

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"

№ 112 february 2012

Table of Contents	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-38.2
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		1/01/07	1/01/08	1/01/09	1/01/10	1/01/11
1.	Banking sector assets (billion rubles)	13,963.5	20,125.1	28,022.3	29,430.0	33,804.6
	as % of GDP	51.9	60.5	67.9	75.9	75.2
2.	Banking sector own funds (capital) (billion rubles)	1,692.7	2,671.5	3,811.1	4,620.6	4,732.3
	as % of GDP	6.3	8.0	9.2	11.9	10.5
	as % of the banking sector assets	12.1	13.3	13.6	15.7	14.0
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	8,030.5	12,287.1	16,526.9	16,115.5	18,147.7
	as % of GDP	29.8	37.0	40.0	41.5	40.4
	as % of the banking sector assets	57.5	61.1	59.0	54.8	53.7
	of which:					
	loans and other placements with individuals, including overdue claims (billion rubles)	1,882.7	2,971.1	4,017.2	3,573.8	4,084.8
	as % of GDP	7.0	8.9	9.7	9.2	9.1
	as % of the banking sector assets	13.5	14.8	14.3	12.1	12.1
	as % of income of the population	10.9	13.9	15.9	12.6	12.8
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	364.2	543.6	694.1	544.3	586.5
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	9.6	10.4	11.1	9.4	8.9
4.	Securities acquired by credit institutions (billion rubles) ¹	1,745.4	2,250.6	2,365.2	4,309.4	5,829.0
	as % of GDP	6.5	6.8	5.7	11.1	13.0
	as % of the banking sector assets	12.5	11.2	8.4	14.6	17.2
5.	Individual deposits (billion rubles)	3,809.7	5,159.2	5,907.0	7,485.0	9,818.0
	as % of GDP	14.2	15.5	14.3	19.3	21.8
	as % of the banking sector liabilities ²	27.3	25.6	21.1	25.4	29.0
	as % of income of the population	22.0	24.2	23.4	26.3	30.8
6.	Funds raised from organisations (billion rubles) ³	4,790.3	7,053.1	8,774.6	9,557.2	11,126.9
	as % of GDP	17.8	21.2	21.3	24.6	24.8
	as % of the banking sector liabilities ²	34.3	35.0	31.3	32.5	32.9
Reference data						
Indicator (billion rubles)		1/01/07	1/01/08	1/01/09	1/01/10	1/01/11
Gross Domestic Product		26,917.2	33,247.5	41,276.8	38,786.4	44,939.2
Fixed capital investment of organisations of all forms of ownership (except small businesses)		3,809.0	5,214.0	6,272.1	5,769.8	6,617.0
Income of the population		17,290.1	21,311.5	25,231.6	28,452.3	31,915.8

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
1/02/10	-0.8	-1.9	0.4	20.5	-0.3	-6.5	-0.8	-12.2	0.2	22.7	-1.4	4.1
1/03/10	-0.4	-0.4	-0.5	19.0	-0.7	-6.8	-0.6	-11.2	2.3	23.4	-0.9	4.8
1/04/10	0.7	2.7	-0.3	17.9	0.0	-5.3	0.3	-8.7	1.6	25.8	2.7	9.8
1/05/10	1.0	5.4	-0.1	9.6	0.9	-4.9	1.0	-6.3	3.1	27.7	0.7	11.1
1/06/10	0.5	8.5	-3.2	6.6	1.9	-1.6	1.2	-3.3	1.7	29.4	2.0	12.5
1/07/10	2.3	9.5	0.5	8.0	2.1	1.6	1.6	-0.7	3.2	30.0	1.0	9.1
1/08/10	0.6	10.0	1.3	7.4	0.3	2.1	1.6	1.3	2.1	30.3	-0.9	8.9
1/09/10	1.1	9.3	1.2	9.3	1.2	3.3	2.0	4.0	1.2	30.8	1.8	9.4
1/10/10	2.5	12.6	-0.1	2.6	2.9	7.2	1.8	7.0	1.8	32.4	2.8	10.5
1/11/10	0.6	14.0	0.7	0.2	0.5	8.2	1.7	9.6	2.3	33.5	-1.5	11.3
1/12/10	2.4	13.9	1.1	0.4	1.6	9.5	1.5	11.5	1.9	32.2	3.9	12.7
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
Reference data:												
Increase from the beginning of the current year	23.1		10.8		26.0		35.9		20.9		25.8	
Increase over the same period of the previous year	14.9		2.4		12.1		14.3		31.2		16.4	

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	1/12/11	1/01/12
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1123	1117	1112
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	991	982	978
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	0
Credit institutions with their banking licenses being revoked (cancelled)	119	132	131	135	134
Credit institutions licensed to conduct operations in foreign currency	701	677	670	665	661
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		1/12/11		1/01/12	
	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	573	58.4	572	58.5
of which the City of Moscow and Moscow Region	535	50.6	525	51.9	514	51.9	513	52.2	512	52.4
North-Western	75	7.1	71	7.0	70	7.1	69	7.0	69	7.1
Southern	113	10.7	47	4.6	46	4.6	45	4.6	45	4.6
North-Caucasian			57	5.6	56	5.7	56	5.7	56	5.7
Volga	125	11.8	118	11.7	114	11.5	112	11.4	111	11.3
Ural	54	5.1	51	5.0	48	4.8	46	4.7	45	4.6
Siberian	62	5.9	56	5.5	57	5.8	55	5.6	54	5.5
Far Eastern	31	2.9	27	2.7	26	2.6	26	2.6	26	2.7
Russian Federation	1058	100.0	1012	100.0	991	100.0	982	100.0	978	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		
	1/01/10	1/01/11	1/01/12	1/01/10	1/01/11	1/01/12	1/01/10	1/01/11	1/01/12	1/01/10	1/01/11	1/01/12	1/01/10	1/01/11	1/01/12	1/01/10	1/01/11	1/01/12
Central	598	585	572	159	119	120	528	484	463	70	69	67	18	18	18	17	17	16
of which the City of Moscow and Moscow Region ¹	535	525	512	131	101	104	134	127	131	20	20	21	16	16	16	4	4	5
North-Western	75	71	69	29	25	12	357	342	306	343	356	378	2	2	2	11	12	11
Southern	113	47	45	100	22	20	384	284	282	180	412	434	5	2	2	12	10	10
North-Caucasian		57	56		74	81		99	96		76	70	0	3	4	0	3	3
Volga	125	118	111	132	102	99	562	526	520	219	239	248	6	6	6	18	18	19
Ural	54	51	45	120	112	98	246	224	227	141	137	159	4	4	4	8	8	8
Siberian	62	56	54	38	28	26	356	338	321	356	402	401	2	2	2	11	12	11
Far Eastern	31	27	26	23	12	8	149	135	128	276	346	376	1	1	1	5	5	5
Russian Federation	1058	1012	978	601	494	464	2582	2432	2343	156	161	162	39	38	38	81	83	83

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1/01/10		1/01/11		1/10/11		1/12/11		1/01/12	
	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	19,784,371	49.6	20,804,718	50.0
From 6 to 20	6,018,106	20.4	7,051,684	20.9	8,122,738	21.1	8,223,701	20.6	8,413,454	20.2
From 21 to 50	3,572,615	12.1	3,931,248	11.6	4,316,085	11.2	4,491,066	11.3	4,564,408	11.0
From 51 to 200	3,920,972	13.3	4,616,510	13.7	4,985,761	13.0	5,091,196	12.8	5,389,002	13.0
From 201 to 500	1,382,703	4.7	1,584,615	4.7	1,737,274	4.5	1,787,416	4.5	1,916,580	4.6
From 501	442,642	1.5	481,445	1.4	503,043	1.3	502,239	1.3	539,359	1.3
Total	29,430,025	100.0	33,804,628	100.0	38,442,803	100.0	39,879,990	100.0	41,627,520	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	1/12/11	1/01/12
Central	55.3	54.9	55.3	55.9	56.3
of which the City of Moscow and Moscow Region	55.7	55.3	55.7	56.4	56.8
North-Western	70.6	71.9	66.7	70.1	68.7
Southern	52.9	69.0	68.2	68.5	68.6
North-Caucasian		45.5	45.7	45.2	43.4
Volga	45.0	43.4	44.8	45.4	44.8
Ural	57.0	60.2	64.9	65.7	66.5
Siberian	81.4	78.7	75.8	75.7	75.1
Far Eastern	65.1	72.6	73.7	74.5	74.8
Russian Federation	47.9	47.7	48.8	49.6	50.0

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.01.12)

Groups of credit institutions ranged by assets as of 1.01.11		Number of credit institutions as of 1.01.11	Groups as of 1.01.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14						1
3	From 21 to 50	30		1	23	5				1
4	From 51 to 200	150			7	131	7		2	3
5	From 201 to 500	300				13	258	19	5	5
6	From 501	512				1	35	453	15	8
Became operating after 1.01.11								5		
Total over the period									22	18
Total as of 1.01.11¹		1012								
Total as of 1.01.12¹		978	5	15	30	150	300	478		

	- 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	1/12/11	1/01/12
Credit institutions with foreign participation over 50%					
Assets	18.3	18.0	17.8	17.4	16.9
Own funds (capital)	17.0	19.1	17.9	17.9	17.6
Correspondent accounts with non-resident banks	15.6	20.3	12.7	14.5	14.3
Loans and other placements with non-financial organisations	14.8	15.1	14.9	14.2	14.0
Loans and other placements with individuals	25.1	25.7	22.3	22.0	22.0
Loans, deposits and other placements with credit institutions	31.7	25.1	32.7	31.3	30.0
Individual deposits	12.0	11.5	11.1	11.2	11.4
Funds raised from organisations ¹	18.5	17.6	18.7	18.6	17.4
Profit (loss) of the current year	29.8	20.7	16.7	17.7	17.4
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	10.3	10.0
Own funds (capital)	11.0	12.1	11.3	11.3	11.1
Correspondent accounts with non-resident banks	9.0	9.2	6.4	8.2	6.9
Loans and other placements with non-financial organisations	9.1	9.2	8.8	8.5	8.3
Loans and other placements with individuals	15.6	14.9	10.9	10.7	10.7
Loans, deposits and other placements with credit institutions	23.8	20.0	26.6	24.4	24.2
Individual deposits	6.2	5.3	5.0	5.2	5.4
Funds raised from organisations ¹	11.1	11.0	11.7	11.5	10.7
Profit (loss) of the current year	27.4	15.1	11.3	12.1	12.0
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		1/12/11		1/01/12	
	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	1732.2	4.3	1852.4	4.5
Own funds (capital)	70.3	1.5	105.4	2.2	142.4	2.9	146.2	2.9	249.7	4.8
Loans and other placements with non-financial organisations	267.5	2.1	300.0	2.1	683.5	4.1	696.6	4.0	680.0	3.8
of which overdue claims	91.4	12.0	24.3	3.3	135.8	16.2	152.5	18.1	163.4	19.9
Loans and other placements with individuals	71.9	2.0	70.8	1.7	133.1	2.6	127.9	2.4	129.3	2.3
of which overdue claims	10.3	4.2	8.9	3.2	19.8	6.6	20.1	6.8	19.5	6.7
Individual deposits	125.9	1.7	164.5	1.7	283.2	2.6	282.8	2.6	303.2	2.6
Funds raised from organisations	319.8	3.3	335.2	3.0	902.2	6.8	853.3	6.3	799.6	5.7
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	1/12/11	1/01/12
1.	Money, precious metals and gemstones	795.8	912.6	890.9	926.3	1,225.6
1.1.	of which: money	747.0	862.4	799.8	826.6	1,125.0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1,755.2	1,809.0	1,333.1	1,329.3	1,747.4
3.	Correspondent accounts with credit institutions	839.2	853.6	885.6	970.3	1,000.6
3.1.	of which: Correspondent accounts with correspondent credit institutions	171.7	164.3	185.1	191.0	227.4
3.2.	Correspondent accounts with non-resident banks	667.6	689.3	700.6	779.3	773.1
4.	Securities acquired by credit institutions, total	4,309.4	5,829.0	6,160.8	6,078.2	6,211.7
4.1.	of which Debt securities	3,379.1	4,419.9	4,684.0	4,635.8	4,676.2
4.2.	Shares	411.8	710.9	815.9	809.1	914.4
4.3.	Discounted promissory notes	234.0	330.0	265.5	247.9	233.9
4.4.	Shares in associates and subsidiaries	284.5	368.2	395.4	385.4	387.3
5.	Other participation in authorised capital	72.6	132.1	290.1	291.3	291.9
6.	Loans, total	19,878.4	22,166.7	26,635.3	27,945.4	28,737.0
6.1.	of which: Loans, deposits and other placements	19,847.1	22,140.2	26,593.7	27,900.2	28,699.2
	of which overdue claims	1,014.7	1,035.9	1,161.8	1,162.1	1,133.0
6.1.1.	of which: Loans and other placements with non-financial organisations	12,541.7	14,062.9	16,682.7	17,458.5	17,715.3
	of which overdue claims	762.5	743.4	838.2	843.6	822.6
6.1.2.	Loans and other placements with individuals	3,573.8	4,084.8	5,065.1	5,336.0	5,550.9
	of which overdue claims	243.0	282.3	301.2	296.6	291.1
6.1.3.	Loans, deposits and other placements with credit institutions	2,725.9	2,921.1	3,633.5	3,856.6	3,958.0
	of which overdue claims	1.9	4.6	5.0	5.1	5.1
7.	Fixed assets (tangible and intangible) and inventories	790.7	864.6	914.7	937.1	973.8
8.	Allocation of profit	71.4	132.1	138.7	156.4	173.2
8.1.	of which income tax	68.4	122.7	125.8	142.4	155.4
9.	Other assets, total	917.4	1,105.0	1,193.6	1,245.6	1,266.4
9.1.	of which: Float	434.3	524.6	524.2	534.8	589.8
9.2.	Receivables	125.8	154.5	179.8	189.5	181.0
9.3.	Deferred expenses	74.4	77.9	79.1	78.4	94.3
Banking sector assets		29,430.0	33,804.6	38,442.8	39,880.0	41,627.5

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
1.	Funds and profit of credit institutions	3,766.4	4,339.1	4,553.7	4,726.0	4,963.0
	Of which:					
1.1.	Funds of credit institutions	2,432.8	2,599.6	2,534.3	2,574.1	2,719.9
1.2.	Profit (losses), including financial result of the previous year	1,333.5	1,739.5	2,019.4	2,151.9	2,243.1
	Of which:					
1.2.1.	Profit (losses) of the current year	205.1	573.4	624.2	758.0	848.2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,423.1	325.7	506.8	1,191.6	1,212.1
3.	Accounts of credit institutions	273.1	255.7	274.9	303.9	336.4
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168.0	154.4	183.8	189.2	216.6
3.2.	Correspondent accounts of non-resident credit institutions	97.1	93.9	85.1	111.9	105.5
4.	Loans, deposits and other funds raised from other credit institutions	3,117.3	3,754.9	4,170.3	4,326.3	4,560.2
5.	Clients' funds ²	17,131.4	21,080.9	24,485.0	24,896.3	26,082.1
	Of which:					
5.1.	Budgetary funds in settlement accounts	20.4	32.7	47.2	46.0	37.8
5.2.	Government and other extra-budgetary funds in settlement accounts	13.7	12.0	20.1	25.3	7.1
5.3.	Funds of legal entities in settlement and other accounts	3,857.4	4,845.1	5,070.1	5,108.6	5,326.7
5.4.	Clients' float	209.7	220.6	297.2	340.1	288.1
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5,466.6	6,035.6	7,963.6	8,127.8	8,367.4
5.6.	Individual deposits	7,485.0	9,818.0	10,920.2	11,061.4	11,871.4
5.7.	Clients' funds in factoring and forfeiting operations	10.1	15.7	15.1	18.4	21.9
6.	Bonds	412.7	537.9	631.5	641.6	666.7
7.	Promissory notes and bank acceptances	748.6	797.3	809.4	736.9	859.5
8.	Other liabilities ¹ , total	2,557.4	2,713.0	3,011.2	3,057.4	2,947.5
	Of which:					
8.1.	Provisions	2,050.6	2,192.0	2,327.8	2,345.5	2,318.8
8.2.	Float	257.9	255.1	328.3	355.5	325.0
8.3.	Payables	45.2	44.7	76.5	78.4	46.4
8.4.	Deferred income	4.9	5.5	5.0	4.6	5.5
8.5.	Interest payable	198.9	215.7	273.6	273.3	251.7
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
Banking sector liabilities¹		29,430.0	33,804.6	38,442.8	39,880.0	41,627.5

