal District | 5,897,422 | 3,976,055 | 519,831 | 429,179 |
| Republic of Adygeya | 1,310 | 0 | 455 | 855 |
| Republic of Kalmykia | 8,930 | 5,511 | 1,536 | 1,883 |
| Krasnodar Territory | 1,346,309 | 870,436 | 89,772 | 267,104 |
| Astrakhan Region | 3,337 | 0 | 1,448 | 1,889 |
| Volgograd Region | 4,672 | 0 | 607 | 4,065 |
| Rostov Region | 4,532,864 | 3,100,108 | 426,013 | 153,383 |
| North-Caucasian Federal District | 1,430,163 | 833,859 | 326,643 | 269,661 |
| Republic of Dagestan | 121,135 | 57,548 | 7,683 | 55,904 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 699 | 0 | 699 | 0 |
| Karachai-Cherkess Republic | 1,123,935 | 776,311 | 152,394 | 195,230 |
| Republic of North Ossetia - Alania | 5,225 | 0 | 4,630 | 595 |

| | | | | |
|-------------------------------------|------------|------------|------------|-----------|
| Chechen Republic | 0 | 0 | 0 | 0 |
| Stavropol Territory | 179,169 | 0 | 161,237 | 17,932 |
| Volga Federal District | 45,575,158 | 28,320,526 | 11,654,071 | 4,685,722 |
| Republic of Bashkortostan | 1,749,100 | 1,453,317 | 67,150 | 228,633 |
| Republic of Marii El | 455 | 0 | 455 | 0 |
| Republic of Mordovia | 22,491 | 17,544 | 3,903 | 1,044 |
| Republic of Tatarstan | 29,209,274 | 19,125,079 | 8,365,819 | 915,355 |
| Udmurt Republic | 1,263,185 | 573,526 | 503,701 | 185,958 |
| Chuvash Republic | 73,527 | 0 | 2,277 | 71,250 |
| Perm Territory | 1,658,530 | 1,408,703 | 25,421 | 224,406 |
| Kirov Region | 1,280,286 | 927,243 | 637 | 352,406 |
| Nizhny Novgogrod Region | 2,157,012 | 1,440,143 | 77,491 | 550,929 |
| Orenburg Region | 265,903 | 245,129 | 17,210 | 3,564 |
| Penza Region | 0 | 0 | 0 | 0 |
| Samara Region | 7,361,439 | 2,694,972 | 2,558,213 | 2,103,870 |
| Saratov Region | 358,552 | 262,958 | 31,017 | 45,592 |
| Ulyanovsk Region | 175,404 | 171,912 | 777 | 2,715 |
| Ural Federal District | 60,764,795 | 20,571,423 | 32,808,125 | 671,821 |
| Kurgan Region | 0 | 0 | 0 | 0 |
| Sverdlovsk Region | 13,362,556 | 3,350,462 | 9,599,713 | 336,330 |
| Tyumen Region | 41,332,547 | 16,097,907 | 18,264,016 | 333,249 |
| Chelyabinsk Region | 6,069,692 | 1,123,054 | 4,944,396 | 2,242 |
| Siberian Federal District | 48,401,167 | 24,537,489 | 18,367,178 | 2,546,750 |
| Republic of Altai | 9,992 | 0 | 9,992 | 0 |
| Republic of Buryatiya | 32,449 | 23,409 | 483 | 8,557 |
| Republic of Tuva | 457 | 0 | 457 | 0 |
| Republic of Khakassia | 3,036 | 0 | 3,036 | 0 |
| Altai Territory | 8,437 | 5,034 | 304 | 3,099 |
| Zabaykal Territory | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 75,504 | 62,812 | 6,802 | 5,890 |
| Irkutsk Region | 46,252 | 31,008 | 13,661 | 1,583 |
| Kemerovo Region | 40,186 | 17,452 | 10,033 | 12,701 |
| Novosibirsk Region | 47,172,985 | 23,631,940 | 18,158,123 | 2,433,172 |
| Omsk Region | 1,000,145 | 757,440 | 163,340 | 79,365 |
| Tomsk Region | 11,724 | 8,394 | 947 | 2,383 |
| Far Eastern Federal District | 9,819,791 | 4,174,079 | 2,105,079 | 772,336 |
| Republic of Sakha (Yakutia) | 49,516 | 30,365 | 19,151 | 0 |
| Kamchatka Territory | 524,316 | 423,769 | 3,401 | 15,313 |
| Primorskiy Territory | 1,719,244 | 1,390,152 | 48,672 | 102,274 |
| Khabarovsk Territory | 1,561,715 | 857,759 | 604,551 | 96,607 |
| Amur Region | 5,877,675 | 1,426,487 | 1,397,475 | 548,193 |
| Magadan Region | 0 | 0 | 0 | 0 |
| Sakhalin Region | 87,325 | 45,547 | 31,829 | 9,949 |
| 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 1.02.12

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 | 6,289,763,774 | 3,596,421,690 | 2,268,113,301 | 249,689,047 |
| Belgorod Region | 2,944,586 | 2,580,834 | 64,427 | 299,325 |
| Bryansk Region | 1,615,279 | 1,585,240 | 0 | 30,039 |
| Vladimir Region | 2,144,582 | 2,098,292 | 0 | 46,290 |
| Voronezh Region | 17,414,577 | 16,398,266 | 1,518 | 928,898 |
| Ivanovo Region | 4,949,192 | 4,884,960 | 63,683 | 549 |
| Kaluga Region | 4,682,441 | 4,547,671 | 61 | 134,709 |
| Kostroma Region | 1,069,761 | 1,061,941 | 1,426 | 6,394 |
| Kursk Region | 378,359 | 206,758 | 0 | 146,319 |
| Lipetsk Region | 269,640 | 160,932 | 0 | 108,708 |
| Moscow Region | 46,098,330 | 40,005,245 | 294,181 | 5,798,904 |
| Orel Region | 297,988 | 255,630 | 42,358 | 0 |
| Ryazan Region | 353,412 | 280,045 | 1,275 | 72,092 |
| Smolensk Region | 935,439 | 775,014 | 49,336 | 111,089 |
| Tambov Region | 1,346,150 | 1,345,076 | 911 | 163 |
| Tver Region | 79,470 | 40,392 | 911 | 37,788 |
| Tula Region | 29,122,218 | 28,930,199 | 0 | 192,019 |
| Yaroslavl Region | 2,381,591 | 1,977,442 | 1,063 | 272,584 |
| City of Moscow | 6,173,680,759 | 3,489,287,753 | 2,267,592,151 | 241,503,177 |
| North-Western Federal District | 287,425,418 | 209,667,036 | 39,498,310 | 26,619,139 |
| Republic of Karelia | 9,173,250 | 9,032,532 | 0 | 140,718 |
| Komi Republic | 1,242,302 | 1,087,064 | 97,407 | 57,831 |
| Akhangel'sk Region | 1,643,129 | 1,562,129 | 1,509 | 78,743 |
| Vologda Region | 9,656,086 | 8,742,930 | 134,114 | 353,256 |
| Kaliningrad Region | 19,214,991 | 18,251,414 | 8,897 | 902,066 |
| Leningrad Region | 518,281 | 367,431 | 130,062 | 20,788 |
| Murmansk Region | 19,014,801 | 18,799,474 | 76,224 | 139,103 |
| Novgorod Region | 1,191,990 | 1,118,476 | 3,295 | 70,219 |
| Pskov Region | 160,348 | 157,371 | 0 | 2,977 |
| St Petersburg | 225,610,240 | 150,548,215 | 39,046,802 | 24,853,438 |
| Southern Federal District | 55,609,830 | 51,260,547 | 477,197 | 2,663,047 |
| Republic of Adygeya | 103,016 | 46,339 | 455 | 56,222 |
| Republic of Kalmykia | 7,047 | 5,511 | 1,536 | 0 |
| Krasnodar Territory | 20,749,276 | 18,707,961 | 82,793 | 1,659,752 |
| Astrakhan Region | 513,529 | 508,498 | 0 | 5,031 |
| Volgograd Region | 8,842,887 | 8,751,703 | 607 | 90,577 |
| Rostov Region | 25,394,075 | 23,240,535 | 391,806 | 851,465 |
| North-Caucasian Federal District | 5,770,019 | 4,242,415 | 327,554 | 1,198,352 |
| Republic of Dagestan | 455,849 | 217,762 | 8,594 | 229,493 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 556,042 | 555,343 | 699 | 0 |
| Karachai-Cherkess Republic | 1,164,052 | 828,421 | 152,394 | 183,237 |
| Republic of North Ossetia - Alania | 61,141 | 0 | 4,630 | 56,511 |

| | | | | |
|-------------------------------------|-------------|-------------|------------|-----------|
| Chechen Republic | 0 | 0 | 0 | 0 |
| Stavropol Territory | 3,532,935 | 2,640,889 | 161,237 | 729,111 |
| Volga Federal District | 122,508,700 | 102,726,261 | 11,662,697 | 7,157,767 |
| Republic of Bashkortostan | 22,644,855 | 21,899,007 | 66,695 | 565,132 |
| Republic of Marii El | 1,669,309 | 1,661,710 | 455 | 7,144 |
| Republic of Mordovia | 24,662 | 17,544 | 3,751 | 3,367 |
| Republic of Tatarstan | 34,053,052 | 25,091,745 | 8,365,819 | 259,727 |
| Udmurt Republic | 726,778 | 33,304 | 503,701 | 189,773 |
| Chuvash Republic | 183,465 | 0 | 1,822 | 181,643 |
| Perm Territory | 11,626,079 | 10,637,752 | 25,421 | 962,898 |
| Kirov Region | 1,988,123 | 1,694,512 | 637 | 292,974 |
| Nizhny Novgogrod Region | 11,186,949 | 9,612,654 | 77,187 | 1,295,442 |
| Orenburg Region | 956,308 | 790,872 | 17,058 | 148,378 |
| Penza Region | 91,662 | 83,696 | 152 | 7,814 |
| Samara Region | 34,270,869 | 28,429,998 | 2,568,205 | 2,981,132 |
| Saratov Region | 905,382 | 602,816 | 31,017 | 252,564 |
| Ulyanovsk Region | 2,181,207 | 2,170,651 | 777 | 9,779 |
| Ural Federal District | 208,370,876 | 163,396,509 | 28,668,797 | 5,016,964 |
| Kurgan Region | 796 | 0 | 0 | 796 |
| Sverdlovsk Region | 136,021,542 | 125,813,813 | 5,500,478 | 4,340,431 |
| Tyumen Region | 48,383,506 | 18,970,393 | 18,223,923 | 277,356 |
| Chelyabinsk Region | 23,965,032 | 18,612,303 | 4,944,396 | 398,381 |
| Siberian Federal District | 73,597,859 | 63,593,066 | 834,247 | 4,783,439 |
| Republic of Altai | 167 | 0 | 0 | 167 |
| Republic of Buryatiya | 318,276 | 253,266 | 483 | 64,527 |
| Republic of Tuva | 457 | 0 | 457 | 0 |
| Republic of Khakassia | 95,776 | 84,659 | 3,873 | 7,244 |
| Altai Territory | 3,385,228 | 3,311,222 | 304 | 73,483 |
| Zabaykal Territory | 64,066 | 4,417 | 0 | 59,649 |
| Krasnoyarsk Territory | 15,682,497 | 14,621,918 | 6,802 | 995,855 |
| Irkutsk Region | 3,487,872 | 3,118,623 | 13,206 | 354,867 |
| Kemerovo Region | 15,226,537 | 14,845,420 | 10,033 | 369,815 |
| Novosibirsk Region | 31,948,160 | 24,821,991 | 634,195 | 2,166,715 |
| Omsk Region | 2,754,481 | 1,972,184 | 163,947 | 617,088 |
| Tomsk Region | 634,342 | 559,366 | 947 | 74,029 |
| Far Eastern Federal District | 34,549,429 | 29,472,171 | 1,645,510 | 2,425,799 |
| Republic of Sakha (Yakutia) | 135,457 | 89,119 | 19,151 | 24,389 |
| Kamchatka Territory | 1,262,560 | 1,212,960 | 3,401 | 46,199 |
| Primorskiy Territory | 2,823,439 | 2,050,502 | 48,672 | 547,367 |
| Khabarovsk Territory | 21,111,331 | 17,990,063 | 604,551 | 1,706,393 |
| Amur Region | 1,492,564 | 530,017 | 937,906 | 8,712 |
| Magadan Region | 7,462,829 | 7,462,696 | 0 | 133 |
| Sakhalin Region | 261,119 | 136,814 | 31,829 | 92,476 |
| Jewish Autonomous Region | 0 | 0 | 0 | 0 |
| Chukotka Autonomous Area | 130 | 0 | 0 | 130 |

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.02.12

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 | 697,654,196 | 82,080,375 | 4,640,900 | 492,994 | 206,424,485 | 42,600,150 |
| Belgorod Region | 91,908 | 0 | 0 | 0 | 18,808 | 0 |
| Bryansk Region | 72,661 | 0 | 0 | 0 | 0 | 0 |
| Vladimir Region | 30,934 | 0 | 15,000 | 0 | 28,194 | 0 |
| Voronezh Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Ivanovo Region | 102,972 | 0 | 0 | 0 | 167,959 | 0 |
| Kaluga Region | 286,651 | 0 | 0 | 0 | 110,505 | 0 |
| Kostroma Region | 474,142 | 24,725 | 4,703 | 0 | 737,174 | 93,654 |
| Kursk Region | 44,077 | 0 | 0 | 0 | 45,789 | 0 |
| Lipetsk Region | 536,264 | 0 | 0 | 0 | 10,043 | 0 |
| Moscow Region | 464,876 | 15,668 | 10,000 | 151,824 | 706,421 | 46,003 |
| Orel Region | 30,814 | 0 | 0 | 0 | 19,755 | 0 |
| Ryazan Region | 262,633 | 0 | 0 | 0 | 32,303 | 6,104 |
| Smolensk Region | 429,531 | 12,837 | 5,000 | 0 | 94,704 | 8,426 |
| Tambov Region | 39,394 | 0 | 0 | 0 | 13,548 | 0 |
| Tver Region | 8,026 | 0 | 0 | 0 | 12,029 | 0 |
| Tula Region | 53,228 | 27,705 | 0 | 0 | 19,903 | 3,317 |
| Yaroslavl Region | 85,090 | 0 | 0 | 0 | 22,555 | 0 |
| City of Moscow | 694,640,995 | 81,999,440 | 4,606,197 | 341,170 | 204,384,795 | 42,442,646 |
| North-Western Federal District | 15,879,874 | 1,595,849 | 576,520 | 11,991 | 2,758,465 | 784,336 |
| Republic of Karelia | 11,824 | 0 | 0 | 0 | 860 | 0 |
| Komi Republic | 304,710 | 15,665 | 0 | 0 | 21,493 | 0 |
| Akhangel'sk Region | 47,060 | 0 | 0 | 0 | 3,708 | 0 |
| Vologda Region | 1,063,629 | 3,173 | 30,000 | 0 | 219,320 | 0 |
| Kaliningrad Region | 120,853 | 0 | 9,689 | 0 | 20,185 | 16,417 |
| Leningrad Region | 790,532 | 39,970 | 0 | 0 | 15,879 | 815 |
| Murmansk Region | 178,523 | 19,765 | 0 | 0 | 105,841 | 5,156 |
| Novgorod Region | 186,130 | 0 | 0 | 0 | 24,025 | 0 |
| Pskov Region | 14,758 | 0 | 0 | 0 | 2,107 | 0 |
| St Petersburg | 13,161,855 | 1,517,276 | 536,831 | 11,991 | 2,345,047 | 761,948 |
| Southern Federal District | 2,569,562 | 74,349 | 0 | 0 | 743,018 | 19,998 |
| Republic of Adygeya | 49,099 | 0 | 0 | 0 | 42,494 | 0 |
| Republic of Kalmykia | 21,204 | 0 | 0 | 0 | 7,301 | 0 |
| Krasnodar Territory | 449,180 | 3,792 | 0 | 0 | 369,240 | 3,586 |
| Astrakhan Region | 66,931 | 0 | 0 | 0 | 20,843 | 0 |
| Volgograd Region | 252,645 | 0 | 0 | 0 | 33,946 | 739 |
| Rostov Region | 1,730,503 | 70,557 | 0 | 0 | 269,194 | 15,673 |
| North-Caucasian Federal District | 872,174 | 6,326 | 0 | 0 | 583,362 | 3,452 |
| Republic of Dagestan | 133,507 | 6,326 | 0 | 0 | 83,991 | 415 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 41,568 | 0 | 0 | 0 | 48,552 | 0 |
| Karachai-Cherkess Republic | 8,343 | 0 | 0 | 0 | 14,605 | 3,037 |

| | | | | | | |
|-------------------------------------|------------|-----------|--------|--------|------------|---------|
| Republic of North Ossetia - Alania | 237,041 | 0 | 0 | 0 | 26,249 | 0 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 451,715 | 0 | 0 | 0 | 409,965 | 0 |
| Volga Federal District | 13,623,304 | 629,153 | 65,000 | 0 | 20,010,481 | 391,330 |
| Republic of Bashkortostan | 802,655 | 0 | 30,000 | 0 | 965,564 | 49,162 |
| Republic of Marii El | 0 | 0 | 0 | 0 | 20 | 0 |
| Republic of Mordovia | 86,588 | 0 | 0 | 0 | 20,894 | 0 |
| Republic of Tatarstan | 6,091,211 | 476,645 | 20,000 | 0 | 3,885,352 | 52,919 |
| Udmurt Republic | 108,647 | 0 | 0 | 0 | 411,835 | 0 |
| Chuvash Republic | 98,645 | 0 | 0 | 0 | 72,967 | 0 |
| Perm Territory | 208,562 | 0 | 11,000 | 0 | 124,546 | 0 |
| Kirov Region | 284,628 | 21,863 | 0 | 0 | 280,119 | 5,232 |
| Nizhny Novgogrod Region | 614,772 | 12,118 | 4,000 | 0 | 403,396 | 87,564 |
| Orenburg Region | 784,006 | 0 | 0 | 0 | 228,396 | 25 |
| Penza Region | 27,809 | 0 | 0 | 0 | 6,276 | 0 |
| Samara Region | 3,806,709 | 96,944 | 0 | 0 | 12,543,699 | 193,713 |
| Saratov Region | 634,215 | 21,583 | 0 | 0 | 991,391 | 0 |
| Ulyanovsk Region | 74,857 | 0 | 0 | 0 | 76,026 | 2,715 |
| Ural Federal District | 10,393,694 | 621,559 | 14,000 | 1,458 | 6,745,807 | 35,602 |
| Kurgan Region | 21,227 | 0 | 0 | 0 | 1,208 | 0 |
| Sverdlovsk Region | 4,062,417 | 40,447 | 10,000 | 0 | 5,508,724 | 32,970 |
| Tyumen Region | 4,279,213 | 351,860 | 4,000 | 0 | 821,577 | 2,124 |
| Chelyabinsk Region | 2,030,837 | 229,252 | 0 | 1,458 | 414,298 | 508 |
| Siberian Federal District | 8,614,186 | 2,887,800 | 30,000 | 457 | 9,655,582 | 340,513 |
| Republic of Altai | 78,812 | 0 | 0 | 0 | 153,386 | 0 |
| Republic of Buryatiya | 130,760 | 0 | 0 | 0 | 51,898 | 181 |
| Republic of Tuva | 2,409 | 0 | 0 | 457 | 9,829 | 0 |
| Republic of Khakassia | 15,557 | 0 | 0 | 0 | 19,233 | 0 |
| Altai Territory | 218,019 | 0 | 10,000 | 0 | 93,821 | 109 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 110,853 | 0 | 0 | 0 | 278,434 | 1,815 |
| Irkutsk Region | 95,335 | 3,714 | 10,000 | 0 | 108,821 | 304 |
| Kemerovo Region | 58,057 | 0 | 0 | 0 | 251,463 | 1,069 |
| Novosibirsk Region | 7,440,212 | 2,882,844 | 0 | 0 | 8,463,309 | 336,046 |
| Omsk Region | 211,410 | 0 | 0 | 0 | 179,832 | 989 |
| Tomsk Region | 252,762 | 1,242 | 10,000 | 0 | 45,556 | 0 |
| Far Eastern Federal District | 2,927,040 | 117,391 | 6,041 | 66,913 | 4,505,895 | 62,068 |
| Republic of Sakha (Yakutia) | 136,644 | 0 | 0 | 2,861 | 65,215 | 0 |
| Kamchatka Territory | 55,724 | 3,864 | 0 | 0 | 86,619 | 0 |
| Primorskiy Territory | 688,406 | 3,114 | 3,135 | 0 | 289,072 | 217 |
| Khabarovsk Territory | 1,199,678 | 86,441 | 0 | 0 | 922,151 | 18,530 |
| Amur Region | 813,942 | 23,972 | 2,906 | 64,052 | 3,125,208 | 43,321 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 32,646 | 0 | 0 | 0 | 17,630 | 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 1.02.12

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 | 401,113,494 | 74,813,971 | 4,574,865 | 497,093 | 122,121,463 | 36,610,662 |
| Belgorod Region | 3,440,129 | 285,599 | 0 | 0 | 125,114 | 21,322 |
| Bryansk Region | 1,537,294 | 76 | 0 | 0 | 155,531 | 3,098 |
| Vladimir Region | 2,458,968 | 0 | 15,000 | 0 | 1,118,748 | 3,721 |
| Voronezh Region | 17,934,883 | 126,967 | 0 | 0 | 3,880,151 | 375,850 |
| Ivanovo Region | 1,204,069 | 0 | 0 | 0 | 327,346 | 141 |
| Kaluga Region | 1,335,253 | 0 | 0 | 0 | 697,247 | 2,064 |
| Kostroma Region | 1,354,363 | 0 | 4,703 | 0 | 417,471 | 351 |
| Kursk Region | 3,162,002 | 0 | 0 | 0 | 361,040 | 14,695 |
| Lipetsk Region | 2,769,827 | 0 | 0 | 0 | 849,105 | 762 |
| Moscow Region | 16,388,380 | 185,396 | 10,000 | 151,824 | 2,226,774 | 445,459 |
| Orel Region | 828,138 | 0 | 0 | 0 | 161,669 | 0 |
| Ryazan Region | 2,683,697 | 29,648 | 0 | 0 | 409,946 | 7,543 |
| Smolensk Region | 2,426,927 | 0 | 5,000 | 0 | 301,002 | 30,049 |
| Tambov Region | 1,586,177 | 0 | 0 | 0 | 24,281 | 0 |
| Tver Region | 1,433,225 | 0 | 0 | 0 | 247,119 | 11,476 |
| Tula Region | 1,504,199 | 41,223 | 0 | 0 | 451,884 | 14,847 |
| Yaroslavl Region | 6,925,953 | 141,214 | 0 | 0 | 2,333,868 | 104,986 |
| City of Moscow | 332,140,010 | 74,003,848 | 4,540,162 | 345,269 | 108,033,167 | 35,574,298 |
| North-Western Federal District | 76,114,481 | 3,900,298 | 576,520 | 11,991 | 15,376,389 | 4,146,300 |
| Republic of Karelia | 353,793 | 0 | 0 | 0 | 412,669 | 13,058 |
| Komi Republic | 1,705,926 | 15,665 | 0 | 0 | 256,169 | 1,432 |
| Akhangel'sk Region | 2,129,940 | 81,673 | 0 | 0 | 305,776 | 8,733 |
| Vologda Region | 9,628,970 | 17,651 | 30,000 | 0 | 1,012,048 | 65,075 |
| Kaliningrad Region | 9,973,501 | 240,137 | 9,689 | 0 | 852,178 | 155,018 |
| Leningrad Region | 2,237,117 | 90,747 | 0 | 0 | 165,285 | 8,079 |
| Murmansk Region | 3,973,239 | 19,765 | 0 | 0 | 315,860 | 20,792 |
| Novgorod Region | 1,181,191 | 12,463 | 0 | 0 | 396,734 | 22,731 |
| Pskov Region | 1,252,234 | 0 | 0 | 0 | 95,204 | 262 |
| St Petersburg | 43,678,570 | 3,422,197 | 536,831 | 11,991 | 11,564,466 | 3,851,120 |
| Southern Federal District | 62,940,511 | 4,812,065 | 24,861 | 0 | 13,760,925 | 413,861 |
| Republic of Adygeya | 2,892,941 | 0 | 0 | 0 | 150,440 | 896 |
| Republic of Kalmykia | 269,397 | 0 | 0 | 0 | 10,644 | 0 |
| Krasnodar Territory | 37,937,023 | 187,393 | 24,861 | 0 | 6,793,243 | 294,379 |
| Astrakhan Region | 508,544 | 0 | 0 | 0 | 316,438 | 0 |
| Volgograd Region | 2,842,300 | 1,741,565 | 0 | 0 | 2,271,190 | 17,922 |
| Rostov Region | 18,490,306 | 2,883,107 | 0 | 0 | 4,218,970 | 100,664 |
| North-Caucasian Federal District | 12,783,943 | 114,977 | 0 | 0 | 3,490,826 | 80,345 |
| Republik of Daghestan | 392,682 | 6,326 | 0 | 0 | 317,532 | 415 |
| Republic of Ingushetia | 256,782 | 0 | 0 | 0 | 10,041 | 0 |
| Kabardino-Balkar Republic | 619,951 | 35,968 | 0 | 0 | 116,129 | 0 |
| Karachai-Cherkess Republic | 907,553 | 53,454 | 0 | 0 | 74,240 | 3,037 |

| | | | | | | |
|-------------------------------------|------------|-----------|--------|--------|------------|-----------|
| Republic of North Ossetia - Alania | 882,932 | 0 | 0 | 0 | 98,231 | 668 |
| Chechen Republic | 213,270 | 0 | 0 | 0 | 1,533 | 0 |
| Stavropol Territory | 9,510,773 | 19,229 | 0 | 0 | 2,873,120 | 76,225 |
| Volga Federal District | 98,786,258 | 1,449,129 | 65,000 | 0 | 40,142,814 | 1,396,328 |
| Republic of Bashkortostan | 8,103,394 | 38,844 | 30,000 | 0 | 3,196,224 | 151,303 |
| Republic of Marii El | 584,918 | 0 | 0 | 0 | 143,154 | 2,001 |
| Republic of Mordovia | 668,703 | 0 | 0 | 0 | 131,666 | 12 |
| Republic of Tatarstan | 11,459,218 | 502,116 | 20,000 | 0 | 3,042,112 | 11,316 |
| Udmurt Republic | 6,600,162 | 0 | 0 | 0 | 1,233,273 | 37,686 |
| Chuvash Republic | 3,554,983 | 0 | 0 | 0 | 510,168 | 23,842 |
| Perm Territory | 13,535,014 | 39,474 | 11,000 | 0 | 3,252,203 | 204,495 |
| Kirov Region | 3,392,101 | 21,863 | 0 | 0 | 578,100 | 9,226 |
| Nizhny Novgogrod Region | 12,020,309 | 549,380 | 4,000 | 0 | 5,275,813 | 264,689 |
| Orenburg Region | 1,518,626 | 6,270 | 0 | 0 | 823,310 | 22,715 |
| Penza Region | 4,953,054 | 0 | 0 | 0 | 225,593 | 724 |
| Samara Region | 29,020,630 | 167,022 | 0 | 0 | 19,608,857 | 651,248 |
| Saratov Region | 2,669,947 | 21,583 | 0 | 0 | 1,813,123 | 16,399 |
| Ulyanovsk Region | 705,199 | 102,577 | 0 | 0 | 309,218 | 672 |
| Ural Federal District | 36,862,412 | 2,100,552 | 15,174 | 1,458 | 19,453,318 | 447,463 |
| Kurgan Region | 560,589 | 0 | 0 | 0 | 226,436 | 1 |
| Sverdlovsk Region | 21,602,904 | 1,686,573 | 11,174 | 0 | 12,186,580 | 245,750 |
| Tyumen Region | 4,752,407 | 173,360 | 4,000 | 0 | 3,272,203 | 43,601 |
| Chelyabinsk Region | 9,946,512 | 240,619 | 0 | 1,458 | 3,768,099 | 158,111 |
| Siberian Federal District | 52,583,852 | 602,807 | 30,000 | 457 | 30,481,238 | 808,238 |
| Republic of Altai | 159,413 | 0 | 0 | 0 | 135,598 | 46 |
| Republic of Buryatiya | 1,734,880 | 0 | 0 | 0 | 644,448 | 2,094 |
| Republic of Tuva | 91,889 | 0 | 0 | 457 | 264,709 | 0 |
| Republic of Khakassia | 386,923 | 0 | 0 | 0 | 221,106 | 845 |
| Altai Territory | 12,219,618 | 3,643 | 10,000 | 0 | 1,110,882 | 6,460 |
| Zabaykal Territory | 305,184 | 4,417 | 0 | 0 | 473,867 | 2,833 |
| Krasnoyarsk Territory | 5,607,755 | 14,891 | 0 | 0 | 4,376,508 | 97,776 |
| Irkutsk Region | 5,717,488 | 98,418 | 10,000 | 0 | 3,463,110 | 27,759 |
| Kemerovo Region | 4,540,111 | 0 | 0 | 0 | 3,958,699 | 35,852 |
| Novosibirsk Region | 13,759,043 | 362,675 | 0 | 0 | 11,759,899 | 526,692 |
| Omsk Region | 5,851,919 | 86,564 | 0 | 0 | 3,051,235 | 104,140 |
| Tomsk Region | 2,209,629 | 32,199 | 10,000 | 0 | 1,021,177 | 3,741 |
| Far Eastern Federal District | 11,349,086 | 194,715 | 46,041 | 62,814 | 6,600,125 | 334,207 |
| Republic of Sakha (Yakutia) | 634,017 | 29,854 | 40,000 | 2,861 | 242,840 | 267 |
| Kamchatka Territory | 701,644 | 3,864 | 0 | 0 | 127,953 | 1,033 |
| Primorskiy Territory | 1,643,202 | 73,208 | 3,135 | 0 | 837,589 | 114,398 |
| Khabarovsk Territory | 6,159,190 | 55,147 | 0 | 0 | 4,141,791 | 215,617 |
| Amur Region | 811,460 | 32,642 | 2,906 | 59,953 | 886,449 | 2,244 |
| Magadan Region | 971,254 | 0 | 0 | 0 | 272,939 | 12 |
| Sakhalin Region | 87,731 | 0 | 0 | 0 | 87,305 | 506 |
| Jewish Autonomous Region | 340,588 | 0 | 0 | 0 | 3,079 | 0 |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 180 | 130 |