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	1/12/11	1/01/12
1.	Money, precious metals and gemstones	2.7	2.7	2.3	2.3	2.9
1.1.	of which: money	2.5	2.6	2.1	2.1	2.7
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6.0	5.4	3.5	3.3	4.2
3.	Correspondent accounts with credit institutions	2.9	2.5	2.3	2.4	2.4
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	2.0	1.9
4.	Securities acquired by credit institutions, total	14.6	17.2	16.0	15.2	14.9
4.1.	of which Debt securities	11.5	13.1	12.2	11.6	11.2
4.2.	Shares	1.4	2.1	2.1	2.0	2.2
4.3.	Discounted promissory notes	0.8	1.0	0.7	0.6	0.6
4.4.	Shares in associates and subsidiaries	1.0	1.1	1.0	1.0	0.9
5.	Other participation in authorised capital	0.2	0.4	0.8	0.7	0.7
6.	Loans, total	67.5	65.6	69.3	70.1	69.0
6.1.	of which: Loans, deposits and other placements	67.4	65.5	69.2	70.0	68.9
	of which overdue claims	3.4	3.1	3.0	2.9	2.7
6.1.1.	of which: Loans and other placements with non-financial organisations	42.6	41.6	43.4	43.8	42.6
	of which overdue claims	2.6	2.2	2.2	2.1	2.0
6.1.2.	Loans and other placements with individuals	12.1	12.1	13.2	13.4	13.3
	of which overdue claims	0.8	0.8	0.8	0.7	0.7
6.1.3.	Loans, deposits and other placements with credit institutions	9.3	8.6	9.5	9.7	9.5
	of which overdue claims	0.0	0.0	0.0	0.0	0.0
7.	Fixed assets (tangible and intangible) and inventories	2.7	2.6	2.4	2.3	2.3
8.	Allocation of profit	0.2	0.4	0.4	0.4	0.4
8.1.	of which income tax	0.2	0.4	0.3	0.4	0.0
9.	Other assets, total	3.1	3.3	3.1	3.1	3.0
9.1.	of which: Float	1.5	1.6	1.4	1.3	1.4
9.2.	Receivables	0.4	0.5	0.5	0.5	0.4
9.3.	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	1/12/11	1/01/12
1.	Funds and profit of credit institutions	12.8	12.8	11.8	11.9	11.9
	Of which:					
1.1.	Funds of credit institutions	8.3	7.7	6.6	6.5	6.5
1.2.	Profit (losses), including financial result of the previous year	4.5	5.1	5.3	5.4	5.4
	Of which:					
1.2.1.	Profit (losses) of the current year	0.7	1.7	1.6	1.9	2.0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4.8	1.0	1.3	3.0	2.9
3.	Accounts of credit institutions	0.9	0.8	0.7	0.8	0.8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0.6	0.5	0.5	0.5	0.5
3.2.	Correspondent accounts of non-resident credit institutions	0.3	0.3	0.2	0.3	0.3
4.	Loans, deposits and other funds raised from other credit institutions	10.6	11.1	10.8	10.8	11.0
5.	Clients' funds ²	58.2	62.4	63.7	62.4	62.7
	Of which:					
5.1.	Budgetary funds in settlement accounts	0.1	0.1	0.1	0.1	0.1
5.2.	Government and other extra-budgetary funds in settlement accounts	0.0	0.0	0.1	0.1	0.0
5.3.	Funds of legal entities in settlement and other accounts	13.1	14.3	13.2	12.8	12.8
5.4.	Clients' float	0.7	0.7	0.8	0.9	0.7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18.6	17.9	20.7	20.4	20.1
5.6.	Individual deposits	25.4	29.0	28.4	27.7	28.5
5.7.	Clients' funds in factoring and forfeiting operations	0.0	0.0	0.0	0.0	0.1
6.	Bonds	1.4	1.6	1.6	1.6	1.6
7.	Promissory notes and bank acceptances	2.5	2.4	2.1	1.8	2.1
8.	Other liabilities ¹ , total	8.7	8.0	7.8	7.7	7.1
	Of which:					
8.1.	Provisions	7.0	6.5	6.1	5.9	5.6
8.2.	Float	0.9	0.8	0.9	0.9	0.8
8.3.	Payables	0.2	0.1	0.2	0.2	0.1
8.4.	Deferred income	0.0	0.0	0.0	0.0	0.0
8.5.	Interest payable	0.7	0.6	0.7	0.7	0.6
	Of which:					
	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	1/12/11	1/01/12	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
1. Loans, deposits and other placements, total	13872.8	16099.2	19509.7	20646.3	21378.5	5974.4	6041.0	7084.0	7253.9	7320.7	19847.1	22140.2	26593.7	27900.2	28699.2
Of which															
- overdue claims	835.1	886.2	1005.6	1017.7	994.1	179.6	149.7	156.3	144.4	138.9	1014.7	1035.9	1161.8	1162.1	1133.0
1.1 Loans and other placements with non-financial resident organisations	8812.6	10085.6	11996.3	12642.0	12799.6	2954.8	2758.2	3059.6	3040.8	3088.3	11767.4	12843.8	15056.0	15682.8	15887.9
Of which															
- overdue claims	599.0	635.5	724.3	739.6	721.9	123.0	98.6	86.6	75.6	67.9	722.0	734.1	810.9	815.2	789.8
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	269.7	315.2	398.3	417.6	430.8	6.4	6.3	7.0	7.1	7.0	276.2	321.4	405.3	424.7	437.9
Of which															
- overdue claims	21.9	28.1	28.6	28.1	27.3	0.3	0.5	0.5	0.5	0.5	22.2	28.6	29.2	28.7	27.9
1.2 Loans and other placements with non-resident legal entities (except banks)	308.1	319.1	365.0	441.2	469.4	466.3	900.0	1261.6	1334.5	1357.9	774.3	1219.1	1626.7	1775.7	1827.4
Of which															
- overdue claims	19.2	2.8	6.8	7.1	9.7	21.3	6.5	20.5	21.3	23.0	40.6	9.3	27.3	28.4	32.8
1.3 Loans, deposits and other placements with financial sector	827.5	1280.7	1596.2	1675.3	1836.6	313.0	395.9	436.6	459.5	495.8	1140.5	1676.7	2032.7	2134.9	2332.4
Of which															
- overdue claims	7.2	9.5	21.2	20.5	17.9	0.8	0.6	1.1	1.2	1.3	8.0	10.0	22.4	21.6	19.2
of which:															
1.3.1 Resident credit institutions	562.2	911.6	1038.9	1097.5	1227.1	240.9	298.1	359.4	386.8	419.7	803.0	1209.7	1398.3	1484.3	1646.8
Of which															
- overdue claims	0.9	4.4	4.9	4.8	4.8	0.1	0.0	0.1	0.1	0.1	0.9	4.4	4.9	4.9	4.9
1.3.2 Resident financial institutions of different forms of ownership	265.3	369.2	557.3	577.8	609.5	72.1	97.8	77.2	72.8	76.1	337.5	467.0	634.5	650.6	685.6
Of which															
- overdue claims	6.4	5.1	16.4	15.7	13.0	0.7	0.6	1.1	1.1	1.2	7.1	5.6	17.4	16.8	14.3
1.4 Loans, deposits and other placements with non-resident banks	208.5	190.2	386.0	421.5	398.4	1714.4	1521.2	1849.2	1950.9	1912.8	1922.9	1711.4	2235.2	2372.3	2311.2
Of which															
- overdue claims	0.2	0.1	0.0	0.0	0.0	0.8	0.0	0.0	0.2	0.2	1.0	0.1	0.1	0.2	0.2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	230.0	261.7	209.1	214.8	367.7	0.1	0.4	0.4	0.4	0.0	230.1	262.1	209.5	215.2	367.7
Of which															
- overdue claims	0.2	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.1	0.0
1.6 Loans and other placements with resident individuals	3168.0	3722.7	4718.4	5006.9	5223.0	395.6	348.8	336.3	318.1	316.7	3563.6	4071.4	5054.7	5325.0	5539.7
Of which															
- overdue claims	209.3	238.2	253.0	250.4	244.5	33.5	43.6	47.3	45.6	45.9	242.8	281.7	300.3	296.0	290.4
1.7 Loans and other placements with non-resident individuals	1.9	2.5	3.5	4.1	4.3	8.3	10.8	6.9	6.9	6.9	10.2	13.4	10.4	11.0	11.2
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	0.6	0.7
Reference data:															
Provisions on loans, deposits and other placements	1820.6	1904.2	2000.2	2015.9	1987.9	0.0	0.0	0.0	0.0	0.0	1820.6	1904.2	2000.2	2015.9	1987.9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42.3	39.7	43.5	43.9	42.2	9.0	6.3	5.4	5.1	4.7	51.3	46.0	48.9	48.9	46.9
Credit institutions' portfolio of promissory notes of residents	210.1	308.7	238.4	228.3	213.9	21.4	17.1	23.8	16.3	17.8	231.6	325.8	262.2	244.6	231.7
Credit institutions' portfolio of promissory notes of non-residents	0.7	2.4	1.2	1.2	0.0	1.7	1.8	2.2	2.1	2.1	2.5	4.2	3.4	3.3	2.1

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

	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
1. Loans, deposits and other placements, total	100.0	100.0	100.0	100.0	100.0
	67.4	65.5	69.2	70.0	68.9
Of which:					
- overdue claims	5.1	4.7	4.4	4.2	3.9
	3.4	3.1	3.0	2.9	2.7
1.1 Loans and other placements with non-financial resident organisations	59.3	58.0	56.6	56.2	55.4
	40.0	38.0	39.2	39.3	38.2
Of which:					
- overdue claims	3.6	3.3	3.0	2.9	2.8
	2.5	2.2	2.1	2.0	1.9
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	6.4
	2.6	3.6	4.2	4.5	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	7.7	8.1
	3.9	5.0	5.3	5.4	5.6
Of which:					
- overdue claims	0.0	0.0	0.1	0.1	0.1
	0.0	0.0	0.1	0.1	0.0
of which:					
1.3.1 Resident credit institutions	4.0	5.5	5.3	5.3	5.7
	2.7	3.6	3.6	3.7	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	2.3	2.4
	1.1	1.4	1.7	1.6	1.6
Of which					
- overdue claims	0.0	0.0	0.1	0.1	0.0
	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	8.5	8.1
	6.5	5.1	5.8	5.9	5.6
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	0.8	1.3
	0.8	0.8	0.5	0.5	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	19.1	19.3
	12.1	12.0	13.1	13.4	13.3
Of which:					
- overdue claims	1.2	1.3	1.1	1.1	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	7.2	6.9
	6.2	5.6	5.2	5.1	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	0.9	0.8
	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		1/12/11		1/01/12	
	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	5,830.3	100.0	5,977.9	100.0
- in rubles	3,309.3	81.2	4,567.6	83.1	4,893.4	83.0	4,877.6	83.7	5,008.9	83.8
- in foreign currency	766.1	18.8	931.4	16.9	1,001.8	17.0	952.7	16.3	969.0	16.2
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	1,635.7	28.1	1,662.6	27.8
- in rubles	1,309.8	32.1	1,428.6	26.0	1,494.7	25.4	1,423.9	24.4	1,458.8	24.4
- in foreign currency	160.0	3.9	226.2	4.1	220.6	3.7	211.9	3.6	203.8	3.4
Securities available for sale	2,157.1	52.9	3,005.5	54.7	3,251.2	55.1	2,981.6	51.1	3,074.5	51.4
- in rubles	1,678.4	41.2	2,448.5	44.5	2,629.6	44.6	2,394.6	41.1	2,465.4	41.2
- in foreign currency	478.6	11.7	557.0	10.1	621.6	10.5	587.0	10.1	609.1	10.2
Securities held-to-maturity	150.6	3.7	458.3	8.3	518.9	8.8	813.5	14.0	840.8	14.1
- in rubles	116.6	2.9	432.4	7.9	484.6	8.2	779.2	13.4	806.3	13.5
- in foreign currency	34.0	0.8	25.9	0.5	34.3	0.6	34.3	0.6	34.5	0.6
Shares in associates and subsidiaries	284.5	7.0	368.2	6.7	395.4	6.7	385.4	6.6	387.3	6.5
- in rubles	191.6	4.7	246.8	4.5	272.1	4.6	267.9	4.6	267.8	4.5
- in foreign currency	92.9	2.3	121.4	2.2	123.2	2.1	117.5	2.0	119.5	2.0
Reference data:										
Revaluation of securities	16.3		54.1		-92.3		-57.6		-63.5	
Provisions for losses on securities available for sale	13.9		15.2		16.4		21.1		20.4	
Provisions for losses on securities held-to-maturity	2.4		3.9		2.7		1.6		1.6	
Provisions for losses on portfolio of shares in associates and subsidiaries	2.3		3.1		5.4		7.6		7.9	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1/01/10		1/01/11		1/10/11		1/12/11		1/01/12	
	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	4,635.8	100.0	4,676.2	100.0
- in rubles	2,741.3	81.1	3,661.2	82.8	3,882.8	82.9	3,876.1	83.6	3,907.2	83.6
- in foreign currency	637.8	18.9	758.7	17.2	801.1	17.1	759.7	16.4	769.0	16.4
of which: revaluation	10.5	0.3	17.0	0.4	-67.4	-1.4	-53.2	-1.1	-48.8	-1.0
Debt securities at book value held (without revaluation)	3,368.6	100.0	4,402.9	100.0	4,751.3	100.0	4,688.9	100.0	4,725.0	100.0
of which:										
debt securities of the Russian Federation	767.9	22.8	1,177.5	26.7	1,879.3	39.6	1,439.0	30.7	1,496.3	31.7
- in rubles	656.5	19.5	1,113.4	25.3	1,761.4	37.1	1,354.7	28.9	1,397.1	29.6
- in foreign currency	111.4	3.3	64.1	1.5	117.8	2.5	84.4	1.8	99.2	2.1
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	149.7	3.2	223.7	4.7
- in rubles	229.6	6.8	284.3	6.5	228.4	4.8	149.6	3.2	223.6	4.7
- 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	370.4	7.9	408.5	8.6
- in rubles	252.2	7.5	345.0	7.8	370.9	7.8	370.3	7.9	408.5	8.6
- 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	893.0	19.0	997.5	21.1
- in rubles	759.1	22.5	893.4	20.3	966.7	20.3	892.9	19.0	997.4	21.1
- 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	44.2	0.9	40.3	0.9
- in rubles	0.0	0.0	6.6	0.2	5.1	0.1	5.2	0.1	5.0	0.1
- in foreign currency	33.5	1.0	53.0	1.2	40.5	0.9	39.0	0.8	35.3	0.7
debt securities of non-resident banks	90.1	2.7	189.3	4.3	164.1	3.5	165.1	3.5	169.5	3.6
- in rubles	28.9	0.9	20.0	0.5	13.7	0.3	24.4	0.5	23.0	0.5
- in foreign currency	61.1	1.8	169.4	3.8	150.4	3.2	140.7	3.0	146.5	3.1
other debt securities of non-residents	539.7	16.0	469.9	10.7	628.4	13.2	616.8	13.2	629.7	13.3
- in rubles	174.6	5.2	138.4	3.1	192.4	4.0	232.4	5.0	245.0	5.2
- in foreign currency	365.1	10.8	331.5	7.5	436.0	9.2	384.4	8.2	384.7	8.1
debt securities delivered without derecognition in the balance sheet	362.7	10.8	355.3	8.1	442.8	9.3	996.8	21.3	747.0	15.8
- in rubles	334.0	9.9	243.2	5.5	388.7	8.2	887.8	18.9	645.9	13.7
- in foreign currency	28.7	0.9	112.1	2.5	54.1	1.1	109.0	2.3	101.1	2.1
overdue debt securities	13.4	0.4	12.3	0.3	14.5	0.3	14.0	0.3	12.6	0.3
- in rubles	12.9	0.4	11.4	0.3	12.4	0.3	12.0	0.3	10.6	0.2
- in foreign currency	0.5	0.0	0.9	0.0	2.1	0.0	2.0	0.0	2.0	0.0
Reference data:										
Provisions for losses on debt securities	19.5		20.6		20.6		21.5		19.6	

Table 20

Structure of credit institutions' portfolio of shares

	1/01/10		1/01/11		1/10/11		1/12/11		1/01/12	
	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	809.1	100.0	914.4	100.0
- in rubles	376.4	91.4	659.7	92.8	738.5	90.5	733.6	90.7	833.9	91.2
- in foreign currency	35.3	8.6	51.3	7.2	77.4	9.5	75.5	9.3	80.5	8.8
of which: revaluation	5.8	1.4	37.0	5.2	-24.9	-3.1	-4.4	-0.5	-14.7	-1.6
Shares held at book value (without revaluation)	406.0	100.0	673.9	100.0	840.8	100.0	813.5	100.0	929.1	100.0
of which shares of:										
resident credit institutions	4.6	1.1	5.7	0.8	12.9	1.5	9.8	1.2	10.6	1.1
- in rubles	4.5	1.1	5.7	0.8	12.7	1.5	9.7	1.2	10.5	1.1
- 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	677.2	83.2	786.6	84.7
- in rubles	344.7	84.9	586.4	87.0	681.8	81.1	675.0	83.0	784.2	84.4
- in foreign currency	9.5	2.3	1.6	0.2	2.2	0.3	2.2	0.3	2.4	0.3
non-resident credit institutions	6.4	1.6	28.1	4.2	12.5	1.5	9.5	1.2	13.9	1.5
- 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	9.5	1.2	13.9	1.5
other non-residents	27.0	6.6	22.2	3.3	61.4	7.3	63.6	7.8	64.5	6.9
- in rubles	8.4	2.1	8.4	1.2	8.4	1.0	8.4	1.0	8.4	0.9
- in foreign currency	18.6	4.6	13.8	2.0	53.0	6.3	55.2	6.8	56.2	6.0
shares delivered without derecognition in the balance sheet	13.8	3.4	29.9	4.4	70.2	8.3	53.4	6.6	53.5	5.8
- in rubles	13.1	3.2	22.1	3.3	60.6	7.2	45.0	5.5	45.5	4.9
- in foreign currency	0.7	0.2	7.7	1.1	9.6	1.1	8.5	1.0	8.0	0.9
Reference data:										
Provisions for losses on shares	8.2		10.6		12.5		14.8		14.7	

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

(billion rubles)

	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
Portfolio of promissory notes discounted by a credit institution, in rubles	210.8	311.1	239.6	229.5	213.9
of which promissory notes, not paid when due	2.6	3.4	4.1	4.3	1.8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23.2	18.9	26.0	18.4	19.9
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	247.9	233.9

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1/01/10		1/01/11		1/10/11		1/12/11		1/01/12	
	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	247.9	100.0	233.9	100.0
Of which:										
- promissory notes of federal governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of regional and local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of resident credit institutions	180.0	76.9	272.7	82.6	214.0	80.6	198.0	79.9	199.2	85.2
- other promissory notes of residents	51.6	22.0	53.1	16.1	48.2	18.2	46.6	18.8	32.5	13.9
- promissory notes of authorised agencies of other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of non-resident credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- other promissory notes of non-residents	2.4	1.0	4.2	1.3	3.3	1.3	3.2	1.3	2.1	0.9
Reference data:										
Provisions for losses on promissory notes	8.1		10.7		12.4		12.6		8.6	

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	1/12/11	1/01/12
1.	Funds raised from organisations, total	9,557.2	11,126.9	13,360.4	13,612.4	13,995.7
	- in rubles	6,398.0	7,786.3	9,748.7	9,870.9	10,330.4
	- in foreign currency	3,159.3	3,340.5	3,611.7	3,741.5	3,665.3
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3,857.4	4,845.1	5,070.1	5,108.6	5,326.7
	- in rubles	3,099.7	4,134.9	4,231.8	4,198.1	4,701.0
	- in foreign currency	757.6	710.2	838.3	910.5	625.7
	Of which:					
1.1.1	Funds of individual entrepreneurs	90.6	121.2	135.4	138.2	146.0
	- in rubles	88.9	119.6	133.5	136.3	144.0
	- in foreign currency	1.7	1.6	1.9	1.9	2.0
1.2.	Government and other extra budgetary funds in settlement accounts	13.7	12.0	20.1	25.3	7.1
1.3.	Float	209.5	218.4	291.5	332.3	272.7
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5,466.6	6,035.6	7,963.6	8,127.8	8,367.4
	- in rubles	3,198.6	3,541.2	5,347.6	5,464.4	5,488.0
	- in foreign currency	2,268.0	2,494.4	2,616.0	2,663.4	2,879.4
	Of which:					
1.4.1.	Deposits and other raised funds from 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	1,532.7	916.5
1.4.2.	Certificates of deposit	20.1	15.4	13.2	12.7	13.4
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	18.4	21.9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0.0	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	1,105.6	1,387.5
	- in rubles	652.9	826.0	968.0	967.4	1,191.4
	- in foreign currency	86.6	129.7	129.3	138.2	196.1
	with maturity from 31 days to 1 year	2,202.0	2,065.1	3,188.4	3,347.6	3,183.5
	- in rubles	1,658.8	1,597.2	2,877.1	2,968.1	2,728.6
	- in foreign currency	543.2	467.8	311.3	379.5	454.9
	with maturity in excess of 1 year	2,525.1	3,014.8	3,677.9	3,674.6	3,796.4
	- in rubles	886.9	1,118.0	1,502.5	1,528.9	1,568.1
	- in foreign currency	1,638.2	1,896.8	2,175.4	2,145.6	2,228.3
	Reference data					
	Funds raised from non-resident organisations, total	1,430.8	1,704.6	1,879.4	1,919.7	1,924.3
	- in rubles	215.1	299.7	370.1	473.0	381.2
	- in foreign currency	1,215.7	1,404.9	1,509.3	1,446.7	1,543.1
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113.8	195.2	266.0	240.1	179.7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203.9	269.3	262.5	307.0	350.1
	Other funds raised from non-resident legal entities	1,101.7	1,228.8	1,334.1	1,356.8	1,381.6
	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	1/12/11	1/01/12
Issued debt obligations - total	1,196.8	1,364.6	1,467.1	1,403.6	1,551.1
including:					
bonds:	412.7	537.9	631.5	641.6	666.7
of which					
with maturities less than one year	3.9	0.0	0.0	1.1	1.2
with maturities in excess of one year	408.8	537.9	631.5	640.4	665.5
deposit certificates ¹	20.1	15.4	13.2	12.7	13.4
of which					
with maturities in excess of one year	8.8	3.6	1.7	1.6	2.3
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	12.4	11.5
of which					
with maturities in excess of one year	10.0	8.2	5.9	5.3	4.8
with maturities in excess of one year	3.8	4.2	5.6	5.6	5.3
promissory notes and banker's acceptances	748.6	797.3	809.4	736.9	859.5
of which					
with maturities in excess of one year	420.3	407.8	381.2	370.8	483.1
with maturities in excess of one year	315.2	375.4	413.6	353.3	359.7

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	1/12/11	1/01/12
1	Individual deposits	7,485.0	9,818.0	10,920.2	11,061.4	11,871.4
	- of which savings certificates	15.5	14.0	13.1	12.4	11.5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1,232.1	1,733.0	1,899.9	1,892.9	2,281.3
	- in rubles	1,060.8	1,546.4	1,686.9	1,677.4	2,059.3
	- in foreign currency	171.3	186.5	213.0	215.5	222.1
1.2.	Individual deposits with maturity from 31 days to 1 year	1,481.6	1,730.3	1,860.8	2,064.9	2,376.7
	- in rubles	965.9	1,353.3	1,486.6	1,693.9	1,981.1
	- in foreign currency	515.6	377.0	374.2	371.0	395.6
1.3.	Individual deposits with maturity in excess of 1 year	4,771.3	6,354.7	7,159.5	7,103.6	7,213.4
	- in rubles	3,484.4	5,018.8	5,640.4	5,597.5	5,661.9
	- in foreign currency	1,286.9	1,335.9	1,519.1	1,506.0	1,551.5
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84.0	103.3	127.0	127.6	134.7

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	1/12/11	1/01/12
Loans, deposits and other funds raised from other credit institutions, total	3,117.3	3,754.9	4,170.3	4,326.3	4,560.2
- in rubles	1,420.5	1,832.1	1,961.3	2,002.2	2,197.7
- in foreign currency	1,696.8	1,922.8	2,209.0	2,324.2	2,362.5
of which:					
- loans, deposits and other funds raised from resident credit institutions	1,234.2	1,696.6	1,889.9	1,927.8	2,123.6
- in rubles	1,019.4	1,407.6	1,535.5	1,583.3	1,767.2
- in foreign currency	214.8	289.0	354.4	344.5	356.4
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	2,398.6	2,436.6
- in rubles	401.1	424.5	425.9	418.8	430.5
- in foreign currency	1,482.0	1,633.8	1,854.6	1,979.7	2,006.0
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 1.01.12