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.02.12

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 | 16,666,218,579 | 5,803,443 | 2,731,354 | 3,996,886,328 | 4,284,385,975 | 8,234,465,166 |
| Belgorod Region | 12,978,227 | 0 | 1,018 | 3,995,429 | 1,409,905 | 7,518,241 |
| Bryansk Region | 7,027 | 0 | 0 | 5,243 | 0 | 1,784 |
| Vladimir Region | 4,643,723 | 0 | 98 | 2,282,784 | 80,005 | 2,113,758 |
| Voronezh Region | 2,089,098 | 0 | 0 | 1,977,967 | 3 | 87,126 |
| Ivanovo Region | 6,971,181 | 0 | 0 | 1,865,138 | 751,014 | 4,225,004 |
| Kaluga Region | 12,485,066 | 1,689 | 0 | 2,275,267 | 1,288,573 | 8,891,945 |
| Kostroma Region | 49,699,342 | 0 | 0 | 5,021,731 | 3,604,567 | 41,008,782 |
| Kursk Region | 10,955,506 | 0 | 0 | 2,923,521 | 514,550 | 7,499,000 |
| Lipetsk Region | 19,596,730 | 0 | 0 | 4,624,461 | 3,257,246 | 11,706,836 |
| Moscow Region | 54,601,186 | 7,238 | 0 | 12,434,665 | 16,417,609 | 25,586,909 |
| Orel Region | 3,997,804 | 0 | 0 | 648,709 | 310,972 | 3,037,387 |
| Ryazan Region | 11,765,899 | 0 | 0 | 3,628,508 | 310,117 | 7,592,501 |
| Smolensk Region | 18,902,783 | 0 | 0 | 7,242,423 | 1,193,215 | 10,435,259 |
| Tambov Region | 1,909,754 | 0 | 0 | 545,847 | 251,916 | 1,103,893 |
| Tver Region | 7,191,094 | 709 | 8 | 3,104,589 | 390,022 | 3,680,083 |
| Tula Region | 9,503,024 | 0 | 0 | 1,817,599 | 927,412 | 6,540,014 |
| Yaroslavl Region | 5,813,250 | 0 | 0 | 2,288,975 | 1,011,780 | 2,307,326 |
| City of Moscow | 16,433,107,885 | 5,793,807 | 2,730,230 | 3,940,203,472 | 4,252,667,069 | 8,091,129,318 |
| North-Western Federal District | 683,875,928 | 608,292 | 6,993 | 289,481,100 | 221,540,733 | 165,625,392 |
| Republic of Karelia | 919,857 | 0 | 0 | 683,431 | 51,031 | 180,709 |
| Komi Republic | 3,884,832 | 0 | 0 | 1,404,524 | 508,114 | 1,886,292 |
| Akhangel'sk Region | 486,648 | 0 | 0 | 282,855 | 157,775 | 42,326 |
| Vologda Region | 40,896,973 | 1,742 | 0 | 9,677,337 | 11,753,773 | 19,232,314 |
| Kaliningrad Region | 11,428,280 | 0 | 0 | 4,984,344 | 2,765,828 | 3,665,367 |
| Leningrad Region | 6,176,955 | 13,981 | 0 | 1,366,956 | 534,582 | 4,212,287 |
| Murmansk Region | 5,684,938 | 0 | 0 | 2,503,527 | 315,441 | 2,819,854 |
| Novgorod Region | 3,499,290 | 0 | 266 | 1,627,683 | 92,004 | 1,666,446 |
| Pskov Region | 2,158,610 | 0 | 319 | 1,334,174 | 54,588 | 760,704 |
| St Petersburg | 608,739,545 | 592,569 | 6,408 | 265,616,269 | 205,307,597 | 131,159,093 |
| Southern Federal District | 137,608,115 | 81,968 | 84,577 | 38,565,229 | 13,267,165 | 85,167,805 |
| Republic of Adygeya | 3,187,420 | 0 | 0 | 1,193,856 | 170,431 | 1,817,647 |
| Republic of Kalmykia | 486,323 | 0 | 0 | 266,747 | 70,000 | 148,797 |
| Krasnodar Territory | 70,370,053 | 58,334 | 83,421 | 18,817,393 | 6,891,728 | 44,308,284 |
| Astrakhan Region | 4,221,501 | 0 | 333 | 1,435,290 | 1,404,960 | 1,344,804 |
| Volgograd Region | 9,948,100 | 3,960 | 103 | 3,857,713 | 1,750,280 | 4,303,281 |
| Rostov Region | 49,394,718 | 19,674 | 720 | 12,994,230 | 2,979,766 | 33,244,992 |
| North-Caucasian Federal District | 43,803,715 | 1,600 | 2,193 | 17,716,089 | 3,224,260 | 22,520,327 |
| Republic of Daghestan | 20,215,277 | 0 | 725 | 9,228,027 | 1,554,126 | 9,327,817 |
| Republic of Ingushetia | 508,006 | 0 | 0 | 352,964 | 0 | 154,954 |
| Kabardino-Balkar Republic | 3,592,923 | 0 | 4 | 991,196 | 28,704 | 2,504,976 |
| Karachai-Cherkess Republic | 2,498,077 | 0 | 0 | 1,602,394 | 347,675 | 547,235 |
| Republic of North Ossetia - Alania | 6,599,646 | 0 | 1,464 | 1,977,852 | 335,470 | 4,274,456 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 10,389,786 | 1,600 | 0 | 3,563,656 | 958,285 | 5,710,889 |
| Volga Federal District | 717,418,218 | 3,638,245 | 1,410,128 | 160,718,307 | 157,987,761 | 389,823,961 |

| | | | | | | |
|-------------------------------------|-------------|-----------|-----------|-------------|-------------|-------------|
| Republic of Bashkortostan | 52,373,498 | 1,435 | 0 | 7,936,917 | 12,466,544 | 31,863,610 |
| Republic of Marii El | 1,424,136 | 0 | 0 | 475,519 | 1,400 | 923,465 |
| Republic of Mordovia | 15,283,621 | 0 | 0 | 4,099,497 | 1,013,468 | 10,040,768 |
| Republic of Tatarstan | 323,543,484 | 3,622,237 | 1,406,836 | 75,117,371 | 101,948,816 | 139,333,565 |
| Udmurt Republic | 16,496,266 | 3 | 0 | 4,396,717 | 1,038,065 | 11,015,465 |
| Chuvash Republic | 6,863,223 | 0 | 0 | 1,968,426 | 1,827,201 | 3,008,389 |
| Perm Territory | 21,615,034 | 3,013 | 0 | 4,606,266 | 4,042,189 | 12,898,432 |
| Kirov Region | 19,821,877 | 68 | 0 | 4,104,085 | 1,723,959 | 13,590,020 |
| Nizhny Novgogrod Region | 53,050,682 | 3,580 | 0 | 12,064,854 | 4,477,145 | 36,361,524 |
| Orenburg Region | 24,920,713 | 7,886 | 648 | 5,373,104 | 4,300,455 | 15,216,222 |
| Penza Region | 2,458,055 | 0 | 0 | 647,088 | 312,815 | 1,481,805 |
| Samara Region | 128,843,271 | 23 | 2,644 | 30,430,349 | 22,076,495 | 75,773,322 |
| Saratov Region | 43,266,852 | 0 | 0 | 6,800,534 | 1,475,067 | 34,902,097 |
| Ulyanovsk Region | 7,457,506 | 0 | 0 | 2,697,580 | 1,284,142 | 3,415,277 |
| Ural Federal District | 533,419,631 | 140,601 | 51,636 | 134,595,967 | 110,589,865 | 282,281,319 |
| Kurgan Region | 1,643,906 | 0 | 245 | 714,179 | 170,403 | 753,620 |
| Sverdlovsk Region | 244,912,129 | 4,904 | 512 | 72,176,718 | 40,434,984 | 130,551,683 |
| Tyumen Region | 208,211,886 | 78,137 | 40,632 | 40,340,952 | 65,385,923 | 100,196,852 |
| Chelyabinsk Region | 78,651,710 | 57,560 | 10,247 | 21,364,118 | 4,598,555 | 50,779,164 |
| Siberian Federal District | 289,282,707 | 38,283 | 10,034 | 70,971,475 | 46,905,484 | 166,991,421 |
| Republic of Altai | 13,383,190 | 0 | 0 | 652,675 | 1,013,684 | 11,696,716 |
| Republic of Buryatiya | 6,663,362 | 96 | 235 | 1,843,644 | 205,650 | 4,583,493 |
| Republic of Tuva | 104,022 | 0 | 0 | 38,404 | 0 | 65,561 |
| Republic of Khakassia | 3,823,009 | 17 | 0 | 1,155,130 | 305,499 | 2,314,441 |
| Altai Territory | 9,803,671 | 0 | 333 | 3,327,648 | 928,322 | 5,501,026 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 8,548,594 | 12,634 | 8,804 | 2,785,912 | 738,914 | 4,778,588 |
| Irkutsk Region | 13,648,284 | 0 | 0 | 3,988,221 | 1,522,893 | 8,040,917 |
| Kemerovo Region | 20,035,203 | 0 | 0 | 4,550,493 | 848,675 | 14,602,647 |
| Novosibirsk Region | 190,568,030 | 22,299 | 662 | 46,360,792 | 39,520,915 | 100,910,933 |
| Omsk Region | 14,278,338 | 3,237 | 0 | 3,799,436 | 1,550,162 | 8,840,577 |
| Tomsk Region | 8,427,004 | 0 | 0 | 2,469,120 | 270,770 | 5,656,522 |
| Far Eastern Federal District | 266,830,199 | 31,693 | 272,529 | 53,517,580 | 25,564,450 | 186,596,772 |
| Republic of Sakha (Yakutia) | 15,539,342 | 16,295 | 1,460 | 4,747,016 | 1,624,210 | 9,099,524 |
| Kamchatka Territory | 10,874,116 | 10,113 | 767 | 3,378,668 | 1,135,257 | 6,222,778 |
| Primorskiy Territory | 59,423,731 | 196 | 866 | 20,405,195 | 6,657,089 | 31,931,782 |
| Khabarovsk Territory | 37,800,701 | 3,377 | 228 | 9,161,792 | 2,972,873 | 25,611,970 |
| Amur Region | 134,485,501 | 1,640 | 269,208 | 12,311,279 | 12,614,068 | 109,236,293 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 8,706,808 | 72 | 0 | 3,513,630 | 560,953 | 4,494,425 |
| 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 1.02.12

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 | 11,307,150,953 | 1,862,214 | 1,770,823 | 3,052,636,470 | 3,671,750,204 | 4,459,527,832 |
| Belgorod Region | 94,933,067 | 40,115 | 5,929 | 19,064,733 | 12,230,928 | 63,389,509 |
| Bryansk Region | 46,440,718 | 47,791 | 16,511 | 7,689,379 | 2,187,991 | 36,371,784 |
| Vladimir Region | 95,951,249 | 25,420 | 7,053 | 12,425,941 | 8,518,523 | 74,584,791 |
| Voronezh Region | 208,003,616 | 158,942 | 569 | 31,805,949 | 18,684,777 | 157,095,341 |
| Ivanovo Region | 47,782,023 | 33,033 | 3,102 | 6,373,093 | 1,736,157 | 39,518,855 |
| Kaluga Region | 71,659,265 | 82,875 | 4,842 | 13,917,503 | 5,489,978 | 52,074,774 |
| Kostroma Region | 45,049,669 | 35,152 | 0 | 4,361,469 | 5,645,073 | 34,967,935 |
| Kursk Region | 51,110,939 | 12,770 | 9 | 9,102,218 | 3,465,979 | 38,412,943 |
| Lipetsk Region | 69,534,901 | 8,264 | 3,082 | 11,461,158 | 7,238,153 | 50,746,054 |
| Moscow Region | 645,672,707 | 464,041 | 1,046,691 | 163,090,079 | 58,377,211 | 420,318,303 |
| Orel Region | 36,267,413 | 758 | 0 | 5,126,030 | 1,769,254 | 29,231,602 |
| Ryazan Region | 65,039,913 | 56,624 | 7,686 | 11,617,295 | 4,389,895 | 48,702,043 |
| Smolensk Region | 49,781,053 | 3,367 | 9,648 | 8,505,482 | 3,633,225 | 37,534,033 |
| Tambov Region | 40,324,191 | 37,380 | 661 | 5,643,834 | 1,185,094 | 33,389,624 |
| Tver Region | 69,498,391 | 34,045 | 99 | 12,733,726 | 4,762,681 | 51,872,581 |
| Tula Region | 82,280,575 | 9,792 | 1,375 | 11,526,877 | 7,898,159 | 62,450,310 |
| Yaroslavl Region | 95,737,314 | 5,569 | 3,199 | 19,897,829 | 14,240,592 | 60,871,707 |
| City of Moscow | 9,492,083,949 | 806,276 | 660,367 | 2,698,293,875 | 3,510,296,534 | 3,167,995,643 |
| North-Western Federal District | 1,834,326,960 | 1,649,682 | 99,761 | 460,107,504 | 313,526,281 | 1,041,565,989 |
| Republic of Karelia | 31,435,694 | 17,140 | 397 | 5,292,555 | 1,012,141 | 24,852,546 |
| Komi Republic | 68,716,733 | 20,740 | 5,483 | 9,113,886 | 2,602,921 | 56,747,590 |
| Akhangel'sk Region | 102,723,519 | 43,360 | 4,165 | 18,652,602 | 16,716,073 | 67,171,335 |
| Vologda Region | 77,239,914 | 49,257 | 1,190 | 17,707,056 | 8,711,039 | 50,423,167 |
| Kaliningrad Region | 70,988,468 | 4,693 | 44,082 | 16,916,515 | 7,341,201 | 46,566,802 |
| Leningrad Region | 23,997,629 | 29,963 | 0 | 5,885,557 | 4,640,034 | 13,219,636 |
| Murmansk Region | 62,383,347 | 1,799 | 1,118 | 10,166,764 | 2,610,760 | 49,427,803 |
| Novgorod Region | 27,764,509 | 23,560 | 4,737 | 6,655,346 | 981,828 | 19,795,703 |
| Pskov Region | 25,505,569 | 26,013 | 3,722 | 5,604,766 | 1,491,457 | 18,210,117 |
| St Petersburg | 1,343,571,578 | 1,433,157 | 34,867 | 364,112,457 | 267,418,827 | 695,151,290 |
| Southern Federal District | 819,146,777 | 311,513 | 127,081 | 166,465,859 | 71,419,644 | 578,809,409 |
| Republic of Adygeya | 11,803,845 | 8,421 | 0 | 1,750,442 | 473,346 | 9,552,698 |
| Republic of Kalmykia | 5,145,227 | 16,280 | 3,876 | 794,080 | 284,122 | 4,034,208 |
| Krasnodar Territory | 383,422,711 | 170,182 | 88,896 | 84,698,658 | 37,491,597 | 260,048,996 |
| Astrakhan Region | 45,335,166 | 8,062 | 1,327 | 9,202,751 | 3,205,195 | 32,703,953 |
| Volgograd Region | 120,572,122 | 7,261 | 1,589 | 23,558,296 | 7,843,340 | 88,905,557 |
| Rostov Region | 252,867,706 | 101,307 | 31,393 | 46,461,632 | 22,122,044 | 183,563,997 |
| North-Caucasian Federal District | 233,342,796 | 434,857 | 372,979 | 56,413,174 | 13,275,715 | 162,203,128 |
| Republik of Daghestan | 37,449,303 | 95,374 | 11,936 | 11,630,644 | 1,796,757 | 23,760,396 |
| Republic of Ingushetia | 3,763,294 | 27,167 | 0 | 1,390,676 | 165,200 | 2,170,697 |
| Kabardino-Balkar Republic | 21,236,544 | 14,001 | 1,105 | 4,946,902 | 524,921 | 15,651,401 |
| Karachai-Cherkess Republic | 9,277,823 | 22,994 | 0 | 1,990,886 | 671,479 | 6,582,648 |
| Republic of North Ossetia - Alania | 21,986,882 | 0 | 4,867 | 3,378,840 | 972,430 | 17,593,368 |
| Chechen Republic | 9,218,481 | 36,556 | 307,360 | 5,672,912 | 348,600 | 2,846,591 |

| | | | | | | |
|-------------------------------------|---------------|-----------|-----------|-------------|-------------|---------------|
| Stavropol Territory | 130,410,469 | 238,765 | 47,711 | 27,402,314 | 8,796,328 | 93,598,027 |
| Volga Federal District | 2,208,800,168 | 4,437,143 | 1,538,019 | 438,164,395 | 383,403,186 | 1,373,965,496 |
| Republic of Bashkortostan | 292,234,007 | 20,846 | 1,606 | 44,987,103 | 97,559,498 | 149,083,248 |
| Republic of Marii El | 23,807,336 | 11,034 | 5 | 4,013,975 | 1,785,262 | 17,938,466 |
| Republic of Mordovia | 35,639,076 | 147,754 | 203 | 6,589,908 | 3,287,863 | 25,466,763 |
| Republic of Tatarstan | 448,338,845 | 3,622,237 | 1,408,879 | 98,224,732 | 130,501,272 | 212,349,407 |
| Udmurt Republic | 82,987,406 | 35,075 | 1,028 | 19,021,441 | 13,719,635 | 49,978,732 |
| Chuvash Republic | 54,691,001 | 59,508 | 8,477 | 9,766,293 | 5,048,263 | 39,664,838 |
| Perm Territory | 203,487,803 | 159,772 | 39,640 | 52,354,042 | 26,091,593 | 124,466,225 |
| Kirov Region | 64,812,773 | 46,860 | 2,324 | 12,415,494 | 5,862,321 | 45,933,400 |
| Nizhny Novgorod Region | 282,048,244 | 63,142 | 51,305 | 67,417,433 | 30,518,144 | 183,323,433 |
| Orenburg Region | 94,297,711 | 128,317 | 15,630 | 17,263,147 | 8,030,690 | 68,711,133 |
| Penza Region | 59,644,251 | 28,262 | 0 | 10,120,677 | 3,350,388 | 46,015,617 |
| Samara Region | 364,757,256 | 2,616 | 5,141 | 60,806,997 | 45,845,598 | 256,566,335 |
| Saratov Region | 136,416,686 | 73,009 | 1,328 | 25,126,463 | 7,229,600 | 103,689,377 |
| Ulyanovsk Region | 65,637,773 | 38,711 | 2,453 | 10,056,690 | 4,573,059 | 50,778,522 |
| Ural Federal District | 1,203,609,632 | 731,513 | 162,146 | 249,079,852 | 208,784,181 | 735,517,800 |
| Kurgan Region | 25,044,794 | 46,718 | 2,498 | 4,304,868 | 1,278,131 | 19,332,889 |
| Sverdlovsk Region | 463,490,083 | 152,625 | 80,270 | 102,791,408 | 59,570,862 | 297,415,089 |
| Tyumen Region | 504,544,580 | 319,255 | 49,818 | 93,270,653 | 134,897,476 | 273,284,089 |
| Chelyabinsk Region | 210,530,175 | 212,915 | 29,560 | 48,712,923 | 13,037,712 | 145,485,733 |
| Siberian Federal District | 1,134,363,176 | 583,083 | 155,797 | 215,110,643 | 144,502,601 | 767,875,450 |
| Republic of Altai | 5,025,578 | 14,513 | 1,588 | 788,437 | 576,540 | 3,632,783 |
| Republic of Buryatiya | 36,257,973 | 22,219 | 2,987 | 7,791,638 | 4,251,525 | 24,109,211 |
| Republic of Tuva | 4,621,196 | 21,973 | 2,228 | 735,925 | 208,570 | 3,631,269 |
| Republic of Khakassia | 18,098,594 | 31,142 | 0 | 3,358,075 | 1,046,224 | 13,530,745 |
| Altai Territory | 93,350,997 | 51,658 | 10,293 | 14,204,232 | 10,950,997 | 67,900,661 |
| Zabaykal Territory | 33,756,168 | 62,338 | 18,921 | 5,163,240 | 2,042,726 | 26,401,193 |
| Krasnoyarsk Territory | 205,527,075 | 41,342 | 43,206 | 44,465,081 | 36,204,174 | 123,610,667 |
| Irkutsk Region | 129,162,683 | 42,351 | 11,897 | 25,220,003 | 10,571,188 | 92,834,203 |
| Kemerovo Region | 172,631,767 | 99,437 | 35,637 | 28,552,351 | 29,758,125 | 113,710,544 |
| Novosibirsk Region | 269,577,013 | 85,947 | 2,006 | 55,559,199 | 31,877,779 | 179,105,363 |
| Omsk Region | 103,518,331 | 74,088 | 17,767 | 16,201,060 | 12,227,947 | 74,623,428 |
| Tomsk Region | 62,835,801 | 36,075 | 9,267 | 13,071,402 | 4,786,806 | 44,785,383 |
| Far Eastern Federal District | 591,219,655 | 334,118 | 342,835 | 121,825,453 | 53,143,287 | 413,819,403 |
| Republic of Sakha (Yakutia) | 63,987,201 | 82,952 | 6,113 | 16,102,234 | 5,064,289 | 42,473,928 |
| Kamchatka Territory | 34,995,894 | 10,325 | 767 | 6,971,948 | 2,043,059 | 25,769,634 |
| Primorskiy Territory | 157,315,227 | 49,423 | 1,310 | 41,753,197 | 13,694,843 | 101,198,209 |
| Khabarovsk Territory | 188,261,205 | 54,112 | 14,240 | 28,390,075 | 15,831,058 | 143,655,140 |
| Amur Region | 56,530,374 | 72,809 | 9,819 | 10,240,491 | 5,637,084 | 40,441,508 |
| Magadan Region | 25,574,839 | 16,211 | 310,407 | 5,537,754 | 3,512,908 | 16,170,820 |
| Sakhalin Region | 53,827,816 | 41,504 | 169 | 11,383,600 | 6,830,055 | 35,387,681 |
| Jewish Autonomous Region | 4,471,692 | 6,782 | 10 | 624,798 | 156,488 | 3,679,345 |
| Chukotka Autonomous Area | 6,255,407 | 0 | 0 | 821,356 | 373,503 | 5,043,138 |

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.02.12**

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 | 5,602,193,209 | 34,046,216 | 107 | 808,694,733 | 2,557,864,122 | 1,902,989,862 |
| Belgorod Region | 419,927 | 0 | 0 | 21,030 | 0 | 398,856 |
| Bryansk Region | 31 | 0 | 0 | 31 | 0 | 0 |
| Vladimir Region | 392,844 | 0 | 0 | 8,488 | 0 | 384,344 |
| Voronezh Region | 23,981 | 0 | 0 | 23,951 | 0 | 27 |
| Ivanovo Region | 587,241 | 0 | 0 | 13,373 | 5,706 | 568,161 |
| Kaluga Region | 678,468 | 0 | 0 | 34,695 | 106 | 643,667 |
| Kostroma Region | 5,571,745 | 0 | 0 | 322,412 | 339,284 | 4,901,143 |
| Kursk Region | 614,556 | 0 | 0 | 215,650 | 0 | 349,911 |
| Lipetsk Region | 1,250,923 | 0 | 0 | 585,288 | 121,459 | 544,172 |
| Moscow Region | 11,603,905 | 0 | 0 | 254,908 | 4,000,603 | 7,277,466 |
| Orel Region | 130,386 | 0 | 0 | 58,842 | 0 | 71,544 |
| Ryazan Region | 637,926 | 0 | 0 | 105,035 | 9,591 | 510,706 |
| Smolensk Region | 2,567,984 | 0 | 0 | 92,831 | 343,478 | 2,131,563 |
| Tambov Region | 54,041 | 0 | 0 | 30,594 | 0 | 23,430 |
| Tver Region | 455,022 | 0 | 0 | 40,953 | 127,620 | 286,384 |
| Tula Region | 591,580 | 0 | 0 | 49,454 | 0 | 542,126 |
| Yaroslavl Region | 288,689 | 0 | 0 | 18,456 | 60,729 | 209,400 |
| City of Moscow | 5,576,323,960 | 34,046,216 | 107 | 806,818,742 | 2,552,855,546 | 1,884,146,962 |
| North-Western Federal District | 163,140,070 | 0 | 0 | 34,565,657 | 54,770,791 | 70,640,431 |
| Republic of Karelia | 20,868 | 0 | 0 | 17,060 | 0 | 3,594 |
| Komi Republic | 548,253 | 0 | 0 | 1,062 | 0 | 546,921 |
| Akhangel'sk Region | 13,806 | 0 | 0 | 1,315 | 38 | 4,046 |
| Vologda Region | 9,069,483 | 0 | 0 | 2,491,450 | 3,854,615 | 2,722,908 |
| Kaliningrad Region | 6,497,071 | 0 | 0 | 3,023,608 | 1,293,526 | 2,168,464 |
| Leningrad Region | 621,584 | 0 | 0 | 66,126 | 0 | 553,051 |
| Murmansk Region | 1,259,099 | 0 | 0 | 677,226 | 3,036 | 546,196 |
| Novgorod Region | 97,570 | 0 | 0 | 9,397 | 0 | 88,167 |
| Pskov Region | 26,689 | 0 | 0 | 7,435 | 0 | 19,249 |
| St Petersburg | 144,985,647 | 0 | 0 | 28,270,978 | 49,619,576 | 63,987,835 |
| Southern Federal District | 8,651,382 | 0 | 0 | 894,518 | 1,667,088 | 5,777,851 |
| Republic of Adygeya | 11,414 | 0 | 0 | 170 | 0 | 11,232 |
| Republic of Kalmykia | 113,872 | 0 | 0 | 16 | 42,769 | 71,087 |
| Krasnodar Territory | 3,034,058 | 0 | 0 | 169,139 | 15,507 | 2,600,921 |
| Astrakhan Region | 63,347 | 0 | 0 | 24,996 | 0 | 26,119 |
| Volgograd Region | 856,458 | 0 | 0 | 66,357 | 457,762 | 332,337 |
| Rostov Region | 4,572,233 | 0 | 0 | 633,840 | 1,151,050 | 2,736,155 |
| North-Caucasian Federal District | 3,489,223 | 0 | 0 | 157,158 | 0 | 3,313,716 |
| Republic of Dagestan | 488,291 | 0 | 0 | 61,923 | 0 | 419,904 |
| Republic of Ingushetia | 14,703 | 0 | 0 | 5,079 | 0 | 9,537 |
| Kabardino-Balkar Republic | 65,122 | 0 | 0 | 435 | 0 | 64,675 |
| Karachai-Cherkess Republic | 2,214,149 | 0 | 0 | 5,247 | 0 | 2,197,372 |
| Republic of North Ossetia - Alania | 209,219 | 0 | 0 | 26,626 | 0 | 182,493 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | |
|-------------------------------------|------------|--------|-------|-----------|------------|------------|
| Stavropol Territory | 497,739 | 0 | 0 | 57,848 | 0 | 439,735 |
| Volga Federal District | 69,970,359 | 5,692 | 0 | 8,928,495 | 20,251,173 | 39,104,077 |
| Republic of Bashkortostan | 3,268,262 | 0 | 0 | 398,729 | 316,285 | 2,547,779 |
| Republic of Marii El | 4,850 | 0 | 0 | 579 | 0 | 4,271 |
| Republic of Mordovia | 261,637 | 0 | 0 | 34,133 | 0 | 225,124 |
| Republic of Tatarstan | 36,080,101 | 5,692 | 0 | 4,216,496 | 16,188,977 | 14,841,264 |
| Udmurt Republic | 1,627,583 | 0 | 0 | 9,930 | 399,691 | 1,217,962 |
| Chuvash Republic | 190,806 | 0 | 0 | 13,029 | 48,583 | 129,092 |
| Perm Territory | 2,574,560 | 0 | 0 | 400,740 | 155,619 | 2,018,201 |
| Kirov Region | 1,478,952 | 0 | 0 | 94,901 | 392,667 | 991,103 |
| Nizhny Novgorod Region | 3,868,677 | 0 | 0 | 796,685 | 1,009,652 | 2,036,570 |
| Orenburg Region | 1,669,957 | 0 | 0 | 87,900 | 359,879 | 1,219,980 |
| Penza Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Samara Region | 14,369,746 | 0 | 0 | 1,878,497 | 923,465 | 10,794,301 |
| Saratov Region | 4,119,438 | 0 | 0 | 966,590 | 351,571 | 2,758,973 |
| Ulyanovsk Region | 455,790 | 0 | 0 | 30,286 | 104,784 | 319,457 |
| Ural Federal District | 65,001,561 | 29,358 | 0 | 6,613,771 | 16,672,545 | 29,190,408 |
| Kurgan Region | 32,011 | 0 | 0 | 1 | 0 | 31,858 |
| Sverdlovsk Region | 19,308,585 | 0 | 0 | 1,244,580 | 2,888,016 | 14,556,471 |
| Tyumen Region | 37,077,212 | 29,041 | 0 | 2,046,906 | 12,717,616 | 10,968,212 |
| Chelyabinsk Region | 8,583,753 | 317 | 0 | 3,322,284 | 1,066,913 | 3,633,867 |
| Siberian Federal District | 52,746,621 | 0 | 3,138 | 6,065,863 | 7,399,847 | 31,043,927 |
| Republic of Altai | 20,257 | 0 | 0 | 13,418 | 223 | 6,578 |
| Republic of Buryatiya | 588,444 | 0 | 0 | 6,258 | 0 | 118,258 |
| Republic of Tuva | 970 | 0 | 0 | 0 | 0 | 970 |
| Republic of Khakassia | 35,789 | 0 | 0 | 0 | 0 | 34,241 |
| Altai Territory | 225,826 | 0 | 0 | 40,565 | 0 | 184,444 |
| Zabaykal Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Krasnoyarsk Territory | 307,303 | 0 | 0 | 25,529 | 0 | 281,774 |
| Irkutsk Region | 485,961 | 0 | 0 | 187,939 | 70,555 | 222,137 |
| Kemerovo Region | 512,247 | 0 | 0 | 55,981 | 6,935 | 448,833 |
| Novosibirsk Region | 48,928,233 | 0 | 3,138 | 4,867,500 | 7,319,731 | 28,977,238 |
| Omsk Region | 1,445,352 | 0 | 0 | 832,270 | 2,403 | 609,718 |
| Tomsk Region | 196,239 | 0 | 0 | 36,403 | 0 | 159,736 |
| Far Eastern Federal District | 30,599,907 | 0 | 0 | 3,580,946 | 2,147,625 | 22,909,380 |
| Republic of Sakha (Yakutia) | 461,987 | 0 | 0 | 23,367 | 32,794 | 325,384 |
| Kamchatka Territory | 935,666 | 0 | 0 | 168,450 | 85,021 | 648,061 |
| Primorskiy Territory | 6,353,283 | 0 | 0 | 2,140,008 | 158,282 | 3,818,444 |
| Khabarovsk Territory | 2,650,463 | 0 | 0 | 196,782 | 50,911 | 2,182,774 |
| Amur Region | 19,388,253 | 0 | 0 | 652,442 | 1,817,799 | 15,527,198 |
| Magadan Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 810,255 | 0 | 0 | 399,897 | 2,818 | 407,519 |
| 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 1.02.12