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	25,697	68.0	69,812	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%	59	12,101	32.0	25,770,145	61.9
No budgetary funds	918	0	0.0	15,787,563	37.9
Data not available	0	0	0.0	0	0.0
Total	978	37,797	100.0	41,627,520	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		1/12/11		1/01/12	
		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	2,048.0	5.1	2,059.6	4.9
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	1,903.8	4.8	1,911.3	4.6
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	1,663.8	4.2	1,731.7	4.2
1.2	Individual deposits (excluding saving certificates)	84.0	0.3	103.3	0.3	127.0	0.3	127.6	0.3	134.7	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	95.2	0.2	98.9	0.2
1.3	Funds in other accounts	11.7	0.0	11.7	0.0	17.7	0.0	16.5	0.0	13.5	0.0
2.	Funds in correspondent and other accounts of credit institutions	105.1	0.4	101.3	0.3	91.1	0.2	114.7	0.3	119.9	0.3
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	2,398.6	6.0	2,436.6	5.9
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	4,561.2	11.4	4,616.0	11.1
	<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	97.8	0.2	124.9	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	4,159.0	10.4	4,149.8	10.0
	of which overdue claims	41.8	0.1	10.0	0.0	28.3	0.1	29.2	0.1	33.6	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	2,372.3	5.9	2,311.2	5.6
1.2	Loans and other placements with legal entities	774.3	2.6	1,219.1	3.6	1,626.7	4.2	1,775.7	4.5	1,827.4	4.4
1.3	Loans and other placements with individuals	10.2	0.0	13.3	0.0	10.4	0.0	11.0	0.0	11.2	0.0
2.	Correspondent accounts with banks	667.6	2.3	689.3	2.0	700.6	1.8	779.3	2.0	773.1	1.9
3.	Securities acquired by credit institutions, total	699.1	2.4	773.4	2.3	915.4	2.4	902.4	2.3	919.9	2.2
	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	826.1	2.1	839.4	2.0
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	73.1	0.2	78.4	0.2
3.3	Discounted promissory notes	2.5	0.0	4.2	0.0	3.4	0.0	3.3	0.0	2.1	0.0
4.	Shares in associates and subsidiaries	94.2	0.3	122.7	0.4	126.4	0.3	120.8	0.3	122.9	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	5,961.6	14.9	5,965.7	14.3
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	2.7	0.0	0.7	0.0	1.6	0.0	1.5	0.0	1.8	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	1/12/11	1/01/12	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
Total	205,109.7	573,379.7	624,213.0	757,966.6	848,216.8	1,058	1,012	991	982	978	71,355.6	132,079.1	138,675.2	156,431.5	173,170.6
Profit-making CIs ¹	284,938.7	595,046.7	628,901.1	764,667.0	853,842.3	938	931	880	869	928	69,308.1	131,763.4	138,240.3	155,311.5	172,913.2
Loss-making CIs	-79,829.0	-21,667.0	-4,688.1	-6,700.5	-5,625.5	120	81	111	113	50	2,047.5	315.6	435.0	1,119.9	257.4
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	982	978					

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 1.01.12

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	27,837,255,167	9,086,765,196	28,494,555,225	8,429,465,138
Belgorod Region	17,601,717	554,954	17,699,433	457,238
Bryansk Region	768,895	2,851	771,712	34
Vladimir Region	6,707,034	248,540	6,718,745	236,829
Voronezh Region	596,516	0	596,500	16
Ivanovo Region	11,867,841	656,006	11,893,128	630,719
Kaluga Region	14,953,375	743,502	14,939,891	756,986
Kostroma Region	78,464,539	7,675,369	78,197,381	7,942,527
Kursk Region	14,925,559	521,597	14,951,489	495,667
Lipetsk Region	25,827,156	1,237,447	25,838,081	1,226,522
Moscow Region	74,147,853	12,583,456	73,953,788	12,777,521
Orel Region	6,222,862	101,162	6,218,617	105,407
Ryazan Region	14,666,854	842,132	14,888,465	620,521
Smolensk Region	31,062,346	3,367,517	29,956,798	4,473,065
Tambov Region	2,495,982	51,820	2,499,354	48,448
Tver Region	9,675,894	457,490	9,691,892	441,492
Tula Region	12,663,060	648,606	12,677,827	633,839
Yaroslavl Region	8,563,427	216,557	8,491,399	288,585
City of Moscow	27,506,044,257	9,056,856,190	28,164,570,725	8,398,329,722
North-Western Federal District	998,254,330	242,908,581	1,040,333,579	200,829,332
Republic of Karelia	1,173,400	25,315	1,177,339	21,376
Komi Republic	7,337,283	631,039	7,389,039	579,283
Akhangel'sk Region	945,112	13,747	944,240	14,619
Vologda Region	60,886,693	5,051,930	61,099,489	4,839,134
Kaliningrad Region	19,769,842	6,350,312	20,010,350	6,109,804
Leningrad Region*	8,281,113	737,948	8,331,712	687,349
Murmansk Region	9,111,752	1,212,284	9,039,050	1,284,986
Novgorod Region	4,640,406	124,127	4,654,109	110,424
Pskov Region	3,005,992	31,902	3,012,831	25,063
St Petersburg	883,102,737	228,729,977	924,675,420	187,157,294
Southern Federal District	194,592,528	12,280,749	195,365,359	11,507,918
Republic of Adygeya	4,394,214	22,673	4,404,638	12,249
Republic of Kalmykia	1,116,432	95,506	1,098,697	113,241
Krasnodar Territory	95,059,384	4,316,296	95,516,500	3,859,180
Astrakhan Region	6,232,821	301,778	6,274,249	260,350
Volgograd Region	14,346,606	901,477	14,387,743	860,340
Rostov Region	73,443,071	6,643,019	73,683,532	6,402,558
North-Caucasian Federal District	69,223,115	4,136,379	69,641,671	3,717,823
Republik of Daghestan	32,600,639	674,878	32,734,887	540,630
Republic of Ingushetia	1,356,638	5,856	1,351,244	11,250
Kabardino-Balkar Republic	5,910,957	98,870	5,940,484	69,343
Karachai-Cherkess Republic	4,504,266	2,564,461	4,650,118	2,418,609
Republic of North Ossetia - Alania	9,220,728	307,211	9,324,154	203,785
Chechen Republic	0	0	0	0
Stavropol Territory	15,629,887	485,103	15,640,784	474,206
Volga Federal District	1,196,945,595	106,199,322	1,206,605,076	96,539,841

Republic of Bashkortostan	67,284,952	5,231,675	67,513,502	5,003,125
Republic of Marii El	1,770,872	10,288	1,776,606	4,554
Republic of Mordovia	19,100,143	293,366	19,107,380	286,129
Republic of Tatarstan	516,587,094	58,857,681	523,184,593	52,260,182
Udmurt Republic	24,740,815	2,675,249	24,970,140	2,445,924
Chuvash Republic	9,595,263	207,481	9,601,707	201,037
Perm Territory	32,472,437	3,349,979	32,999,428	2,822,988
Kirov Region	24,281,013	3,291,667	26,036,070	1,536,610
Nizhny Novgorod Region	74,157,157	5,325,849	74,801,146	4,681,860
Orenburg Region	37,902,813	1,218,788	37,798,898	1,322,703
Penza Region	2,919,395	0	2,919,395	0
Samara Region	322,533,128	21,182,877	322,048,975	21,667,030
Saratov Region	52,901,192	4,218,703	53,254,439	3,865,456
Ulyanovsk Region	10,699,321	335,719	10,592,797	442,243
Ural Federal District	761,280,856	117,838,152	782,978,405	96,140,603
Kurgan Region	2,590,646	40,386	2,591,405	39,627
Sverdlovsk Region	336,930,929	36,019,903	346,203,853	26,746,979
Tyumen Region	311,341,353	74,108,413	323,056,686	62,393,080
Chelyabinsk Region	110,417,928	7,669,450	111,126,461	6,960,917
Siberian Federal District	509,044,031	93,312,329	516,276,052	86,080,308
Republic of Altai	15,700,291	113,176	15,790,101	23,366
Republic of Buryatiya	7,627,566	1,035,073	8,079,522	583,117
Republic of Tuva	245,269	1,760	245,969	1,060
Republic of Khakassia	5,342,351	52,326	5,356,146	38,531
Altai Territory	15,868,939	246,773	15,894,064	221,648
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11,731,031	367,897	11,758,530	340,398
Irkutsk Region	16,686,489	1,023,102	17,244,574	465,017
Kemerovo Region	27,172,748	584,252	27,193,186	563,814
Novosibirsk Region	378,379,620	86,468,721	383,676,674	81,171,667
Omsk Region	19,651,841	3,117,304	20,389,786	2,379,359
Tomsk Region	10,637,886	301,945	10,647,500	292,331
Far Eastern Federal District	371,974,649	25,508,950	366,196,014	31,287,585
Republic of Sakha (Yakutia)	18,580,893	422,464	18,496,567	506,790
Kamchatka Territory	14,601,601	1,196,307	14,763,743	1,034,165
Primorskiy Territory	84,520,410	6,387,283	84,331,408	6,576,285
Khabarovsk Territory	49,439,203	3,048,422	49,473,325	3,014,300
Amur Region	193,640,346	13,841,454	187,958,718	19,523,082
Magadan Region	0	0	0	0
Sakhalin Region	11,192,196	613,020	11,172,253	632,963
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 1.01.12

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	21,189,705,762	8,400,859,236	21,866,990,867	7,723,574,131
Belgorod Region	122,357,506	21,831,618	122,484,318	21,704,806
Bryansk Region	54,623,998	3,335,145	54,654,026	3,305,117
Vladimir Region	108,502,313	9,029,131	108,539,962	8,991,482
Voronezh Region	588,878,850	20,167,089	589,131,237	19,914,702
Ivanovo Region	60,774,092	4,633,889	60,774,110	4,633,871
Kaluga Region	84,864,004	7,714,110	84,896,562	7,681,552
Kostroma Region	64,615,726	2,789,238	64,630,641	2,774,323
Kursk Region	68,173,476	3,820,377	68,097,161	3,896,692
Lipetsk Region	87,137,579	4,798,920	87,169,562	4,766,937
Moscow Region	802,993,400	67,056,928	801,755,801	68,294,527
Orel Region	41,515,385	2,084,843	41,512,900	2,087,328
Ryazan Region	90,171,659	1,371,627	90,324,930	1,218,356
Smolensk Region	79,146,575	2,031,357	79,237,926	1,940,006
Tambov Region	47,798,477	2,470,466	47,809,695	2,459,248
Tver Region	82,761,976	7,854,767	82,811,685	7,805,058
Tula Region	103,337,413	30,532,356	103,325,166	30,544,603
Yaroslavl Region	161,543,934	3,534,321	161,650,980	3,427,275
City of Moscow	18,540,509,399	8,205,803,054	19,218,184,205	7,528,128,248
	2,523,449,719	479,105,690	2,520,424,306	482,131,103
North-Western Federal District				
Republic of Karelia	43,596,352	9,978,274	46,519,701	7,054,925
Komi Republic	80,519,655	5,915,998	80,570,518	5,865,135
Akhangel'sk Region	101,626,086	7,640,258	101,637,538	7,628,806
Vologda Region	143,018,009	11,573,786	143,039,350	11,552,445
Kaliningrad Region	98,991,326	27,255,511	79,738,108	46,508,729
Leningrad Region	41,417,013	1,124,609	41,440,266	1,101,356
Murmansk Region	63,368,050	21,553,190	78,572,847	6,348,393
Novgorod Region	44,667,737	922,202	43,443,449	2,146,490
Pskov Region	43,717,497	457,818	40,855,539	3,319,776
St Petersburg	1,862,527,994	392,684,044	1,864,606,990	390,605,048
Southern Federal District	1,258,659,807	73,276,079	1,252,084,838	79,851,048
Republic of Adygeya	20,468,271	167,446	20,484,361	151,356
Republic of Kalmykia	7,985,269	63,782	7,971,001	78,050
Krasnodar Territory	587,949,190	28,161,856	580,202,060	35,908,986
Astrakhan Region	64,494,696	874,729	64,531,299	838,126
Volgograd Region	148,111,249	11,815,968	147,863,199	12,064,018
Rostov Region	429,651,132	32,192,298	431,032,918	30,810,512
North-Caucasian Federal District	394,330,585	11,647,281	394,997,861	10,980,005
Republik of Daghestan	63,839,401	1,156,933	63,950,775	1,045,559
Republic of Ingushetia	11,233,437	105,339	11,227,818	110,958
Kabardino-Balkar Republic	32,680,888	957,816	32,717,222	921,482
Karachai-Cherkess Republic	15,761,605	2,695,542	15,855,285	2,601,862
Republic of North Ossetia - Alania	27,985,963	1,235,344	28,097,061	1,124,246
Chechen Republic	18,044,277	46,325	18,034,493	56,109
Stavropol Territory	224,785,014	5,449,982	225,115,207	5,119,789

Volga Federal District	3,544,548,258	236,836,707	3,593,260,595	188,124,370
Republic of Bashkortostan	335,483,184	53,231,985	361,529,151	27,186,018
Republic of Marii El	48,367,696	1,976,426	48,375,697	1,968,425
Republic of Mordovia	81,937,839	382,544	82,000,709	319,674
Republic of Tatarstan	677,749,004	61,673,179	684,572,475	54,849,708
Udmurt Republic	117,357,059	2,428,514	121,630,577	-1,845,004
Chuvash Republic	82,320,987	523,922	82,348,846	496,063
Perm Territory	305,107,411	13,834,344	315,809,426	3,132,329
Kirov Region	99,134,080	4,347,053	100,859,448	2,621,685
Nizhny Novgograd Region	465,631,681	18,085,580	468,957,343	14,759,918
Orenburg Region	117,608,879	7,787,498	117,535,086	7,861,291
Penza Region	73,208,983	4,051,259	73,188,007	4,072,235
Samara Region	904,562,562	49,792,567	900,129,416	54,225,713
Saratov Region	160,067,848	12,853,065	160,440,633	12,480,280
Ulyanovsk Region	76,011,045	5,868,771	75,883,781	5,996,035
Ural Federal District	1,892,708,233	311,476,409	1,910,364,069	293,820,573
Kurgan Region	36,220,034	201,398	36,221,900	199,532
Sverdlovsk Region	848,587,346	163,484,891	855,030,904	157,041,333
Tyumen Region	660,738,259	119,115,292	672,396,340	107,457,211
Chelyabinsk Region	347,162,594	28,674,828	346,714,925	29,122,497
Siberian Federal District	1,954,111,843	109,745,206	1,959,035,176	104,821,873
Republic of Altai	8,785,069	46,109	8,799,065	32,113
Republic of Buryatiya	45,301,434	3,786,807	45,736,549	3,351,692
Republic of Tuva	11,757,093	21,640	11,757,400	21,333
Republic of Khakassia	26,779,133	287,153	26,757,682	308,604
Altai Territory	174,405,893	4,990,807	174,481,783	4,914,917
Zabaykal Territory	41,588,739	1,880,384	41,579,826	1,889,297
Krasnoyarsk Territory	283,188,453	19,002,116	282,603,655	19,586,914
Irkutsk Region	274,336,894	6,225,205	274,848,096	5,714,003
Kemerovo Region	206,500,100	21,631,431	206,515,498	21,616,033
Novosibirsk Region	635,218,290	44,532,710	640,439,459	39,311,541
Omsk Region	156,563,915	5,703,569	155,805,717	6,461,767
Tomsk Region	89,686,830	1,637,275	89,710,446	1,613,659
Far Eastern Federal District	876,959,850	62,437,929	870,984,612	68,413,167
Republic of Sakha (Yakutia)	73,923,794	4,153,993	73,929,355	4,148,432
Kamchatka Territory	41,282,162	2,607,860	40,983,266	2,906,756
Primorskiy Territory	195,917,734	18,747,764	195,567,636	19,097,862
Khabarovsk Territory	342,641,401	24,649,187	342,728,104	24,562,484
Amur Region	88,634,280	-924,596	83,360,590	4,349,094
Magadan Region	64,561,557	7,588,014	64,413,545	7,736,026
Sakhalin Region	58,753,888	5,264,426	58,751,896	5,266,418
Jewish Autonomous Region	5,155,543	203,303	5,160,060	198,786
Chukotka Autonomous Area	6,089,491	147,978	6,090,160	147,309

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 1.01.12

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	4,192,375,104	1,385,911,600	787,888,301	373,822,016	153,253,573	14,629,345
Belgorod Region	853,227	37,135	4,568	0	2,301,168	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	298,570	197,756	8,996	0	189,884	0
Voronezh Region	2,424	2,736	0	0	216,669	0
Ivanovo Region	686,071	43,474	57,868	0	399,092	47,533
Kaluga Region	0	0	14,172	0	0	0
Kostroma Region	28,100,569	1,080,989	0	5,880	1,321,584	18,474
Kursk Region	1,416,955	1,026,594	0	0	342,093	0
Lipetsk Region	1,410,759	332,168	4,060	0	521,533	20,792
Moscow Region	7,115,495	1,891,701	832,001	0	1,981,459	347,107
Orel Region	0	0	17,994	0	406	0
Ryazan Region	738,204	499,473	335,965	0	50,961	0
Smolensk Region	911,996	877,421	1,140,777	44	566,152	0
Tambov Region	0	0	0	62	0	0
Tver Region	645,295	206,198	167,102	0	0	0
Tula Region	400,110	157,937	4,153	0	11,937	0
Yaroslavl Region	17,880	4,971	38,674	0	3,953	0
City of Moscow	4,149,777,549	1,379,553,047	785,261,971	373,816,030	145,346,682	14,195,439
North-Western Federal District	176,805,692	42,438,006	23,414,057	2,200,293	16,243,029	3,687,817
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,311,039	896,384	65,543	0	22,400	182,458
Akhangel'sk Region	0	0	82,290	0	0	0
Vologda Region	3,184,045	1,408,794	238,355	4,900	1,854,683	512,371
Kaliningrad Region	4,100,826	256,351	32,684	0	471,445	485
Leningrad Region	699,204	91,520	78	20	68,921	8,466
Murmansk Region	1,212,884	482,116	0	0	0	0
Novgorod Region	870,084	373,275	215,824	0	51,307	12,915
Pskov Region	97,587	10,201	0	0	0	0
St Petersburg	164,330,023	38,919,365	22,779,283	2,195,373	13,774,273	2,971,122
Southern Federal District	10,569,943	3,279,012	3,485,274	25,169	1,688,558	490,843
Republic of Adygeya	20,099	20,390	1,596	0	69,176	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7,316,753	1,991,103	2,728,753	0	1,253,423	0
Astrakhan Region	1,139,588	956,271	318,596	5,288	174,290	0
Volgograd Region	814,437	152,465	34,090	0	89,218	490,843
Rostov Region	1,279,066	158,783	402,239	19,881	102,451	0
North-Caucasian Federal District	3,024,383	990,168	622,252	1,210	1,063,674	0
Republik of Daghestan	658,819	337,230	166,653	0	466,686	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1,020	0	39,315	0	0	0
Karachai-Cherkess Republic	661,243	0	36,580	0	94,376	0
Republic of North Ossetia - Alania	0	0	17,939	1,000	149,890	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,703,301	652,938	361,765	210	352,722	0

Volga Federal District	99,716,491	17,834,841	60,414,533	1,180,453	11,361,750	67,948
Republic of Bashkortostan	7,910,224	783,674	985,586	0	736,191	0
Republic of Marii El	0	0	0	0	69,452	0
Republic of Mordovia	425,739	135,218	42,930	0	411,207	0
Republic of Tatarstan	47,148,803	9,623,001	32,976,058	765,125	2,693,054	0
Udmurt Republic	2,317,591	466,565	82,995	0	885,330	0
Chuvash Republic	538,664	76,934	217,799	0	376,288	0
Perm Territory	1,167,002	0	3,317,742	0	284,653	0
Kirov Region	3,863,829	0	1,335,302	0	215,746	0
Nizhny Novgogrod Region	8,505,935	2,835,350	4,455,751	115	1,245,127	47,029
Orenburg Region	3,618,793	71,634	731,330	17,646	3,308,448	20,919
Penza Region	120,625	50,289	18,731	0	5,040	0
Samara Region	22,226,804	3,593,962	15,403,014	397,297	999,542	0
Saratov Region	1,064,102	116,827	707,703	270	85,947	0
Ulyanovsk Region	808,380	81,387	139,592	0	45,725	0
Ural Federal District	125,819,645	27,972,473	18,189,905	716,340	18,973,761	853,509
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	61,119,287	8,196,763	11,876,833	100	8,503,634	0
Tyumen Region	45,616,991	9,219,021	6,102,185	716,240	10,174,961	853,509
Chelyabinsk Region	19,083,367	10,556,689	210,887	0	295,166	0
Siberian Federal District	32,774,029	9,065,006	19,177,050	9,325,509	4,425,514	186,725
Republic of Altai	675,025	653,335	1	0	271,915	0
Republic of Buryatiya	45,522	0	892,259	0	2,137	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	7,773	8,132	0	0	0	0
Altai Territory	39,648	37,120	8,200	0	1,004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4,242	4,756	32,443	0	0	0
Irkutsk Region	150,761	0	103,485	0	240,464	0
Kemerovo Region	2,898,937	2,039,294	92,194	0	153,337	0
Novosibirsk Region	26,366,299	5,752,163	18,031,803	9,325,509	2,733,032	3,675
Omsk Region	2,185,215	540,025	130	0	968,472	183,050
Tomsk Region	400,607	30,181	16,535	0	55,153	0
Far Eastern Federal District	35,085,989	8,797,948	1,208,419	39,805	6,928,602	0
Republic of Sakha (Yakutia)	1,460,930	289,797	370,756	0	508,823	0
Kamchatka Territory	515,948	111,740	29,462	39,805	319,027	0
Primorskiy Territory	17,766,557	4,859,925	411,510	0	1,124,139	0
Khabarovsk Territory	1,267,348	42,097	15,795	0	129,730	0
Amur Region	14,045,861	3,494,389	7,641	0	4,803,652	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	29,345	0	373,255	0	43,231	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

1.01.12

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	4,240,889,419	1,398,964,068	796,345,683	381,899,717	167,398,616	15,433,986
Belgorod Region	853,227	37,135	4,568	0	2,301,168	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	219,737	197,756	8,996	0	45,744	0
Voronezh Region	2,424	2,736	1,254	0	216,669	0
Ivanovo Region	664,773	43,474	49,315	0	399,092	47,533
Kaluga Region	0	0	14,172	0	8,516	0
Kostroma Region	14,513,680	531,549	215	0	76,018	18,474
Kursk Region	1,416,955	1,026,594	0	0	342,093	0
Lipetsk Region	1,410,759	332,168	4,060	0	521,533	20,792
Moscow Region	7,115,494	1,891,701	652,583	0	3,116,441	347,107
Orel Region	0	0	17,994	0	406	0
Ryazan Region	738,204	499,473	335,965	0	50,562	0
Smolensk Region	303,744	288,321	221,304	44	42,673	0
Tambov Region	0	0	0	62	0	0
Tver Region	499,459	206,198	12,181	0	0	0
Tula Region	400,110	157,937	4,401	0	399,849	0
Yaroslavl Region	17,880	4,971	38,674	0	3,953	0
City of Moscow	4,212,732,973	1,393,744,055	794,980,001	381,899,611	159,873,899	15,000,080
North-Western Federal District	173,640,693	40,618,109	33,129,474	3,447,438	15,074,474	3,099,861
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,920,199	591,195	58,438	0	22,400	106,873
Akhangel'sk Region	0	0	82,290	0	0	0
Vologda Region	1,662,982	944,697	238,355	4,900	1,856,635	0
Kaliningrad Region	4,100,826	256,351	32,824	0	471,445	485
Leningrad Region	699,204	91,520	78	1,247,165	68,921	8,466
Murmansk Region	1,212,884	482,116	0	0	0	0
Novgorod Region	870,084	373,275	215,824	0	51,307	12,915
Pskov Region	97,587	10,201	0	0	0	0
St Petersburg	163,076,927	37,868,754	32,501,665	2,195,373	12,603,766	2,971,122
Southern Federal District	9,829,283	2,807,295	3,353,010	25,169	650,825	274,159
Republic of Adygeya	20,099	20,390	1,596	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7,316,753	1,991,103	2,706,295	0	426,698	0
Astrakhan Region	475,520	484,554	320,494	5,288	97,447	0
Volgograd Region	737,845	152,465	34,176	0	31,049	274,159
Rostov Region	1,279,066	158,783	290,449	19,881	95,631	0
North-Caucasian Federal District	3,008,523	990,168	623,040	1,210	916,516	0
Republik of Dagestan	658,819	337,230	166,653	0	466,686	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1,020	0	39,315	0	0	0
Karachai-Cherkess Republic	645,383	0	36,580	0	94,376	0
Republic of North Ossetia - Alania	0	0	17,939	1,000	148,216	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,703,301	652,938	362,553	210	207,238	0
Volga Federal District	98,179,470	17,461,446	60,291,532	1,181,115	12,531,723	67,948
Republic of Bashkortostan	7,351,757	783,674	960,103	0	916,888	0

Republic of Marii El	0	0	0	0	69,452	0
Republic of Mordovia	425,739	135,218	42,930	0	113,267	0
Republic of Tatarstan	47,057,284	9,623,001	32,875,766	765,125	3,862,560	0
Udmurt Republic	2,317,591	466,565	82,995	0	885,330	0
Chuvash Republic	538,664	76,934	217,799	43	516,865	0
Perm Territory	1,167,002	0	3,317,743	0	246,748	0
Kirov Region	3,863,829	0	1,335,302	0	215,746	0
Nizhny Novgogrod Region	7,618,900	2,461,955	4,456,290	234	1,079,316	47,029
Orenburg Region	3,618,793	71,634	732,387	17,646	3,434,031	20,919
Penza Region	120,625	50,289	18,731	0	97,213	0
Samara Region	22,226,804	3,593,962	15,403,869	397,797	1,001,742	0
Saratov Region	1,064,102	116,827	708,025	270	92,565	0
Ulyanovsk Region	808,380	81,387	139,592	0	0	0
Ural Federal District	106,610,886	24,757,818	17,960,767	716,340	12,961,809	853,509
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	41,910,528	4,982,108	11,644,671	100	2,672,317	0
Tyumen Region	45,616,991	9,219,021	6,105,209	716,240	9,968,579	853,509
Chelyabinsk Region	19,083,367	10,556,689	210,887	0	320,913	0
Siberian Federal District	13,831,139	3,954,195	1,487,607	0	1,888,449	186,725
Republic of Altai	28,898	0	1	0	207,378	0
Republic of Buryatiya	45,522	0	892,259	0	2,137	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	196,913	89,495	0	0	0	0
Altai Territory	39,648	37,120	8,200	0	1,064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4,242	4,756	32,443	0	3,892	0
Irkutsk Region	150,761	0	103,485	0	240,464	0
Kemerovo Region	2,898,937	2,039,294	92,194	0	153,337	0
Novosibirsk Region	7,947,038	1,213,324	341,481	0	554,501	3,675
Omsk Region	2,118,573	540,025	958	0	670,523	183,050
Tomsk Region	400,607	30,181	16,586	0	55,153	0
Far Eastern Federal District	30,172,393	6,735,956	1,208,677	39,805	2,516,049	0
Republic of Sakha (Yakutia)	1,566,804	289,797	371,014	0	1,032,397	0
Kamchatka Territory	508,676	111,740	29,462	39,805	157,266	0
Primorskiy Territory	18,091,781	4,859,925	424,962	0	1,096,392	0
Khabarovsk Territory	937,063	42,097	2,343	0	186,763	0
Amur Region	9,038,724	1,432,397	7,641	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	29,345	0	373,255	0	43,231	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 1.01.12

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	18,751,588,666	11,753,509,100	1,424,606,177	4,434,711,706
Belgorod Region	10,290,923	8,069,623	807,789	1,060,206
Bryansk Region	723,664	73,109	650,000	555
Vladimir Region	2,592,607	1,611,766	80,200	900,641
Voronezh Region	227,931	186,269	12,000	29,662
Ivanovo Region	7,860,140	4,042,546	190,060	3,513,468
Kaluga Region	7,737,718	2,444,599	1,679,000	3,400,020
Kostroma Region	39,945,981	11,864,095	534,184	26,295,714
Kursk Region	11,455,738	8,833,616	1,650,000	749,249
Lipetsk Region	19,230,627	14,102,075	1,405,000	1,394,062
Moscow Region	49,542,388	24,455,892	1,140,089	22,317,817
Orel Region	4,542,573	2,453,594	50,000	1,893,192
Ryazan Region	9,612,218	7,829,201	660,000	1,081,871
Smolensk Region	21,072,517	12,783,616	3,238,857	4,822,680
Tambov Region	1,641,060	1,418,298	0	222,762
Tver Region	6,137,735	3,768,412	379,743	1,989,580
Tula Region	9,102,306	7,565,066	319,000	1,211,140
Yaroslavl Region	5,861,524	4,850,284	251,685	756,451
City of Moscow	18,544,011,016	11,637,157,039	1,411,558,570	4,363,072,636
North-Western Federal District	610,304,544	463,496,428	51,102,100	67,012,279
Republic of Karelia	730,037	186,266	155,000	220,371
Komi Republic	3,087,659	1,823,038	830,000	434,309
Akhangel'sk Region	402,824	310,933	29,590	47,781
Vologda Region	42,782,581	24,204,215	2,716,175	14,846,707
Kaliningrad Region	10,100,680	5,761,783	3,137,689	1,179,008
Leningrad Region	4,367,146	2,843,004	699,030	677,740
Murmansk Region	4,688,795	1,857,981	346,500	2,356,849
Novgorod Region	1,445,784	984,236	15,500	432,441
Pskov Region	1,336,265	1,183,481	0	152,784
St Petersburg	541,362,773	424,341,491	43,172,616	46,664,289
Southern Federal District	129,777,882	86,372,198	6,837,336	31,599,753
Republic of Adygeya	2,770,314	1,805,497	185,000	774,817
Republic of Kalmykia	630,058	465,292	30	164,736
Krasnodar Territory	57,718,966	39,251,327	3,606,906	11,539,535
Astrakhan Region	2,484,394	877,831	130,200	736,035
Volgograd Region	10,492,596	7,180,135	1,994,000	974,541
Rostov Region	55,681,554	36,792,116	921,200	17,410,089
North-Caucasian Federal District	34,164,316	19,443,130	5,536,188	8,809,635
Republik of Daghestan	12,078,293	6,323,140	765,899	4,947,150
Republic of Ingushetia	265,796	67,927	0	197,869
Kabardino-Balkar Republic	3,741,425	2,582,874	405,074	753,477
Karachai-Cherkess Republic	2,446,842	1,768,217	220,000	458,625
Republic of North Ossetia - Alania	5,480,068	4,875,129	44,885	554,709
Chechen Republic	0	0	0	0

Stavropol Territory	10,151,892	3,825,843	4,100,330	1,897,805
Volga Federal District	783,477,701	476,915,362	33,299,874	251,216,238
Republic of Bashkortostan	43,141,324	20,883,146	1,623,736	19,718,188
Republic of Marii El	1,201,341	897,127	60,400	98,656
Republic of Mordovia	13,089,101	10,318,201	410,400	1,705,047
Republic of Tatarstan	323,184,013	245,240,013	12,827,604	54,558,519
Udmurt Republic	15,911,190	6,652,054	761,522	7,602,311
Chuvash Republic	5,638,092	2,839,727	240,500	2,424,529
Perm Territory	18,584,521	11,392,909	215,000	6,597,901
Kirov Region	16,432,735	12,311,240	606,180	3,347,572
Nizhny Novgograd Region	42,511,676	32,560,934	1,234,236	5,476,146
Orenburg Region	23,161,604	12,535,449	965,050	9,129,106
Penza Region	2,224,216	1,673,476	61,000	351,722
Samara Region	242,356,159	100,318,715	9,879,246	128,960,770
Saratov Region	28,990,773	13,695,364	4,415,000	9,853,109
Ulyanovsk Region	7,050,956	5,597,007	0	1,392,662
Ural Federal District	475,830,369	216,394,782	43,559,852	181,908,968
Kurgan Region	1,608,526	1,520,465	900	82,284
Sverdlovsk Region	202,586,685	86,290,711	28,511,134	81,319,548
Tyumen Region	204,023,251	90,450,970	6,771,498	83,177,587
Chelyabinsk Region	67,611,907	38,132,636	8,276,320	17,329,549
Siberian Federal District	329,212,504	168,182,978	49,440,449	97,230,130
Republic of Altai	12,839,992	2,922,262	258,000	9,173,402
Republic of Buryatiya	4,275,519	1,807,312	200,000	2,266,807
Republic of Tuva	145,615	77,776	0	66,639
Republic of Khakassia	3,272,035	1,452,092	80,590	1,634,480
Altai Territory	11,665,054	9,198,883	365,000	1,823,843
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7,996,486	3,921,705	1,410,895	2,460,742
Irkutsk Region	12,442,383	7,646,560	1,152,267	3,503,552
Kemerovo Region	14,987,759	7,203,746	3,810,092	3,973,921
Novosibirsk Region	242,987,788	123,564,029	40,592,705	65,968,595
Omsk Region	12,383,487	6,020,629	1,560,900	4,600,781
Tomsk Region	6,216,386	4,367,984	10,000	1,757,368
Far Eastern Federal District	264,169,072	84,751,914	11,123,782	154,830,711
Republic of Sakha (Yakutia)	9,877,995	5,871,595	512,750	3,351,804
Kamchatka Territory	9,456,965	6,424,375	1,293,891	1,676,477
Primorskiy Territory	49,084,578	35,868,393	673,935	10,281,712
Khabarovsk Territory	41,471,466	18,944,717	6,900,300	13,895,502
Amur Region	148,930,696	14,484,950	826,906	124,498,024
Magadan Region	0	0	0	0
Sakhalin Region	5,347,372	3,157,884	916,000	1,127,192
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 1.01.12

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	11,875,816,867	7,585,050,518	1,469,717,158	2,019,735,393
Belgorod Region	38,949,136	32,331,378	807,789	4,992,890
Bryansk Region	40,152,860	25,833,130	650,000	8,497,850
Vladimir Region	75,263,654	52,795,802	80,000	21,569,371
Voronezh Region	550,796,336	384,037,528	12,067	149,123,436
Ivanovo Region	41,797,589	27,569,592	190,060	8,841,654
Kaluga Region	62,475,817	39,428,133	1,679,000	17,396,376
Kostroma Region	37,406,144	27,274,461	34,853	6,361,568
Kursk Region	47,511,034	40,936,340	1,650,000	4,699,732
Lipetsk Region	44,855,514	31,067,422	1,405,000	10,107,493
Moscow Region	406,334,048	217,637,704	1,380,089	150,324,172
Orel Region	19,811,066	14,464,299	50,000	3,813,142
Ryazan Region	77,495,065	53,203,178	660,000	12,465,972
Smolensk Region	68,643,901	50,132,750	465,857	10,797,760
Tambov Region	18,806,980	15,850,854	0	1,512,347
Tver Region	72,214,285	46,762,199	369,693	13,527,423
Tula Region	89,551,738	68,604,721	354,000	13,797,523
Yaroslavl Region	141,308,833	73,247,338	251,685	53,078,323
City of Moscow	10,042,442,867	6,383,873,689	1,459,677,065	1,528,828,361
North-Western Federal District	1,762,871,806	1,162,148,905	53,771,035	441,843,414
Republic of Karelia	35,770,252	13,503,607	155,000	18,111,930
Komi Republic	49,475,746	20,106,734	830,000	27,029,934
Akhangel'sk Region	70,218,879	39,218,969	29,590	18,420,365
Vologda Region	120,654,736	85,869,951	1,925,100	22,202,262
Kaliningrad Region	75,189,082	53,884,978	3,137,689	13,480,607
Leningrad Region	32,731,163	26,587,610	699,030	3,349,422
Murmansk Region	45,273,039	23,491,992	346,500	20,741,217
Novgorod Region	34,507,549	18,607,153	15,500	11,271,206
Pskov Region	35,177,500	25,648,844	0	7,070,063
St Petersburg	1,263,873,860	855,229,067	46,632,626	300,166,408
Southern Federal District	1,049,942,212	695,837,652	6,331,287	295,763,605
Republic of Adygeya	17,520,472	11,636,443	185,000	5,694,329
Republic of Kalmykia	6,605,779	3,855,665	30	2,750,084
Krasnodar Territory	497,198,012	318,044,725	3,201,757	148,340,998
Astrakhan Region	53,328,491	34,994,274	300,000	5,467,412
Volgograd Region	100,540,059	62,975,866	1,993,000	31,696,532
Rostov Region	374,749,399	264,330,679	651,500	101,814,250
North-Caucasian Federal District	309,407,493	189,400,077	5,356,288	101,433,327
Republic of Dagestan	38,207,003	20,787,588	765,999	14,611,174
Republic of Ingushetia	8,602,786	5,598,845	0	3,003,941
Kabardino-Balkar Republic	27,476,572	21,541,328	405,074	5,529,051
Karachai-Cherkess Republic	13,168,839	8,004,240	95,000	5,069,599
Republic of North Ossetia - Alania	13,635,767	10,840,746	69,885	2,719,791

Chechen Republic	13,430,283	10,397,235	0	3,033,048
Stavropol Territory	194,886,243	112,230,095	4,020,330	67,466,723
Volga Federal District	2,733,974,215	1,692,000,041	33,891,480	874,409,883
Republic of Bashkortostan	220,729,929	123,039,001	1,676,049	86,906,275
Republic of Marii El	44,012,381	32,734,468	60,400	8,646,745
Republic of Mordovia	71,445,994	54,533,864	240,400	11,234,804
Republic of Tatarstan	465,255,375	349,478,139	13,127,558	90,645,564
Udmurt Republic	97,042,195	55,879,372	761,522	36,705,034
Chuvash Republic	70,693,967	45,610,193	90,500	21,766,583
Perm Territory	259,461,553	178,967,883	215,000	78,824,040
Kirov Region	82,859,218	55,422,604	606,180	19,312,674
Nizhny Novgogrod Region	393,669,400	270,266,974	1,233,425	98,061,985
Orenburg Region	71,804,456	39,075,881	1,310,200	30,804,296
Penza Region	60,969,492	40,339,314	61,000	11,855,947
Samara Region	773,192,987	384,635,960	10,094,246	332,425,204
Saratov Region	88,422,331	42,593,979	4,415,000	32,920,738
Ulyanovsk Region	34,414,937	19,422,409	0	14,299,994
Ural Federal District	1,443,855,717	815,994,305	30,211,810	549,712,850
Kurgan Region	30,746,439	16,101,567	900	14,376,494
Sverdlovsk Region	685,855,583	418,393,982	15,388,092	231,454,017
Tyumen Region	444,407,967	200,968,315	6,546,498	217,977,887
Chelyabinsk Region	282,845,728	180,530,441	8,276,320	85,904,452
Siberian Federal District	1,632,988,225	832,895,883	15,065,509	708,926,121
Republic of Altai	7,240,047	2,900,980	98,000	4,140,035
Republic of Buryatiya	36,230,944	17,972,830	200,000	17,440,349
Republic of Tuva	10,570,018	1,353,998	0	8,849,697
Republic of Khakassia	23,174,266	9,040,251	81,590	12,136,278
Altai Territory	152,448,831	112,342,954	365,000	38,224,280
Zabaykal Territory	20,447,657	3,628,335	0	16,810,273
Krasnoyarsk Territory	247,499,919	114,487,209	1,410,895	123,295,645
Irkutsk Region	241,370,704	111,163,828	1,152,267	122,543,988
Kemerovo Region	164,022,449	92,836,235	3,810,123	61,233,210
Novosibirsk Region	521,018,661	260,170,183	6,376,734	223,839,636
Omsk Region	132,046,248	64,164,262	1,560,900	48,986,660
Tomsk Region	76,918,481	42,834,818	10,000	31,426,070
Far Eastern Federal District	569,229,509	295,207,090	11,161,191	235,584,793
Republic of Sakha (Yakutia)	40,697,415	24,391,737	552,750	15,298,512
Kamchatka Territory	21,524,137	15,254,879	1,291,300	4,385,955
Primorskiy Territory	84,014,551	58,404,921	753,935	20,735,431
Khabarovsk Territory	308,399,791	141,481,538	6,820,300	148,474,448
Amur Region	38,431,989	13,402,082	826,906	16,551,909
Magadan Region	60,911,127	32,464,352	0	26,253,078
Sakhalin Region	12,981,379	8,092,023	916,000	3,331,898
Jewish Autonomous Region	1,864,150	1,487,548	0	376,602
Chukotka Autonomous Area	404,970	228,010	0	176,960