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 | 4,900,173,718 | 31,512,321 | 3,245 | 721,552,752 | 2,457,250,110 | 1,517,861,578 |
| Belgorod Region | 26,388,258 | 0 | 0 | 510,949 | 17,662,138 | 4,332,585 |
| Bryansk Region | 3,400,382 | 0 | 0 | 153,159 | 24,002 | 2,534,969 |
| Vladimir Region | 8,606,908 | 424 | 0 | 565,374 | 184,230 | 5,123,939 |
| Voronezh Region | 28,837,834 | 9 | 0 | 1,068,690 | 3,953,148 | 18,021,271 |
| Ivanovo Region | 4,598,936 | 22 | 0 | 261,078 | 223,254 | 3,395,664 |
| Kaluga Region | 7,397,234 | 668 | 0 | 1,130,152 | 352,185 | 3,726,715 |
| Kostroma Region | 2,623,417 | 55 | 0 | 115,921 | 294,821 | 1,744,144 |
| Kursk Region | 4,073,997 | 0 | 0 | 373,942 | 687,446 | 1,882,011 |
| Lipetsk Region | 4,812,759 | 0 | 0 | 770,339 | 418,757 | 2,615,148 |
| Moscow Region | 64,990,027 | 103 | 0 | 7,578,961 | 7,941,305 | 43,076,733 |
| Orel Region | 1,964,461 | 17 | 0 | 150,754 | 6,677 | 1,236,337 |
| Ryazan Region | 5,633,471 | 0 | 0 | 323,022 | 703,582 | 3,023,183 |
| Smolensk Region | 5,711,852 | 1,171 | 0 | 577,335 | 114,352 | 2,812,433 |
| Tambov Region | 2,462,781 | 0 | 0 | 77,237 | 26,729 | 1,134,664 |
| Tver Region | 7,577,051 | 195 | 0 | 857,764 | 435,073 | 3,588,107 |
| Tula Region | 8,616,414 | 0 | 0 | 1,423,727 | 621,243 | 3,841,494 |
| Yaroslavl Region | 7,647,528 | 59 | 0 | 576,189 | 1,068,143 | 4,540,854 |
| City of Moscow | 4,704,830,408 | 31,509,598 | 3,245 | 705,038,159 | 2,422,533,025 | 1,411,231,327 |
| North-Western Federal District | 424,137,717 | 149,395 | 0 | 67,196,108 | 111,108,162 | 216,073,622 |
| Republic of Karelia | 3,022,996 | 50 | 0 | 170,603 | 17,190 | 2,379,913 |
| Komi Republic | 5,541,107 | 0 | 0 | 225,147 | 2,588 | 3,358,008 |
| Akhangel'sk Region | 9,246,959 | 7,187 | 0 | 542,370 | 3,287,207 | 4,492,365 |
| Vologda Region | 24,611,681 | 110 | 0 | 9,271,987 | 9,593,905 | 3,408,673 |
| Kaliningrad Region | 18,460,217 | 5,462 | 0 | 4,205,929 | 2,036,157 | 11,468,494 |
| Leningrad Region | 2,826,278 | 0 | 0 | 495,382 | 407,285 | 1,920,990 |
| Murmansk Region | 7,628,403 | 0 | 0 | 1,904,255 | 62,476 | 4,411,529 |
| Novgorod Region | 3,362,131 | 122 | 0 | 914,258 | 107,845 | 1,903,610 |
| Pskov Region | 2,272,100 | 59,392 | 0 | 257,146 | 234,392 | 1,246,966 |
| St Petersburg | 347,165,845 | 77,072 | 0 | 49,209,031 | 95,359,117 | 181,483,074 |
| Southern Federal District | 88,062,004 | 2,079 | 0 | 12,078,621 | 10,314,878 | 52,698,990 |
| Republic of Adygeya | 610,383 | 0 | 0 | 46,818 | 0 | 384,946 |
| Republic of Kalmykia | 305,946 | 21 | 0 | 2,035 | 42,769 | 203,185 |
| Krasnodar Territory | 42,768,363 | 1,265 | 0 | 4,425,531 | 6,782,695 | 27,317,718 |
| Astrakhan Region | 4,111,929 | 97 | 0 | 642,903 | 190,445 | 2,193,171 |
| Volgograd Region | 11,900,571 | 0 | 0 | 1,670,859 | 1,238,934 | 6,769,697 |
| Rostov Region | 28,364,812 | 696 | 0 | 5,290,475 | 2,060,035 | 15,830,273 |
| North-Caucasian Federal District | 16,815,824 | 16,409 | 0 | 777,535 | 434,083 | 12,653,640 |
| Republik of Daghestan | 1,141,796 | 0 | 0 | 98,655 | 0 | 943,839 |
| Republic of Ingushetia | 196,669 | 0 | 0 | 7,393 | 0 | 158,706 |
| Kabardino-Balkar Republic | 1,677,374 | 0 | 0 | 67,619 | 0 | 1,089,844 |
| Karachai-Cherkess Republic | 2,490,206 | 0 | 0 | 6,891 | 0 | 2,357,886 |
| Republic of North Ossetia - Alania | 991,594 | 0 | 0 | 76,138 | 0 | 771,527 |
| Chechen Republic | 79,919 | 0 | 0 | 3,942 | 0 | 75,977 |

| | | | | | | |
|-------------------------------------|-------------|-----------|---|------------|------------|-------------|
| Stavropol Territory | 10,238,266 | 16,409 | 0 | 516,897 | 434,083 | 7,255,861 |
| Volga Federal District | 220,108,292 | 2,325,670 | 0 | 25,256,878 | 30,610,115 | 123,761,225 |
| Republic of Bashkortostan | 22,301,675 | 2,301,230 | 0 | 2,687,209 | 850,002 | 11,531,222 |
| Republic of Marii El | 1,580,149 | 0 | 0 | 127,924 | 277,913 | 684,158 |
| Republic of Mordovia | 1,920,573 | 763 | 0 | 166,270 | 89,882 | 1,013,352 |
| Republic of Tatarstan | 47,018,368 | 5,944 | 0 | 5,222,446 | 16,318,535 | 19,551,688 |
| Udmurt Republic | 4,155,799 | 16,400 | 0 | 333,683 | 65,281 | 2,446,770 |
| Chuvash Republic | 3,719,271 | 0 | 0 | 238,094 | 852,430 | 1,407,413 |
| Perm Territory | 21,952,795 | 320 | 0 | 4,603,955 | 260,099 | 11,807,724 |
| Kirov Region | 4,522,145 | 106 | 0 | 1,534,184 | 412,356 | 1,757,603 |
| Nizhny Novgograd Region | 30,221,782 | 697 | 0 | 5,412,758 | 2,738,981 | 16,554,159 |
| Orenburg Region | 8,442,660 | 210 | 0 | 615,961 | 1,414,486 | 5,440,027 |
| Penza Region | 3,991,186 | 0 | 0 | 201,563 | 129,414 | 1,978,090 |
| Samara Region | 52,747,069 | 0 | 0 | 2,897,209 | 6,058,422 | 37,843,623 |
| Saratov Region | 11,795,760 | 0 | 0 | 660,660 | 898,260 | 8,295,526 |
| Ulyanovsk Region | 5,739,060 | 0 | 0 | 554,962 | 244,054 | 3,449,870 |
| Ural Federal District | 161,753,218 | 61,524 | 0 | 12,346,324 | 25,368,686 | 95,559,379 |
| Kurgan Region | 1,310,880 | 0 | 0 | 258,613 | 62,229 | 528,343 |
| Sverdlovsk Region | 47,446,217 | 31,716 | 0 | 5,006,387 | 4,923,321 | 31,344,643 |
| Tyumen Region | 83,509,062 | 29,250 | 0 | 1,922,309 | 13,580,656 | 51,409,598 |
| Chelyabinsk Region | 29,487,059 | 558 | 0 | 5,159,015 | 6,802,480 | 12,276,795 |
| Siberian Federal District | 105,199,161 | 10,963 | 0 | 13,594,958 | 12,953,279 | 51,940,495 |
| Republic of Altai | 191,990 | 0 | 0 | 17,136 | 223 | 81,897 |
| Republic of Buryatiya | 3,249,959 | 0 | 0 | 222,146 | 74,424 | 998,363 |
| Republic of Tuva | 665,469 | 0 | 0 | 542,048 | 0 | 61,067 |
| Republic of Khakassia | 534,553 | 56 | 0 | 6,781 | 0 | 386,699 |
| Altai Territory | 8,924,250 | 82 | 0 | 512,136 | 1,137,178 | 3,566,563 |
| Zabaykal Territory | 1,953,858 | 0 | 0 | 150,995 | 3,521 | 620,535 |
| Krasnoyarsk Territory | 15,834,539 | 3 | 0 | 2,178,206 | 382,492 | 8,107,595 |
| Irkutsk Region | 10,273,471 | 54 | 0 | 1,138,753 | 392,039 | 4,792,251 |
| Kemerovo Region | 21,688,068 | 0 | 0 | 2,889,822 | 6,358,440 | 9,557,376 |
| Novosibirsk Region | 28,146,803 | 10,512 | 0 | 4,363,760 | 4,202,883 | 15,113,714 |
| Omsk Region | 8,093,199 | 18 | 0 | 1,176,154 | 83,146 | 5,239,237 |
| Tomsk Region | 5,643,002 | 238 | 0 | 397,021 | 318,933 | 3,415,198 |
| Far Eastern Federal District | 60,483,553 | 2,901 | 0 | 8,508,194 | 5,052,330 | 31,294,105 |
| Republic of Sakha (Yakutia) | 4,217,537 | 6 | 0 | 509,578 | 34,337 | 1,265,193 |
| Kamchatka Territory | 2,740,229 | 0 | 0 | 300,384 | 131,540 | 1,908,568 |
| Primorskiy Territory | 18,462,518 | 972 | 0 | 3,902,090 | 2,356,619 | 9,863,258 |
| Khabarovsk Territory | 18,100,335 | 6 | 0 | 784,036 | 561,494 | 13,196,751 |
| Amur Region | 5,104,572 | 0 | 0 | 465,833 | 1,318,963 | 1,656,871 |
| Magadan Region | 6,082,217 | 149 | 0 | 658,123 | 47,487 | 897,676 |
| Sakhalin Region | 5,422,937 | 1,768 | 0 | 1,884,428 | 601,890 | 2,307,767 |
| Jewish Autonomous Region | 206,429 | 0 | 0 | 3,650 | 0 | 130,226 |
| Chukotka Autonomous Area | 146,779 | 0 | 0 | 72 | 0 | 67,795 |

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.02.12**

thousand rubles

| | Total | in rubles | in foreign currency |
|---|---------------|---------------|---------------------|
| 1 | 2 | 3 | 4 |
| Central Federal District | 4,197,878,325 | 2,042,821,458 | 2,155,056,867 |
| Belgorod Region | 39,000 | 39,000 | 0 |
| Bryansk Region | 0 | 0 | 0 |
| Vladimir Region | 0 | 0 | 0 |
| Voronezh Region | 9,800 | 9,800 | 0 |
| Ivanovo Region | 1,863,954 | 1,863,954 | 0 |
| Kaluga Region | 30,000 | 30,000 | 0 |
| Kostroma Region | 6,546,293 | 5,787,175 | 759,118 |
| Kursk Region | 0 | 0 | 0 |
| Lipetsk Region | 1,221,670 | 1,221,670 | 0 |
| Moscow Region | 461,066 | 431,089 | 29,977 |
| Orel Region | 133,599 | 132,000 | 1,599 |
| Ryazan Region | 0 | 0 | 0 |
| Smolensk Region | 2,349,067 | 1,959,500 | 389,567 |
| Tambov Region | 0 | 0 | 0 |
| Tver Region | 0 | 0 | 0 |
| Tula Region | 214,000 | 214,000 | 0 |
| Yaroslavl Region | 0 | 0 | 0 |
| City of Moscow | 4,185,009,876 | 2,031,133,270 | 2,153,876,606 |
| North-Western Federal District | 71,848,289 | 46,954,389 | 24,893,900 |
| Republic of Karelia | 0 | 0 | 0 |
| Komi Republic | 0 | 0 | 0 |
| Akhangel'sk Region | 59,000 | 59,000 | 0 |
| Vologda Region | 545,921 | 364,508 | 181,413 |
| Kaliningrad Region | 193,793 | 193,793 | 0 |
| Leningrad Region | 20,000 | 20,000 | 0 |
| Murmansk Region | 49,030 | 23,000 | 26,030 |
| Novgorod Region | 0 | 0 | 0 |
| Pskov Region | 0 | 0 | 0 |
| St Petersburg | 70,980,545 | 46,294,088 | 24,686,457 |
| Southern Federal District | 7,689,521 | 5,235,662 | 2,453,859 |
| Republic of Adygeya | 0 | 0 | 0 |
| Republic of Kalmykia | 10,000 | 10,000 | 0 |
| Krasnodar Territory | 3,348,825 | 2,678,802 | 670,023 |
| Astrakhan Region | 20,000 | 20,000 | 0 |
| Volgograd Region | 925,000 | 925,000 | 0 |
| Rostov Region | 3,385,696 | 1,601,860 | 1,783,836 |
| North-Caucasian Federal District | 743,895 | 743,895 | 0 |
| Republic of Dagestan | 533,895 | 533,895 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 0 | 0 | 0 |
| Karachai-Cherkess Republic | 0 | 0 | 0 |
| Republic of North Ossetia - Alania | 65,000 | 65,000 | 0 |
| Chechen Republic | 0 | 0 | 0 |
| Stavropol Territory | 145,000 | 145,000 | 0 |
| Volga Federal District | 100,165,538 | 83,354,470 | 16,811,068 |
| Republic of Bashkortostan | 6,365,807 | 5,150,969 | 1,214,838 |
| Republic of Marii El | 0 | 0 | 0 |
| Republic of Mordovia | 203,475 | 203,475 | 0 |

| | | | |
|-------------------------------------|------------|------------|------------|
| Republic of Tatarstan | 32,842,435 | 19,105,325 | 13,737,110 |
| Udmurt Republic | 2,318,964 | 1,709,971 | 608,993 |
| Chuvash Republic | 402,565 | 402,565 | 0 |
| Perm Territory | 231,000 | 231,000 | 0 |
| Kirov Region | 257,631 | 257,631 | 0 |
| Nizhny Novgorod Region | 3,621,136 | 3,267,688 | 353,448 |
| Orenburg Region | 1,350,441 | 1,320,076 | 30,365 |
| Penza Region | 30,000 | 30,000 | 0 |
| Samara Region | 51,107,421 | 50,263,881 | 843,540 |
| Saratov Region | 659,712 | 636,938 | 22,774 |
| Ulyanovsk Region | 774,951 | 774,951 | 0 |
| Ural Federal District | 66,870,021 | 42,569,107 | 24,300,914 |
| Kurgan Region | 0 | 0 | 0 |
| Sverdlovsk Region | 15,241,260 | 10,991,287 | 4,249,973 |
| Tyumen Region | 50,396,093 | 30,436,246 | 19,959,847 |
| Chelyabinsk Region | 1,232,668 | 1,141,574 | 91,094 |
| Siberian Federal District | 38,197,571 | 13,911,055 | 24,286,516 |
| Republic of Altai | 150,000 | 150,000 | 0 |
| Republic of Buryatiya | 0 | 0 | 0 |
| Republic of Tuva | 0 | 0 | 0 |
| Republic of Khakassia | 0 | 0 | 0 |
| Altai Territory | 832,408 | 832,408 | 0 |
| Zabaykal Territory | 0 | 0 | 0 |
| Krasnoyarsk Territory | 65,330 | 42,556 | 22,774 |
| Irkutsk Region | 167,750 | 167,750 | 0 |
| Kemerovo Region | 544,000 | 544,000 | 0 |
| Novosibirsk Region | 35,075,079 | 11,534,017 | 23,541,062 |
| Omsk Region | 1,363,004 | 640,324 | 722,680 |
| Tomsk Region | 0 | 0 | 0 |
| Far Eastern Federal District | 15,974,600 | 15,439,198 | 535,402 |
| Republic of Sakha (Yakutia) | 0 | 0 | 0 |
| Kamchatka Territory | 231,903 | 231,903 | 0 |
| Primorskiy Territory | 6,192,608 | 5,888,331 | 304,277 |
| Khabarovsk Territory | 750,000 | 750,000 | 0 |
| Amur Region | 8,785,089 | 8,553,964 | 231,125 |
| Magadan Region | 0 | 0 | 0 |
| Sakhalin Region | 15,000 | 15,000 | 0 |
| Jewish Autonomous Region | 0 | 0 | 0 |
| Chukotka Autonomous Area | 0 | 0 | 0 |

Table 38.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.02.12**

thousand rubles

| | Total | in rubles | in foreign currency |
|---|---------------|---------------|---------------------|
| 1 | 2 | 3 | 4 |
| Central Federal District | 4,214,395,494 | 2,042,685,865 | 2,171,709,629 |
| Belgorod Region | 39,000 | 39,000 | 0 |
| Bryansk Region | 650,000 | 650,000 | 0 |
| Vladimir Region | 78,684 | 0 | 78,684 |
| Voronezh Region | 9,800 | 9,800 | 0 |
| Ivanovo Region | 1,863,954 | 1,863,954 | 0 |
| Kaluga Region | 30,000 | 30,000 | 0 |
| Kostroma Region | 5,717,175 | 5,717,175 | 0 |
| Kursk Region | 0 | 0 | 0 |
| Lipetsk Region | 1,221,670 | 1,221,670 | 0 |
| Moscow Region | 738,385 | 533,524 | 204,861 |
| Orel Region | 239,154 | 132,000 | 107,154 |
| Ryazan Region | 140,000 | 140,000 | 0 |
| Smolensk Region | 0 | 0 | 0 |
| Tambov Region | 0 | 0 | 0 |
| Tver Region | 0 | 0 | 0 |
| Tula Region | 249,000 | 249,000 | 0 |
| Yaroslavl Region | 54,487 | 54,487 | 0 |
| City of Moscow | 4,203,364,185 | 2,032,045,255 | 2,171,318,930 |
| North-Western Federal District | 77,652,139 | 51,516,232 | 26,135,907 |
| Republic of Karelia | 0 | 0 | 0 |
| Komi Republic | 0 | 0 | 0 |
| Akhangel'sk Region | 59,000 | 59,000 | 0 |
| Vologda Region | 534,036 | 382,988 | 151,048 |
| Kaliningrad Region | 193,793 | 193,793 | 0 |
| Leningrad Region | 20,000 | 20,000 | 0 |
| Murmansk Region | 49,030 | 23,000 | 26,030 |
| Novgorod Region | 0 | 0 | 0 |
| Pskov Region | 0 | 0 | 0 |
| St Petersburg | 76,796,280 | 50,837,451 | 25,958,829 |
| Southern Federal District | 7,897,822 | 5,401,662 | 2,496,160 |
| Republic of Adygeya | 0 | 0 | 0 |
| Republic of Kalmykia | 0 | 0 | 0 |
| Krasnodar Territory | 2,729,825 | 2,059,802 | 670,023 |
| Astrakhan Region | 351,515 | 320,000 | 31,515 |
| Volgograd Region | 950,000 | 950,000 | 0 |
| Rostov Region | 3,866,482 | 2,071,860 | 1,794,622 |
| North-Caucasian Federal District | 1,773,895 | 1,773,895 | 0 |
| Republik of Daghestan | 578,895 | 578,895 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 0 | 0 | 0 |
| Karachai-Cherkess Republic | 0 | 0 | 0 |
| Republic of North Ossetia - Alania | 965,000 | 965,000 | 0 |
| Chechen Republic | 0 | 0 | 0 |
| Stavropol Territory | 230,000 | 230,000 | 0 |
| Volga Federal District | 102,125,803 | 85,170,114 | 16,955,689 |
| Republic of Bashkortostan | 6,296,160 | 5,072,822 | 1,223,338 |
| Republic of Marii El | 0 | 0 | 0 |

| | | | |
|-------------------------------------|-------------------|-------------------|-------------------|
| Republic of Mordovia | 203,475 | 203,475 | 0 |
| Republic of Tatarstan | 34,249,935 | 20,521,325 | 13,728,610 |
| Udmurt Republic | 2,318,964 | 1,709,971 | 608,993 |
| Chuvash Republic | 297,565 | 297,565 | 0 |
| Perm Territory | 231,000 | 231,000 | 0 |
| Kirov Region | 257,631 | 257,631 | 0 |
| Nizhny Novgograd Region | 4,093,927 | 3,740,479 | 353,448 |
| Orenburg Region | 1,350,441 | 1,320,076 | 30,365 |
| Penza Region | 30,000 | 30,000 | 0 |
| Samara Region | 51,362,042 | 50,373,881 | 988,161 |
| Saratov Region | 659,712 | 636,938 | 22,774 |
| Ulyanovsk Region | 774,951 | 774,951 | 0 |
| Ural Federal District | 68,732,415 | 44,058,620 | 24,673,795 |
| Kurgan Region | 0 | 0 | 0 |
| Sverdlovsk Region | 15,398,549 | 11,118,287 | 4,280,262 |
| Tyumen Region | 50,393,291 | 30,433,759 | 19,959,532 |
| Chelyabinsk Region | 2,940,575 | 2,506,574 | 434,001 |
| Siberian Federal District | 7,077,528 | 4,577,131 | 2,500,397 |
| Republic of Altai | 150,000 | 150,000 | 0 |
| Republic of Buryatiya | 0 | 0 | 0 |
| Republic of Tuva | 0 | 0 | 0 |
| Republic of Khakassia | 0 | 0 | 0 |
| Altai Territory | 877,408 | 877,408 | 0 |
| Zabaykal Territory | 0 | 0 | 0 |
| Krasnoyarsk Territory | 560,581 | 512,556 | 48,025 |
| Irkutsk Region | 167,750 | 167,750 | 0 |
| Kemerovo Region | 544,216 | 544,216 | 0 |
| Novosibirsk Region | 3,280,214 | 1,676,877 | 1,603,337 |
| Omsk Region | 1,371,004 | 648,324 | 722,680 |
| Tomsk Region | 126,355 | 0 | 126,355 |
| Far Eastern Federal District | 15,694,600 | 15,159,198 | 535,402 |
| Republic of Sakha (Yakutia) | 0 | 0 | 0 |
| Kamchatka Territory | 231,903 | 231,903 | 0 |
| Primorskiy Territory | 6,200,608 | 5,896,331 | 304,277 |
| Khabarovsk Territory | 750,000 | 750,000 | 0 |
| Amur Region | 8,497,089 | 8,265,964 | 231,125 |
| Magadan Region | 0 | 0 | 0 |
| Sakhalin Region | 15,000 | 15,000 | 0 |
| Jewish Autonomous Region | 0 | 0 | 0 |
| Chukotka Autonomous Area | 0 | 0 | 0 |

Macprudential Indicators of the Banking Sector

Table 39

Some indicators of the banking sector financial soundness (percent)

| | 1/01/09 | 1/01/10 | 1/01/11 | 1/01/12 | 1/02/12 |
|---|---------|---------|---------|---------|---------|
| Own funds (capital) adequacy | | | | | |
| Ratio of own funds (capital) to risk-weighted assets | 16.8 | 20.9 | 18.1 | 14.7 | 14.9 |
| Ratio of core capital to risk-weighted assets | 10.6 | 13.2 | 11.4 | 9.3 | 9.3 |
| Ratio of risk-weighted assets to total assets | 64.9 | 60.6 | 59.6 | 58.8 | 58.7 |
| Credit risk | | | | | |
| Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹ | 3.8 | 9.5 | 8.2 | 6.6 | 6.7 |
| Loan loss provisions made as percent of total loans ¹ | 4.5 | 9.1 | 8.5 | 6.9 | 7.0 |
| Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1) | 2.2 | 1.5 | 1.8 | 1.4 | 1.4 |
| Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1) | 0.9 | 0.7 | 0.6 | 0.7 | 0.7 |
| Ratio of total large credit risks to own funds (capital) (N7) | 191.7 | 147.1 | 184.6 | 228.4 | 225.0 |
| Distribution of loans provided by credit institutions | | | | | |
| agriculture, hunting and forestry | 4.2 | 4.9 | 5.1 | 4.8 | 4.8 |
| mining | 3.3 | 3.9 | 3.6 | 2.9 | 2.9 |
| manufacturing | 14.4 | 15.7 | 16.0 | 15.2 | 15.4 |
| production and distribution of energy, gas and water | 1.9 | 2.4 | 2.6 | 2.9 | 3.0 |
| constructing | 6.1 | 6.2 | 5.9 | 5.6 | 5.5 |
| wholesale and retail trade, car and household appliance repair | 17.4 | 18.4 | 17.1 | 15.6 | 15.6 |
| transport and communication | 4.3 | 3.4 | 3.8 | 5.4 | 5.3 |
| other economic activities | 23.3 | 21.9 | 22.2 | 22.3 | 21.8 |
| individuals | 25.1 | 23.0 | 23.7 | 25.3 | 25.6 |
| of which | | | | | |
| mortgage loans | 6.6 | 6.5 | 6.6 | 6.7 | 6.7 |
| Geographical distribution of interbank loans and deposits² | | | | | |
| Russian Federation | 27.1 | 29.5 | 41.1 | 41.6 | 41.6 |
| United Kingdom | 29.1 | 21.7 | 21.4 | 20.2 | 19.4 |
| USA | 7.1 | 4.1 | 2.5 | 3.0 | 2.4 |
| Germany | 7.5 | 4.7 | 6.0 | 4.2 | 5.1 |
| Austria | 5.7 | 8.2 | 3.7 | 6.6 | 7.4 |
| France | 4.0 | 5.7 | 4.0 | 2.7 | 2.9 |
| Italy | 1.5 | 1.8 | 0.1 | 2.7 | 2.7 |
| Cyprus | 0.4 | 6.2 | 5.0 | 6.6 | 6.3 |
| Netherlands | 4.6 | 4.6 | 2.6 | 3.2 | 2.9 |
| Other | 13.1 | 13.4 | 13.6 | 9.0 | 9.2 |
| Liquidity | | | | | |
| Ratio of high liquid assets to total assets | 14.5 | 13.3 | 13.5 | 11.8 | 12.5 |
| Ratio of liquid assets to total assets | 25.9 | 28.0 | 26.8 | 23.9 | 23.4 |
| Ratio of high liquid assets to demand liabilities (N2) | 74.9 | 69.2 | 64.8 | 60.1 | 60.8 |
| Ratio of liquid assets to short-term liabilities (N3) | 92.1 | 102.4 | 94.3 | 81.6 | 83.7 |
| 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) | 75.5 | 73.4 | 77.6 | 82.0 | 82.2 |
| Ratio of clients' funds to total loans ³ | 84.6 | 99.9 | 109.5 | 105.3 | 103.0 |
| Market risk⁴ to total own funds (capital)⁵ | 23.2 | 49.6 | 48.6 | 49.7 | 48.2 |
| of which | | | | | |
| Interest rate risk | 16.4 | 37.5 | 36.7 | 33.8 | 33.0 |
| Equity position risk | 3.4 | 8.7 | 8.6 | 12.9 | 12.1 |
| Foreign exchange risk | 3.4 | 3.5 | 3.2 | 3.0 | 3.0 |
| Ratio of investments in shares of other legal entities to own funds (capital) (N12) | 1.5 | 2.1 | 2.2 | 4.2 | 4.0 |
| Banks' financial result over the reporting period (billion rubles) | | | | | |
| as percent of the banking sector assets ⁶ | 409.2 | 205.1 | 573.4 | 848.2 | 102.7 |
| as percent of the banking sector own funds (capital) ⁶ | 1.8 | 0.7 | 1.9 | 2.4 | 0.3 |
| | 13.3 | 4.9 | 12.5 | 17.6 | 2.1 |
| Return on assets⁷ | 1.8 | 0.7 | 1.9 | 2.4 | 2.4 |
| Return on equity⁷ | 13.3 | 4.9 | 12.5 | 17.6 | 18.0 |