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.01.12

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	6,980,449,733	4,264,581,825	2,214,389,061	302,351,953
Belgorod Region	229,037	164,110	64,927	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	0	0	0	0
Ivanovo Region	269,560	189,136	66,993	13,431
Kaluga Region	18,673	14,483	0	4,190
Kostroma Region	5,032,875	4,290,963	1,995	693,656
Kursk Region	231,053	203,699	0	858
Lipetsk Region	194,043	170,639	0	23,404
Moscow Region	6,660,800	2,508,615	199,189	3,952,996
Orel Region	43,948	0	43,948	0
Ryazan Region	54,017	37,611	1,352	15,054
Smolensk Region	1,617,630	131,844	439,351	1,034,120
Tambov Region	966	0	966	0
Tver Region	1,957	508	1,449	0
Tula Region	367,275	292,078	0	75,197
Yaroslavl Region	27,925	16,098	1,847	9,980
City of Moscow	6,965,699,974	4,256,562,041	2,213,567,044	296,529,067
North-Western Federal District	158,768,664	83,067,930	60,287,646	11,010,517
Republic of Karelia	0	0	0	0
Komi Republic	141,921	32,015	104,574	5,332
Akhangel'sk Region	1,810	0	1,600	210
Vologda Region	1,820,335	1,214,119	119,030	11,789
Kaliningrad Region	982,611	820,716	10,295	151,600
Leningrad Region	335,317	181,403	143,975	9,939
Murmansk Region	422,753	252,543	68,987	101,223
Novgorod Region	9,370	0	3,494	5,876
Pskov Region	0	0	0	0
St Petersburg	155,054,547	80,567,134	59,835,691	10,724,548
Southern Federal District	6,106,464	4,117,655	486,887	449,414
Republic of Adygeya	1,383	0	483	900
Republic of Kalmykia	9,469	5,844	1,629	1,996
Krasnodar Territory	1,470,247	943,495	106,235	272,838
Astrakhan Region	2,767	0	763	2,004
Volgograd Region	4,096	0	644	3,452
Rostov Region	4,618,502	3,168,316	377,133	168,224
North-Caucasian Federal District	1,553,466	893,472	367,072	292,922
Republik of Dagestan	131,542	61,647	8,146	61,749
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	740	0	740	0
Karachai-Cherkess Republic	1,226,872	831,825	188,266	206,781
Republic of North Ossetia - Alania	5,532	0	4,910	622

Chechen Republic	0	0	0	0
Stavropol Territory	188,780	0	165,010	23,770
Volga Federal District	51,837,896	41,015,132	5,284,805	5,065,950
Republic of Bashkortostan	1,930,537	1,619,857	50,366	260,314
Republic of Marii El	483	0	483	0
Republic of Mordovia	23,645	18,399	4,139	1,107
Republic of Tatarstan	31,472,275	28,506,429	1,624,705	980,472
Udmurt Republic	1,863,336	704,787	961,229	197,320
Chuvash Republic	79,783	1,564	2,415	75,804
Perm Territory	1,746,643	1,483,300	26,503	236,840
Kirov Region	1,412,068	1,013,792	24,823	373,453
Nizhny Novgogrod Region	2,382,933	1,604,598	95,611	596,898
Orenburg Region	286,310	264,283	18,249	3,778
Penza Region	0	0	0	0
Samara Region	10,049,252	5,334,307	2,422,090	2,288,176
Saratov Region	390,496	267,384	53,368	48,909
Ulyanovsk Region	200,135	196,432	824	2,879
Ural Federal District	62,523,450	20,863,438	33,776,362	759,908
Kurgan Region	0	0	0	0
Sverdlovsk Region	14,725,484	3,347,862	10,913,502	386,549
Tyumen Region	44,624,775	16,335,273	20,873,141	370,190
Chelyabinsk Region	3,173,191	1,180,303	1,989,719	3,169
Siberian Federal District	48,867,073	27,114,565	15,737,377	2,759,699
Republic of Altai	18,467	0	18,467	0
Republic of Buryatiya	20,287	10,977	386	8,924
Republic of Tuva	457	0	457	0
Republic of Khakassia	3,220	0	3,220	0
Altai Territory	8,864	5,290	320	3,254
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	92,726	80,490	6,035	6,201
Irkutsk Region	85,387	33,022	46,215	6,150
Kemerovo Region	41,515	16,903	10,638	13,974
Novosibirsk Region	47,692,744	26,346,210	15,458,607	2,632,495
Omsk Region	879,918	603,273	192,069	84,576
Tomsk Region	23,488	18,400	963	4,125
Far Eastern Federal District	10,591,595	4,585,025	2,160,498	874,159
Republic of Sakha (Yakutia)	52,329	32,196	20,133	0
Kamchatka Territory	489,997	395,776	4,411	16,108
Primorskiy Territory	1,893,928	1,547,626	47,882	112,609
Khabarovsk Territory	1,929,564	894,995	928,776	102,876
Amur Region	6,083,512	1,639,051	1,103,010	631,968
Magadan Region	0	0	0	0
Sakhalin Region	142,265	75,381	56,286	10,598
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 1.01.12

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	6,452,615,363	3,772,721,523	2,223,144,117	269,614,204
Belgorod Region	3,123,724	2,719,636	66,054	338,034
Bryansk Region	1,636,983	1,605,018	0	31,965
Vladimir Region	2,476,266	2,426,329	0	49,937
Voronezh Region	18,470,300	17,383,054	1,610	990,831
Ivanovo Region	5,267,036	5,186,150	66,993	13,893
Kaluga Region	4,399,944	4,250,431	65	149,448
Kostroma Region	1,074,001	1,065,405	1,512	7,084
Kursk Region	390,989	203,699	0	160,794
Lipetsk Region	286,068	170,639	0	115,429
Moscow Region	46,295,505	39,898,790	198,706	6,198,009
Orel Region	309,818	265,870	43,948	0
Ryazan Region	243,874	166,193	1,352	76,329
Smolensk Region	1,404,678	1,232,847	51,877	119,954
Tambov Region	1,403,506	1,402,362	966	178
Tver Region	87,881	45,115	966	41,398
Tula Region	29,831,972	29,625,873	0	206,099
Yaroslavl Region	2,518,480	2,103,657	1,127	298,208
City of Moscow	6,333,394,338	3,662,970,455	2,222,708,941	260,816,614
North-Western Federal District	325,831,009	224,915,953	61,045,941	28,753,582
Republic of Karelia	9,729,871	9,578,296	0	151,575
Komi Republic	1,284,628	1,118,730	104,574	61,324
Akhangel'sk Region	1,745,194	1,658,147	1,600	84,654
Vologda Region	10,169,137	9,228,814	119,030	371,390
Kaliningrad Region	20,951,967	19,953,884	10,295	931,159
Leningrad Region	552,701	386,666	143,975	22,060
Murmansk Region	20,357,145	20,131,683	68,987	156,475
Novgorod Region	627,670	546,471	3,494	77,705
Pskov Region	154,678	151,423	0	3,255
St Petersburg	260,258,018	162,161,839	60,593,986	26,893,985
Southern Federal District	59,611,772	54,938,462	442,763	2,919,604
Republic of Adygeya	107,809	48,312	483	59,014
Republic of Kalmykia	7,473	5,844	1,629	0
Krasnodar Territory	22,410,673	20,130,519	98,860	1,840,669
Astrakhan Region	582,140	576,741	0	5,399
Volgograd Region	9,370,770	9,272,808	644	97,318
Rostov Region	27,132,907	24,904,238	341,147	917,204
North-Caucasian Federal District	6,619,194	4,973,677	368,038	1,275,678
Republik of Daghestan	482,296	229,012	9,112	244,172
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	579,736	578,996	740	0
Karachai-Cherkess Republic	1,270,771	888,299	188,266	194,206
Republic of North Ossetia - Alania	64,338	0	4,910	59,428

Chechen Republic	0	0	0	0
Stavropol Territory	4,222,053	3,277,370	165,010	777,872
Volga Federal District	129,108,720	115,112,642	5,301,823	7,700,243
Republic of Bashkortostan	24,478,325	23,689,351	49,883	617,373
Republic of Marii El	1,782,992	1,773,637	483	8,872
Republic of Mordovia	25,976	18,399	3,978	3,599
Republic of Tatarstan	34,666,654	32,437,610	1,624,705	278,521
Udmurt Republic	1,194,138	35,222	961,229	197,687
Chuvash Republic	192,649	0	1,932	190,717
Perm Territory	11,248,827	10,188,804	26,503	1,033,504
Kirov Region	2,253,979	1,919,376	24,823	309,780
Nizhny Novgogrod Region	12,156,552	10,459,150	95,289	1,398,558
Orenburg Region	1,091,440	917,283	18,088	156,069
Penza Region	96,955	88,745	161	8,049
Samara Region	36,654,082	30,672,738	2,440,557	3,219,704
Saratov Region	959,725	617,822	53,368	266,713
Ulyanovsk Region	2,306,426	2,294,505	824	11,097
Ural Federal District	212,819,571	165,939,439	29,387,378	5,405,311
Kurgan Region	858	0	0	858
Sverdlovsk Region	138,966,783	127,351,890	6,567,029	4,672,033
Tyumen Region	52,116,055	19,286,735	20,830,630	297,460
Chelyabinsk Region	21,735,875	19,300,814	1,989,719	434,960
Siberian Federal District	77,718,772	66,952,775	916,186	5,165,385
Republic of Altai	178	0	0	178
Republic of Buryatiya	329,231	257,144	386	71,701
Republic of Tuva	457	0	457	0
Republic of Khakassia	100,596	88,861	4,108	7,627
Altai Territory	3,937,323	3,856,461	320	80,309
Zabaykal Territory	74,282	4,683	0	69,599
Krasnoyarsk Territory	16,415,065	15,277,482	6,035	1,066,235
Irkutsk Region	3,778,589	3,335,367	45,732	396,243
Kemerovo Region	15,701,152	15,290,362	10,638	398,806
Novosibirsk Region	33,823,503	26,229,027	654,834	2,324,692
Omsk Region	2,861,321	2,003,107	192,713	664,164
Tomsk Region	697,075	610,281	963	85,831
Far Eastern Federal District	36,472,798	30,706,128	1,982,544	2,708,727
Republic of Sakha (Yakutia)	142,759	93,971	20,133	25,738
Kamchatka Territory	1,284,949	1,231,330	4,411	49,208
Primorskiy Territory	3,929,061	3,053,246	47,882	643,420
Khabarovsk Territory	21,900,402	18,218,536	928,776	1,881,822
Amur Region	1,537,280	585,067	925,056	10,456
Magadan Region	7,352,058	7,351,831	0	227
Sakhalin Region	326,289	172,147	56,286	97,856
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.01.12

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	677,675,940	84,810,722	4,641,172	249,987	200,553,091	44,708,433
Belgorod Region	95,994	0	0	0	18,708	0
Bryansk Region	73,109	0	0	0	0	0
Vladimir Region	30,764	0	15,000	0	28,019	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	102,994	0	0	0	146,671	0
Kaluga Region	280,540	0	0	0	98,563	0
Kostroma Region	489,425	24,837	4,703	0	706,611	327,393
Kursk Region	44,460	0	0	0	46,329	0
Lipetsk Region	535,687	0	0	0	8,689	170
Moscow Region	452,460	16,613	10,000	160,981	673,145	45,293
Orel Region	30,835	0	0	0	21,656	0
Ryazan Region	219,995	0	0	0	33,266	6,311
Smolensk Region	402,486	13,612	5,000	0	91,541	8,150
Tambov Region	39,394	0	0	0	13,184	0
Tver Region	7,673	0	0	0	11,701	0
Tula Region	51,260	28,699	0	0	19,547	3,459
Yaroslavl Region	82,356	0	0	0	19,837	0
City of Moscow	674,736,508	84,726,961	4,606,469	89,006	198,615,624	44,317,657
North-Western Federal District	15,796,789	1,518,898	76,520	12,501	2,450,871	831,692
Republic of Karelia	11,807	0	0	0	841	0
Komi Republic	305,502	16,611	0	0	18,213	0
Akhangel'sk Region	47,060	0	0	0	4,033	10
Vologda Region	1,029,366	3,365	30,000	0	201,764	0
Kaliningrad Region	119,667	0	9,689	0	20,000	17,326
Leningrad Region	790,551	41,672	0	0	15,617	850
Murmansk Region	179,084	21,400	0	0	102,713	5,429
Novgorod Region	188,027	0	0	0	24,259	0
Pskov Region	13,753	0	0	0	2,017	0
St Petersburg	13,111,972	1,435,850	36,831	12,501	2,061,414	808,077
Southern Federal District	2,554,051	63,061	0	0	705,987	21,080
Republic of Adygeya	48,905	0	0	0	41,745	0
Republic of Kalmykia	21,204	0	0	0	6,459	0
Krasnodar Territory	448,938	1,739	0	0	361,995	2,915
Astrakhan Region	66,864	0	0	0	21,396	0
Volgograd Region	250,329	0	0	0	34,632	711
Rostov Region	1,717,811	61,322	0	0	239,760	17,454
North-Caucasian Federal District	902,534	6,037	0	0	567,907	3,791
Republic of Dagestan	126,680	6,037	0	0	71,085	571
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	32,302	0	0	0	47,931	0
Karachai-Cherkess Republic	8,135	0	0	0	15,244	3,220

Republic of North Ossetia - Alania	283,163	0	0	0	25,541	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	452,254	0	0	0	408,106	0
Volga Federal District	13,801,265	577,612	65,000	0	19,986,223	410,223
Republic of Bashkortostan	719,402	0	30,000	0	928,543	51,728
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	87,539	0	0	0	26,579	0
Republic of Tatarstan	6,073,889	505,393	20,000	0	3,839,919	55,742
Udmurt Republic	90,482	0	0	0	408,655	0
Chuvash Republic	100,532	0	0	0	74,760	0
Perm Territory	208,531	0	11,000	0	116,435	0
Kirov Region	277,600	23,181	0	0	281,709	5,548
Nizhny Novgorod Region	606,991	14,170	4,000	0	408,136	92,719
Orenburg Region	783,223	0	0	0	221,343	20
Penza Region	26,244	0	0	0	6,129	0
Samara Region	4,161,826	12,365	0	0	12,487,767	201,587
Saratov Region	577,221	22,503	0	0	1,125,874	0
Ulyanovsk Region	87,785	0	0	0	60,374	2,879
Ural Federal District	9,123,596	654,565	14,000	1,458	6,348,720	37,029
Kurgan Region	20,921	0	0	0	1,198	0
Sverdlovsk Region	3,869,398	42,730	10,000	0	5,161,744	34,904
Tyumen Region	3,199,134	372,780	4,000	0	775,548	1,605
Chelyabinsk Region	2,034,143	239,055	0	1,458	410,230	520
Siberian Federal District	8,587,480	3,197,382	30,000	457	9,764,123	363,958
Republic of Altai	71,268	0	0	0	140,509	0
Republic of Buryatiya	130,762	0	0	0	49,299	192
Republic of Tuva	2,227	0	0	457	9,986	0
Republic of Khakassia	19,229	0	0	0	18,733	0
Altai Territory	219,311	0	10,000	0	93,922	118
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	93,416	0	0	0	277,080	1,880
Irkutsk Region	79,110	3,938	10,000	0	104,274	322
Kemerovo Region	57,604	0	0	0	249,054	1,184
Novosibirsk Region	7,537,834	3,192,134	0	0	8,614,857	357,604
Omsk Region	130,830	0	0	0	165,320	1,022
Tomsk Region	245,889	1,310	10,000	0	41,089	1,636
Far Eastern Federal District	3,186,935	123,752	6,041	2,861	4,235,013	62,585
Republic of Sakha (Yakutia)	93,719	0	0	2,861	57,589	0
Kamchatka Territory	54,799	4,097	0	0	85,298	0
Primorskiy Territory	742,182	3,285	3,135	0	283,645	129
Khabarovsk Territory	1,332,208	90,953	0	0	929,209	18,882
Amur Region	927,507	25,417	2,906	0	2,862,303	43,574
Magadan Region	0	0	0	0	0	0
Sakhalin Region	36,520	0	0	0	16,969	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 1.01.12

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	382,763,577	77,047,843	4,575,137	249,987	118,661,791	38,526,105
Belgorod Region	3,447,511	302,825	0	0	184,447	23,043
Bryansk Region	1,517,406	0	0	0	161,055	3,310
Vladimir Region	1,832,831	0	15,000	0	1,071,156	3,936
Voronezh Region	18,092,338	133,928	0	0	3,771,705	396,770
Ivanovo Region	1,225,752	0	0	0	305,361	19
Kaluga Region	1,317,482	0	0	0	675,733	1,804
Kostroma Region	1,410,394	0	4,703	0	412,974	317
Kursk Region	3,163,939	0	0	0	364,855	15,452
Lipetsk Region	2,479,545	0	0	0	812,745	810
Moscow Region	15,325,032	194,297	10,000	160,981	2,136,296	458,269
Orel Region	807,712	0	0	0	165,229	0
Ryazan Region	2,639,138	31,429	0	0	407,092	7,614
Smolensk Region	2,167,355	0	5,000	0	309,308	31,759
Tambov Region	748,224	0	0	0	23,842	0
Tver Region	1,412,011	0	0	0	244,479	12,317
Tula Region	1,062,894	43,032	0	0	451,584	15,450
Yaroslavl Region	6,946,869	147,929	0	0	2,168,214	83,817
City of Moscow	317,167,144	76,194,403	4,540,434	89,006	104,995,716	37,471,418
	74,850,945	4,026,185	76,520	12,501	14,708,028	4,319,381
North-Western Federal District						
Republic of Karelia	366,552	0	0	0	401,978	13,857
Komi Republic	2,415,495	16,610	0	0	253,687	1,499
Akhangel'sk Region	2,131,137	85,151	0	0	306,443	9,199
Vologda Region	9,609,602	18,403	30,000	0	996,672	67,595
Kaliningrad Region	9,967,118	238,020	9,689	0	854,979	159,245
Leningrad Region	1,778,313	91,831	0	0	162,590	8,530
Murmansk Region	3,889,839	21,400	0	0	307,749	21,764
Novgorod Region	1,163,678	12,994	0	0	387,122	24,078
Pskov Region	1,221,857	0	0	0	93,582	276
St Petersburg	42,307,354	3,541,776	36,831	12,501	10,943,226	4,013,338
Southern Federal District	64,120,312	5,031,790	24,861	0	13,461,948	434,817
Republic of Adygeya	2,864,938	0	0	0	146,229	921
Republic of Kalmykia	270,326	0	0	0	9,633	0
Krasnodar Territory	37,882,278	189,000	24,861	0	6,706,101	307,731
Astrakhan Region	496,165	0	0	0	317,569	0
Volgograd Region	2,585,286	1,838,892	0	0	2,245,194	17,947
Rostov Region	20,021,319	3,003,898	0	0	4,037,222	108,218
North-Caucasian Federal District	12,387,638	115,265	0	0	3,371,567	79,977
Republik of Daghestan	363,996	6,037	0	0	303,678	571
Republic of Ingushetia	267,008	0	0	0	6,536	0
Kabardino-Balkar Republic	590,792	31,437	0	0	112,291	0
Karachai-Cherkess Republic	780,716	57,402	0	0	70,741	3,220

Republic of North Ossetia - Alania	757,660	0	0	0	95,755	691
Chechen Republic	216,446	0	0	0	873	0
Stavropol Territory	9,411,020	20,389	0	0	2,781,693	75,495
Volga Federal District	98,503,866	1,448,671	65,000	0	39,361,924	1,415,428
Republic of Bashkortostan	8,368,810	45,630	30,000	0	3,114,086	157,902
Republic of Marii El	559,571	0	0	0	139,382	2,135
Republic of Mordovia	590,715	0	0	0	130,198	0
Republic of Tatarstan	11,346,155	531,942	20,000	0	2,970,106	11,606
Udmurt Republic	6,588,129	0	0	0	1,229,341	34,559
Chuvash Republic	3,446,771	0	0	0	511,298	24,982
Perm Territory	12,965,195	41,855	11,000	0	3,215,051	216,797
Kirov Region	3,417,820	23,181	0	0	571,896	9,765
Nizhny Novgogrod Region	12,870,117	580,841	4,000	0	5,047,004	270,590
Orenburg Region	1,512,681	7,592	0	0	805,018	23,790
Penza Region	4,941,781	0	0	0	223,979	187
Samara Region	28,749,676	86,459	0	0	19,213,179	645,285
Saratov Region	2,466,581	22,503	0	0	1,890,743	17,076
Ulyanovsk Region	679,864	108,668	0	0	300,643	754
Ural Federal District	35,461,837	2,130,031	15,174	1,458	18,782,632	464,225
Kurgan Region	581,125	0	0	0	215,883	1
Sverdlovsk Region	21,266,988	1,697,558	11,174	0	11,700,089	257,494
Tyumen Region	3,706,985	181,430	4,000	0	3,162,010	45,051
Chelyabinsk Region	9,906,739	251,043	0	1,458	3,704,650	161,679
Siberian Federal District	52,030,729	921,618	30,000	457	29,910,666	829,406
Republic of Altai	141,636	0	0	0	134,059	49
Republic of Buryatiya	1,683,279	0	0	0	616,043	2,147
Republic of Tuva	92,961	0	0	457	256,137	0
Republic of Khakassia	388,846	0	0	0	215,921	886
Altai Territory	11,594,098	269,084	10,000	0	1,084,680	6,740
Zabaykal Territory	305,494	4,683	0	0	453,238	2,760
Krasnoyarsk Territory	5,635,385	14,711	0	0	4,262,862	97,113
Irkutsk Region	5,823,068	102,706	10,000	0	3,590,140	27,820
Kemerovo Region	4,687,302	0	0	0	3,940,627	37,456
Novosibirsk Region	13,558,932	417,259	0	0	11,274,626	539,298
Omsk Region	5,963,285	79,047	0	0	3,084,804	109,378
Tomsk Region	2,156,443	34,128	10,000	0	997,529	5,759
Far Eastern Federal District	11,562,392	205,297	46,041	2,861	6,358,650	369,415
Republic of Sakha (Yakutia)	661,043	31,111	40,000	2,861	286,454	245
Kamchatka Territory	727,205	4,097	0	0	119,085	995
Primorskiy Territory	1,715,157	77,024	3,135	0	962,323	120,819
Khabarovsk Territory	6,511,832	58,454	0	0	3,973,139	244,449
Amur Region	589,427	34,611	2,906	0	669,988	2,351
Magadan Region	929,628	0	0	0	258,895	9
Sakhalin Region	86,981	0	0	0	85,778	547
Jewish Autonomous Region	341,119	0	0	0	2,905	0
Chukotka Autonomous Area	0	0	0	0	83	0

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.01.12

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	17,276,898,811	2,741,641	5,442,533	3,895,294,651	4,856,012,960	8,384,679,442
Belgorod Region	12,850,364	0	1,018	4,222,871	1,382,700	7,225,094
Bryansk Region	4,605	0	0	2,776	0	1,829
Vladimir Region	5,452,861	0	4	2,396,802	731,010	2,322,740
Voronezh Region	42,404	0	0	42,346	0	35
Ivanovo Region	7,349,130	0	0	2,174,346	766,212	4,355,716
Kaluga Region	12,333,853	4,528	0	2,440,643	1,324,676	8,550,541
Kostroma Region	47,497,140	0	0	4,835,028	3,477,349	38,559,832
Kursk Region	11,528,475	0	0	3,523,164	510,550	7,472,917
Lipetsk Region	19,830,723	0	0	3,788,832	3,971,941	12,039,557
Moscow Region	54,338,484	5,609	0	13,079,413	16,169,873	24,891,996
Orel Region	4,063,354	0	0	677,744	304,270	3,074,073
Ryazan Region	11,896,326	0	0	3,918,575	296,312	7,569,575
Smolensk Region	19,942,481	0	0	8,401,527	1,235,801	10,284,223
Tambov Region	2,085,599	0	0	727,452	249,736	1,103,996
Tver Region	7,404,906	0	0	3,303,727	389,101	3,691,524
Tula Region	9,769,034	0	0	2,163,885	1,018,737	6,450,799
Yaroslavl Region	5,729,246	0	0	2,420,393	998,673	2,309,601
City of Moscow	17,044,779,826	2,731,504	5,441,511	3,837,175,127	4,823,186,019	8,244,775,394
North-Western Federal District	730,845,722	712,390	54,230	304,491,444	254,273,558	167,857,647
Republic of Karelia	864,154	0	0	634,571	51,031	177,209
Komi Republic	4,123,846	0	0	1,533,178	549,540	2,033,278
Akhangel'sk Region	533,137	0	0	336,500	146,806	43,518
Vologda Region	46,441,713	1,742	0	10,570,438	15,877,906	19,938,534
Kaliningrad Region	13,569,029	0	0	4,313,357	5,149,902	3,815,217
Leningrad Region	6,347,088	15,154	0	1,682,598	534,975	4,091,418
Murmansk Region	5,995,259	0	0	2,748,370	332,541	2,884,090
Novgorod Region	3,461,490	0	119	1,634,947	92,004	1,679,625
Pskov Region	2,215,396	0	2,437	1,399,038	54,588	751,957
St Petersburg	647,294,610	695,494	51,674	279,638,447	231,484,265	132,442,801
Southern Federal District	142,522,776	28,192	58,474	44,560,903	11,704,567	85,823,951
Republic of Adygeya	3,418,374	0	0	1,397,259	191,931	1,828,617
Republic of Kalmykia	486,732	0	0	263,877	70,000	152,718
Krasnodar Territory	73,475,236	27,751	58,086	22,529,722	6,292,482	44,388,588
Astrakhan Region	4,401,799	0	333	2,019,459	569,805	1,777,928
Volgograd Region	9,249,556	441	55	3,029,662	1,950,621	4,264,941
Rostov Region	51,491,079	0	0	15,320,924	2,629,728	33,411,159
North-Caucasian Federal District	48,300,394	3,737	3,852	22,545,769	2,854,798	22,656,677
Republic of Dagestan	22,802,164	0	16	12,070,311	1,454,225	9,203,035
Republic of Ingushetia	878,135	0	0	699,686	0	178,411
Kabardino-Balkar Republic	3,980,255	0	7	1,465,768	29,609	2,484,192
Karachai-Cherkess Republic	2,699,713	0	0	1,680,092	344,064	675,147
Republic of North Ossetia - Alania	6,751,465	0	3,829	2,059,661	441,892	4,240,589
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	11,188,662	3,737	0	4,570,251	585,008	5,875,303
Volga Federal District	742,123,275	4,836,707	1,184,781	170,354,862	161,310,621	402,013,062

Republic of Bashkortostan	49,685,275	0	0	7,986,970	9,809,137	31,795,293
Republic of Marii El	1,434,412	0	0	506,593	1,400	907,260
Republic of Mordovia	15,620,995	0	0	4,370,157	1,021,822	10,059,158
Republic of Tatarstan	322,362,557	4,832,080	1,178,265	76,269,911	98,388,402	140,630,185
Udmurt Republic	18,312,066	0	0	6,182,024	1,038,068	11,050,657
Chuvash Republic	7,243,007	0	0	2,249,314	2,077,370	2,901,990
Perm Territory	23,682,805	2,450	2,191	4,698,687	5,359,041	13,441,291
Kirov Region	20,230,594	64	0	4,815,953	1,655,046	13,722,468
Nizhny Novgogrod Region	53,627,059	205	2,558	12,619,395	4,627,373	36,261,747
Orenburg Region	25,075,387	1,904	0	5,125,591	4,327,111	15,602,467
Penza Region	2,397,417	0	0	573,984	327,162	1,483,967
Samara Region	151,651,306	4	1,767	34,954,442	29,677,397	86,490,495
Saratov Region	43,112,651	0	0	6,967,682	1,733,448	34,340,854
Ulyanovsk Region	7,687,744	0	0	3,034,159	1,267,844	3,325,230
Ural Federal District	536,475,565	67,051	26,839	137,076,505	112,560,701	284,883,423
Kurgan Region	1,626,623	0	0	741,222	142,892	738,426
Sverdlovsk Region	250,206,256	710	10	75,622,249	43,096,292	130,856,141
Tyumen Region	207,615,465	27,406	25,721	40,859,446	63,969,797	101,937,157
Chelyabinsk Region	77,027,221	38,935	1,108	19,853,588	5,351,720	51,351,699
Siberian Federal District	311,229,823	26,498	21,100	73,170,407	61,054,330	168,719,313
Republic of Altai	13,039,502	0	0	690,306	996,904	11,336,062
Republic of Buryatiya	6,951,698	1,686	70	1,810,438	206,768	4,890,204
Republic of Tuva	123,600	0	0	52,314	0	70,934
Republic of Khakassia	4,429,220	0	0	1,844,443	317,349	2,251,430
Altai Territory	10,397,486	0	0	3,948,974	981,760	5,430,499
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	9,127,032	4,707	5,338	3,293,298	736,242	4,958,647
Irkutsk Region	13,534,885	0	7,331	3,771,844	1,715,091	7,986,242
Kemerovo Region	20,368,568	0	0	4,914,605	906,845	14,530,919
Novosibirsk Region	209,531,118	17,889	8,361	45,883,621	53,058,480	102,661,038
Omsk Region	14,801,927	2,216	0	4,042,697	1,885,907	8,864,461
Tomsk Region	8,924,787	0	0	2,917,867	248,984	5,738,877
Far Eastern Federal District	268,372,298	3,450	259,449	53,508,789	28,245,630	185,633,168
Republic of Sakha (Yakutia)	15,457,514	1,724	301	4,548,557	1,604,359	9,267,384
Kamchatka Territory	11,110,100	0	14	3,621,544	1,053,037	6,315,466
Primorskiy Territory	59,888,985	129	0	20,188,715	6,791,753	32,418,234
Khabarovsk Territory	38,964,043	18	118	9,630,588	3,308,724	25,977,135
Amur Region	134,083,225	1,579	259,016	11,703,945	14,906,422	107,190,796
Magadan Region	0	0	0	0	0	0
Sakhalin Region	8,868,431	0	0	3,815,440	581,335	4,464,153
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 1.01.12

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	11,787,504,879	746,569	3,784,977	2,945,814,660	4,163,148,802	4,557,088,246
Belgorod Region	100,517,188	0	11,146	20,427,000	15,278,866	64,618,261
Bryansk Region	45,877,642	728	14,147	6,817,896	2,242,441	36,670,850
Vladimir Region	96,778,436	25	796	12,227,727	8,428,460	75,946,327
Voronezh Region	210,274,994	100,219	9,020	30,596,856	18,601,128	160,769,435
Ivanovo Region	49,707,553	42	14,056	7,282,992	1,851,136	40,409,823
Kaluga Region	74,045,852	25,069	4,388	14,729,687	7,043,615	52,158,265
Kostroma Region	44,302,159	683	0	4,085,755	4,846,746	35,341,125
Kursk Region	53,703,434	341	4,319	9,979,065	3,907,922	39,692,411
Lipetsk Region	72,613,246	1,225	0	12,110,730	7,790,945	52,560,825
Moscow Region	686,536,457	188,976	808,009	169,842,170	84,270,017	428,904,974
Orel Region	36,545,913	0	0	4,793,402	1,938,825	29,734,057
Ryazan Region	67,584,988	2	8,057	12,122,896	5,176,345	50,102,257
Smolensk Region	52,445,657	1,138	3,543	9,867,934	4,381,931	37,819,195
Tambov Region	42,913,745	121	932	6,787,082	1,610,708	34,441,351
Tver Region	71,953,255	797	1,193	13,197,827	5,220,661	53,376,182
Tula Region	84,153,314	80	5,010	12,327,578	9,252,834	62,294,014
Yaroslavl Region	93,767,139	2,247	3,571	19,545,472	12,417,433	61,421,196
City of Moscow	9,903,783,907	424,876	2,896,790	2,579,072,591	3,968,888,789	3,240,827,698
North-Western Federal District	1,896,328,822	1,610,978	260,511	479,019,682	352,092,001	1,054,551,090
Republic of Karelia	31,544,180	227	629	5,414,137	1,284,444	24,779,125
Komi Republic	69,358,777	2,215	2,014	8,578,816	4,049,834	56,589,184
Akhangel'sk Region	94,648,012	322	10,759	12,760,548	12,975,062	68,812,553
Vologda Region	78,418,161	14,050	0	16,918,058	9,926,275	51,433,740
Kaliningrad Region	74,926,280	403	150,292	17,440,608	10,446,761	46,482,442
Leningrad Region	23,953,823	31,628	0	5,969,576	5,048,274	12,869,477
Murmansk Region	62,077,993	113	9,721	10,194,915	2,787,953	48,935,022
Novgorod Region	28,502,359	3,189	3,640	7,246,459	1,421,176	19,658,809
Pskov Region	26,127,704	0	4,827	6,329,029	1,549,983	18,175,451
St Petersburg	1,406,771,533	1,558,831	78,629	388,167,536	302,602,239	706,815,287
Southern Federal District	844,394,369	50,190	116,762	177,807,271	77,765,890	586,705,486
Republic of Adygeya	12,280,304	29	0	1,971,235	548,202	9,741,193
Republic of Kalmykia	5,545,695	14,534	12,731	968,347	298,733	4,237,344
Krasnodar Territory	396,142,163	31,500	58,118	93,499,887	37,988,484	263,863,765
Astrakhan Region	46,246,701	4	1,306	8,466,852	3,911,044	33,693,896
Volgograd Region	122,883,542	441	957	23,231,562	9,116,642	90,301,318
Rostov Region	261,295,964	3,682	43,650	49,669,388	25,902,785	184,867,970
North-Caucasian Federal District	248,241,833	160,487	519,326	67,809,627	13,435,457	165,712,692
Republik of Dagestan	41,025,312	62	8,754	15,083,830	1,535,409	24,280,650
Republic of Ingushetia	5,578,968	0	0	2,735,456	177,500	2,661,489
Kabardino-Balkar Republic	21,820,238	0	3,181	5,120,078	707,531	15,967,491
Karachai-Cherkess Republic	10,179,137	97	0	2,530,046	676,481	6,961,259
Republic of North Ossetia - Alania	23,115,405	0	8,495	3,666,454	1,175,563	18,240,273
Chechen Republic	12,155,277	0	482,249	7,502,382	486,000	3,683,582

Stavropol Territory	134,367,496	160,328	16,647	31,171,381	8,676,973	93,917,948
Volga Federal District	2,266,285,990	5,554,259	1,580,638	430,117,028	430,772,388	1,391,781,117
Republic of Bashkortostan	310,952,903	428,975	23	41,956,969	118,231,816	149,503,220
Republic of Marii El	24,256,834	0	0	3,867,412	2,203,643	18,132,776
Republic of Mordovia	37,769,183	99,357	19,868	7,532,515	3,825,108	26,068,683
Republic of Tatarstan	444,311,681	4,832,080	1,178,269	90,822,046	133,224,101	213,123,143
Udmurt Republic	82,203,902	921	485	23,040,079	7,573,598	51,326,543
Chuvash Republic	56,525,476	4,313	14	10,618,131	5,610,722	40,192,619
Perm Territory	205,429,914	23,379	119,768	42,272,784	36,268,658	126,088,938
Kirov Region	65,551,445	19,484	1,895	11,910,304	6,185,275	47,258,885
Nizhny Novgorod Region	298,009,229	19,730	226,660	72,036,898	40,568,105	184,273,644
Orenburg Region	95,665,029	67,398	22,919	15,069,955	9,452,840	70,861,986
Penza Region	61,768,558	18,582	0	11,379,431	3,960,411	46,309,209
Samara Region	375,257,413	890	3,731	62,134,902	49,867,019	261,937,380
Saratov Region	139,917,292	5,414	936	25,572,571	8,491,286	105,490,804
Ulyanovsk Region	68,667,131	33,736	6,070	11,903,031	5,309,806	51,213,287
Ural Federal District	1,227,432,985	211,642	151,763	252,635,244	223,866,462	746,637,224
Kurgan Region	26,223,261	35,687	1	4,830,955	1,583,513	19,678,277
Sverdlovsk Region	480,832,387	22,167	75,306	107,117,179	71,866,864	300,034,852
Tyumen Region	512,939,213	57,777	73,479	96,470,214	134,640,528	280,500,734
Chelyabinsk Region	207,438,124	96,011	2,977	44,216,896	15,775,557	146,423,361
Siberian Federal District	1,176,920,536	39,019	314,899	222,114,842	165,070,724	779,465,559
Republic of Altai	5,589,179	0	22	993,176	603,669	3,985,289
Republic of Buryatiya	35,503,332	1,723	685	6,656,315	3,677,075	25,057,069
Republic of Tuva	4,936,675	0	77,352	759,857	324,718	3,762,465
Republic of Khakassia	18,562,295	207	0	3,926,714	1,112,835	13,486,932
Altai Territory	99,042,226	648	1,731	16,138,827	12,080,103	70,550,379
Zabaykal Territory	35,115,417	117	32,737	5,484,557	2,361,601	27,170,119
Krasnoyarsk Territory	211,171,648	5,349	72,183	45,761,753	40,641,490	123,703,516
Irkutsk Region	134,464,045	10,176	57,343	25,600,873	14,027,477	94,247,411
Kemerovo Region	176,212,327	44	23,364	25,577,761	34,895,316	115,323,602
Novosibirsk Region	287,673,009	18,299	39,405	61,150,352	38,779,162	180,621,158
Omsk Region	101,672,113	2,449	5,642	14,685,581	11,308,574	75,382,782
Tomsk Region	66,978,270	7	4,435	15,379,076	5,258,704	46,174,837
Far Eastern Federal District	603,986,461	46,520	322,386	124,199,327	57,598,787	420,404,742
Republic of Sakha (Yakutia)	67,275,224	29,831	301	17,951,556	5,451,244	43,655,057
Kamchatka Territory	36,209,692	38	14	7,469,987	1,943,912	26,628,799
Primorskiy Territory	164,249,793	619	1,645	39,868,653	16,027,709	107,691,830
Khabarovsk Territory	193,040,084	169	9,700	30,790,164	16,121,542	145,877,670
Amur Region	52,092,070	11,842	18,456	9,865,966	6,811,243	35,313,934
Magadan Region	24,973,384	0	292,093	4,941,476	3,176,104	16,528,182
Sakhalin Region	55,080,241	4,021	169	11,685,599	7,538,229	35,809,749
Jewish Autonomous Region	4,762,573	0	8	688,945	186,301	3,881,363
Chukotka Autonomous Area	6,303,400	0	0	936,981	342,503	5,018,158

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.01.12**

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	5,624,793,345	29,340,687	111	581,659,421	2,763,312,285	1,958,143,301
Belgorod Region	455,605	0	0	41,278	0	414,309
Bryansk Region	33	0	0	33	0	0
Vladimir Region	236,100	0	0	8,789	0	227,305
Voronezh Region	16	0	0	0	0	13
Ivanovo Region	623,789	0	0	10,620	5,949	607,219
Kaluga Region	753,203	0	0	24,406	97,208	631,371
Kostroma Region	6,393,299	0	0	606,378	647,422	5,125,350
Kursk Region	494,642	0	0	89,687	0	367,393
Lipetsk Region	1,215,172	0	0	511,835	128,784	574,548
Moscow Region	11,907,241	0	0	237,991	4,210,718	7,390,044
Orel Region	101,608	0	0	24,590	0	77,018
Ryazan Region	616,212	0	0	63,681	2,552	534,259
Smolensk Region	2,408,771	0	0	86,331	202,702	2,119,462
Tambov Region	47,999	0	0	23,970	0	24,010
Tver Region	436,913	0	0	136,531	3,787	296,528
Tula Region	631,666	0	0	40,997	0	590,669
Yaroslavl Region	285,202	0	0	27,191	64,392	193,242
City of Moscow	5,598,185,874	29,340,687	111	579,725,113	2,757,948,771	1,938,970,561
North-Western Federal District	159,828,714	0	0	22,801,434	61,381,722	72,547,461
Republic of Karelia	20,794	0	0	17,520	0	3,266
Komi Republic	569,061	0	0	9,609	0	559,452
Akhangel'sk Region	14,573	0	0	525	9,726	4,243
Vologda Region	4,651,477	0	0	1,046,979	801,323	2,802,874
Kaliningrad Region	6,087,782	0	0	2,394,422	1,394,918	2,287,412
Leningrad Region	667,373	0	0	80,629	0	579,855
Murmansk Region	1,249,501	0	0	652,858	3,220	579,144
Novgorod Region	109,460	0	0	16,879	0	92,575
Pskov Region	24,936	0	0	4,603	0	20,328
St Petersburg	146,433,757	0	0	18,577,410	59,172,535	65,618,312
Southern Federal District	8,656,639	0	0	573,180	1,731,823	6,088,043
Republic of Adygeya	12,230	0	0	194	0	12,023
Republic of Kalmykia	112,408	0	0	17	45,349	67,042
Krasnodar Territory	3,034,991	0	0	117,920	16,195	2,669,567
Astrakhan Region	259,600	0	0	25,482	0	222,477
Volgograd Region	851,005	0	0	65,153	475,797	310,050
Rostov Region	4,386,405	0	0	364,414	1,194,482	2,806,884
North-Caucasian Federal District	3,616,934	0	0	96,054	0	3,509,996
Republic of Dagestan	532,615	0	0	26,235	0	500,447
Republic of Ingushetia	10,489	0	0	346	0	10,056
Kabardino-Balkar Republic	68,285	0	0	460	0	67,811
Karachai-Cherkess Republic	2,342,141	0	0	14,293	0	2,323,024
Republic of North Ossetia - Alania	195,874	0	0	13,982	0	181,882
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	467,530	0	0	40,738	0	426,776
Volga Federal District	74,216,953	5,934	0	6,030,296	22,427,030	44,098,879
Republic of Bashkortostan	3,290,105	0	0	119,334	437,955	2,729,238
Republic of Marii El	4,519	0	0	30	0	4,489
Republic of Mordovia	261,782	0	0	17,276	0	242,186
Republic of Tatarstan	36,487,626	5,934	0	2,497,838	17,707,614	15,486,914
Udmurt Republic	1,741,818	0	0	57,075	416,714	1,268,029
Chuvash Republic	199,922	0	0	9,840	51,514	138,485
Perm Territory	2,621,055	0	0	353,554	162,590	2,104,911
Kirov Region	1,514,860	0	0	70,128	494,606	949,874
Nizhny Novgorod Region	3,901,786	0	0	665,824	1,070,044	2,119,539
Orenburg Region	1,286,776	0	0	32,002	377,190	877,580
Penza Region	0	0	0	0	0	0
Samara Region	18,643,583	0	0	1,613,080	1,262,477	14,996,929
Saratov Region	3,822,623	0	0	577,579	365,835	2,838,163
Ulyanovsk Region	440,498	0	0	16,736	80,491	342,542
Ural Federal District	67,294,985	31,102	0	4,606,380	18,417,133	30,884,424
Kurgan Region	39,212	0	0	2	0	39,210
Sverdlovsk Region	20,895,495	0	0	2,027,133	3,005,836	15,206,754
Tyumen Region	40,097,395	30,767	0	1,432,536	14,535,443	11,875,173
Chelyabinsk Region	6,262,883	335	0	1,146,709	875,854	3,763,287
Siberian Federal District	56,582,177	0	363	7,133,413	9,500,960	30,803,571
Republic of Altai	23,349	0	0	16,063	237	7,008
Republic of Buryatiya	574,316	0	0	1,343	0	124,017
Republic of Tuva	1,043	0	0	0	0	1,043
Republic of Khakassia	38,288	0	0	0	0	36,752
Altai Territory	219,034	0	0	25,814	0	192,070
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	311,659	0	0	15,834	0	295,825
Irkutsk Region	460,975	0	0	151,646	73,025	232,561
Kemerovo Region	558,402	0	0	75,772	7,226	475,404
Novosibirsk Region	52,957,339	0	363	6,205,188	9,417,741	28,659,316
Omsk Region	1,151,382	0	0	534,019	2,506	601,248
Tomsk Region	286,390	0	0	107,734	225	178,327
Far Eastern Federal District	30,307,282	0	0	2,768,879	2,609,229	23,020,660
Republic of Sakha (Yakutia)	498,752	0	0	53,680	34,772	332,474
Kamchatka Territory	1,023,387	0	0	226,538	90,149	674,320
Primorskiy Territory	6,334,945	0	0	1,704,190	614,130	3,850,242
Khabarovsk Territory	2,736,390	0	0	166,044	54,602	2,264,153
Amur Region	19,088,849	0	0	449,886	1,784,536	15,474,122
Magadan Region	0	0	0	0	0	0
Sakhalin Region	624,959	0	0	168,541	31,040	425,349
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 1.01.12

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	4,935,936,690	26,657,578	474	519,900,293	2,656,908,437	1,564,820,574
Belgorod Region	21,514,076	0	0	903,332	12,091,142	4,373,923
Bryansk Region	3,285,249	0	0	75,092	52,610	2,503,656
Vladimir Region	8,685,086	449	0	284,983	352,165	5,322,192
Voronezh Region	29,195,950	10	0	571,567	4,356,616	19,507,432
Ivanovo Region	4,571,835	24	0	127,636	241,583	3,524,380
Kaluga Region	7,657,829	708	0	794,515	715,181	3,857,269
Kostroma Region	2,745,649	59	0	136,549	277,494	1,883,057
Kursk Region	3,881,058	0	0	200,860	476,143	2,133,022
Lipetsk Region	4,748,114	0	0	650,446	437,470	2,695,142
Moscow Region	66,864,627	109	0	7,488,170	8,340,791	44,869,697
Orel Region	1,966,184	18	0	82,262	8,301	1,320,090
Ryazan Region	5,893,743	0	0	303,422	858,385	3,140,223
Smolensk Region	5,998,396	1,193	0	632,079	168,847	2,959,028
Tambov Region	2,456,370	0	0	80,143	24,114	1,179,525
Tver Region	7,648,666	206	0	606,112	500,768	3,796,183
Tula Region	8,978,033	0	0	1,712,725	314,244	4,041,825
Yaroslavl Region	7,621,240	62	0	496,040	992,846	4,755,895
City of Moscow	4,742,224,585	26,654,740	474	504,754,360	2,626,699,737	1,452,958,035
North-Western Federal District	412,549,306	155,897	0	44,316,330	114,819,536	224,597,606
Republic of Karelia	3,105,471	53	0	179,235	18,097	2,483,784
Komi Republic	5,838,247	0	0	385,327	6,235	3,531,883
Akhangel'sk Region	7,604,451	7,618	0	326,776	1,719,360	4,694,229
Vologda Region	15,889,690	116	0	2,526,383	7,590,929	3,446,470
Kaliningrad Region	17,408,173	5,747	0	2,431,101	2,276,409	11,978,647
Leningrad Region	2,894,446	0	0	433,433	431,267	2,008,215
Murmansk Region	7,742,629	0	0	1,349,982	587,251	4,614,019
Novgorod Region	3,265,744	129	0	718,216	113,366	1,987,610
Pskov Region	2,263,664	61,922	0	136,704	242,768	1,317,748
St Petersburg	346,536,791	80,312	0	35,829,173	101,833,854	188,535,001
Southern Federal District	85,084,322	2,200	0	6,780,032	11,411,368	54,193,980
Republic of Adygeya	631,187	0	0	58,708	0	403,709
Republic of Kalmykia	315,361	22	0	1,096	45,349	213,913
Krasnodar Territory	42,368,536	1,337	0	3,063,956	7,225,963	28,055,135
Astrakhan Region	4,316,951	103	0	402,727	572,913	2,237,663
Volgograd Region	12,013,683	0	0	1,536,622	1,312,680	7,017,283
Rostov Region	25,438,604	738	0	1,716,923	2,254,463	16,266,277
North-Caucasian Federal District	18,083,483	17,281	0	535,257	1,571,845	13,222,278
Republik of Daghestan	1,177,643	0	0	56,340	0	1,026,315
Republic of Ingushetia	180,696	0	0	2,961	0	148,466
Kabardino-Balkar Republic	1,673,700	0	0	32,622	0	1,117,237
Karachai-Cherkess Republic	2,559,402	0	0	15,314	0	2,495,980
Republic of North Ossetia - Alania	1,004,688	0	0	66,660	0	799,764
Chechen Republic	65,629	0	0	3,947	0	61,682

Stavropol Territory	11,421,725	17,281	0	357,413	1,571,845	7,572,834
Volga Federal District	219,484,496	2,465,505	0	20,074,568	32,119,330	126,921,832
Republic of Bashkortostan	25,128,202	2,439,995	0	2,956,580	2,874,006	11,907,316
Republic of Marii El	1,790,228	0	0	294,720	291,237	696,634
Republic of Mordovia	1,929,058	808	0	117,146	93,799	1,054,069
Republic of Tatarstan	46,830,776	6,200	0	2,987,550	17,915,249	19,886,902
Udmurt Republic	4,114,018	17,099	0	312,917	76,124	2,443,320
Chuvash Republic	3,677,580	0	0	184,348	784,447	1,468,127
Perm Territory	22,562,959	339	0	3,169,251	2,026,556	12,047,118
Kirov Region	3,966,146	102	0	649,860	731,292	1,769,065
Nizhny Novgogrod Region	30,385,828	739	0	5,079,792	2,919,246	17,079,976
Orenburg Region	7,796,989	223	0	587,971	957,694	5,343,415
Penza Region	4,061,049	0	0	205,881	136,050	2,068,391
Samara Region	49,747,482	0	0	2,497,637	2,046,469	39,323,436
Saratov Region	11,556,530	0	0	521,535	1,005,171	8,170,253
Ulyanovsk Region	5,937,651	0	0	509,380	261,990	3,663,810
Ural Federal District	162,560,739	64,702	0	8,331,155	28,393,142	96,884,596
Kurgan Region	1,290,116	0	0	226,927	64,763	564,436
Sverdlovsk Region	48,743,391	33,124	0	4,635,750	5,777,392	32,221,675
Tyumen Region	85,064,498	30,988	0	1,071,150	14,824,021	51,841,476
Chelyabinsk Region	27,462,734	590	0	2,397,328	7,726,966	12,257,009
Siberian Federal District	107,773,648	11,482	0	9,874,345	17,791,757	52,253,189
Republic of Altai	195,524	0	0	16,723	237	84,581
Republic of Buryatiya	3,337,206	0	0	266,992	78,032	973,154
Republic of Tuva	928,801	0	0	811,383	0	57,909
Republic of Khakassia	533,130	60	0	2,194	0	399,735
Altai Territory	9,064,548	86	0	234,664	1,324,936	3,719,677
Zabaykal Territory	1,874,549	0	0	64,552	14,521	634,282
Krasnoyarsk Territory	16,187,954	3	0	1,962,712	664,493	8,338,190
Irkutsk Region	10,163,458	58	0	568,861	597,776	5,062,083
Kemerovo Region	21,524,772	0	0	717,991	9,792,018	8,165,655
Novosibirsk Region	30,227,516	11,002	0	4,120,136	4,732,083	15,830,874
Omsk Region	7,875,737	20	0	777,099	92,179	5,434,428
Tomsk Region	5,860,453	253	0	331,038	495,482	3,552,621
Far Eastern Federal District	62,329,652	3,077	0	6,120,186	8,115,312	32,875,622
Republic of Sakha (Yakutia)	4,119,707	6	0	190,100	46,060	1,400,483
Kamchatka Territory	2,886,779	0	0	420,816	126,209	1,964,398
Primorskiy Territory	18,866,227	1,031	0	2,646,901	3,248,718	10,769,455
Khabarovsk Territory	20,286,439	7	0	609,986	2,005,746	14,133,033
Amur Region	4,019,181	0	0	198,825	1,390,465	1,023,910
Magadan Region	6,659,221	158	0	725,608	530,897	938,272
Sakhalin Region	5,146,493	1,875	0	1,327,222	767,217	2,442,531
Jewish Autonomous Region	198,367	0	0	652	0	130,388
Chukotka Autonomous Area	147,238	0	0	76	0	73,152

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.01.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4,259,113,761	1,994,646,797	2,264,466,964
Belgorod Region	35,000	35,000	0
Bryansk Region	0	0	0
Vladimir Region	86,000	86,000	0
Voronezh Region	8,850	8,850	0
Ivanovo Region	1,856,306	1,856,306	0
Kaluga Region	31,500	31,500	0
Kostroma Region	8,345,598	7,540,695	804,903
Kursk Region	0	0	0
Lipetsk Region	1,167,150	1,167,150	0
Moscow Region	931,819	900,565	31,254
Orel Region	113,500	111,000	2,500
Ryazan Region	0	0	0
Smolensk Region	2,446,929	2,009,500	437,429
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	229,000	229,000	0
Yaroslavl Region	0	0	0
City of Moscow	4,243,862,109	1,980,671,231	2,263,190,878
North-Western Federal District	62,034,827	36,575,720	25,459,107
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	69,000	69,000	0
Vologda Region	511,271	416,568	94,703
Kaliningrad Region	193,793	193,793	0
Leningrad Region	35,000	35,000	0
Murmansk Region	26,821	0	26,821
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	61,198,942	35,861,359	25,337,583
Southern Federal District	7,186,897	4,491,692	2,695,205
Republic of Adygeya	0	0	0
Republic of Kalmykia	20,000	20,000	0
Krasnodar Territory	2,890,709	2,150,832	739,877
Astrakhan Region	20,000	20,000	0
Volgograd Region	699,000	699,000	0
Rostov Region	3,557,188	1,601,860	1,955,328
North-Caucasian Federal District	824,561	824,561	0
Republic of Dagestan	558,061	558,061	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25,000	25,000	0
Karachai-Cherkess Republic	31,500	31,500	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	111,699,978	93,163,644	18,536,334
Republic of Bashkortostan	7,180,028	5,869,379	1,310,649
Republic of Marii El	0	0	0
Republic of Mordovia	187,540	187,540	0

Republic of Tatarstan	40,328,099	25,767,705	14,560,394
Udmurt Republic	1,682,933	993,519	689,414
Chuvash Republic	217,984	217,984	0
Perm Territory	384,855	343,000	41,855
Kirov Region	90,136	90,136	0
Nizhny Novgorod Region	3,684,391	3,292,351	392,040
Orenburg Region	1,458,209	1,427,622	30,587
Penza Region	30,000	30,000	0
Samara Region	55,089,454	53,602,074	1,487,380
Saratov Region	746,053	722,038	24,015
Ulyanovsk Region	620,296	620,296	0
Ural Federal District	64,911,748	39,527,764	25,383,984
Kurgan Region	0	0	0
Sverdlovsk Region	15,422,750	10,658,153	4,764,597
Tyumen Region	46,239,769	25,758,641	20,481,128
Chelyabinsk Region	3,249,229	3,110,970	138,259
Siberian Federal District	46,559,876	20,930,663	25,629,213
Republic of Altai	190,000	190,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	873,581	873,581	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	66,777	42,630	24,147
Irkutsk Region	110,750	110,750	0
Kemerovo Region	656,000	656,000	0
Novosibirsk Region	43,276,561	18,457,349	24,819,212
Omsk Region	1,386,207	600,353	785,854
Tomsk Region	0	0	0
Far Eastern Federal District	7,822,128	7,538,504	283,624
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	243,542	243,542	0
Primorskiy Territory	518,783	468,700	50,083
Khabarovsk Territory	750,000	750,000	0
Amur Region	6,309,803	6,076,262	233,541
Magadan Region	0	0	0
Sakhalin Region	0	0	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 1.01.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4,275,746,712	1,996,226,863	2,279,519,849
Belgorod Region	35,000	35,000	0
Bryansk Region	650,000	650,000	0
Vladimir Region	84,492	0	84,492
Voronezh Region	8,850	8,850	0
Ivanovo Region	1,856,306	1,856,306	0
Kaluga Region	31,500	31,500	0
Kostroma Region	6,680,669	6,680,669	0
Kursk Region	0	0	0
Lipetsk Region	1,167,150	1,167,150	0
Moscow Region	1,262,825	1,003,000	259,825
Orel Region	223,550	111,000	112,550
Ryazan Region	120,000	120,000	0
Smolensk Region	30,000	30,000	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	264,000	264,000	0
Yaroslavl Region	56,685	56,685	0
City of Moscow	4,263,275,685	1,984,212,703	2,279,062,982
North-Western Federal District	73,131,460	43,836,340	29,295,120
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	69,000	69,000	0
Vologda Region	487,575	425,068	62,507
Kaliningrad Region	193,793	193,793	0
Leningrad Region	35,000	35,000	0
Murmansk Region	26,821	0	26,821
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	72,319,271	43,113,479	29,205,792
Southern Federal District	7,532,143	4,781,692	2,750,451
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2,890,709	2,150,832	739,877
Astrakhan Region	263,810	220,000	43,810
Volgograd Region	719,000	719,000	0
Rostov Region	3,658,624	1,691,860	1,966,764
North-Caucasian Federal District	1,219,561	1,219,561	0
Republik of Daghestan	563,061	563,061	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25,000	25,000	0
Karachai-Cherkess Republic	31,500	31,500	0
Republic of North Ossetia - Alania	65,000	65,000	0
Chechen Republic	0	0	0
Stavropol Territory	535,000	535,000	0
Volga Federal District	112,603,818	93,897,746	18,706,072
Republic of Bashkortostan	7,197,737	5,878,075	1,319,662
Republic of Marii El	0	0	0

Republic of Mordovia	187,540	187,540	0
Republic of Tatarstan	40,319,086	25,767,705	14,551,381
Udmurt Republic	1,602,933	913,519	689,414
Chuvash Republic	112,984	112,984	0
Perm Territory	384,855	343,000	41,855
Kirov Region	90,136	90,136	0
Nizhny Novgograd Region	4,012,182	3,620,142	392,040
Orenburg Region	1,610,824	1,580,237	30,587
Penza Region	30,000	30,000	0
Samara Region	55,689,192	54,032,074	1,657,118
Saratov Region	746,053	722,038	24,015
Ulyanovsk Region	620,296	620,296	0
Ural Federal District	69,832,021	43,560,579	26,271,442
Kurgan Region	0	0	0
Sverdlovsk Region	18,439,804	13,400,653	5,039,151
Tyumen Region	46,234,750	25,753,956	20,480,794
Chelyabinsk Region	5,157,467	4,405,970	751,497
Siberian Federal District	7,739,656	4,999,988	2,739,668
Republic of Altai	190,000	190,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	918,581	918,581	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	603,551	552,630	50,921
Irkutsk Region	110,750	110,750	0
Kemerovo Region	656,216	656,216	0
Novosibirsk Region	3,735,115	1,963,958	1,771,157
Omsk Region	1,393,707	607,853	785,854
Tomsk Region	131,736	0	131,736
Far Eastern Federal District	7,852,889	7,569,265	283,624
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	243,542	243,542	0
Primorskiy Territory	533,783	483,700	50,083
Khabarovsk Territory	780,000	780,000	0
Amur Region	6,295,564	6,062,023	233,541
Magadan Region	0	0	0
Sakhalin Region	0	0	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)

	1/01/08	1/01/09	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	15.5	16.8	20.9	18.1	15.2	14.7	14.7
Ratio of core capital to risk-weighted assets	11.6	10.6	13.2	11.4	9.7	9.2	9.3
Ratio of risk-weighted assets to total assets	66.7	64.9	60.6	59.6	62.5	61.0	58.8
Credit risk							
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	2.5	3.8	9.5	8.2	7.2	6.9	6.6
Loan loss provisions made as percent of total loans ¹	3.6	4.5	9.1	8.5	7.5	7.2	6.9
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3.4	2.2	1.5	1.8	1.6	1.5	1.4
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1.1	0.9	0.7	0.6	0.7	0.7	0.7
Ratio of total large credit risks to own funds (capital) (N7)	211.9	191.7	147.1	184.6	222.1	227.4	228.4
Distribution of loans provided by credit institutions							
agriculture, hunting and forestry	3.8	4.2	4.9	5.1	5.1	4.9	4.8
mining	3.1	3.3	3.9	3.6	2.8	2.9	2.9
manufacturing	13.5	14.4	15.7	16.0	15.2	15.4	15.2
production and distribution of energy, gas and water	1.7	1.9	2.4	2.6	2.7	2.9	2.9
constructing	6.0	6.1	6.2	5.9	6.0	6.0	5.6
wholesale and retail trade, car and household appliance repair	18.0	17.4	18.4	17.1	16.4	16.1	15.6
transport and communication	3.7	4.3	3.4	3.8	4.5	4.8	5.4
other economic activities	23.3	23.3	21.9	22.2	22.7	22.2	22.3
individuals ²	24.8	25.1	23.0	23.7	24.6	24.8	25.3
of which							
mortgage loans	5.1	6.6	6.5	6.6	6.6	6.6	6.7
Geographical distribution of interbank loans and deposits³							
Russian Federation	40.0	27.1	29.5	41.1	38.5	38.5	41.6
United Kingdom	23.3	29.1	21.7	21.4	22.4	20.9	20.2
USA	4.1	7.1	4.1	2.5	2.7	2.8	3.0
Germany	6.8	7.5	4.7	6.0	3.7	5.1	4.2
Austria	6.1	5.7	8.2	3.7	6.3	5.5	6.6
France	3.5	4.0	5.7	4.0	3.6	3.0	2.7
Italy	1.7	1.5	1.8	0.1	3.1	2.8	2.7
Cyprus	0.8	0.4	6.2	5.0	7.4	7.2	6.6
Netherlands	2.6	4.6	4.6	2.6	3.1	4.2	3.2
Other	11.0	13.1	13.4	13.6	9.3	10.0	9.0
Liquidity							
Ratio of high liquid assets to total assets	12.1	14.5	13.3	13.5	12.9	12.1	11.8
Ratio of liquid assets to total assets	24.8	25.9	28.0	26.8	23.1	23.0	23.9
Ratio of high liquid assets to demand liabilities (N2)	48.4	74.9	69.2	64.8	65.3	60.0	60.1
Ratio of liquid assets to short-term liabilities (N3)	72.9	92.1	102.4	94.3	82.7	77.0	81.6
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)	87.3	75.5	73.4	77.6	78.2	81.5	82.0
Ratio of clients' funds to total loans ⁴	94.8	84.6	99.9	109.5	106.4	103.4	105.3
Market risk⁵ to total own funds (capital)⁶	38.7	23.2	49.6	48.6	49.9	47.8	49.7
of which							
Interest rate risk	24.3	16.4	37.5	36.7	35.8	34.3	33.8
Equity position risk	10.8	3.4	8.7	8.6	10.4	10.0	12.9
Foreign exchange risk	3.6	3.4	3.5	3.2	3.7	3.5	3.0
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0.4	1.5	2.1	2.2	2.8	2.8	4.2
Banks' financial result over the reporting period (billion rubles)							
as percent of the banking sector assets ⁷	508.0	409.2	205.1	573.4	624.2	758.0	848.2
as percent of the banking sector own funds (capital) ⁷	3.0	1.8	0.7	1.9	1.8	2.1	2.4
	22.7	13.3	4.9	12.5	13.2	15.9	17.6
Return on assets⁸	3.0	1.8	0.7	1.9	2.4	2.4	2.4
Return on equity⁸	22.7	13.3	4.9	12.5	17.8	17.5	17.6

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

² From January 1, 2009 loans to individual entrepreneurs are divided by sectors of the economy.