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 |
| Reference data: own funds (capital) adequacy ratio as of 1.02.12, % | 14.9 | 19,2 ³ | | 45.8 | | 31.4 | | 116.4 | | 14.7 | |

¹Credit 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, 2011" 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 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|---------|---------|---------|---------|---------|
| Authorised capital of credit institutions, included in own funds' calculation, billion rubles | 1,173.1 | 1,201.0 | 1,208.9 | 1,282.0 | 1,283.1 |
| Banking sector own funds (capital), billion rubles | 4,620.6 | 4,732.3 | 4,888.4 | 5,242.1 | 5,276.1 |
| Ratio of authorised capital to own funds (capital) of credit institutions, percent | 25.4 | 25.4 | 24.7 | 24.5 | 24.3 |

Table 42

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

| Indicators | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|--|--------------|--------------|--------------|--------------|--------------|
| 1. Factors of own funds (capital) increase | 110.9 | 112.4 | 116.5 | 115.2 | 115.5 |
| 1.1. Authorised capital | 25.4 | 25.4 | 24.8 | 24.5 | 24.3 |
| 1.2. Issue income | 20.3 | 21.7 | 20.9 | 21.5 | 21.3 |
| 1.3. Credit institutions' profit and funds | 31.5 | 37.1 | 42.5 | 42.9 | 43.9 |
| 1.4. Subordinated loans | 29.7 | 24.3 | 24.4 | 22.7 | 22.2 |
| 1.5. Increase in value of property due to revaluation | 4.1 | 3.9 | 3.9 | 3.7 | 3.7 |
| 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 | 16.5 | 15.2 | 15.5 |
| 2.1. Losses | 2.3 | 1.1 | 1.8 | 1.7 | 2.0 |
| 2.2. Intangible assets | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 2.3. Treasury stocks (shares) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2.4. Sources of own funds (capital), created using improper assets | 0.0 | 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 | 0.4 | 0.2 | 0.3 |
| 2.6. Credit institutions' portfolio of shares | 7.1 | 10.0 | 13.5 | 12.4 | 12.3 |
| 2.7. Other factors | 0.7 | 0.6 | 0.7 | 0.7 | 0.7 |
| 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 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|----------|----------------------|----------|----------|----------|
| 1 st group of assets | 15.9 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2 nd group of assets | 36.4 | 612.1 | 739.4 | 829.7 | 859.5 |
| 3 rd group of assets | 496.4 | 86.2 | 118.9 | 146.7 | 147.3 |
| 4 th group of assets | 948.3 | 19,450.0 | 23,154.7 | 23,482.4 | 23,159.1 |
| 5 th group of assets | 16,332.4 | 13.3 | 1.4 | 0.6 | 0.7 |
| Risk-weighted assets of credit institutions | 17,829.4 | 20,161.7 | 24,014.3 | 24,459.4 | 24,166.6 |

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 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|---|----------|----------|----------|----------|----------|
| 1 | Banking sector own funds (capital), billion rubles | 4,620.6 | 4,732.3 | 4,888.4 | 5,242.1 | 5,276.1 |
| 2 | Risk-weighted assets, billion rubles | 22,145.0 | 26,164.3 | 32,251.1 | 35,758.8 | 35,484.8 |
| | Of which: | | | | | |
| | - the value of credit risk on balance sheet assets, billion rubles | 17,829.4 | 20,161.7 | 24,014.3 | 24,459.4 | 24,059.9 |
| | - risk-weighted claims on counterparties related to a bank (8957), billion rubles | 772.1 | 1,000.3 | 1,416.8 | 1,367.4 | 1,460.5 |
| | - the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles | 43.6 | 50.0 | 65.6 | 67.7 | 73.1 |
| | - the value of credit risk on contingent credit liabilities, billion rubles | 2,051.0 | 1,753.5 | 2,421.0 | 2,976.4 | 2,921.6 |
| | - the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹ | 63.0 | 109.3 | 143.6 | 303.7 | 181.3 |
| | - the value of operational risk, billion rubles | - | 1,007.5 | 1,950.7 | 1,959.0 | 1,960.2 |
| | - market risk, billion rubles | 1,385.9 | 2,081.9 | 2,239.1 | 2,377.7 | 2,313.4 |
| | - higher-risk transactions, billion rubles | - | - | - | 2,247.5 | 2,514.9 |
| 3 | Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), % | 20.9 | 18.1 | 15.2 | 14.7 | 14.9 |

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 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|------------------------------------|---------------|---|---------------|---|---------------|---|---------------|---|---------------|---|
| | 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 | 2 | 0.0 | 1 | 0.0 | 1 | 0.0 |
| From 10% to 12% | 21 | 3.5 | 53 | 6.4 | 110 | 22.9 | 107 | 34.3 | 105 | 14.1 |
| From 12% to 14% | 58 | 5.5 | 86 | 20.4 | 124 | 30.4 | 125 | 16.6 | 120 | 36.4 |
| 14% and more | 972 | 89.9 | 868 | 73.1 | 754 | 46.7 | 744 | 49.1 | 749 | 49.5 |
| Banking sector, total | 1058 | 100.0 | 1012 | 100.0 | 991 | 100.0 | 978 | 100.0 | 976 | 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 | 1/10/11 | 1/01/12 | 1/02/12 |
|--|--|---------|---------|---------|---------|---------|
| Loans | Standard | 42.5 | 45.5 | 50.7 | 53.4 | 53.6 |
| | Substandard | 38.0 | 34.7 | 30.8 | 29.4 | 29.1 |
| | Doubtful | 9.8 | 11.4 | 11.1 | 10.4 | 10.4 |
| | Problem | 3.5 | 2.9 | 3.0 | 2.7 | 2.7 |
| | Loss | 6.2 | 5.4 | 4.5 | 4.1 | 4.3 |
| Loan loss provision (LLP) | Estimated LLP | 11.9 | 11.0 | 9.8 | 9.1 | 9.2 |
| | Estimated LLP adjusted for collateral | 9.2 | 8.8 | 7.8 | 7.2 | 7.2 |
| | LLP made | 9.3 | 8.8 | 7.8 | 7.2 | 7.2 |
| | LLP made as percent of estimated LLP | 78.1 | 79.8 | 79.4 | 79.5 | 78.8 |
| | LLP made as percent of estimated LLP adjusted for collateral | 100.7 | 100.2 | 100.0 | 100.0 | 100.0 |
| Справочно: | | | | | | |
| Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P | | 14.8 | 15.9 | 16.3 | 14.7 | 14.5 |

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 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|---|-------------|-------|-------------|-------|-------------|-------|-------------|-------|-------------|-------|
| | 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 | 5,073.8 | 100.0 | 5,589.2 | 100.0 | 5,624.2 | 100.0 |
| of which: | | | | | | | | | | |
| 1.1. Loans to legal entities (except credit institutions) | 298.3 | 8.3 | 332.6 | 8.2 | 430.1 | 8.5 | 474.2 | 8.5 | 465.1 | 8.3 |
| 1.2. Loans to individuals | 3,297.1 | 91.7 | 3,732.2 | 91.8 | 4,643.7 | 91.5 | 5,115.1 | 91.5 | 5,159.1 | 91.7 |
| 1.3. Loans to credit institutions | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. Loans grouped into portfolios of homogeneous loans as a share of total loans | - | 17.7 | - | 17.9 | - | 18.7 | - | 19.2 | - | 19.4 |
| 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 | - | 6.3 | - | 5.7 | - | 5.8 |
| 4. Claims grouped into portfolios of homogeneous claims - total | 16.1 | 100.0 | 22.2 | 100.0 | 38.0 | 100.0 | 38.6 | 100.0 | 40.6 | 100.0 |
| of which: | | | | | | | | | | |
| 4.1. Portfolios of homogeneous claims on legal entities | 10.8 | 67.4 | 14.3 | 64.5 | 20.3 | 53.4 | 19.4 | 50.4 | 19.8 | 48.7 |
| 4.2. Portfolios of homogeneous claims on individuals | 5.2 | 32.6 | 7.9 | 35.5 | 17.7 | 46.6 | 19.1 | 49.6 | 20.8 | 51.3 |
| 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 | - | 29.3 | - | 28.0 | - | 27.5 |

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 1.02.12¹

| | 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 | 465,095.3 | 100.0 | 9,490.9 | 100.0 | 2.0 |
| of which by quality categories | | | | | |
| 1.1. Quality Category I | 9,983.0 | 2.1 | 0.0 | 0.0 | 0.0 |
| 1.2. Quality Category II | 445,899.8 | 95.9 | 4,180.0 | 44.0 | 0.9 |
| 1.3. Quality Category III | 1,715.1 | 0.4 | 216.0 | 2.3 | 12.6 |
| 1.4. Quality Category IV | 2,044.0 | 0.4 | 583.0 | 6.1 | 28.5 |
| 1.5. Quality Category V | 5,405.5 | 1.2 | 4,511.2 | 47.5 | 83.5 |
| 2. Loans to credit institutions grouped into portfolios of homogeneous loans - total | 0.35 | 100.0 | 0.00 | 100.0 | 0.9 |
| of which by quality categories | | | | | |
| 2.1. Quality Category I | 0.00 | 0.0 | 0.00 | 0.0 | 0.0 |
| 2.2. Quality Category II | 0.35 | 99.2 | 0.00 | 33.3 | 0.3 |
| 2.3. Quality Category III | 0.00 | 0.0 | 0.00 | 0.0 | 0.0 |
| 2.4. Quality Category IV | 0.00 | 0.9 | 0.00 | 66.7 | 66.7 |
| 2.5. Quality Category V | 0.00 | 0.0 | 0.00 | 0.0 | 0.0 |
| 3. Loans to legal entities grouped into portfolios of homogeneous loans - total | 465,095.6 | | 9,490.9 | | 2.0 |
| 4. Homogeneous claims grouped into portfolios - total | 19,765.5 | 100.0 | 5,391.4 | 100.0 | 27.3 |
| of which by quality categories | | | | | |
| 4.1. Quality Category I | 8,405.7 | 42.5 | 0.0 | 0.0 | 0.0 |
| 4.2. Quality Category II | 4,470.2 | 22.6 | 74.7 | 1.4 | 1.7 |
| 4.3. Quality Category III | 1614.4 | 8.2 | 87.5 | 1.6 | 5.4 |
| 4.4. Quality Category IV | 40.2 | 0.2 | 11.3 | 0.2 | 28.2 |
| 4.5. Quality Category V | 5235.1 | 26.5 | 5217.9 | 96.8 | 99.7 |
| 5. Claims for interest payments - total | 2,998.2 | 100.0 | 767.6 | 100.0 | 25.6 |
| of which | | | | | |
| 5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20% | 794.0 | 26.5 | 730.9 | 95.2 | 92.1 |

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 1.02.12¹

| | 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 | 5,159,134.9 | 100.0 | 318,786.1 | 100.0 | 6.2 |
| 1.1. by type of loans: | | | | | |
| 1.1.1. loans for residential real estate purchase (except mortgage), total | 338,624.6 | 6.6 | 12,607.4 | 4.0 | 3.7 |
| 1.1.2. residential real estate (mortgage) loans, total | 1,213,022.0 | 23.5 | 38,636.0 | 12.1 | 3.2 |
| 1.1.3. car loans, total | 607,681.9 | 11.8 | 37,916.9 | 11.9 | 6.2 |
| 1.1.4. other consumer loans, total | 2,971,685.3 | 57.6 | 228,689.8 | 71.7 | 7.7 |
| 1.2. by duration of past dues | | | | | |
| 1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ² | 2,268,922.6 | 44.0 | 28,509.8 | 8.9 | 1.3 |
| 1.2.2. a portfolio of loans without overdue payments | 2,419,967.6 | 46.9 | 26,752.5 | 8.4 | 1.1 |
| 1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days | 94,423.0 | 1.8 | 3,910.0 | 1.2 | 4.1 |
| 1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days | 54,412.3 | 1.1 | 14,627.7 | 4.6 | 26.9 |
| 1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days | 39,032.0 | 0.8 | 21,486.3 | 6.7 | 55.0 |
| 1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days | 254,256.3 | 4.9 | 222,563.8 | 69.8 | 87.5 |
| 1.3. classified into the following loan quality categories: | | | | | |
| 1.3.1. Quality category II | 4,758,155.8 | 92.2 | 51,472.4 | 16.1 | 1.1 |
| 1.3.2. Quality category III | 76,986.8 | 1.5 | 8,972.0 | 2.8 | 11.7 |
| 1.3.3. Quality category IV | 46,759.5 | 0.9 | 19,470.0 | 6.1 | 41.6 |
| 1.3.4. Quality category V | 277,232.8 | 5.4 | 238,871.6 | 74.9 | 86.2 |
| 2. Claims grouped into portfolios of homogeneous claims - total | 20,802.6 | 100.0 | 5,747.2 | 100.0 | 27.6 |
| of which by quality categories | | | | | |
| 2.1. Quality category I | 138.6 | 0.7 | 0.0 | 0.0 | 0.0 |
| 2.2. Quality category II | 14,225.1 | 68.4 | 164.7 | 2.9 | 1.2 |
| 2.3. Quality category III | 428.3 | 2.1 | 62.3 | 1.1 | 14.6 |
| 2.4. Quality category IV | 243.6 | 1.2 | 94.2 | 1.6 | 38.7 |
| 2.5. Quality category V | 5766.9 | 27.7 | 5426.1 | 94.4 | 94.1 |
| 3. Claims for interest payments - total | 68,863.2 | 100.0 | 23,250.6 | 100.0 | 33.8 |
| of which | | | | | |
| 3.1. Claims for interest payments on homogeneous claims and loans with provision over 20% | 26,521.7 | 38.5 | 21,857.8 | 94.0 | 82.4 |