³ By 0409501 form "Information on interbank loans and deposits".

⁴ Except loans, deposits and other funds, placed in interbank market.

⁵ Calculated by form 0409135 (before 1.01.11 - by form 0409153).

⁶ Capital of credit institutions that conduct operations that calculate market risk.

⁷ Assets and capital calculated as averages over the reporting period.

⁸ 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
1/02/10	4,637.0	64.5	18	0.9	51	0.6	10	25.8	217	4,545.2	760
1/03/10	4,612.6	61.1	18	0.7	41	0.5	8	26.6	223	4,523.7	758
1/04/10	4,600.1	71.5	18	0.7	42	0.5	7	26.6	221	4,500.9	759
1/05/10	4,597.3	74.1	18	0.7	41	0.4	7	26.6	220	4,495.4	761
1/06/10	4,449.7	73.1	17	0.7	41	0.3	5	26.1	218	4,349.5	758
1/07/10	4,472.7	76.7	17	-1,3 ³	42	0.4	6	25.6	212	4,371.3	761
1/08/10	4,528.9	85.6	17	0.7	40	0.5	8	25.1	209	4,417.0	763
1/09/10	4,584.9	90.8	17	0.7	40	0.4	7	24.9	207	4,467.9	765
1/10/10	4,581.0	99.4	16	0,7 ²	42 ²	0.4	6	24.5	202	4,456.0	764
1/11/10	4,613.1	98.9	14	0.7	41	0.5	8	23.8	196	4,489.2	766
1/12/10	4,661.9	106.0	14	0.7	41	0.4	7	23.3	191	4,531.5	770
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
Reference data: own funds (capital) adequacy ratio as of 1.01.12, %	14.7	19,9 ⁴		44.2		33.9		64.0		14.5	

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 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 effect.

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

³ Negative value of own funds (capital) of the CIs with capital less than 45 million rubles as of 1.07.10 derives from the figures of 1 CI (among them).

⁴ 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	1/12/11	1/01/12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1,173.1	1,201.0	1,208.9	1,218.9	1,282.0
Banking sector own funds (capital), billion rubles	4,620.6	4,732.3	4,888.4	5,017.4	5,242.1
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25.4	25.4	24.7	24.3	24.5

Table 42

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

Indicators	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
1. Factors of own funds (capital) increase	110.9	112.4	116.5	115.9	115.2
1.1. Authorised capital	25.4	25.4	24.8	24.3	24.5
1.2. Issue income	20.3	21.7	20.9	20.5	21.5
1.3. Credit institutions' profit and funds	31.5	37.1	42.5	43.8	42.9
1.4. Subordinated loans	29.7	24.3	24.4	23.5	22.7
1.5. Increase in value of property due to revaluation	4.1	3.9	3.9	3.8	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	15.9	15.2
2.1. Losses	2.3	1.1	1.8	2.0	1.7
2.2. Intangible assets	0.1	0.1	0.1	0.1	0.1
2.3. Treasury stocks (shares)	0.0	0.0	0.0	0.0	0.0
2.4. Sources of own funds (capital), created using improper assets	0.0	0.1	0.1	0.1	0.1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0.6	0.5	0.4	0.2	0.2
2.6. Credit institutions' portfolio of shares	7.1	10.0	13.5	12.9	12.4
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	1/12/11	1/01/12
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	795.4	829.7
3 rd group of assets	496.4	86.2	118.9	125.8	146.7
4 th group of assets	948.3	19,450.0	23,154.7	23,400.9	23,482.4
5 th group of assets	16,332.4	13.3	1.4	0.9	0.6
Risk-weighted assets of credit institutions	17,829.4	20,161.7	24,014.3	24,323.0	24,459.4

¹ Assets recognized in balance sheet are taken into account

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

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

Table 44

Own funds (capital) adequacy ratio of the banking sector

		1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
1	Banking sector own funds (capital), billion rubles	4,620.6	4,732.3	4,888.4	5,017.4	5,242.1
2	Risk-weighted assets, billion rubles	22,145.0	26,164.3	32,251.1	34,108.6	35,758.8
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17,829.4	20,161.7	24,014.3	24,323.0	24,459.4
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772.1	1,000.3	1,416.8	1,350.8	1,367.4
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43.6	50.0	65.6	66.3	67.7
	- the value of credit risk on contingent credit liabilities, billion rubles	2,051.0	1,753.5	2,421.0	2,624.7	2,976.4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	63.0	109.3	143.6	161.4	303.7
	- the value of operational risk, billion rubles	-	1,007.5	1,950.7	1,960.1	1,959.0
	- market risk, billion rubles	1,385.9	2,081.9	2,239.1	2,213.2	2,377.7
	- higher-risk transactions, billion rubles	-	-	-	1,409.1	2,247.5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20.9	18.1	15.2	14.7	14.7

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		1/12/11		1/01/12	
	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	121	28.4	107	34.3
From 12% to 14%	58	5.5	86	20.4	124	30.4	120	26.2	125	16.6
14% and more	972	89.9	868	73.1	754	46.7	739	45.5	744	49.1
Banking sector, total	1058	100.0	1012	100.0	991	100.0	982	100.0	978	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	1/12/11	1/01/12
Loans	Standard	42.5	45.5	50.7	52.1	53.4
	Substandard	38.0	34.7	30.8	30.0	29.4
	Doubtful	9.8	11.4	11.1	10.8	10.4
	Problem	3.5	2.9	3.0	2.7	2.7
	Loss	6.2	5.4	4.5	4.4	4.1
Loan loss provision (LLP)	Estimated LLP	11.9	11.0	9.8	9.4	9.1
	Estimated LLP adjusted for collateral	9.2	8.8	7.8	7.5	7.2
	LLP made	9.3	8.8	7.8	7.5	7.2
	LLP made as percent of estimated LLP	78.1	79.8	79.4	79.7	79.5
	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	15.3	14.7

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		1/12/11		1/01/12	
	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	5,369.5	100.0	5,589.2	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	460.4	8.6	474.2	8.5
1.2. Loans to individuals	3,297.1	91.7	3,732.2	91.8	4,643.7	91.5	4,909.1	91.4	5,115.1	91.5
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	-	18.9	-	19.2
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	-	6.0	-	5.7
4. Claims grouped into portfolios of homogeneous claims - total	16.1	100.0	22.2	100.0	38.0	100.0	39.3	100.0	38.6	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	21.8	55.6	19.4	50.4
4.2. Portfolios of homogeneous claims on individuals	5.2	32.6	7.9	35.5	17.7	46.6	17.4	44.4	19.1	49.6
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	-	29.8	-	28.0

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 1.01.12¹

	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	474,153.2	100.0	8,995.2	100.0	1.9
of which by quality categories					
1.1. Quality Category I	13,182.8	2.8	0.0	0.0	0.0
1.2. Quality Category II	453,211.3	95.6	4,219.9	46.9	0.9
1.3. Quality Category III	1,372.4	0.3	167.3	1.9	12.2
1.4. Quality Category IV	1,392.7	0.3	407.6	4.5	29.3
1.5. Quality Category V	4,981.9	1.1	4,193.5	46.6	84.2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	8.65	100.0	8.28	100.0	95.8
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	0.37	4.2	0.00	0.0	0.5
2.3. Quality Category III	0.00	0.0	0.00	0.0	0.0
2.4. Quality Category IV	0.00	0.0	0.00	0.0	50.0
2.5. Quality Category V	8.28	95.7	8.28	100.0	100.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	474,161.9		9,003.5		1.9
4. Homogeneous claims grouped into portfolios - total	19,418.7	100.0	5,412.3	100.0	27.9
of which by quality categories					
4.1. Quality Category I	7,573.4	39.0	0.0	0.0	0.0
4.2. Quality Category II	4,876.8	25.1	81.6	1.5	1.7
4.3. Quality Category III	1676.9	8.6	92.6	1.7	5.5
4.4. Quality Category IV	34.4	0.2	9.4	0.2	27.3
4.5. Quality Category V	5257.2	27.1	5228.7	96.6	99.5
5. Claims for interest payments - total	3,029.8	100.0	748.2	100.0	24.7
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	771.0	25.4	717.3	95.9	93.0

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 1.01.12¹

	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	5,115,069.4	100.0	308,336.2	100.0	6.0
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	345,361.0	6.8	12,467.7	4.0	3.6
1.1.2. residential real estate (mortgage) loans, total	1,207,501.0	23.6	38,049.6	12.3	3.2
1.1.3. car loans, total	613,971.3	12.0	37,365.9	12.1	6.1
1.1.4. other consumer loans, total	2,922,966.7	57.1	219,555.1	71.2	7.5
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	2,236,573.4	43.7	28,135.5	9.1	1.3
1.2.2. a portfolio of loans without overdue payments	2,453,162.1	48.0	27,088.8	8.8	1.1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	66,887.8	1.3	2,820.6	0.9	4.2
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	48,084.8	0.9	12,548.7	4.1	26.1
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	35,334.2	0.7	19,375.7	6.3	54.8
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	249,757.6	4.9	217,469.1	70.5	87.1
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	4,731,833.6	92.5	50,703.9	16.4	1.1
1.3.2. Quality category III	70,964.9	1.4	8,226.0	2.7	11.6
1.3.3. Quality category IV	42,701.6	0.8	17,778.9	5.8	41.6
1.3.4. Quality category V	269,569.3	5.3	231,627.5	75.1	85.9
2. Claims grouped into portfolios of homogeneous claims - total	19,144.2	100.0	5,402.5	100.0	28.2
of which by quality categories					
2.1. Quality category I	185.7	1.0	0.0	0.0	0.0
2.2. Quality category II	13,082.6	68.3	150.4	2.8	1.2
2.3. Quality category III	370.4	1.9	58.8	1.1	15.9
2.4. Quality category IV	273.4	1.4	121.5	2.3	44.5
2.5. Quality category V	5232.1	27.3	5071.8	93.9	96.9
3. Claims for interest payments - total	65,029.4	100.0	20,948.3	100.0	32.2
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	23,968.0	36.9	19,993.3	95.4	83.4

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	1/12/11	1/01/12	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
Substandard	10.2	8.9	8.1	8.2	8.3	2.5	2.3	2.0	2.1	2.1
Doubtful	17.3	19.9	22.8	22.8	22.9	16.4	15.3	16.1	15.9	15.9
Problem	16.2	15.0	16.4	15.9	16.3	43.0	45.0	42.9	43.5	44.3
Loss	56.3	56.2	52.7	53.1	52.4	84.7	90.8	91.8	90.8	91.5

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	1/12/11	1/01/12
Overdue claims on loans, deposits and other placements, billion rubles	1014.7	1035.9	1161.8	1162.1	1133.0
Of which					
- among 20 largest-asset credit institutions, billion rubles	652.7	730.0	865.1	866.4	845.7
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	5.1	4.7	4.4	4.2	3.9
Overdue claims in rubles					
- billion rubles	835.1	886.2	1005.6	1017.7	994.1
- as percent of total loans, deposits and other placements in rubles	6.0	5.5	5.2	4.9	4.7
Overdue claims in foreign currency					
- billion rubles	179.6	149.7	156.3	144.4	138.9
- as percent of total loans, deposits and other placements in foreign currency	3.0	2.5	2.2	2.0	1.9
- dollar equivalent, billion \$	5.9	4.9	4.9	4.6	4.3
Overdue claims on loans and other placements with non-financial institutions	762.5	743.4	838.2	843.6	822.6
Share of overdue claims in total volume of loans and other placements with non-financial institutions	6.1	5.3	5.0	4.8	4.6
Overdue claims on loans and other funds provided to individuals	243.0	282.3	301.2	296.6	291.1
Share of overdue claims in total volume of loans and other placements with individuals	6.8	6.9	5.9	5.6	5.2

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	1/12/11	1/01/12	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
No overdue claims	138	142	129	129	134	1.4	1.9	1.8	1.8	1.9
Less than 5%	574	565	623	627	638	74.8	70.4	77.1	79.3	79.8
From 5 to 10%	202	187	145	131	110	14.5	23.2	15.6	13.6	13.4
From 10 to 15%	70	42	31	32	35	6.6	3.7	1.5	1.2	0.8
From 15 to 20%	16	20	12	11	10	1.0	0.3	0.2	0.4	3.4
From 20 to 60%	19	13	9	9	7	1.4	0.4	3.4	3.3	0.4
From 60 to 90%	1	4	1	1	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	42	0.3	0.1	0.5	0.4	0.3

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

Indicators	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
Large credit risks of the banking sector total, bln rubles	6,797.9	8,736.3	10,856.3	11,409.0	11,971.6
Share of large credit risks in the banking sector assets, %	23.1	25.8	28.2	28.6	28.8

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

	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
Volume of large loans, billion rubles	4,688.8	5,323.9	5,899.2	6,025.4	6,207.7
of which:					
Volume of secured loans , billion rubles	1,524.2	1,586.4	1,516.1	1,446.4	1,442.8
Volume of I quality category collateral, billion rubles	569.0	500.0	340.4	311.6	324.8
of which:					
collateral of quoted securities issued by legal entities, billion rubles	170.6	98.6	18.3	14.0	14.9
Volume of II quality category collateral, billion rubles	1,107.1	1,429.2	1,320.3	1,277.9	1,285.6
of which:					
collateral of securities, issued by legal entities, billion rubles	160.4	589.9	384.3	309.6	290.0
collateral of proprietary rights (claims), billion rubles	508.7	430.3	471.2	487.2	491.8

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		1/12/11		1/01/12	
	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	47.8	100.0	49.7	100.0
Of which										
- interest rate risk (IRR)	37.5	75.5	36.7	75.6	35.8	71.8	34.3	71.8	33.8	68.0
- equity position risk (EPR)	8.7	17.5	8.6	17.8	10.4	20.8	10.0	20.9	12.9	26.0
- foreign exchange risk (FER)	3.5	7.0	3.2	6.6	3.7	7.4	3.5	7.3	3.0	6.0
Reference data:										
Number of credit institutions ¹	656		641		636		632		621	
Share of credit institutions' assets ¹ in total banking sector assets, %	62.8		90.9		92.4		92.9		92.3	

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

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

Table 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	1/12/11	1/01/12
Share of assets in foreign currency in total assets, %	27.6	24.1	24.5	24.2	23.3
of which:					
- 20 largest-asset credit institutions	28.7	25.6	26.5	26.1	25.2
Share of liabilities in foreign currency in total liabilities, %	25.3	22.7	22.6	22.4	21.5
of which:					
- 20 largest-asset credit institutions	26.0	24.1	24.5	24.2	23.2
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	1.8
of which:					
- 20 largest-asset credit institutions	2.7	1.6	2.0	1.9	1.9

Table 58

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

	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
Balance sheet positions					
Claims, bln rubles	8,128.8	8,143.6	9,406.9	9,637.4	9,688.9
Liabilities, bln rubles	7,436.5	7,690.0	8,676.0	8,919.2	8,955.6
Net balance sheet position, bln rubles	692.4	453.6	730.9	718.2	733.4
Net balance sheet position to own funds (capital), % ¹	15.0	9.6	15.0	14.3	14.0
Off-balance sheet positions ²					
Claims, bln rubles	3,070.2	3,485.7	5,731.3	6,818.5	5,228.6
Liabilities, bln rubles	3,128.1	3,396.1	5,876.3	6,918.8	5,398.4
Net balance sheet position, bln rubles	-57.9	89.6	-145.0	-100.3	-169.8
Net balance sheet position to own funds (capital), % ¹	-1.3	1.9	-3.0	-2.0	-3.2

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

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

Table 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
1/02/10	311	-55.4	44.9	7.2	-17.7	-10.5	862.4	-1.2
1/03/10	321	-92.1	75.9	7.5	-23.7	-16.2	1,024.3	-1.6
1/04/10	377	-96.8	73.1	5.6	-29.3	-23.7	1,157.0	-2.0
1/05/10	348	-44.0	22.7	35.1	-56.4	-21.3	2,360.4	-0.9
1/06/10	430	-71.0	35.9	6.3	-41.4	-35.1	1,258.6	-2.8
1/07/10	383	-84.9	44.1	6.1	-46.9	-40.8	1,119.3	-3.6
1/08/10	397	-95.3	53.7	5.5	-47.1	-41.6	1,127.9	-3.7
1/09/10	429	-37.8	13.7	5.6	-29.7	-24.0	1,246.6	-1.9
1/10/10	436	-54.8	8.1	28.4	-75.1	-46.7	1,930.5	-2.4
1/11/10	417	-92.9	30.8	35.3	-97.5	-62.1	1,748.3	-3.6
1/12/10	385	-47.4	-1.5	40.2	-89.0	-48.8	1,856.4	-2.6
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
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
1/02/10	643	293.4	-192.0	127.3	-25.8	101.5	3,763.7	2.7
1/03/10	630	375.6	-260.9	127.4	-12.8	114.7	3,598.1	3.2
1/04/10	574	220.6	-145.2	118.7	-43.3	75.4	3,452.6	2.2
1/05/10	602	196.9	-124.4	90.0	-17.6	72.4	2,241.4	3.2
1/06/10	516	241.4	-167.1	106.9	-32.6	74.3	3,324.3	2.2
1/07/10	559	174.1	-99.3	114.2	-39.4	74.8	3,335.0	2.2
1/08/10	550	222.9	-140.2	116.7	-34.0	82.7	3,349.3	2.5
1/09/10	516	183.8	-99.2	122.8	-38.2	84.6	3,277.7	2.6
1/10/10	505	84.4	-34.8	89.2	-39.6	49.6	2,657.1	1.9
1/11/10	520	165.7	-102.9	91.4	-28.5	62.9	2,823.7	2.2
1/12/10	551	187.6	-127.2	83.7	-23.2	60.5	2,773.9	2.2
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

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	1/12/11	1/01/12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18.0	27.3	26.2	26.0	28.5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23.0	24.5	24.4	23.1	24.1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-14.5	-7.8	-7.7	-5.3	-4.7

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». 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 61

Open currency positions of the banking sector by currencies as of 1.01.12

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	394	-74.9	-2.1	560.9	-635.8
long	506	19.7	1.3	101.2	-81.5
EUR					
short	389	-21.3	-0.6	-181.2	159.9
long	504	17.0	1.1	-184.7	201.8
GBP					
short	77	-2.4	-0.2	-11.5	9.1
long	285	8.2	0.2	6.8	1.4

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	1/12/11	1/01/12	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
Less than 0	611	594	596	594	608	92.8	61.5	88.3	61.2	51.5
From 0 to 20	407	365	340	334	316	6.9	36.7	10.3	37.5	47.1
More than 20	40	53	55	54	54	0.3	1.8	1.4	1.3	1.4
Data not available	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1058	1012	991	982	978	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	1/12/11	1/01/12
Liquid assets with maturity up to 30 days, as percent of liquid assets	59.9	48.5	50.2	53.2	48.0
Liabilities with maturity up to 30 days, as percent of total liabilities	41.9	42.0	43.3	47.6	43.0
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6.0	21.1	17.6	18.7	19.9

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». 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	1/12/11	1/01/12	1/01/10	1/01/11	1/10/11	1/12/11	1/01/12
Less than 0	485	455	389	380	446	31.9	21.7	23.3	19.2	25.6
From 0 to 20	243	250	226	201	208	48.8	20.4	14.8	19.1	12.3
More than 20	330	307	376	401	324	19.4	57.9	61.9	61.7	62.1
Data not available	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1058	1012	991	982	978	100.0	100.0	100.0	100.0	100.0