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 | 1/10/11 | 1/01/12 | 1/02/12 | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
| Substandard | 10.2 | 8.9 | 8.1 | 8.3 | 8.0 | 2.5 | 2.3 | 2.0 | 2.1 | 2.0 |
| Doubtful | 17.3 | 19.9 | 22.8 | 22.9 | 22.1 | 16.4 | 15.3 | 16.1 | 15.9 | 15.4 |
| Problem | 16.2 | 15.0 | 16.4 | 16.3 | 16.5 | 43.0 | 45.0 | 42.9 | 44.3 | 44.7 |
| Loss | 56.3 | 56.2 | 52.7 | 52.4 | 53.4 | 84.7 | 90.8 | 91.8 | 91.5 | 90.7 |

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 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|---------------|---------------|---------------|---------------|---------------|
| Overdue claims on loans, deposits and other placements, billion rubles | 1014.7 | 1035.9 | 1161.8 | 1133.0 | 1156.6 |
| Of which | | | | | |
| - among 20 largest-asset credit institutions, billion rubles | 652.7 | 730.0 | 865.1 | 845.7 | 865.2 |
| Share of overdue claims in loans, deposits and other placements of the banking sector, percent | 5.1 | 4.7 | 4.4 | 3.9 | 4.1 |
| Overdue claims in rubles | | | | | |
| - billion rubles | 835.1 | 886.2 | 1005.6 | 994.1 | 1022.6 |
| - as percent of total loans, deposits and other placements in rubles | 6.0 | 5.5 | 5.2 | 4.7 | 4.8 |
| Overdue claims in foreign currency | | | | | |
| - billion rubles | 179.6 | 149.7 | 156.3 | 138.9 | 134.0 |
| - as percent of total loans, deposits and other placements in foreign currency | 3.0 | 2.5 | 2.2 | 1.9 | 1.9 |
| - dollar equivalent, billion \$ | 5.9 | 4.9 | 4.9 | 4.3 | 4.4 |
| Overdue claims on loans and other placements with non-financial institutions | 762.5 | 743.4 | 838.2 | 822.6 | 840.5 |
| Share of overdue claims in total volume of loans and other placements with non-financial institutions | 6.1 | 5.3 | 5.0 | 4.6 | 4.8 |
| Overdue claims on loans and other funds provided to individuals | 243.0 | 282.3 | 301.2 | 291.1 | 295.7 |
| Share of overdue claims in total volume of loans and other placements with individuals | 6.8 | 6.9 | 5.9 | 5.2 | 5.3 |

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 | 1/10/11 | 1/01/12 | 1/02/12 | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
| No overdue claims | 138 | 142 | 129 | 134 | 128 | 1.4 | 1.9 | 1.8 | 1.9 | 1.7 |
| Less than 5% | 574 | 565 | 623 | 638 | 630 | 74.8 | 70.4 | 77.1 | 79.8 | 80.0 |
| From 5 to 10% | 202 | 187 | 145 | 110 | 122 | 14.5 | 23.2 | 15.6 | 13.4 | 13.3 |
| From 10 to 15% | 70 | 42 | 31 | 35 | 30 | 6.6 | 3.7 | 1.5 | 0.8 | 0.9 |
| From 15 to 20% | 16 | 20 | 12 | 10 | 13 | 1.0 | 0.3 | 0.2 | 3.4 | 0.2 |
| From 20 to 60% | 19 | 13 | 9 | 7 | 10 | 1.4 | 0.4 | 3.4 | 0.4 | 3.6 |
| From 60 to 90% | 1 | 4 | 1 | 2 | 2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 90% and more | 0 | 0 | 1 | 0 | 0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| No loans, deposits and other placements | 38 | 39 | 40 | 42 | 41 | 0.3 | 0.1 | 0.5 | 0.3 | 0.3 |

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

| Indicators | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|--|---------|---------|----------|----------|----------|
| Large credit risks of the banking sector total, bln rubles | 6,797.9 | 8,736.3 | 10,856.3 | 11,971.6 | 11,871.6 |
| Share of large credit risks in the banking sector assets, % | 23.1 | 25.8 | 28.2 | 28.8 | 28.8 |

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

| | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|--|---------|---------|---------|---------|---------|
| Volume of large loans, billion rubles | 4,688.8 | 5,323.9 | 5,899.2 | 6,207.7 | 6,106.4 |
| of which: | | | | | |
| Volume of secured loans , billion rubles | 1,524.2 | 1,586.4 | 1,516.1 | 1,442.8 | 1,435.3 |
| Volume of I quality category collateral, billion rubles | 569.0 | 500.0 | 340.4 | 324.8 | 316.0 |
| of which: | | | | | |
| collateral of quoted securities issued by legal entities, billion rubles | 170.6 | 98.6 | 18.3 | 14.9 | 17.2 |
| Volume of II quality category collateral, billion rubles | 1,107.1 | 1,429.2 | 1,320.3 | 1,285.6 | 1,372.8 |
| of which: | | | | | |
| collateral of securities, issued by legal entities, billion rubles | 160.4 | 589.9 | 384.3 | 290.0 | 314.4 |
| collateral of proprietary rights (claims), billion rubles | 508.7 | 430.3 | 471.2 | 491.8 | 496.2 |

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. This form has been in operation since reporting on 1.02.09.

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 | | 9 months of 2011 | | 2009 | | 2010 | | 9 months of 2011 | | 2009 | | 2010 | | 9 months of 2011 | | 9 months of 2009 | 9 months of 2010 | 9 months of 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 | 65.7 | 64.8 | 169.0 | 173.3 | 160.9 | 190.4 | 195.7 | 213.2 | 43.2 | 38.1 | 37.9 | 34.3 | 32.5 | 33.9 | 3.6 | 6.9 | 8.1 |
| Agriculture, hunting and forestry | 42.4 | 43.3 | 44.2 | 44.3 | 43.9 | 43.1 | 171.5 | 175.2 | 179.0 | 179.5 | 190.6 | 175.6 | 59.5 | 60.6 | 65.3 | 67.6 | 63.3 | 68.9 | 5.4 | 3.9 | 5.0 |
| Mining | 75.8 | 76.0 | 77.0 | 77.2 | 77.3 | 77.5 | 295.3 | 297.4 | 294.8 | 340.3 | 339.0 | 385.3 | 31.7 | 21.6 | 22.3 | 15.7 | 15.3 | 11.9 | 3.9 | 6.1 | 9.4 |
| Manufacturing | 47.0 | 47.7 | 44.6 | 46.2 | 46.0 | 44.5 | 135.4 | 139.3 | 127.6 | 149.7 | 149.7 | 159.1 | 52.4 | 51.3 | 52.4 | 46.7 | 44.1 | 47.3 | 3.5 | 8.2 | 7.0 |
| Production and distribution of energy, gas and water | 76.8 | 75.3 | 64.2 | 65.4 | 67.0 | 62.6 | 148.1 | 142.5 | 80.9 | 84.0 | 92.4 | 98.1 | 38.3 | 34.2 | 39.0 | 37.7 | 41.8 | 44.9 | 1.8 | 3.5 | 2.6 |
| Construction | 24.9 | 25.7 | 20.0 | 21.6 | 23.1 | 23.9 | 104.2 | 105.7 | 96.2 | 104.1 | 114.8 | 113.6 | 32.9 | 29.6 | 17.0 | 22.0 | 20.8 | 23.8 | 1.8 | 2.4 | 3.5 |
| Wholesale and retail trade, car and household appliance repair | 29.3 | 30.3 | 36.5 | 45.9 | 37.9 | 38.3 | 122.2 | 129.4 | 116.0 | 164.8 | 157.4 | 139.4 | 46.0 | 46.8 | 39.2 | 49.4 | 44.4 | 48.1 | 1.8 | 3.7 | 9.6 |
| Transport and communication | 47.1 | 52.6 | 62.1 | 63.5 | 66.8 | 66.6 | 78.0 | 84.4 | 126.8 | 127.7 | 131.7 | 172.4 | 48.0 | 38.3 | 45.1 | 48.5 | 45.4 | 49.3 | 5.5 | 12.4 | 10.2 |

* 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 | | 1/10/11 | | 1/01/12 | | 1/02/12 | |
|---|---|------------------------|---|------------------------|---|------------------------|---|------------------------|---|------------------------|
| | 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 | 49.9 | 100.0 | 49.7 | 100.0 | 48.2 | 100.0 |
| Of which | | | | | | | | | | |
| - interest rate risk (IRR) | 37.5 | 75.5 | 36.7 | 75.6 | 35.8 | 71.8 | 33.8 | 68.0 | 33.0 | 68.6 |
| - equity position risk (EPR) | 8.7 | 17.5 | 8.6 | 17.8 | 10.4 | 20.8 | 12.9 | 26.0 | 12.1 | 25.1 |
| - foreign exchange risk (FER) | 3.5 | 7.0 | 3.2 | 6.6 | 3.7 | 7.4 | 3.0 | 6.0 | 3.0 | 6.3 |
| Reference data: | | | | | | | | | | |
| Number of credit institutions ¹ | 656 | | 641 | | 636 | | 621 | | 617 | |
| Share of credit institutions' assets ¹ in total banking sector assets, % | 62.8 | | 90.9 | | 92.4 | | 92.3 | | 92.1 | |

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 | 1/10/11 | 1/01/12 | 1/02/12 |
|--|---------|---------|---------|---------|---------|
| Share of assets in foreign currency in total assets, % | 27.6 | 24.1 | 24.5 | 23.3 | 23.2 |
| of which: | | | | | |
| - 20 largest-asset credit institutions | 28.7 | 25.6 | 26.5 | 25.2 | 25.2 |
| Share of liabilities in foreign currency in total liabilities, % | 25.3 | 22.7 | 22.6 | 21.5 | 21.5 |
| of which: | | | | | |
| - 20 largest-asset credit institutions | 26.0 | 24.1 | 24.5 | 23.2 | 23.1 |
| Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p. | 2.4 | 1.3 | 1.9 | 1.8 | 1.7 |
| of which: | | | | | |
| - 20 largest-asset credit institutions | 2.7 | 1.6 | 2.0 | 1.9 | 2.0 |

Table 58

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

| | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|---------|---------|---------|---------|---------|
| Balance sheet positions | | | | | |
| Claims, bln rubles | 8,128.8 | 8,143.6 | 9,406.9 | 9,688.9 | 9,539.9 |
| Liabilities, bln rubles | 7,436.5 | 7,690.0 | 8,676.0 | 8,955.6 | 8,827.4 |
| Net balance sheet position, bln rubles | 692.4 | 453.6 | 730.9 | 733.4 | 712.4 |
| Net balance sheet position to own funds (capital), % ¹ | 15.0 | 9.6 | 15.0 | 14.0 | 13.5 |
| Off-balance sheet positions ² | | | | | |
| Claims, bln rubles | 3,070.2 | 3,485.7 | 5,731.3 | 5,228.6 | 5,809.3 |
| Liabilities, bln rubles | 3,128.1 | 3,396.1 | 5,876.3 | 5,398.4 | 5,904.2 |
| Net balance sheet position, bln rubles | -57.9 | 89.6 | -145.0 | -169.8 | -94.8 |
| Net balance sheet position to own funds (capital), % ¹ | -1.3 | 1.9 | -3.0 | -3.2 | -1.8 |

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

| | 2009 | | | | 2010 | | | | 2011 г. | | | |
|--|------|-----|-----|-----|------|-----|-----|-----|---------|-----|-----|------|
| | I | II | III | IV | I | II | III | IV | I | II | III | IV |
| Number of credit institutions that exceeded the OFXP limits | 23 | 6 | 7 | 6 | 5 | 4 | 6 | 6 | 6 | 4 | 5 | 5 |
| Of which: | | | | | | | | | | | | |
| - 20 largest-asset credit institutions | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 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 | 1.0 | 1.2 | 0.5 | 0.5 | 2.2 | 0.7 | 0.8 | 0.2 | 0.2 | 0.1 | 3.4 | 0.03 |
| - On 20 largest-asset credit institutions | 0.0 | 1.0 | 0.0 | 0.0 | 2.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 4.4 | 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 |
| 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 |

Table 61

Open currency positions of the banking sector by currencies as of 1.02.12

| 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 | 351 | -57.0 | -1.6 | 273.5 | -330.5 |
| long | 549 | 33.9 | 2.0 | 141.0 | -107.1 |
| EUR | | | | | |
| short | 343 | -14.8 | -0.5 | -42.6 | 27.8 |
| long | 549 | 14.2 | 0.7 | -104.2 | 118.4 |
| GBP | | | | | |
| short | 73 | -3.2 | -0.3 | -3.7 | 0.6 |
| long | 287 | 6.4 | 0.2 | 1.5 | 4.9 |

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 | 1/10/11 | 1/01/12 | 1/02/12 |
|---|---------|---------|---------|---------|---------|
| Liquid assets with maturity in excess of 1 year, as percent of total liquid assets | 18.0 | 27.3 | 26.2 | 28.5 | 26.8 |
| Liabilities with maturity in excess of 1 year, as percent of total liabilities | 23.0 | 24.5 | 24.4 | 24.1 | 22.8 |
| A measure of using short-term liabilities to fund long-term liquid assets, percent ² | -14.5 | -7.8 | -7.7 | -4.7 | -4.0 |

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

² 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 | 1/10/11 | 1/01/12 | 1/02/12 | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
| Less than 0 | 611 | 594 | 596 | 608 | 598 | 92.8 | 61.5 | 88.3 | 51.5 | 59.0 |
| From 0 to 20 | 407 | 365 | 340 | 316 | 326 | 6.9 | 36.7 | 10.3 | 47.1 | 40.3 |
| More than 20 | 40 | 53 | 55 | 54 | 52 | 0.3 | 1.8 | 1.4 | 1.4 | 0.7 |
| Data not available | 0 | 0 | 0 | 0 | 0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 1058 | 1012 | 991 | 978 | 976 | 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 | 1/10/11 | 1/01/12 | 1/02/12 |
|--|---------|---------|---------|---------|---------|
| Liquid assets with maturity up to 30 days, as percent of liquid assets | 59.9 | 48.5 | 50.2 | 48.0 | 50.6 |
| Liabilities with maturity up to 30 days, as percent of total liabilities | 41.9 | 42.0 | 43.3 | 43.0 | 44.7 |
| 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 | 17.6 | 19.9 | 16.8 |

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 | 1/10/11 | 1/01/12 | 1/02/12 | 1/01/10 | 1/01/11 | 1/10/11 | 1/01/12 | 1/02/12 |
| Less than 0 | 485 | 455 | 389 | 446 | 430 | 31.9 | 21.7 | 23.3 | 25.6 | 24.9 |
| From 0 to 20 | 243 | 250 | 226 | 208 | 226 | 48.8 | 20.4 | 14.8 | 12.3 | 19.8 |
| More than 20 | 330 | 307 | 376 | 324 | 320 | 19.4 | 57.9 | 61.9 | 62.1 | 55.3 |
| Data not available | 0 | 0 | 0 | 0 | 0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 1058 | 1012 | 991 | 978 | 976 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |